

**EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL**

**SUMMARY OF 2008 RESIDENTIAL & COMMERCIAL MARKET TOTALS**

<b>2008 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>	4,938,540,211	6,893,781	1,697,479,971,123	\$ 716.38	\$ 2.91	74.83%	564,691,461	800,652	245,858,290,626	\$ 705.29	\$ 2.30	69.05%	11.61%
<b>Total Residential Mkt (Excluding CEA)</b>	2,036,147,893	2,318,456	829,064,051,944	\$ 878.23	\$ 2.46	25.17%	366,467,493	358,881	168,898,903,514	\$ 1,021.14	\$ 2.17	30.95%	15.48%
<b>Total Residential Mkt (Including CEA)</b>	6,974,688,103	9,212,237	2,526,544,023,067	\$ 757.11	\$ 2.76	100.00%	931,158,954	1,159,533	414,757,194,141	\$ 803.05	\$ 2.25	100.00%	12.59%
<b>Total Homeowners Market</b>	5,702,485,455	6,052,631	2,082,185,235,651	\$ 942.15	\$ 2.74	65.70%	835,241,042	859,520	383,354,897,520	\$ 971.75	\$ 2.18	74.13%	14.20%
<b>Total Rental Market</b>	226,805,290	996,986	32,783,334,716	\$ 227.49	\$ 6.92	10.82%	8,660,547	81,438	2,284,898,086	\$ 106.35	\$ 3.79	7.02%	8.17%
<b>Total Condominium Market</b>	234,433,869	667,847	37,032,296,106	\$ 351.03	\$ 6.33	7.25%	42,986,319	123,391	6,580,629,969	\$ 348.37	\$ 6.53	10.64%	18.48%
<b>Total Dwelling Fire Market</b>	671,110,602	1,214,374	352,038,739,428	\$ 552.64	\$ 1.91	13.18%	36,179,911	54,306	18,888,720,109	\$ 666.22	\$ 1.92	4.68%	4.47%
<b>Total Mobilehome Market</b>	139,852,888	280,399	22,504,417,166	\$ 498.76	\$ 6.21	3.04%	8,091,136	40,878	3,648,048,457	\$ 197.93	\$ 2.22	3.53%	14.58%
<b>Total Residential Mkt (Including CEA)</b>	6,974,688,103	9,212,237	2,526,544,023,067	\$ 757.11	\$ 2.76	100.00%	931,158,954	1,159,533	414,757,194,141	\$ 803.05	\$ 2.25	100.00%	12.59%
<b>California FAIR Plan</b>	68,454,628	148,714	40,075,578,647	\$ 460.31	\$ 1.71	12.25%	4,464,016	5,913	2,237,951,922	\$ 754.95	\$ 1.99	10.89%	3.98%
<b>Total Dwelling Fire (Excluding CA FAIR Plan)</b>	602,655,974	1,065,660	311,963,160,781	\$ 565.52	\$ 1.93	87.75%	31,715,895	48,393	16,650,768,187	\$ 655.38	\$ 1.90	89.11%	4.54%
<b>Total Dwelling Fire Market</b>	671,110,602	1,214,374	352,038,739,428	\$ 552.64	\$ 1.91	100.00%	36,179,911	54,306	18,888,720,109	\$ 666.22	\$ 1.92	100.00%	4.47%

\* 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>	626,744,939	279,433	657,308,860,383	\$2,242.92	\$ 0.95	26.73%	113,611,465	23,450	46,853,947,166	\$ 4,844.84	\$ 2.42	23.16%	8.39%
<b>Commercial Multiple Peril (Non-Liab.)</b>	2,404,392,386	766,058	1,587,621,427,870	\$3,138.66	\$ 1.51	73.27%	150,784,626	77,807	89,770,604,073	\$ 1,937.93	\$ 1.68	76.84%	10.16%
<b>Total Commercial Lines:</b>	3,031,137,326	1,045,491	2,244,930,288,252	\$2,899.25	\$ 1.35	100.00%	264,396,091	101,257	136,624,551,239	\$ 2,611.14	\$ 1.94	100.00%	9.69%