

**SUMMARY OF 2002
RESIDENTIAL MARKET TOTALS**

2002 Experience Year	Written Premiums	No. of Policies	Market Share *	EQ Premiums	No. of EQ Policies	Market Share *	% with EQ **
Total CEA Companies	3,481,226,183	5,935,646	71.65%	428,110,390	788,991	65.11%	13.29%
Total Residential Mkt (Excluding CEA)	1,387,509,520	2,348,981	28.35%	233,255,110	422,809	34.89%	18.00%
Total Residential Mkt (Including CEA)	4,868,735,702	8,284,627	100.00%	661,365,500	1,211,800	100.00%	14.63%
Total Homeowners Market	4,099,079,622	5,874,288	70.91%	581,091,752	877,980	72.45%	14.95%
Total Rental Market	160,248,981	587,159	7.09%	7,123,134	81,546	6.73%	13.89%
Total Condominium Market	152,253,477	485,899	5.87%	29,070,444	117,547	9.70%	24.19%
Total Dwelling Fire Market	355,139,706	1,040,238	12.56%	32,542,513	53,909	4.45%	5.18%
Total Mobilehome Market	102,013,916	297,043	3.59%	11,537,657	80,818	6.67%	27.21%
Total Residential Mkt (Including CEA)	4,868,735,702	8,284,627	100.00%	661,365,500	1,211,800	100.00%	14.63%
California FAIR Plan	53,803,148	175,868	16.91%	6,715,650	8,157	15.13%	4.64%
Total Dwelling Fire (Excluding CA FAIR Plan)	301,336,558	864,370	83.09%	25,826,863	45,752	84.87%	5.29%
Total Dwelling Fire Market	355,139,706	1,040,238	100.00%	32,542,513	53,909	100.00%	5.18%

* 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.