EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL

SUMMARY OF 2005 RESIDENTIAL MARKET TOTALS

2005 Experience Year	Written Premiums	No. of Policies	Market Share *	EQ Premiums	No. of EQ Policies	Market Share *	% with EQ **
Total CEA Companies Total Residential Mkt (Excluding CEA)	4,662,810,427 2,108,529,737	6,213,245 2,724,576	69.52% 30.48%	501,713,436 196,907,284		70.37% 29.63%	12.00% 11.52%
Total Residential Mkt (Including CEA)	6,771,340,164	8,937,821	100.00%	698,620,721	1,059,366	100.00%	11.85%
Total Homeowners Market Total Rental Market Total Condominium Market Total Dwelling Fire Market Total Mobilehome Market	5,849,383,918 181,480,008 199,584,405 418,331,797 122,560,036	6,368,305 692,402 543,441 1,037,253 296,420	71.25% 7.75% 6.08% 11.61% 3.32%	621,189,450 6,703,714 30,585,625 29,695,951 10,445,981	· · · · · · · · · · · · · · · · · · ·	71.52% 7.08% 11.58% 4.35% 5.47%	22.58% 4.44%
Total Residential Mkt (Including CEA)	6,771,340,164	8,937,821	100.00%	698,620,721	1,059,366	100.00%	11.85%
California FAIR Plan Total Dwelling Fire (Excluding CA FAIR Plan)	66,022,098 352,309,699	189,121 848,132	18.23% 81.77%	6,802,309 22,893,642	7,117 38,952	15.45% 84.55%	
Total Dwelling Fire Market	418,331,797	1,037,253	100.00%	29,695,951	46,069	100.00%	4.44%

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

Commercial Fire	377,944,534	220,243	19.76%	135,267,458	21,101	17.64%	9.58%
Commercial Multiple Peril (Non-Liab.)	2,367,713,523	894,127	80.24%	127,295,170	98,526	82.36%	11.02%
Total Commercial Lines:	2,745,658,057	1,114,370	100.00%	262,562,628	119,627	100.00%	10.73%

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