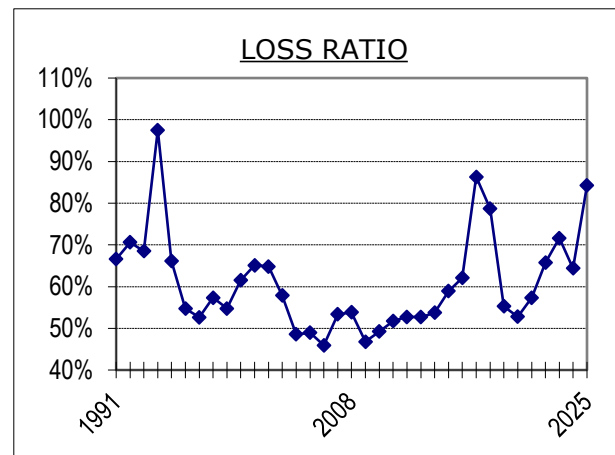
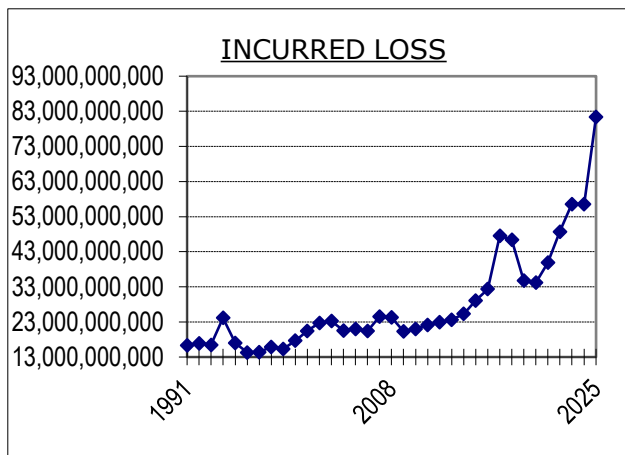
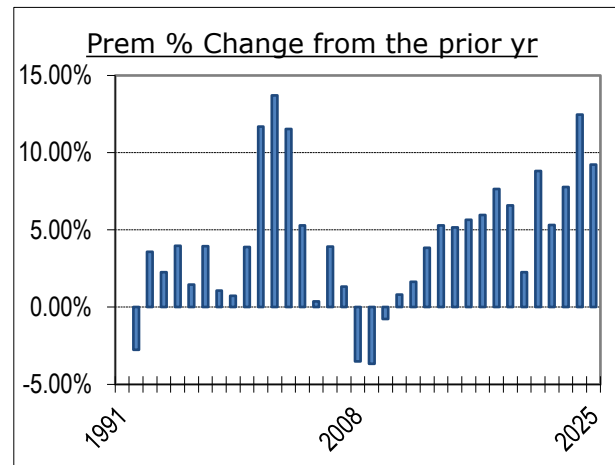
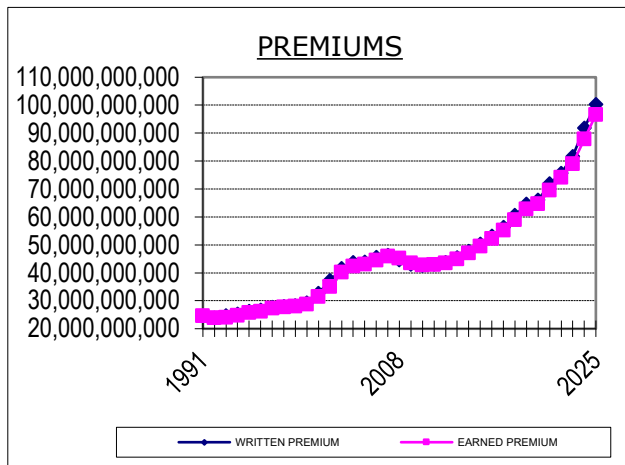


**1991-2025 CALIFORNIA P&C HISTORICAL PREMIUM AND LOSS  
TOTAL: PROP 103 LINES ONLY**

<u>YEAR</u>	<u>WRITTEN PREMIUM</u>	<u>% Chg.</u>	<u>EARNED PREMIUM</u>	<u>INCURRED LOSS</u>	<u>LOSS RATIO</u>
1991	24,559,005,432		24,547,143,387	16,352,737,470	66.62%
1992	23,878,845,061	-2.8%	23,861,304,764	16,849,234,520	70.61%
1993	24,733,727,239	3.6%	24,041,353,900	16,473,514,946	68.52%
1994	25,295,967,131	2.3%	24,737,819,953	24,127,707,773	97.53%
1995	26,298,040,716	4.0%	25,656,417,646	16,980,478,750	66.18%
1996	26,683,677,802	1.5%	26,127,472,349	14,296,570,101	54.72%
1997	27,739,245,308	4.0%	27,346,956,271	14,390,669,489	52.62%
1998	28,035,518,014	1.1%	27,698,123,477	15,876,112,806	57.32%
1999	28,240,284,007	0.7%	27,933,308,945	15,294,861,440	54.75%
2000	29,343,353,661	3.9%	28,652,411,024	17,627,449,236	61.52%
2001	32,773,216,210	11.7%	31,432,509,711	20,462,717,685	65.10%
2002	37,262,574,270	13.7%	35,071,457,236	22,734,966,543	64.82%
2003	41,556,246,765	11.5%	40,107,411,808	23,216,249,267	57.89%
2004	43,752,856,868	5.3%	42,307,083,032	20,548,877,283	48.57%
2005	43,918,998,060	0.4%	43,005,736,937	21,041,537,134	48.93%
2006	45,644,938,797	3.9%	44,413,435,860	20,396,566,497	45.92%
2007	46,256,144,503	1.3%	45,901,921,738	24,492,268,976	53.36%
2008	44,628,890,209	-3.5%	45,205,883,209	24,333,089,634	53.83%
2009	42,996,558,092	-3.7%	43,490,004,538	20,355,082,932	46.80%
2010	42,665,821,769	-0.8%	42,716,457,051	21,039,029,115	49.25%
2011	43,014,261,170	0.8%	42,846,961,043	22,173,900,592	51.75%
2012	43,725,022,982	1.7%	43,391,671,158	22,885,367,862	52.74%
2013	45,409,474,154	3.9%	44,891,049,266	23,656,217,228	52.70%
2014	47,812,029,381	5.3%	46,999,185,627	25,258,005,819	53.74%
2015	50,282,122,728	5.2%	49,406,278,113	29,110,868,931	58.92%
2016	53,124,710,953	5.7%	52,147,911,151	32,379,199,760	62.09%
2017	56,299,956,587	6.0%	55,129,541,346	47,581,847,644	86.31%
2018	60,606,409,703	7.6%	58,912,033,646	46,338,933,777	78.66%
2019	64,602,393,672	6.6%	62,830,424,075	34,727,660,764	55.27%
2020	66,064,258,284	2.3%	64,693,912,120	34,161,432,445	52.80%
2021	71,888,862,435	8.8%	69,536,572,527	39,887,263,122	57.36%
2022	75,714,074,256	5.3%	74,141,452,197	48,721,679,005	65.71%
2023	81,613,419,387	7.8%	78,943,309,960	56,544,510,101	71.63%
2024	91,794,714,722	12.5%	87,811,244,039	56,555,245,954	64.41%
2025	100,279,453,692	9.2%	96,611,822,023	81,389,069,103	84.24%



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

**1991 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	289	417,976,842	407,877,851	265,120,897	65.00 %
02.1	ALLIED LINES	283	206,758,588	201,873,845	122,419,635	60.64 %
03.	FARMOWNERS MULTIPLE PERIL	44	79,732,672	75,812,648	43,632,404	57.55 %
04.	HOMEOWNERS MULTIPLE PERIL	191	2,398,651,496	2,349,924,901	2,791,008,371	118.77 %
05.	COMMERCIAL MULTIPLE PERIL	245	2,893,670,084	2,916,258,899	1,836,592,624	62.98 %
09.	INLAND MARINE	319	737,528,056	728,222,452	341,109,293	46.84 %
10.	FINANCIAL GUARANTY	18	70,699,864	24,648,562	(21,514,597)	( 87.29) %
11.	MEDICAL MALPRACTICE	42	479,663,284	483,083,221	50,777,603	10.51 %
12.	EARTHQUAKE	226	448,190,226	425,358,724	70,712,094	16.62 %
17.	OTHER LIABILITY	337	1,919,742,983	1,969,405,216	1,482,978,741	75.30 %
18.	PRODUCTS LIABILITY	n/a	168,856,572	177,658,586	222,452,028	125.21 %
19.1	PRIVATE PASS. AUTO NO-FAULT	n/a	3,549,839	4,281,810	5,067	0.12 %
19.2	PRIVATE PASS. AUTO LIABILITY	214	7,699,752,043	7,744,149,657	5,174,507,699	66.82 %
19.3	COMMERCIAL AUTO NO-FAULT	n/a	45,391	237,966	(622,429)	(261.56) %
19.4	COMMERCIAL AUTO LIABILITY	263	1,524,042,947	1,506,898,875	1,056,853,980	70.13 %
21.1	PRIVATE PASS. AUTO PHY DAM.	222	3,994,535,670	3,996,112,007	2,199,074,668	55.03 %
21.2	COMMERCIAL AUTO PHY DAM.	251	505,775,500	521,111,890	201,168,473	38.60 %
22.	AIRCRAFT	51	75,618,152	73,421,581	77,539,261	105.61 %
23.	FIDELITY	134	97,428,675	97,441,583	34,927,087	35.84 %
24.	SURETY	169	322,665,125	325,210,942	116,084,650	35.70 %
26.	BURGLARY & THEFT	120	10,442,925	10,118,590	934,000	9.23 %
27.	BOILER & MACHINERY	82	54,393,378	53,225,846	33,543,103	63.02 %
28.	CREDIT	24	60,430,534	57,303,437	20,939,628	36.54 %
31.	AGG. WRITE-INS FOR OTHER LINES	n/a	388,854,586	397,504,298	232,493,190	58.49 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>24,559,005,432</b>	<b>24,547,143,387</b>	<b>16,352,737,470</b>	<b>66.62 %</b>
32.	TOTAL LINE: All P&C LINES	n/a	33,455,701,490	33,790,536,205	23,577,203,168	69.77 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	n/a	11,694,287,713	11,740,261,664	7,373,582,367	62.81 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	n/a	2,029,818,447	2,028,010,765	1,258,022,453	62.03 %

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

**1992 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	289	424,138,763	419,288,706	268,668,590	64.08 %
02.1	ALLIED LINES	278	207,318,929	203,389,018	159,131,447	78.24 %
03.	FARMOWNERS MULTIPLE PERIL	46	83,174,327	81,757,484	48,689,903	59.55 %
04.	HOMEOWNERS MULTIPLE PERIL	188	2,555,745,940	2,468,835,484	1,980,200,380	80.21 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	227	1,399,097,093	1,407,038,547	1,138,898,185	80.94 %
05.2	COMM. MULTIPLE PERIL(LIAB)	211	1,313,606,574	1,388,274,854	1,061,653,231	76.47 %
09.	INLAND MARINE	313	747,797,258	736,010,644	332,370,676	45.16 %
10.	FINANCIAL GUARANTY	15	127,560,570	37,647,506	10,028,668	26.64 %
11.	MEDICAL MALPRACTICE	47	468,231,310	469,861,987	170,424,895	36.27 %
12.	EARTHQUAKE	220	518,571,831	481,401,801	61,514,432	12.78 %
17.	OTHER LIABILITY	330	1,930,427,697	1,898,880,052	2,838,934,421	149.51 %
18.	PRODUCTS LIABILITY	169	160,862,220	162,371,845	255,180,365	157.16 %
19.1	PRIVATE PASS. AUTO NO-FAULT	15	944,642	911,845	781,123	85.66 %
19.2	PRIVATE PASS. AUTO LIABILITY	199	7,338,845,146	7,467,088,200	4,764,423,001	63.81 %
19.3	COMMERCIAL AUTO NO-FAULT	16	68,378	59,763	32,961	55.15 %
19.4	COMMERCIAL AUTO LIABILITY	263	1,344,440,114	1,367,496,522	892,153,956	65.24 %
21.1	PRIVATE PASS. AUTO PHY DAM.	204	4,004,867,944	3,984,727,516	2,211,775,060	55.51 %
21.2	COMMERCIAL AUTO PHY DAM.	251	454,652,372	458,938,234	192,419,653	41.93 %
22.	AIRCRAFT	51	77,077,615	75,333,217	56,398,670	74.87 %
23.	FIDELITY	129	100,588,951	97,003,794	60,650,046	62.52 %
24.	SURETY	166	306,274,471	311,393,304	109,397,531	35.13 %
26.	BURGLARY & THEFT	117	10,990,810	10,651,229	1,349,994	12.67 %
27.	BOILER & MACHINERY	84	54,558,434	54,380,585	45,627,757	83.90 %
28.	CREDIT	18	30,609,207	28,800,649	9,489,187	32.95 %
31.	AGG. WRITE-INS FOR OTHER LINES	60	218,394,465	249,761,978	179,040,388	71.68 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>23,878,845,061</b>	<b>23,861,304,764</b>	<b>16,849,234,520</b>	<b>70.61 %</b>
32.	TOTAL LINE: All P&C LINES	569	33,077,451,747	33,261,223,152	24,186,446,531	72.72 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	n/a	11,343,713,090	11,451,815,716	6,976,198,061	60.92 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	n/a	1,799,092,486	1,826,434,756	1,084,573,609	59.38 %

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

**1993 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	282	485,283,617	457,284,810	304,497,608	66.59 %
02.1	ALLIED LINES	271	231,886,906	219,740,177	116,291,439	52.92 %
03.	FARMOWNERS MULTIPLE PERIL	42	89,860,318	86,244,111	51,736,880	59.99 %
04.	HOMEOWNERS MULTIPLE PERIL	179	2,669,536,350	2,588,229,132	2,260,932,154	87.35 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	239	1,481,852,301	1,381,789,906	739,744,249	53.54 %
05.2	COMM. MULTIPLE PERIL(LIAB)	231	1,437,969,751	1,383,075,569	855,504,387	61.86 %
09.	INLAND MARINE	310	823,191,818	797,317,855	313,007,815	39.26 %
10.	FINANCIAL GUARANTY	19	190,022,534	65,998,420	(2,871,711)	( 4.35) %
11.	MEDICAL MALPRACTICE	53	474,101,262	510,339,210	193,177,205	37.85 %
12.	EARTHQUAKE	214	549,712,468	526,538,095	14,327,587	2.72 %
17.	OTHER LIABILITY	323	1,988,025,500	1,898,463,742	1,919,323,886	101.10 %
18.	PRODUCTS LIABILITY	164	180,152,322	169,699,572	1,270,793,022	748.85 %
19.1	PRIVATE PASS. AUTO NO-FAULT	15	84,769	85,911	951,241	1107.24 %
19.2	PRIVATE PASS. AUTO LIABILITY	204	7,290,322,891	7,209,315,430	4,574,662,114	63.45 %
19.3	COMMERCIAL AUTO NO-FAULT	15	986,807	840,317	161,671	19.24 %
19.4	COMMERCIAL AUTO LIABILITY	254	1,358,069,005	1,316,967,513	762,029,052	57.86 %
21.1	PRIVATE PASS. AUTO PHY DAM.	201	4,206,272,494	4,115,571,737	2,427,657,463	58.99 %
21.2	COMMERCIAL AUTO PHY DAM.	252	450,726,420	457,983,490	193,883,787	42.33 %
22.	AIRCRAFT	49	90,420,328	83,447,497	114,665,295	137.41 %
23.	FIDELITY	126	103,490,508	100,636,157	46,950,592	46.65 %
24.	SURETY	171	324,688,687	318,810,502	83,729,709	26.26 %
26.	BURGLARY & THEFT	120	13,302,978	12,192,097	3,508,786	28.78 %
27.	BOILER & MACHINERY	88	61,248,754	57,559,895	38,783,353	67.38 %
28.	CREDIT	16	35,540,377	33,742,350	15,641,654	46.36 %
31.	AGG. WRITE-INS FOR OTHER LINES	57	196,978,074	249,480,405	174,425,708	69.92 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>24,733,727,239</b>	<b>24,041,353,900</b>	<b>16,473,514,946</b>	<b>68.52 %</b>
32.	TOTAL LINE: All P&C LINES	564	34,447,699,316	33,868,756,556	23,007,153,244	67.93 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	n/a	11,496,595,385	11,324,887,167	7,002,319,577	61.83 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	n/a	1,808,795,425	1,774,951,003	955,912,839	53.86 %

