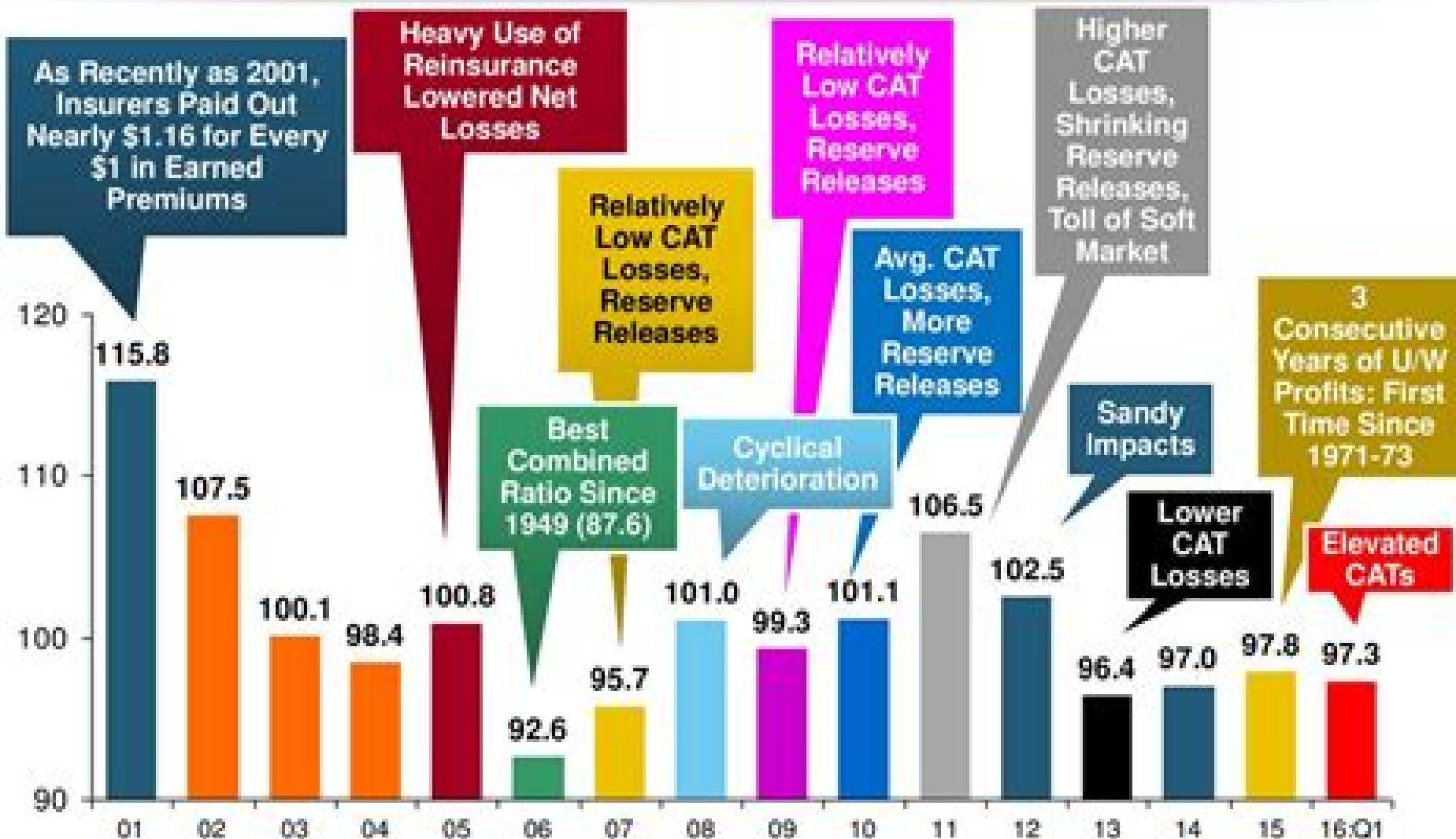


P/C Insurance Industry Combined Ratio, 2001–2016:Q1*



* Excludes Mortgage & Financial Guaranty insurers 2008–2014. Including M&FG, 2008=105.1, 2009=100.7, 2010=102.4, 2011=108.1; 2012=103.2; 2013=96.1; 2014=97.0.

Sources: A.M. Best, ISO (2014–2015); Figure for 2010–2013 is from A.M. Best P&C Review and Preview, Feb. 16, 2016.

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