

EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL

SUMMARY OF 2018 RESIDENTIAL MARKET TOTALS

2018 Experience Year	Written Premiums Excluding EQ	No. of Policies Excluding EQ	Exposure (\$) Excluding EQ	Avg Prem Per Policy	Avg Rate Per \$1,000 Insurance	Market Share *	EQ Premiums	No. of EQ Policies	Exposure (\$) Including CEA	Avg Prem Per Policy	Avg Rate Per \$1,000 Insurance	Market Share *	% with EQ **
Insurers with EQ coverage provided by California Earthquake Authority (CEA)	6,759,881,491	9,369,246	2,718,087,693,292	\$ 721.50	\$ 2.49	77.67%	761,266,574	1,050,835	474,073,263,076	\$ 724.44	\$ 1.61	66.34%	11.22%
Insurers with EQ coverage provided by Non-CEA	2,203,235,848	2,694,043	975,010,749,633	\$ 817.82	\$ 2.26	22.33%	436,977,143	533,298	236,212,164,020	\$ 819.39	\$ 1.85	33.66%	19.80%
Total Residential Market	8,963,117,339	12,063,289	3,693,098,442,925	\$ 743.01	\$ 2.43	100.00%	1,198,243,717	1,584,133	710,285,427,096	\$ 756.40	\$ 1.69	100.00%	13.13%
Total Homeowners Market	6,896,150,601	6,264,228	2,907,484,432,263	\$ 1,100.88	\$ 2.37	51.93%	1,033,222,726	951,801	645,204,568,521	\$ 1,085.54	\$ 1.60	60.08%	15.19%
Total Renters Market	417,124,802	2,481,303	71,279,657,030	\$ 168.11	\$ 5.85	20.57%	29,789,581	356,783	11,260,298,157	\$ 83.49	\$ 2.65	22.52%	14.38%
Total Condominium Market	505,253,242	924,763	49,818,637,875	\$ 546.36	\$ 10.14	7.67%	74,725,884	139,687	17,328,781,114	\$ 534.95	\$ 4.31	8.82%	15.11%
Total Dwelling Fire Market	957,643,856	2,123,144	638,589,892,456	\$ 451.05	\$ 1.50	17.60%	49,203,765	76,809	29,137,572,152	\$ 640.60	\$ 1.69	4.85%	3.62%
Total Mobilehome Market	186,944,838	269,851	25,925,823,301	\$ 692.77	\$ 7.21	2.24%	11,301,761	59,053	7,354,207,153	\$ 191.38	\$ 1.54	3.73%	21.88%
Total Residential Market	8,963,117,339	12,063,289	3,693,098,442,925	\$ 743.01	\$ 2.43	100.00%	1,198,243,717	1,584,133	710,285,427,096	\$ 756.40	\$ 1.69	100.00%	13.13%
California FAIR Plan	82,636,870	122,687	49,977,757,821	\$ 673.56	\$ 1.65	5.78%	4,233,866	4,264	2,258,406,061	\$ 992.93	\$ 1.87	5.55%	3.48%
Total Dwelling Fire (Excluding CA FAIR Plan)	875,006,986	2,000,457	588,612,134,635	\$ 437.40	\$ 1.49	94.22%	44,969,899	72,545	26,879,166,091	\$ 619.89	\$ 1.67	94.45%	3.63%
Total Dwelling Fire Market	957,643,856	2,123,144	638,589,892,456	\$ 451.05	\$ 1.50	100.00%	49,203,765	76,809	29,137,572,152	\$ 640.60	\$ 1.69	100.00%	3.62%

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

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