

EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL

Revised - 8/23/2012

SUMMARY OF 2011 RESIDENTIAL & COMMERCIAL MARKET TOTALS

2011 Experience Year	Written Premiums	No. of Policies	Exposure (\$) Excluding EQ	Avg Prem Per Policy	Avg Rate Per Policy	Market Share *	EQ Premiums	No. of EQ Policies	Exposure (\$) Including CEA	Avg Prem Per Policy	Avg Rate Per Policy	Market Share *	% with EQ **
Total CEA Companies***	5,854,387,957	8,189,812	2,125,889,548,912	\$ 714.84	\$ 2.75	80.31%	622,858,706	836,535	297,939,437,251	\$ 744.57	\$ 2.09	72.61%	10.21%
Total Residential Mkt (Excluding CEA)	1,810,797,106	2,007,672	932,864,435,473	\$ 901.94	\$ 1.94	19.69%	365,885,855	315,492	182,829,980,515	\$ 1,159.73	\$ 2.00	27.39%	15.71%
Total Residential Mkt (Including CEA)	7,665,185,063	10,197,484	3,058,753,984,385	\$ 751.67	\$ 2.51	100.00%	988,744,562	1,152,027	480,769,417,766	\$ 858.27	\$ 2.06	100.00%	11.30%
Total Homeowners Market	6,123,997,294	6,196,262	2,543,809,412,151	\$ 988.34	\$ 2.41	60.76%	872,968,329	815,914	442,140,702,409	\$ 1,069.93	\$ 1.97	70.82%	13.17%
Total Rental Market	283,341,416	1,394,478	44,621,401,630	\$ 203.19	\$ 6.35	13.67%	9,367,961	81,614	2,109,370,385	\$ 114.78	\$ 4.44	7.08%	5.85%
Total Condominium Market	306,441,952	720,356	41,152,115,357	\$ 425.40	\$ 7.45	7.06%	47,924,661	130,291	7,218,523,687	\$ 367.83	\$ 6.64	11.31%	18.09%
Total Dwelling Fire Market	810,990,609	1,626,305	408,742,775,910	\$ 498.67	\$ 1.98	15.95%	50,706,733	82,924	25,198,296,696	\$ 611.48	\$ 2.01	7.20%	5.10%
Total Mobilehome Market	140,413,791	260,083	20,428,279,338	\$ 539.88	\$ 6.87	2.55%	7,776,878	41,284	4,102,524,590	\$ 188.38	\$ 1.90	3.58%	15.87%
Total Residential Mkt (Including CEA)	7,665,185,063	10,197,484	3,058,753,984,385	\$ 751.67	\$ 2.51	100.00%	988,744,562	1,152,027	480,769,417,766	\$ 858.27	\$ 2.06	100.00%	11.30%
California FAIR Plan	56,596,064	132,292	38,652,120,403	\$ 427.81	\$ 1.46	8.13%	4,723,633	5,426	2,267,357,139	\$ 870.56	\$ 2.08	6.54%	4.10%
Total Dwelling Fire (Excluding CA FAIR Plan)	754,394,545	1,494,013	370,090,655,507	\$ 504.95	\$ 2.04	91.87%	45,983,100	77,498	22,930,939,557	\$ 593.35	\$ 2.01	93.46%	5.19%
Total Dwelling Fire Market	810,990,609	1,626,305	408,742,775,910	\$ 498.67	\$ 1.98	100.00%	50,706,733	82,924	25,198,296,696	\$ 611.48	\$ 2.01	100.00%	5.10%

* Market share represents the percentage of policies to total residential market.

** Percent with EQ represents the percentage of policies that also have EQ coverage.

*** Nationwide Companies are included here although they do not participate in CEA until November 2011.

Commercial Fire	545,261,379	405,253	808,376,131,718	\$1,345.48	\$ 0.67	32.14%	256,829,455	29,233	114,195,928,604	\$ 8,785.60	\$ 2.25	34.76%	7.21%
Commercial Multiple Peril (Non-Liab.)	2,298,185,650	855,819	1,462,400,637,219	\$2,685.36	\$ 1.57	67.86%	70,287,831	54,860	80,100,911,990	\$ 1,281.22	\$ 0.88	65.24%	6.41%
Total Commercial Lines:	2,843,447,029	1,261,072	2,270,776,768,937	\$2,254.79	\$ 1.25	100.00%	327,117,286	84,093	194,296,840,593	\$ 3,889.95	\$ 1.68	100.00%	6.67%