

EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL

SUMMARY OF 2007 RESIDENTIAL & COMMERCIAL MARKET TOTALS

2007 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	4,812,693,816	6,489,485	1,533,297,253,064	\$ 741.61	\$ 3.14	72.10%	493,500,893	769,729	220,838,811,045	\$ 641.14	\$ 2.23	65.44%	11.86%
Total Residential Mkt (Excluding CEA)	2,152,024,648	2,511,731	707,439,585,981	\$ 856.79	\$ 3.04	27.90%	371,047,014	406,506	167,985,197,859	\$ 912.77	\$ 2.21	34.56%	16.18%
Total Residential Mkt (Including CEA)	6,964,718,464	9,001,216	2,240,736,839,045	\$ 773.75	\$ 3.11	100.00%	864,547,908	1,176,235	388,824,008,904	\$ 735.01	\$ 2.22	100.00%	13.07%
Total Homeowners Market	5,823,910,727	6,106,210	1,912,873,956,144	\$ 953.77	\$ 3.04	67.84%	773,619,589	876,360	361,495,162,752	\$ 882.76	\$ 2.14	74.51%	14.35%
Total Rental Market	209,660,438	888,964	31,423,398,113	\$ 235.85	\$ 6.67	9.88%	8,300,779	82,861	2,326,932,931	\$ 100.18	\$ 3.57	7.04%	9.32%
Total Condominium Market	226,550,056	599,478	35,267,471,337	\$ 377.91	\$ 6.42	6.66%	40,226,428	121,465	6,344,377,674	\$ 331.18	\$ 6.34	10.33%	20.26%
Total Dwelling Fire Market	568,393,290	1,113,840	241,845,356,752	\$ 510.30	\$ 2.35	12.37%	34,225,812	54,876	14,645,461,242	\$ 623.69	\$ 2.34	4.67%	4.93%
Total Mobilehome Market	136,203,953	292,724	19,326,656,699	\$ 465.30	\$ 7.05	3.25%	8,175,299	40,673	4,012,074,306	\$ 201.00	\$ 2.04	3.46%	13.89%
Total Residential Mkt (Including CEA)	6,964,718,464	9,001,216	2,240,736,839,045	\$ 773.75	\$ 3.11	100.00%	864,547,908	1,176,235	388,824,008,904	\$ 735.01	\$ 2.22	100.00%	13.07%
California FAIR Plan	61,525,269	163,174	43,346,625,218	\$ 377.05	\$ 1.42	14.65%	4,545,159	6,340	2,326,866,103	\$ 716.90	\$ 1.95	11.55%	3.89%
Total Dwelling Fire (Excluding CA FAIR Plan)	506,868,021	950,666	198,498,731,534	\$ 533.17	\$ 2.55	85.35%	29,680,653	48,536	12,318,595,139	\$ 611.52	\$ 2.41	88.45%	5.11%
Total Dwelling Fire Market	568,393,290	1,113,840	241,845,356,752	\$ 510.30	\$ 2.35	100.00%	34,225,812	54,876	14,645,461,242	\$ 623.69	\$ 2.34	100.00%	4.93%

* 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	549,108,028	253,015	466,083,259,658	\$2,170.26	\$ 1.18	24.98%	124,546,352	22,241	33,598,982,894	\$ 5,599.85	\$ 3.71	22.15%	8.79%
Commercial Multiple Peril (Non-Liab.)	2,383,381,181	760,012	1,412,437,099,080	\$3,135.98	\$ 1.69	75.02%	156,823,185	78,157	64,358,388,231	\$ 2,006.51	\$ 2.44	77.85%	10.28%
Total Commercial Lines:	2,932,489,208	1,013,027	1,878,520,358,738	\$2,894.78	\$ 1.56	100.00%	281,369,537	100,398	97,957,371,125	\$ 2,802.54	\$ 2.87	100.00%	9.91%