

CALIFORNIA EARTHQUAKE ZONING

and

PROBABLE MAXIMUM LOSS EVALUATION PROGRAM

*An analysis of Potential Insured Earthquake Losses
from Questionnaires Submitted to the California Department of Insurance by
Licensed Property/Casualty Insurers in California
For Year 2011 to 2018*

California Administrative Code
Title 10, Chapter 5, Subchapter 3, Section 2307

Ricardo Lara
Insurance Commissioner

California Department of Insurance

Los Angeles, California

February 9, 2021

(In Memory of the 50th Anniversary of the San Fernando Earthquake)

The statistics were compiled and the report was prepared by the:

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Introduction

An earthquake is the shaking of the surface of the earth, resulting from the sudden release of energy in the earth's lithosphere that creates seismic waves. Earthquakes occur every single minute or even every couple of second. There are earthquakes that we cannot even feel which are either small or mild, or occur deep underground or undersea. A mild shake of earth would not cause any concern to us. However, any major shaking of the earth, even on lasting only a few seconds, would seem eternal to those who experience it.

The United States Geological Survey (USGS) is a science bureau within the United states Department of the Interior. The USGS provides science about the natural hazards that threaten lives. They develop new methods and tools to enable timely, relevant, and useful information about the earth and its processes. The USGS monitors earthquakes and publishes worldwide real-time earthquakes activity on its website (<https://earthquake.usgs.gov/earthquakes/>).

California is fortunate that seismic activity has been relatively low over the past century. However, the probability California will experience a magnitude 8 or larger earthquake in the next couple of decades has increased according to the USGS. One particularly ready fault is the Southern San Andreas, which geologists have long believed will be most likely to host a large earthquake. Recently the scientists had found additional Santa Monica fault, and active faults in San Diego area. We must raise our awareness and prepare for the possibility of a catastrophic earthquakes in California.

This Report

In the aftermath of the 1971 San Fernando Earthquake which is also known as Sylmar Earthquake (Magnitude 6.6), there was great concern about the capacity of the insurance industry's exposures to earthquake losses. This led to the California Department of Insurance (Department) holding a public hearing and issuing Ruling 226, also known as California Code of Regulations (CCR) Section 2307. This regulation requires all California licensed insurers writing earthquake insurance to report their Probable Maximum Loss (PML) data to the Department every year. The first report was released in 1981 with two years of data from 1980 to 1981. The Department has been releasing several reports with the last report with data for year 2010. This report covers the reported earthquake insurance exposure for year 2011 to 2018. The Department periodically updates and posts the aggregate PML results in its website (www.insurance.ca.gov).

The questionnaires/reports received from the individual insurers are not made public. Only the aggregate results for all insurance companies are published. The main purpose of this reporting requirement is to make an effort to quantify each insurance company's exposure to a large earthquake, to monitor insurer solvency and ability to pay claims, and to monitor the aggregate industry exposure.

The demand for earthquake insurance has grown dramatically over recent years and, hence, so has the insurance industry's exposure to large amounts of insured earthquake losses. Ordinarily, insurers deal with situations which involve many insurable risk exposures, the total of which is predictable based on past loss experience. Earthquake insurance, on the other hand,

deals with low frequency and high severity events, where the past event history is not reliable for predicting the future loss experience at a particular location. Instead, the insurance industry must rely on engineering, geological, and seismological information and professional expertise to make estimates of the potential loss exposure to a group of insured buildings in a particular fault zone. The Department uses the information from these earthquake reports to monitor the financial stability of the individual companies and to encourage the prudent expansion and availability of needed earthquake insurance. The insurers use this PML information to manage their portfolios of earthquake risks to ensure that the insurer's potential loss does not exceed the insurer's capacity to pay the losses.

The Insurance Industry's Aggregate Earthquake Exposure

As previously mentioned, all California admitted property/casualty insurance companies are required to report their PML earthquake exposure with respect to risks located in California every year. A copy of the Instructions, with maps of the earthquake zones, is included in this report as Appendix II.

Table 1 shows a historical summary of the insurance industry insuring a substantial amount of earthquake risk in California. It displays Direct Insured Probable Maximum Loss (PML) and total Direct Liability by earthquake zones in California. The insurance industry's aggregate insured PMLs on a direct basis (meaning before reinsurance) are shown for earthquake insurance in effect at the end of the respective years.

Probable Maximum Loss (PML) means the average monetary loss (after the specified deductible) which will be experienced by typical buildings in a given earthquake building class in the specified earthquake PML zone for the maximum size earthquake that is likely to occur in that earthquake zone. This definition assumes a large magnitude earthquake, and the damage results only from vibratory (or shake) motion. The PML is obtained by multiplying a specified PML factor times the replacement value of the structure and contents, which is assumed to be equal to the insured coverage limit or *direct liability*.

Direct Liability is the industry total amount of earthquake insurance coverage in the policies. For instance, an insurer insuring a \$200,000 house for that amount of earthquake coverage would have a direct liability of \$200,000, and a PML of \$4,260 for a 10% deductible policy in San Francisco (using a 2.13% PML factor for Zone A).

The given PML percentages were derived from an examination of the structural damage in past earthquakes, with engineering adjustments for the size of the earthquake, and the results averaged over the earthquake zone. Actual insured losses will vary due to poor soil conditions (including landslide and liquefaction) and close proximity to the fault line. In fact, at the Loma Prieta earthquake, the soil conditions and the proximity to the fault line had a greater effect on insured losses than did the type or condition of the structure.

TABLE 1: TOTAL PROBABLE MAXIMUM LOSSES (PMLS) -- ALL COMPANIES REPORTING

This table shows that the insurance industry insures a substantial amount of earthquake risk in California.

Direct Insured Probable Maximum Losses (PMLs) as of the End of:																				
<i>Earthquake Zone</i>	2011-2012			2012-2013			2013-2014			2014-2015			2015-2016			2016-2017				
	2011	2012	% Chng	2013	2013/12	% Chng	2014	2014/13	% Chng	2015	2015/14	% Chng	2016	2016/15	% Chng	2017	2017/16	% Chng	2018	2018/17
A. San Francisco	\$18,323	\$16,378	-10.6%	\$21,960	34.1%		\$25,577	16%		\$22,100	-14%		\$20,781	-6%		\$24,765	19%		\$26,239	6%
B. Los Angeles/Orange	\$24,430	\$22,724	-7.0%	\$32,655	43.7%		\$33,164	2%		\$28,141	-15%		\$27,551	-2%		\$34,001	23%		\$34,181	1%

Total Direct Liability (total property values) and Direct Insured PMLs (expected damage) across California:																	
<i>Earthquake Zone</i>	2011-2012			2012-2013			2013-2014			2014-2015			2015-2016			2016-2017	
	Dir Liab 2011	Dir Liab 2012	% Chng 2012/11	Dir Liab 2013	% Chng 2013/12	Dir Liab 2014	% Chng 2014/13	Dir Liab 2015	% Chng 2015/14	Dir Liab 2016	% Chng 2016/15	Dir Liab 2017	% Chng 2017/16	Dir Liab 2018	% Chng 2018/17		
A. San Francisco	\$251,464	\$253,038	0.6%	\$257,462	1.7%	\$277,932	8%	\$174,903	-37%	\$186,464	7%	\$216,766	16%	\$236,043	9%		
B. Los Angeles/Orange	\$282,130	\$264,833	-6.1%	\$313,312	18.3%	\$329,844	5%	\$308,481	-6%	\$327,460	6%	\$367,563	12%	\$390,836	6%		
C. Santa Barbara	\$66,795	\$65,463	-2.0%	\$69,254	5.8%	\$115,902	67%	\$71,300	-38%	\$77,294	8%	\$83,249	8%	\$93,527	12%		
D. San Diego	\$81,336	\$80,951	-0.5%	\$84,142	3.9%	\$95,418	13%	\$89,823	-6%	\$99,416	11%	\$112,119	13%	\$122,169	9%		
E. South-East	\$66,282	\$63,359	-4.4%	\$67,606	6.7%	\$71,394	6%	\$65,534	-8%	\$73,101	12%	\$79,241	8%	\$90,122	14%		
F. Central	\$11,765	\$9,871	-16.1%	\$9,957	0.9%	\$11,420	15%	\$8,948	-22%	\$9,965	11%	\$11,039	11%	\$12,035	9%		
G. North-Central	\$31,504	\$28,131	-10.7%	\$27,680	-1.6%	\$28,758	4%	\$28,547	-1%	\$30,781	8%	\$35,451	15%	\$56,727	60%		
H. North	\$2,970	\$2,822	-5.0%	\$2,902	2.8%	\$3,292	13%	\$2,735	-17%	\$2,968	9%	\$2,962	0%	\$2,900	-2%		

<i>Earthquake Zone</i>	2011-2012			2012-2013			2013-2014			2014-2015			2015-2016			2016-2017	
	Dir PML 2011	Dir PML 2012	% Chng 2012/11	Dir PML 2013	% Chng 2013/12	Dir PML 2014	% Chng 2014/13	Dir PML 2015	% Chng 2015/14	Dir PML 2016	% Chng 2016/15	Dir PML 2017	% Chng 2017/16	Dir PML 2018	% Chng 2018/17		
A. San Francisco	\$18,323	\$16,378	-10.6%	\$21,960	34.1%	\$25,577	16%	\$22,100	-14%	\$20,781	-6%	\$24,765	19%	\$26,239	6%		
B. Los Angeles/Orange	\$24,430	\$22,724	-7.0%	\$32,655	43.7%	\$33,164	2%	\$28,141	-15%	\$27,551	-2%	\$34,001	23%	\$34,181	1%		
C. Santa Barbara	\$5,738	\$5,813	1.3%	\$7,151	23.0%	\$7,802	9%	\$6,245	-20%	\$6,110	-2%	\$6,351	4%	\$7,076	11%		
D. San Diego	\$7,623	\$7,012	-8.0%	\$8,069	15.1%	\$8,905	10%	\$7,941	-11%	\$8,257	4%	\$9,053	10%	\$9,314	3%		
E. South-East	\$9,479	\$8,236	-13.1%	\$10,409	26.4%	\$11,732	13%	\$9,092	-23%	\$10,244	13%	\$10,829	6%	\$13,382	24%		
F. Central	\$1,952	\$2,351	20.4%	\$2,163	-8.0%	\$2,804	30%	\$2,403	-14%	\$2,048	-15%	\$2,401	17%	\$2,389	0%		
G. North-Central	\$4,495	\$4,969	10.5%	\$4,635	-6.7%	\$5,030	9%	\$4,985	-1%	\$4,375	-12%	\$5,919	35%	\$6,631	12%		
H. North	\$444	\$427	-3.8%	\$471	10.3%	\$510	8%	\$389	-24%	\$306	-21%	\$289	-6%	\$203	-30%		

Residential versus Commercial Earthquake Insurance

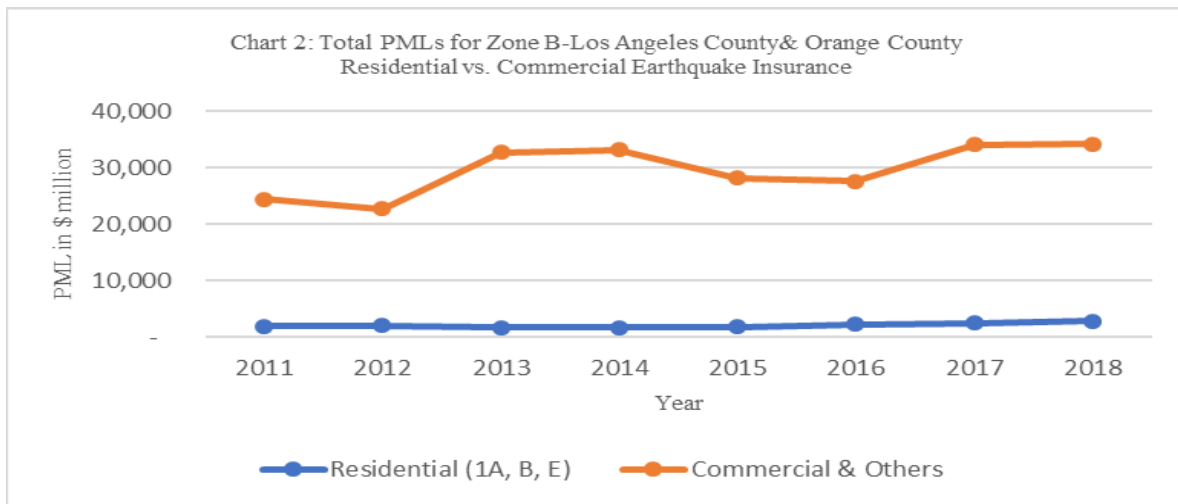
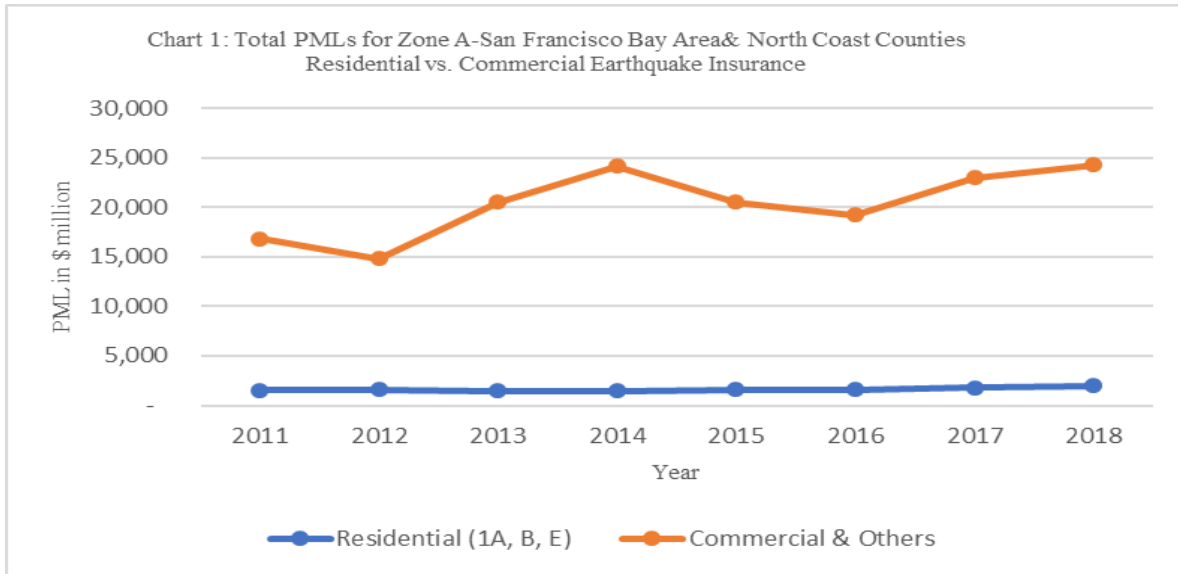
The markets for residential and commercial earthquake insurance are quite different and are examined separately. *Table 2* shows a historical summary of the insurance industry insuring residential and commercial buildings in Zone A (San Francisco), and Zone B (Los Angeles/Orange).

TABLE 2: TOTAL PROBABLE MAXIMUM LOSSES (PMLS) for RESIDENTIAL and COMMERCIAL CLASSES

This table compares the amount of Residential EQ and Commercial EQ insurance for San Francisco County and Los Angeles/Orange Counties.

<i>Earthquake Zone</i>	Direct Insured PMLs (in \$millions) as of the End of :															
	Dir PML 2011	Dir PML 2012	% Chng 2012/11	Dir PML 2013	% Chng 2013/12	Dir PML 2014	% Chng 2014/13	Dir PML 2015	% Chng 2015/14	Dir PML 2016	% Chng 2016/15	Dir PML 2017	% Chng 2017/16	Dir PML 2018	% Chng 2018/17	
A. San Francisco																
-Residential (1A, B, E)	\$ 1,518	\$ 1,579	4.0%	\$ 1,459	-7.6%	\$ 1,447	-0.8%	\$ 1,563	8.0%	\$ 1,584	1.4%	\$ 1,773	11.9%	\$ 1,975	11.4%	
-Commerical &Others	\$ 16,805	\$ 14,799	-11.9%	\$ 20,501	38.5%	\$ 24,130	17.7%	\$ 20,537	-14.9%	\$ 19,197	-6.5%	\$ 22,992	19.8%	\$ 24,264	5.5%	
Total:	\$ 18,323	\$ 16,378	-10.6%	\$ 21,960	34.1%	\$ 25,577	16.5%	\$ 22,100	-13.6%	\$ 20,781	-6.0%	\$ 24,765	19.2%	\$ 26,239	6.0%	
% Residential	8%	10%		7%		6%		7%		8%		7%		8%		
% Commerical	92%	90%		93%		94%		93%		92%		93%		92%		
B. Los Angeles																
-Residential (1A, B, E)	\$ 1,909	\$ 1,960	2.7%	\$ 1,635	-16.6%	\$ 1,640	0.4%	\$ 1,823	11.1%	\$ 2,250	23.5%	\$ 2,460	9.3%	\$ 2,757	12.1%	
-Commerical &Others	\$ 22,521	\$ 20,764	-7.8%	\$ 31,020	49.4%	\$ 31,524	1.6%	\$ 26,319	-16.5%	\$ 25,301	-3.9%	\$ 31,541	24.7%	\$ 31,424	-0.4%	
Total:	\$ 24,430	\$ 22,724	-7.0%	\$ 32,655	43.7%	\$ 33,164	1.6%	\$ 28,141	-15.1%	\$ 27,551	-2.1%	\$ 34,001	23.4%	\$ 34,181	0.5%	
% Residential	8%	9%		5%		5%		6%		8%		7%		8%		
% Commerical	92%	91%		95%		95%		94%		92%		93%		92%		

Commercial and residential earthquake insurance are two different markets, with a different group of insurers in each market. The charts below show the direct PML breakdown between the amount of residential versus commercial earthquake insurance for “Zone A San Francisco Bay Area and North Coast Counties (Chart 1)” and “Zone B Los Angeles County and Orange County (Chart 2)”.



CALIFORNIA EARTHQUAKE INSURANCE			
Total Direct Insured PMLs For Residential and Commercial Classes (\$millions)			

Zone A: San Francisco Bay Area and North Coast Counties			
Year	Residential (1A, B, E)	Commercial & Others	Total
2011	1,518	16,805	18,323
2012	1,579	14,799	16,378
2013	1,459	20,501	21,960
2014	1,447	24,130	25,577
2015	1,563	20,537	22,100
2016	1,584	19,197	20,781
2017	1,773	22,992	24,765
2018	1,975	24,264	26,239

Zone B: Los Angeles County and Orange County			
Year	Residential (1A, B, E)	Commercial & Others	Total
2011	1,909	22,521	24,430
2012	1,960	20,764	22,724
2013	1,635	31,020	32,655
2014	1,640	31,524	33,164
2015	1,823	26,319	28,141
2016	2,250	25,301	27,551
2017	2,460	31,541	34,001
2018	2,757	31,424	34,181

The Table above shows the comparison of Total Direct Insured PMLs for Residential and Commercial Classes for Zone A (San Francisco) and Zone B (Los Angeles/Orange). As can be seen there are larger amount of commercial earthquake exposures in Zone B (Los Angeles/Orange). In San Francisco, most of the commercial earthquake exposure was located south of San Francisco in Silicon Valley. The data were extracted from Table 3, which shows all zones in California.

Table 3 shows the very large amount of commercial earthquake exposure in Los Angeles.

TABLE 3: Direct Probable Maximum Loss (PML) by Earthquake Zone

This table shows the Residential Versus Commercial PMLs by geography. Los Angeles/Orange Counties have the most Commercial exposure.

(in \$millions)

Residential(1A, B, E): Direct Insured PMLs as of the End of:

<i>Earthquake Zone</i>	2011	2012	% Chng 2012/11	2013	% Chng 2013/12	2014	% Chng 2014/13	2015	% Chng 2015/14	2016	% Chng 2016/15	2017	% Chng 2017/16	2018	% Chng 2018/17
A. San Francisco	\$1,518	\$1,579	4.0%	\$1,459	-7.6%	\$1,447	-0.8%	\$1,563	8.0%	\$1,584	1%	\$1,773	12%	\$1,975	11%
B. Los Angeles/Orange	\$1,909	\$1,960	2.7%	\$1,635	-16.6%	\$1,640	0.4%	\$1,823	11.1%	\$2,250	23%	\$2,460	9%	\$2,757	12%
C. Santa Barbara	\$594	\$611	2.9%	\$513	-16.1%	\$509	-0.8%	\$551	8.3%	\$624	13%	\$730	17%	\$815	12%
D. San Diego	\$338	\$369	9.1%	\$332	-10.2%	\$321	-3.3%	\$368	14.9%	\$441	20%	\$593	35%	\$561	-5%
E. South-East	\$317	\$314	-0.8%	\$311	-1.0%	\$316	1.5%	\$299	-5.3%	\$353	18%	\$432	22%	\$429	-1%
F. Central	\$30	\$38	25.0%	\$32	-15.2%	\$34	5.3%	\$36	8.7%	\$40	11%	\$46	14%	\$66	44%
G. North-Central	\$65	\$68	4.0%	\$62	-8.4%	\$68	9.2%	\$93	37.1%	\$88	-6%	\$112	28%	\$192	71%
H. North	\$22	\$20	-9.1%	\$18	-11.0%	\$20	11.2%	\$22	11.6%	\$24	10%	\$28	15%	\$15	-48%

(in \$millions)

Commercial & All Others Classes: Direct Insured PMLs as of the End of:

<i>Earthquake Zone</i>	2011	2012	% Chng 2012/11	2013	% Chng 2013/12	2014	% Chng 2014/13	2015	% Chng 2015/14	2016	% Chng 2016/15	2017	% Chng 2017/16	2018	% Chng 2018/17
A. San Francisco	\$16,805	\$14,799	-11.9%	\$20,501	38.5%	\$24,130	17.7%	\$20,537	-14.9%	\$19,197	-7%	\$22,992	20%	\$24,264	6%
B. Los Angeles/Orange	\$22,521	\$20,764	-7.8%	\$31,020	49.4%	\$31,524	1.6%	\$26,319	-16.5%	\$25,301	-4%	\$31,541	25%	\$31,424	0%
C. Santa Barbara	\$5,144	\$5,202	1.1%	\$6,638	27.6%	\$7,293	9.9%	\$5,694	-21.9%	\$5,486	-4%	\$5,621	2%	\$6,261	11%
D. San Diego	\$7,285	\$6,643	-8.8%	\$7,738	16.5%	\$8,585	10.9%	\$7,573	-11.8%	\$7,816	3%	\$8,460	8%	\$8,754	3%
E. South-East	\$9,162	\$7,922	-13.5%	\$10,098	27.5%	\$11,416	13.1%	\$8,793	-23.0%	\$9,891	12%	\$10,397	5%	\$12,953	25%
F. Central	\$1,922	\$2,314	20.4%	\$2,131	-7.9%	\$2,771	30.0%	\$2,367	-14.6%	\$2,008	-15%	\$2,355	17%	\$2,323	-1%
G. North-Central	\$4,430	\$4,901	10.6%	\$4,573	-6.7%	\$4,962	8.5%	\$4,892	-1.4%	\$4,287	-12%	\$5,807	35%	\$6,439	11%
H. North	\$422	\$407	-3.6%	\$453	11.4%	\$490	8.2%	\$367	-25.2%	\$282	-23%	\$261	-7%	\$188	-28%

On January 17, 1994, a magnitude 6.7 earthquake known as the Northridge Earthquake rocked California's San Fernando Valley, twenty miles northwest of downtown Los Angeles, on a fault no one even knew existed. The Northridge Earthquake shook the foundation of the residential insurance industry, which had greatly underestimated the potentially costs associated with the damage from the earthquake. Many insurance companies greatly limited the number of homeowners policies they wrote. By January of 1995, companies representing 93% of the California homeowners insurance market had either restricted or stopped writing homeowners police and earthquake insurance altogether.

In 1995, the California Legislature came up with a workable solution it thought would help revitalize the insurance and housing markets. The California Legislature passed legislation, AB 1366, authorizing insurers to offer a basic, no-frills "mini policy" residential earthquake insurance policy for compliance with the law requiring that earthquake coverage be offered with the purchase of a fire or homeowners' policy. This "mini" policy has a 15% deductible on the structure, no coverage for appurtenant structures (such as detached garages, swimming pools, and garden walls which are frequently damaged in an earthquake) and greatly limited coverage for contents. Insurers began selling this "mini" policy statewide in 1996.

In 1996, the California Legislature authorized the creation of the California Earthquake Authority (CEA). The CEA is an insurance pool for earthquake insurance on homes, condos, and rental units. There is no commercial coverage offered. The CEA insured only a few policies in December 1996, and didn't become fully operational until 1997. Insurers representing about 70% of the homeowners' insurance market began placing their residential earthquake policies with the CEA. The policy that is insured by the CEA is the "mini" policy. Insurers that were not members of the CEA also offered the "mini" policy, but many also offered the option of choosing lower deductibles. The CEA later began offering lower deductibles for an extra charge, but very few people chose it.

According to a Department of Insurance survey conducted shortly after the Northridge earthquake, 42% of the homes in the Northridge area had earthquake insurance in 1994 (30% of the homes statewide). The policies included a lower deductible and broader coverage.

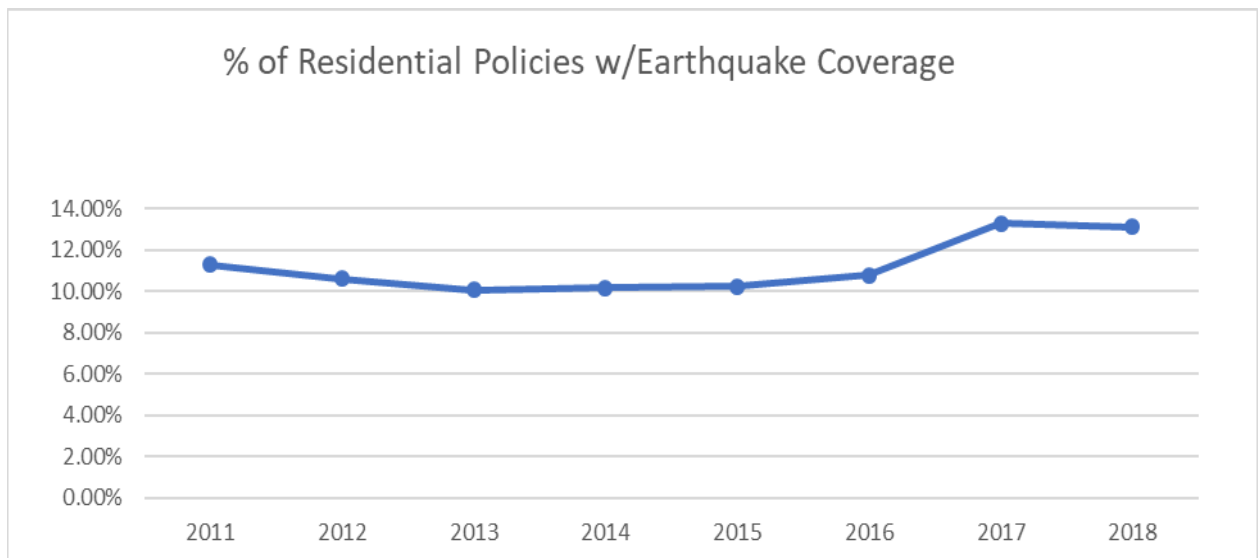
In 2018, there is about 13% of the homes in California had earthquake insurance (see Table 4). This figure remains at about the same level for the past six year (2011:11.3%, 2012:10.6%, 2013:10.07%, 2014:10.17%, 2015:10.23%, 2016:10.79%, and 2017:13.29%). Of those that had earthquake insurance, most had the restricted "mini" policy. The "mini" policy has a high 15% deductible that would pay little or nothing in the event of a moderate earthquake. In other words, on a \$200,000 home, damage under \$30,000 would not be covered by the earthquake insurance policy. As an option to the "mini" policy, in 2011, the Commissioner approved the CEA "Homeowner's Choice" policy, which was offered beginning July 1, 2012. Consumers may tailor the policy by choosing 10% or 15% deductibles, increased limits, or other terms to suit their needs. The "Choice" product features a separate contents deductible which allows personal property to be covered at a much lower deductible. Consumers are also granted the option to decline certain coverage, including contents and/or living expenses.

