

EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL

SUMMARY OF 2014 RESIDENTIAL & COMMERCIAL MARKET TOTALS

2014 Experience Year	Written Prem Excluding EQ	No. of Policies Excluding EQ	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***	6,114,031,503	8,915,870	2,311,269,823,222	\$ 685.75	\$ 2.65	79.45%	600,406,520	865,079	338,693,421,511	\$ 694.05	\$ 1.77	75.78%	9.70%
Total Residential Mkt (Excluding CEA)	1,917,646,815	2,306,332	789,998,015,098	\$ 831.47	\$ 2.43	20.55%	339,785,947	276,500	172,800,586,660	\$ 1,228.88	\$ 1.97	24.22%	11.99%
Total Residential Mkt (Including CEA)	8,031,678,318	11,222,202	3,101,267,838,320	\$ 715.70	\$ 2.59	100.00%	940,192,467	1,141,579	511,494,008,171	\$ 823.59	\$ 1.84	100.00%	10.17%
Total Homeowners Market	6,345,700,584	6,431,777	2,560,083,227,017	\$ 986.62	\$ 2.48	57.31%	821,662,302	765,848	459,362,129,459	\$ 1,072.88	\$ 1.79	67.09%	11.91%
Total Rental Market	359,559,433	1,912,982	57,777,157,569	\$ 187.96	\$ 6.22	17.05%	9,097,406	90,109	3,302,415,882	\$ 100.96	\$ 2.75	7.89%	4.71%
Total Condominium Market	406,366,266	849,416	48,286,059,947	\$ 478.41	\$ 8.42	7.57%	54,575,314	130,723	14,656,181,500	\$ 417.49	\$ 3.72	11.45%	15.39%
Total Dwelling Fire Market	762,987,108	1,720,670	409,395,348,561	\$ 443.42	\$ 1.86	15.33%	46,079,698	94,107	28,453,910,012	\$ 489.65	\$ 1.62	8.24%	5.47%
Total Mobilehome Market	157,064,928	307,357	25,726,045,226	\$ 511.02	\$ 6.11	2.74%	8,777,747	60,792	5,719,371,318	\$ 144.39	\$ 1.53	5.33%	19.78%
Total Residential Mkt (Including CEA)	8,031,678,318	11,222,202	3,101,267,838,320	\$ 715.70	\$ 2.59	100.00%	940,192,467	1,141,579	511,494,008,171	\$ 823.59	\$ 1.84	100.00%	10.17%
California FAIR Plan	67,496,648	126,687	42,436,418,917	\$ 532.78	\$ 1.59	7.36%	4,571,481	4,781	2,235,157,507	\$ 956.18	\$ 2.05	5.08%	3.77%
Total Dwelling Fire (Excluding CA FAIR Plan)	695,490,460	1,593,983	366,958,929,644	\$ 436.32	\$ 1.90	92.64%	41,508,217	89,326	26,218,752,505	\$ 464.68	\$ 1.58	94.92%	5.60%
Total Dwelling Fire Market	762,987,108	1,720,670	409,395,348,561	\$ 443.42	\$ 1.86	100.00%	46,079,698	94,107	28,453,910,012	\$ 489.65	\$ 1.62	100.00%	5.47%

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

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

Commercial Fire	357,722,714	155,234	664,584,589,549	\$ 2,304.41	\$ 0.54	15.78%	288,294,146	44,875	110,363,437,938	\$ 6,424.38	\$ 2.61	53.60%	28.91%
Commercial Multiple Peril (Non-Liab.)	2,383,666,624	828,723	1,962,579,282,941	\$ 2,876.31	\$ 1.21	84.22%	64,921,595	38,842	57,196,791,083	\$ 1,671.43	\$ 1.14	46.40%	4.69%
Total Commercial Lines:	2,741,389,338	983,957	2,627,163,872,490	\$ 2,786.09	\$ 1.04	100.00%	353,215,741	83,717	167,560,229,021	\$ 4,219.16	\$ 2.11	100.00%	8.51%