EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL

SUMMARY OF 2022 RESIDENTIAL TOTALS

2022 Experience Year		n Premiums uding EQ	No. of Policies Excluding EQ	Exposure Excluding 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) Insurers with EQ coverage provided by Non-CEA	-	,673,398,976 977,108,551	9,714,794 3,067,226	\$ 3,727,000,768,297 1,103,619,420,010	\$ 1,098.67 970.62	\$ 2.86 2.70	76.00% 24.00%	\$ 949,767,131 468,047,737	1,068,386 556,093	\$ 642,093,436,670 228,406,197,815	\$ 888.97 841.67	\$ 1.48 2.05	65.77% 34.23%	11.00% 18.13%
Total Residential Market	\$ 13,0	,650,507,527	12,782,020	\$ 4,830,620,188,308	\$ 1,067.95	\$ 2.83	100.00%	\$ 1,417,814,868	1,624,479	\$ 870,499,634,485	\$ 872.78	\$ 1.63	100.00%	12.71%
Total Homeowners Market Total Renters Market Total Condominium Market Total Dwelling Fire Market Total Mobilehome Market	1,8	282,101,551 514,883,847 716,319,157 868,884,969 268,318,003	6,396,971 3,082,264 1,027,769 1,986,956 288,060	\$ 3,786,583,626,599 91,820,764,767 57,483,489,677 857,573,065,995 37,159,241,269	\$ 1,607.34 167.05 696.97 940.58 931.47	\$ 2.72 5.61 12.46 2.18 7.22	50.05% 24.11% 8.04% 15.54% 2.25%	\$ 1,235,321,581 35,264,778 74,639,990 57,480,145 15,108,374	961,852 379,652 146,984 75,882 60,109	\$ 786,934,901,059 13,186,606,486 20,627,669,407 40,505,692,436 9,244,765,097	\$ 1,284.32 92.89 507.81 757.49 251.35	\$ 1.57 2.67 3.62 1.42 1.63	59.21% 23.37% 9.05% 4.67% 3.70%	15.04% 12.32% 14.30% 3.82% 20.87%
Total Residential Market	\$ 13,0	,650,507,527	12,782,020	\$ 4,830,620,188,308	\$ 1,067.95	\$ 2.83	100.00%	\$ 1,417,814,868	1,624,479	\$ 870,499,634,485	\$ 872.78	\$ 1.63	100.00%	12.71%
California FAIR Plan Total Dwelling Fire (Excluding CA FAIR Plan)		611,080,997 257,803,973	249,560 1,737,396	\$ 147,560,538,423 710,012,527,572	\$ 2,448.63 723.96	\$ 4.14 1.77	12.56% 87.44%	\$	4,665 71,217	\$ 3,952,409,850 36,553,282,586	\$ 1,188.87 729.24	\$ 1.40 1.42	6.15% 93.85%	1.87% 4.10%
Total Dwelling Fire Market	\$ 1,8	868,884,969	1,986,956	\$ 857,573,065,995	\$ 940.58	\$ 2.18	100.00%	\$ 57,480,145	75,882	\$ 40,505,692,436	\$ 757.49	\$ 1.42	100.00%	3.82%

* Market share represents the percentage of policies to total residential market. ** Percent with EQ represents the percentage of policies that also have EQ coverage.