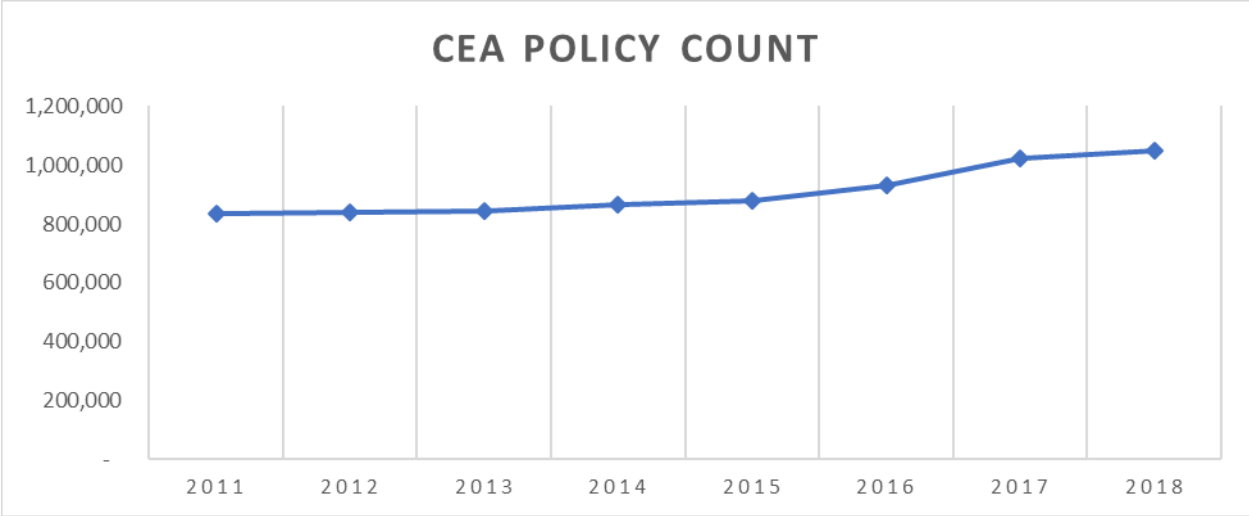
The California Department of Insurance in addition to collecting earthquake PML data, also monitors the residential property and earthquake insurance marketplace. The Department

publishes the report of "Residential Earthquake Insurance Premium and Policy Count " annually. This report can be found in the Department's website. The following table shows the historical results of the number of residential property insurance and earthquake insurance policies and premium issued by the CEA and by other insurers from 2011 to 2018 and the take-up rate of residential policies with earthquake insurance. The first chart shows the trend of % of Residential Policies with Earthquake Coverage from 2011 to 2018. The second chart shows the trend line of CEA's premium from 2011 to 2018.

Residential Earthquake Insurance Premium and Policy Count								
Total Residential Market	2011	2012	2013	2014	2015	2016	2017	2018
Total # of Residential Policies	10,197,484	10,561,701	11,015,850	11,222,202	11,246,982	11,258,944	11,587,824	12,063,289
EQ Written Premium	\$988,744,562	\$919,814,994	\$896,859,543	\$940,192,467	\$984,471,516	\$986,367,789	\$1,111,618,555	\$1,198,243,717
# of Earthquake Policies	1,152,027	1,119,778	1,109,822	1,141,579	1,150,968	1,214,872	1,540,521	1,584,133
% of Residential Policies w/Earthquake Coverage	11.30%	10.60%	10.07%	10.17%	10.23%	10.79%	13.29%	13.13%
Total CEA Companies:	2011	2012	2013	2014	2015	2016	2017	2018
EQ Written Premium	\$622,858,706	\$556,817,712	\$569,331,874	\$600,406,520	\$632,509,421	\$609,786,487	\$688,378,185	\$761,266,574
# of CEA Policies	836,535	841,503	841,836	865,079	879,537	931,589	1,021,707	1,050,835
CEA Policies (% of Total)	72.61%	75.15%	75.85%	75.78%	76.42%	76.68%	66.32%	66.34%

Source: California Dept. of Insurance- EQ Premium Policy Count Data Call





Reinsurance has a Vital Role in the Earthquake Insurance Market

The reinsurance market plays a vital role in distributing earthquake losses into the worldwide insurance industry, thus enabling earthquake insurance to be offered to the extent that it is in California. Reinsurance is used especially with respect to large commercial buildings, or to limit the total loss from one earthquake event.

Earthquake insurance could not be sold by primary insurers in California without the participation of the reinsurance market, especially for commercial earthquake insurance. Reinsurance is the sharing of insurance risks between insurers with respect to a contract on specific risks or with respect to a catastrophe contract applying to all risks in one earthquake zone. Insurers share the risks because it is safer for an insurer to insure a portion of many buildings, rather than take all of the risk on a few buildings.

A *per risk* reinsurance contract limits the insured loss to the primary insurer on each individual structure insured. A *catastrophe* contract limits the total amount of loss to the primary insurer from one event. An example of a per risk treaty is one which will pay 50% of each and every loss. A catastrophe reinsurance treaty only pays if the aggregate losses exceed a very high amount, such as \$25 million. Due to the unpredictable nature of the peril of earthquakes, great reliance is placed on per risk and catastrophe reinsurance. The extent of the use of reinsurance is shown in Table 4. *Direct PML* is the total amount of PML covered by insurance and written by *primary* insurers, before consideration of any reinsurance shared (*ceded*) to other insurers.

From Table 4, we can see that about 13%-31% of direct PML was reinsured in 2018, compared to around 13%-29% in 2017.

Most of the reinsurance is sold to insurers worldwide. California law sets forth requirements for acceptable reinsurance arrangement. Reinsurers shall be either admitted or accredited or, if non-domestic, have approved U.S. Trusts or Letters of Credit issued by qualified U.S. financial institutions. Table 5 shows historical summary of reinsurance usage ifor earthquake coverages in California for Zone A (San Francisco) and Zone B (Los Angeles/Orange from 2011 to 2018.

Table 6 and the chart show that the reinsurance market is subject to change. The primary cause of the change is the number of catastrophes around the world each year, earthquake and non-earthquake.

When reinsurance rates rise, new capital comes into the market and then the rates stabilize again. The reinsurance companies estimate the PML for a portfolio of risks using the computer models and to estimate the proper rates.

Table 4: Use of Per Risk Reinsurance by Residential vs. Commercial 2011-2018

	Residential			Commercial			Total		
	Direct PML	Net PML	% PML Ceded	Direct PML	Net PML	% PML Ceded	Direct PML	Net PML	% PML Ceded
2011 Zone --Area									
A. San Francisco	\$ 1,518	\$ 755	50.3%	\$ 16,805	\$ 14,461	13.9%	\$ 18,323	\$ 15,216	17.0%
B. Los Angeles/Orange	\$ 1,909	\$ 599	68.6%	\$ 22,521	\$ 17,990	20.1%	\$ 24,430	\$ 18,590	23.9%
C. Santa Barbara	\$ 594	\$ 221	62.8%	\$ 5,144	\$ 4,457	13.4%	\$ 5,738	\$ 4,678	18.5%
D. San Diego	\$ 338	\$ 135	60.0%	\$ 7,285	\$ 5,932	18.6%	\$ 7,623	\$ 6,067	20.4%
E. South-East	\$ 317	\$ 143	54.9%	\$ 9,162	\$ 7,763	15.3%	\$ 9,479	\$ 7,906	16.6%
F. Central	\$ 30	\$ 11	63.3%	\$ 1,922	\$ 1,591	17.2%	\$ 1,952	\$ 1,602	18.0%
G. North-Central	\$ 65	\$ 29	55.4%	\$ 4,430	\$ 3,943	11.0%	\$ 4,495	\$ 3,972	11.6%
H. North	\$ 22	\$ 16	27.3%	\$ 422	\$ 319	24.4%	\$ 444	\$ 335	24.6%
2012 Zone --Area									
A. San Francisco	\$ 1,579	\$ 721	54.3%	\$ 14,799	\$ 13,128	11.3%	\$ 16,378	\$ 13,849	15.4%
B. Los Angeles/Orange	\$ 1,960	\$ 554	71.8%	\$ 20,764	\$ 18,303	11.9%	\$ 22,724	\$ 18,857	17.0%
C. Santa Barbara	\$ 611	\$ 202	66.9%	\$ 5,202	\$ 4,771	8.3%	\$ 5,813	\$ 4,973	14.5%
D. San Diego	\$ 369	\$ 142	61.5%	\$ 6,643	\$ 6,058	8.8%	\$ 7,012	\$ 6,200	11.6%
E. South-East	\$ 314	\$ 131	58.3%	\$ 7,922	\$ 7,146	9.8%	\$ 8,236	\$ 7,277	11.6%
F. Central	\$ 38	\$ 13	65.8%	\$ 2,314	\$ 2,103	9.1%	\$ 2,352	\$ 2,116	10.0%
G. North-Central	\$ 68	\$ 25	63.1%	\$ 4,901	\$ 4,368	10.9%	\$ 4,969	\$ 4,393	11.6%
H. North	\$ 20	\$ 14	32.0%	\$ 407	\$ 352	13.4%	\$ 427	\$ 366	14.3%
2013 Zone --Area									
A. San Francisco	\$ 1,459	\$ 772	47.1%	\$ 20,501	\$ 17,950	12.4%	\$ 21,960	\$ 18,722	14.7%
B. Los Angeles/Orange	\$ 1,635	\$ 674	58.8%	\$ 31,020	\$ 23,149	25.4%	\$ 32,655	\$ 23,823	27.0%
C. Santa Barbara	\$ 513	\$ 228	55.7%	\$ 6,638	\$ 5,716	13.9%	\$ 7,151	\$ 5,943	16.9%
D. San Diego	\$ 332	\$ 175	47.3%	\$ 7,738	\$ 6,835	11.7%	\$ 8,070	\$ 7,010	13.1%
E. South-East	\$ 311	\$ 198	36.5%	\$ 10,098	\$ 8,692	13.9%	\$ 10,409	\$ 8,889	14.6%
F. Central	\$ 32	\$ 14	57.5%	\$ 2,131	\$ 1,853	13.0%	\$ 2,163	\$ 1,867	13.7%
G. North-Central	\$ 62	\$ 26	58.2%	\$ 4,573	\$ 4,169	8.8%	\$ 4,635	\$ 4,195	9.5%
H. North	\$ 18	\$ 12	31.7%	\$ 453	\$ 384	15.3%	\$ 471	\$ 396	15.9%
2014 Zone --Area									
A. San Francisco	\$ 1,447	\$ 789	45.5%	\$ 24,130	\$ 19,203	20.4%	\$ 25,577	\$ 19,992	21.8%
B. Los Angeles/Orange	\$ 1,640	\$ 611	62.7%	\$ 31,524	\$ 23,972	24.0%	\$ 33,164	\$ 24,583	25.9%
C. Santa Barbara	\$ 509	\$ 203	60.1%	\$ 7,293	\$ 5,806	20.4%	\$ 7,802	\$ 6,009	23.0%
D. San Diego	\$ 321	\$ 149	53.5%	\$ 8,585	\$ 6,874	19.9%	\$ 8,906	\$ 7,023	21.1%
E. South-East	\$ 316	\$ 183	42.2%	\$ 11,416	\$ 9,271	18.8%	\$ 11,732	\$ 9,454	19.4%
F. Central	\$ 34	\$ 11	67.4%	\$ 2,771	\$ 2,290	17.4%	\$ 2,805	\$ 2,301	18.0%
G. North-Central	\$ 68	\$ 29	57.9%	\$ 4,962	\$ 4,404	11.2%	\$ 5,030	\$ 4,433	11.9%
H. North	\$ 20	\$ 14	30.5%	\$ 490	\$ 359	26.7%	\$ 510	\$ 373	26.9%
2015 Zone --Area									
A. San Francisco	\$ 1,563	\$ 819	47.6%	\$ 20,537	\$ 16,411	20.1%	\$ 22,100	\$ 17,230	22.0%
B. Los Angeles/Orange	\$ 1,823	\$ 715	60.8%	\$ 26,319	\$ 21,190	19.5%	\$ 28,142	\$ 21,905	22.2%
C. Santa Barbara	\$ 551	\$ 214	61.2%	\$ 5,694	\$ 4,982	12.5%	\$ 6,245	\$ 5,196	16.8%
D. San Diego	\$ 368	\$ 165	55.1%	\$ 7,573	\$ 6,728	11.2%	\$ 7,941	\$ 6,893	13.2%
E. South-East	\$ 299	\$ 152	49.3%	\$ 8,793	\$ 7,578	13.8%	\$ 9,092	\$ 7,729	15.0%
F. Central	\$ 36	\$ 9	73.9%	\$ 2,367	\$ 2,170	8.3%	\$ 2,403	\$ 2,179	9.3%
G. North-Central	\$ 93	\$ 43	53.8%	\$ 4,892	\$ 4,440	9.2%	\$ 4,985	\$ 4,483	10.1%
H. North	\$ 22	\$ 15	33.2%	\$ 367	\$ 325	11.4%	\$ 389	\$ 340	12.6%
2016 Zone --Area									
A. San Francisco	\$ 1,584	\$ 753	52.4%	\$ 19,197	\$ 16,160	15.8%	\$ 20,781	\$ 16,913	18.6%
B. Los Angeles/Orange	\$ 2,250	\$ 908	59.7%	\$ 25,301	\$ 21,058	16.8%	\$ 27,551	\$ 21,966	20.3%
C. Santa Barbara	\$ 624	\$ 223	64.3%	\$ 5,486	\$ 4,627	15.7%	\$ 6,110	\$ 4,850	20.6%
D. San Diego	\$ 441	\$ 186	57.9%	\$ 7,816	\$ 6,802	13.0%	\$ 8,257	\$ 6,988	15.4%
E. South-East	\$ 353	\$ 168	52.3%	\$ 9,891	\$ 8,194	17.2%	\$ 10,244	\$ 8,363	18.4%
F. Central	\$ 40	\$ 10	74.5%	\$ 2,008	\$ 1,839	8.4%	\$ 2,048	\$ 1,849	9.7%
G. North-Central	\$ 88	\$ 33	62.5%	\$ 4,287	\$ 3,544	17.3%	\$ 4,375	\$ 3,577	18.2%
H. North	\$ 24	\$ 16	34.2%	\$ 282	\$ 235	16.6%	\$ 306	\$ 251	17.9%
2017 Zone --Area									
A. San Francisco	\$ 1,773	\$ 789	55.5%	\$ 22,992	\$ 18,514	19.5%	\$ 24,765	\$ 19,304	22.1%
B. Los Angeles/Orange	\$ 2,460	\$ 908	63.1%	\$ 31,541	\$ 23,088	26.8%	\$ 34,001	\$ 23,996	29.4%
C. Santa Barbara	\$ 730	\$ 242	66.9%	\$ 5,621	\$ 4,687	16.6%	\$ 6,351	\$ 4,928	22.4%
D. San Diego	\$ 593	\$ 236	60.2%	\$ 8,460	\$ 7,421	12.3%	\$ 9,053	\$ 7,657	15.4%
E. South-East	\$ 432	\$ 210	51.5%	\$ 10,397	\$ 8,678	16.5%	\$ 10,829	\$ 8,887	17.9%
F. Central	\$ 46	\$ 9	81.1%	\$ 2,355	\$ 2,063	12.4%	\$ 2,401	\$ 2,072	13.7%
G. North-Central	\$ 112	\$ 39	65.2%	\$ 5,807	\$ 4,975	14.3%	\$ 5,919	\$ 5,014	15.3%
H. North	\$ 28	\$ 18	35.7%	\$ 261	\$ 214	17.9%	\$ 289	\$ 232	19.7%
2018 Zone --Area									
A. San Francisco	\$ 1,975	\$ 737	62.7%	\$ 24,264	\$ 18,634	23.2%	\$ 26,239	\$ 19,371	26.2%
B. Los Angeles/Orange	\$ 2,757	\$ 990	64.1%	\$ 31,424	\$ 22,457	28.5%	\$ 34,181	\$ 23,447	31.4%
C. Santa Barbara	\$ 815	\$ 262	67.9%	\$ 6,261	\$ 5,115	18.3%	\$ 7,076	\$ 5,377	24.0%
D. San Diego	\$ 561	\$ 155	72.5%	\$ 8,754	\$ 7,505	14.3%	\$ 9,315	\$ 7,660	17.8%
E. South-East	\$ 429	\$ 178	58.5%	\$ 12,953	\$ 10,519	18.8%	\$ 13,382	\$ 10,697	20.1%
F. Central	\$ 66	\$ 23	64.7%	\$ 2,323	\$ 1,985	14.5%	\$ 2,389	\$ 2,009	15.9%
G. North-Central	\$ 192	\$ 108	43.6%	\$ 6,439	\$ 4,952	23.1%	\$ 6,631	\$ 5,060	23.7%
H. North	\$ 15	\$ 3	79.3%	\$ 188	\$ 172	8.5%	\$ 203	\$ 175	13.7%

TABLE 5: USE of REINSURANCE

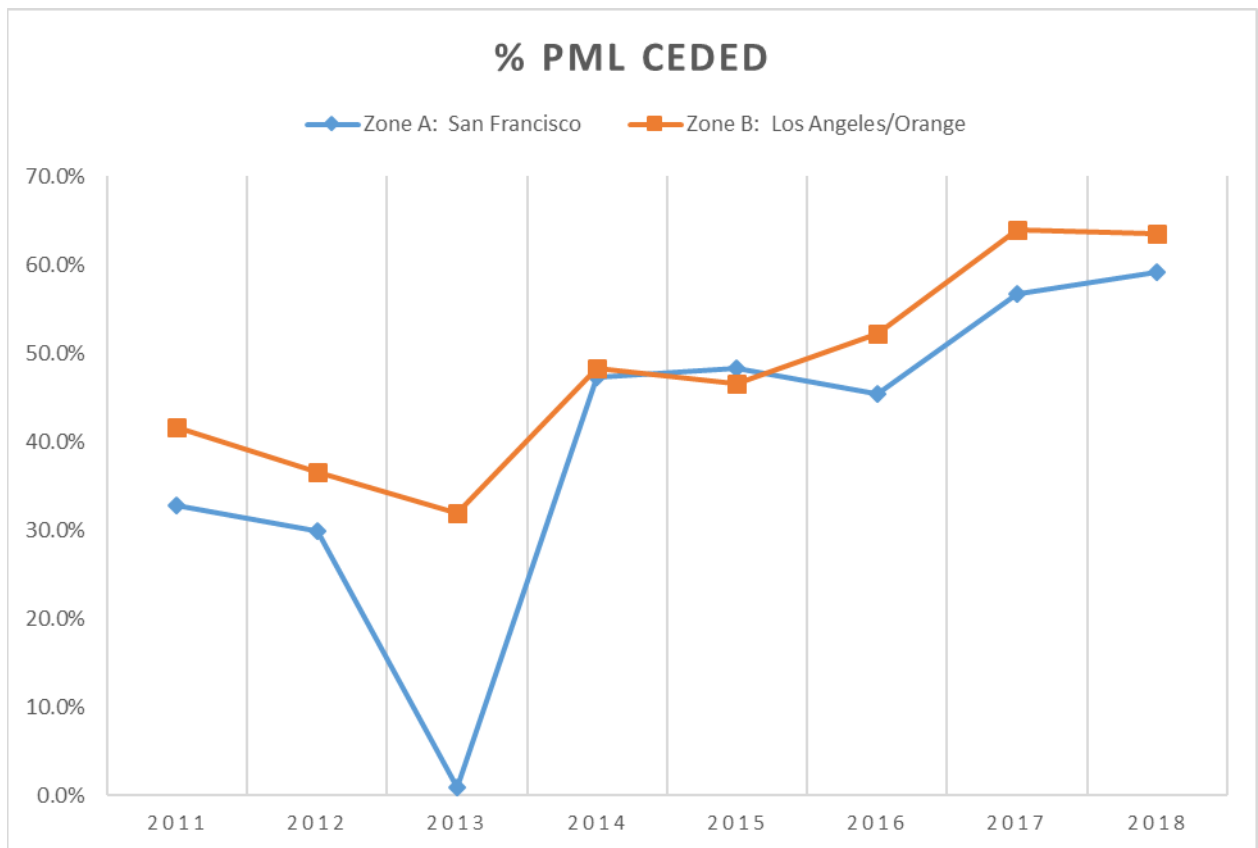
This table shows that most of the earthquake risk is distributed through the reinsurance market.

Direct and Ceded PMLs (in \$millions) as of the End of:															
			% Chng		% Chng		% Chng		% Chng		% Chng		% Chng		
Zone A: San Francisco	2011	2012	2012/11	2013	2013/12	2014	2014/13	2015	2015/14	2016	2016/15	2017	2017/16	2018	
Direct PML	\$18,323	\$16,378	-10.6%	\$21,960	34.1%	\$25,577	16.5%	\$22,100	-13.6%	\$20,781	-6.0%	\$24,765	19.2%	\$26,239	6.0%
Per risk PML ceded	\$3,107	\$2,529	-18.6%	\$3,238	28.0%	\$5,585	72.5%	\$4,870	-12.8%	\$3,868	-20.6%	\$5,461	41.2%	\$6,868	25.8%
Net PML after per risk	\$15,216	\$13,849		\$18,722		\$19,992		\$17,230		\$16,913		\$19,304		\$19,371	
Catastrophe PML ceded	\$2,896	\$2,367	-18.3%	-\$3,054	-229.0%	\$6,509	-313.1%	\$5,794	-11.0%	\$5,562	-4.0%	\$8,588	54.4%	\$8,654	0.8%
Net after Catastrophe ceded	\$12,320	\$11,482		\$21,776		\$13,483		\$11,436		\$11,351		\$10,716		\$10,718	
Total PML Ceded															
by Primary Insurers	\$6,003	\$4,896	-18.4%	\$184	-96.2%	\$12,094	6483.5%	\$10,664	-11.8%	\$9,430	-11.6%	\$14,049	49.0%	\$15,522	10.5%
% Ceded	32.8%	29.9%		0.8%		47.3%		48.3%		45.4%		56.7%		59.2%	
Direct and Ceded PMLs (in \$millions) as of the End of:															
			% Chng		% Chng		% Chng		% Chng		% Chng		% Chng		
Zone B: Los Angeles/Orange	2011	2012	2012/11	2013	2013/12	2014	2014/13	2015	2015/14	2016	2016/15	2017	2017/16	2018	
Direct PML	\$24,430	\$22,724	-7.0%	\$32,655	43.7%	\$33,164	1.6%	\$28,142	-15.1%	\$27,551	-2.1%	\$34,001	23.4%	\$34,181	0.5%
Per risk PML ceded	\$5,840	\$3,867	-33.8%	\$8,832	128.4%	\$8,581	-2.8%	\$6,237	-27.3%	\$5,585	-10.5%	\$10,005	79.1%	\$10,734	7.3%
Net PML after per risk	\$18,590	\$18,857		\$23,823		\$24,583		\$21,905		\$21,966		\$23,996		\$23,447	
Catastrophe PML ceded	\$4,316	\$4,426	2.6%	\$1,596	-63.9%	\$7,405	364.0%	\$6,865	-7.3%	\$8,795	28.1%	\$11,744	33.5%	\$10,975	-6.6%
Net after Catastrophe ceded	\$14,275	\$14,431		\$22,227		\$17,179		\$15,040		\$13,171		\$12,252		\$12,472	
Total PML Ceded															
by Primary Insurers	\$10,156	\$8,293	-18.3%	\$10,428	25.7%	\$15,986	53.3%	\$13,102	-18.0%	\$14,380	9.8%	\$21,749	51.2%	\$21,709	-0.2%
% Ceded	41.6%	36.5%		31.9%		48.2%		46.6%		52.2%		64.0%		63.5%	

TABLE 6: AMOUNT of PROBABLE MAXIMUM LOSS (PML) CEDED

This table shows the amount of PML ceded each year, which varies with the price of reinsurance.

Direct Insured PMLs (in \$millions) as of the End of:								
Zone A: San Francisco	2011	2012	2013	2014	2015	2016	2017	2018
Total Direct PML	\$18,323	\$16,378	\$21,960	\$25,577	\$22,100	\$20,781	\$24,765	\$26,239
Retained afer Reinsurance	<u>\$12,320</u>	<u>\$11,482</u>	<u>\$21,776</u>	<u>\$13,483</u>	<u>\$11,436</u>	<u>\$11,351</u>	<u>\$10,716</u>	<u>\$10,717</u>
Total Ceded	\$6,003	\$4,896	\$184	\$12,094	\$10,664	\$9,430	\$14,049	\$15,522
% Ceded	32.8%	29.9%	0.8%	47.3%	48.3%	45.4%	56.7%	59.2%
Direct Insured PMLs (in \$millions) as of the End of:								
Zone B: Los Angeles/Orange	2011	2012	2013	2014	2015	2016	2017	2018
Total Direct PML	\$24,430	\$22,724	\$32,655	\$33,164	\$28,142	\$27,551	\$34,001	\$34,181
Retained afer Reinsurance	<u>\$14,274</u>	<u>\$14,431</u>	<u>\$22,227</u>	<u>\$17,178</u>	<u>\$15,040</u>	<u>\$13,171</u>	<u>\$12,252</u>	<u>\$12,472</u>
Total Ceded	\$10,156	\$8,293	\$10,428	\$15,986	\$13,102	\$14,380	\$21,749	\$21,709
% Ceded	41.6%	36.5%	31.9%	48.2%	46.6%	52.2%	64.0%	63.5%



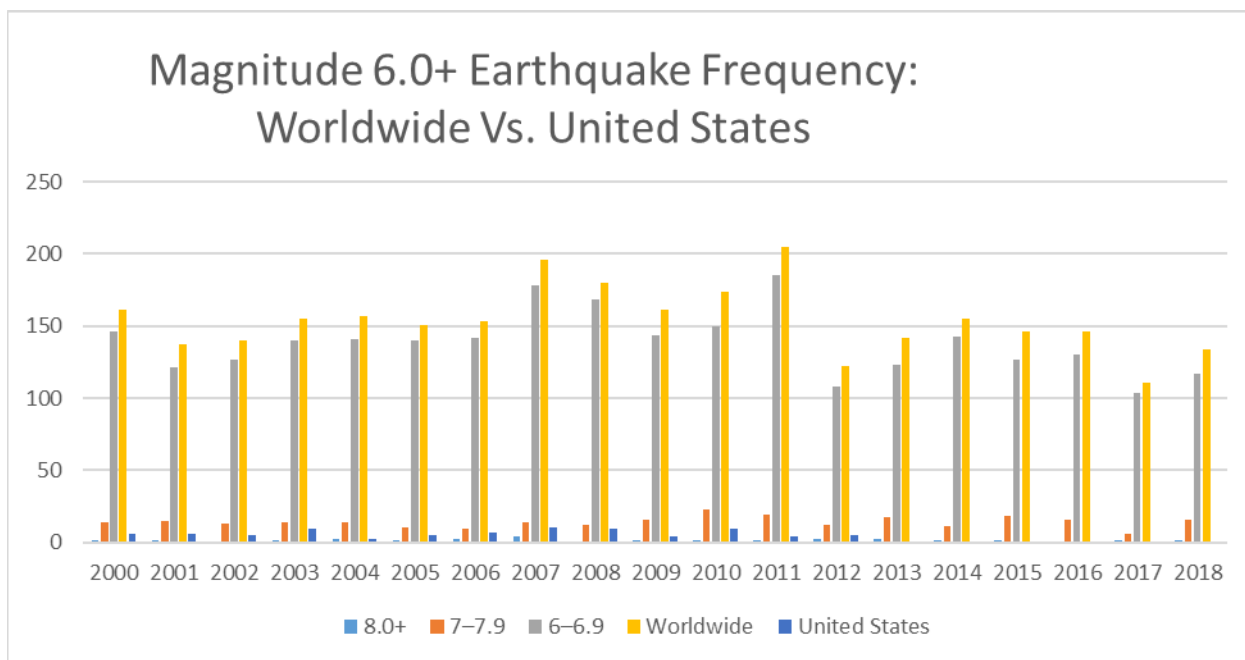
These PMLs are only a Portion of All of the Potential Insured Losses

The PMLs are only a Portion of All of the Potential Insured Losses. A major earthquake in the Los Angeles/Orange area would cost at least \$22 to \$34 billion (Table 1) in insured structural damage from shaking, but this is only a part of the potential insurance exposure. This report only covers shake damage because that type of loss is the easiest to quantify. In the 1989 Loma Prieta and 1994 Northridge earthquakes, over 90% of the insured losses were from shake damage to structures and contents. However, there is a significant potential insurance exposure from fire, because every commercial fire policy and homeowners' insurance policy covers fire damage following an earthquake. The 1991 Oakland fire shows the disastrous potential of wind driven fires. In that event, 1,941 homes were destroyed and 2,069 were partially damaged, for a total insured loss of about \$2 billion. That type of event could easily have been caused by an earthquake.

