

EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL

SUMMARY OF 2020 RESIDENTIAL MARKET TOTALS

2020 Experience Year	Written Premiums Excluding EQ	No. of Policies Excluding EQ	Exposure Excluding EQ	Avg Prem Per Policy Non-EQ	Avg Rate Per \$1,000 Insurance Non-EQ	Market Share* Non-EQ	Written Premiums EQ	No. of Policies EQ	Exposure EQ Including CEA	Avg Prem Per Policy EQ	Avg Rate Per \$1,000 Insurance EQ	Market Share* EQ	% with EQ**
Insurers with EQ coverage provided by California Earthquake Authority (CEA)	\$ 8,092,586,282	9,248,032	\$ 3,094,226,214,397	\$ 875.06	\$ 2.62	75.46%	\$ 839,511,157	1,136,982	\$ 567,069,446,928	\$ 738.37	\$ 1.48	67.37%	12.29%
Insurers with EQ coverage provided by Non-CEA	2,683,626,898	3,007,565	1,124,133,145,293	892.29	2.39	24.54%	470,338,275	550,730	241,618,734,925	854.03	1.95	32.63%	18.31%
Total Residential Market	\$ 10,776,213,180	12,255,597	\$ 4,218,359,359,690	\$ 879.29	\$ 2.55	100.00%	\$ 1,309,849,432	1,687,712	\$ 808,688,181,853	\$ 776.11	\$ 1.62	100.00%	13.77%
Total Homeowners Market	\$ 8,220,682,073	6,247,042	\$ 3,325,658,742,832	\$ 1,315.93	\$ 2.47	50.97%	\$ 1,147,482,558	1,019,821	\$ 733,501,259,894	\$ 1,125.18	\$ 1.56	60.43%	16.32%
Total Renters Market	467,140,887	2,760,706	75,244,899,145	169.21	6.21	22.53%	29,952,029	382,637	12,902,085,283	78.28	2.32	22.67%	13.86%
Total Condominium Market	579,806,696	952,217	54,844,720,549	608.90	10.57	7.77%	70,302,267	150,978	20,474,082,261	465.65	3.43	8.95%	15.86%
Total Dwelling Fire Market	1,294,221,468	2,006,918	732,394,879,553	644.88	1.77	16.38%	49,997,285	75,538	33,735,771,823	661.88	1.48	4.48%	3.76%
Total Mobilehome Market	214,362,055	288,714	30,216,117,611	742.47	7.09	2.36%	12,115,294	58,738	8,074,982,592	206.26	1.50	3.48%	20.34%
Total Residential Market	\$ 10,776,213,180	12,255,597	\$ 4,218,359,359,690	\$ 879.29	\$ 2.55	100.00%	\$ 1,309,849,432	1,687,712	\$ 808,688,181,853	\$ 776.11	\$ 1.62	100.00%	13.77%
California FAIR Plan	\$ 316,429,658	201,534	\$ 87,022,345,943	\$ 1,570.11	\$ 3.64	10.04%	\$ 4,024,544	4,483	\$ 2,412,235,387	\$ 897.73	\$ 1.67	5.93%	2.22%
Total Dwelling Fire (Excluding CA FAIR Plan)	977,791,810	1,805,384	645,372,533,610	541.60	1.52	89.96%	45,972,741	71,055	31,323,536,436	647.00	1.47	94.07%	3.94%
Total Dwelling Fire Market	\$ 1,294,221,468	2,006,918	\$ 732,394,879,553	\$ 644.88	\$ 1.77	100.00%	\$ 49,997,285	75,538	\$ 33,735,771,823	\$ 661.88	\$ 1.48	100.00%	3.76%

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

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