

**EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL**

**SUMMARY OF 2004 RESIDENTIAL MARKET TOTALS**

<b>2004 Experience Year</b>	<b>Written Premiums</b>	<b>No. of Policies</b>	<b>Market Share *</b>	<b>EQ Premiums</b>	<b>No. of EQ Policies</b>	<b>Market Share *</b>	<b>% with EQ **</b>
<b>Total CEA Companies</b>	4,343,529,994	6,038,692	69.18%	486,158,762	766,450	63.48%	12.69%
<b>Total Residential Mkt (Excluding CEA)</b>	1,865,777,661	2,690,419	30.82%	274,636,769	440,910	36.52%	16.39%
<b>Total Residential Mkt (Including CEA)</b>	6,209,307,656	8,729,111	100.00%	760,795,532	1,207,360	100.00%	13.83%
<b>Total Homeowners Market</b>	5,330,429,067	6,218,581	71.24%	683,874,734	886,525	73.43%	14.26%
<b>Total Rental Market</b>	168,534,067	628,110	7.20%	6,350,511	73,600	6.10%	11.72%
<b>Total Condominium Market</b>	188,729,679	521,112	5.97%	31,169,594	125,305	10.38%	24.05%
<b>Total Dwelling Fire Market</b>	405,210,555	1,059,184	12.13%	28,170,669	48,031	3.98%	4.53%
<b>Total Mobilehome Market</b>	116,404,288	302,124	3.46%	11,230,024	73,899	6.12%	24.46%
<b>Total Residential Mkt (Including CEA)</b>	6,209,307,656	8,729,111	100.00%	760,795,532	1,207,360	100.00%	13.83%
<b>California FAIR Plan</b>	61,285,236	187,110	17.67%	6,631,735	7,324	15.25%	3.91%
<b>Total Dwelling Fire (Excluding CA FAIR Plan)</b>	343,925,319	872,074	82.33%	21,538,934	40,707	84.75%	4.67%
<b>Total Dwelling Fire Market</b>	405,210,555	1,059,184	100.00%	28,170,669	48,031	100.00%	4.53%

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

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

<b>Commercial Fire</b>	384,321,584	205,793	19.81%	238,286,460	22,734	19.09%	11.05%
<b>Commercial Multiple Peril (Non-Liab.)</b>	2,273,768,265	833,006	80.19%	117,494,542	96,341	80.91%	11.57%
<b>Total Commercial Lines:</b>	2,658,089,849	1,038,799	100.00%	355,781,001	119,075	100.00%	11.46%