SUMMARY OF 1996 RESIDENTIAL MARKET TOTALS

1996 Experience Year	Written Premiums	No. of Policies	Market Share *	EQ Premiums	No. of EQ Policies	Market Share *	% with EQ **
Total CEA Companies Total Residential Mkt (Excluding CEA)	2,484,055,364 1,308,908,827	5,184,089 2,416,259	68.21% 31.79%	576,560,688 201,445,977		78.99% 21.01%	36.35% 20.74%
Total Residential Mkt (Including CEA)	3,792,964,191	7,600,348	100.00%	778,006,665	2,385,746	100.00%	31.39%
Total Homeowners Market *** Total Rental Market Total Condominium Market Total Dwelling Fire Market	3,088,357,641 132,723,181 104,806,322 467,077,047	5,288,032 469,748 383,527 1,459,041	69.58% 6.18% 5.05% 19.20%		215,823 186,139	73.57% 9.05% 7.80% 9.58%	33.19% 45.94% 48.53% 15.67%
Total Residential Mkt (Including CEA)	3,792,964,191	7,600,348	100.00%	778,006,665	2,385,746	100.00%	31.39%
California FAIR Plan Total Dwelling Fire (Excluding CA FAIR Plan)	129,880,000 337,197,047	274,234 1,184,807	18.80% 81.20%	34,786,000 47,285,265		28.07% 71.93%	23.41% 13.88%
Total Dwelling Fire Market	467,077,047	1,459,041	100.00%	82,071,265	228,671	100.00%	15.67%

* Market share represents the percentage of policies to total residential market except for the Total Dwelling Fire Market Section.

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

*** All Mobilehome premiums and policy counts were reported under Homeowners.

**** Due to rounding, totals in shaded area may not balance.