CALIFORNIA DEPARTMENT OF INSURANCE

Dwelling Fire Coverage: Written Exposure Data by Amount of Insurance Range with Bar Charts Experience years 2002, 2007, 2012 and 2017

DWELLING POLICY FORM, BUILDING COVERAGE ONLY, SINGLE FAMILY, OWNER OCCUPIED

SEASONAL AND NON-SEASONAL $^{\!1}$

2017		
AMOUNT OF		
INSURANCE	WRITTEN	
RANGE	EXPOSURE	% of total WE
74,999 and under	9,122	2.4%
75,000 to 99,999	6,242	1.7%
100,000 to 124,999	11,354	3.0%
125,000 to 149,999	18,260	4.8%
150,000 to 174,999	27,601	7.3%
175,000 to 199,999	33,537	8.9%
200,000 to 299,999	130,159	34.5%
300,000 to 399,999	68,732	18.2%
400,000 to 499,999	31,608	8.4%
500,000 and over	40,204	10.7%
Total	376,818	

2017 Dwelling Fire Coverage		
74,999 and under	2.4%	
75,000 to 99,999	1.7%	
100,000 to 124,999	3.0%	
125,000 to 149,999	4.8%	
150,000 to 174,999	7.3%	
175,000 to 199,999	8.9%	
200,000 to 299,999		34.5%
300,000 to 399,999	18.2%	
400,000 to 499,999	8.4%	
500,000 and over	10.7%	

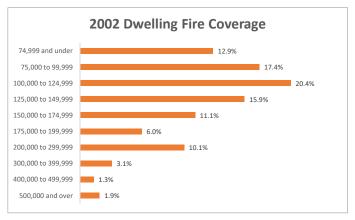
2012		
AMOUNT OF		
INSURANCE	WRITTEN	
RANGE	EXPOSURE	% of total WE
74,999 and under	10,357	2.2%
75,000 to 99,999	10,517	2.2%
100,000 to 124,999	21,131	4.4%
125,000 to 149,999	34,045	7.1%
150,000 to 174,999	45,646	9.5%
175,000 to 199,999	48,849	10.2%
200,000 to 299,999	162,102	33.8%
300,000 to 399,999	72,930	15.2%
400,000 to 499,999	34,354	7.2%
500,000 and over	40,342	8.4%
Total	480,272	

2012 Dwelling Fire Coverage		
74,999 and under	2.2%	
75,000 to 99,999	2.2%	
100,000 to 124,999	4.4%	
125,000 to 149,999	7.1%	
150,000 to 174,999	9.5%	
175,000 to 199,999	10.2%	
200,000 to 299,999		33.8%
300,000 to 399,999	15.2%	
400,000 to 499,999	7.2%	
500,000 and over	8.4%	

2007		
AMOUNT OF		
INSURANCE	WRITTEN	
RANGE	EXPOSURE	% of total WE
74,999 and under	12,783	2.5%
75,000 to 99,999	19,333	3.8%
100,000 to 124,999	42,474	8.3%
125,000 to 149,999	53,090	10.4%
150,000 to 174,999	62,249	12.2%
175,000 to 199,999	54,574	10.7%
200,000 to 299,999	140,288	27.5%
300,000 to 399,999	61,223	12.0%
400,000 to 499,999	29,946	5.9%
500,000 and over	34,187	6.7%
Total	510,147	

2007 Dwelling Fire Coverage		
74,999 and under	2.5%	
75,000 to 99,999	3.8%	
100,000 to 124,999	8.3%	
125,000 to 149,999	10.4%	
150,000 to 174,999	12.2%	
175,000 to 199,999	10.7%	
200,000 to 299,999		27.5%
300,000 to 399,999	12.0%	
400,000 to 499,999	5.9%	
500,000 and over	6.7%	
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2002		
AMOUNT OF		
INSURANCE	WRITTEN	
RANGE	EXPOSURE	% of total WE
74,999 and under	69,590	12.9%
75,000 to 99,999	93,879	17.4%
100,000 to 124,999	110,259	20.4%
125,000 to 149,999	86,053	15.9%
150,000 to 174,999	60,234	11.1%
175,000 to 199,999	32,282	6.0%
200,000 to 299,999	54,478	10.1%
300,000 to 399,999	16,684	3.1%
400,000 to 499,999	7,145	1.3%
500,000 and over	10,209	1.9%
Total	540,813	



¹Seasonal data included starting in 2008