

EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL

SUMMARY OF 2021 RESIDENTIAL TOTALS

2021 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)	\$ 9,290,989,382	9,685,685	\$ 3,492,102,237,559	\$ 959.25	\$ 2.66	75.79%	\$ 888,267,632	1,111,314	\$ 602,049,674,363	\$ 799.29	\$ 1.48	66.06%	11.47%
Insurers with EQ coverage provided by Non-CEA	2,850,046,499	3,094,046	1,140,425,293,650	921.14	2.50	24.21%	483,380,968	571,029	239,365,677,245	846.51	2.02	33.94%	18.46%
Total Residential Market	\$ 12,141,035,881	12,779,731	\$ 4,632,527,531,209	\$ 950.02	\$ 2.62	100.00%	\$ 1,371,648,600	1,682,343	\$ 841,415,351,608	\$ 815.32	\$ 1.63	100.00%	13.16%
Total Homeowners Market	\$ 9,207,705,288	6,517,445	\$ 3,652,773,794,915	\$ 1,412.78	\$ 2.52	51.00%	\$ 1,198,108,979	1,002,566	\$ 761,055,967,842	\$ 1,195.04	\$ 1.57	59.59%	15.38%
Total Renters Market	488,120,485	2,965,279	87,647,686,462	164.61	5.57	23.20%	33,642,827	391,769	13,186,246,137	85.87	2.55	23.29%	13.21%
Total Condominium Market	650,554,727	1,026,766	63,089,786,350	633.60	10.31	8.03%	71,539,601	150,283	20,813,623,445	476.03	3.44	8.93%	14.64%
Total Dwelling Fire Market	1,552,693,740	1,984,514	795,661,010,740	782.41	1.95	15.53%	55,337,009	78,076	37,770,366,529	708.76	1.47	4.64%	3.93%
Total Mobilehome Market	241,961,640	285,727	33,355,252,742	846.83	7.25	2.24%	13,020,185	59,649	8,589,147,656	218.28	1.52	3.55%	20.88%
Total Residential Market	\$ 12,141,035,881	12,779,731	\$ 4,632,527,531,209	\$ 950.02	\$ 2.62	100.00%	\$ 1,371,648,600	1,682,343	\$ 841,415,351,608	\$ 815.32	\$ 1.63	100.00%	13.16%
California FAIR Plan	\$ 485,049,297	226,927	\$ 115,529,025,800	\$ 2,137.47	\$ 4.20	11.43%	\$ 4,462,262	4,349	\$ 2,773,057,732	\$ 1,026.04	\$ 1.61	5.57%	1.92%
Total Dwelling Fire (Excluding CA FAIR Plan)	1,067,644,443	1,757,587	680,131,984,940	607.45	1.57	88.57%	50,874,747	73,727	34,997,308,797	690.04	1.45	94.43%	4.19%
Total Dwelling Fire Market	\$ 1,552,693,740	1,984,514	\$ 795,661,010,740	\$ 782.41	\$ 1.95	100.00%	\$ 55,337,009	78,076	\$ 37,770,366,529	\$ 708.76	\$ 1.47	100.00%	3.93%

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

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