

EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL

SUMMARY OF 2009 RESIDENTIAL & COMMERCIAL MARKET TOTALS

2009 Experience Year	Written Premiums	No. of Policies	Exposure (\$) Excluding EQ	Avg Prem Per Policy	Avg Rate Per Policy	Market Share *	EQ Premiums	No. of EQ Policies	Exposure (\$) Including CEA	Avg Prem Per Policy	Avg Rate Per Policy	Market Share *	% with EQ **
Total CEA Companies	5,066,418,266	7,206,504	1,785,741,316,870	\$ 703.03	\$ 2.84	75.94%	577,608,451	792,080	251,248,546,663	\$ 729.23	\$ 2.30	69.62%	10.99%
Total Residential Mkt (Excluding CEA)	2,049,003,639	2,283,460	789,760,128,745	\$ 897.32	\$ 2.59	24.06%	374,662,956	345,710	165,494,581,134	\$ 1,083.75	\$ 2.26	30.38%	15.14%
Total Residential Mkt (Including CEA)	7,115,421,905	9,489,964	2,575,501,445,615	\$ 749.78	\$ 2.76	100.00%	952,271,407	1,137,790	416,743,127,797	\$ 836.95	\$ 2.29	100.00%	11.99%
Total Homeowners Market	5,795,825,422	6,116,682	2,155,671,852,775	\$ 947.54	\$ 2.69	64.45%	850,373,574	847,505	388,102,881,660	\$ 1,003.39	\$ 2.19	74.49%	13.86%
Total Rental Market	244,994,113	1,116,287	37,636,014,335	\$ 219.47	\$ 6.51	11.76%	8,418,212	73,289	1,827,784,194	\$ 114.86	\$ 4.61	6.44%	6.57%
Total Condominium Market	263,574,590	656,601	37,971,723,131	\$ 401.42	\$ 6.94	6.92%	48,082,861	120,169	5,863,563,073	\$ 400.13	\$ 8.20	10.56%	18.30%
Total Dwelling Fire Market	670,993,779	1,327,132	323,301,276,454	\$ 505.60	\$ 2.08	13.98%	37,586,592	55,763	16,983,469,966	\$ 674.04	\$ 2.21	4.90%	4.20%
Total Mobilehome Market	140,034,001	273,262	20,920,578,921	\$ 512.45	\$ 6.69	2.88%	7,810,170	41,064	3,965,428,904	\$ 190.19	\$ 1.97	3.61%	15.03%
Total Residential Mkt (Including CEA)	7,115,421,905	9,489,964	2,575,501,445,615	\$ 749.78	\$ 2.76	100.00%	952,271,407	1,137,790	416,743,127,797	\$ 836.95	\$ 2.29	100.00%	11.99%
California FAIR Plan	55,599,329	142,073	38,791,303,327	\$ 391.34	\$ 1.43	10.71%	4,554,191	5,718	2,232,309,375	\$ 796.47	\$ 2.04	10.25%	4.02%
Total Dwelling Fire (Excluding CA FAIR Plan)	615,394,450	1,185,059	284,509,973,127	\$ 519.29	\$ 2.16	89.29%	33,032,401	50,045	14,751,160,591	\$ 660.06	\$ 2.24	89.75%	4.22%
Total Dwelling Fire Market	670,993,779	1,327,132	323,301,276,454	\$ 505.60	\$ 2.08	100.00%	37,586,592	55,763	16,983,469,966	\$ 674.04	\$ 2.21	100.00%	4.20%

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

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

Commercial Fire	549,355,829	233,372	594,415,133,311	\$2,353.99	\$ 0.92	22.84%	183,744,906	24,386	66,083,251,986	\$ 7,534.88	\$ 2.78	24.60%	10.45%
Commercial Multiple Peril (Non-Liab.)	2,367,083,665	788,247	1,555,031,195,662	\$3,002.97	\$ 1.52	77.16%	96,765,803	74,764	75,461,378,077	\$ 1,294.28	\$ 1.28	75.40%	9.48%
Total Commercial Lines:	2,916,439,494	1,021,619	2,149,446,328,973	\$2,854.72	\$ 1.36	100.00%	280,510,709	99,150	141,544,630,063	\$ 2,829.16	\$ 1.98	100.00%	9.71%