Property damage and bodily injury liability are now recognized as major exposures because architects, engineers, builders, landlords, neighbors, municipalities, and utility companies could be sued for building damage and collapse, and every bodily injury or death is a potential lawsuit. Additional insurance exposure could arise from workers' compensation, commercial and private passenger vehicles, high valued contents, business interruption coverage, additional living expense, debris removal, and medical costs. Furthermore, there are claim adjustment expenses, even if there is nothing payable under the insurance policy (because of the high deductible). This indicates that the total insured exposure for earthquake damage would be considerably more than the estimates in this report for shake damage only.

Recent Earthquakes

The USGS publishes lists of real-time earthquake activity around the world and in the United States (<https://earthquake.usgs.gov/earthquakes/>¹). Every year there are over 125 earthquakes worldwide that are magnitude 6.0 or greater. The following graphs show earthquake frequency that are magnitude 6.0+ by year from 2000 to 2012 for the United States (average 6.23 per year), and from 2000 to 2018 worldwide (average 162 per year).



¹ USGS- List of Earthquakes in California recorded past 30 days M 2.5+ <https://earthquake.usgs.gov/earthquakes/byregion/california.php>

USGS- List of 1 Day World Earthquakes <https://earthquake.usgs.gov/earthquakes/map/>

USGS-List of All Earthquakes, By Year, By Location <https://earthquake.usgs.gov/earthquakes/browse/>

Number of Earthquakes, Magnitude 6+		
Year	United States	worldwide
2000	6	161
2001	6	137
2002	5	140
2003	9	155
2004	2	157
2005	5	151
2006	7	153
2007	10	196
2008	9	180
2009	4	161
2010	9	174
2011	4	205
2012	5	122
2013		142
2014		155
2015		146
2016		146
2017		111
2018		134
Total:	81	2926
Average per year:	6.23	162.56

Note: United States count after 2012, not available
Source: <https://earthquake.usgs.gov/earthquakes/browse/stats.php>

The 1994 Northridge earthquake was the costliest U.S. earthquake on record causing \$15 billion in insured damages when it occurred (\$26.4 billion in 2018 dollars). According to a report published by AIR Worldwide Corporation and Insurance Information Institute, the Northridge Earthquake ranks as the sixth costliest disaster in the U.S history, based on insured losses. Eight of the costliest U.S. earthquakes were in California, based on inflation-adjusted insured losses (see Table 8)

After the 1994 Northridge earthquake (Magnitude 6.7), California is fortunate to not have a major earthquake causing such severe damage and huge losses. But looking at the large earthquakes which have occurred outside of the United States in recent years, we must raise our earthquake awareness and prepare for the possibility of a catastrophic earthquake in California.

In 2018 the biggest earthquake in the United States was a magnitude 7.9 shake that occurred on January 23 in the Gulf of Alaska near Kodiak Island. The earthquake prompted tsunami warnings and advisories for Alaska, British Columbia, Washington, Oregon, California, and Hawaii.

The following tables lists the top 10 costliest U.S earthquakes by inflation-adjusted insured losses (*Table 7*), and the estimate insured losses for the top 10 historical earthquakes (*Table 8*).

Table 7:

Top 10 Costliest U.S. Earthquakes By Inflation-Adjusted Insured Losses (1)						
(\$ millions)						
Rank	Date	Location	Overall losses when occurred	Insured losses (2)		Fatalities
				Dollars when occurred	In 2018 dollars (3)	
1	Jan. 17, 1994	California: Northridge, Los Angeles, San Fernando Valley, Ventura, Orange	\$44,000	\$15,300	\$26,373	61
2	Apr. 18, 1906	California: San Francisco, Santa Rosa, San Jose	525	180	4,628 (4)	3,000
3	Oct. 17, 1989	California: Loma Prieta, Santa Cruz, San Francisco, Oakland, Berkeley, Silicon Valley	10,000	960	1,926	68
4	Feb. 28, 2001	Washington: Olympia, Seattle, Tacoma; Oregon	2,000	300	430	1
5	Oct. 1, 1987	California: Los Angeles County, Whittier	360	75	164	8
6	Aug. 24, 2014	California: Napa, Vallejo, Solano, Sonoma, American Canyon	700	150	159	1
7	Nov. 30, 2018	Alaska: Anchorage, Wasilla, Palmer, Tok, Valdez	150	130	130	0
8	Apr. 4, 2010	California: San Diego, Calexico, El Centro, Los Angeles, Imperial; Arizona: Phoenix, Yuma	150	100	116	0
9	Oct. 15, 2006	Hawaii: Big Island, Kailua Kona, Oahu, Honolulu	200	50	62	0
10	Aug. 23, 2011	Virginia: Mineral, Richmond; DC; New York: New York; Maryland: Baltimore	150	50	56	0

(1) Costliest U.S. earthquakes occurring from 1980 to 2018, based on insured losses when occurred. Also includes the 1906 San Francisco, California, earthquake, for which reliable insured losses are available. (2) Based on property losses including, if applicable, agricultural, offshore, marine, aviation and National Flood Insurance Program losses and may differ from data shown elsewhere. (3) Inflation-adjusted to 2018 dollars by the Insurance Information Institute using the Bureau of Labor Statistics' Inflation Calculator. (4) Inflation-adjusted to 2018 dollars based on 1913 Bureau of Labor Statistics data (earliest year available). Source: © 2019 Munich Re, NatCatSERVICE; U.S. Department of Labor, Bureau of Labor Statistics; Insurance Information Institute.

Table 8 (\$ in Billions):

Estimated Insured Losses For The Top 10 Historical Earthquakes Based On Current Exposures (1)				
Rank	Date	Location	Magnitude	2017 Insured Loss (current exposures)
1	1906	San Francisco, CA	7.8	\$ 71
2	1811-1812	New Madrid, MO	7.7	\$ 59
3	1700	Cascadia Subduction Zone, WA, OR, CA	9.0	\$ 47
4	1838	San Francisco, CA	7.4	\$ 31
5	1886	Charleston, SC	7.3	\$ 30
6	1994	Northridge, CA	6.7	\$ 15
7	1868	Hayward, CA	7.0	\$ 15
8	1812	Wrightwood, CA	7.5	\$ 12
9	1857	Fort Tejon, CA	7.9	\$ 8
10	1989	Loma Prieta, CA	6.9	\$ 4
<p>(1) Modeled loss to property, contents, business interruption and additional living expenses for residential, mobile home, commercial and auto exposures as of December 31, 2016. Losses include demand surge and fire following earthquake and account for tsunami, liquefaction and landslide. Policy conditions and earthquake insurance take-up rates are based on estimates by state insurance departments and client claims data. The model reflects recent updates to seismic and ground motion information as well as updated building characteristics of insured properties.</p>				
<p>Source: AIR Worldwide Corporation and Insurance Information Institute</p>				

Earthquake Insurance Rates and Coverages

Earthquake insurance covers damages to your home or personal possessions that result from the violent shaking and cracking that often accompanies a temblor.

However, earthquake insurance does not cover some losses. For example, if an earthquake triggers other types of damage – such destruction from a fire, or flooding from a burst pipe – your homeowners policy will reimburse you instead of your earthquake policy. Earthquake insurance also does not protect your car. If an earthquake causes a tree or other item to topple onto and damage your car, you will need comprehensive coverage in your auto insurance policy to pay for the losses..

Earthquake insurance typically can be broken into several components. For example, a policy from the California Earthquake Authority includes:

- Dwelling coverage- This protects you if your home is damaged. It does not cover landscaping, pools, fences, masonry or separate buildings.
- Personal property coverage- This covers things inside your home, including furniture, appliances and electronics. It does not cover breakables such as china or crystal unless you purchase additional protection. Limits begin at \$5,000 and can be increased to \$200,000.
- Additional living expenses coverage- This reimburses you for costs if you must live somewhere else while your damaged home is rebuilt or repaired. Limits range from \$1,500 to \$100,000. The deductible does not apply to this form of coverage.

In the early 1980s and before, insurers charged one rate for earthquake insurance (about \$2.00 per \$1,000 of coverage and a 5% deductible) for a standard house anywhere along the coast. A lower rate was charged for the interior of the state and a higher rate for masonry homes. So few homes had earthquake insurance, that the insurance industry did not pay much attention to the actuarial correctness of these rates. This is no longer true.

Today, earthquake insurance rates are as complicated as private passenger automobile insurance rates (which vary by the insured's driving record, number of years of driving experience, annual mileage driven, claims frequency and severity of rating territory, type of car, usage of car, etc.). As part of its regulatory authority, all earthquake insurance rates must be filed and prior approved by the California Department of Insurance ("Department"). Earthquake insurance rates now being filed with the Department are based on average annual expected losses by zip code (which reflect soil conditions and proximity to known faults), building construction, and policy coverage. The rates are usually based on catastrophe modeling results of large earthquakes that are likely to occur only in the next hundred years, with some tempering for large earthquakes that occur only once every two or three hundred years. In the short term, insurers want to know the "exceedance probabilities". That is, the probability of the aggregate losses from one earthquake event exceeding a certain amount. Exceedance probabilities are used to price earthquake reinsurance. In addition, a guide often used by insurers is to ask how many years of premium would it take to pay for a large size earthquake. Many insurers regard 5 to 10 years, or even more years, of premium to pay for a large earthquake as a reasonable level of risk to take.

A typical earthquake policy insures for loss against structural damage, damage to contents, and loss of use (residential) or business income (commercial). *Loss of use* covers the cost of additional living expenses such as the cost of moving into a hotel or an apartment until the structure is repaired, or it covers the loss of rental income on the house. *Business income* covers the loss of profits and the costs arising from the shutdown of the business (sometimes called “business interruption”). In the Loma Prieta earthquake (1989), for every \$100 of insured residential damage, there was an average of \$20 of contents damage, and \$10 of loss of use. It turned out that these ratios were the same for the 1994 Northridge earthquake, even though the dollar amounts were much greater.

With earthquake coverage, your deductible is based on a percentage of your overall policy limit. If the structure of your home is insured to \$500,000, the quake insurance deductible will typically amount to 15% of that, or \$75,000. A 15% deductible is actually quite high. In order for a house to sustain damage to at least 15% of its value, the house must be located within 20 miles of the fault or on poor soil condition. Nevertheless, rates being charged for the 15% deductible policies have risen to about \$3.00 per \$1,000 of coverage for wood frame houses on good soil and up \$6.00 or \$7.00 per \$1,000 for houses in higher risk locations or near known faults. For a high value house in a high risk area, the premium can easily run into thousands of dollars per year.

From the consumer perspective, these rates make purchasing earthquake insurance a difficult decision making process. From surveys and focus groups, it is known that the decision to purchase earthquake insurance is price sensitive. There are indications that the demand for earthquake insurance is still strong, but homeowners in the medium to low risk areas (where the premiums are in the \$700 to \$1000 range) are buying most of the policies. However, the homeowners in the higher risk areas are often deciding not to pay the large premiums.

Probable Maximum Loss and Capacity

The terms *capacity* and *probable maximum loss (PML)* need to be discussed. Since an insurance company has limited financial resources, insurance professionals need measures to quantify the amount of exposure to potential loss that the company might sustain from a catastrophic event. Suppose an insurance company sold earthquake insurance on 100,000 homes in the San Francisco Bay area, with an average replacement cost of \$200,000. The aggregate replacement cost of these homes would then be \$20 billion ($\$200,000 \times 100,000$). It is highly unlikely that any event (even a 1991 Oakland type fire) could destroy all 100,000 homes. In the event of an earthquake, most of the homes would be only partially damaged and many not damaged at all. Thus, insurers need an estimate of what the actual total damage might be.

For many years, fire insurance managers used the concept of a *probable maximum loss* to estimate what percentage of a particular building would likely be damaged in the event of a fire. The California Department of Insurance carried this concept over to earthquake insurance when it devised its Earthquake Questionnaire in the 1970s. In the questionnaire, the replacement cost of the insured homes is multiplied by a “PML percentage factor” to give a dollar estimate of the expected average damage to all of the insured homes in that defined earthquake zone.

For a single family residence and a 10% deductible earthquake policy, the PML percentage factor is 2.13% of the insured value in the San Francisco Bay area earthquake zone (Zone A). This means that the expected average PML loss from a major earthquake for the above example of 100,000 homes would be \$426 million ($2.13\% \times \20 billion). The 2.13% figure was derived by inspecting typical damaged houses in past earthquakes in California.

The damage statistics were compiled by structural engineers and then estimates were made of what the damage would be to these houses if the earthquake had been a major earthquake. The result was the 2.13% PML factor for insurance with a 10% deductible. There are different PML factors for different deductibles and for commercial buildings of differing construction. The goal is to estimate what would happen if the maximum likely fault rupture occurred at one of the large faults in the affected zone. The PML percentage also varies from fault zone to fault zone.

From an insurance company underwriter’s point of view, \$426 million is a much more useful number than the \$20 billion figure. Say that the insurer only wants to commit \$250 million of the insurance company’s surplus to a possible earthquake event in the San Francisco Bay area earthquake zone. Then, the underwriter can determine that there are too many earthquake policies in the zone.

Like the rates, the probable maximum loss estimate does not include an estimate of damage from the mega-catastrophe earthquake event, nor does it include the possibility of an unusually large number of small or medium size earthquakes. Sometimes PML estimates are described as assuming the largest expected earthquake in the next hundred years. Other times, the PML estimates are said to be based on the size of an earthquake at the 90th percentile of damaging earthquakes.

With the advent of computer modeling and more sophisticated exposure analysis techniques, the question has been asked, “Are PMLs obsolete?” The point of the question is that a computer model can generate a table of average annual losses by zip code and a graph of exceedance probabilities. With this information, an insurer can choose a level of risk and plan accordingly. The level of risk will determine how much earthquake insurance to sell and what kind of reinsurance program to purchase. On the other hand, the PML tends only to answer the question, “What is the worst thing that can happen?”

An insurer’s *capacity* is the maximum amount of PML exposure on all building risks that an insurer is willing to insure in any one earthquake zone. When a limit is placed on a certain earthquake zone, such as \$250 million, this is called a capacity limit of \$250 million for that zone. Sometimes it is expressed in terms of the state as a whole. In other words, capacity is the maximum amount of aggregate loss that the insurer is willing to put at risk from one earthquake event.

After the 1994 Northridge earthquake, insurance companies re-evaluated their PML exposures in relationship to their chosen capacity for California earthquake exposure. Consequently, many insurers announced that they would not be selling any more earthquake insurance policies (but would be renewing existing policies). Of course, after the Northridge earthquake, many property owners saw what an earthquake can do to a home and decided that they wanted earthquake insurance, only to find that it was not available.

The insurer determines its capacity based on the amount of surplus the insurer has, the insurer’s cash flow and profits from other lines of insurance in California and other states, and the availability and cost of reinsurance. “Reserves” are amounts set aside to pay losses for events which have already occurred and are not available to pay future earthquake losses. All this boils down to asking how much of the insurer’s resources is the management willing to risk on one major earthquake, and this is what is called “capacity.”

Improving the Insurability of Earthquake Risks

The art of insuring earthquakes is essentially a strategy of limiting the potential insured loss in each location where such an event is likely to occur. Fundamental insurance textbooks often make the statement that catastrophic perils are not insurable risks. What statements like this mean is that catastrophic perils are events that rarely occur or might not occur at all in a given period (year). However, when a catastrophe does occur, the potential damage is very severe and devastating. The catastrophe loss does not behave like regular insurable risk loss. There is no stable flow of annual losses such as losses in automobile or workers’ compensation insurance so that actuaries or statisticians can use the prior years’ loss experience data to run the predictive model to estimate future losses. However, with proper modification, catastrophes are actually insurable up to a certain limit.

Insurance companies have been insuring catastrophic events for hundreds of years. One of the first forms of insurance insured ships and cargo at sea, when each loss of a ship and cargo was certainly a catastrophic event. Today, nuclear reactors, large sporting events, airplanes, oil spills,

prescription drugs, (defective) household products, hurricanes, and terror attacks all present the possibility of a very large number of losses at once. Various insurance programs have been devised to protect the public to some extent in each of these situations.

In the case of earthquakes, the worst situation an insurer can have is to have all of the insured exposures concentrated in one area, in fully-insured high-valued houses, and built on poor soil conditions (liquefaction or hillsides) near a fault line. In this case, the PML from one event would be very high indeed.

In order to make the potential loss from an earthquake more insurable, the strategy is essentially one of sticking to basic risk management techniques. The strategy involves these essential points:

- Spread the risks geographically, to reduce the proportion of total risks insured that can be affected by one earthquake. This is done by identifying the known fault areas and spreading the number of insured risks among these areas.
- Control the amount of loss that is probable from each risk. This is done by imposing large deductibles, by not insuring high-valued dwellings, by imposing exclusions (such as brick veneer, swimming pools, garden walls, etc.), by limiting the coverage on contents, and by requiring earthquake retrofitting to lessen the building's susceptibility to earthquake damage.
- Make the rates reflect the risk of loss. This is to avoid underpricing earthquake insurance in high-risk areas. Underpricing will cause the insurer to attract a lot of insureds and result in adverse financial results for the insurer in the long run.
- Judiciously purchase reinsurance. Reinsurance can be purchased to limit the amount of loss on each risk or on the aggregate of all risks combined. Since reinsurance is expensive, the proper coverage and price must be worked out carefully. On commercial risks, reinsurance is a necessary element of the strategy.
- Utilize the vast available research in seismology, geology, and structural engineering. An effective strategy to improve the insurability of earthquakes must include the exploitation of this available research. In the Loma Prieta earthquake, the damage causing liquefaction areas in the Marina District and the hillside areas in Santa Cruz were all well known.

The implementation of this strategy will make small and medium-sized earthquakes insurable.

In this report we have included three appendices for readers reference.

Appendix I

Appendix I-Exhibit 1

List of California Earthquakes (1966 to 2018), Magnitude 5.0 and greater

Appendix I-Exhibit 2

Historic United States Earthquakes (1900 to 2018), Sorted by Magnitude

Appendix I-Exhibit 3

Compilation of Earthquakes in the United States, excluding Alaska (2012 to 2018)

Appendix I-Exhibit 4

Compilation of Earthquakes in Alaska (2012 to 2018)

Appendix I-Exhibit 5

California Earthquake Insurance: Direct Earned Premiums and Losses Earthquake Premiums and Loss Data, including California Earthquake Authority Data

Appendix I-Exhibit 6

Top 10 Largest Earthquakes in the World since 1900

Appendix I-Exhibit 7

Earthquake Glossary/FAQ

Appendix II

1. General Instructions, Construction Classifications, Earthquake Zones and Maps
(The Instructions used for reporting 2018 data, as requested in 2019, is attached.)
2. Earthquake Zones & Subzones
(The Maps showing these Zones are at the end of this Appendix – see Figures 1 and 2.)

Zone A: San Francisco Bay Area and North Coast Counties

Subzone A-1: San Francisco and San Mateo

Counties Subzone A-2: Alameda and Contra Costa
Counties

Subzone A-3: Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey,
Napa, San Benito, Santa Clara, Santa Cruz, Solano, and
Sonoma Counties

Zone B: Los Angeles/Orange Counties (see Figure 2)

Subzone B-1: Los Angeles County, west of Los Angeles downtown section

(West of Interstate 5 & south of Mulholland Drive (crest of the Santa Monica
Mountains) Subzone B-2: remainder of Los Angeles County, east of Los

Angeles downtown section Subzone B-3: Orange County

Zone C: Kern, San Luis Obispo, Santa Barbara, and Ventura Counties

Zone D: San Diego County

Zone E: South-East California,

Alpine, Imperial, Inyo, Mono, Riverside, and San Bernardino Counties

Zone F: Central California

Fresno, Kings, Madera, Mariposa, Merced, and Tulare Counties

Zone G: North - Central California

Amador, Butte, Calaveras, Colusa, El Dorado, Glenn, Nevada, Placer,
Sacramento, San Joaquin, Stanislaus, Sutter, Tuolumne, Yolo, and Yuba
Counties

Zone H: Northern California, except coastal

Lassen, Modoc, Plumas, Shasta, Sierra, Siskiyou, Tehama, and Trinity
Counties

Appendix III

PML Aggregate Form A Summary from 2018 to 2011

Appendix I

List of California Earthquakes (1966-2018), Magnitude ≥ 5
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

Date	Time (UTC)	Location		Magnitude
April 5, 2018	19:29:16	29km SW of Santa Cruz Is. (E end)	California	5.3
<i>One building damaged and landslides occurred on Santa Cruz Island.</i>				
December 14, 2016	16:41:05	8km NW of The Geysers	California	5.0
August 10, 2016	2:57:17	20km NNE of Upper Lake	California	5.1
June 10, 2016	8:04:38	20km NNW of Borrego Springs	California	5.2
January 28, 2015	21:08:53	40km SW of Ferndale	California	5.7
August 24, 2014	10:20:44	South Napa	California	6.0
<i>One person killed and at least 208 people injured, 150 buildings severely damaged and 1,000 buildings moderately damaged in Napa County. At least 49 people injured, 10 buildings severely damaged and 34 buildings moderately damaged in Solano County. Minor damage to several roads and several water main and gas line breaks in Napa and Solano Counties. Electricity and water services disrupted in Napa, Solano and Sonoma Counties. Six fires occurred in Napa County destroying at least 4 buildings. Total economic loss estimated at \$400 million.</i>				
March 29, 2014	4:09:42	2km NW of Brea	California	5.1
May 24, 2013	3:47:08	10km WNW of Greenville	California	5.7
<i>Buildings damaged and power outages occurred in the Greenville area.</i>				
October 21, 2012	6:55:09	New Idria/San Lucas	California	5.3
August 26, 2012	20:57:58	4km NNW of Brawley	California	5.4
August 26, 2012	19:31:23	5km NNW of Brawley	California	5.3
February 13, 2012	21:07:02	Northern California	California	5.6
July 7, 2010	23:53:33	20km NNW of Borrego Springs	California	5.4
<i>This earthquake occurred near the Coyote Creek segment of the San Jacinto fault, which is one of the strands of the San Jacinto fault. It followed by more than 60 aftershocks of M1.3.</i>				
June 15, 2010	4:26:58	8km ESE of Ocotillo	California	5.7
<i>Some buildings slightly damaged at Ocotillo. This was a aftershock to the M7.2 April, 4th 2010 Easter Sunday mainshock, called El Mayor-Cucapah earthquake. This aftershock was followed by its own vigorous aftershock sequence, with four M4+ and 35 M3 to M4 events, during the first 12 hours.</i>				
February 4, 2010	20:20:21	61km WSW of Ferndale	California	5.9
<i>This earthquake's epicenter is west of the Mendocino Triple Junction, which is formed by the intersection of the Mendocino fracture zone, the San Andreas fault and the Cascadia subduction zone. Felt in much of northern California and parts of western Oregon from the San Francisco Bay area to the Portland area and as far east as Portola, California.</i>				
January 10, 2010	0:27:39	Offshore-Near Trinidad	California	6.5
<i>About 30 people injured and moderate damage to hundreds of homes and buildings in the Eureka-Ferndale area.</i>				
October 3, 2009	1:16:00	18km NE of Olancho	California	5.2
October 1, 2009	10:01:24	18km NE of Olancho	California	5.0
December 6, 2008	4:18:42	26km WNW of Ludlow	California	5.1

List of California Earthquakes (1966-2018), Magnitude ≥ 5 (Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

This earthquake was felt throughout the Mojave and weakly felt by many in the Los Angeles region. It was reported felt as far away as Kingman, AZ to the east, Camarillo to the west, and El Centro to the south. The mainshock was followed by a sparse aftershock sequence that included 30 recorded events in the first 36 hours, the largest of which was a M2.8 approximately 10 hours after the mainshock. The aftershock activity rate is about 50% of the average for a M5.1 mainshock in California.

July 29, 2008	18:42:15	5km S of Chino Hills	California	5.4
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A main shock-aftershock sequence started 2 miles southwest of Chino Hills, in the Chino Hills at a depth of about 9 miles, in the east Los Angeles area. The main shock was followed by a M3.8 aftershock at 11:52am. In the first two hours, 37 smaller aftershocks were also recorded in the magnitude range of 1.3 to 2.8. A 2nd M3 aftershock of M3.6 aftershock occurred at 1:41 pm. The sequence was felt across southern California. Strong shaking was reported to the north in the Chino Basin and to the southwest in the Los Angeles basin. About 30,000 people had responded as having felt the earthquake, approximately 2 hours following the earthquake. 3 people injured at Brea and five people injured in the Wilshire District of Los Angeles. Minor damage to windows and brick walls at Los Angeles and Topanga.

April 30, 2008	3:03:06	Willow Creek, Northern California	California	5.4
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Both the moment tensor and first-motion fault plane solution indicate that the earthquake had a "normal" mechanism. By comparison of this quake's depth with the depth of background seismicity recorded since 1974 (map and cross-section), it is apparent that the quake occurs below the Gorda - North America plate interface. Normal mechanisms likely reflect bending stresses within the subducting Gorda plate.

October 31, 2007	3:04:54	San Francisco Bay area	California	5.5
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Minor damage in the San Jose area. The event caused strong shaking in the epicentral region with over 60,000 felt reports, extending to beyond Santa Rosa to the NW, the Sierras to the east, and King City to the south.

June 25, 2007	2:32:24	Offshore Near Trinidad	California	5.0
February 26, 2007	12:21:02	52 km West of Ferndale	California	5.4
February 26, 2007	12:19:54	Offshore Near Ferndale	California	5.4
July 19, 2006	11:41:43	Offshore-14 km of Petrolia	California	5.0
September 2, 2005	1:27:19	13km WNW of Calipatria	California	5.1

No people dead or missing; no people injured; no buildings damaged or destroyed.

