

EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL
SUMMARY OF 2023 RESIDENTIAL TOTALS

California Department of Insurance

Edition: 7/15/2024

2023 Experience Year	Written Premiums Non-EQ	No. of Policies Non-EQ	Exposure Non-EQ	Avg Prem Per Policy Non-EQ	Avg Rate Per \$1,000 Insurance Non-EQ	Market Share* Non-EQ	Written Premiums EQ	No. of Policies EQ	Exposure EQ	Avg Prem Per Policy EQ	Avg Rate Per \$1,000 Insurance EQ	Market Share* EQ	% with EQ**
Insurers with EQ coverage provided by California Earthquake Authority (CEA)	\$ 11,708,774,893	9,298,517	\$ 4,048,266,022,385	\$ 1,259.21	\$ 2.89	72.17%	\$ 963,781,187	1,041,113	\$ 664,321,958,538	\$ 925.72	\$ 1.45	64.44%	11.20%
Insurers with EQ coverage provided by Non-CEA	3,535,459,568	3,585,581	1,234,425,560,505	986.02	2.86	27.83%	508,507,036	574,448	257,836,960,427	885.21	1.97	35.56%	16.02%
Total Residential Market	\$ 15,244,234,460	12,884,098	\$ 5,282,691,582,890	\$ 1,183.18	\$ 2.89	100.00%	\$ 1,472,288,223	1,615,561	\$ 922,158,918,965	\$ 911.32	\$ 1.60	100.00%	12.54%
Total Homeowners Market	\$ 11,328,359,438	6,368,104	\$ 4,022,448,422,063	\$ 1,778.92	\$ 2.82	49.43%	\$ 1,293,260,285	963,524	\$ 837,359,480,685	\$ 1,342.22	\$ 1.54	59.64%	15.13%
Total Renters Market	530,809,225	3,146,982	93,922,808,210	168.67	5.65	24.43%	32,437,227	373,381	12,991,035,867	86.87	2.50	23.11%	11.86%
Total Condominium Market	828,866,027	1,018,516	60,804,483,928	813.80	13.63	7.91%	74,766,125	146,750	20,147,886,490	509.48	3.71	9.08%	14.41%
Total Dwelling Fire Market	2,245,952,209	2,057,283	1,060,997,743,807	1,091.71	2.12	15.97%	56,876,795	72,764	41,844,655,479	781.66	1.36	4.50%	3.54%
Total Mobilehome Market	310,247,562	293,213	44,518,124,882	1,058.10	6.97	2.28%	14,947,792	59,142	9,815,860,443	252.74	1.52	3.66%	20.17%
Total Residential Market	\$ 15,244,234,460	12,884,098	\$ 5,282,691,582,890	\$ 1,183.18	\$ 2.89	100.00%	\$ 1,472,288,223	1,615,561	\$ 922,158,918,965	\$ 911.32	\$ 1.60	100.00%	12.54%
California FAIR Plan	\$ 814,983,335	313,002	\$ 286,673,854,667	\$ 2,603.76	\$ 2.84	15.21%	\$ 6,041,236	5,075	\$ 5,149,330,574	\$ 1,190.39	\$ 1.17	6.97%	1.62%
Total Dwelling Fire (Excluding CA FAIR Plan)	1,430,968,874	1,744,281	774,323,889,140	820.38	1.85	84.79%	50,835,559	67,689	36,695,324,905	751.02	1.39	93.03%	3.88%
Total Dwelling Fire Market	\$ 2,245,952,209	2,057,283	\$ 1,060,997,743,807	\$ 1,091.71	\$ 2.12	100.00%	\$ 56,876,795	72,764	\$ 41,844,655,479	\$ 781.66	\$ 1.36	100.00%	3.54%

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

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