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

**1994 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	325	573,016,142	523,290,231	304,693,941	58.23 %
02.1	ALLIED LINES	307	244,062,246	233,878,721	248,426,066	106.22 %
03.	FARMOWNERS MULTIPLE PERIL	47	93,197,184	91,502,800	47,899,084	52.35 %
04.	HOMEOWNERS MULTIPLE PERIL	176	2,757,073,066	2,688,902,970	1,957,548,203	72.80 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	266	1,482,359,574	1,434,557,028	1,633,266,837	113.85 %
05.2	COMM. MULTIPLE PERIL(LIAB)	255	1,443,221,955	1,431,737,884	896,469,381	62.61 %
09.	INLAND MARINE	366	933,492,565	872,944,053	1,030,160,078	118.01 %
10.	FINANCIAL GUARANTY	15	121,982,832	51,236,348	25,615,945	50.00 %
11.	MEDICAL MALPRACTICE	90	510,239,908	507,567,628	184,672,843	36.38 %
12.	EARTHQUAKE	222	668,045,939	622,870,915	7,424,935,087	1192.05 %
17.	OTHER LIABILITY	430	2,079,240,674	2,066,068,818	1,439,468,154	69.67 %
18.	PRODUCTS LIABILITY	219	180,862,703	155,851,495	261,444,769	167.75 %
19.1	PRIVATE PASS. AUTO NO-FAULT	15	13,497,507	14,456,886	12,860,055	88.95 %
19.2	PRIVATE PASS. AUTO LIABILITY	214	7,275,425,912	7,218,242,134	4,554,602,186	63.10 %
19.3	COMMERCIAL AUTO NO-FAULT	16	71,252	65,557	52,998	80.84 %
19.4	COMMERCIAL AUTO LIABILITY	296	1,338,784,852	1,317,682,349	810,575,242	61.52 %
21.1	PRIVATE PASS. AUTO PHY DAM.	203	4,293,269,292	4,255,263,585	2,616,227,138	61.48 %
21.2	COMMERCIAL AUTO PHY DAM.	290	470,577,644	456,069,731	207,826,612	45.57 %
22.	AIRCRAFT	61	95,291,229	88,818,251	94,333,187	106.21 %
23.	FIDELITY	135	103,604,473	103,608,231	60,542,438	58.43 %
24.	SURETY	168	332,160,203	325,066,497	106,191,039	32.67 %
26.	BURGLARY & THEFT	123	15,104,818	14,121,989	3,201,499	22.67 %
27.	BOILER & MACHINERY	94	57,937,256	55,922,832	26,059,927	46.60 %
28.	CREDIT	17	45,318,231	38,527,096	15,248,686	39.58 %
31.	AGG. WRITE-INS FOR OTHER LINES	62	168,129,674	169,565,924	165,386,378	97.54 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>25,295,967,131</b>	<b>24,737,819,953</b>	<b>24,127,707,773</b>	<b>97.53 %</b>
32.	TOTAL LINE: All P&C LINES	704	33,703,125,382	33,334,173,374	29,075,539,412	87.22 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	n/a	11,568,695,204	11,473,505,719	7,170,829,324	62.50 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	n/a	1,809,362,496	1,773,752,080	1,018,401,854	57.42 %

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

**1995 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	336	604,978,996	588,137,238	188,130,075	31.99 %
02.1	ALLIED LINES	317	279,432,307	259,510,530	231,066,717	89.04 %
03.	FARMOWNERS MULTIPLE PERIL	46	98,839,057	95,678,993	63,555,482	66.43 %
04.	HOMEOWNERS MULTIPLE PERIL	180	2,934,990,317	2,828,528,558	2,170,026,959	76.72 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	265	1,542,041,115	1,483,341,913	981,769,303	66.19 %
05.2	COMM. MULTIPLE PERIL(LIAB)	251	1,488,358,847	1,464,619,109	878,972,413	60.01 %
09.	INLAND MARINE	354	972,834,100	952,245,137	416,158,095	43.70 %
10.	FINANCIAL GUARANTY	14	108,998,001	44,775,685	12,119,985	27.07 %
11.	MEDICAL MALPRACTICE	89	531,375,570	533,929,446	221,664,167	41.52 %
12.	EARTHQUAKE	229	882,989,220	740,270,005	1,082,188,518	146.19 %
17.	OTHER LIABILITY	430	2,048,743,193	1,990,572,529	1,670,266,720	83.91 %
18.	PRODUCTS LIABILITY	217	180,949,732	179,343,694	379,173,984	211.42 %
19.1	PRIVATE PASS. AUTO NO-FAULT	12	15,709,335	16,413,308	10,876,394	66.27 %
19.2	PRIVATE PASS. AUTO LIABILITY	209	7,563,440,188	7,479,544,239	4,341,810,741	58.05 %
19.3	COMMERCIAL AUTO NO-FAULT	20	35,283	56,228	(13,687)	( 24.34) %
19.4	COMMERCIAL AUTO LIABILITY	306	1,335,007,833	1,323,125,810	783,837,269	59.24 %
21.1	PRIVATE PASS. AUTO PHY DAM.	208	4,415,236,361	4,397,818,244	2,842,755,465	64.64 %
21.2	COMMERCIAL AUTO PHY DAM.	292	489,660,971	477,242,597	252,924,718	53.00 %
22.	AIRCRAFT	60	96,220,253	94,226,827	50,225,016	53.30 %
23.	FIDELITY	131	98,249,069	100,549,622	73,090,112	72.69 %
24.	SURETY	176	332,344,889	327,956,001	135,401,845	41.29 %
26.	BURGLARY & THEFT	119	13,620,650	13,703,221	2,768,558	20.20 %
27.	BOILER & MACHINERY	87	64,109,843	61,391,927	28,279,603	46.06 %
28.	CREDIT	24	41,653,030	40,813,230	17,068,574	41.82 %
31.	AGG. WRITE-INS FOR OTHER LINES	60	158,222,556	162,623,555	146,361,724	90.00 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>26,298,040,716</b>	<b>25,656,417,646</b>	<b>16,980,478,750</b>	<b>66.18 %</b>
32.	TOTAL LINE: All P&C LINES	722	32,261,149,311	31,852,393,638	20,996,775,149	65.92 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	n/a	11,978,676,549	11,877,362,483	7,184,566,206	60.49 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	n/a	1,824,668,804	1,800,368,407	1,036,761,987	57.59 %

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

**1996 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	277	631,102,736	614,402,304	212,751,727	34.63 %
02.1	ALLIED LINES	269	300,699,850	292,150,480	140,540,683	48.11 %
03.	FARMOWNERS MULTIPLE PERIL	41	100,383,541	96,631,836	44,982,219	46.55 %
04.	HOMEOWNERS MULTIPLE PERIL	157	3,090,172,058	2,992,922,532	1,536,204,414	51.33 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	237	1,513,950,958	1,512,051,666	731,645,613	48.39 %
05.2	COMM. MULTIPLE PERIL(LIAB)	222	1,404,607,591	1,383,848,064	893,306,720	64.55 %
09.	INLAND MARINE	305	971,937,118	974,007,391	275,004,488	28.23 %
10.	FINANCIAL GUARANTY	12	162,559,833	58,622,741	43,182,665	73.66 %
11.	MEDICAL MALPRACTICE	56	437,474,242	422,718,481	211,688,829	50.08 %
12.	EARTHQUAKE	208	950,812,762	935,686,727	54,461,174	5.82 %
17.	OTHER LIABILITY	332	2,093,018,711	1,991,368,240	1,385,790,604	69.59 %
18.	PRODUCTS LIABILITY	164	169,308,922	167,060,440	355,831,673	213.00 %
19.1	PRIVATE PASS. AUTO NO-FAULT	7	18,583,299	18,329,726	10,729,406	58.54 %
19.2	PRIVATE PASS. AUTO LIABILITY	199	7,734,108,034	7,684,493,886	4,210,066,396	54.79 %
19.3	COMMERCIAL AUTO NO-FAULT	14	64,378	56,626	4,276	7.55 %
19.4	COMMERCIAL AUTO LIABILITY	265	1,271,150,159	1,269,507,135	794,415,429	62.58 %
21.1	PRIVATE PASS. AUTO PHY DAM.	199	4,516,305,794	4,434,647,866	2,843,791,909	64.13 %
21.2	COMMERCIAL AUTO PHY DAM.	261	455,976,595	455,048,376	248,412,849	54.59 %
22.	AIRCRAFT	51	104,452,979	105,156,153	31,003,381	29.48 %
23.	FIDELITY	132	96,948,835	97,063,760	47,727,213	49.17 %
24.	SURETY	172	331,837,437	323,790,844	66,947,610	20.68 %
26.	BURGLARY & THEFT	110	13,164,143	13,131,355	2,260,995	17.22 %
27.	BOILER & MACHINERY	80	67,664,271	65,145,478	32,321,915	49.61 %
28.	CREDIT	19	51,504,991	45,513,517	18,687,529	41.06 %
31.	AGG. WRITE-INS FOR OTHER LINES	57	195,888,565	174,116,725	104,810,384	60.20 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>26,683,677,802</b>	<b>26,127,472,349</b>	<b>14,296,570,101</b>	<b>54.72 %</b>
32.	TOTAL LINE: All P&C LINES	601	32,409,675,757	31,846,646,884	19,031,793,073	59.76 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	n/a	12,250,413,828	12,119,141,752	7,053,858,305	58.20 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	n/a	1,727,126,754	1,724,555,511	1,042,828,278	60.47 %

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

**1997 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	275	595,676,281	604,120,230	209,316,624	34.65 %
02.1	ALLIED LINES	263	255,724,950	260,649,586	197,606,651	75.81 %
03.	FARMOWNERS MULTIPLE PERIL	37	105,966,774	102,732,219	66,683,248	64.91 %
04.	HOMEOWNERS MULTIPLE PERIL	156	3,219,673,063	3,128,673,253	1,493,329,331	47.73 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	246	1,491,709,195	1,501,416,861	702,229,038	46.77 %
05.2	COMM. MULTIPLE PERIL(LIAB)	228	1,411,486,248	1,396,531,928	804,055,496	57.58 %
09.	INLAND MARINE	301	931,329,300	934,722,202	378,403,007	40.48 %
10.	FINANCIAL GUARANTY	7	148,562,473	69,909,730	77,091	0.11 %
11.	MEDICAL MALPRACTICE	66	564,351,627	551,318,918	242,817,287	44.04 %
12.	EARTHQUAKE	213	461,470,491	722,932,827	333,734,451	46.16 %
17.	OTHER LIABILITY	347	2,180,938,293	2,085,559,396	1,337,576,004	64.14 %
18.	PRODUCTS LIABILITY	163	170,917,205	169,417,571	213,880,304	126.24 %
19.1	PRIVATE PASS. AUTO NO-FAULT	15	32,289	25,690	55,669	216.70 %
19.2	PRIVATE PASS. AUTO LIABILITY	207	8,796,194,572	8,541,145,705	4,167,660,111	48.80 %
19.3	COMMERCIAL AUTO NO-FAULT	15	33,739	34,958	56,717	162.24 %
19.4	COMMERCIAL AUTO LIABILITY	275	1,313,184,757	1,286,243,657	674,349,036	52.43 %
21.1	PRIVATE PASS. AUTO PHY DAM.	203	4,819,494,387	4,724,633,248	2,944,936,798	62.33 %
21.2	COMMERCIAL AUTO PHY DAM.	260	451,718,270	459,983,944	254,708,968	55.37 %
22.	AIRCRAFT	45	97,928,998	94,612,073	53,900,661	56.97 %
23.	FIDELITY	129	87,729,907	87,157,512	63,323,781	72.65 %
24.	SURETY	170	338,690,574	338,853,474	66,083,219	19.50 %
26.	BURGLARY & THEFT	107	18,130,151	17,216,384	2,782,984	16.16 %
27.	BOILER & MACHINERY	86	67,948,452	66,932,256	22,370,865	33.42 %
28.	CREDIT	18	53,107,848	52,273,776	20,518,474	39.25 %
31.	AGG. WRITE-INS FOR OTHER LINES	54	157,245,464	149,858,873	140,213,674	93.56 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>27,739,245,308</b>	<b>27,346,956,271</b>	<b>14,390,669,489</b>	<b>52.62 %</b>
32.	TOTAL LINE: All P&C LINES	617	33,941,567,907	33,450,647,429	19,372,295,524	57.91 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	221	13,615,688,959	13,265,778,953	7,112,596,909	53.62 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	288	1,764,903,027	1,746,227,601	929,058,004	53.20 %

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

**1998 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	264	551,652,317	562,840,242	180,631,085	32.09 %
02.1	ALLIED LINES	248	253,510,335	243,389,191	129,705,761	53.29 %
03.	FARMOWNERS MULTIPLE PERIL	39	116,892,992	112,540,460	59,747,129	53.09 %
04.	HOMEOWNERS MULTIPLE PERIL	153	3,445,849,365	3,358,899,095	1,758,775,892	52.36 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	238	1,525,990,501	1,522,491,355	689,704,986	45.30 %
05.2	COMM. MULTIPLE PERIL(LIAB)	233	1,403,985,856	1,379,247,307	1,064,294,272	77.16 %
09.	INLAND MARINE	295	918,155,556	912,889,719	375,055,380	41.08 %
10.	FINANCIAL GUARANTY	10	152,810,379	85,705,501	449,645	0.52 %
11.	MEDICAL MALPRACTICE	69	599,260,197	579,762,444	207,169,202	35.73 %
12.	EARTHQUAKE	180	374,565,092	388,722,280	76,629,132	19.71 %
17.	OTHER LIABILITY	350	2,329,854,232	2,301,723,885	1,866,480,371	81.09 %
18.	PRODUCTS LIABILITY	163	179,247,807	183,326,199	265,104,908	144.61 %
19.1	PRIVATE PASS. AUTO NO-FAULT	8	9,706,172	7,056,075	5,524,794	78.30 %
19.2	PRIVATE PASS. AUTO LIABILITY	218	8,452,351,357	8,491,251,877	4,450,515,689	52.41 %
19.3	COMMERCIAL AUTO NO-FAULT	22	529,151	513,743	37,657	7.33 %
19.4	COMMERCIAL AUTO LIABILITY	272	1,292,046,497	1,297,097,077	854,948,832	65.91 %
21.1	PRIVATE PASS. AUTO PHY DAM.	219	5,055,795,761	4,927,492,928	3,150,988,428	63.95 %
21.2	COMMERCIAL AUTO PHY DAM.	273	486,110,622	488,017,836	259,295,917	53.13 %
22.	AIRCRAFT	42	106,747,284	103,761,323	88,351,780	85.15 %
23.	FIDELITY	123	79,081,099	80,860,659	60,856,266	75.26 %
24.	SURETY	170	374,268,096	363,664,518	125,878,166	34.61 %
26.	BURGLARY & THEFT	101	15,677,919	15,795,604	3,731,457	23.62 %
27.	BOILER & MACHINERY	96	54,738,090	61,484,009	34,231,919	55.68 %
28.	CREDIT	18	62,146,962	56,604,869	33,923,776	59.93 %
31.	AGG. WRITE-INS FOR OTHER LINES	53	194,544,375	172,985,281	134,080,362	77.51 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>28,035,518,014</b>	<b>27,698,123,477</b>	<b>15,876,112,806</b>	<b>57.32 %</b>
32.	TOTAL LINE: All P&C LINES	632	34,811,006,509	34,387,805,092	21,551,000,109	62.67 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	237	13,508,147,118	13,418,744,805	7,601,504,117	56.65 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	293	1,778,157,119	1,785,114,913	1,114,244,749	62.42 %