June 12, 2005	15:41:46	10km ESE of Anza	California	5.2
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Slight damage (VI) at Anza, Coachella and La Quinta. Felt throughout southern California and as far as Arizona, Nevada and Baja California. Several small rockslides occurred on Highway 74.

September 29, 2004	22:54:54	25km SSW of Bodfish	California	5.0
September 29, 2004	17:10:04	8.8 km NW of Parkfield	California	5.0
September 28, 2004	17:15:24	11 km of Parkfield, 18km N of Shandon	California	6.0

Minor damage at Parkfield, San Miguel and Shandon. Felt in much of California from Sacramento, Santa Rosa and San Francisco south as far as Los Angeles and Orange County. Also felt at Las Vegas and Reno,

September 18, 2004	23:43:41	49km NE of Mammoth Lakes	California	5.4
September 18, 2004	23:02:17	47km NNE of Mammoth Lakes	California	5.4
December 22, 2003	19:15:56	10 km of San Simeon	California	6.5

List of California Earthquakes (1966-2018), Magnitude \geq 5
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

2 people killed and about 40 buildings collapsed or severely damaged at Paso Robles. At least 40 people injured in the Paso Robles-Templeton area. Buildings damaged and small fires occurred at Atascadero, Cambria and Morro Bay. Road damage was sustained on State Routes 41 and 46 between State Route 1 and U.S. 101. Damage also occurred to the Templeton Road Bridge and to a bridge near Oceano. The airport at Oceano was closed due to cracks in the runway. More than 10,000 homes and businesses were without power in the Paso Robles area. Damage estimated at 300 million U.S. dollars. Landslides blocked several mountain passes in the Santa Lucia Mountains.

June 17, 2002	16:55:07	Offshore-31 km of Bayview	California	5.2
October 31, 2001	7:56:16	16km ESE of Anza	California	5.0
August 10, 2001	20:19:27	4 km of Blairsden	California	5.2

Slight damage at Alleghany and Portola

July 17, 2001	12:07:26	7km ESE of Coso Junction	California	5.2
October 16, 1999	12:57:21	32km SSW of Ludlow	California	5.4

4 people slightly injured when an Amtrak train derailed near Ludlow.

October 16, 1999	9:59:38	7km ENE of Running Springs	California	5.6
October 16, 1999	9:59:35	13km WSW of Ludlow	California	5.8
October 16, 1999	9:46:44	16km SW of Ludlow	California	7.1
May 15, 1999	13:22:10	13 km of Toms Place	California	5.5

Small items knocked from shelves in the epicentral area. Felt in many parts of central California as far north as Placerville and south to Valencia.

November 26, 1998	19:49:53	7km NW of Redding	California	5.1
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Minor damage at Redding. Also felt at Fort Jones, Red Bluff, Shasta, Weed and Yreka.

August 12, 1998	14:10:25	11 km of Ridgemark	California	5.1
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2 people injured in southern Santa Cruz County. Some damage to a church at San Juan Bautista. Damage to several mobile homes and minor cracking of highway 101 in San Benito County. Considerable loss from items falling from store shelves in the epicentral area.

March 7, 1998	0:36:46	30km E of Coso Junction	California	5.0
March 6, 1998	5:47:40	28km E of Coso Junction	California	5.2
April 26, 1997	10:37:30	12km ESE of Piru	California	5.1
March 18, 1997	15:24:47	20km ENE of Barstow	California	5.3

Minor damage in the Barstow area.

January 26, 1997	6:23:19	Offshore-11km of Petrolia	California	5.2
January 22, 1997	7:17:16	Offshore-11km of Petrolia	California	5.6

Slight damage at Petrolia and Scotia. Felt strongly in parts of southern Humboldt County and felt as far north as Trinidad.

November 27, 1996	20:17:24	27km E of Coso Junction	California	5.3
January 7, 1996	14:32:53	16km N of Ridgecrest	California	5.2

Felt in the China Lake-Ridgecrest area. Felt as far as the Los Angeles area.

September 20, 1995	23:27:36	16km NNE of Ridgecrest	California	5.8
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Felt strongly in the China Lake-Ridgecrest area.

August 17, 1995	22:39:58	17km N of Ridgecrest	California	5.4
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List of California Earthquakes (1966-2018), Magnitude ≥ 5
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

Slight damage in the Ridgecrest area.

June 26, 1995	8:40:28	11km SW of Valencia	California	5.0
December 26, 1994	14:10:29	Offshore- 10 km of Humoldt Hill	California	5.4

Some damage at Eureka and Samoa. Slight damage at Arcata, Blue Lake, Fields Landing, Fortuna and McKinleyville. Total damage in Humboldt County estimated at \$2.1 million.

September 12, 1994	23:57:09	9 km of Mesa Vista	California	5.1
March 20, 1994	21:20:12	3km WNW of Panorama City	California	5.2

Minor damage at Burbank and in the San Fernando area.

January 29, 1994	11:20:35	6km NNE of Chatsworth	California	5.1
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Damage in the Northridge area.

January 19, 1994	21:11:44	10km SSW of Valencia	California	5.1
January 19, 1994	21:09:28	8km ESE of Piru	California	5.1
January 18, 1994	0:43:08	10km ESE of Piru	California	5.2
January 17, 1994	23:33:30	7km NNE of Simi Valley	California	5.6

Damage in the epicentral area.

January 17, 1994	12:40:36	9km N of Chatsworth	California	5.2
January 17, 1994	12:31:58	1km ENE of Granada Hills	California	5.9
January 17, 1994	12:30:55	1994 Northridge Earthquake (1km of Rese	California	6.7

60 people were killed, more than 7,000 injured, 20,000 homeless and more than 40,000 buildings damaged in Los Angeles, Ventura, Orange and San Bernardino Counties. Severe damage occurred in the San Fernando Valley. Damage was also sustained to Anaheim Stadium. Collapsed overpasses closed sections of the Santa Monica Freeway, the Antelope Valley Freeway, the Simi Valley Freeway and the Golden State Freeway. Fires caused additional damage in the San Fernando Valley and at Malibu and Venice. Damage are between \$13 and \$20 billion. Some ground cracks were observed at Granada Hills and in Potrero Canyon. Some liquefaction occurred at Simi Valley and in some other parts of the Los Angeles Basin.

August 21, 1993	1:46:38	12km S of Joshua Tree	California	5.0
May 28, 1993	4:47:40	21km SW of Lamont	California	5.2

Slight damage at Pumpkin Center.

May 17, 1993	23:20:50	46km E of Big Pine	California	6.1
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Minor damage at Independence and Lone Pine, California. A large rockslide occurred about 7 kilometers east of Eureka Valley Sand Dunes.

December 4, 1992	2:08:57	10km SE of Lucerne Valley	California	5.3
November 27, 1992	16:00:57	10km NNW of Big Bear City	California	5.3

Slight damage at Big Bear City.

September 15, 1992	8:47:11	9km SE of Yucca Valley	California	5.3
August 17, 1992	20:41:52	7km SE of Big Bear Lake	California	5.2

Felt throughout much of southern California. Rockslides occurred in the Big Bear Lake area.

July 11, 1992	18:14:16	12km NW of California City	California	5.7
July 5, 1992	21:18:27	21km SW of Ludlow	California	5.4

Slight damage at Big Bear City.

July 1, 1992	7:40:29	24km N of Yucca Valley	California	5.3
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List of California Earthquakes (1966-2018), Magnitude \geq 5
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

June 29, 1992	14:13:38	4km ESE of Yucca Valley	California	5.1
June 29, 1992	14:08:37	3km ESE of Yucca Valley	California	5.7
June 28, 1992	17:05:57	1km N of Big Bear Lake	California	5.3
June 28, 1992	15:05:30	1992 Big Bear Earthquake-7km SSE of Big Bear City	California	6.3-6.5

A major aftershock of 1992 Landers Earthquake, the Big Bear earthquake claimed no lives but caused substantial damage and landslides in the Big Bear Lake and Big Bear City areas. On that day, proceeding the earthquake an experimental aircraft crashed at the Big Bear Airport.

June 28, 1992	14:43:21	11km SSE of Big Bear Lake	California	5.5
June 28, 1992	12:40:53	26km NNW of Yucca Valley	California	5.4
June 28, 1992	12:36:40	Yucca Valley	California	5.5
June 28, 1992	12:02:31	1km SSE of Yucca Valley	California	5.0
June 28, 1992	12:02:16	7km SSW of Yucca Valley	California	5.0
June 28, 1992	12:01:16	2km SSW of Joshua Tree	California	5.7
June 28, 1992	12:00:45	3km NE of Yucca Valley	California	5.8
June 28, 1992	11:57:34	1992 Landers Earthquake	California	7.3

One person was killed at Yucca Valley, two people died of heart attacks, more than 400 people were injured and substantial damage occurred in the Landers - Yucca Valley area. Estimate of damage for this earthquake plus the following magnitude 6.5 Big Bear at 15:05 UTC is \$92 million.

April 26, 1992	11:18:25	Offshore	California	6.6
April 26, 1992	7:41:40	Offshore	California	6.5
April 25, 1992	18:06:05	20km SSW of Rio Dell	California	7.2

This magnitude 7.2 earthquake was located about 30 miles (50 km) south-southwest of Eureka. 95 people were injured and considerable damage occurred in southwestern Humboldt County. The preliminary estimate of damage from this earthquake, and two strong aftershocks described below, is 66 million dollars. At 7:41:40 on April 26, a magnitude 6.5 earthquake hit the same area causing some additional damage in the Ferndale, Petrolia, and Fortuna areas. A fire caused by a broken gas main destroyed much of the business district of Scotia. The quake was felt throughout much of northern California. Less than 4 hours after the quake, at 11:18:25, the same area experienced a third strong quake. This magnitude 6.7 earthquake caused additional damage in the area of Ferndale, Fortuna, and Petrolia. These earthquakes were accompanied by numerous aftershocks. Many of the aftershocks were in the magnitude 4.0 to 4.8 range. Some of them were strongly felt, but they caused very little damage.

April 23, 1992	4:50:23	17km NNE of Thousand Palms	California	6.1
<i>Thirty-two people were treated for minor injuries. Light to moderate damage at Joshua Tree and at Angelus Oaks, Banning, Cathedral City, Coachella, Desert Hot Springs, Indio, Palm Desert, Palm Springs, Pioneertown, Rancho Mirage, Twentynine Palms and Yucca Valley.</i>				
March 8, 1992	3:43:04	Northern California	California	5.3
<i>Minor damage in the Honeydew-Petrolia area.</i>				
September 17, 1991	21:10:29	Central California	California	5.2
<i>Slight damage at San Simeon.</i>				
August 17, 1991	19:29:40	Northern California	California	6.0

List of California Earthquakes (1966-2018), Magnitude \geq 5
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

Damage at Honeydew and Whitethorn. Slight damage at Garberville, Myers Flat and Piercy. Also slight damage and landslides in the Petrolia area.

June 28, 1991 14:43:54 13km NNE of Sierra Madre California 5.8

One person killed at Arcadia and one person died from a heart attack at Glendale. At least 100 people were injured although most involved only minor cuts and bruises. Damage in the Arcadia, Monrovia, Pasadena, San Marino and Sierra Madre areas estimated at 33.5 million dollars.

October 24, 1990 6:15:19 Central California California 5.8

Rockslides blocked roads in parts of Yosemite National Park. Felt throughout much of northern and central California and in western Nevada.

April 18, 1990 15:46:03 Northern California California 5.1

Felt strongly in the Santa Cruz-Watsonville area.

April 18, 1990 13:53:51 Northern California California 5.4

Slight damage in the Santa Cruz-Watsonville-San Juan Bautista area.

February 28, 1990 23:43:36 6km NNE of Claremont California 5.5

Thirty people received minor injuries and damage was estimated to be at least 12.7 million dollars. Some damage at Claremont, Covina, La Verne, Montclair, Mount Baldy, Ontario, Pomona, San Dimas, Upland and Walnut. Slight damage at Arcadia, Azusa, Chino, Colton, Compton, Glendora, Lincoln Heights, Lytle Creek, Pico Rivera and West Covina.

January 16, 1990 20:08:20 Northern California California 5.4

Damage at Honey Dew. Also slight damage at Redway, Weott and Whitethorn.

October 18, 1989 0:41:23 Northern California California 5.1

October 18, 1989 0:04:15 Loma Prieta California 6.9

This major earthquake caused 63 deaths, 3,757 injuries, and an estimated \$6 billion in property damage. It was the largest earthquake to occur on the San Andreas fault since the great San Francisco earthquake in April 1906. The most severe property damage occurred in Oakland and San Francisco, about 100 kilometer north of the fault segment that slipped on the San Andreas. MM intensity IX was assigned to San Francisco's Marina District, where several houses collapsed, and to four areas in Oakland and San Francisco, where reinforced-concrete viaducts collapsed: Nimitz Freeway (Interstate 880) in Oakland, and Embarcadero Freeway, Highway 101, and Interstate 280 in San Francisco. Communities sustaining heavy damage in the epicentral area included Los Gatos, Santa Cruz, and Watsonville. 51 aftershocks of magnitude 3.0 and larger occurred during the first day after the main shock, and 16 occurred during the second day. After 3 weeks, 87 magnitude 3.0 and larger aftershocks had occurred.

August 8, 1989 8:13:27 Northern California California 5.4

This earthquake caused one death and moderate damage to property in Santa Clara County near San Jose.

December 16, 1988 5:53:04 12km SW of Morongo Valley California 5.0

December 3, 1988 11:38:26 1km SSE of Pasadena California 5.0

Some minor injuries and slight damage reported in the Pasadena area.

June 27, 1988 18:43:22 Northern California California 5.3

Slight damage at Los Gatos and items knocked from shelves at several locations in the San Jose-San Francisco area.

List of California Earthquakes (1966-2018), Magnitude \geq 5
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

June 13, 1988	1:45:36	San Francisco Bay area	California	5.3
<i>Slight damage at Milpitas and San Jose.</i>				
June 10, 1988	23:06:43	16km NE of Lebec	California	5.4
<i>Damage to circuit breakers at the A.D. Edmonston Pumping Plant caused the California Aqueduct to be</i>				
February 20, 1988	8:39:57	Central California	California	5.1
November 24, 1987	1:54:14	Westmorland	California	6.2/6.6
	AM/1:15:56			
	PM			

At least 94 people injured and an estimated 4 million dollars damage in Imperial County. Two people were killed in an earthquake-related automobile accident about 80 km. east of Mexicali, Mexico. The earthquake sequence consisted of foreshocks, the first main shock, and aftershocks on the northeast trend, followed by the second main shock about 11 hours later and aftershocks on the northwest trend.

October 4, 1987	10:59:38	The Whittier Earthquake (Aftershock)	California	5.3
<i>A strong aftershock of the October 1 Whittier earthquake killed one person via heart attack, injured several, and caused additional property damage in Alhambra, Los Angeles, Pico Rivera, and Whittier. Several chimneys twisted, fell, or broke at the roofline; stone fences cracked and toppled; windows broke; and large cracks formed in sidewalks and highways. Business structures in the old Whittier commercial district were the most severely damaged by the main earthquake. In the 24-square-block shopping area known as Whittier Village, 12 commercial buildings had to be razed, and another 20 buildings were declared unsafe. An inspection of residential houses in Los Angeles, Orange, and Ventura Counties indicated that 123 single-family houses and 1,347 apartment units were destroyed, and about 513 single-family houses and 2,040 apartment units sustained major damage. Property damage on the Los Angeles campus of California State University (about 10 km west of the epicenter) was estimated at more the \$20 million.</i>				

October 1, 1987	14:42:20	The Whittier Earthquake	California	5.9
<i>The Whittier Narrows earthquake caused eight fatalities, injured several hundred, left 2,200 homeless and left more than 10,400 buildings damaged in the Los Angeles-Whittier-Pasadena area. The earthquake caused property damage estimated at \$358 million in the east Los Angeles area, mainly at Whittier. It was felt strongly in much of southern California and felt as far away as Las Vegas, Nevada.</i>				

July 31, 1987	23:56:57	Petrolia	California	5.6
<i>Rockslide at Petrolia and power lines down at Eureka. Minor damage at Arcata, Eureka, Ferndale, Garberville, Petrolia and Scotia. Felt in Humboldt, Mendocino, Siskiyou and Trinity Counties.</i>				

February 14, 1987	7:26:50	Coalinga	California	5.3
<i>Slight damage at Coalinga.</i>				

November 21, 1986	11:34:18	Offshore-11km of Petrolia	California	5.1/5.1
	PM/23:33:01			

August 1, 1986	14:28:18	14km of Dixon Lane-Meadow Creek	California	5.1
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July 31, 1986	7:22:39	Chalfant Valley Earthquake (Aftershock)	California	5.8
<i>Felt strongly in the Bishop-Chalfant Valley area, California.</i>				

July 22, 1986	13:48:59	Central California	California	5.0
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July 21, 1986	22:07:15	Central California	California	5.6
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List of California Earthquakes (1966-2018), Magnitude \geq 5
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

July 21, 1986	14:51:09	Central California	California	5.7
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Felt at Benton and Big Pine.

July 21, 1986	14:42:26	Chalfant Valley Earthquake	California	6.4
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This shock injured two people and caused an estimated \$2.7 million damage to property in the Bishop-Chalfant area. At Bishop, a few chimneys cracked, windows broke, ceiling tile and plaster fell, and exterior walls cracked in several buildings. The brick facade on a bank on Main Street also sustained cracks. Most of the damage at Chalfant was due to mobile homes being shaken off their supports, which damaged water and gas lines. Fractures in the ground were observed in the White Mountains frontal fault zone. Many small landslides and spectacular rockfalls occurred in the epicentral area. A foreshock occurred on July 20 at 14:29 UTC, and an aftershock occurred on July 31 at 07:22 UTC. Thousands of smaller aftershocks occurred through September 30, 1986.

July 20, 1986	14:29:45	Chalfant Valley Earthquake (Foreshock)	California	5.9
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Felt at Bishop, Benton and Big Pine

July 13, 1986	13:47:08	47km ENE of San Clemente Is. (SE tip)	California	5.5
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Twenty nine people injured, one critically and at least 50 buildings damaged in the Newport Beach-San Diego area. Preliminary estimate of damage 720 thousand dollars. A small landslide occurred near Lakeside in eastern San Diego County.

July 8, 1986	9:20:44	6km SSW of Morongo Valley	California	6.0
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This strong earthquake injured 40 people in the North Palm Springs area and caused property damage estimated at \$6 million. The earthquake disrupted electrical and telephone service, broke water lines and gas lines, and caused failure of two pumping stations in the Metropolitan Water District. Major damage to a highway bridge was observed on Interstate 10 in Coachella Valley northwest of Palm Springs. The bridge was displaced laterally, leaving a small gap between the deck and abutment. Three houses were destroyed and chimneys fell in the Whitewater Canyon area. Several light aftershocks were reported felt.

March 31, 1986	11:55:39	Northern California	California	5.7
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Six people were treated for minor injuries. Slight damage in the Fremont area and power outages in parts of Fremont and San Jose.

January 26, 1986	19:20:50	Central California	California	5.5
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Some damage in the Hollister-Tres Pinos-Paicines area and in the Santa Ana Valley east of Hollister. The most serious damage occurred at the Cienega Winery about 11 miles south of Hollister.

August 4, 1985	12:01:55	Central California	California	5.6
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Six people suffered minor injuries in the Avenal area. Slight damage at Avenal, Hanford, Kettleman City and Lemoore.

March 25, 1985	16:05:12	Central California	California	5.1
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January 24, 1985	11:27:20	18 km of Bodie	California	5.2
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November 26, 1984	16:21:40	24 km of West Bishop	California	5.6
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One man injured in an avalanche triggered by the earthquake.

November 23, 1984	19:12:34	2 km of Round Valley	California	5.5
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November 23, 1984	18:08:25	5 km of Round Valley	California	6.1
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This earthquake caused rock slides and knocked items from shelves in the Bishop-Mammoth Lakes, California area.

List of California Earthquakes (1966-2018), Magnitude \geq 5
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

April 24, 1984	21:15:18	Morgan Hill	California	6.2
<i>Twenty-one people sustained minor injuries in the Morgan Hill-San Jose area. Maximum intensity in the Morgan Hill area. Damage from the earthquake estimated at \$7.5 million dollars with the most damage occurring in the Jackson Oaks subdivision east of Morgan Hill. The earthquake was felt from Bakersfield to Sacramento and from San Francisco to Reno. A magnitude 3.6 aftershock occurred approximately 5 minutes after the main shock.</i>				
January 23, 1984	5:40:19	8km of Point Sur	California	5.1
September 9, 1983	9:16:13	11 km of Coalinga	California	5.5
August 29, 1983	10:10:30	26 km of San Simeon	California	5.2
August 24, 1983	13:36:28	Offshore-54 km of Petrolia	California	5.5
July 25, 1983	22:31:39	10 km of Coalinga	California	5.0
<i>Slight damage at Coalinga.</i>				
July 22, 1983	2:39:53	12 km of Coalinga	California	5.4
<i>Two people injured and slight damage (VI) at Coalinga.</i>				
July 3, 1983	18:40:07	15 km of Toms Place	California	5.3
May 9, 1983	2:49:11	13 km of Coalinga	California	5.2
May 2, 1983	23:46:06	Coalinga	California	5.5
<i>This event is in the coda of the main shock and assumed to be in the same location.</i>				
May 2, 1983	23:42:38	Coalinga	California	6.7
<i>This earthquake caused an estimated \$10 million in property damage (according to the American Red Cross) and injured 94 people. Damage was most severe in Coalinga, where the 8-block downtown commercial district was almost completely destroyed.</i>				
January 7, 1983	3:24:18	3 km of Mammoth Lakes	California	5.3
January 7, 1983	1:38:10	Long Valley area	California	5.4
<i>Slight damage at Mammoth Lakes.</i>				
October 25, 1982	22:26:03	New Idria/Coalinga	California	5.4
<i>Slight damage at Coalinga.</i>				
October 1, 1982	14:29:01	12km NNE of Inyokern	California	5.1
<i>Slight damage in the China Lake-Inyokern-Ridgecrest area.</i>				
September 24, 1982	7:40:24	58km NNE of Dixon Lane-Meadow Creek	California	5.2
September 30, 1981	11:53:26	10 km of Mammoth Lakes	California	5.9
<i>Slight damage at Mammoth Lakes.</i>				
September 4, 1981	15:50:48	11km NNW of Santa Barbara Island	California	5.5
<i>Slight damage in the Los Angeles area and on Santa Catalina Island.</i>				
April 26, 1981	12:09:28	6km N of Westmorland	California	5.8
<i>Considerable damage in the Westmorland Area.</i>				
December 24, 1980	13:29:31	Offshore- 57 km Trinidad	California	5.0
November 28, 1980	18:21:13	25 km of Truckee	California	5.1
November 8, 1980	23:07:10	Offshore	California	5.0
November 8, 1980	11:20:38	Offshore	California	5.0
November 8, 1980	10:27:34	Offshore-Patrick's Points	California	7.2

List of California Earthquakes (1966-2018), Magnitude ≥ 5
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

A major earthquake, the largest in this area in 24 years, injured six people and caused property damage estimated at \$2 million. Most of the damage occurred east of Fields Landing, where two sections of an overpass on U.S. Highway.

September 7, 1980	6:48:34	54km NE of Mammoth Lakes	California	5.1
August 1, 1980	16:38:55	12km NE of Mammoth Lakes	California	5.4
June 29, 1980	7:46:13	35km of Qualeys Camp	California	5.0
May 27, 1980	14:50:56	Mammoth Lakes	California	6.2
May 26, 1980	18:57:55	12 km of Mammoth Lakes	California	5.7
May 26, 1980	12:24:24	12 km of Mammoth Lakes	California	5.1
May 25, 1980	20:59:22	Mammoth Lakes	California	5.0
May 25, 1980	20:35:47	Mammoth Lakes	California	5.7
May 25, 1980	19:44:50	Mammoth Lakes	California	6.1
May 25, 1980	16:49:27	Mammoth Lakes	California	6.0
May 25, 1980	16:33:44	Mammoth Lakes	California	6.1

In the Mammoth Lakes region, property damage caused by these earthquakes on May 25 (plus a another strong shock on May 27, 14:50 UTC) to schools, other public buildings, highways, and merchandise in stores has been estimated at \$1.5 million. Nine people were injured by the two largest earthquakes, mainly from falling rocks. Landslides and rockfalls were common in this area and in Yosemite National Park. The first earthquake was felt over a large area of California and western Nevada--from Reno and Las Vegas, Nevada, to the coast at Los Angeles and San Francisco. The third shock was felt over a similar area. Hundreds of aftershocks, many of which were felt in the Mammoth Lakes area, occurred through 1980.

February 25, 1980	10:47:38	18km ESE of Anza	California	5.3
January 27, 1980	2:33:35	San Francisco Bay area	California	5.4

A second damaging earthquake, near the south end of the Greenville fault. Six persons were injured at Livermore by flying glass and falling ceiling tiles and supports. It caused 1-2 millimeters of additional right-lateral movement on the Greenville fault across Laughlin Road as well as additional movement and displacements along the surface rupture of January 24, north of Vasco Road.

January 24, 1980	19:01:01	San Francisco Bay area	California	5.1
January 24, 1980	19:00:09	San Francisco Bay area	California	5.8

This earthquake injured 44 people and caused an estimated \$11.5 million in property damage (of which, \$10 million damage occurred at the Lawrence Livermore Laboratory at Livermore). The shock was associated with surface rupture along the Greenville fault. A small foreshock occurred at 18 58 UTC on January 24, and a sequence of 59 aftershocks followed in the next six days. A second principal earthquake occurred on January 27.

October 16, 1979	6:58:43	3km NW of Brawley	California	5.8
October 16, 1979	6:19:49	4km SSW of Brawley	California	5.0
October 16, 1979	5:49:10	4km SW of Brawley	California	5.1
October 15, 1979	23:19:29	8km SW of Holtville	California	5.2
October 7, 1979	20:54:40	Central California	California	5.0
August 6, 1979	17:05:22	Northern California	California	5.8

List of California Earthquakes (1966-2018), Magnitude ≥ 5 (Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

No fatalities occurred, but 16 people were injured in Hollister and Gilroy. Property damage in the two towns, estimated at \$500,000, consisted mainly of damaged chimneys, broken glassware in stores, and structural damage to five buildings in Gilroy. During August, most of the 312 located aftershocks were clustered in the area south of the epicenter of the main shock.

