

EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL

SUMMARY OF 2024 RESIDENTIAL TOTALS

2024 Experience Year	Written Premiums Non-EQ	No. of Policies Non-EQ	Exposure Non-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	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)	\$ 13,496,060,412	9,052,444	\$ 4,122,657,204,642	\$ 1,490.87	\$ 3.27	70.19%	\$ 876,034,676	1,000,249	\$ 582,462,242,006	\$ 875.82	\$ 1.50	62.14%	11.05%
Insurers with EQ coverage provided by Non-CEA	4,007,707,835	3,845,064	1,342,846,016,492	1,042.30	2.98	29.81%	550,048,299	609,406	280,534,827,316	902.60	1.96	37.86%	15.85%
Total Residential Market	\$ 17,503,768,246	12,897,508	\$ 5,465,503,221,134	\$ 1,357.14	\$ 3.20	100.00%	\$ 1,426,082,975	1,609,655	\$ 862,997,069,322	\$ 885.96	\$ 1.65	100.00%	12.48%
Total Homeowners Market	\$ 12,436,420,398	6,320,647	\$ 4,094,199,036,767	\$ 1,967.59	\$ 3.04	49.01%	\$ 1,245,464,419	944,197	\$ 792,082,905,590	\$ 1,319.07	\$ 1.57	58.66%	14.94%
Total Renters Market	558,086,128	3,066,430	92,755,108,720	182.00	6.02	23.78%	32,478,351	390,272	11,814,571,115	83.22	2.75	24.25%	12.73%
Total Condominium Market	942,310,399	1,001,979	60,607,246,877	940.45	15.55	7.77%	72,266,304	141,751	5,824,596,272	509.81	12.41	8.81%	14.15%
Total Dwelling Fire Market	3,251,879,254	2,214,161	1,172,585,738,567	1,468.67	2.77	17.17%	60,387,078	74,794	44,088,853,177	807.38	1.37	4.65%	3.38%
Total Mobilehome Market	315,072,068	294,291	45,356,090,203	1,070.61	6.95	2.28%	15,486,823	58,641	9,186,143,168	264.10	1.69	3.64%	19.93%
Total Residential Market	\$ 17,503,768,246	12,897,508	\$ 5,465,503,221,134	\$ 1,357.14	\$ 3.20	100.00%	\$ 1,426,082,975	1,609,655	\$ 862,997,069,322	\$ 885.96	\$ 1.65	100.00%	12.48%
California FAIR Plan	\$ 1,402,435,057	457,137	\$ 355,728,233,590	\$ 3,067.87	\$ 3.94	20.65%	\$ 11,437,645	9,058	\$ 9,070,959,828	\$ 1,262.71	\$ 1.26	12.11%	1.98%
Total Dwelling Fire (Excluding CA FAIR Plan)	1,849,444,196	1,757,024	816,857,504,977	1,052.60	2.26	79.35%	48,949,433	65,736	35,017,893,349	744.64	1.40	87.89%	3.74%
Total Dwelling Fire Market	\$ 3,251,879,254	2,214,161	\$ 1,172,585,738,567	\$ 1,468.67	\$ 2.77	100.00%	\$ 60,387,078	74,794	\$ 44,088,853,177	\$ 807.38	\$ 1.37	100.00%	3.38%

* Market share represents the percentage of policies to total residential market.
** Percent with EQ represents the percentage of policies that also have EQ coverage.