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

**1999 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	271	554,991,561	549,105,020	229,270,829	41.75 %
02.1	ALLIED LINES	264	283,523,155	278,976,886	140,895,489	50.50 %
03.	FARMOWNERS MULTIPLE PERIL	43	117,178,020	116,673,256	72,904,385	62.49 %
04.	HOMEOWNERS MULTIPLE PERIL	163	3,560,100,595	3,476,827,465	1,663,998,077	47.86 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	253	1,501,928,803	1,502,555,441	855,791,253	56.96 %
05.2	COMM. MULTIPLE PERIL(LIAB)	238	1,329,410,174	1,363,525,179	535,765,699	39.29 %
09.	INLAND MARINE	302	992,067,178	925,887,468	312,175,631	33.72 %
10.	FINANCIAL GUARANTY	11	171,370,754	92,540,873	(51,750)	( 0.06) %
11.	MEDICAL MALPRACTICE	67	533,411,144	547,677,842	226,422,741	41.34 %
12.	EARTHQUAKE	171	798,377,077	781,016,231	37,321,548	4.78 %
17.	OTHER LIABILITY	365	2,197,991,544	2,243,979,040	1,517,846,740	67.64 %
18.	PRODUCTS LIABILITY	170	148,973,143	145,580,501	169,183,291	116.21 %
19.1	PRIVATE PASS. AUTO NO-FAULT	11	21,176,793	23,076,396	10,033,644	43.48 %
19.2	PRIVATE PASS. AUTO LIABILITY	227	7,974,623,723	8,006,951,555	4,684,378,285	58.50 %
19.3	COMMERCIAL AUTO NO-FAULT	16	1,390,217	1,325,519	(3,002,091)	(226.48) %
19.4	COMMERCIAL AUTO LIABILITY	279	1,323,620,995	1,335,749,679	905,534,921	67.79 %
21.1	PRIVATE PASS. AUTO PHY DAM.	239	5,315,200,087	5,198,630,892	3,231,996,138	62.17 %
21.2	COMMERCIAL AUTO PHY DAM.	269	500,981,013	478,419,279	275,485,330	57.58 %
22.	AIRCRAFT	36	111,189,724	106,270,907	68,348,776	64.32 %
23.	FIDELITY	125	81,248,339	79,881,038	49,554,646	62.04 %
24.	SURETY	175	385,654,818	372,868,979	88,711,294	23.79 %
26.	BURGLARY & THEFT	100	13,553,707	12,701,383	(215,866)	( 1.70) %
27.	BOILER & MACHINERY	108	59,507,202	59,477,264	30,152,539	50.70 %
28.	CREDIT	17	53,460,443	49,630,631	22,199,527	44.73 %
31.	AGG. WRITE-INS FOR OTHER LINES	57	209,353,798	183,980,221	170,160,364	92.49 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>28,240,284,007</b>	<b>27,933,308,945</b>	<b>15,294,861,440</b>	<b>54.75 %</b>
32.	TOTAL LINE: All P&C LINES	644	35,280,098,787	34,880,532,040	21,622,000,948	61.99 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	258	13,289,823,810	13,205,582,447	7,916,374,423	59.95 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	293	1,824,602,008	1,814,168,958	1,181,020,251	65.10 %

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

**2000 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	276	527,434,435	507,449,981	148,863,257	29.34 %
02.1	ALLIED LINES	262	318,243,551	292,892,875	241,052,885	82.30 %
03.	FARMOWNERS MULTIPLE PERIL	41	119,759,532	118,615,526	63,814,350	53.80 %
04.	HOMEOWNERS MULTIPLE PERIL	161	3,740,477,538	3,676,266,079	1,908,291,220	51.91 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	237	1,642,391,259	1,581,084,401	905,739,816	57.29 %
05.2	COMM. MULTIPLE PERIL(LIAB)	231	1,319,704,258	1,323,986,601	875,934,466	66.16 %
09.	INLAND MARINE	297	958,935,926	920,062,875	295,771,307	32.15 %
10.	FINANCIAL GUARANTY	10	125,216,135	91,057,413	1,169	0.00 %
11.	MEDICAL MALPRACTICE	58	526,016,546	547,757,297	208,893,535	38.14 %
12.	EARTHQUAKE	164	822,151,419	826,194,330	171,261,981	20.73 %
17.	OTHER LIABILITY	358	2,613,633,550	2,364,234,120	1,680,735,530	71.09 %
18.	PRODUCTS LIABILITY	159	146,533,783	141,038,848	208,563,708	147.88 %
19.1	PRIVATE PASS. AUTO NO-FAULT	9	3,952,615	3,413,716	2,410,250	70.60 %
19.2	PRIVATE PASS. AUTO LIABILITY	242	7,919,316,572	7,981,933,482	5,448,618,819	68.26 %
19.3	COMMERCIAL AUTO NO-FAULT	19	135,054	191,875	(4,399,996)	(2293.16) %
19.4	COMMERCIAL AUTO LIABILITY	279	1,432,155,520	1,356,393,051	920,676,228	67.88 %
21.1	PRIVATE PASS. AUTO PHY DAM.	237	5,624,794,681	5,532,745,381	3,790,510,167	68.51 %
21.2	COMMERCIAL AUTO PHY DAM.	270	539,106,013	518,008,917	308,751,951	59.60 %
22.	AIRCRAFT	43	122,633,141	113,070,990	59,903,123	52.98 %
23.	FIDELITY	129	81,372,352	76,777,163	52,264,618	68.07 %
24.	SURETY	178	401,394,544	373,905,400	147,539,691	39.46 %
26.	BURGLARY & THEFT	102	16,430,831	14,964,263	3,382,614	22.60 %
27.	BOILER & MACHINERY	113	67,777,408	62,878,823	21,883,121	34.80 %
28.	CREDIT	18	55,478,503	52,163,439	21,149,284	40.54 %
31.	AGG. WRITE-INS FOR OTHER LINES	57	218,308,495	175,324,178	145,836,142	83.18 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>29,343,353,661</b>	<b>28,652,411,024</b>	<b>17,627,449,236</b>	<b>61.52 %</b>
32.	TOTAL LINE: All P&C LINES	633	37,207,584,274	36,278,034,266	24,994,560,773	68.90 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	258	13,544,111,253	13,514,678,863	9,239,128,986	68.36 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	293	1,971,261,533	1,874,401,968	1,229,428,179	65.59 %

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

**2001 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	272	600,024,242	560,383,605	513,104,484	91.56 %
02.1	ALLIED LINES	255	340,067,674	323,440,772	198,986,814	61.52 %
03.	FARMOWNERS MULTIPLE PERIL	38	127,739,163	102,088,785	57,186,384	56.02 %
04.	HOMEOWNERS MULTIPLE PERIL	166	3,992,960,925	3,866,932,308	2,474,244,352	63.98 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	236	1,865,332,299	1,740,035,898	1,115,276,405	64.10 %
05.2	COMM. MULTIPLE PERIL(LIAB)	227	1,400,325,178	1,352,685,965	603,923,747	44.65 %
09.	INLAND MARINE	311	1,160,180,496	1,114,463,502	400,492,510	35.94 %
10.	FINANCIAL GUARANTY	6	168,118,672	95,857,037	(1,135,643)	( 1.18) %
11.	MEDICAL MALPRACTICE	56	579,626,699	562,199,882	321,427,533	57.17 %
12.	EARTHQUAKE	167	937,640,473	883,638,806	270,521,983	30.61 %
17.	OTHER LIABILITY	363	3,130,883,566	2,998,260,038	1,986,613,623	66.26 %
18.	PRODUCTS LIABILITY	164	208,959,607	182,553,030	399,358,692	218.76 %
19.1	PRIVATE PASS. AUTO NO-FAULT	8	17,230,667	16,574,238	10,468,262	63.16 %
19.2	PRIVATE PASS. AUTO LIABILITY	238	8,466,006,397	8,340,734,415	5,690,894,896	68.23 %
19.3	COMMERCIAL AUTO NO-FAULT	22	355,581	291,002	(24,602)	( 8.45) %
19.4	COMMERCIAL AUTO LIABILITY	277	1,685,861,375	1,539,466,984	1,095,005,705	71.13 %
21.1	PRIVATE PASS. AUTO PHY DAM.	239	6,325,003,208	6,097,965,909	4,355,983,961	71.43 %
21.2	COMMERCIAL AUTO PHY DAM.	267	616,875,365	598,601,558	327,550,191	54.72 %
22.	AIRCRAFT	32	140,726,723	132,261,971	83,901,980	63.44 %
23.	FIDELITY	124	88,063,380	86,687,723	51,839,040	59.80 %
24.	SURETY	167	434,048,078	407,879,371	236,316,279	57.94 %
26.	BURGLARY & THEFT	109	14,952,223	15,088,738	5,650,660	37.45 %
27.	BOILER & MACHINERY	106	83,510,907	74,551,809	27,561,887	36.97 %
28.	CREDIT	20	74,116,972	73,751,990	44,897,983	60.88 %
33.	AGG. WRITE-INS FOR OTHER LINES	57	314,606,340	266,114,375	192,670,559	72.40 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>32,773,216,210</b>	<b>31,432,509,711</b>	<b>20,462,717,685</b>	<b>65.10 %</b>
34.	TOTAL LINE: All P&C LINES	632	42,387,775,199	40,942,536,624	29,381,589,588	71.76 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	259	14,791,009,605	14,438,700,324	10,046,878,857	69.58 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	292	2,302,736,740	2,138,068,542	1,422,555,896	66.53 %

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

**2002 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	254	655,238,652	644,746,901	195,374,359	30.30 %
02.1	ALLIED LINES	246	441,608,212	388,341,917	111,917,792	28.82 %
03.	FARMOWNERS MULTIPLE PERIL	36	144,374,124	144,647,620	73,897,671	51.09 %
04.	HOMEOWNERS MULTIPLE PERIL	152	4,565,626,156	4,211,592,936	2,476,270,849	58.80 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	223	2,083,146,832	1,959,251,912	1,043,827,539	53.28 %
05.2	COMM. MULTIPLE PERIL(LIAB)	214	1,486,184,218	1,405,649,329	894,095,436	63.61 %
09.	INLAND MARINE	295	1,240,125,336	1,249,328,386	637,496,130	51.03 %
10.	FINANCIAL GUARANTY	8	417,535,767	121,660,455	(582,103)	( 0.48) %
11.	MEDICAL MALPRACTICE	52	649,019,958	657,029,612	334,545,327	50.92 %
12.	EARTHQUAKE	161	930,528,526	912,234,065	216,667,259	23.75 %
17.	OTHER LIABILITY	342	3,789,176,694	3,458,229,114	2,833,891,991	81.95 %
18.	PRODUCTS LIABILITY	148	215,113,321	201,184,580	1,175,297,535	584.19 %
19.1	PRIVATE PASS. AUTO NO-FAULT	9	1,844,478	1,900,063	1,440,122	75.79 %
19.2	PRIVATE PASS. AUTO LIABILITY	231	9,475,139,315	9,128,623,682	5,955,614,019	65.24 %
19.3	COMMERCIAL AUTO NO-FAULT	15	252,845	282,892	146,438	51.76 %
19.4	COMMERCIAL AUTO LIABILITY	262	1,934,002,209	1,809,690,133	1,157,592,875	63.97 %
21.1	PRIVATE PASS. AUTO PHY DAM.	231	7,150,120,696	6,863,729,860	4,517,260,996	65.81 %
21.2	COMMERCIAL AUTO PHY DAM.	260	733,312,045	680,198,940	368,497,799	54.18 %
22.	AIRCRAFT	24	199,838,416	179,887,386	157,794,111	87.72 %
23.	FIDELITY	128	113,804,124	102,812,597	55,229,126	53.72 %
24.	SURETY	160	519,568,904	476,915,984	275,792,299	57.83 %
26.	BURGLARY & THEFT	108	13,413,024	14,770,328	(1,707,492)	( 11.56) %
27.	BOILER & MACHINERY	113	103,907,937	94,629,638	19,662,999	20.78 %
28.	CREDIT	18	79,319,261	77,706,505	51,562,158	66.36 %
33.	AGG. WRITE-INS FOR OTHER LINES	51	320,373,220	286,412,401	183,381,308	64.03 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>37,262,574,270</b>	<b>35,071,457,236</b>	<b>22,734,966,543</b>	<b>64.82 %</b>
34.	TOTAL LINE: All P&C LINES	621	49,531,134,253	46,835,606,785	33,776,460,793	72.12 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	250	16,625,260,011	15,992,353,542	10,472,875,015	65.49 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	280	2,667,314,254	2,489,889,073	1,526,090,674	61.29 %

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

**2003 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	241	854,138,357	829,504,252	283,423,846	34.17 %
02.1	ALLIED LINES	243	495,798,310	481,302,029	211,523,154	43.95 %
03.	FARMOWNERS MULTIPLE PERIL	37	156,533,386	141,918,293	87,744,371	61.83 %
04.	HOMEOWNERS MULTIPLE PERIL	149	5,313,514,691	4,950,189,928	3,654,030,960	73.82 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	223	2,353,181,975	2,212,088,094	921,699,349	41.67 %
05.2	COMM. MULTIPLE PERIL(LIAB)	210	1,696,741,241	1,582,105,978	769,840,800	48.66 %
09.	INLAND MARINE	286	1,386,276,045	1,406,021,074	544,926,557	38.76 %
10.	FINANCIAL GUARANTY	8	457,234,715	180,776,297	3,232,914	1.79 %
11.	MEDICAL MALPRACTICE	52	772,401,272	745,096,637	354,932,475	47.64 %
12.	EARTHQUAKE	167	929,727,595	928,922,325	185,350,949	19.95 %
17.	OTHER LIABILITY	347	4,229,398,693	4,433,207,281	3,095,578,287	69.83 %
18.	PRODUCTS LIABILITY	147	284,039,765	269,259,453	172,337,287	64.00 %
19.1	PRIVATE PASS. AUTO NO-FAULT	4	1,160	596	4,744	795.97 %
19.2	PRIVATE PASS. AUTO LIABILITY	228	10,431,568,262	10,169,703,978	6,124,145,175	60.22 %
19.3	COMMERCIAL AUTO NO-FAULT	18	194,325	172,042	255,202	148.34 %
19.4	COMMERCIAL AUTO LIABILITY	258	2,091,417,534	1,992,063,844	1,209,865,329	60.73 %
21.1	PRIVATE PASS. AUTO PHY DAM.	221	7,900,430,670	7,702,553,630	4,480,725,937	58.17 %
21.2	COMMERCIAL AUTO PHY DAM.	262	745,083,713	718,576,857	350,448,338	48.77 %
22.	AIRCRAFT	32	232,203,048	215,949,832	98,802,774	45.75 %
23.	FIDELITY	114	130,185,426	123,445,298	53,081,645	43.00 %
24.	SURETY	157	532,835,878	503,081,276	268,301,144	53.33 %
26.	BURGLARY & THEFT	97	13,732,447	14,096,529	13,596,913	96.46 %
27.	BOILER & MACHINERY	114	105,553,981	105,139,073	19,757,458	18.79 %
28.	CREDIT	17	79,165,941	77,023,719	31,300,810	40.64 %
33.	AGG. WRITE-INS FOR OTHER LINES	56	364,888,335	325,213,493	281,342,849	86.51 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>41,556,246,765</b>	<b>40,107,411,808</b>	<b>23,216,249,267</b>	<b>57.89 %</b>
34.	TOTAL LINE: All P&C LINES	614	57,742,692,737	55,816,448,081	35,234,031,170	63.12 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	239	18,331,998,932	17,872,257,608	10,604,871,112	59.34 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	281	2,836,501,247	2,710,640,701	1,560,313,667	57.56 %