April 7, 1979	6:18:54	Offshore-Trinidad	California	5.3
March 15, 1979	21:07:16	23km NNW of Joshua Tree	California	5.2
February 22, 1979	15:57:28	Northern California	California	5.3
February 3, 1979	9:58:16	Offshore-Bayview	California	5.2
January 1, 1979	23:14:38	13km S of Malibu Beach	California	5.2
October 4, 1978	17:39:02	Central California	California	5.1
October 4, 1978	16:42:47	Central California	California	5.2
August 13, 1978	22:54:52	12km S of Santa Barbara	California	5.1
November 27, 1976	2:49:47	Northern California	California	5.0
November 26, 1976	11:19:32	Offshore-Trinidad	California	6.3
November 4, 1976	10:41:37	9km N of Westmorland	California	5.1
August 2, 1975	20:58:56	Northern California	California	5.2
August 2, 1975	20:22:16	Northern California	California	5.1
August 1, 1975	20:20:12	0km WSW of Palermo	California	5.7
June 7, 1975	8:46:23	Northern California	California	5.3
June 1, 1975	1:38:48	38km SW of Ludlow	California	5.3
November 28, 1974	23:01:24	Central California	California	5.2
December 21, 1973	19:12:43	Offshore	California	5.2
August 9, 1973	2:18:25	Northern California	California	5.1
August 6, 1973	23:29:16	9km SSE of Santa Cruz Is. (E end)	California	5.1
February 21, 1973	14:45:56	22km W of Malibu	California	5.3
September 30, 1971	22:46:10	18km WSW of Westmorland	California	5.0
February 9, 1971	14:10:29	10km SSW of Agua Dulce	California	5.3
February 9, 1971	14:02:45	10km SSW of Agua Dulce	California	5.8
February 9, 1971	14:01:12	10km SSW of Agua Dulce	California	5.8
February 9, 1971	14:00:41*	10km SSW of Agua Dulce	California	6.6

*This destructive earthquake occurred in a sparsely populated area of the San Gabriel Mountains, near San Fernando (formally known as **the San Fernando Earthquake**). It lasted about 60 seconds, and, in that brief span of time, took 65 lives, injured more than 2,000, and caused property damage estimated at \$505 million. Many older buildings in the Alhambra, Beverly Hills, Burbank, and Glendale areas were damaged beyond repair, and thousands of chimneys were damaged in the region. Public utilities and facilities of all kinds were damaged, both above and below ground. No foreshocks were recorded, but aftershocks were reported in the area for several months. *UTC 14:00:41=6:00:41am PST*

September 12, 1970	14:30:53	3km W of Lytle Creek	California	5.2
November 5, 1969	17:54:12	Offshore- Arguello	California	6.0
October 22, 1969	22:51:33	Offshore- Arguello	California	5.8
April 28, 1969	23:20:45	1km ENE of Borrego Springs	California	5.5
July 5, 1968	0:45:17	20km ENE of Santa Cruz Is. (NW end)	California	5.1
April 9, 1968	3:03:51	21km NW of Ocotillo	California	5.2

**List of California Earthquakes (1966-2018), Magnitude ≥ 5
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

April 9, 1968	2:28:59	5km NNE of Ocotillo Wells	California	6.6
<i>Along the Coyote Creek fault, surface rupture 31 km in length was observed. Highway 78 sustained cracks adjacent to Ocotillo Wells. Rock slides occurred in Palm Canyon, Split Mountain, and Font's Head in the Anza-Borrego Desert State Park, and huge boulders blocked the Montezuma-Borrego Highway. The main shock at 02:28 UTC was felt over a large area, including southern California, southwest Arizona, and southern Nevada. Several aftershocks were reported. The largest one at 03:48 UTC knocked plaster to the floor in a theater at Calexico.</i>				
February 6, 1968	0:41:38	70km NNE of Dixon Lane-Meadow Creek	California	5.0
December 10, 1967	12:06:55	Offshore	California	5.6
September 12, 1966	16:41:04	6.1km of Hobart Mills	California	5.9
<i>Several bridges on highway 80 retained minor damage, and Boca and Prosser earthfill dams were cracked. Landslides, rockslides, and slumping occurred on area highways and on the Southern Pacific Railway bed. This was a main shock in a series occurring near Boca.</i>				
June 28, 1966	4:26:16	8km N of Cholame	California	5.5
<i>This earthquake occurred in a sparsely populated region near Parkfield, so little building damage was sustained. The main damage included broken windows, cracked walls and swimming pools, and overturned tombstones in the Parkfield cemeteries. Bridges on the Parkfield-Cholame Highway, which parallels and crosses the fault trace several times, sustained minor damage. It was felt generally from Santa Cruz to Oxnard and northeastward into the Sierra Nevada foothills. It was preceded by a strong shock at 04:08 UTC on June 28 and followed by shocks of lower magnitude on June 28 and 29. More than 200 aftershocks occurred through December 1966.</i>				

Appendix I Exhibit 2

Historic Earthquakes in United States (1900 to 2018), Sorted by Magnitude [M>=7](Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

Date	Time (UTC)	M	Location	State	Fatalities
March 28, 1964	3:36:16	9.2	Southern Alaska	Alaska	131
<i>This great earthquake and ensuing tsunami took 131 lives (tsunami 122, earthquake 9), and caused about \$2.3 billion in property loss (in 2013 dollars; equivalent to \$311 million in 1964).</i>					
January 26, 1700	21:00:00	8.7-9.2	Cascadia Subduction Zone	N. CA/OR/WA	Not Known
<i>This earthquake set off a tsunami that struck Cascadia's Pacific coast, then crossed the Pacific Ocean to Japan, where it damaged coastal villages. Written records of the damage in Japan pinpoint the earthquake to the evening of January 26, 1700.</i>					
February 4, 1965	5:01:22	8.7	Rat Islands	Alaska	-
March 9, 1957	14:22:33	8.6	Andreanof Islands	Alaska	-
<i>This great earthquake destroyed two bridges on Adak Island, damaged houses, and left a 4.5 meter crack in a road. On Umnak Island, part of a dock was destroyed, and Mount Vsevidof erupted after being dormant for 200 years. Further, this shock generated a 15 meter tsunami that smashed into the coastline at Scotch Cap and an 8 meter tsunami that washed away many buildings and damaged oil lines extensively at Sand Bay. This tsunami continued to Hawaii, where it destroyed two villages and inflicted about \$5 million in property damage on Oahu and Kauai Islands. More than 300 aftershocks were reported along the southern edge of the Aleutians, from Unimak Island to Amchitka Pass.</i>					
April 1, 1946	12:29:01	8.6	south of Alaska	Alaska	165
<i>This major earthquake caused only minor damage to buildings on Unimak Island, but it generated a tsunami that devastated the lighthouse and swept away its 5 occupants. Tsunami damage also occurred at Dutch Harbor and Ikaton Island in the Aleutian Islands, on the west coasts of North and South America, and in Hawaii. At Hilo, Hawaii, the tsunami took 159 lives and caused \$26 million loss to property. The tsunami caused 1 death in California.</i>					
November 10, 1938	20:18:49	8.3	Alaska Peninsula	Alaska	-
<i>The earthquake generated a small tsunami, which was recorded at Dutch harbor, Seward, and Sitka, Alaska, and at Hilo and Honolulu, Hawaii.</i>					
August 17, 1906	0:11:10	8.3	Rat Islands	Alaska	-
May 7, 1986	22:47:10	8	Andreanof Islands	Alaska	-
<i>This earthquake caused a small tsunami that was recorded throughout the Pacific Ocean.</i>					
June 23, 2014	20:53:09	7.9	Aleutian Islands	Alaska	-
<i>A small non-destructive tsunami was generated.</i>					
November 3, 2002	22:12:41	7.9	Central Alaska	Alaska	-
June 10, 1996	4:03:35	7.9	Andreanof Islands	Alaska	-
November 30, 1987	19:23:19	7.9	Gulf of Alaska	Alaska	-

Historic Earthquakes in United States (1900 to 2018), Sorted by Magnitude [M>=7]

(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

Damage at Yakutat, northwest of Juneau, consisted mainly of broken glassware and cracks in plaster, drywall, windows, and a foundation. Light damage occurred at several other towns. Also, cracks in wet ground were reported at Yakutat. Strong building vibrations made it difficult to stand or walk. Two ships in the epicentral area were damaged, and three others in the area felt the shaking strongly. A small tsunami was recorded at Seward, Sitka, and Yakutat. This earthquake had the largest magnitude of any event in the region since that on October 9, 1900.

April 18, 1906	13:12:27	7.9	San Francisco	California	3000+
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The 1906 San Francisco Earthquake-This is one of the most devastating in the history of California. The earthquake and resulting fires caused an estimated 3,000 deaths and \$524 million in property loss. Damage in San Francisco resulting only from the earthquake was estimated at \$20 million; outside the city, it was estimated at \$4 million. The sensible duration of the shaking in San Francisco was about 1 minute. Several foreshocks probably occurred, and many aftershocks were reported, some of which were severe.

November 17, 2003	6:43:06	7.8	Rat Islands	Alaska	-
March 6, 1988	22:35:38	7.8	Gulf of Alaska	Alaska	-
July 2, 1965	20:58:40	7.8	Fox Islands	Alaska	-
July 10, 1958	6:15:58	7.8	Southeastern Alaska	Alaska	5

This was the largest earthquake in southeast Alaska since the Yakutat shocks of 1899 and was felt over a large area of southeast Alaska, as far south as Seattle, Washington, and east to Whitehorse, Yukon Territory, Canada. The only permanent settlement in the epicentral region was Yakutat; therefore, effects on man-made works were moderate for such a large earthquake. On Khantaak Island (in Yakutat Bay), 3 people were killed when the north end of the island slumped into the sea, and two people were missing and presumed dead in Lituya Bay from a wave generated by the collapse of 300 million cubic meters of rock into Gilbert Bay.

December 17, 1929	10:58:42	7.8	Near Islands	Alaska	-
March 7, 1929	1:34:42	7.8	south of the Aleutian Islands	Alaska	-

This earthquake was felt onboard several ships at sea and severely at Dutch Harbor, Alaska. A small tsunami was recorded at Hilo, Hawaii.

November 29, 1975	14:47:40	7.7	Kalapana Earthquake	Hawaii	2
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The largest earthquake in more than a century (since April 2, 1868), killing two people, injuring several, and inflicting property damage estimated at \$4.1 million in Hawaii (including damage caused by the tsunami). It was accompanied by a damaging tsunami, massive ground movements, hundreds of aftershocks, and a brief, small-volume volcanic eruption. The earthquake was felt throughout Hawaii Island, and on Lanai, Molokai, and Oahu.

October 9, 1900	12:28:00	7.7	Southeastern Alaska	Alaska	-
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The wharf at Woody Island was partly destroyed; chimneys, windows, and crockery were destroyed in Kodiak. About 50 slight aftershocks continued through the next day. Felt along all of southern Alaska and probably to the west of Kodiak.

February 2, 1975	8:43:39	7.6	Near Islands	Alaska	-
July 30, 1972	21:45:17	7.6	Southeastern Alaska	Alaska	-

Historic Earthquakes in United States (1900 to 2018), Sorted by Magnitude [M>=7]

(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

At Sitka, a few chimneys fell and some minor landslides were reported. At least 19 aftershocks were felt at Sitka through August 29. A tsunami of 10 centimeters was recorded at Juneau and 8 centimeters at Sitka. The main shock was felt over a large area of southeast Alaska and British Columbia, Canada.

March 30, 1965	2:27:06	7.6	Rat Islands	Alaska	-
November 3, 1943	14:32:21	7.6	Southern Alaska	Alaska	-
January 5, 2013	8:58:19	7.5	Southeastern Alaska	Alaska	-
July 21, 1952	11:52:15	7.5	Grapevine	California	12

This earthquake was the largest in the conterminous United States since the San Francisco shock of 1906. It claimed 12 lives and caused property damage estimated at \$60 million. The main shock was felt over most of California and in parts of western Arizona and western Nevada. It was observed at such distant points as Stirling City, California, Phoenix, Arizona, and Gerlach, Nevada. The California Institute of Technology at Pasadena recorded 188 aftershocks of magnitude 4.0 and higher through September 26, 1952; six aftershocks on July 21 were of magnitude 5.0 and higher.

May 31, 1917	8:47:32	7.4	south of Alaska	Alaska	-
June 24, 2011	3:09:39	7.3	Fox Islands	Alaska	-
June 10, 1996	15:24:56	7.3	Andreanof Islands	Alaska	-
June 28, 1992	11:57:34	7.3	Landers	California	3

One person was killed at Yucca Valley, two people died of heart attacks, more than 400 people were injured and substantial damage occurred in the Landers - Yucca Valley area. Preliminary estimate of damage for this earthquake plus the following magnitude 6.5 event at 15:05 UTC is 92 million US dollars. Seiches were reported as far north as Lake Union, Washington, and as far east as Aurora, Colorado, and Corpus Christi Texas

February 4, 1965	8:40:44	7.3	Rat Islands	Alaska	-
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This earthquake generated a tsunami reported to be about 10.7 meters high on Shemya Island. Loss caused by flooding on Amchitka Island was estimated at about \$10,000.

July 7, 1929	21:23:17	7.3	Andreanof Islands	Alaska	-
October 24, 1927	15:59:55	7.3	Southeastern Alaska	Alaska	-

Submarine cables were broken between Petersburg and Wrangell and between Juneau and Skagway. At Seattle, Washington, small waves were observed on water in swimming pools. Felt throughout southeast Alaska, west to Cordova, and to the north of Fairbanks.

January 31, 1922	13:17:31	7.3	Patricks Points (Off Coast)	California	-
December 19, 2007	9:30:27	7.2	Andreanof Islands	Alaska	-
June 15, 2005	2:50:54	7.2	Trinidad (Off Coast)	California	-
April 25, 1992	18:06:05	7.2	Petrolia	California	-

Historic Earthquakes in United States (1900 to 2018), Sorted by Magnitude [M>=7]

(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

95 people were injured and considerable damage occurred in southwestern Humboldt County. The estimate of damage from this earthquake, and strong aftershocks is 66 million dollars. The quake was felt throughout much of northern California and as far south as San Francisco and southeast to Carson City and Reno, Nevada. It was also felt in many areas of southern Oregon. A tsunami was generated with maximum wave heights (peak-to-trough) of 1.1 meters at Crescent City and 0.2 meters at Point Arena, California, and 0.1 meters on Hawaii. At 12:42 a.m. PDT on April 26, a magnitude 6.5 earthquake hit the same area causing some additional damage in the Ferndale, Petrolia, and Fortuna areas. A fire caused by a broken gas main destroyed much of the business district of Scotia. The quake was felt throughout much of northern California. Less than 4 hours after the second quake, at 4:19 a.m. PDT, the same area experienced a third strong quake. This magnitude 6.7 earthquake caused additional damage in the area of Ferndale, Fortuna, and Petrolia.

November 8, 1980 10:27:34 7.2 Patricks Points (Off Coast) California -
The largest earthquake in the area in 24 years, injured 6 people and caused property damage estimated at \$2 million. Most of the damage occurred east of Fields Landing, where two sections of an overpass on U.S. Highway 101 collapsed onto the railroad tracks below. Many aftershocks occurred.

August 18, 1959 6:37:20 7.2 Hebgen Lake Wyoming 28
This earthquake caused 28 fatalities and about \$11 million in damage to highways and timber. It is characterized by extensive fault scarps, subsidence and uplift, a massive landslide, and a seiche in Hebgen Lake. Most of the 28 deaths were caused by rockslides that covered the Rock Creek public campground on the

March 16, 1957 2:34:18 7.2 Andreanof Islands Alaska -
about 234 meters below the surface
 October 16, 1947 2:09:51 7.2 Central Alaska Alaska -
The earthquake was felt over most of central and southern Alaska and at two places in the Yukon Territory of Canada, an area within a radius of about 500 kilometers of the epicenter. This earthquake series consisted of more than 200 foreshocks and aftershocks. The strongest aftershock occurred on October 20.

January 24, 2016 10:30:30 7.1 Old Iliamna Alaska -
Four homes destroyed and 30 evacuated due to gas leak at Kenai. Items knocked from shelves and walls in Southcentral Alaska. Power outages occurred in the Anchorage area and Kalifornsky Beach Road damaged near Kasilof.

March 17, 2003 16:36:17 7.1 Rat Islands Alaska -
 October 16, 1999 9:46:44 7.1 Ludlow California -
Four people slightly injured when an Amtrak train derailed near Ludlow.

September 4, 1989 13:14:58 7.1 Mitrofanina Alaska -
 February 28, 1979 21:27:06 7.1 Cape Yakataga Alaska -
This earthquake affected the area only slightly because it centered in an unpopulated area of ice fields. A 15 centimeter tsunami was recorded at Yakutat.

February 28, 1970 10:52:33 7.1 Andreanof Islands Alaska -
 April 7, 1958 15:30:45 7.1 northern Alaska Alaska -

Historic Earthquakes in United States (1900 to 2018), Sorted by Magnitude [M>=7](Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

This earthquake caused mud flows, widespread breakage of lake and river ice, and formation of many ground cracks within a 65 to 80 kilometer radius of Huslia (west of Fairbanks).

March 22, 1957	14:21:15	7.1	Fox Islands	Alaska	-
March 14, 1957	14:47:50	7.1	Andreanof Islands	Alaska	-
March 12, 1957	11:45:00	7.1	Andreanof Islands	Alaska	-
March 11, 1957	9:58:52	7.1	Fox Islands	Alaska	-
December 16, 1954	11:07:17	7.1	Middlegate	Nevada	-

The population was sparse in the epicentral region of this earthquake, and few man-made structures existed. Damage to structures, therefore, was minor despite the geologic and seismographic evidence of a major earthquake. Hundreds of aftershocks occurred. The main earthquake also was felt in Arizona, California, Idaho, Oregon, and Utah.

May 14, 1948	22:31:49	7.1	Belkofski	Alaska	-
September 8, 1939	12:04:47	7.1	Ukashik	Alaska	-
August 30, 2013	16:25:02	7	Atka	Alaska	-
January 10, 2001	16:02:44	7	Kodiak Island region	Alaska	-
December 6, 1999	23:12:33	7	Kodiak Island region	Alaska	-

Slight damage at Larsen Bay and Old Harbor.

September 1, 1994	15:15:48	7	Petrolia (Off Coast)	California	-
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Slight damage at Honeydew.

August 17, 1991	22:17:09	7	Brookings	Oregon	-
May 30, 1991	13:17:41	7	Belkofski	Alaska	-
January 30, 1981	8:52:44	7	Rat Islands	Alaska	-
May 2, 1971	6:08:27	7	Andreanof Islands	Alaska	-
February 7, 1971	2:29:30	7	Andreanof Islands	Alaska	-
September 4, 1965	14:32:51	7	Kodiak Island region	Alaska	-
April 10, 1957	11:30:03	7	Aiaktalik	Alaska	-
March 11, 1957	14:55:24	7	Andreanof Islands	Alaska	-
January 5, 1953	7:48:28	7	Attu	Alaska	-
November 1, 1946	11:14:28	7	Andreanof Islands	Alaska	-
July 22, 1937	17:09:33	7	Central Alaska	Alaska	-

Only slight damage was caused by this major earthquake because the epicentral area was sparsely populated. Aftershocks occurred for several months.

July 5, 1929	14:19:09	7	Andreanof Islands	Alaska	-
October 13, 1926	19:08:18	7	Andreanof Islands	Alaska	-
May 4, 1923	16:26:48	7	south of Alaska	Alaska	-
February 6, 1916	21:51:33	7	Rat Islands	Alaska	-
November 30, 2018	17:29:29	7	Anchorage, Alaska	Alaska	-

Some people injured; many buildings damaged, including 2 hospitals, several schools and Merrill Field Airport; many roads and bridges heavily damaged, including Glenn Highway, Palmer-Wasilla Highway, Pittman Road, Point MacKenzie Road and Vine Road; a rockslide blocked Seward Highway; a dozen water main breaks and several fires, gas leaks and power outages occurred. Damage estimated at 30 million US dollars.

COMPILATION OF U.S. EARTHQUAKES, excluding ALASKA (2012-2018)

**All States except Alaska-Earthquake Magnitude \geq 4
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

Many people think that only California is earthquake state, but earthquakes occur throughout the United States. Here is a list of Magnitude 4.0+ earthquakes that occurred in the United States, excluding Alaska, from 2012 to 2018. Information on these quakes were compiled from <https://earthquake.usgs.gov/earthquakes/search/>. Some of the earthquakes are aftershocks of larger earthquakes.

Date	Time (UTC)	Location	State	Magnitude
December 12, 2018	9:14:43	12km NNE of Decatur	Tennessee	4.4
December 5, 2018	21:40:16	28km E of Trona	California	4.2
November 30, 2018	15:53:10	Off the coast of Oregon	Oregon	4.1
November 27, 2018	13:07:12	9km NW of Avenal	California	4
November 20, 2018	22:39:05	26km E of Grangeville	Idaho	4.1
November 19, 2018	11:09:13	33km NE of Quinault Census Designated Place	Washington	4.1
November 16, 2018	10:44:58	201km WSW of Port Orford	Oregon	4.3
November 16, 2018	5:21:57	184km WSW of Port Orford	Oregon	4.5
November 16, 2018	5:19:19	204km W of Gold Beach	Oregon	4.1
November 2, 2018	12:58:54	12km S of Tres Pinos	California	4.11
October 24, 2018	0:21:21	273km WNW of Bandon	Oregon	4.5
October 6, 2018	6:31:32	291km WNW of Bandon	Oregon	4.3
August 29, 2018	2:33:28	4km N of La Verne	California	4.38
August 24, 2018	10:02:37	43km NW of Parachute	Colorado	4.1
August 23, 2018	7:16:23	255km WNW of Bandon	Oregon	4
August 22, 2018	13:20:03	260km WNW of Bandon	Oregon	4.5
August 22, 2018	9:31:45	272km WNW of Bandon	Oregon	6.2
August 15, 2018	1:24:26	7km NE of Aguanga	California	4.41
August 14, 2018	11:05:01	244km WNW of Bandon	Oregon	4.2
August 9, 2018	16:50:32	15km SW of Leilani Estates	Hawaii	4.41
July 31, 2018	10:29:59	6km WSW of Volcano	Hawaii	4.11
July 30, 2018	8:03:03	14km SE of Volcano	Hawaii	4.07
July 29, 2018	14:51:09	Off the coast of Oregon	Oregon	4.4
July 29, 2018	14:10:22	Off the coast of Oregon	Oregon	5.3
July 25, 2018	5:06:06	65km W of Petrolia	California	4.53
July 24, 2018	17:22:34	224km WSW of Gold Beach	Oregon	4.9
July 24, 2018	14:44:52	212km WSW of Gold Beach	Oregon	5.6
July 24, 2018	14:42:04	202km WSW of Gold Beach	Oregon	4.3
July 24, 2018	14:35:43	201km WSW of Gold Beach	Oregon	4.3
July 24, 2018	14:28:15	196km WSW of Gold Beach	Oregon	5.2
July 24, 2018	12:16:31	209km WSW of Gold Beach	Oregon	4.9

COMPILATION OF U.S. EARTHQUAKES, excluding ALASKA (2012-2018)

**All States except Alaska-Earthquake Magnitude \geq 4
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

July 16, 2018	21:42:35	5km SW of Volcano	Hawaii	4.04
July 14, 2018	4:13:33	4km WSW of Volcano	Hawaii	4.36
July 5, 2018	15:17:36	15km WNW of Sandy Valley	Nevada	4.5
June 30, 2018	13:10:41	4km WSW of Volcano	Hawaii	4.18
June 30, 2018	7:06:10	4km WSW of Volcano	Hawaii	4.11
June 30, 2018	4:20:28	31km ESE of Stapleton	Nebraska	4.1
June 29, 2018	12:47:45	4km WSW of Volcano	Hawaii	4.07
June 28, 2018	7:44:42	4km WSW of Volcano	Hawaii	4.07
June 28, 2018	4:02:47	4km WSW of Volcano	Hawaii	4.03
June 25, 2018	19:42:07	5km SW of Volcano	Hawaii	4.28
June 21, 2018	4:31:56	5km SW of Volcano	Hawaii	4.14
June 20, 2018	11:38:50	5km SW of Volcano	Hawaii	4.1
June 20, 2018	0:24:19	17km SE of Volcano	Hawaii	4.56
June 19, 2018	15:05:56	4km WSW of Volcano	Hawaii	4.15
June 18, 2018	13:39:04	5km SW of Volcano	Hawaii	4.09
June 17, 2018	14:20:12	5km SW of Volcano	Hawaii	4.21
June 17, 2018	11:28:22	5km SW of Volcano	Hawaii	4.02
June 16, 2018	18:03:59	4km SW of Volcano	Hawaii	4.06
June 15, 2018	20:56:08	13km NNE of Crescent	Oklahoma	4
June 15, 2018	17:04:27	4km SW of Volcano	Hawaii	4.09
June 14, 2018	11:34:42	5km SW of Volcano	Hawaii	4.2
June 11, 2018	10:45:48	5km WSW of Volcano	Hawaii	4.12
June 9, 2018	13:59:41	26km E of Cherokee	Oklahoma	4.4
June 9, 2018	7:37:36	5km SW of Volcano	Hawaii	4.2
May 30, 2018	15:41:04	263km W of Ferndale	California	4.2
May 29, 2018	3:39:36	8km S of Volcano	Hawaii	4.12
May 25, 2018	22:43:40	4km WSW of Volcano	Hawaii	4.11
May 24, 2018	23:09:16	284km WNW of Bandon	Oregon	4.4
May 20, 2018	10:47:12	189km W of Bandon	Oregon	4.6
May 16, 2018	18:30:45	4km WSW of Volcano	Hawaii	4.43
May 15, 2018	13:40:21	13km NNE of Crescent	Oklahoma	4
May 14, 2018	7:25:00	13km NNE of Crescent	Oklahoma	4
May 13, 2018	9:53:30	12km SSE of Leilani Estates	Hawaii	4.44
May 12, 2018	7:25:01	14km SW of Leilani Estates	Hawaii	4.23
May 10, 2018	23:52:16	12km SSW of Leilani Estates	Hawaii	4
May 10, 2018	2:58:30	5km NW of The Geysers	California	4.19
May 8, 2018	11:49:34	11km N of Cabazon	California	4.49
May 7, 2018	23:51:04	90km W of Ferndale	California	4.47
May 6, 2018	16:47:09	182km SSE of Buras-Triumph	Louisiana	4.6

COMPILATION OF U.S. EARTHQUAKES, excluding ALASKA (2012-2018)

**All States except Alaska-Earthquake Magnitude \geq 4
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

May 6, 2018	13:26:07	33km ESE of Pahala	Hawaii	4.25
May 5, 2018	6:11:08	17km SSW of Leilani Estates	Hawaii	4.06
May 5, 2018	3:30:15	44km SSE of Volcano	Hawaii	4.4
May 5, 2018	1:20:27	22km SE of Leilani Estates	Hawaii	4.75
May 5, 2018	0:37:10	16km E of Pahala	Hawaii	4.93
May 4, 2018	22:48:19	8km WSW of Volcano	Hawaii	4.66
May 4, 2018	22:42:42	13km S of Volcano	Hawaii	4.64
May 4, 2018	22:37:18	17km S of Volcano	Hawaii	4.61
May 4, 2018	22:32:54	19km SSW of Leilani Estates	Hawaii	6.9
May 4, 2018	21:38:23	18km SW of Leilani Estates	Hawaii	4.35
May 4, 2018	21:32:44	18km SW of Leilani Estates	Hawaii	5.73
May 3, 2018	20:30:56	18km S of Fern Acres	Hawaii	5.06
May 1, 2018	16:28:56	12km NW of Karnes City	Texas	4
May 1, 2018	12:39:11	23km SE of Volcano	Hawaii	4.22
April 30, 2018	2:20:49	197km W of Bandon	Oregon	4
April 21, 2018	9:50:08	Off the coast of Oregon	Oregon	4
April 9, 2018	10:22:20	26km WSW of Perry	Oklahoma	4.6
April 7, 2018	12:16:03	20km W of Perry	Oklahoma	4.6
April 5, 2018	19:29:16	29km SW of Santa Cruz Is. (E end)	California	5.29
March 23, 2018	3:09:39	22km WNW of Petrolia	California	4.66
March 22, 2018	16:24:49	17km W of Humboldt Hill	California	4.42
March 16, 2018	8:23:23	Off the coast of Oregon	Oregon	4
March 9, 2018	6:01:28	22km W of Petrolia	California	4.48
March 5, 2018	3:40:59	15km NE of Enid	Oklahoma	4.2
March 4, 2018	23:17:17	15km NE of Enid	Oklahoma	4.2
February 3, 2018	3:12:46	103km WNW of Ferndale	California	4.33
January 28, 2018	22:46:16	252km WNW of Bandon	Oregon	5.5
January 26, 2018	3:32:08	22km SE of Soda Springs	Idaho	4.4
January 25, 2018	17:24:34	180km W of Ferndale	California	5.1
January 25, 2018	16:39:43	175km W of Ferndale	California	5.8
January 23, 2018	9:05:03	222km W of Bandon	Oregon	4
January 18, 2018	5:55:11	1km NE of The Geysers	California	4.22
January 7, 2018	19:01:00	82km W of Petrolia	California	4.52
January 4, 2018	10:39:37	2km SE of Berkeley	California	4.38
January 4, 2018	10:16:43	Off the coast of Oregon	Oregon	4.1
December 30, 2017	23:46:11	34km WNW of Trinidad	Colorado	4

