

EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL

Revised: 11/1/2011

SUMMARY OF 2010 RESIDENTIAL & COMMERCIAL MARKET TOTALS

2010 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	5,457,652,882	7,625,262	1,759,042,785,118	\$ 715.73	\$ 3.10	78.09%	590,240,171	809,386	260,323,949,528	\$ 729.24	\$ 2.27	70.22%	10.61%
Total Residential Mkt (Excluding CEA)	2,006,857,882	2,139,078	1,013,871,223,011	\$ 938.19	\$ 1.98	21.91%	387,360,235	343,314	179,710,745,775	\$ 1,128.30	\$ 2.16	29.78%	16.05%
Total Residential Mkt (Including CEA)	7,464,510,764	9,764,340	2,772,914,008,129	\$ 764.47	\$ 2.69	100.00%	977,600,407	1,152,700	440,034,695,303	\$ 848.10	\$ 2.22	100.00%	11.81%
Total Homeowners Market	5,999,126,849	6,075,092	2,295,736,256,806	\$ 987.50	\$ 2.61	62.22%	865,291,163	836,546	406,117,439,327	\$ 1,034.36	\$ 2.13	72.57%	13.77%
Total Rental Market	260,973,903	1,241,952	39,811,216,048	\$ 210.13	\$ 6.56	12.72%	8,865,626	77,698	2,059,798,780	\$ 114.10	\$ 4.30	6.74%	6.26%
Total Condominium Market	292,273,973	685,533	38,037,418,606	\$ 426.35	\$ 7.68	7.02%	47,732,314	126,293	5,748,593,831	\$ 377.95	\$ 8.30	10.96%	18.42%
Total Dwelling Fire Market	774,079,042	1,497,361	378,824,859,362	\$ 516.96	\$ 2.04	15.33%	47,767,690	70,289	22,111,659,956	\$ 679.59	\$ 2.16	6.10%	4.69%
Total Mobilehome Market	138,056,997	264,402	20,504,257,308	\$ 522.15	\$ 6.73	2.71%	7,943,615	41,874	3,997,203,411	\$ 189.70	\$ 1.99	3.63%	15.84%
Total Residential Mkt (Including CEA)	7,464,510,764	9,764,340	2,772,914,008,129	\$ 764.47	\$ 2.69	100.00%	977,600,407	1,152,700	440,034,695,303	\$ 848.10	\$ 2.22	100.00%	11.81%
California FAIR Plan	56,215,333	138,207	38,751,005,465	\$ 406.75	\$ 1.45	9.23%	4,568,029	5,533	2,217,779,917	\$ 825.60	\$ 2.06	7.87%	4.00%
Total Dwelling Fire (Excluding CA FAIR Plan)	717,863,709	1,359,154	340,073,853,897	\$ 528.17	\$ 2.11	90.77%	43,199,661	64,756	19,893,880,039	\$ 667.11	\$ 2.17	92.13%	4.76%
Total Dwelling Fire Market	774,079,042	1,497,361	378,824,859,362	\$ 516.96	\$ 2.04	100.00%	47,767,690	70,289	22,111,659,956	\$ 679.59	\$ 2.16	100.00%	4.69%

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

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

Commercial Fire	550,019,321	238,320	682,821,909,059	\$2,307.90	\$ 0.81	24.06%	221,875,329	27,646	77,888,483,474	\$ 8,025.59	\$ 2.85	28.59%	11.60%
Commercial Multiple Peril (Non-Liab.)	2,343,519,220	752,072	1,608,417,482,663	\$3,116.08	\$ 1.46	75.94%	92,007,387	69,045	111,130,307,687	\$ 1,332.57	\$ 0.83	71.41%	9.18%
Total Commercial Lines:	2,893,538,541	990,392	2,291,239,391,722	\$2,921.61	\$ 1.26	100.00%	313,882,716	96,691	189,018,791,161	\$ 3,246.25	\$ 1.66	100.00%	9.76%