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

**2004 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	230	885,920,589	859,623,473	300,464,100	34.95 %
02.1	ALLIED LINES	227	545,627,029	544,293,404	209,988,476	38.58 %
03.	FARMOWNERS MULTIPLE PERIL	32	165,643,632	160,534,114	66,972,615	41.72 %
04.	HOMEOWNERS MULTIPLE PERIL	126	5,862,693,353	5,578,086,309	1,721,627,111	30.86 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	211	2,418,548,346	2,383,761,634	835,419,546	35.05 %
05.2	COMM. MULTIPLE PERIL(LIAB)	190	1,791,375,074	1,744,109,060	665,528,433	38.16 %
09.	INLAND MARINE	286	1,340,263,750	1,327,639,944	439,269,298	33.09 %
10.	FINANCIAL GUARANTY	9	385,466,933	197,599,940	(1,724,442)	( 0.87) %
11.	MEDICAL MALPRACTICE	50	772,680,919	754,048,236	299,698,246	39.75 %
12.	EARTHQUAKE	151	984,904,083	961,821,937	158,197,403	16.45 %
17.	OTHER LIABILITY	330	4,743,753,609	4,417,999,768	3,130,510,509	70.86 %
18.	PRODUCTS LIABILITY	144	417,763,796	371,168,463	383,422,929	103.30 %
19.1	PRIVATE PASS. AUTO NO-FAULT	8	3,644,189	2,279,231	2,513,873	110.29 %
19.2	PRIVATE PASS. AUTO LIABILITY	213	10,724,262,980	10,581,592,132	5,786,219,643	54.68 %
19.3	COMMERCIAL AUTO NO-FAULT	17	333,337	357,862	85,387	23.86 %
19.4	COMMERCIAL AUTO LIABILITY	231	2,193,138,375	2,128,318,951	1,087,613,584	51.10 %
21.1	PRIVATE PASS. AUTO PHY DAM.	213	8,282,950,985	8,144,811,318	4,452,102,693	54.66 %
21.2	COMMERCIAL AUTO PHY DAM.	237	751,813,971	744,753,806	315,311,842	42.34 %
22.	AIRCRAFT	29	207,839,052	211,510,208	72,186,320	34.13 %
23.	FIDELITY	107	131,705,443	131,581,655	64,193,225	48.79 %
24.	SURETY	151	585,612,090	551,090,609	329,742,582	59.83 %
26.	BURGLARY & THEFT	98	15,077,815	14,222,280	4,333,117	30.47 %
27.	BOILER & MACHINERY	103	97,482,739	99,360,635	15,313,312	15.41 %
28.	CREDIT	18	82,452,987	73,748,094	30,847,819	41.83 %
33.	AGG. WRITE-INS FOR OTHER LINES	51	361,901,792	322,769,969	179,039,662	55.47 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>43,752,856,868</b>	<b>42,307,083,032</b>	<b>20,548,877,283</b>	<b>48.57 %</b>
34.	TOTAL LINE: All P&C LINES	597	61,303,365,360	59,671,584,509	31,568,899,656	52.90 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	226	19,007,213,965	18,726,403,450	10,238,322,336	54.67 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	254	2,944,952,346	2,873,072,757	1,402,925,426	48.83 %

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

**2005 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	234	727,681,516	699,421,658	345,251,747	49.36 %
02.1	ALLIED LINES	223	463,683,050	476,149,093	264,324,374	55.51 %
03.	FARMOWNERS MULTIPLE PERIL	31	185,144,419	179,727,245	65,239,538	36.30 %
04.	HOMEOWNERS MULTIPLE PERIL	113	6,305,176,422	6,065,178,507	2,063,072,529	34.02 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	210	2,486,232,181	2,424,227,211	921,989,603	38.03 %
05.2	COMM. MULTIPLE PERIL(LIAB)	188	1,820,364,393	1,821,415,546	741,900,635	40.73 %
09.	INLAND MARINE	270	1,394,632,693	1,361,188,089	610,843,609	44.88 %
10.	FINANCIAL GUARANTY	9	358,696,841	265,849,089	(1,405,016)	( 0.53) %
11.	MEDICAL MALPRACTICE	46	696,532,534	697,186,167	246,400,108	35.34 %
12.	EARTHQUAKE	146	1,024,822,221	976,098,590	183,859,230	18.84 %
17.	OTHER LIABILITY	337	4,403,542,735	4,281,170,576	2,895,594,809	67.64 %
18.	PRODUCTS LIABILITY	141	228,594,215	256,794,926	211,452,572	82.34 %
19.1	PRIVATE PASS. AUTO NO-FAULT	5	31,069,558	30,921,136	18,618,144	60.21 %
19.2	PRIVATE PASS. AUTO LIABILITY	192	10,774,836,061	10,686,362,651	5,783,480,118	54.12 %
19.3	COMMERCIAL AUTO NO-FAULT	17	595,915	220,518	71,766	32.54 %
19.4	COMMERCIAL AUTO LIABILITY	233	2,200,854,554	2,182,217,073	1,076,307,200	49.32 %
21.1	PRIVATE PASS. AUTO PHY DAM.	196	8,493,202,402	8,371,790,775	4,717,974,180	56.36 %
21.2	COMMERCIAL AUTO PHY DAM.	235	786,550,610	768,648,974	359,152,035	46.73 %
22.	AIRCRAFT	33	220,325,594	214,316,515	56,175,589	26.21 %
23.	FIDELITY	113	132,829,042	132,494,432	57,321,454	43.26 %
24.	SURETY	158	616,634,014	600,357,023	223,542,869	37.23 %
26.	BURGLARY & THEFT	100	14,407,859	14,315,638	2,656,494	18.56 %
27.	BOILER & MACHINERY	105	97,281,077	99,081,807	9,423,777	9.51 %
28.	CREDIT	17	88,451,935	89,074,667	33,526,105	37.64 %
33.	AGG. WRITE-INS FOR OTHER LINES	44	366,856,219	311,529,031	154,763,665	49.68 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>43,918,998,060</b>	<b>43,005,736,937</b>	<b>21,041,537,134</b>	<b>48.93 %</b>
34.	TOTAL LINE: All P&C LINES	603	59,907,385,740	58,921,290,324	30,355,962,573	51.52 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	204	19,268,038,463	19,058,153,426	10,501,454,298	55.10 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	255	2,987,405,164	2,950,866,047	1,435,459,235	48.65 %

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

**2006 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	221	877,300,618	796,490,402	230,053,834	28.88 %
02.1	ALLIED LINES	220	571,237,442	513,791,293	166,606,301	32.43 %
03.	FARMOWNERS MULTIPLE PERIL	32	194,804,229	190,360,332	73,992,341	38.87 %
04.	HOMEOWNERS MULTIPLE PERIL	111	6,591,912,516	6,436,870,073	2,147,266,597	33.36 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	197	2,596,543,557	2,558,457,099	963,326,845	37.65 %
05.2	COMM. MULTIPLE PERIL(LIAB)	184	1,871,502,963	1,824,677,936	775,666,400	42.51 %
09.	INLAND MARINE	263	1,586,497,359	1,514,521,736	513,337,799	33.89 %
10.	FINANCIAL GUARANTY	10	296,414,143	192,300,942	(368,362)	( 0.19) %
11.	MEDICAL MALPRACTICE	38	664,637,166	648,877,456	199,268,300	30.71 %
12.	EARTHQUAKE	143	1,092,064,295	1,071,352,628	(103,396)	( 0.01) %
17.	OTHER LIABILITY	314	4,511,267,295	4,310,076,576	2,430,383,201	56.39 %
18.	PRODUCTS LIABILITY	139	252,231,344	231,962,932	153,766,634	66.29 %
19.1	PRIVATE PASS. AUTO NO-FAULT	9	1,112,854	1,008,885	91,103	9.03 %
19.2	PRIVATE PASS. AUTO LIABILITY	181	10,982,909,943	10,873,936,180	5,858,820,343	53.88 %
19.3	COMMERCIAL AUTO NO-FAULT	16	45,644	320,715	91,547	28.54 %
19.4	COMMERCIAL AUTO LIABILITY	230	2,267,808,734	2,235,698,959	1,029,359,175	46.04 %
21.1	PRIVATE PASS. AUTO PHY DAM.	182	8,871,299,757	8,730,123,210	4,965,321,939	56.88 %
21.2	COMMERCIAL AUTO PHY DAM.	226	821,480,081	791,992,395	383,276,760	48.39 %
22.	AIRCRAFT	36	221,350,467	221,823,401	88,636,003	39.96 %
23.	FIDELITY	107	124,220,772	125,408,995	39,884,323	31.80 %
24.	SURETY	145	709,834,331	659,530,981	75,929,876	11.51 %
26.	BURGLARY & THEFT	102	21,618,325	19,774,606	4,489,659	22.70 %
27.	BOILER & MACHINERY	105	104,255,935	101,084,305	46,028,765	45.54 %
28.	CREDIT	17	101,571,825	98,364,725	48,695,518	49.51 %
33.	AGG. WRITE-INS FOR OTHER LINES	46	311,017,202	264,629,098	202,744,992	76.61 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>45,644,938,797</b>	<b>44,413,435,860</b>	<b>20,396,566,497</b>	<b>45.92 %</b>
34.	TOTAL LINE: All P&C LINES	579	58,122,368,497	57,193,255,714	26,610,179,082	46.53 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	193	19,854,209,700	19,604,059,390	10,824,142,282	55.21 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	243	3,089,288,815	3,027,691,354	1,412,635,935	46.66 %

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

**2007 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	224	1,042,355,645	956,555,708	329,265,970	34.42 %
02.1	ALLIED LINES	224	678,390,204	625,199,600	170,650,747	27.30 %
03.	FARMOWNERS MULTIPLE PERIL	30	203,141,062	199,843,854	153,714,522	76.92 %
04.	HOMEOWNERS MULTIPLE PERIL	111	6,453,088,200	6,568,857,449	4,675,914,725	71.18 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	190	2,653,876,508	2,639,002,096	1,103,238,957	41.81 %
05.2	COMM. MULTIPLE PERIL(LIAB)	178	1,822,149,198	1,828,583,388	558,565,578	30.55 %
09.	INLAND MARINE	262	1,685,712,491	1,667,645,399	765,570,005	45.91 %
10.	FINANCIAL GUARANTY	10	347,387,829	230,056,082	61,686,473	26.81 %
11.	MEDICAL MALPRACTICE	36	639,699,856	641,288,249	192,509,258	30.02 %
12.	EARTHQUAKE	139	1,117,559,848	1,100,683,902	(51,727,307)	( 4.70) %
17.	OTHER LIABILITY	317	4,503,122,300	4,413,214,905	2,585,970,492	58.60 %
18.	PRODUCTS LIABILITY	134	219,891,113	231,323,191	260,435,539	112.59 %
19.1	PRIVATE PASS. AUTO NO-FAULT	11	328,828	440,843	7,070	1.60 %
19.2	PRIVATE PASS. AUTO LIABILITY	177	11,294,116,763	11,227,218,058	6,467,766,726	57.61 %
19.3	COMMERCIAL AUTO NO-FAULT	17	149,940	101,762	43,305	42.56 %
19.4	COMMERCIAL AUTO LIABILITY	224	2,224,273,426	2,236,385,065	1,155,396,071	51.66 %
21.1	PRIVATE PASS. AUTO PHY DAM.	184	9,014,141,349	8,997,816,647	5,243,517,496	58.28 %
21.2	COMMERCIAL AUTO PHY DAM.	227	757,661,497	755,993,945	367,603,707	48.63 %
22.	AIRCRAFT	27	218,472,355	221,612,135	88,869,186	40.10 %
23.	FIDELITY	103	127,003,984	127,315,016	53,718,523	42.19 %
24.	SURETY	156	736,544,026	720,702,492	54,652,353	7.58 %
26.	BURGLARY & THEFT	96	16,380,628	16,563,072	3,888,051	23.47 %
27.	BOILER & MACHINERY	107	102,583,776	103,376,133	41,507,438	40.15 %
28.	CREDIT	18	109,048,341	101,994,565	82,846,458	81.23 %
33.	AGG. WRITE-INS FOR OTHER LINES	44	289,065,336	290,148,182	126,657,633	43.65 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>46,256,144,503</b>	<b>45,901,921,738</b>	<b>24,492,268,976</b>	<b>53.36 %</b>
34.	TOTAL LINE: All P&C LINES	589	56,687,190,572	56,280,156,848	30,275,928,484	53.80 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	191	20,308,258,112	20,225,034,705	11,711,284,222	57.90 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	241	2,981,934,923	2,992,379,010	1,522,999,778	50.90 %

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

**2008 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	221	1,231,946,639	1,159,452,076	787,755,168	67.94 %
02.1	ALLIED LINES	219	751,197,831	717,255,615	236,884,451	33.03 %
03.	FARMOWNERS MULTIPLE PERIL	30	209,593,125	206,400,040	125,053,459	60.59 %
04.	HOMEOWNERS MULTIPLE PERIL	113	6,355,980,869	6,386,251,776	3,452,898,028	54.07 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	200	2,690,941,918	2,680,323,113	1,033,256,753	38.55 %
05.2	COMM. MULTIPLE PERIL(LIAB)	180	1,681,486,879	1,744,269,438	725,324,357	41.58 %
09.	INLAND MARINE	275	1,561,172,928	1,627,041,882	647,912,870	39.82 %
10.	FINANCIAL GUARANTY	9	174,328,032	419,700,456	763,493,173	181.91 %
11.	MEDICAL MALPRACTICE	36	610,446,385	611,448,969	100,485,324	16.43 %
12.	EARTHQUAKE	141	1,146,181,196	1,120,923,158	(22,306,204)	( 1.99) %
17.1	OTHER LIABILITY - Occurrence	326	4,097,637,131	4,188,477,472	2,606,965,447	62.24 %
18.	PRODUCTS LIABILITY	131	219,867,938	218,245,040	75,971,764	34.81 %
19.1	PRIVATE PASS. AUTO NO-FAULT	11	1,275,860	1,558,204	768,585	49.33 %
19.2	PRIVATE PASS. AUTO LIABILITY	175	11,011,182,726	11,073,489,729	6,479,117,633	58.51 %
19.3	COMMERCIAL AUTO NO-FAULT	18	769,872	236,077	92,559	39.21 %
19.4	COMMERCIAL AUTO LIABILITY	232	2,067,720,580	2,121,751,375	1,138,045,996	53.64 %
21.1	PRIVATE PASS. AUTO PHY DAM.	172	8,698,363,678	8,782,923,516	5,065,270,959	57.67 %
21.2	COMMERCIAL AUTO PHY DAM.	234	639,503,043	684,522,936	370,768,021	54.16 %
22.	AIRCRAFT	30	194,951,767	197,349,940	123,834,181	62.75 %
23.	FIDELITY	103	113,458,537	114,870,793	38,730,843	33.72 %
24.	SURETY	155	711,166,663	718,592,946	186,374,500	25.94 %
26.	BURGLARY & THEFT	98	21,819,499	19,411,243	3,146,466	16.21 %
27.	BOILER & MACHINERY	107	95,217,888	96,655,612	10,069,821	10.42 %
28.	CREDIT	22	111,658,176	112,242,266	121,131,268	107.92 %
30.	WARRANTY	27	111,694,861	53,702,412	92,681,555	172.58 %
34.	AGG. WRITE-INS FOR OTHER LINES	26	119,326,188	148,787,125	169,362,657	113.83 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>44,628,890,209</b>	<b>45,205,883,209</b>	<b>24,333,089,634</b>	<b>53.83 %</b>
35.	TOTAL LINE: All P&C LINES	596	53,945,980,721	54,635,391,064	31,963,655,131	58.50 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	183	19,709,546,404	19,856,413,245	11,544,388,592	58.14 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	247	2,707,223,623	2,806,274,311	1,508,814,017	53.77 %