COMPILATION OF U.S. EARTHQUAKES, excluding ALASKA (2012-2018)

**All States except Alaska-Earthquake Magnitude \geq 4
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

December 26, 2017	9:26:01	281km W of Waldport	Oregon	4.3
December 14, 2017	4:57:18	17km WSW of Laytonville	California	4.26
December 5, 2017	4:26:38	17km ENE of Perry	Oklahoma	4.1
November 30, 2017	21:47:31	9km ENE of Dover	Delaware	4.1
November 24, 2017	17:36:12	147km WNW of Port Orford	Oregon	4.7
November 13, 2017	19:31:29	22km NE of Gonzales	California	4.58
November 3, 2017	23:11:12	68km ESE of Thermopolis	Wyoming	4
November 3, 2017	10:43:15	15km ESE of Soda Springs	Idaho	4
October 26, 2017	20:38:51	32km SW of Lompoc	California	4.33
October 18, 2017	1:30:10	253km WNW of Ferndale	California	4.2
October 13, 2017	16:55:17	224km W of Bandon	Oregon	5.3
October 11, 2017	1:24:25	19km SE of Soda Springs	Idaho	4.1
October 10, 2017	0:53:18	14km ESE of Alum Rock	California	4.09
September 25, 2017	19:35:43	242km W of Ferndale	California	4.3
September 22, 2017	19:50:15	218km W of Ferndale	California	5.7
September 14, 2017	2:53:09	20km NNW of Montpelier	Idaho	4
September 11, 2017	13:26:35	18km SE of Soda Springs	Idaho	4.7
September 11, 2017	12:34:30	17km SE of Soda Springs	Idaho	4.1
September 11, 2017	9:38:45	16km SE of Soda Springs	Idaho	4.1
September 11, 2017	9:38:39	16km SE of Soda Springs	Idaho	4.1
September 11, 2017	9:36:31	18km SE of Soda Springs	Idaho	4.3
September 10, 2017	19:05:13	19km ESE of Soda Springs	Idaho	4.1
September 10, 2017	11:12:39	12km ESE of Soda Springs	Idaho	4.7
September 10, 2017	9:47:10	18km ESE of Soda Springs	Idaho	5
September 9, 2017	8:27:21	16km ESE of Soda Springs	Idaho	4
September 9, 2017	8:23:04	18km ESE of Soda Springs	Idaho	4.1
September 8, 2017	2:26:23	12km SSE of Medford	Oklahoma	4.3
September 7, 2017	12:13:38	17km ESE of Soda Springs	Idaho	4.1
September 6, 2017	8:26:30	10km ESE of Soda Springs	Idaho	4.1
September 6, 2017	7:55:09	13km ESE of Soda Springs	Idaho	4.2
September 6, 2017	7:35:30	15km ESE of Soda Springs	Idaho	4.2
September 6, 2017	4:37:44	16km SE of Soda Springs	Idaho	4.6
September 5, 2017	21:23:18	15km ESE of Soda Springs	Idaho	4.3
September 5, 2017	20:54:15	17km ESE of Soda Springs	Idaho	4.3
September 5, 2017	9:51:59	255km WNW of Bandon	Oregon	4.3
September 5, 2017	8:13:14	15km ESE of Soda Springs	Idaho	4.3
September 5, 2017	1:32:39	14km ESE of Soda Springs	Idaho	4.2
September 5, 2017	0:34:40	12km ESE of Soda Springs	Idaho	4.1

COMPILATION OF U.S. EARTHQUAKES, excluding ALASKA (2012-2018)

**All States except Alaska-Earthquake Magnitude \geq 4
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

September 4, 2017	6:17:09	13km ESE of Soda Springs	Idaho	4.5
September 3, 2017	17:41:39	10km E of Soda Springs	Idaho	4.7
September 3, 2017	16:49:17	15km ESE of Soda Springs	Idaho	4.7
September 3, 2017	8:02:02	181km WNW of Bandon	Oregon	4.1
September 3, 2017	6:44:52	10km E of Soda Springs	Idaho	4
September 3, 2017	6:05:43	9km E of Soda Springs	Idaho	4.1
September 3, 2017	2:29:23	10km ESE of Soda Springs	Idaho	4.1
September 3, 2017	0:39:48	11km ESE of Soda Springs	Idaho	4.2
September 2, 2017	23:59:50	12km ESE of Soda Springs	Idaho	4.07
September 2, 2017	23:56:52	12km E of Soda Springs	Idaho	5.3
September 2, 2017	23:55:28	13km E of Soda Springs	Idaho	4
August 27, 2017	22:32:35	297km WNW of Bandon	Oregon	4.7
August 22, 2017	19:51:59	44km ENE of Trona	California	4.07
August 19, 2017	6:35:51	107km ENE of Hawaiian Beaches	Hawaii	4.1
August 10, 2017	18:59:35	115km W of Brookings	Oregon	4.8
August 3, 2017	2:56:37	6km ENE of Edmond	Oklahoma	4.2
July 30, 2017	12:01:06	33km WNW of Hawi	Hawaii	4.21
July 29, 2017	17:08:26	102km WNW of Eureka	California	4.58
July 29, 2017	0:02:40	80km WNW of Ferndale	California	5.08
July 17, 2017	9:27:04	58km N of Pahrump	Nevada	4.1
July 17, 2017	8:49:49	12km ESE of Lincoln	Montana	4
July 14, 2017	13:47:35	12km N of Stroud	Oklahoma	4.2
July 12, 2017	3:41:14	Off the coast of Oregon	Oregon	4.1
July 6, 2017	7:27:30	14km SE of Lincoln	Montana	4.4
July 6, 2017	7:02:28	14km SSE of Lincoln	Montana	4
July 6, 2017	6:35:35	15km S of Lincoln	Montana	5
July 6, 2017	6:30:17	11km SE of Lincoln	Montana	5.8
June 24, 2017	21:22:03	28km SW of Rio Dell	California	4.03
June 21, 2017	20:09:06			
		28km ESE of Hawaiian Ocean View	Hawaii	4.51
June 16, 2017	0:48:46	14km NNE of West Yellowstone	Montana	4.36
June 8, 2017	17:01:19	16km SE of Volcano	Hawaii	5.28
May 17, 2017	4:42:25	12km W of Isla Vista	California	4.06
May 13, 2017	20:10:31	Off the coast of Oregon	Oregon	4.4
May 13, 2017	8:32:37	32km NW of Fairview	Oklahoma	4.2
May 4, 2017	14:27:34	214km W of Bandon	Oregon	4.2

COMPILATION OF U.S. EARTHQUAKES, excluding ALASKA (2012-2018)

**All States except Alaska-Earthquake Magnitude \geq 4
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

April 12, 2017	1:45:05	202km W of Bandon	Oregon	4.2
March 31, 2017	10:55:53	2km ESE of Aromas	California	4
March 29, 2017	15:37:40	10km E of Medford	Oklahoma	4.1
March 27, 2017	9:19:56	209km WSW of Gold Beach	Oregon	4.2
March 23, 2017	20:27:29	17km SSE of Volcano	Hawaii	4.49
March 9, 2017	13:03:39	75km NNE of Kualapu'u	Hawaii	4.71
March 6, 2017	19:19:20	49km WSW of Ferndale	California	4.04
February 23, 2017	4:59:04	15km WNW of Belfair	Washington	4.09
February 21, 2017	11:22:30	231km W of Ferndale	California	4
February 21, 2017	0:57:52	2km NE of The Geysers	California	4.16
February 17, 2017	15:33:30	28km WNW of Waikoloa Village	Hawaii	4.66
January 10, 2017	15:43:57	191km WSW of Port Orford	Oregon	4.3
January 6, 2017	12:09:33	Off the coast of Oregon	Oregon	4.2
December 28, 2016	9:13:47	28km SW of Hawthorne	Nevada	5.5
December 28, 2016	8:22:12	26km SW of Hawthorne	Nevada	5.6
December 28, 2016	8:18:00	27km SW of Hawthorne	Nevada	5.6
December 27, 2016	15:51:46	Off the coast of Oregon	Oregon	4.3
December 27, 2016	9:52:36	Off the coast of Oregon	Oregon	4.1
December 23, 2016	19:31:12	27km N of Cimarron	New Mexicc	4.2
December 23, 2016	11:14:21	233km WNW of Bandon	Oregon	4.3
December 18, 2016	16:30:32	77km SSE of Hawaiian Ocean View	Hawaii	4.5
December 15, 2016	3:48:10	227km W of Ferndale	California	4.3
December 14, 2016	16:41:05	8km NW of The Geysers	California	5.01
December 8, 2016	16:32:46	179km W of Ferndale	California	4.7
December 8, 2016	14:49:45	164km W of Ferndale	California	6.6
December 6, 2016	17:07:28	183km W of Crescent City	California	4.3
December 5, 2016	18:33:15	34km SW of Rio Dell	California	4.35
November 28, 2016	11:07:51	184km W of Bandon	Oregon	4.2
November 28, 2016	4:34:44	214km W of Bandon	Oregon	5.5
November 25, 2016	15:19:35	4km NNW of Medford	Oklahoma	4
November 7, 2016	7:33:59	32km NW of Fairview	Oklahoma	4.1
November 7, 2016	1:44:24	3km W of Cushing	Oklahoma	5
November 6, 2016	13:00:46	13km WSW of Laytonville	California	4.06
November 2, 2016	4:26:54	12km ESE of Pawnee	Oklahoma	4.4

COMPILATION OF U.S. EARTHQUAKES, excluding ALASKA (2012-2018)

**All States except Alaska-Earthquake Magnitude \geq 4
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

October 27, 2016	6:37:23	35km SW of Ferndale	California	4.11
October 21, 2016	20:26:00	33km NW of Fairview	Oklahoma	4
October 9, 2016	19:08:47	Off the coast of Oregon	Oregon	5
October 9, 2016	18:51:58	Off the coast of Oregon	Oregon	4.1
October 9, 2016	14:18:45	Off the coast of Oregon	Oregon	4.5
October 9, 2016	14:18:36	Off the coast of Oregon	Oregon	4.1
September 27, 2016	3:36:15	6km SSE of Bombay Beach	California	4.13
September 27, 2016	3:23:58	6km SSE of Bombay Beach	California	4.33
September 26, 2016	14:31:08	6km SSE of Bombay Beach	California	4.32
September 25, 2016	9:50:51	150km W of Brookings	Oregon	4.6
September 25, 2016	5:01:50	154km WSW of Gold Beach	Oregon	4.9
September 6, 2016	14:25:57	28km E of Honaunau-Napoopoo	Hawaii	4.05
September 3, 2016	23:44:13	16km S of Whitehall	Montana	4.03
September 3, 2016	12:02:44	14km NW of Pawnee	Oklahoma	5.8
September 3, 2016	3:27:57	100km W of Ferndale	California	5.64
August 28, 2016	21:20:52	23km SW of Hayfork	California	4.49
August 27, 2016	20:47:47	35km E of Hoback	Wyoming	4.8
August 17, 2016	13:34:28	10km E of Luther	Oklahoma	4
August 10, 2016	2:57:17	20km NNE of Upper Lake	California	5.09
August 4, 2016	4:55:35	30km ESE of Janesville	California	4.48
July 31, 2016	16:21:05	16km SW of Westmorland	California	4.03
July 23, 2016	7:16:05	3km WSW of Honalo	Hawaii	4.32
July 21, 2016	23:09:05	19km SSE of Blue Lake	California	4.81
July 19, 2016	21:38:38	13km SSE of Ridgemark	California	4.22
July 17, 2016	4:17:58	20km W of Perry	Oklahoma	4.2
July 16, 2016	1:58:23	192km WNW of Bandon	Oregon	4
July 9, 2016	2:04:27	33km NW of Fairview	Oklahoma	4.4
July 8, 2016	22:29:38	33km NW of Fairview	Oklahoma	4.2
July 8, 2016	21:31:57	32km NW of Fairview	Oklahoma	4.2
July 7, 2016	23:40:45	20km NW of Hawthorne	Nevada	4.5
July 7, 2016	23:14:40	20km NW of Hawthorne	Nevada	4.3
July 5, 2016	23:39:17	Off the coast of Oregon	Oregon	4.3
June 13, 2016	12:14:39	52km W of West Yellowstone	Montana	4.34
June 12, 2016	18:47:04	245km WNW of Bandon	Oregon	4.6
June 10, 2016	8:04:38	20km NNW of Borrego Springs	California	5.19
June 3, 2016	7:19:42	13km NE of Eureka	Nevada	4

COMPILATION OF U.S. EARTHQUAKES, excluding ALASKA (2012-2018)

**All States except Alaska-Earthquake Magnitude \geq 4
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

May 27, 2016	22:00:28	96km WSW of Ferndale	California	4.5
May 25, 2016	13:01:07	41km NNW of Duchesne	Utah	4.03
May 20, 2016	7:01:05	Off the coast of Oregon	Oregon	5
April 21, 2016	14:24:00	198km W of Bandon	Oregon	4.1
April 7, 2016	22:27:30	1km E of Luther	Oklahoma	4.2
April 4, 2016	0:54:36	Off the coast of Oregon	Oregon	4.3
April 1, 2016	9:16:08	72km NNE of Honoka'a	Hawaii	4.2
March 30, 2016	19:47:45	248km WNW of Ferndale	California	4.6
March 29, 2016	4:53:01	4km NNE of Crescent	Oklahoma	4.2
March 22, 2016	10:00:45	20km NW of Hawthorne	Nevada	4.1
March 21, 2016	7:37:10	23km ESE of Hawthorne	Nevada	4.3
March 20, 2016	16:43:59	14km SE of Waikoloa	Hawaii	4.59
March 12, 2016	8:42:40	17km ENE of Ojai	California	4.13
February 26, 2016	23:00:39	30km E of Jackson	Wyoming	4
February 24, 2016	0:02:23	6km SSW of Wasco	California	4.87
February 23, 2016	3:19:52	8km WSW of Ludlow	California	4.1
February 20, 2016	6:13:20	36km ENE of Lucerne Valley	California	4.31
February 16, 2016	23:27:31	10km WNW of Big Pine	California	4.31
February 16, 2016	23:04:26	10km WNW of Big Pine	California	4.77
February 13, 2016	17:17:39	33km NW of Fairview	Oklahoma	4
February 13, 2016	17:07:06	31km NW of Fairview	Oklahoma	5.1
February 12, 2016	19:23:05	18km S of Fern Acres	Hawaii	4.1
February 6, 2016	23:09:10	41km WSW of Trinidad	Colorado	4
January 30, 2016	19:31:44	19km E of Lincoln	Montana	4.33
January 30, 2016	3:42:23	236km W of Bandon	Oregon	4.6
January 30, 2016	0:30:52	268km WNW of Ferndale	California	5
January 30, 2016	0:28:41	251km W of Ferndale	California	5.1
January 29, 2016	10:21:31	250km W of Ferndale	California	4.1
January 29, 2016	9:35:09	258km W of Ferndale	California	4.1
January 28, 2016	9:22:14	249km W of Ferndale	California	4.3
January 24, 2016	15:32:16	8km WSW of Ludlow	California	4.11
January 23, 2016	18:05:39	154km WNW of Port Orford	Oregon	4.9
January 18, 2016	12:55:56	6km E of Fairview	Oklahoma	4.1
January 15, 2016	22:37:26	22km WSW of Enterprise	Utah	4.28
January 7, 2016	8:37:11	32km NW of Fairview	Oklahoma	4.4
January 7, 2016	5:49:52	31km SW of Rio Dell	California	4.31
January 7, 2016	4:27:57	33km NW of Fairview	Oklahoma	4.7

COMPILATION OF U.S. EARTHQUAKES, excluding ALASKA (2012-2018)

**All States except Alaska-Earthquake Magnitude \geq 4
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

January 7, 2016	4:27:27	33km NW of Fairview	Oklahoma	4.4
January 6, 2016	14:42:34	4km NNW of Banning	California	4.39
January 6, 2016	6:19:25	33km NW of Fairview	Oklahoma	4
January 3, 2016	15:35:23	71km ESE of Lakeview	Oregon	4.1
January 2, 2016	5:11:46	46km SW of Ferndale	California	4.44
January 1, 2016	11:39:39	6km ENE of Edmond	Oklahoma	4.2
December 30, 2015	1:48:57	4km SSW of Devore	California	4.4
December 29, 2015	11:39:19	6km ENE of Edmond	Oklahoma	4.3
December 29, 2015	3:35:28	98km WNW of Bayview	California	4.87
December 28, 2015	15:10:30	65km SSW of Denio Junction	Nevada	4.1
December 27, 2015	18:31:18	37km ESE of Johannesburg	California	4.25
December 25, 2015	8:54:02	Off the coast of Oregon	Oregon	4.2
December 24, 2015	20:30:38	71km ESE of Lakeview	Oregon	4.4
December 23, 2015	6:46:07	11km SSE of Reno	Nevada	4.4
December 6, 2015	11:13:27	69km ESE of Lakeview	Oregon	4.1
December 6, 2015	1:01:41	33km NW of Fairview	Oklahoma	4
November 30, 2015	9:49:12	26km E of Cherokee	Oklahoma	4.7
November 26, 2015	7:36:00	269km WNW of Bandon	Oregon	4.3
November 25, 2015	0:43:50	12km NE of Cherokee	Oklahoma	4.1
November 23, 2015	21:17:46	11km NE of Cherokee	Oklahoma	4.4
November 20, 2015	22:40:40	17km NNW of Medford	Oklahoma	4.1
November 19, 2015	7:42:12	13km SW of Cherokee	Oklahoma	4.7
November 19, 2015	1:50:17	69km ESE of Lakeview	Oregon	4
November 19, 2015	1:40:02	69km ESE of Lakeview	Oregon	4.2
November 15, 2015	9:45:31	33km NW of Fairview	Oklahoma	4.3
November 7, 2015	11:11:53	19km NNW of Medford	Oklahoma	4.1
November 2, 2015	6:29:07	7km NNE of Black Canyon City	Arizona	4
November 2, 2015	2:34:01	98km WSW of Ferndale	California	4.33
October 10, 2015	22:03:05	3km W of Cushing	Oklahoma	4.3
October 10, 2015	9:20:43	20km WSW of Medford	Oklahoma	4.4
September 29, 2015	0:03:30	69km ESE of Lakeview	Oregon	4.2
September 27, 2015	2:44:00	70km ESE of Lakeview	Oregon	4.2
September 25, 2015	1:16:37	1km W of Cushing	Oklahoma	4
September 18, 2015	12:35:16	3km WNW of Cushing	Oklahoma	4.1
September 16, 2015	16:10:47	13km SSE of Big Bear Lake	California	4
September 14, 2015	13:55:48	69km ESE of Lakeview	Oregon	4.7
September 8, 2015	2:15:19	20km NW of Hawthorne	Nevada	4.4

COMPILATION OF U.S. EARTHQUAKES, excluding ALASKA (2012-2018)

**All States except Alaska-Earthquake Magnitude \geq 4
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

September 1, 2015	16:42:45	38km N of Coulee Dam	Washington	4.15
August 22, 2015	12:33:54	253km W of Ferndale	California	4.4
August 17, 2015	13:49:17	1km N of Piedmont	California	4.01
August 14, 2015	21:25:40	6km WNW of Medford	Oklahoma	4.1
August 14, 2015	6:41:31	247km WSW of Crescent City	California	4.4
August 13, 2015	18:48:48	264km W of Crescent City	California	4.5
August 13, 2015	11:31:07	68km ESE of Lakeview	Oregon	4.2
August 10, 2015	17:04:33	214km WNW of Bandon	Oregon	4.2
August 5, 2015	7:48:02	23km S of Medford	Oklahoma	4
July 28, 2015	1:18:27	4km NNE of Crescent	Oklahoma	4.1
July 27, 2015	18:12:15	4km NNE of Crescent	Oklahoma	4.5
July 27, 2015	1:05:33	68km ESE of Lakeview	Oregon	4.5
July 22, 2015	22:07:07	68km ESE of Lakeview	Oregon	4
July 20, 2015	20:19:03	13km NE of Cherokee	Oklahoma	4.4
July 16, 2015	1:57:26	66km ESE of Lakeview	Oregon	4
July 16, 2015	1:52:11	66km ESE of Lakeview	Oregon	4.6
July 4, 2015	16:00:03	3km NW of Panguitch	Utah	4.06
July 4, 2015	15:42:18	15km ENE of Springfield	Oregon	4.14
June 28, 2015	10:04:38	Off the coast of Oregon	Oregon	4.2
June 28, 2015	8:10:10	11km SSE of Volcano	Hawaii	5.2
June 20, 2015	5:10:54	12km NE of Edmond	Oklahoma	4
June 17, 2015	19:17:08	21km W of Perry	Oklahoma	4.3
June 14, 2015	18:17:09	20km W of Perry	Oklahoma	4
June 5, 2015	23:12:47	9km ESE of Harper	Kansas	4.1
June 3, 2015	13:25:30	Off the coast of Oregon	Oregon	4
June 2, 2015	3:11:24	Off the coast of Oregon	Oregon	4.2
June 1, 2015	20:11:30	Off the coast of Oregon	Oregon	5.9
June 1, 2015	14:46:34	Off the coast of Oregon	Oregon	4.4
June 1, 2015	10:46:27	Off the coast of Oregon	Oregon	5.4
June 1, 2015	10:20:23	Off the coast of Oregon	Oregon	4.1
June 1, 2015	10:13:45	Off the coast of Oregon	Oregon	4
June 1, 2015	7:19:40	Off the coast of Oregon	Oregon	4.2
June 1, 2015	7:01:21	Off the coast of Oregon	Oregon	4.3
June 1, 2015	6:57:07	Off the coast of Oregon	Oregon	4.2
June 1, 2015	6:56:18	Off the coast of Oregon	Oregon	4.1
June 1, 2015	6:54:10	Off the coast of Oregon	Oregon	5.2
June 1, 2015	6:52:41	Off the coast of Oregon	Oregon	5.8

COMPILATION OF U.S. EARTHQUAKES, excluding ALASKA (2012-2018)

**All States except Alaska-Earthquake Magnitude \geq 4
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

May 26, 2015	10:17:35	38km WNW of Ferndale	California	4.34
May 23, 2015	18:44:28	30km SW of Pratt	Kansas	4
May 22, 2015	18:47:42	37km SSW of Caliente	Nevada	5.3
May 22, 2015	7:40:46	225km W of Bandon	Oregon	4.1
May 22, 2015	2:53:00	10km ENE of Yountville	California	4.09
May 21, 2015	3:15:29	13km WNW of Calipatria	California	4.1
May 14, 2015	17:41:14	84km S of Sanderson	Texas	4
May 9, 2015	12:18:48	13km WSW of Pahala	Hawaii	4.46
May 8, 2015	21:26:20	189km W of Bandon	Oregon	4.4
May 7, 2015	22:58:05	5km N of Venus	Texas	4
May 4, 2015	19:17:05	229km W of Ferndale	California	4.2
May 2, 2015	16:23:07	5km S of Galesburg	Michigan	4.2
April 27, 2015	22:22:17	7km WSW of Langston	Oklahoma	4.1
April 24, 2015	14:45:36	Off the coast of Oregon	Oregon	4.2
April 24, 2015	1:34:55	245km W of Ferndale	California	5.4
April 19, 2015	5:27:14	6km W of Langston	Oklahoma	4.2
April 12, 2015	22:45:04	169km W of Bandon	Oregon	4
April 11, 2015	5:44:48	216km W of Bandon	Oregon	4.2
April 10, 2015	18:59:38	161km W of Ferndale	California	4.7
April 8, 2015	20:52:00	6km S of Guthrie	Oklahoma	4
April 7, 2015	14:54:43	158km W of Bandon	Oregon	4.5
April 5, 2015	13:23:52	12km W of Kalaoa	Hawaii	4.5
April 4, 2015	13:21:17	18km N of Crescent	Oklahoma	4.1
April 2, 2015	17:53:01	Off the coast of Oregon	Oregon	4
March 30, 2015	9:21:56	12km NW of Ludlow	California	4.04
March 27, 2015	13:30:14	9km N of Coalinga	California	4.11
March 24, 2015	19:48:28	26km W of Medford	Oklahoma	4
March 13, 2015	23:42:13	Off the coast of Oregon	Oregon	4.1
February 26, 2015	16:13:31	203km WSW of Gold Beach	Oregon	4
February 18, 2015	9:04:11	15km ENE of Cle Elum	Washington	4.2
February 14, 2015	2:28:56	51km WNW of Beatty	Nevada	4.8
February 9, 2015	18:16:15	12km WSW of Volcano	Hawaii	4.25
February 5, 2015	15:08:40	8km NE of Cherokee	Oklahoma	4.2
January 29, 2015	19:13:55	40km SW of Ferndale	California	4.25
January 29, 2015	11:03:19	68km ESE of Lakeview	Oregon	4.2
January 28, 2015	21:08:53	40km SW of Ferndale	California	5.72
January 27, 2015	15:58:40	19km S of Medford	Oklahoma	4

COMPILATION OF U.S. EARTHQUAKES, excluding ALASKA (2012-2018)

**All States except Alaska-Earthquake Magnitude \geq 4
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

January 27, 2015	11:31:09	3km SE of Perry	Oklahoma	4.2
January 26, 2015	19:30:44	5km NNE of Medford	Oklahoma	4.2
January 22, 2015	9:09:16	68km ESE of Lakeview	Oregon	4.5
January 20, 2015	13:21:36	27km ENE of Greenfield	California	4.43
January 14, 2015	10:44:35	41km SW of Ferndale	California	4.28
January 4, 2015	9:56:43	68km ESE of Lakeview	Oregon	4.1
January 4, 2015	3:18:09	14km N of Castaic	California	4.25
January 3, 2015	17:44:03	9km E of Challis	Idaho	5
January 1, 2015	12:16:14	128km W of Ferndale	California	5.36
December 24, 2014	5:51:51	10km SW of Niland	California	4.19
December 20, 2014	23:10:18	Off the coast of Oregon	Oregon	4.2
December 19, 2014	23:34:18	182km W of Bandon	Oregon	4.2
December 19, 2014	2:40:02	223km WNW of Ferndale	California	4.4
December 19, 2014	1:42:30	261km WNW of Ferndale	California	4.6
December 14, 2014	21:18:20	4km ESE of Pawnee	Oklahoma	4
December 13, 2014	6:42:46	53km WNW of Kalaoa	Hawaii	4.2
December 10, 2014	13:50:58	71km ESE of Lakeview	Oregon	4.1
December 4, 2014	13:09:06	97km WSW of Ferndale	California	4.29
December 4, 2014	5:24:52	68km ESE of Lakeview	Oregon	4.2
December 1, 2014	5:57:37	6km SSW of Kachina Village	Arizona	4.7
November 30, 2014	10:24:44	25km SSE of Medford	Oklahoma	4
November 23, 2014	12:50:48	Off the coast of Oregon	Oregon	4.9
November 23, 2014	11:01:25	Off the coast of Oregon	Oregon	5.2
November 23, 2014	3:35:45	Off the coast of Oregon	Oregon	4.2
November 21, 2014	17:20:27	70km ESE of Lakeview	Oregon	4
November 20, 2014	6:26:49	4km S of San Juan Bautista	California	4.23
November 17, 2014	8:16:13	66km ESE of Lakeview	Oregon	4
November 13, 2014	6:36:07	67km ESE of Lakeview	Oregon	4.6
November 12, 2014	21:40:00	13km S of Conway Springs	Kansas	4.9
November 12, 2014	20:14:05	Off the coast of Oregon	Oregon	4.3
November 12, 2014	14:42:55	66km ESE of Lakeview	Oregon	4.1
November 10, 2014	8:42:42	19km SSW of San Clemente Is. (NW tip)	California	4.11
November 9, 2014	12:24:13	Off the coast of Oregon	Oregon	4.4
November 7, 2014	8:05:54	68km ESE of Lakeview	Oregon	4.7
November 7, 2014	6:58:40	68km ESE of Lakeview	Oregon	4.1
November 6, 2014	15:58:01	67km ESE of Lakeview	Oregon	4.2
November 6, 2014	8:34:46	65km ESE of Lakeview	Oregon	4.7
November 5, 2014	15:18:26	73km ESE of Lakeview	Oregon	4.1

