

2020 California P&C Market Share Report Summary Addendum

2020 California P&C Premium and Loss Summary - Licensed Insurers

Line No.	Company Count	Written Premium	Earned Premium	Incurred Loss	Loss Ratio
01	232	1,266,062,293	1,163,475,335	773,516,029	66.48%
02.1	218	809,794,137	751,644,492	608,290,065	80.93%
02.2	11	517,600,677	510,063,583	646,023,640	126.66%
02.3	24	144,321,320	145,948,335	(5,083,285)	-3.48%
02.4	11	18,252,299	18,067,126	3,983,362	22.05%
02.5	57	50,864,526	47,265,013	15,962,610	33.77%
03	29	214,652,910	213,926,958	215,290,299	100.64%
04	118	9,767,233,243	9,362,270,255	3,539,955,749	37.81%
05.1	214	3,208,393,424	3,162,137,573	1,783,058,167	56.39%
05.2	204	1,852,547,880	1,794,877,616	1,031,180,823	57.45%
06	13	505,142,731	589,949,377	262,774,577	44.54%
08	77	407,134,524	387,466,100	198,587,198	51.25%
09	276	2,810,666,254	2,877,818,314	1,819,898,488	63.24%
10	7	39,520,047	49,319,467	(99,892,656)	-202.54%
11	41	426,706,353	430,593,370	119,447,967	27.74%
12	149	1,904,088,068	1,762,455,802	5,751,462	0.33%
13	42	418,489,462	404,654,061	284,391,340	70.28%
14	1	23,148	23,148	(31,557)	-136.33%
15.1	2	44,086	47,848	203,131	424.53%
15.2	2	4,196	4,196	-	0.00%
15.3	6	75,470,284	40,639,430	129,707,875	319.17%
15.4	2	6,046,750	5,868,147	1,584,642	27.00%
15.5	8	861,558	(60,690)	66,291	-109.23%
15.7	11	42,016,621	42,481,990	47,147,730	110.98%
16	233	10,111,645,436	10,095,769,492	4,084,833,826	40.46%
17.1	338	3,653,325,010	3,619,933,392	3,041,707,067	84.03%
17.2	189	3,275,307,945	2,793,103,473	1,605,922,151	57.50%
17.3	21	202,839,137	205,671,732	174,426,872	84.81%
18	144	260,111,691	252,678,757	128,345,955	50.79%
19.1	5	13,087,647	13,560,136	7,882,000	58.13%
19.2	143	17,309,027,480	17,401,825,658	9,273,247,965	53.29%
19.3	15	102,372	60,576	331,791	547.73%
19.4	241	3,379,247,830	3,271,299,200	2,367,824,227	72.38%
21.1	141	12,998,250,668	12,969,322,562	6,726,522,854	51.86%
21.2	229	938,892,927	929,069,321	463,211,515	49.86%
22	28	210,352,120	199,501,903	147,238,317	73.80%
23	115	139,596,993	136,686,038	73,429,023	53.72%
24	151	915,004,548	898,761,894	197,862,235	22.01%
26	113	47,550,607	46,299,681	33,862,235	73.14%
27	125	144,411,347	134,670,614	49,128,567	36.48%
28	26	147,258,854	142,902,585	103,530,599	72.45%
30	25	196,898,261	183,608,658	91,168,775	49.65%
34	23	67,050,550	66,776,351	33,774,804	50.58%
35	608	78,471,674,995	77,147,465,760	40,262,774,902	52.19%

Companies Missing From the 2020 P&C Market Share Report and Their Impact to the Statewide Loss Ratio

Clear Spring Property & Casualty Company (NAIC Number 15563)

Line Number	Written Premium	Earned Premium	Incurred Loss	Loss Ratio
05.2	342,357	69,474	-	0.00%
08	37,251	5,776	-	0.00%
16	55,573,984	53,009,840	16,814,130	31.72%
35	55,953,592	53,085,090	16,814,130	31.67%

Intrepid Insurance Company (NAIC Number 10749)

Line Number	Written Premium	Earned Premium	Incurred Loss	Loss Ratio
05.1	499,418	175,734	22,446	12.77%
05.2	1,529,970	424,108	128,008	30.18%
16	87,969	8,143	975	11.97%
19.4	97,032	32,060	12,429	38.77%
21.2	47,229	17,903	352	1.97%
27	60,037	19,799	-	0.00%
35	2,321,655	677,748	164,209	24.23%

Impact on 2020 California P&C Premium and Loss Summary (Licensed Insurers) After Factoring In Clear Spring Prop. & Cas. Co. and Intrepid Ins. Co. :

Line Number	Written Premium	Earned Premium	Incurred Loss	Loss Ratio	Difference in Loss Ratio
05.1	3,208,892,842	3,162,313,307	1,783,080,613	56.39%	0.00%
05.2	1,854,420,207	1,795,371,198	1,031,308,831	57.44%	-0.01%
08	407,171,775	387,471,876	198,587,198	51.25%	0.00%
16	10,167,307,389	10,148,787,475	4,101,648,931	40.42%	-0.05%
19.4	3,379,344,862	3,271,331,260	2,367,836,656	72.38%	0.00%
21.2	938,940,156	929,087,224	463,211,867	49.86%	0.00%
27	144,471,384	134,690,413	49,128,567	36.48%	-0.01%
35	78,529,950,242	77,201,228,598	40,279,753,241	52.18%	-0.01%