

US Personal Lines

12-Month Underwriting Gain/Loss and Combined Ratio Components

(\$ millions)

	2019	2020	2021	2022	2023	2022/2023 % Change
Net Underwriting Gain/Loss						
Direct Premiums Written	362,135	364,610	385,084	414,844	473,410	14.1
Net Premiums Written	344,398	344,510	361,643	387,572	440,789	13.7
Net Premiums Earned	339,783	342,348	354,549	375,839	419,817	11.7
Net Losses Incurred	215,494	203,835	238,098	286,920	316,204	10.2
Loss Adjustment Expenses Incurred	34,956	34,692	34,507	37,201	39,992	7.5
Other Underwriting Expenses Incurred	84,293	87,978	88,827	90,208	95,054	5.4
Dividends to Policyholders	2,014	5,439	2,179	1,543	1,383	-10.4
Net Underwriting Income/Loss	3,025	10,403	-9,062	-40,034	-32,817	NM
						2022/2023 PP Diff
Combined Ratio Components						
Pure Loss Ratio	63.4	59.5	67.2	76.3	75.3	-1.0
Loss Adjustment Expense (LAE) Ratio	10.3	10.1	9.7	9.9	9.5	-0.4
Net Loss and LAE Ratio	73.7	69.7	76.9	86.2	84.8	-1.4
Net Underwriting Expense Ratio	24.5	25.5	24.6	23.3	21.6	-1.7
Policyholder Dividend Ratio	0.6	1.6	0.6	0.4	0.3	-0.1
Net Combined Ratio	98.8	96.8	102.1	109.9	106.7	-3.2
All P/C Loss & LAE Ratio	71.0	70.2	72.4	76.3	76.2	-0.1
All P/C Combined Ratio	98.8	98.8	99.5	102.4	101.5	-0.9

Notes: Data shown is aggregated from the Insurance Expense Exhibit as of 6/17/24. Values may not add up to 100 due to rounding.

NM = Not meaningful.

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California (State).



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