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

**2009 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	227	1,163,709,015	1,167,122,132	365,429,687	31.31 %
02.1	ALLIED LINES	229	727,645,867	720,750,476	170,258,025	23.62 %
03.	FARMOWNERS MULTIPLE PERIL	31	214,632,849	213,146,870	56,575,572	26.54 %
04.	HOMEOWNERS MULTIPLE PERIL	115	6,513,371,686	6,391,096,439	2,209,791,955	34.58 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	197	2,633,011,853	2,632,136,571	913,838,359	34.72 %
05.2	COMM. MULTIPLE PERIL(LIAB)	179	1,493,104,718	1,548,892,855	458,985,121	29.63 %
09.	INLAND MARINE	279	1,438,036,611	1,490,484,264	571,181,494	38.32 %
10.	FINANCIAL GUARANTY	8	90,900,910	178,862,897	209,059,979	116.88 %
11.	MEDICAL MALPRACTICE	40	565,612,534	544,200,009	124,715,998	22.92 %
12.	EARTHQUAKE	146	1,210,118,872	1,188,182,122	(951,792)	( 0.08) %
17.1	OTHER LIABILITY - Occurrence	320	2,281,085,039	2,355,618,874	1,570,176,632	66.66 %
17.2	OTHER LIABILITY - Claims Made	141	1,614,673,720	1,636,380,800	959,531,363	58.64 %
18.	PRODUCTS LIABILITY	134	203,346,190	209,018,981	83,721,346	40.05 %
19.1	PRIVATE PASS. AUTO NO-FAULT	4	649,579	505,865	656,638	129.80 %
19.2	PRIVATE PASS. AUTO LIABILITY	176	10,795,554,789	10,817,378,596	6,359,911,485	58.79 %
19.3	COMMERCIAL AUTO NO-FAULT	15	524,694	232,012	133,160	57.39 %
19.4	COMMERCIAL AUTO LIABILITY	239	1,891,279,202	1,944,027,677	900,658,160	46.33 %
21.1	PRIVATE PASS. AUTO PHY DAM.	171	8,277,900,332	8,417,007,891	4,638,400,920	55.11 %
21.2	COMMERCIAL AUTO PHY DAM.	237	531,574,892	576,660,975	302,918,291	52.53 %
22.	AIRCRAFT	28	176,735,242	181,971,733	72,279,074	39.72 %
23.	FIDELITY	106	112,005,083	115,136,779	61,407,407	53.33 %
24.	SURETY	159	657,914,860	685,377,506	159,877,121	23.33 %
26.	BURGLARY & THEFT	107	17,868,950	18,645,689	1,789,101	9.60 %
27.	BOILER & MACHINERY	107	105,874,030	104,804,473	33,393,806	31.86 %
28.	CREDIT	23	95,161,453	103,028,761	80,745,003	78.37 %
30.	WARRANTY	28	77,344,180	109,213,423	100,501,130	92.02 %
34.	AGG. WRITE-INS FOR OTHER LINES	29	106,920,942	140,119,868	(49,902,103)	( 35.61) %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>42,996,558,092</b>	<b>43,490,004,538</b>	<b>20,355,082,932</b>	<b>46.80 %</b>
35.	TOTAL LINE: All P&C LINES	604	51,453,652,723	51,843,440,281	26,941,325,085	51.97 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	182	19,073,455,121	19,234,386,487	10,998,312,405	57.18 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	254	2,422,854,094	2,520,688,652	1,203,576,451	47.75 %

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

**2010 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	222	1,153,860,735	1,157,779,637	376,685,571	32.54 %
02.1	ALLIED LINES	230	712,699,234	726,232,724	178,872,581	24.63 %
03.	FARMOWNERS MULTIPLE PERIL	29	212,988,548	212,881,042	69,882,079	32.83 %
04.	HOMEOWNERS MULTIPLE PERIL	114	6,758,183,845	6,612,865,838	2,870,059,793	43.40 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	192	2,589,151,345	2,609,061,771	1,046,387,478	40.11 %
05.2	COMM. MULTIPLE PERIL(LIAB)	181	1,423,682,704	1,472,454,019	560,695,581	38.08 %
09.	INLAND MARINE	282	1,477,170,535	1,471,513,315	570,530,540	38.77 %
10.	FINANCIAL GUARANTY	7	62,446,084	185,082,234	325,447,647	175.84 %
11.	MEDICAL MALPRACTICE	40	548,003,891	544,608,949	133,050,164	24.43 %
12.	EARTHQUAKE	144	1,217,497,625	1,202,169,626	2,609,828	0.22 %
17.1	OTHER LIABILITY - Occurrence	320	2,248,960,606	2,254,406,208	1,074,004,415	47.64 %
17.2	OTHER LIABILITY - Claims Made	159	1,538,519,910	1,576,499,737	1,074,771,958	68.17 %
18.	PRODUCTS LIABILITY	135	181,839,581	182,418,507	98,184,103	53.82 %
19.1	PRIVATE PASS. AUTO NO-FAULT	2	6,197	5,032	(158,992)	(3159.62) %
19.2	PRIVATE PASS. AUTO LIABILITY	167	10,877,277,383	10,819,203,444	6,643,806,971	61.41 %
19.3	COMMERCIAL AUTO NO-FAULT	16	65,232	350,057	527,837	150.79 %
19.4	COMMERCIAL AUTO LIABILITY	236	1,772,040,795	1,800,079,894	844,335,327	46.91 %
21.1	PRIVATE PASS. AUTO PHY DAM.	159	8,048,459,313	8,047,637,769	4,540,315,109	56.42 %
21.2	COMMERCIAL AUTO PHY DAM.	237	491,561,042	510,920,831	267,949,440	52.44 %
22.	AIRCRAFT	29	164,808,781	163,849,259	62,205,462	37.97 %
23.	FIDELITY	97	109,509,127	109,511,367	43,041,779	39.30 %
24.	SURETY	156	685,740,762	661,152,821	83,153,353	12.58 %
26.	BURGLARY & THEFT	100	17,510,612	18,200,152	1,544,645	8.49 %
27.	BOILER & MACHINERY	117	103,247,936	102,720,466	29,994,333	29.20 %
28.	CREDIT	24	79,105,809	81,701,992	42,321,612	51.80 %
30.	WARRANTY	26	77,097,077	74,293,096	53,142,501	71.53 %
34.	AGG. WRITE-INS FOR OTHER LINES	27	114,387,060	118,857,264	45,668,000	38.42 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>42,665,821,769</b>	<b>42,716,457,051</b>	<b>21,039,029,115</b>	<b>49.25 %</b>
35.	TOTAL LINE: All P&C LINES	613	51,275,187,902	51,113,522,134	27,606,239,353	54.01 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	170	18,925,736,696	18,866,841,213	11,184,122,080	59.28 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	254	2,263,601,837	2,311,000,725	1,112,284,767	48.13 %

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

**2011 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	227	1,152,988,214	1,129,495,965	280,478,737	24.83 %
02.1	ALLIED LINES	233	706,600,261	691,017,533	296,595,655	42.92 %
03.	FARMOWNERS MULTIPLE PERIL	30	208,524,960	210,023,652	73,015,254	34.77 %
04.	HOMEOWNERS MULTIPLE PERIL	112	6,896,796,197	6,832,454,959	2,890,230,414	42.30 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	203	2,552,233,987	2,568,229,442	1,041,303,411	40.55 %
05.2	COMM. MULTIPLE PERIL(LIAB)	191	1,460,321,534	1,457,898,768	599,501,394	41.12 %
09.	INLAND MARINE	283	1,601,424,630	1,576,748,348	727,869,428	46.16 %
10.	FINANCIAL GUARANTY	7	46,000,287	175,063,076	518,476,359	296.17 %
11.	MEDICAL MALPRACTICE	39	536,383,065	530,638,970	161,256,107	30.39 %
12.	EARTHQUAKE	148	1,240,186,674	1,221,540,837	2,984,214	0.24 %
17.1	OTHER LIABILITY - Occurrence	323	2,329,938,524	2,297,191,181	1,477,782,170	64.33 %
17.2	OTHER LIABILITY - Claims Made	167	1,551,064,311	1,564,749,151	822,033,538	52.53 %
18.	PRODUCTS LIABILITY	134	190,460,063	188,209,022	109,516,635	58.19 %
19.1	PRIVATE PASS. AUTO NO-FAULT	5	7,223	10,745	3,496	32.54 %
19.2	PRIVATE PASS. AUTO LIABILITY	167	10,844,350,264	10,796,247,456	6,877,176,166	63.70 %
19.3	COMMERCIAL AUTO NO-FAULT	18	156,067	103,263	980,616	949.63 %
19.4	COMMERCIAL AUTO LIABILITY	244	1,779,414,791	1,775,017,750	916,714,993	51.65 %
21.1	PRIVATE PASS. AUTO PHY DAM.	163	8,080,326,187	8,032,955,764	4,685,182,978	58.32 %
21.2	COMMERCIAL AUTO PHY DAM.	241	478,446,847	485,297,642	280,124,664	57.72 %
22.	AIRCRAFT	32	143,512,610	149,412,185	55,289,513	37.00 %
23.	FIDELITY	108	108,603,246	109,067,431	43,941,284	40.29 %
24.	SURETY	160	698,717,475	688,235,104	172,096,536	25.01 %
26.	BURGLARY & THEFT	106	20,275,150	18,609,233	4,372,017	23.49 %
27.	BOILER & MACHINERY	120	110,310,377	108,610,947	19,093,211	17.58 %
28.	CREDIT	28	107,224,509	97,507,993	43,776,439	44.90 %
30.	WARRANTY	26	97,163,965	81,343,670	48,962,997	60.19 %
34.	AGG. WRITE-INS FOR OTHER LINES	24	72,829,752	61,280,956	25,142,366	41.03 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>43,014,261,170</b>	<b>42,846,961,043</b>	<b>22,173,900,592</b>	<b>51.75 %</b>
35.	TOTAL LINE: All P&C LINES	615	52,429,464,010	51,985,739,645	28,630,314,912	55.07 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	171	18,924,676,451	18,829,203,220	11,562,359,144	61.41 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	256	2,257,861,638	2,260,315,392	1,196,839,657	52.95 %

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

**2012 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	235	1,008,950,132	1,008,290,786	282,408,811	28.01 %
02.1	ALLIED LINES	236	582,472,855	576,479,534	382,723,995	66.39 %
03.	FARMOWNERS MULTIPLE PERIL	29	204,124,036	206,743,081	86,129,409	41.66 %
04.	HOMEOWNERS MULTIPLE PERIL	116	7,018,043,553	6,962,824,501	3,076,419,837	44.18 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	209	2,604,412,431	2,585,010,780	1,062,196,783	41.09 %
05.2	COMM. MULTIPLE PERIL(LIAB)	198	1,471,756,713	1,482,437,431	600,945,440	40.54 %
09.	INLAND MARINE	283	1,775,763,145	1,755,312,479	993,807,117	56.62 %
10.	FINANCIAL GUARANTY	6	35,516,457	172,668,890	148,398,143	85.94 %
11.	MEDICAL PROF. LIAB.	44	505,680,260	510,682,573	194,917,110	38.17 %
12.	EARTHQUAKE	155	1,205,043,657	1,224,549,347	4,558,867	0.37 %
17.1	OTHER LIABILITY - Occurrence	336	2,452,262,305	2,411,246,560	1,193,769,438	49.51 %
17.2	OTHER LIABILITY - Claims Made	173	1,556,852,410	1,507,128,284	818,561,721	54.31 %
18.	PRODUCTS LIABILITY	147	212,456,045	207,888,909	186,848,459	89.88 %
19.1	PRIVATE PASS. AUTO NO-FAULT	2	6,310	5,625	59,499	1057.76 %
19.2	PRIVATE PASS. AUTO LIABILITY	164	11,057,909,232	10,940,853,614	7,263,614,742	66.39 %
19.3	COMMERCIAL AUTO NO-FAULT	15	36,733	25,861	(1,131,117)	(4373.83) %
19.4	COMMERCIAL AUTO LIABILITY	251	1,808,043,694	1,788,565,133	1,115,582,917	62.37 %
21.1	PRIVATE PASS. AUTO PHY DAM.	160	8,373,897,820	8,263,735,796	4,822,307,225	58.36 %
21.2	COMMERCIAL AUTO PHY DAM.	249	505,993,510	465,669,544	277,006,283	59.49 %
22.	AIRCRAFT	32	151,877,088	153,689,232	41,397,241	26.94 %
23.	FIDELITY	107	109,300,748	108,712,981	63,351,248	58.27 %
24.	SURETY	162	678,277,040	690,785,983	137,785,702	19.95 %
26.	BURGLARY & THEFT	111	23,068,944	21,533,072	3,398,318	15.78 %
27.	BOILER & MACHINERY	133	115,070,875	114,136,756	41,931,746	36.74 %
28.	CREDIT	27	95,136,300	89,585,599	25,621,723	28.60 %
30.	WARRANTY	25	107,554,276	80,678,115	49,963,874	61.93 %
34.	AGG. WRITE-INS FOR OTHER LINES	26	65,516,413	62,430,692	12,793,331	20.49 %
	<b>TOTAL: PROP 103 LINES ONLY</b>	<b>N/A</b>	<b>43,725,022,982</b>	<b>43,391,671,158</b>	<b>22,885,367,862</b>	<b>52.74 %</b>
35.	TOTAL LINE: All P&C LINES	608	54,352,574,366	53,575,940,454	30,720,871,694	57.34 %
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	167	19,431,807,052	19,204,589,410	12,085,921,967	62.93 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	265	2,314,037,204	2,254,234,677	1,392,589,200	61.78 %

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

**2013 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	240	974,591,844	982,909,202	285,327,435	29.03 %
02.1	ALLIED LINES	241	591,645,303	574,475,044	291,210,825	50.69 %
03.	FARMOWNERS MULTIPLE PERIL	29	203,010,426	203,745,171	74,748,426	36.69 %
04.	HOMEOWNERS MULTIPLE PERIL	117	7,033,097,194	7,038,071,457	3,189,727,981	45.32 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	218	2,657,105,085	2,634,273,414	959,640,530	36.43 %
05.2	COMM. MULTIPLE PERIL(LIAB)	210	1,511,739,899	1,488,703,949	698,265,786	46.90 %
09.	INLAND MARINE	298	1,944,539,539	1,922,441,304	657,416,100	34.20 %
10.	FINANCIAL GUARANTY	8	28,090,102	179,578,140	35,736,116	19.90 %
11.	MEDICAL PROF. LIAB.	41	479,434,263	466,695,231	213,487,537	45.74 %
12.	EARTHQUAKE	150	1,198,409,274	1,194,497,651	(6,830,817)	( 0.57) %
17.1	OTHER LIABILITY - Occurrence	331	2,598,352,873	2,522,761,622	1,275,923,087	50.58 %
17.2	OTHER LIABILITY - Claims Made	165	1,663,619,715	1,615,432,117	960,498,240	59.46 %
18.	PRODUCTS LIABILITY	153	214,882,189	211,262,874	247,079,993	116.95 %
19.1	PRIVATE PASS. AUTO NO-FAULT	-	-	-	-	0.00 %
19.2	PRIVATE PASS. AUTO LIABILITY	166	11,718,229,926	11,483,370,841	7,516,791,434	65.46 %
19.3	COMMERCIAL AUTO NO-FAULT	20	164,715	148,046	(79,540)	( 53.73) %
19.4	COMMERCIAL AUTO LIABILITY	257	1,939,160,248	1,888,226,516	1,202,989,990	63.71 %
21.1	PRIVATE PASS. AUTO PHY DAM.	163	8,727,329,426	8,638,627,538	5,185,456,453	60.03 %
21.2	COMMERCIAL AUTO PHY DAM.	248	558,075,289	527,638,216	332,581,715	63.03 %
22.	AIRCRAFT	32	140,979,126	142,632,660	90,894,296	63.73 %
23.	FIDELITY	110	112,773,692	110,970,919	46,955,914	42.31 %
24.	SURETY	163	675,572,542	669,656,014	206,764,211	30.88 %
26.	BURGLARY & THEFT	116	24,299,064	23,159,252	4,014,279	17.33 %
27.	BOILER & MACHINERY	134	112,774,866	109,601,528	80,157,332	73.14 %
28.	CREDIT	26	101,353,697	98,759,006	20,889,870	21.15 %
30.	WARRANTY	26	124,964,199	91,232,770	57,500,354	63.03 %
34.	AGG. WRITE-INS FOR OTHER LINES	28	75,279,658	72,178,784	29,069,681	40.27 %
<b>35.</b>	<b>TOTAL LINE</b>	<b>613</b>	<b>57,534,611,063</b>	<b>56,613,099,793</b>	<b>31,755,528,506</b>	<b>56.09 %</b>
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	168	20,445,559,352	20,121,998,379	12,702,247,887	63.13 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	264	2,497,235,537	2,415,864,732	1,535,571,705	63.56 %
	<b>TOTAL: PROP 103 LINES ONLY *</b>		<b>45,409,474,154</b>	<b>44,891,049,266</b>	<b>23,656,217,228</b>	<b>52.70 %</b>

\* All lines EXCEPT: 2.2, 2.3, 6, 8, 13, 14, 15, 16 and 17.3.

