

EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL

SUMMARY OF 2025 RESIDENTAL TOTALS

2025 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)	\$ 15,378,845,309	8,740,437	\$ 4,355,319,383,920	\$ 1,759.51	\$ 3.53	68.53%	\$ 934,116,138	968,479	\$ 595,329,683,756	\$ 964.52	\$ 1.57	60.85%	11.08%
Insurers with EQ coverage provided by Non-CEA	4,826,971,617	4,013,788	1,410,755,103,543	1,202.60	3.42	31.47%	588,175,866	623,169	297,809,149,294	943.85	1.98	39.15%	15.53%
Total Residential Market	\$ 20,205,816,926	12,754,225	\$ 5,766,074,487,463	\$ 1,584.24	\$ 3.50	100.00%	\$ 1,522,292,004	1,591,648	\$ 893,138,833,050	\$ 956.43	\$ 1.70	100.00%	12.48%
Total Homeowners Market	\$ 14,162,418,470	6,052,334	\$ 4,185,605,146,722	\$ 2,339.99	\$ 3.38	47.45%	\$ 1,327,914,241	922,090	\$ 820,362,736,086	\$ 1,440.11	\$ 1.62	57.93%	15.24%
Total Renters Market	603,343,446	3,062,135	93,960,641,875	197.03	6.42	24.01%	35,552,075	407,378	12,421,435,600	87.27	2.86	25.59%	13.30%
Total Condominium Market	1,065,604,868	977,418	59,022,711,061	1,090.22	18.05	7.66%	74,326,748	138,147	5,862,200,434	538.03	12.68	8.68%	14.13%
Total Dwelling Fire Market	4,036,590,650	2,372,239	1,372,868,070,287	1,701.60	2.94	18.60%	65,830,319	69,073	45,106,574,935	953.05	1.46	4.34%	2.91%
Total Mobilehome Market	337,859,493	290,099	54,617,917,518	1,164.64	6.19	2.27%	18,668,621	54,960	9,385,885,994	339.68	1.99	3.45%	18.95%
Total Residential Market	\$ 20,205,816,926	12,754,225	\$ 5,766,074,487,463	\$ 1,584.24	\$ 3.50	100.00%	\$ 1,522,292,004	1,591,648	\$ 893,138,833,050	\$ 956.43	\$ 1.70	100.00%	12.48%
California FAIR Plan Dwelling Fire	\$ 1,684,140,506	577,120	\$ 481,771,879,431	\$ 2,918.18	\$ 3.50	24.33%	\$ 16,516,889	12,688	\$ 13,204,803,560	\$ 1,301.77	\$ 1.25	18.37%	2.20%
Dwelling Fire Market (Excluding CA FAIR Plan)	2,352,450,144	1,795,119	891,096,190,856	1,310.47	2.64	75.67%	49,313,431	56,385	31,901,771,375	874.58	1.55	81.63%	3.14%
Total Dwelling Fire Market	\$ 4,036,590,650	2,372,239	\$ 1,372,868,070,287	\$ 1,701.60	\$ 2.94	100.00%	\$ 65,830,319	69,073	\$ 45,106,574,935	\$ 953.05	\$ 1.46	100.00%	2.91%

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

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