COMPILATION OF U.S. EARTHQUAKES, excluding ALASKA (2012-2018)

**All States except Alaska-Earthquake Magnitude \geq 4
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

November 5, 2014	7:23:04	67km ESE of Lakeview	Oregon	4.6
November 4, 2014	10:47:58	69km ESE of Lakeview	Oregon	4
November 3, 2014	5:54:11	Off the coast of Oregon	Oregon	4.1
October 30, 2014	15:16:33	67km ESE of Lakeview	Oregon	4.1
October 19, 2014	14:24:04	34km SW of Rio Dell	California	4.24
October 13, 2014	4:43:51	13km WSW of Pahala	Hawaii	4
October 13, 2014	4:43:51	13km WSW of Pahala	Hawaii	4
October 10, 2014	13:51:21	4km S of Cushing	Oklahoma	4.2
October 7, 2014	16:51:13	4km S of Cushing	Oklahoma	4
October 3, 2014	8:58:39	155km WSW of Gold Beach	Oregon	4.3
October 2, 2014	18:01:24	7km SE of Harper	Kansas	4.3
September 30, 2014	3:01:25	24km WSW of Perry	Oklahoma	4
September 28, 2014	20:45:13	40km SSW of South Dos Palos	California	4.43
August 24, 2014	10:20:44	South Napa	California	6.02
August 22, 2014	12:37:13	74km WSW of Lana'i City	Hawaii	4.2
August 19, 2014	12:41:35	12km SSW of Guthrie	Oklahoma	4.4
August 12, 2014	7:47:43	30km ENE of Honoka'a	Hawaii	4
August 7, 2014	16:24:04	14km WNW of Waimea	Hawaii	4.5
July 29, 2014	2:46:36	27km E of Cherokee	Oklahoma	4.3
July 16, 2014	15:30:11	205km W of Bandon	Oregon	4.6
July 12, 2014	17:11:46	9km E of Guthrie	Oklahoma	4
July 5, 2014	16:59:34	11km NE of Running Springs	California	4.58
July 2, 2014	19:30:26	171km WNW of Port Orford	Oregon	4.2
June 29, 2014	6:10:05	43km WNW of Lordsburg	New Mexicc	4
June 29, 2014	4:59:35	50km WNW of Lordsburg	New Mexicc	5.3
June 29, 2014	0:56:22	11km S of Mount Pleasant	Utah	4.2
June 20, 2014	3:09:06	Off the coast of Oregon	Oregon	4.1
June 18, 2014	10:53:02	8km N of Spencer	Oklahoma	4.1
June 16, 2014	10:47:35	8km NNW of Spencer	Oklahoma	4.3
June 7, 2014	2:42:21	34km SW of Kaunakakai	Hawaii	4.1
June 2, 2014	23:54:19	28km SSW of Ferndale	California	4.14
June 2, 2014	2:36:43	7km NW of Westwood	California	4.16
May 30, 2014	7:48:33	20km NW of Bridgeport	California	4.02
May 12, 2014	18:51:00	Off the coast of Oregon	Oregon	5.1
May 12, 2014	16:45:50	281km WNW of Bandon	Oregon	4.1

**COMPILATION OF U.S. EARTHQUAKES, excluding ALASKA
(2012-2018)**

**All States except Alaska-Earthquake Magnitude \geq 4
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

April 25, 2014	21:18:30	217km W of Bandon	Oregon	4.7
April 19, 2014	12:15:13	14km S of Bodfish	California	4.24
April 14, 2014	20:16:45	13km NW of Challis	Idaho	4.4
April 13, 2014	0:04:39	15km NNW of Challis	Idaho	4.8
April 10, 2014	12:21:33	11km NW of Challis	Idaho	4
April 10, 2014	7:33:57	12km SSW of Guthrie	Oklahoma	4
April 7, 2014	16:03:03	6km SSW of Langston	Oklahoma	4.2
March 30, 2014	14:09:59	19km NNW of Crescent	Oklahoma	4.1
March 30, 2014	12:34:39	35km ENE of West Yellowstone	Montana	4.83
March 30, 2014	6:51:56	20km N of Crescent	Oklahoma	4.2
March 29, 2014	21:32:45	2km SE of Rowland Heights	California	4.14
March 29, 2014	4:09:42	2km NW of Brea	California	5.1
March 18, 2014	10:33:59	91km W of Ferndale	California	4.41
March 17, 2014	13:25:36	3km SSE of Encino	California	4.4
March 16, 2014	3:46:09	71km W of Bayview	California	4.01
March 14, 2014	16:32:35	38km SW of Ferndale	California	4
March 13, 2014	19:13:16	212km WSW of Gold Beach	Oregon	4.6
March 13, 2014	19:11:34	212km WSW of Gold Beach	Oregon	5.5
March 13, 2014	2:11:04	12km NW of Coso Junction	California	4.39
March 12, 2014	5:29:28	Off the coast of Oregon	Oregon	4
March 12, 2014	0:31:44	Off the coast of Oregon	Oregon	5.1
March 10, 2014	10:28:18	81km WNW of Ferndale	California	4.47
March 10, 2014	5:51:10	92km W of Ferndale	California	4.35
March 10, 2014	5:27:40	79km W of Ferndale	California	4.3
March 10, 2014	5:18:13	78km WNW of Ferndale	California	6.8
March 5, 2014	2:24:23	246km SSW of Avalon	California	4.6
February 27, 2014	18:52:30	37km NW of San Simeon	California	4.06
February 15, 2014	3:23:38	15km WNW of Edgefield	South Carolin	4.1
February 9, 2014	2:16:02	6km SSW of Langston	Oklahoma	4.1
February 2, 2014	12:36:56	Off the coast of Oregon	Oregon	4
January 30, 2014	0:02:55	208km WSW of Gold Beach	Oregon	4.7
January 29, 2014	1:30:27	42km WNW of Ivins	Utah	4.02
January 28, 2014	16:20:11	42km WNW of Ivins	Utah	4.11
January 23, 2014	4:10:41	93km W of Ferndale	California	4.63
January 15, 2014	9:35:18	5km NNE of Fontana	California	4.43
January 12, 2014	20:24:46	6km NW of The Geysers	California	4.53
January 2, 2014	6:23:09	35km SSW of Ferndale	California	4.02

**COMPILATION OF U.S. EARTHQUAKES, excluding ALASKA
(2012-2018)**

**All States except Alaska-Earthquake Magnitude \geq 4
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

December 26, 2013	0:18:19	30km SE of Campo	California	4.09
December 24, 2013	10:28:49	47km W of Ferndale	California	4.3
December 23, 2013	13:39:26	15km NW of Coso Junction	California	4.3
December 17, 2013	13:28:01	24km WNW of Ferndale	California	4.11
December 13, 2013	7:49:57	23km NNW of Lost Hills	California	4.08
December 7, 2013	20:12:30	Off the coast of Oregon	Oregon	4.3
December 7, 2013	18:10:24	9km ESE of Edmond	Oklahoma	4.5
December 1, 2013	3:19:38	218km WSW of Gold Beach	Oregon	5.5
December 1, 2013	2:39:17	228km WSW of Gold Beach	Oregon	4.2
November 26, 2013	8:57:05	Off the coast of Oregon	Oregon	4.5
November 14, 2013	3:00:13	Off the coast of Oregon	Oregon	4
November 13, 2013	19:09:37	204km W of Bandon	Oregon	4.1
November 13, 2013	12:17:43	221km WSW of Gold Beach	Oregon	4
November 8, 2013	10:46:56	102km WSW of Crescent City	California	4.65
November 6, 2013	9:31:05	Off the coast of Oregon	Oregon	4
November 4, 2013	5:57:16	254km WNW of Ferndale	California	4.6
October 11, 2013	23:05:37	53km WNW of Eureka	California	4.94
October 6, 2013	2:06:21	12km W of Ludlow	California	4.28
September 21, 2013	13:16:33	20km W of Fort Washakie	Wyoming	4.8
September 9, 2013	22:37:17	102km WNW of Ferndale	California	4.02
September 2, 2013	23:51:15	3km WNW of Timpson	Texas	4.3
September 2, 2013	21:52:38	14km WNW of Timpson	Texas	4.2
August 27, 2013	0:51:43	3km NE of Spanish Springs	Nevada	4.2
August 25, 2013	18:50:28	22km ESE of Bodfish 45km WSW of Vandenberg Air	California	4.19
August 24, 2013	1:16:30	Force Base	California	4.06
August 19, 2013	0:27:41	207km WSW of Gold Beach	Oregon	4.3
August 11, 2013	15:54:05	10km SSW of Volcano	Hawaii	4.9
August 10, 2013	5:10:17	291km WNW of Bandon	Oregon	4.5
August 3, 2013	2:25:49	18km WNW of Bayview	California	4.47
July 26, 2013	8:32:12	240km W of Ferndale	California	4
July 24, 2013	16:46:02	22km ESE of Bodfish	California	4.29
July 20, 2013	17:20:57	163km W of Bandon	Oregon	4.6
November 7, 2012	13:06:58	Off the coast of Oregon	Oregon	4.2

**COMPILATION OF U.S. EARTHQUAKES, excluding ALASKA
(2012-2018)**

**All States except Alaska-Earthquake Magnitude \geq 4
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

October 31, 2012	13:00:15	Off the coast of Northern California	California	4.2
October 21, 2012	6:55:09	Central California	California	5.29
October 16, 2012	23:12:25	Maine	Maine	4.67
October 14, 2012	16:53:07	Offshore Northern California	California	4
October 8, 2012	0:39:08	22km SW of Ocotillo Wells	California	4.16
October 3, 2012	8:16:39	Off the coast of Oregon	Oregon	4.7
October 3, 2012	2:13:10	Off the coast of Oregon	Oregon	4.3
October 2, 2012	8:28:14	16km WNW of Ocotillo	California	4.13
September 29, 2012	6:17:06	Off the coast of Oregon	Oregon	4.2
September 26, 2012	7:42:42	Off the coast of Oregon	Oregon	4.5
September 25, 2012	15:15:09	Northern California	California	4.51
September 17, 2012	2:50:43	Off the coast of Oregon	Oregon	4.1
September 14, 2012	20:24:21	Off the coast of Oregon	Oregon	4.7
September 14, 2012	11:53:17	Northern California	California	4.43
September 7, 2012	13:23:48	Central California	California	4.06
August 29, 2012	20:31:00	3km NE of Yorba Linda	California	4.13
August 28, 2012	2:01:19	4km NW of Brawley	California	4.24
August 27, 2012	4:41:37	5km NNE of Brawley	California	4.93
August 26, 2012	23:33:25	6km N of Brawley	California	4.63
August 26, 2012	22:58:41	6km W of Brawley	California	4.31
August 26, 2012	21:15:29	6km N of Brawley	California	4.25
August 26, 2012	20:57:58	4km NNW of Brawley	California	5.41
August 26, 2012	19:40:12	6km SSE of Westmorland	California	4.35
August 26, 2012	19:33:01	5km NW of Brawley	California	4.89
August 26, 2012	19:31:23	5km NNW of Brawley	California	5.32
August 26, 2012	19:20:04	4km N of Brawley	California	4.59
August 9, 2012	15:24:26	Offshore Northern California	California	4.38
August 9, 2012	4:18:18	Off the coast of Oregon	Oregon	4.5
August 8, 2012	17:45:33	Off the coast of Oregon	Oregon	4.9
August 8, 2012	16:33:22	3km NE of Yorba Linda	California	4.12
August 8, 2012	6:23:34	3km NE of Yorba Linda	California	4.46
August 6, 2012	7:35:49	Central California	California	4.45
July 29, 2012	15:07:31	Off the coast of Oregon	Oregon	4
July 25, 2012	22:24:16	Off the coast of Oregon	Oregon	4.2
July 21, 2012	6:04:21	Offshore Northern California	California	5.19
July 21, 2012	1:52:01	Offshore Northern California	California	5.1

COMPILATION OF U.S. EARTHQUAKES, excluding ALASKA (2012-2018)

**All States except Alaska-Earthquake Magnitude \geq 4
(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)**

July 21, 2012	0:34:21	Off the coast of Oregon	Oregon	4
July 8, 2012	12:05:48	Offshore Northern California	California	4.42
July 6, 2012	17:50:28	Off the coast of Oregon	Oregon	4.6
June 23, 2012	3:51:57	Nevada	Nevada	4.2
June 19, 2012	13:40:57	Off the coast of Oregon	Oregon	5.2
May 17, 2012	8:12:00	eastern Texas	Texas	4.8
May 15, 2012	10:19:33	Offshore Northern California	California	4.08
May 5, 2012	9:23:23	Northern California	California	4.25
April 17, 2012	20:31:35	Offshore Northern California	California	4.15
April 12, 2012	3:29:22	209km ENE of Mesquite	Nevada	4.2
April 12, 2012	3:29:22	Utah	Utah	4.18
April 11, 2012	22:41:46	Off the coast of Oregon	Oregon	6
April 3, 2012	7:34:00	Oklahoma	Oklahoma	4.1
March 28, 2012	5:42:24	Off the coast of Oregon	Oregon	4.4
March 24, 2012	20:47:15	Hawaii region	Hawaii	4.6
March 13, 2012	10:07:02	Off the coast of Oregon	Oregon	4.2
March 6, 2012	7:45:41	Off the coast of Oregon	Oregon	4
March 6, 2012	7:13:25	Off the coast of Oregon	Oregon	4.4
March 5, 2012	19:00:55	Off the coast of Oregon	Oregon	4.1
February 25, 2012	5:17:15	Northern California	California	4.28
February 25, 2012	3:52:20	Off the coast of Oregon	Oregon	4.2
February 24, 2012	13:52:45	Hawaii region	Hawaii	4.5
February 24, 2012	7:02:24	Hawaii region	Hawaii	4.1
February 15, 2012	3:31:20	Off the coast of Oregon	Oregon	5.8
February 13, 2012	21:07:02	Northern California	California	5.6
February 13, 2012	4:47:12	Northern California	California	4.16
February 4, 2012	19:34:31	Off the coast of Oregon	Oregon	4.3
February 3, 2012	3:03:43	Off the coast of Oregon	Oregon	4
February 2, 2012	1:00:48	Off the coast of Oregon	Oregon	4
February 1, 2012	14:40:32	Nevada	Nevada	4
January 23, 2012	2:36:32	Hawaii region	Hawaii	4.8
January 19, 2012	14:06:57	Off the coast of Oregon	Oregon	4
January 17, 2012	9:55:00	Offshore Northern California	California	4.28
January 3, 2012	14:18:56	7km SE of San Nicolas Is.	California	4.14

Appendix I Exhibit 4

**COMPILATION of MAGNITUDE \geq 5 EARTHQUAKES in ALASKA from
2012 to 2018**

(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

Date	Time (UTC)	Location	State	Magnitude
December 31, 2018	2:35:37	114km SE of Cold Bay	Alaska	6
December 1, 2018	7:57:22	15km NNW of Anchorage	Alaska	5.2
December 1, 2018	7:07:37	4km SSE of Big Lake	Alaska	5
November 30, 2018	20:26:55	16km SSW of Big Lake	Alaska	5
November 30, 2018	18:00:06	6km S of Big Lake	Alaska	5.2
November 30, 2018	17:35:37	7km NNW of Anchorage	Alaska	5.7
November 21, 2018	18:21:44	65km SSW of Redoubt Volcano	Alaska	5.7
October 27, 2018	16:57:28	24km ENE of Tanana	Alaska	5.3
October 14, 2018	23:53:14	98km NNE of Kobuk	Alaska	5.3
October 10, 2018	6:27:58	69km S of Chignik Lake	Alaska	5
September 18, 2018	12:40:56	72km SSW of Kaktovik	Alaska	5.1
September 1, 2018	14:23:23	69km SSE of Tanaga Volcano	Alaska	5.1
August 25, 2018	16:50:01	44km SSE of Amukta Island	Alaska	5.9
August 25, 2018	16:50:00	51km SSE of Amukta Island	Alaska	5.7
August 17, 2018	4:35:30	65km S of Tanaga Volcano	Alaska	5.4
August 13, 2018	19:36:08	72km SSW of Kaktovik	Alaska	5
August 12, 2018	21:31:04	77km SSW of Kaktovik	Alaska	5.1
August 12, 2018	18:36:44	78km SSW of Kaktovik	Alaska	5.1
August 12, 2018	16:02:09	82km SW of Kaktovik	Alaska	5.5
August 12, 2018	15:14:20	75km SW of Kaktovik	Alaska	5
July 21, 2018	7:58:39	89km WSW of Chernabura Island	Alaska	5.3
July 19, 2018	14:16:27	88km WSW of Chernabura Island	Alaska	5.8
July 18, 2018	19:06:03	87km WSW of Chernabura Island	Alaska	5.6
July 10, 2018	1:08:21	77km NNW of Talkeetna	Alaska	5
July 9, 2018	2:42:25	97km SSW of Atka	Alaska	5.2
July 1, 2018	8:20:16	90km NNW of Talkeetna	Alaska	5
May 27, 2018	19:33:37	160km ESE of Akutan	Alaska	5.5
May 11, 2018	4:58:24	97km W of Larsen Bay	Alaska	5.3
May 9, 2018	15:00:15	48km S of Shemya Island	Alaska	5
May 8, 2018	8:14:11	293km ESE of Kodiak	Alaska	5.5
April 7, 2018	3:09:09	248km SE of Kodiak	Alaska	5.2
March 27, 2018	22:41:08	268km ESE of Kodiak	Alaska	5.4
March 26, 2018	18:01:06	288km ESE of Kodiak	Alaska	5.1
March 9, 2018	7:32:37	72km W of Anchor Point	Alaska	5.1
March 9, 2018	0:37:15	Gulf of Alaska	Alaska	5
March 2, 2018	21:44:53	22km SE of Little Sitkin Island	Alaska	5
February 23, 2018	3:31:14	78km S of Chignik Lake	Alaska	5
February 16, 2018	0:00:15	22km SSW of Adak	Alaska	5.2
February 9, 2018	19:55:13	62km SSW of Kiska Volcano	Alaska	5.1
February 8, 2018	11:04:01	99km NE of Semisopochnoi Island	Alaska	5.7
January 31, 2018	20:01:45	250km SE of Kodiak	Alaska	5.1
January 28, 2018	0:11:29	85km SSE of Nikolski	Alaska	5.1
January 26, 2018	16:42:04	243km SE of Kodiak	Alaska	5
January 26, 2018	1:09:29	273km SE of Kodiak	Alaska	5.3

COMPILATION of MAGNITUDE \geq 5 EARTHQUAKES in ALASKA from 2012 to 2018

(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

January 25, 2018	23:55:14	282km SE of Kodiak	Alaska	5
January 24, 2018	21:58:54	247km SE of Kodiak	Alaska	5
January 24, 2018	0:04:48	272km ESE of Kodiak	Alaska	5.5
January 23, 2018	23:21:22	290km ESE of Kodiak	Alaska	5.3
January 23, 2018	11:47:01	245km SE of Kodiak	Alaska	5.5
January 23, 2018	11:37:44	247km SE of Kodiak	Alaska	5
January 23, 2018	10:16:02	278km SE of Kodiak	Alaska	5
January 23, 2018	9:47:52	265km SE of Kodiak	Alaska	5
November 27, 2017	22:18:30	72km ESE of Whittier	Alaska	5.3
November 5, 2017	17:03:02	34km SSW of Redoubt Volcano	Alaska	5.1
September 16, 2017	23:38:02	94km WNW of Skagway	Alaska	5
September 11, 2017	21:52:08	42km SSW of Tanaga Volcano	Alaska	5.1
August 31, 2017	17:46:02	98km NW of Kodiak Station	Alaska	5.5
August 9, 2017	5:48:27	55km SSW of Nikolski	Alaska	5.5
August 9, 2017	5:40:39	60km SSW of Nikolski	Alaska	5.5
August 8, 2017	21:46:50	47km WSW of Attu Station	Alaska	5.1
August 1, 2017	5:00:26	29km ESE of Adak	Alaska	5.2
July 23, 2017	4:10:06	184km WNW of Attu Station	Alaska	5.1
July 18, 2017	20:18:40	93km WNW of Attu Station	Alaska	5.1
July 18, 2017	1:06:35	225km WNW of Attu Station	Alaska	5
July 17, 2017	23:57:45	140km WNW of Attu Station	Alaska	5.2
July 17, 2017	23:52:49	93km WNW of Attu Station	Alaska	5.1
July 17, 2017	23:41:55	139km W of Attu Station	Alaska	5.4
June 21, 2017	19:20:27	27km NNW of Semisopochnoi Islar	Alaska	5
June 17, 2017	0:17:14	71km SE of Atka	Alaska	5.4
June 2, 2017	22:32:37	185km NW of Attu Station	Alaska	5
June 2, 2017	22:24:47	200km NW of Attu Station	Alaska	6.8
May 30, 2017	2:18:45	33km WNW of Nikiski	Alaska	5.3
May 28, 2017	7:37:08	156km SW of Chernabura Island	Alaska	5.7
May 28, 2017	7:06:15	88km WSW of Atka	Alaska	5.3
May 24, 2017	16:36:00	164km ESE of Nikolski	Alaska	5.9
May 24, 2017	16:07:03	164km ESE of Nikolski	Alaska	5.3
May 24, 2017	6:35:17	126km SE of Akutan	Alaska	5.1
May 19, 2017	1:21:42	71km SSE of Yunaska Island	Alaska	5.2
May 11, 2017	14:36:31	98km S of Kodiak Station	Alaska	5.2
May 10, 2017	19:25:54	31km WSW of Tanaga Volcano	Alaska	5.1
May 10, 2017	7:59:57	27km WSW of Tanaga Volcano	Alaska	5.8
May 9, 2017	9:01:57	106km S of Adak	Alaska	5.3
May 9, 2017	8:59:03	97km SSW of Adak	Alaska	5.5
May 8, 2017	19:53:18	34km SW of Tanaga Volcano	Alaska	5
May 8, 2017	17:08:33	31km SW of Tanaga Volcano	Alaska	5
May 8, 2017	17:00:47	34km WSW of Tanaga Volcano	Alaska	6.2
May 8, 2017	15:47:29	95km SSW of Adak	Alaska	5.9
May 8, 2017	15:35:03	98km SSW of Adak	Alaska	5.2
May 8, 2017	15:31:26	98km SSW of Adak	Alaska	5.7

COMPILATION of MAGNITUDE ≥ 5 EARTHQUAKES in ALASKA from 2012 to 2018

(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

May 7, 2017	4:25:19	29km SW of Cohoe	Alaska	5.2
May 6, 2017	20:43:19	58km S of Yunaska Island	Alaska	5.2
May 1, 2017	14:59:22	84km WNW of Skagway	Alaska	5
May 1, 2017	14:21:13	84km WNW of Skagway	Alaska	5.7
May 1, 2017	14:20:24	82km WNW of Skagway	Alaska	5.6
May 1, 2017	12:49:18	97km WNW of Skagway	Alaska	5
May 1, 2017	12:31:55	88km WNW of Skagway	Alaska	6.2
April 29, 2017	11:15:48	104km NNW of Talkeetna	Alaska	5.2
April 27, 2017	23:39:05	75km SSE of Little Sitkin Island	Alaska	5.1
April 27, 2017	14:46:33	82km S of Little Sitkin Island	Alaska	5.7
April 4, 2017	22:08:40	79km SSE of Adak	Alaska	5.6
April 4, 2017	12:42:23	71km SSE of Adak	Alaska	5
April 4, 2017	10:49:06	69km SSE of Adak	Alaska	5.1
March 27, 2017	10:50:20	63km W of Attu Station	Alaska	6.2
March 15, 2017	22:19:40	103km SSW of Semisopchnoi Island	Alaska	5.6
March 14, 2017	21:01:12	40km SSE of Yunaska Island	Alaska	5.1
March 9, 2017	2:26:18	13km NNW of Little Sitkin Island	Alaska	5.2
March 2, 2017	2:11:30	51km WSW of Anchor Point	Alaska	5.5
March 1, 2017	10:39:48	56km E of Atka	Alaska	5.2
February 13, 2017	7:17:12	92km S of Tok	Alaska	5.3
January 31, 2017	9:38:37	94km NNW of Talkeetna	Alaska	5.2
January 18, 2017	11:18:15	37km WSW of Amatignak Island	Alaska	5.1
January 16, 2017	21:40:09	76km WSW of Gustavus	Alaska	5
January 9, 2017	19:20:03	69km WNW of Nikolski	Alaska	5.2
December 31, 2016	5:21:21	41km WSW of Kiska Volcano	Alaska	5.2
December 17, 2016	9:30:38	70km SSW of Kiska Volcano	Alaska	5
December 3, 2016	9:23:34	52km S of Shemya Island	Alaska	5.9
November 30, 2016	21:44:05	4km W of Little Sitkin Island	Alaska	5.3
November 23, 2016	16:08:43	42km SE of Semisopchnoi Island	Alaska	5.2
November 23, 2016	7:13:04	37km NW of Atka	Alaska	5
November 14, 2016	22:54:34	79km SSW of Chernabura Island	Alaska	5.2
November 14, 2016	10:12:17	46km ESE of Adak	Alaska	5
November 14, 2016	2:13:34	103km SSE of Little Sitkin Island	Alaska	5.2
November 14, 2016	2:12:17	100km SSE of Little Sitkin Island	Alaska	5.6
November 12, 2016	21:52:36	112km NE of Chignik Lake	Alaska	5.2
November 11, 2016	8:13:45	25km E of Shemya Island	Alaska	5.3
November 8, 2016	7:32:20	49km W of Tanaga Volcano	Alaska	5
October 28, 2016	1:31:28	73km SE of Atka	Alaska	5
October 27, 2016	12:44:59	133km S of False Pass	Alaska	5.1
October 27, 2016	11:53:17	141km S of False Pass	Alaska	5.9
October 1, 2016	22:07:55	240km S of False Pass	Alaska	5
August 27, 2016	15:14:06	55km SSE of Chignik Lake	Alaska	5.1
August 14, 2016	16:28:55	45km S of Semisopchnoi Island	Alaska	5.6
July 26, 2016	19:46:31	116km S of Unalaska	Alaska	5.4
July 23, 2016	9:59:01	26km SSE of King Salmon	Alaska	5.6