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

**2014 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	236	984,529,598	976,445,775	393,287,027	40.28 %
02.1	ALLIED LINES	228	604,030,206	591,287,128	285,703,932	48.32 %
02.4	PRIVATE CROP	12	14,129,956	14,396,641	38,695,156	268.78 %
03.	FARMOWNERS MULTIPLE PERIL	29	205,910,086	203,693,290	82,155,705	40.33 %
04.	HOMEOWNERS MULTIPLE PERIL	116	7,202,319,845	7,031,937,018	3,351,846,286	47.67 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	210	2,583,300,817	2,618,592,074	1,123,505,263	42.90 %
05.2	COMM. MULTIPLE PERIL(LIAB)	198	1,673,394,462	1,585,212,455	703,632,092	44.39 %
09.	INLAND MARINE	296	2,102,996,231	2,095,134,747	934,702,007	44.61 %
10.	FINANCIAL GUARANTY	10	45,972,800	171,894,160	(53,107,080)	( 30.90) %
11.	MEDICAL PROF. LIAB.	42	474,632,218	469,400,821	204,591,123	43.59 %
12.	EARTHQUAKE	150	1,259,163,352	1,229,480,403	8,693,706	0.71 %
17.1	OTHER LIABILITY - Occurrence	341	2,707,048,576	2,693,054,093	1,526,647,168	56.69 %
17.2	OTHER LIABILITY - Claims Made	179	1,787,343,780	1,710,182,146	1,135,529,325	66.40 %
18.	PRODUCTS LIABILITY	149	213,926,430	208,403,459	127,308,743	61.09 %
19.1	PRIVATE PASS. AUTO NO-FAULT	3	7,446,867	8,321,185	8,836,175	106.19 %
19.2	PRIVATE PASS. AUTO LIABILITY	170	12,485,551,091	12,292,839,998	7,943,286,939	64.62 %
19.3	COMMERCIAL AUTO NO-FAULT	15	104,915	10,403,091	5,883,428	56.55 %
19.4	COMMERCIAL AUTO LIABILITY	250	2,097,383,318	2,026,342,637	1,362,254,932	67.23 %
21.1	PRIVATE PASS. AUTO PHY DAM.	165	9,285,155,449	9,080,411,855	5,565,734,978	61.29 %
21.2	COMMERCIAL AUTO PHY DAM.	246	631,972,401	594,402,420	352,286,744	59.27 %
22.	AIRCRAFT	33	135,074,561	140,858,863	65,162,571	46.26 %
23.	FIDELITY	110	117,359,401	113,888,082	59,817,138	52.52 %
24.	SURETY	161	700,751,228	684,369,712	(95,086,733)	( 13.89) %
26.	BURGLARY & THEFT	115	29,236,138	26,891,625	1,850,959	6.88 %
27.	BOILER & MACHINERY	133	110,113,501	108,934,486	(601,232)	( 0.55) %
28.	CREDIT	28	114,609,277	102,283,211	31,504,891	30.80 %
30.	WARRANTY	26	160,573,872	133,827,084	70,585,545	52.74 %
34.	AGG. WRITE-INS FOR OTHER LINES	29	77,999,005	76,297,168	23,299,031	30.54 %
<b>35.</b>	<b>TOTAL LINE</b>	<b>623</b>	<b>61,157,766,259</b>	<b>60,161,352,013</b>	<b>33,440,709,476</b>	<b>55.59 %</b>
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	172	21,770,706,540	21,373,251,853	13,509,021,917	63.21 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	259	2,729,355,719	2,620,745,057	1,714,541,676	65.42 %
	<b>TOTAL: PROP 103 LINES ONLY *</b>		<b>47,812,029,381</b>	<b>46,999,185,627</b>	<b>25,258,005,819</b>	<b>53.74 %</b>

\* All lines EXCEPT: 2.2, 2.3, 6, 8, 13, 14, 15, 16 and 17.3.

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

**2015 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	225	937,913,045	950,444,711	452,200,574	47.58 %
02.1	ALLIED LINES	232	607,916,278	601,407,696	367,258,608	61.07 %
02.4	PRIVATE CROP	11	14,983,507	14,768,361	1,932,553	13.09 %
03.	FARMOWNERS MULTIPLE PERIL	25	209,680,777	179,569,823	85,623,128	47.68 %
04.	HOMEOWNERS MULTIPLE PERIL	117	7,409,994,305	7,248,990,918	4,230,850,026	58.36 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	213	2,688,924,131	2,709,919,379	1,145,929,731	42.29 %
05.2	COMM. MULTIPLE PERIL(LIAB)	205	1,606,945,144	1,559,481,191	846,866,890	54.30 %
09.	INLAND MARINE	284	2,308,521,171	2,289,259,281	1,171,259,034	51.16 %
10.	FINANCIAL GUARANTY	10	51,102,241	228,069,003	(110,211,042)	( 48.32) %
11.	MEDICAL PROF. LIAB.	44	466,715,656	476,851,578	161,115,611	33.79 %
12.	EARTHQUAKE	142	1,253,019,330	1,248,720,700	7,094,561	0.57 %
17.1	OTHER LIABILITY - Occurrence	341	2,870,770,478	2,795,911,163	1,720,945,574	61.55 %
17.2	OTHER LIABILITY - Claims Made	171	1,855,307,931	1,793,714,522	1,027,100,614	57.26 %
18.	PRODUCTS LIABILITY	145	226,680,129	227,032,335	89,212,961	39.30 %
19.1	PRIVATE PASS. AUTO NO-FAULT	3	136,105	53	(865)	(1632.08) %
19.2	PRIVATE PASS. AUTO LIABILITY	176	13,079,459,329	12,880,661,175	9,098,347,745	70.64 %
19.3	COMMERCIAL AUTO NO-FAULT	12	54,258	72,067	(5,795,391)	(8041.67) %
19.4	COMMERCIAL AUTO LIABILITY	247	2,304,533,711	2,198,087,819	1,606,157,089	73.07 %
21.1	PRIVATE PASS. AUTO PHY DAM.	167	10,171,516,539	9,871,328,083	6,283,222,135	63.65 %
21.2	COMMERCIAL AUTO PHY DAM.	243	713,915,520	672,103,850	417,492,512	62.12 %
22.	AIRCRAFT	32	138,433,118	135,054,843	41,049,551	30.39 %
23.	FIDELITY	109	119,008,833	117,474,257	65,797,848	56.01 %
24.	SURETY	155	695,963,755	700,847,710	190,268,124	27.15 %
26.	BURGLARY & THEFT	112	30,446,260	29,186,288	4,543,168	15.57 %
27.	BOILER & MACHINERY	128	121,942,368	116,686,411	58,381,205	50.03 %
28.	CREDIT	28	138,842,788	136,406,796	58,774,937	43.09 %
30.	WARRANTY	25	178,454,085	144,319,452	75,232,907	52.13 %
34.	AGG. WRITE-INS FOR OTHER LINES	27	80,941,936	79,908,648	20,219,143	25.30 %
<b>35.</b>	<b>TOTAL LINE</b>	<b>612</b>	<b>64,685,005,797</b>	<b>63,404,916,426</b>	<b>37,261,121,211</b>	<b>58.77 %</b>
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	172	23,250,975,868	22,751,989,258	15,381,569,880	67.61 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	259	3,018,449,231	2,870,191,669	2,023,649,601	70.51 %
	<b>TOTAL: PROP 103 LINES ONLY *</b>		<b>50,282,122,728</b>	<b>49,406,278,113</b>	<b>29,110,868,931</b>	<b>58.92 %</b>

\* All lines EXCEPT: 2.2, 2.3, 6, 8, 13, 14, 15, 16 and 17.3.

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

**2016 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	225	948,340,971	931,691,877	386,113,924	41.44 %
02.1	ALLIED LINES	225	571,852,846	595,216,561	283,830,759	47.69 %
02.4	PRIVATE CROP	13	14,754,741	14,722,880	9,035,466	61.37 %
02.5	PRIVATE FLOOD	17	46,102,945	24,136,464	361,160	1.50 %
03.	FARMOWNERS MULTIPLE PERIL	24	209,370,547	212,489,626	85,619,721	40.29 %
04.	HOMEOWNERS MULTIPLE PERIL	107	7,645,677,515	7,475,784,553	4,047,329,931	54.14 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	216	2,759,010,475	2,735,636,027	1,198,343,783	43.80 %
05.2	COMM. MULTIPLE PERIL(LIAB)	205	1,646,416,097	1,605,267,198	1,026,790,945	63.96 %
09.	INLAND MARINE	290	2,392,612,969	2,379,182,971	1,140,261,362	47.93 %
10.	FINANCIAL GUARANTY	9	47,698,715	203,727,931	(44,841,724)	( 22.01) %
11.	MEDICAL PROF. LIAB.	45	450,121,156	458,586,473	213,106,431	46.47 %
12.	EARTHQUAKE	146	1,290,175,933	1,277,960,523	119,112	0.01 %
17.1	OTHER LIABILITY - Occurrence	337	2,942,344,182	2,914,445,683	2,247,552,221	77.12 %
17.2	OTHER LIABILITY - Claims Made	179	1,852,328,484	1,813,129,724	1,000,525,093	55.18 %
18.	PRODUCTS LIABILITY	151	229,783,521	225,303,618	92,845,748	41.21 %
19.1	PRIVATE PASS. AUTO NO-FAULT	-	-	-	-	n/a
19.2	PRIVATE PASS. AUTO LIABILITY	172	14,231,022,452	13,805,008,511	10,818,475,687	78.37 %
19.3	COMMERCIAL AUTO NO-FAULT	13	242,940	(9,930,304)	2,989,176	( 30.10) %
19.4	COMMERCIAL AUTO LIABILITY	250	2,501,486,661	2,424,670,972	1,892,856,090	78.07 %
21.1	PRIVATE PASS. AUTO PHY DAM.	167	11,025,332,193	10,789,545,736	7,140,171,666	66.18 %
21.2	COMMERCIAL AUTO PHY DAM.	246	728,297,032	750,129,294	471,638,337	62.87 %
22.	AIRCRAFT	31	140,129,707	139,758,324	68,195,820	48.80 %
23.	FIDELITY	116	120,817,661	120,222,439	37,481,024	31.18 %
24.	SURETY	155	753,410,917	729,766,118	33,359,841	4.57 %
26.	BURGLARY & THEFT	118	31,874,418	31,319,036	6,294,345	20.10 %
27.	BOILER & MACHINERY	134	124,808,046	120,719,154	58,332,018	48.32 %
28.	CREDIT	29	138,888,191	126,498,721	54,077,020	42.75 %
30.	WARRANTY	23	194,670,478	168,141,910	80,587,134	47.93 %
34.	AGG. WRITE-INS FOR OTHER LINES	26	87,139,160	84,779,131	27,747,670	32.73 %
<b>35.</b>	<b>TOTAL LINE</b>	<b>610</b>	<b>68,133,586,567</b>	<b>66,992,137,164</b>	<b>40,176,096,792</b>	<b>59.97 %</b>
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	175	25,256,354,645	24,594,554,247	17,958,647,353	73.02 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	257	3,229,783,693	3,174,800,266	2,364,494,427	74.48 %
	<b>TOTAL: PROP 103 LINES ONLY *</b>		<b>53,124,710,953</b>	<b>52,147,911,151</b>	<b>32,379,199,760</b>	<b>62.09 %</b>

\* All lines EXCEPT: 2.2, 2.3, 6, 8, 13, 14, 15, 16 and 17.3.

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

**2017 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	227	923,299,224	933,262,145	902,086,719	96.66 %
02.1	ALLIED LINES	225	544,410,949	542,112,731	563,388,256	103.92 %
02.4	PRIVATE CROP	14	20,965,398	20,755,153	9,263,477	44.63 %
02.5	PRIVATE FLOOD	31	64,357,224	60,665,984	7,569,536	12.48 %
03.	FARMOWNERS MULTIPLE PERIL	26	208,032,034	206,303,651	464,271,923	225.04 %
04.	HOMEOWNERS MULTIPLE PERIL	108	7,761,932,830	7,664,490,935	15,418,577,650	201.17 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	219	2,801,647,020	2,739,089,260	2,229,735,229	81.40 %
05.2	COMM. MULTIPLE PERIL(LIAB)	208	1,686,412,040	1,717,564,751	917,655,995	53.43 %
09.	INLAND MARINE	284	2,605,843,437	2,586,343,682	1,381,494,250	53.41 %
10.	FINANCIAL GUARANTY	9	41,543,928	154,557,684	42,212,553	27.31 %
11.	MEDICAL PROF. LIAB.	44	444,168,541	440,944,860	172,044,301	39.02 %
12.	EARTHQUAKE	145	1,396,373,365	1,334,711,308	(89,343)	( 0.01) %
17.1	OTHER LIABILITY - Occurrence	339	3,217,359,770	3,062,231,436	2,313,460,292	75.55 %
17.2	OTHER LIABILITY - Claims Made	175	1,873,064,539	1,862,864,302	1,316,688,486	70.68 %
18.	PRODUCTS LIABILITY	148	245,847,142	245,376,247	140,299,872	57.18 %
19.1	PRIVATE PASS. AUTO NO-FAULT	-	-	-	-	n/a
19.2	PRIVATE PASS. AUTO LIABILITY	167	15,504,990,771	15,074,112,576	11,024,724,877	73.14 %
19.3	COMMERCIAL AUTO NO-FAULT	19	283,632	206,938	94,330	45.58 %
19.4	COMMERCIAL AUTO LIABILITY	257	2,725,528,129	2,611,924,926	2,013,684,467	77.10 %
21.1	PRIVATE PASS. AUTO PHY DAM.	165	11,755,597,804	11,505,677,949	7,597,693,551	66.03 %
21.2	COMMERCIAL AUTO PHY DAM.	247	810,329,618	766,176,283	501,474,509	65.45 %
22.	AIRCRAFT	34	147,572,177	146,596,769	108,961,337	74.33 %
23.	FIDELITY	115	123,017,154	120,626,965	55,904,660	46.35 %
24.	SURETY	157	840,523,077	790,483,399	110,563,744	13.99 %
26.	BURGLARY & THEFT	114	35,580,247	33,308,940	10,689,426	32.09 %
27.	BOILER & MACHINERY	131	118,203,278	121,360,597	73,550,808	60.61 %
28.	CREDIT	29	120,410,340	133,339,585	79,111,093	59.33 %
30.	WARRANTY	26	198,349,739	167,956,111	94,173,130	56.07 %
34.	AGG. WRITE-INS FOR OTHER LINES	26	84,313,180	86,496,179	32,562,516	37.65 %
<b>35.</b>	<b>TOTAL LINE</b>	<b>615</b>	<b>71,053,858,335</b>	<b>69,796,084,417</b>	<b>54,597,252,690</b>	<b>78.22 %</b>
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	172	27,260,588,575	26,579,790,525	18,622,418,428	70.06 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	264	3,535,857,747	3,378,101,209	2,515,158,976	74.45 %
	<b>TOTAL: PROP 103 LINES ONLY *</b>		<b>56,299,956,587</b>	<b>55,129,541,346</b>	<b>47,581,847,644</b>	<b>86.31 %</b>

\* All lines EXCEPT: 2.2, 2.3, 6, 8, 13, 14, 15, 16 and 17.3.

