

**EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL**

**SUMMARY OF 2006 RESIDENTIAL MARKET TOTALS**

<b>2006 Experience Year</b>	<b>Written Premiums</b>	<b>No. of Policies</b>	<b>Exposure (\$) Excluding EQ</b>	<b>Avg Prem Per Policy</b>	<b>Avg Rate Per Policy</b>	<b>Market Share *</b>	<b>EQ Premiums</b>	<b>No. of EQ Policies</b>	<b>Exposure (\$) Including CEA</b>	<b>Avg Prem Per Policy</b>	<b>Avg Rate Per Policy</b>	<b>Market Share *</b>	<b>% with EQ **</b>
<b>Total CEA Companies</b>	4,935,617,711	6,440,116	1,315,415,184,147	\$ 766.39	\$ 3.75	72.81%	496,842,555	752,868	206,410,565,925	\$ 659.93	\$ 2.41	66.48%	11.69%
<b>Total Residential Mkt (Excluding CEA)</b>	2,022,479,614	2,404,609	660,690,070,773	\$ 841.08	\$ 3.06	27.19%	313,353,710	379,674	142,387,231,403	\$ 825.32	\$ 2.20	33.52%	15.79%
<b>Total Residential Mkt (Including CEA)</b>	6,958,097,324	8,844,725	1,976,105,254,920	\$ 786.69	\$ 3.52	100.00%	810,196,265	1,132,542	348,797,797,328	\$ 715.38	\$ 2.32	100.00%	12.80%
<b>Total Homeowners Market</b>	5,992,864,416	6,190,452	1,699,604,327,300	\$ 968.08	\$ 3.53	69.99%	731,942,491	848,310	326,529,026,788	\$ 862.82	\$ 2.24	74.90%	13.70%
<b>Total Rental Market</b>	190,301,939	768,901	29,147,741,861	\$ 247.50	\$ 6.53	8.69%	6,874,637	75,818	1,986,329,940	\$ 90.67	\$ 3.46	6.69%	9.86%
<b>Total Condominium Market</b>	216,331,916	589,376	38,311,876,985	\$ 367.05	\$ 5.65	6.66%	33,612,979	118,331	5,882,906,373	\$ 284.06	\$ 5.71	10.45%	20.08%
<b>Total Dwelling Fire Market</b>	428,185,783	1,002,119	190,646,231,750	\$ 427.28	\$ 2.25	11.33%	28,630,296	45,428	11,396,127,457	\$ 630.23	\$ 2.51	4.01%	4.53%
<b>Total Mobilehome Market</b>	130,413,270	293,877	18,395,077,024	\$ 443.77	\$ 7.09	3.32%	9,135,862	44,655	3,003,406,770	\$ 204.59	\$ 3.04	3.94%	15.20%
<b>Total Residential Mkt (Including CEA)</b>	6,958,097,324	8,844,725	1,976,105,254,920	\$ 786.69	\$ 3.52	100.00%	810,196,265	1,132,542	348,797,797,328	\$ 715.38	\$ 2.32	100.00%	12.80%
<b>California FAIR Plan</b>	65,949,639	180,485	46,424,418,690	\$ 365.40	\$ 1.42	18.01%	5,467,774	6,504	2,292,628,703	\$ 840.68	\$ 2.38	14.32%	3.60%
<b>Total Dwelling Fire (Excluding CA FAIR Plan)</b>	362,236,144	821,634	144,221,813,060	\$ 440.87	\$ 2.51	81.99%	23,162,522	38,924	9,103,498,754	\$ 595.07	\$ 2.54	85.68%	4.74%
<b>Total Dwelling Fire Market</b>	428,185,783	1,002,119	190,646,231,750	\$ 427.28	\$ 2.25	100.00%	28,630,296	45,428	11,396,127,457	\$ 630.23	\$ 2.51	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>	458,568,714	213,460	505,198,989,084	\$2,148.27	\$ 0.91	21.91%	127,194,138	23,020	106,315,844,522	\$ 5,525.38	\$ 1.20	22.07%	10.78%
<b>Commercial Multiple Peril (Non-Liab.)</b>	2,354,964,750	760,728	2,667,037,670,586	\$3,095.67	\$ 0.88	78.09%	143,532,871	81,299	902,578,924,378	\$ 1,765.49	\$ 0.16	77.93%	10.69%
<b>Total Commercial Lines:</b>	2,813,533,464	974,188	3,172,236,659,671	\$2,888.08	\$ 0.89	100.00%	270,727,009	104,319	1,008,894,768,900	\$ 2,595.18	\$ 0.27	100.00%	10.71%