

**SUMMARY OF 1997  
RESIDENTIAL MARKET TOTALS**

1997 Experience Year	Written Premiums	No. of Policies	Market Share *	EQ Premiums	No. of EQ Policies	Market Share *	% with EQ **
<b>Total CEA Companies</b>	2,427,948,842	5,654,200	71.68%	436,901,121	1,103,938	71.64%	19.52%
<b>Total Residential Mkt (Excluding CEA)</b>	1,218,179,132	2,234,239	28.32%	169,529,150	436,908	28.36%	19.56%
<b>Total Residential Mkt (Including CEA)</b>	3,646,127,974	7,888,439	100.00%	606,430,271	1,540,846	100.00%	19.53%
<b>Total Homeowners Market</b>	2,996,084,016	5,356,325	67.90%	536,426,891	1,119,331	72.64%	20.90%
<b>Total Rental Market</b>	140,134,314	528,702	6.70%	4,018,143	97,723	6.34%	18.48%
<b>Total Condominium Market</b>	105,667,934	407,499	5.17%	13,133,769	125,762	8.16%	30.86%
<b>Total Dwelling Fire Market</b>	314,154,763	1,251,516	15.87%	42,771,882	106,928	6.94%	8.54%
<b>Total Mobilehome Market</b>	90,086,948	344,397	4.37%	10,079,586	91,102	5.91%	26.45%
<b>Total Residential Mkt (Including CEA)</b>	3,646,127,974	7,888,439	100.00%	606,430,271	1,540,846	100.00%	19.53%
<b>California FAIR Plan</b>	103,282,173	277,600	22.18%	17,667,473	34,194	31.98%	12.32%
<b>Total Dwelling Fire (Excluding CA FAIR Plan)</b>	210,872,590	973,916	77.82%	25,104,409	72,734	68.02%	7.47%
<b>Total Dwelling Fire Market</b>	314,154,763	1,251,516	100.00%	42,771,882	106,928	100.00%	8.54%

\* Market share represents the percentage of policies to total residential market except for the Total Dwelling Fire Market Section.

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

\*\*\* Due to rounding, totals in shaded area may not balance.