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

**2018 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	233	939,112,586	934,161,721	1,534,083,985	164.22 %
02.1	ALLIED LINES	230	599,352,239	578,458,847	389,542,262	67.34 %
02.4	PRIVATE CROP	13	15,411,116	15,811,411	1,688,513	10.68 %
02.5	PRIVATE FLOOD	38	74,468,626	70,188,400	4,846,725	6.91 %
03.	FARMOWNERS MULTIPLE PERIL	26	214,107,254	211,017,480	150,830,800	71.48 %
04.	HOMEOWNERS MULTIPLE PERIL	112	8,266,332,994	7,983,075,132	13,577,455,112	170.08 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	215	2,850,096,005	2,822,686,282	2,303,310,270	81.60 %
05.2	COMM. MULTIPLE PERIL(LIAB)	206	1,751,379,369	1,722,720,288	1,019,707,892	59.19 %
09.	INLAND MARINE	286	2,734,448,881	2,676,262,583	1,346,787,942	50.32 %
10.	FINANCIAL GUARANTY	7	23,439,858	98,379,568	(98,214,047)	( 99.83) %
11.	MEDICAL PROF. LIAB.	42	437,161,169	439,935,999	73,994,872	16.82 %
12.	EARTHQUAKE	150	1,520,916,327	1,468,171,552	6,287,554	0.43 %
17.1	OTHER LIABILITY - Occurrence	343	3,407,282,104	3,221,450,725	2,349,997,042	72.95 %
17.2	OTHER LIABILITY - Claims Made	188	2,006,558,581	1,946,172,242	1,202,498,426	61.79 %
18.	PRODUCTS LIABILITY	150	235,559,964	227,278,105	242,671,075	106.77 %
19.1	PRIVATE PASS. AUTO NO-FAULT	3	27,881	171,972	(2,716)	n/a
19.2	PRIVATE PASS. AUTO LIABILITY	158	17,237,283,705	16,787,241,387	11,415,014,873	68.00 %
19.3	COMMERCIAL AUTO NO-FAULT	18	25,115	29,512	(76,620)	(259.62) %
19.4	COMMERCIAL AUTO LIABILITY	253	3,009,056,531	2,855,686,364	2,154,625,317	75.45 %
21.1	PRIVATE PASS. AUTO PHY DAM.	152	12,651,114,407	12,358,314,054	7,749,952,812	62.71 %
21.2	COMMERCIAL AUTO PHY DAM.	247	885,921,931	843,727,337	495,863,336	58.77 %
22.	AIRCRAFT	32	159,852,707	149,093,339	100,860,751	67.65 %
23.	FIDELITY	122	125,721,479	122,627,778	35,416,194	28.88 %
24.	SURETY	153	902,518,299	871,539,999	61,641,863	7.07 %
26.	BURGLARY & THEFT	111	38,937,151	36,583,710	8,207,228	22.43 %
27.	BOILER & MACHINERY	132	122,044,326	121,264,406	20,710,896	17.08 %
28.	CREDIT	24	130,607,764	124,065,977	68,022,231	54.83 %
30.	WARRANTY	24	196,878,585	154,134,978	89,915,761	58.34 %
34.	AGG. WRITE-INS FOR OTHER LINES	22	70,792,749	71,782,498	33,293,428	46.38 %
<b>35.</b>	<b>TOTAL LINE</b>	<b>609</b>	<b>75,006,621,044</b>	<b>73,394,588,310</b>	<b>52,477,489,909</b>	<b>71.50 %</b>
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	161	29,888,398,112	29,145,555,441	19,164,967,685	65.76 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	258	3,894,978,462	3,699,413,701	2,650,488,653	71.65 %
	<b>TOTAL: PROP 103 LINES ONLY *</b>		<b>60,606,409,703</b>	<b>58,912,033,646</b>	<b>46,338,933,777</b>	<b>78.66 %</b>

\* All lines EXCEPT: 2.2, 2.3, 6, 8, 13, 14, 15, 16 and 17.3.

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

**2019 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	232	1,081,235,771	1,007,514,103	324,081,533	32.17 %
02.1	ALLIED LINES	224	708,929,065	669,456,184	363,952,578	54.37 %
02.4	PRIVATE CROP	13	13,018,722	12,632,213	5,832,224	46.17 %
02.5	PRIVATE FLOOD	43	44,138,813	41,449,354	16,582,262	40.01 %
03.	FARMOWNERS MULTIPLE PERIL	26	215,921,812	216,205,997	125,782,562	58.18 %
04.	HOMEOWNERS MULTIPLE PERIL	117	9,004,847,173	8,631,287,540	2,818,562,833	32.66 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	208	3,062,982,701	2,954,133,114	1,068,448,117	36.17 %
05.2	COMM. MULTIPLE PERIL(LIAB)	197	1,833,409,158	1,796,848,385	1,179,277,995	65.63 %
09.	INLAND MARINE	281	3,002,379,927	2,940,538,817	1,418,114,167	48.23 %
10.	FINANCIAL GUARANTY	7	26,502,828	53,538,892	(86,124,252)	(160.86) %
11.	MEDICAL PROF. LIAB.	40	442,189,095	431,462,992	200,176,560	46.39 %
12.	EARTHQUAKE	145	1,649,410,966	1,590,545,137	9,269,819	0.58 %
17.1	OTHER LIABILITY - Occurrence	343	3,771,654,726	3,552,083,445	2,584,904,394	72.77 %
17.2	OTHER LIABILITY - Claims Made	187	2,403,371,105	2,167,744,635	1,232,629,677	56.86 %
18.	PRODUCTS LIABILITY	153	253,119,356	241,035,908	51,850,746	21.51 %
19.1	PRIVATE PASS. AUTO NO-FAULT	2	1,508	779	-	n/a
19.2	PRIVATE PASS. AUTO LIABILITY	155	17,960,230,340	17,737,734,204	11,619,034,705	65.50 %
19.3	COMMERCIAL AUTO NO-FAULT	17	117,026	68,059	338,378	497.18 %
19.4	COMMERCIAL AUTO LIABILITY	246	3,257,871,858	3,169,920,704	2,533,458,407	79.92 %
21.1	PRIVATE PASS. AUTO PHY DAM.	152	13,161,623,489	13,002,415,060	8,212,670,057	63.16 %
21.2	COMMERCIAL AUTO PHY DAM.	243	943,888,790	923,310,106	523,010,152	56.65 %
22.	AIRCRAFT	30	171,237,592	167,071,135	93,568,482	56.01 %
23.	FIDELITY	113	134,301,253	130,594,828	45,848,300	35.11 %
24.	SURETY	154	878,800,390	853,235,497	144,559,298	16.94 %
26.	BURGLARY & THEFT	118	42,199,210	39,775,049	17,713,666	44.53 %
27.	BOILER & MACHINERY	126	131,023,552	128,277,918	48,667,104	37.94 %
28.	CREDIT	23	134,794,700	127,758,942	43,816,328	34.30 %
30.	WARRANTY	24	202,032,182	173,667,100	105,977,730	61.02 %
34.	AGG. WRITE-INS FOR OTHER LINES	25	71,160,564	70,117,978	25,656,942	36.59 %
<b>35.</b>	<b>TOTAL LINE</b>	<b>605</b>	<b>78,249,222,828</b>	<b>76,522,562,620</b>	<b>40,349,477,764</b>	<b>52.73 %</b>
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	161	31,121,853,829	30,740,149,264	19,831,704,762	64.51 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	255	4,201,760,648	4,093,230,810	3,056,468,559	74.67 %
	<b>TOTAL: PROP 103 LINES ONLY *</b>		<b>64,602,393,672</b>	<b>62,830,424,075</b>	<b>34,727,660,764</b>	<b>55.27 %</b>

\* All lines EXCEPT: 2.2, 2.3, 6, 8, 13, 14, 15, 16 and 17.3.

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

## 2020 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

### LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	232	1,266,062,293	1,163,475,335	773,516,029	66.48 %
02.1	ALLIED LINES	218	809,794,137	751,644,492	608,290,065	80.93 %
02.4	PRIVATE CROP	11	18,252,299	18,067,126	3,983,362	22.05 %
02.5	PRIVATE FLOOD	57	50,864,526	47,265,013	15,962,610	33.77 %
03.	FARMOWNERS MULTIPLE PERIL	29	214,652,910	213,926,958	215,290,299	100.64 %
04.	HOMEOWNERS MULTIPLE PERIL	118	9,767,233,243	9,362,270,255	3,539,955,749	37.81 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	214	3,208,393,424	3,162,137,573	1,783,058,167	56.39 %
05.2	COMM. MULTIPLE PERIL(LIAB)	204	1,852,547,880	1,794,877,616	1,031,180,823	57.45 %
09.	INLAND MARINE	276	2,810,666,254	2,877,818,314	1,819,898,488	63.24 %
10.	FINANCIAL GUARANTY	7	39,520,047	49,319,467	(99,892,656)	(202.54) %
11.	MEDICAL PROF. LIAB.	41	426,706,353	430,593,370	119,447,967	27.74 %
12.	EARTHQUAKE	149	1,904,088,068	1,762,455,802	5,751,462	0.33 %
17.1	OTHER LIABILITY - Occurrence	338	3,653,325,010	3,619,933,392	3,041,707,067	84.03 %
17.2	OTHER LIABILITY - Claims Made	189	3,275,307,945	2,793,103,473	1,605,922,151	57.50 %
18.	PRODUCTS LIABILITY	144	260,111,691	252,678,757	128,345,955	50.79 %
19.1	PRIVATE PASS. AUTO NO-FAULT	5	13,087,647	13,560,136	7,882,000	n/a
19.2	PRIVATE PASS. AUTO LIABILITY	143	17,309,027,480	17,401,825,658	9,273,247,965	53.29 %
19.3	COMMERCIAL AUTO NO-FAULT	15	102,372	60,576	331,791	547.73 %
19.4	COMMERCIAL AUTO LIABILITY	241	3,379,247,830	3,271,299,200	2,367,824,227	72.38 %
21.1	PRIVATE PASS. AUTO PHY DAM.	141	12,998,250,668	12,969,322,562	6,726,522,854	51.86 %
21.2	COMMERCIAL AUTO PHY DAM.	229	938,892,927	929,069,321	463,211,515	49.86 %
22.	AIRCRAFT	28	210,352,120	199,501,903	147,238,317	73.80 %
23.	FIDELITY	115	139,596,993	136,686,038	73,429,023	53.72 %
24.	SURETY	151	915,004,548	898,761,894	197,862,235	22.01 %
26.	BURGLARY & THEFT	113	47,550,607	46,299,681	33,862,235	73.14 %
27.	BOILER & MACHINERY	125	144,411,347	134,670,614	49,128,567	36.48 %
28.	CREDIT	26	147,258,854	142,902,585	103,530,599	72.45 %
30.	WARRANTY	25	196,898,261	183,608,658	91,168,775	49.65 %
34.	AGG. WRITE-INS FOR OTHER LINES	23	67,050,550	66,776,351	33,774,804	50.58 %
<b>35.</b>	<b>TOTAL LINE</b>	<b>608</b>	<b>78,471,674,995</b>	<b>77,147,465,760</b>	<b>40,262,774,902</b>	<b>52.19 %</b>
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	147	30,307,278,148	30,371,148,220	15,999,770,819	52.68 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	248	4,318,140,757	4,200,368,521	2,831,035,742	67.40 %
	<b>TOTAL: PROP 103 LINES ONLY *</b>		<b>66,064,258,284</b>	<b>64,693,912,120</b>	<b>34,161,432,445</b>	<b>52.80 %</b>

\* All lines EXCEPT: 2.2, 2.3, 6, 8, 13, 14, 15, 16 and 17.3.

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

**2021 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	221	1,403,578,239	1,299,122,086	556,123,609	42.81 %
02.1	ALLIED LINES	210	870,859,142	830,303,592	477,183,740	57.47 %
02.4	PRIVATE CROP	11	15,288,038	16,282,681	9,938,063	61.03 %
02.5	PRIVATE FLOOD	61	63,660,931	57,658,089	5,474,599	9.49 %
03.	FARMOWNERS MULTIPLE PERIL	22	221,275,700	215,690,885	80,286,883	37.22 %
04.	HOMEOWNERS MULTIPLE PERIL	118	10,912,068,287	10,298,463,872	4,753,166,698	46.15 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	204	3,394,137,983	3,287,288,294	1,699,427,421	51.70 %
05.2	COMM. MULTIPLE PERIL(LIAB)	197	1,977,909,504	1,946,454,383	1,039,026,991	53.38 %
09.	INLAND MARINE	273	3,115,892,566	3,035,089,727	1,650,575,684	54.38 %
10.	FINANCIAL GUARANTY	6	44,694,022	61,617,147	9,706,562	15.75 %
11.	MEDICAL PROF. LIAB.	38	441,828,544	439,204,537	164,413,824	37.43 %
12.	EARTHQUAKE	138	2,030,214,326	1,985,324,714	(192,549)	( 0.01) %
17.1	OTHER LIABILITY - Occurrence	344	4,139,833,685	3,957,106,958	2,976,031,495	75.21 %
17.2	OTHER LIABILITY - Claims Made	194	4,378,017,899	3,779,397,378	2,225,436,795	58.88 %
18.	PRODUCTS LIABILITY	139	261,017,043	257,589,902	162,569,511	63.11 %
19.1	PRIVATE PASS. AUTO NO-FAULT	5	3,072	2,873	231	n/a
19.2	PRIVATE PASS. AUTO LIABILITY	134	17,768,636,749	17,762,920,275	10,952,953,438	61.66 %
19.3	COMMERCIAL AUTO NO-FAULT	21	3,250,598	2,968,447	492,850	16.60 %
19.4	COMMERCIAL AUTO LIABILITY	239	3,844,471,774	3,669,120,217	2,416,414,450	65.86 %
21.1	PRIVATE PASS. AUTO PHY DAM.	133	13,947,868,919	13,705,541,824	9,632,479,995	70.28 %
21.2	COMMERCIAL AUTO PHY DAM.	232	1,036,455,502	997,658,980	560,370,128	56.17 %
22.	AIRCRAFT	26	240,897,001	229,799,668	154,427,909	67.20 %
23.	FIDELITY	111	154,905,364	145,915,825	57,532,064	39.43 %
24.	SURETY	144	925,821,247	911,808,357	83,154,720	9.12 %
26.	BURGLARY & THEFT	110	47,290,116	46,160,028	22,040,358	47.75 %
27.	BOILER & MACHINERY	120	170,457,761	158,284,707	45,583,012	28.80 %
28.	CREDIT	28	162,727,270	155,690,307	16,847,981	10.82 %
30.	WARRANTY	24	235,789,495	204,466,549	98,061,053	47.96 %
34.	AGG. WRITE-INS FOR OTHER LINES	23	80,011,658	79,640,225	37,735,607	47.38 %
<b>35.</b>	<b>TOTAL LINE</b>	<b>606</b>	<b>84,753,505,880</b>	<b>82,311,978,138</b>	<b>46,389,025,209</b>	<b>56.36 %</b>
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	137	31,716,505,668	31,468,462,099	20,585,433,433	65.42 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	249	4,880,927,276	4,666,779,197	2,976,784,578	63.79 %
	<b>TOTAL: PROP 103 LINES ONLY *</b>		<b>71,888,862,435</b>	<b>69,536,572,527</b>	<b>39,887,263,122</b>	<b>57.36 %</b>

\* All lines EXCEPT: 2.2, 2.3, 6, 8, 13, 14, 15, 16 and 17.3.

