EARTHQUAKE PREMIUM, EXPOSURE AND POLICY COUNT DATA CALL

SUMMARY OF 2015 RESIDENTIAL MARKET TOTALS

2015 Experience Year	Written Prem Excluding EQ	No. of Policies Excluding EQ	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***	6,137,780,797	9,067,529	2,447,002,265,278	\$ 676.90	\$ 2.51	80.62%	632,509,421	879,537	356,424,204,968	\$ 719.14	\$ 1.77	76.42%	9.70%
Total Residential Mkt (Excluding CEA)	1,965,512,400	2,179,453	855,842,122,916	\$ 901.84	\$ 2.30	19.38%	351,962,095	271,431	166,791,565,784	\$ 1,296.69	\$ 2.11	23.58%	12.45%
Total Residential Mkt (Including CEA)	8,103,293,197	11,246,982	3,302,844,388,194	\$ 720.49	\$ 2.45	100.00%	984,471,516	1,150,968	523,215,770,752	\$ 855.34	\$ 1.88	100.00%	10.23%
Total Homeowners Market	6,361,808,628	6,305,973	2,642,004,387,946	\$ 1,008.85	\$ 2.41	56.07%	858,959,456	778,742	470,456,757,235	\$ 1,103.01	\$ 1.83	67.66%	12.35%
Total Rental Market	390,279,288	1,947,435	58,877,006,001	\$ 200.41	\$ 6.63	17.32%	9,928,227	99,659	3,510,057,850	\$ 99.62	\$ 2.83	8.66%	5.12%
Total Condominium Market	423,344,092	862,150	51,482,014,531	\$ 491.03	\$ 8.22	7.67%	50,359,518	129,335	13,441,591,181	\$ 389.37	\$ 3.75	11.24%	15.00%
Total Dwelling Fire Market	766,697,009	1,855,707	526,545,590,139	\$ 413.16	\$ 1.46	16.50%	56,151,039	88,888	29,828,297,601	\$ 631.71	\$ 1.88	7.72%	4.79%
Total Mobilehome Market	161,164,181	275,717	23,935,389,577	\$ 584.53	\$ 6.73	2.45%	9,073,276	54,344	5,979,066,885	\$ 166.96	\$ 1.52	4.72%	19.71%
Total Residential Mkt (Including CEA)	8,103,293,197	11,246,982	3,302,844,388,194	\$ 720.49	\$ 2.45	100.00%	984,471,516	1,150,968	523,215,770,752	2 \$ 855.34	\$ 1.88	100.00%	10.23%
California FAIR Plan	70,531,869	125,984	43,837,064,916	\$ 559.85	\$ 1.61	6.79%	4,560,407	4,561	2,204,980,208	\$ \$ 999.87	\$ 2.07	5.13%	3.62%
Total Dwelling Fire (Excluding CA FAIR Plan)	696,165,140	1,729,723	482,708,525,223	\$ 402.47	\$ 1.44	93.21%	51,590,632	84,327	27,623,317,393	\$ \$ 611.79	\$ 1.87	94.87%	4.88%
Total Dwelling Fire Market	766,697,009	1,855,707	526,545,590,139	\$ 413.16	\$ 1.46	100.00%	56,151,039	88,888	29,828,297,601	\$ 631.71	\$ 1.88	100.00%	4.79%

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

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