

**EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL**

**SUMMARY OF 2013 RESIDENTIAL & COMMERCIAL MARKET TOTALS**

2013 Experience Year	Written Prem Excluding EQ	No. of Policies Excluding EQ	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 **
<b>Total CEA Companies***</b>	5,976,538,634	8,762,462	2,268,267,626,831	\$ 682.06	\$ 2.63	79.54%	569,331,874	841,836	320,536,765,240	\$ 676.30	\$ 1.78	75.85%	9.61%
<b>Total Residential Mkt (Excluding CEA)</b>	1,842,476,926	2,253,388	766,158,330,069	\$ 817.65	\$ 2.40	20.46%	327,527,669	267,986	163,334,838,802	\$ 1,222.18	\$ 2.01	24.15%	11.89%
<b>Total Residential Mkt (Including CEA)</b>	7,819,015,560	11,015,850	3,034,425,956,900	\$ 709.80	\$ 2.58	100.00%	896,859,543	1,109,822	483,871,604,042	\$ 808.11	\$ 1.85	100.00%	10.07%
<b>Total Homeowners Market</b>	6,175,451,818	6,350,365	2,471,367,412,047	\$ 972.46	\$ 2.50	57.65%	782,724,510	758,397	435,722,094,604	\$ 1,032.08	\$ 1.80	68.34%	11.94%
<b>Total Rental Market</b>	334,707,600	1,774,130	54,707,894,753	\$ 188.66	\$ 6.12	16.11%	8,095,000	78,704	2,908,329,686	\$ 102.85	\$ 2.78	7.09%	4.44%
<b>Total Condominium Market</b>	364,484,999	810,084	47,414,976,485	\$ 449.93	\$ 7.69	7.35%	49,341,065	126,722	12,501,416,612	\$ 389.36	\$ 3.95	11.42%	15.64%
<b>Total Dwelling Fire Market</b>	799,721,619	1,798,213	437,073,962,920	\$ 444.73	\$ 1.83	16.32%	48,846,615	94,435	27,793,638,870	\$ 517.25	\$ 1.76	8.51%	5.25%
<b>Total Mobilehome Market</b>	144,649,525	283,058	23,861,710,695	\$ 511.02	\$ 6.06	2.57%	7,852,353	51,564	4,946,124,270	\$ 152.28	\$ 1.59	4.65%	18.22%
<b>Total Residential Mkt (Including CEA)</b>	7,819,015,560	11,015,850	3,034,425,956,900	\$ 709.80	\$ 2.58	100.00%	896,859,543	1,109,822	483,871,604,042	\$ 808.11	\$ 1.85	100.00%	10.07%
<b>California FAIR Plan</b>	63,115,952	126,660	40,322,134,191	\$ 498.31	\$ 1.57	7.04%	4,446,370	4,825	2,177,997,113	\$ 921.53	\$ 2.04	5.11%	3.81%
<b>Total Dwelling Fire (Excluding CA FAIR Plan)</b>	736,605,667	1,671,553	396,751,828,729	\$ 440.67	\$ 1.86	92.96%	44,400,245	89,610	25,615,641,757	\$ 495.48	\$ 1.73	94.89%	5.36%
<b>Total Dwelling Fire Market</b>	799,721,619	1,798,213	437,073,962,920	\$ 444.73	\$ 1.83	100.00%	48,846,615	94,435	27,793,638,870	\$ 517.25	\$ 1.76	100.00%	5.25%

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

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

<b>Commercial Fire</b>	360,903,065	175,375	597,589,988,537	\$ 2,057.89	\$ 0.60	19.53%	285,220,962	44,230	127,685,002,138	\$ 6,448.59	\$ 2.23	52.73%	25.22%
<b>Commercial Multiple Peril (Non-Liab.)</b>	2,367,115,123	722,401	2,093,158,342,656	\$ 3,276.73	\$ 1.13	80.47%	56,559,778	39,651	41,717,854,373	\$ 1,426.44	\$ 1.36	47.27%	5.49%
<b>Total Commercial Lines:</b>	2,728,018,188	897,776	2,690,748,331,193	\$ 3,038.64	\$ 1.01	100.00%	341,780,740	83,881	169,402,856,511	\$ 4,074.59	\$ 2.02	100.00%	9.34%