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

**2022 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY**  
**LICENSED INSURERS - PROP 103 LINES ONLY**

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	203	1,578,240,968	1,460,500,833	558,860,214	38.26 %
02.1	ALLIED LINES	188	964,181,088	913,387,539	526,110,252	57.60 %
02.4	PRIVATE CROP	10	13,723,248	12,612,899	1,626,378	12.89 %
02.5	PRIVATE FLOOD	61	63,269,818	63,677,379	(960,727)	( 1.51) %
03.	FARMOWNERS MULTIPLE PERIL	32	227,951,774	225,621,652	86,641,620	38.40 %
04.	HOMEOWNERS MULTIPLE PERIL	111	12,084,613,385	11,480,004,192	6,333,910,318	55.17 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	202	3,688,621,687	3,546,584,643	1,838,185,970	51.83 %
05.2	COMM. MULTIPLE PERIL(LIAB)	188	2,152,698,658	2,081,591,489	1,335,069,161	64.14 %
09.	INLAND MARINE	275	3,479,266,314	3,346,380,783	1,840,382,039	55.00 %
10.	FINANCIAL GUARANTY	7	63,923,936	45,016,713	10,705,877	23.78 %
11.1	MEDICAL PROF. LIAB. - OCCURREN	32	79,517,290	75,691,955	(983,946)	( 1.30) %
11.2	MEDICAL PROF. LIAB. - CLAIMS-MA	31	364,308,672	361,873,056	53,759,494	14.86 %
12.	EARTHQUAKE	135	2,099,663,788	2,049,157,293	(2,664,140)	( 0.13) %
17.1	OTHER LIABILITY - OCCURRENCE	334	4,492,072,616	4,418,236,970	3,436,097,977	77.77 %
17.2	OTHER LIABILITY - CLAIMS-MADE	194	3,844,836,471	4,147,353,794	2,122,018,558	51.17 %
18.1	PRODUCTS LIABILITY - OCCURREN	138	216,112,769	216,971,613	83,264,546	38.38 %
18.2	PRODUCTS LIABILITY - CLAIMS-MA	25	67,913,383	65,592,770	20,194,383	30.79 %
19.1	PRIVATE PASS. AUTO NO-FAULT	6	6,603,082	3,189,347	1,991,024	62.43 %
19.2	PRIVATE PASS. AUTO LIABILITY	129	17,835,260,768	17,807,274,946	14,119,636,473	79.29 %
19.3	COMMERCIAL AUTO NO-FAULT	19	1,136,769	646,556	(76,311)	( 11.80) %
19.4	COMMERCIAL AUTO LIABILITY	231	4,172,290,730	4,057,828,521	2,886,457,926	71.13 %
21.1	PRIVATE PASS. AUTO PHY DAM.	131	14,861,159,953	14,590,936,880	12,158,978,724	83.33 %
21.2	COMMERCIAL AUTO PHY DAM.	224	1,154,121,890	1,112,951,893	698,203,254	62.73 %
22.	AIRCRAFT	24	260,130,305	248,175,331	165,363,756	66.63 %
23.	FIDELITY	106	165,201,367	160,475,076	69,718,374	43.44 %
24.	SURETY	146	1,038,371,765	973,907,946	133,773,862	13.74 %
26.	BURGLARY & THEFT	114	45,949,191	46,860,562	10,474,717	22.35 %
27.	BOILER & MACHINERY	119	175,878,471	169,748,319	35,388,064	20.85 %
28.	CREDIT	26	158,483,087	159,281,383	71,376,273	44.81 %
29.	INTERNATIONAL	1	27,232	17,063	8,342	48.89 %
30.	WARRANTY	24	274,846,279	224,904,238	106,392,059	47.31 %
34.	AGG. WRITE-INS FOR OTHER LINES	24	83,697,502	74,998,563	21,774,494	29.03 %
<b>35.</b>	<b>TOTAL LINE</b>	<b>602</b>	<b>90,040,786,610</b>	<b>88,244,621,865</b>	<b>55,842,931,608</b>	<b>63.28 %</b>
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	133	32,696,420,721	32,398,211,826	26,278,615,197	81.11 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	235	5,326,412,620	5,170,780,414	3,584,661,180	69.33 %
	<b>TOTAL: PROP 103 LINES ONLY *</b>		<b>75,714,074,256</b>	<b>74,141,452,197</b>	<b>48,721,679,005</b>	<b>65.71 %</b>

\* All lines EXCEPT: 2.2, 2.3, 6, 8, 13, 14, 15, 16 and 17.3.

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

## 2023 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

### LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	208	1,920,777,415	1,726,767,014	554,614,012	32.12 %
02.1	ALLIED LINES	193	1,055,324,530	1,016,891,907	782,832,022	76.98 %
02.4	PRIVATE CROP	11	25,583,736	23,414,553	15,102,027	64.50 %
02.5	PRIVATE FLOOD	60	71,425,270	68,337,683	22,440,062	32.84 %
03.	FARMOWNERS MULTIPLE PERIL	37	229,023,729	228,695,511	108,842,925	47.59 %
04.	HOMEOWNERS MULTIPLE PERIL	105	13,218,555,040	12,615,427,773	7,990,111,685	63.34 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	204	3,913,038,579	3,811,083,613	2,153,755,402	56.51 %
05.2	COMM. MULTIPLE PERIL(LIAB)	187	2,221,462,374	2,182,135,524	1,791,119,960	82.08 %
09.	INLAND MARINE	269	3,542,164,066	3,476,317,732	1,888,962,123	54.34 %
10.	FINANCIAL GUARANTY	7	15,106,642	35,380,860	(30,327,017)	( 85.72) %
11.1	MEDICAL PROF. LIAB. - OCCURREN	31	82,972,163	85,228,985	27,761,742	32.57 %
11.2	MEDICAL PROF. LIAB. - CLAIMS-MA	33	349,709,210	359,632,070	211,831,100	58.90 %
12.	EARTHQUAKE	134	2,273,730,036	2,208,838,476	(3,286,758)	( 0.15) %
17.1	OTHER LIABILITY - OCCURRENCE	332	4,662,345,433	4,607,440,187	4,014,353,214	87.13 %
17.2	OTHER LIABILITY - CLAIMS-MADE	197	3,359,520,969	3,575,694,833	2,165,112,547	60.55 %
18.1	PRODUCTS LIABILITY - OCCURREN	136	223,156,132	220,077,304	152,234,587	69.17 %
18.2	PRODUCTS LIABILITY - CLAIMS-MA	29	60,656,051	59,993,113	18,275,986	30.46 %
19.1	PRIVATE PASS. AUTO NO-FAULT	3	3,216	3,376	168	4.98 %
19.2	PRIVATE PASS. AUTO LIABILITY	128	19,145,085,436	18,584,161,906	16,208,868,453	87.22 %
19.3	COMMERCIAL AUTO NO-FAULT	19	5,583,712	2,929,196	1,460,825	49.87 %
19.4	COMMERCIAL AUTO LIABILITY	230	4,386,722,010	4,265,349,145	3,798,981,049	89.07 %
21.1	PRIVATE PASS. AUTO PHY DAM.	128	17,414,502,830	16,408,832,014	13,269,033,227	80.87 %
21.2	COMMERCIAL AUTO PHY DAM.	225	1,192,847,595	1,179,844,893	770,742,315	65.33 %
22.	AIRCRAFT	28	283,587,476	279,237,650	196,718,674	70.45 %
23.	FIDELITY	110	166,636,771	164,950,365	56,527,585	34.27 %
24.	SURETY	145	1,111,350,865	1,079,831,972	97,104,548	8.99 %
26.	BURGLARY & THEFT	114	48,143,586	47,702,945	19,017,177	39.87 %
27.	BOILER & MACHINERY	121	201,214,497	192,077,025	60,125,048	31.30 %
28.	CREDIT	27	166,398,072	160,262,699	48,612,229	30.33 %
29.	INTERNATIONAL	1	38,724	37,854	17,973	47.48 %
30.	WARRANTY	26	182,772,589	196,528,064	109,904,374	55.92 %
34.	AGG. WRITE-INS FOR OTHER LINES	23	83,980,633	80,203,718	43,660,837	54.44 %
<b>35.</b>	<b>TOTAL LINE</b>	<b>603</b>	<b>96,348,523,653</b>	<b>93,574,490,247</b>	<b>63,861,176,699</b>	<b>68.25 %</b>
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	130	36,559,588,266	34,992,993,920	29,477,901,680	84.24 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	239	5,579,569,605	5,445,194,038	4,569,723,364	83.92 %
	<b>TOTAL: PROP 103 LINES ONLY *</b>		<b>81,613,419,387</b>	<b>78,943,309,960</b>	<b>56,544,510,101</b>	<b>71.63 %</b>

\* All lines EXCEPT: 2.2, 2.3, 6, 8, 13, 14, 15, 16 and 17.3.

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

## 2024 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

### LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	205	2,504,547,235	2,121,916,884	610,917,630	28.79 %
02.1	ALLIED LINES	192	1,109,288,292	1,076,206,748	661,176,654	61.44 %
02.4	PRIVATE CROP	10	17,511,809	17,731,203	9,756,121	55.02 %
02.5	PRIVATE FLOOD	56	55,113,570	60,491,673	16,035,193	26.51 %
03.	FARMOWNERS MULTIPLE PERIL	33	240,779,691	235,897,950	105,570,354	44.75 %
04.	HOMEOWNERS MULTIPLE PERIL	101	14,516,380,112	13,749,361,196	6,760,543,067	49.17 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	195	4,082,980,799	3,949,834,423	1,617,497,629	40.95 %
05.2	COMM. MULTIPLE PERIL(LIAB)	185	2,243,267,787	2,209,872,847	1,964,682,117	88.90 %
09.1	INLAND MARINE	256	2,981,755,258	2,894,705,833	1,382,800,347	47.77 %
09.2	PET INSURANCE PLANS	20	906,775,337	859,424,786	679,837,383	79.10 %
10.	FINANCIAL GUARANTY	5	29,352,524	36,512,423	17,667,018	48.39 %
11.1	MEDICAL PROF. LIAB. - OCCURRENCE	31	85,882,676	82,927,845	34,090,954	41.11 %
11.2	MEDICAL PROF. LIAB. - CLAIMS-MADE	31	345,663,225	345,146,900	55,787,911	16.16 %
12.	EARTHQUAKE	129	2,280,277,634	2,271,883,795	8,968,139	0.39 %
17.1	OTHER LIABILITY - OCCURRENCE	323	4,959,607,973	4,815,461,555	4,562,198,499	94.74 %
17.2	OTHER LIABILITY - CLAIMS-MADE	199	3,118,019,076	3,217,192,040	1,727,240,985	53.69 %
18.1	PRODUCTS LIABILITY - OCCURRENCE	134	221,729,933	221,311,736	188,501,453	85.17 %
18.2	PRODUCTS LIABILITY - CLAIMS-MADE	27	56,393,738	59,168,731	(4,919,532)	( 8.31) %
19.1	PRIVATE PASS. AUTO NO-FAULT	2	928	1,998	(62)	( 3.10) %
19.2	PRIVATE PASS. AUTO LIABILITY	120	22,196,106,907	21,142,493,305	18,451,435,290	87.27 %
19.3	COMMERCIAL AUTO NO-FAULT	20	13,667,773	11,066,554	2,447,029	22.11 %
19.4	COMMERCIAL AUTO LIABILITY	226	4,721,964,415	4,624,571,762	4,464,322,719	96.53 %
21.1	PRIVATE PASS. AUTO PHY DAM.	117	21,447,396,217	20,249,786,107	11,739,281,152	57.97 %
21.2	COMMERCIAL AUTO PHY DAM.	220	1,275,661,186	1,257,340,486	737,116,581	58.63 %
22.	AIRCRAFT	26	288,678,910	276,793,431	162,420,891	58.68 %
23.	FIDELITY	107	171,712,513	167,567,609	73,313,801	43.75 %
24.	SURETY	150	1,199,110,124	1,159,750,321	208,902,461	18.01 %
26.	BURGLARY & THEFT	110	44,191,498	46,768,717	3,603,886	7.71 %
27.	BOILER & MACHINERY	115	202,322,341	200,015,331	59,783,123	29.89 %
28.	CREDIT	27	186,609,906	161,838,591	90,053,016	55.64 %
29.	INTERNATIONAL	3	412,303	51,678	(2,949,752)	(5707.95) %
30.	WARRANTY	26	160,343,192	165,659,056	102,918,694	62.13 %
34.	AGG. WRITE-INS FOR OTHER LINES	25	131,209,840	122,490,525	64,245,203	52.45 %
<b>35.</b>	<b>TOTAL LINE</b>	<b>614</b>	<b>106,584,382,203</b>	<b>102,604,733,193</b>	<b>64,056,187,497</b>	<b>62.43 %</b>
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	121	43,643,503,124	41,392,279,412	30,190,716,442	72.94 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	233	5,997,625,601	5,881,912,248	5,201,439,300	88.43 %
	<b>TOTAL: PROP 103 LINES ONLY *</b>		<b>91,794,714,722</b>	<b>87,811,244,039</b>	<b>56,555,245,954</b>	<b>64.41 %</b>

\* All lines EXCEPT: 2.2, 2.3, 6, 8, 13, 14, 15, 16 and 17.3.

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

## 2025 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

### LICENSED INSURERS - PROP 103 LINES ONLY

Data Source: NAIC database

LINE #	LINE NAME	Co. Count	Premium Written	Premium Earned	Losses Incurred	Loss Ratio
01.	FIRE	195	2,845,576,332	2,428,801,031	3,356,659,533	138.20 %
02.1	ALLIED LINES	190	1,200,020,270	1,112,102,290	541,975,964	48.73 %
02.4	PRIVATE CROP	8	14,512,357	13,764,809	8,463,214	61.48 %
02.5	PRIVATE FLOOD	57	52,407,263	56,582,041	5,400,619	9.54 %
03.	FARMOWNERS MULTIPLE PERIL	34	254,988,057	247,384,300	118,801,063	48.02 %
04.	HOMEOWNERS MULTIPLE PERIL	98	16,430,576,535	15,473,044,842	26,339,121,596	170.23 %
05.1	COMM. MULTI. PERIL(NON-LIAB)	199	4,099,932,892	4,119,552,464	2,689,886,278	65.30 %
05.2	COMM. MULTIPLE PERIL(LIAB)	187	2,359,742,836	2,288,335,950	2,382,468,403	104.11 %
09.1	INLAND MARINE	248	3,049,203,047	3,008,325,768	1,482,708,451	49.29 %
09.2	PET INSURANCE PLANS	20	1,060,189,834	1,036,587,803	806,131,366	77.77 %
10.	FINANCIAL GUARANTY	5	24,237,676	37,207,254	2,459,825	6.61 %
11.1	MEDICAL PROF. LIAB. - OCCURREN	29	94,590,793	101,253,924	49,767,010	49.15 %
11.2	MEDICAL PROF. LIAB. - CLAIMS-MA	31	355,747,531	348,243,034	144,627,849	41.53 %
12.	EARTHQUAKE	128	2,234,838,442	2,243,402,843	2,764,524	0.12 %
17.1	OTHER LIABILITY - OCCURRENCE	326	5,498,872,007	5,124,976,138	5,174,994,132	100.98 %
17.2	OTHER LIABILITY - CLAIMS-MADE	196	2,985,672,612	3,043,398,742	1,835,662,108	60.32 %
18.1	PRODUCTS LIABILITY - OCCURREN	126	233,971,332	225,997,463	48,743,173	21.57 %
18.2	PRODUCTS LIABILITY - CLAIMS-MA	27	67,870,459	57,465,308	210,517	0.37 %
19.1	PRIVATE PASS. AUTO NO-FAULT	4	197,408	138,505	162,920	117.63 %
19.2	PRIVATE PASS. AUTO LIABILITY	116	25,724,762,077	24,522,215,785	20,184,340,010	82.31 %
19.3	COMMERCIAL AUTO NO-FAULT	23	18,798,139	15,849,119	15,581,010	98.31 %
19.4	COMMERCIAL AUTO LIABILITY	224	5,190,789,380	5,022,098,774	4,210,885,024	83.85 %
21.1	PRIVATE PASS. AUTO PHY DAM.	112	22,675,088,041	22,349,062,349	10,656,481,872	47.68 %
21.2	COMMERCIAL AUTO PHY DAM.	217	1,277,640,215	1,283,439,082	557,906,225	43.47 %
22.	AIRCRAFT	26	268,028,667	283,785,397	161,432,067	56.89 %
23.	FIDELITY	109	172,384,955	169,476,521	83,504,602	49.27 %
24.	SURETY	148	1,270,270,776	1,214,572,594	148,944,310	12.26 %
26.	BURGLARY & THEFT	110	48,456,762	46,344,985	11,338,488	24.47 %
27.	BOILER & MACHINERY	122	205,575,023	203,323,730	87,910,491	43.24 %
28.	CREDIT	31	189,374,700	193,467,684	53,653,470	27.73 %
29.	INTERNATIONAL	3	39,679	52,171	24,078	46.15 %
30.	WARRANTY	25	205,660,521	169,663,480	119,593,033	70.49 %
34.	AGG. WRITE-INS FOR OTHER LINES	24	169,437,074	171,905,843	106,465,878	61.93 %
<b>35.</b>	<b>TOTAL LINE</b>	<b>604</b>	<b>115,419,088,235</b>	<b>111,641,656,952</b>	<b>89,527,358,959</b>	<b>80.19 %</b>
19.2 + 21.1	Combined P.P. Auto Liab & P.D.	118	48,399,850,118	46,871,278,134	30,840,821,882	65.80 %
19.4 + 21.2	Combined Comm. Auto Liab. & P.D.	231	6,468,429,595	6,305,537,856	4,768,791,249	75.63 %
	<b>TOTAL: PROP 103 LINES ONLY *</b>		<b>100,279,453,692</b>	<b>96,611,822,023</b>	<b>81,389,069,103</b>	<b>84.24 %</b>

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