

US Personal Lines

12-Month Underwriting Gain/Loss and Combined Ratio Components

(\$ millions)

						2022/2023
Net Underwriting Gain/Loss	2019	2020	2021	2022	2023	% Change
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
Combined Ratio Components						PP Diff
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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Table of Contents Personal Lines Underwriting

1. Understanding the eBook Personal Lines Underwriting
 - The Rise of Digital Reading Personal Lines Underwriting
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Lines Underwriting
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Personal Lines Underwriting
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Lines Underwriting
 - Personalized Recommendations
 - Personal Lines Underwriting User Reviews and Ratings
 - Personal Lines Underwriting and Bestseller Lists
5. Accessing Personal Lines Underwriting Free and Paid eBooks

- Personal Lines Underwriting Public Domain eBooks
- Personal Lines Underwriting eBook Subscription Services
- Personal Lines Underwriting Budget-Friendly Options
- 6. Navigating Personal Lines Underwriting eBook Formats
 - ePub, PDF, MOBI, and More
 - Personal Lines Underwriting Compatibility with Devices
 - Personal Lines Underwriting Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Lines Underwriting
 - Highlighting and Note-Taking Personal Lines Underwriting
 - Interactive Elements Personal Lines Underwriting
- 8. Staying Engaged with Personal Lines Underwriting
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Lines Underwriting
- 9. Balancing eBooks and Physical Books Personal Lines Underwriting
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Lines Underwriting
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Personal Lines Underwriting
 - Setting Reading Goals Personal Lines Underwriting
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Personal Lines Underwriting
 - Fact-Checking eBook Content of Personal Lines Underwriting
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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