COMPILATION of MAGNITUDE ≥ 5 EARTHQUAKES in ALASKA from 2012 to 2018

(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

July 4, 2016	18:40:44	35km SW of Attu Station	Alaska	5.3
July 3, 2016	16:13:34	38km SW of Tanaga Volcano	Alaska	5.3
June 29, 2016	17:19:18	167km SSE of Adak	Alaska	5
June 29, 2016	8:37:22	135km NW of Sand Point	Alaska	5.3
June 18, 2016	1:12:49	142km S of False Pass	Alaska	5
June 14, 2016	17:13:27	39km SW of Adak	Alaska	5.1
May 31, 2016	20:51:22	95km NE of Chernabura Island	Alaska	5.7
May 15, 2016	12:04:54	78km SE of Nikolski	Alaska	5.4
May 15, 2016	5:51:00	94km NNW of Talkeetna	Alaska	5.4
May 4, 2016	1:49:28	65km SSE of Buldir Island	Alaska	5
April 14, 2016	1:37:21	90km S of Atka	Alaska	5.2
April 11, 2016	20:10:35	69km WSW of Kiska Volcano	Alaska	5.6
April 10, 2016	19:34:02	92km S of Semisopchnoi Island	Alaska	5.6
April 2, 2016	5:50:00	98km NNE of Chignik Lake	Alaska	5.9
March 28, 2016	17:14:55	73km S of Nikolski	Alaska	5.5
March 27, 2016	18:01:30	86km S of Nikolski	Alaska	5.8
March 19, 2016	1:35:12	75km S of Atka	Alaska	6
March 19, 2016	1:22:16	90km S of Atka	Alaska	5
March 18, 2016	9:38:06	85km SSE of Atka	Alaska	5.1
March 13, 2016	4:19:25	74km SSE of Atka	Alaska	5.4
March 13, 2016	3:20:02	81km S of Atka	Alaska	5
March 12, 2016	13:23:38	84km S of Atka	Alaska	5.6
March 6, 2016	13:19:09	130km NNE of Cold Bay	Alaska	5
February 9, 2016	12:12:06	60km S of Semisopchnoi Island	Alaska	5.3
January 7, 2016	2:52:35	90km E of Adak	Alaska	5.1
December 31, 2015	22:22:17	75km SE of Atka	Alaska	5
December 14, 2015	21:12:01	64km E of Nikolski	Alaska	5.2
November 16, 2015	3:31:42	77km SSW of Shemya Island	Alaska	5.1
November 12, 2015	17:28:39	97km SW of Atka	Alaska	5.2
November 9, 2015	23:54:14	125km SE of Atka	Alaska	5
November 8, 2015	11:33:14	111km SE of Atka	Alaska	5.7
November 8, 2015	10:46:17	117km SE of Atka	Alaska	5.6
November 6, 2015	1:09:56	84km SSW of Nikolski	Alaska	5.3
November 2, 2015	8:31:15	95km SE of Atka	Alaska	5.3
November 2, 2015	8:27:48	95km SE of Atka	Alaska	5
November 2, 2015	8:24:22	90km SE of Atka	Alaska	5.1
November 2, 2015	8:15:33	90km SE of Atka	Alaska	5.8
October 29, 2015	2:49:28	15km S of Little Sitkin Island	Alaska	5.3
October 8, 2015	0:05:53	85km SSE of Nikolski	Alaska	5.1
October 7, 2015	23:43:23	80km SSE of Nikolski	Alaska	5.1
October 5, 2015	17:35:54	77km N of Amatignak Island	Alaska	5.7
September 10, 2015	10:26:44	98km SE of Yunaska Island	Alaska	6
September 5, 2015	8:53:20	74km SE of Tanaga Volcano	Alaska	5.3
September 5, 2015	7:08:47	98km S of Atka	Alaska	5
September 5, 2015	7:00:01	92km S of Atka	Alaska	5.5

COMPILATION of MAGNITUDE ≥ 5 EARTHQUAKES in ALASKA from 2012 to 2018

(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

September 5, 2015	6:34:11	77km SSW of Atka	Alaska	5.2
September 5, 2015	6:12:29	83km S of Atka	Alaska	5.1
September 4, 2015	12:42:05	91km SSW of Atka	Alaska	5
August 15, 2015	20:16:21	87km SW of Atka	Alaska	5.7
August 9, 2015	18:20:46	76km S of Nikolski	Alaska	5.1
August 8, 2015	19:09:34	74km SW of Nikolski	Alaska	5
July 31, 2015	19:17:38	64km E of Yunaska Island	Alaska	5.1
July 31, 2015	5:12:35	115km SE of Yunaska Island	Alaska	5
July 29, 2015	16:05:02	103km SSW of Nikolski	Alaska	5.2
July 28, 2015	21:21:35	91km SSW of Nikolski	Alaska	5.3
July 27, 2015	8:27:52	81km SSW of Nikolski	Alaska	5
July 27, 2015	7:43:31	82km SSW of Nikolski	Alaska	5.7
July 27, 2015	7:41:04	66km ESE of Yunaska Island	Alaska	5.6
July 27, 2015	7:40:50	66km SSW of Nikolski	Alaska	5.5
July 27, 2015	7:40:31	82km SSW of Nikolski	Alaska	5.9
July 27, 2015	6:19:32	80km SSW of Nikolski	Alaska	5
July 27, 2015	6:13:33	77km SSW of Nikolski	Alaska	5.1
July 27, 2015	6:05:32	86km SSW of Nikolski	Alaska	5.4
July 27, 2015	4:55:46	89km SSW of Nikolski	Alaska	5.7
July 27, 2015	4:53:32	97km SSW of Nikolski	Alaska	5.2
July 27, 2015	4:51:22	50km WSW of Nikolski	Alaska	5.9
July 27, 2015	4:49:46	73km SSW of Nikolski	Alaska	6.9
July 25, 2015	19:57:43	108km WNW of Willow	Alaska	5
July 18, 2015	13:20:28	36km SSW of Adak	Alaska	5.1
July 4, 2015	23:35:52	89km SSE of Atka	Alaska	5.2
July 4, 2015	9:56:41	64km WNW of Attu Station	Alaska	5
June 30, 2015	10:34:10	32km WSW of Kiska Volcano	Alaska	5.2
June 27, 2015	1:35:42	146km S of False Pass	Alaska	5
June 24, 2015	22:32:21	102km W of Willow	Alaska	5.7
June 18, 2015	3:28:08	75km SSE of Little Sitkin Island	Alaska	5
June 13, 2015	1:14:57	105km NW of Chirikof Island	Alaska	5.2
June 1, 2015	22:52:31	69km S of Tanaga Volcano	Alaska	5.1
May 31, 2015	18:07:50	81km SSW of Little Sitkin Island	Alaska	5.1
April 24, 2015	1:29:48	82km SW of Atka	Alaska	5.3
April 23, 2015	14:57:27	73km SSE of Buldir Island	Alaska	5
March 27, 2015	14:55:51	134km SSW of Little Sitkin Island	Alaska	5.1
March 23, 2015	20:18:08	54km SSW of Nikolski	Alaska	5
March 21, 2015	11:10:17	214km SSE of Atka	Alaska	5
March 12, 2015	19:47:14	223km S of False Pass	Alaska	5.3
March 7, 2015	13:18:23	198km SSE of Atka	Alaska	5.6
February 26, 2015	9:45:39	202km SSE of Adak	Alaska	5.4
February 3, 2015	7:27:22	75km SSE of Nikolski	Alaska	5.3
February 3, 2015	7:16:53	81km SSE of Nikolski	Alaska	5.5
February 1, 2015	17:40:31	88km SE of City of Saint Paul	Alaska	5.3
February 1, 2015	11:20:25	91km SE of City of Saint Paul	Alaska	5.1

COMPILATION of MAGNITUDE ≥ 5 EARTHQUAKES in ALASKA from 2012 to 2018

(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

January 31, 2015	20:47:11	91km SE of City of Saint Paul	Alaska	5.1
January 31, 2015	17:39:11	90km SE of City of Saint Paul	Alaska	5.4
January 31, 2015	12:38:31	98km SE of City of Saint Paul	Alaska	5.3
January 18, 2015	4:47:38	3km SSW of Semisopochnoi Island	Alaska	5.5
December 2, 2014	16:33:14	94km S of Amukta Island	Alaska	5.1
November 14, 2014	9:51:30	58km WSW of Kiska Volcano	Alaska	5
October 27, 2014	9:54:04	53km SSE of Tanaga Volcano	Alaska	5.1
October 23, 2014	16:30:24	60km NW of Ester	Alaska	5
October 22, 2014	10:16:19	30km SW of Adak	Alaska	5.2
October 21, 2014	0:36:58	59km NW of Ester	Alaska	5
September 25, 2014	17:51:17	96km WNW of Willow	Alaska	6.2
September 10, 2014	18:28:00	21km NW of Little Sitkin Island	Alaska	5.3
August 31, 2014	3:06:57	58km NW of Ester	Alaska	5.1
August 20, 2014	20:21:49	40km WNW of Buldir Island	Alaska	5
August 20, 2014	20:12:38	40km WNW of Buldir Island	Alaska	5.5
August 10, 2014	18:27:38	150km SE of Atka	Alaska	5
July 21, 2014	19:37:33	111km SSW of Atka	Alaska	5.1
July 17, 2014	11:49:33	90km NNW of Yakutat	Alaska	6
July 15, 2014	22:13:17	85km E of Nikolski	Alaska	5.1
July 3, 2014	19:06:48	19km N of Little Sitkin Island	Alaska	5.7
July 3, 2014	4:43:42	4km E of Little Sitkin Island	Alaska	5.2
June 26, 2014	9:03:03	52km ENE of Amatignak Island	Alaska	5
June 25, 2014	0:03:03	12km SSW of Little Sitkin Island	Alaska	5.2
June 24, 2014	8:12:31	38km ESE of Buldir Island	Alaska	5.7
June 24, 2014	6:20:22	6km NW of Little Sitkin Island	Alaska	5.2
June 24, 2014	0:52:28	6km SW of Little Sitkin Island	Alaska	5.8
June 23, 2014	22:29:51	5km ENE of Little Sitkin Island	Alaska	6
June 23, 2014	22:03:28	10km N of Little Sitkin Island	Alaska	5.1
June 23, 2014	21:32:22	11km SSW of Little Sitkin Island	Alaska	5.2
June 23, 2014	21:30:46	5km WSW of Little Sitkin Island	Alaska	6
June 23, 2014	21:11:40	3km WNW of Little Sitkin Island	Alaska	6
June 23, 2014	21:05:55	3km S of Little Sitkin Island	Alaska	5
June 23, 2014	21:00:01	13km S of Little Sitkin Island	Alaska	5.7
June 20, 2014	12:16:46	80km S of Amukta Island	Alaska	5.4
June 16, 2014	12:01:08	33km ENE of Noatak	Alaska	5.7
June 7, 2014	4:43:32	36km NE of Noatak	Alaska	5.5
June 4, 2014	11:58:58	77km WSW of Haines	Alaska	5.7
May 10, 2014	14:16:09	30km NNW of Anchor Point	Alaska	5.6
May 3, 2014	8:57:12	32km ENE of Noatak	Alaska	5.5
April 21, 2014	14:02:15	47km E of Adak	Alaska	5.4
April 18, 2014	18:56:46	18km NE of Noatak	Alaska	5.3
April 18, 2014	18:44:18	20km NE of Noatak	Alaska	5.6
April 16, 2014	20:24:24	63km N of Talkeetna	Alaska	5.1
April 7, 2014	7:48:28	148km WNW of Attu Station	Alaska	5.3
March 25, 2014	17:37:48	84km NNW of Adak	Alaska	5.2

COMPILATION of MAGNITUDE ≥ 5 EARTHQUAKES in ALASKA from 2012 to 2018

(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

March 13, 2014	13:20:59	5km S of Amatignak Island	Alaska	5.4
March 6, 2014	3:24:19	63km SSE of Buldir Island	Alaska	5
February 17, 2014	13:59:38	146km S of False Pass	Alaska	5
February 1, 2014	0:00:49	76km ESE of Amatignak Island	Alaska	5
January 16, 2014	7:45:37	16km S of Amatignak Island	Alaska	5
January 16, 2014	7:33:09	13km SW of Amatignak Island	Alaska	5.5
January 7, 2014	6:07:56	33km W of Chernabura Island	Alaska	5.2
December 7, 2013	16:44:09	119km ENE of Chernabura Island	Alaska	5.2
December 7, 2013	7:36:27	108km NNE of Chirikof Island	Alaska	5.4
November 26, 2013	8:11:25	76km SSW of Atka	Alaska	5
November 15, 2013	3:35:16	26km NNE of Amatignak Island	Alaska	5.3
November 13, 2013	3:57:39	32km NNE of Amatignak Island	Alaska	5.8
November 2, 2013	22:32:10	153km S of False Pass	Alaska	5
October 29, 2013	14:44:13	93km SSE of Nikolski	Alaska	5
October 21, 2013	23:17:06	94km SW of Atka	Alaska	5
October 9, 2013	19:49:04	64km SSW of Nikolski	Alaska	5.1
October 5, 2013	8:57:23	93km SE of Atka	Alaska	5
September 25, 2013	13:58:16	127km W of Attu Station	Alaska	5.4
September 21, 2013	22:58:22	54km SSW of Shemya Island	Alaska	5.1
September 20, 2013	20:16:48	180km SW of Amatignak Island	Alaska	5
September 14, 2013	17:09:03	89km SSW of Atka	Alaska	5.4
September 14, 2013	15:42:46	89km SSW of Atka	Alaska	5.9
September 14, 2013	0:27:13	87km SSW of Atka	Alaska	5.2
September 12, 2013	15:25:23	87km S of Amukta Island	Alaska	5.1
September 5, 2013	10:09:26	85km SSW of Atka	Alaska	5.1
September 5, 2013	9:34:22	95km S of Atka	Alaska	5
September 5, 2013	5:43:39	85km SSW of Atka	Alaska	5.6
September 4, 2013	10:04:05	93km S of Unalaska	Alaska	5
September 4, 2013	6:54:15	86km SSW of Atka	Alaska	5.2
September 4, 2013	6:27:03	82km SSW of Atka	Alaska	6
September 4, 2013	6:16:49	80km SSW of Atka	Alaska	5.7
September 4, 2013	5:15:52	94km SSW of Atka	Alaska	5.2
September 4, 2013	4:16:30	90km SSW of Atka	Alaska	5.8
August 31, 2013	19:01:38	104km SW of Atka	Alaska	5.2
August 31, 2013	10:06:13	108km SSW of Atka	Alaska	5.2
August 31, 2013	9:54:12	110km SSW of Atka	Alaska	5
August 31, 2013	9:50:51	109km SSW of Atka	Alaska	5.2
August 31, 2013	7:30:26	104km SSW of Atka	Alaska	5.2
August 31, 2013	6:43:54	110km ESE of Adak	Alaska	5.5
August 31, 2013	6:40:56	115km SSW of Atka	Alaska	5.2
August 31, 2013	6:38:36	118km SSW of Atka	Alaska	6
August 31, 2013	0:07:28	108km SW of Atka	Alaska	5.4
August 30, 2013	21:55:42	96km SW of Atka	Alaska	5
August 30, 2013	16:29:05	109km SW of Atka	Alaska	5.5
August 29, 2013	0:54:56	27km E of Akutan	Alaska	5.1

COMPILATION of MAGNITUDE ≥ 5 EARTHQUAKES in ALASKA from 2012 to 2018

(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

August 27, 2013	21:41:32	86km WSW of Cantwell	Alaska	5.1
August 17, 2013	11:11:56	111km S of Little Sitkin Island	Alaska	5
August 14, 2013	19:18:42	96km S of Little Sitkin Island	Alaska	5.1
July 31, 2013	19:44:32	95km SSW of Little Sitkin Island	Alaska	5.2
July 24, 2013	13:59:21	7km E of Amatignak Island	Alaska	5.1
July 7, 2013	20:17:59	57km WSW of Amatignak Island	Alaska	5.6
July 3, 2013	3:40:27	205km SE of Nikolski	Alaska	5.8
June 16, 2013	5:19:00	15km NW of Copalillo	Alaska	5.8
June 5, 2013	0:12:39	54km SE of Pahala	Alaska	5.3
May 19, 2013	3:41:21	120km E of Ust'-Kamchatsk Staryy	Alaska	5
May 17, 2013	13:43:24	19km NNE of Shawville	Alaska	5.06
May 14, 2013	10:19:08	13km ESE of Ust'-Kamchatsk Stary	Alaska	5
May 12, 2013	20:06:41	48km W of Amukta Island	Alaska	5.4
April 23, 2013	2:06:55	250km SW of Tomatlan	Alaska	5.3
April 22, 2013	4:36:36	91km S of Semisopochnoi Island	Alaska	5.5
April 22, 2013	1:16:32	20km NNW of La Union	Alaska	6
April 21, 2013	13:48:29	25km SSW of Tanaga Volcano	Alaska	5.6
March 13, 2013	3:12:52	53km WNW of Il'pyrskiy	Alaska	5.8
March 10, 2013	17:11:04	69km SE of Old Iliamna	Alaska	5.2
February 27, 2013	22:25:43	175km W of Bandon	Alaska	5.2
February 26, 2013	17:07:34	81km NE of Punta Cana	Alaska	5.1
February 23, 2013	17:04:45	44km S of Tanaga Volcano	Alaska	5.1
February 20, 2013	21:23:08	20km S of Coahuayana	Alaska	5.6
February 20, 2013	8:47:12	207km SSE of Atka	Alaska	5.4
February 13, 2013	0:10:14	72km W of Tonopah	Alaska	5.1
January 31, 2013	9:53:40	101km W of Craig	Alaska	5.9
January 30, 2013	3:14:28	263km WNW of Bandon	Alaska	5.4
January 21, 2013	11:32:19	Andreanof Islands	Alaska	5.1
January 14, 2013	14:55:51	Southeastern Alaska	Alaska	5.5
January 13, 2013	12:44:08	9km WNW of Redoubt Volcano	Alaska	5
January 8, 2013	18:55:41	Fox Islands	Alaska	5
January 5, 2013	12:28:27	Southeastern Alaska	Alaska	5.4
December 28, 2012	13:42:34	Komandorskiye Ostrova	Alaska	5.1
December 15, 2012	4:49:29	Near Islands	Alaska	6
December 4, 2012	1:42:48	Southern Alaska	Alaska	5.8
December 1, 2012	8:00:58	Alaska Peninsula	Alaska	5.4
November 29, 2012	23:22:36	Near Islands	Alaska	5
November 22, 2012	5:21:47	Komandorskiye Ostrova	Alaska	5.3
November 15, 2012	11:22:22	Near Islands	Alaska	5.5
November 13, 2012	4:55:45	Haida Gwaii	Alaska	5.1
November 1, 2012	9:50:59	Andreanof Islands	Alaska	5.1
September 18, 2012	1:44:50	Kodiak Island region	Alaska	5.2
September 9, 2012	19:23:51	Rat Islands	Alaska	5.5
September 3, 2012	10:00:36	Andreanof Islands	Alaska	5
August 10, 2012	18:37:43	Fox Islands	Alaska	6.2

**COMPILATION of MAGNITUDE \geq 5 EARTHQUAKES in ALASKA from
2012 to 2018**

(Source: <https://earthquake.usgs.gov/earthquakes/browse/>)

August 8, 2012	14:05:17	Alaska Peninsula	Alaska	5.2
July 23, 2012	6:54:31	Near Islands	Alaska	5
July 20, 2012	18:54:11	Kodiak Island region	Alaska	5
June 23, 2012	7:43:45	Andreanof Islands	Alaska	5
June 19, 2012	20:56:41	Near Islands	Alaska	5.6
June 19, 2012	15:56:32	Near Islands	Alaska	6
May 19, 2012	22:23:23	Fox Islands	Alaska	5
May 14, 2012	2:45:21	Andreanof Islands	Alaska	5
May 1, 2012	17:38:42	south of Alaska	Alaska	5
April 11, 2012	9:00:09	Andreanof Islands	Alaska	5.5
March 10, 2012	14:10:39	south of Alaska	Alaska	5.5
March 2, 2012	16:48:30	Rat Islands	Alaska	5.1
February 21, 2012	13:50:42	Bering Strait	Alaska	5.1
February 15, 2012	23:03:48	Andreanof Islands	Alaska	5.1

Some of the earthquakes are aftershocks of larger earthquakes.

CALIFORNIA EARTHQUAKE INSURANCE
DIRECT EARNED PREMIUMS AND INCURRED LOSSES **

Year	Earthquakes	Direct Earned Premiums	Prem Change %	Dir Incurred Losses	Loss Ratio (IL/EP %)
1970		\$5,873,000		(\$137,025)	-2.3%
1971	<i>San Fernando (6.6)</i>	\$4,617,916	-21.370%	\$803,220	17.4%
1972		\$8,954,000	93.897%	\$2,076,000	23.2%
1973		\$10,897,000	21.700%	\$67,000	0.6%
1974		\$12,966,000	18.987%	\$444,000	3.4%
1975	<i>Oroville (5.8)</i>	\$13,842,000	6.756%	(\$81,835)	-0.6%
1976		\$17,130,000	23.754%	\$78,000	0.5%
1977		\$19,760,000	15.353%	\$141,000	0.7%
1978	<i>Santa Barbara (5.1)</i>	\$23,159,000	17.201%	\$357,000	1.5%
1979	<i>Imperial Valley (6.5)</i>	\$28,523,000	23.162%	\$431,000	1.5%
1980	<i>Livermore (5.8) / Mammoth Lakes (6.2) / Mad River-Eureka area (7.2)</i>	\$38,287,000	34.232%	\$2,013,000	5.3%
1981	<i>Westmorland (6.0)</i>	\$50,057,600	30.743%	\$474,450	0.9%
1982		\$58,435,829	16.737%	(\$42,917)	-0.1%
1983	<i>Coalinga (6.4-6.7)</i>	\$71,487,378	22.335%	\$2,354,678	3.3%
1984	<i>Morgan Hill (6.4)</i>	\$79,807,699	11.639%	\$4,097,384	5.1%
1985		\$135,545,515	69.840%	\$1,597,608	1.2%
1986	<i>N PalmSprings (5.8), Oceanside (5.3) Chalfant Valley/Bishop (6.2 & 6.6)</i>	\$180,420,975	33.107%	\$16,084,948	8.9%
1987	<i>So Calif: WhittierNarrows (5.9) Imperial County: Elmore Ranch (6.2) / Superstition Hills (6.6)</i>	\$209,265,158	15.987%	\$47,666,040	22.8%
1988		\$278,755,325	33.207%	\$31,305,149	11.2%
1989	<i>Loma Prieta (7.1)</i>	\$335,222,202	20.257%	\$433,108,542	129.2%
1990	<i>Southern California (Upland: 5.5)</i>	\$384,596,293	14.729%	\$181,480,824	47.2%
1991	<i>No Calif: Honeydew (6.2) So Calif: Sierra Madre (5.8)</i>	\$425,642,634	10.673%	\$70,107,557	16.5%
1992	<i>Cape Mendocino region (7.2, 6.6, & 6.5) So Calif: Joshua Tree (6.1) / Landers (7.6) / Big Bear (6.6)</i>	\$481,689,597	13.168%	\$61,762,604	12.8%
1993		\$524,936,856	8.978%	\$13,016,383	2.5%
1994	<i>Northridge (6.7) Eureka (5.4)</i>	\$623,780,445	18.830%	\$7,438,612,042	1192.5%
1995		\$742,716,047	19.067%	\$1,085,812,794	146.2%
1996	<i>SW of Eureka (5.4)</i>	\$936,594,646	26.104%	\$56,535,949	6.0%
<i>(see next exhibit for CEA info)</i>					
1997		\$723,103,276	-22.794%	\$333,615,686	46.1%
1998		\$397,090,870	-45.085%	\$94,369,920	23.8%
1999	<i>Hector (7.1)</i>	\$375,088,155	-5.541%	\$61,579,209	16.4%
2000	<i>Yountville/Napa (5.2)</i>	\$391,874,530	4.475%	\$204,923,313	52.3%
2001	<i>Beverly Hills / West Hollywood (4.2)</i>	\$457,989,704	16.872%	\$394,275,584	86.1%
2002	<i>Gilroy (5.2)</i>	\$483,188,159	5.502%	\$390,632,017	80.8%
2003	<i>Big Bear City (5.4) / San Simeon (6.5)</i>	\$484,454,425	0.262%	\$218,124,189	45.0%
2004	<i>Parkfield (6.0)</i>	\$501,155,594	3.447%	\$166,802,075	33.3%
2005	<i>Anza (5.2) / Yucaipa (4.9) / Off the Coast of N. California (7.2)</i>	\$502,998,475	0.368%	\$189,524,531	37.7%
2006		\$551,862,930	9.715%	(\$3,194,656)	-0.6%
2007	<i>Alum Rock / Milpitas (5.4)</i>	\$615,340,429	11.502%	(\$56,079,162)	-9.1%
2008	<i>Chino Hills (5.4)</i>	\$620,409,678	0.824%	(\$21,421,609)	-3.5%
2009		\$612,487,073	-1.277%	(\$1,202,374)	-0.2%
2010	<i>Offshore Northern Calif (6.5)</i>	\$613,395,443	0.148%	(\$46,896,961)	-7.6%
2011	<i>Whitehawk (4.7)</i>	\$616,176,889	0.453%	(\$7,870,686)	-1.3%

2012	Trinidad (Humboldt County) (5.6)	\$638,568,385	3.634%	\$2,393,538	0.4%
2013	Greenville (5.7)	\$625,796,378	-2.000%	(\$7,110,104)	-1.1%
2014	South Napa (6.0)/Brea (5.1)	\$636,634,371	1.732%	\$5,778,913	0.9%
2015	Ferndale (5.7)/Greenfield (4.4)	\$644,913,782	1.300%	\$5,497,861	0.9%
2016	Borrego Springs (5.2)/Upper Lake (5.1)	\$653,389,632	1.314%	(\$4,060,558)	-0.6%
2017	Gonzales (4.6)/Lompoc (4.3)	\$684,160,335	4.709%	(\$252,570)	-0.04%
2018	Santa Cruz (5.3)	\$733,874,089	7.266%	\$6,186,567	0.84%

Premium and Loss data are Annual Statement "Line 12" (Earthquake) data, and include ALL California "licensed" companies supplying premium and/or loss data. Not all of the Northridge earthquake insured losses were reported here, since some earthquake losses may have been included under commercial lines experience.

****Note: This does not include California Earthquake Authority premium and loss data.**

Earthquake Premium and Loss Data, Including California Earthquake Authority Data

In September 1996, the State Legislature established the California Earthquake Authority (CEA) per California Insurance Code Sections 10089.5 through 10089.54.

Year		Direct Earned Premiums	Prem Change %	Dir Losses Paid	Loss Ratio (IL/EP %)
* 1996	<i>Annual Statement Total</i>	\$936,594,646	26.104%	\$56,535,949	6.04%
1997	<i>Annual Statement Total</i>	\$723,103,276		\$333,615,686	46.14%
	California Earthquake Authority (CEA)	\$136,366,904		\$0	
	<i>GRAND TOTAL:</i>	\$859,470,180	-8.235%	\$333,615,686	38.82%
1998	<i>Annual Statement Total</i>	\$397,090,870		\$94,369,920	23.77%
	California Earthquake Authority (CEA)	\$393,874,333		\$0	
	<i>GRAND TOTAL:</i>	\$790,965,203	-7.971%	\$94,369,920	11.93%
1999	<i>Annual Statement Total</i>	\$375,088,155		\$61,579,209	16.42%
	California Earthquake Authority (CEA)	\$406,387,744		\$756,624	0.19%
	<i>GRAND TOTAL:</i>	\$781,475,899	-1.200%	\$62,335,833	7.98%
2000	<i>Annual Statement Total</i>	\$391,874,530		\$204,923,313	52.29%
	California Earthquake Authority (CEA)	\$435,801,207		(\$272,816)	-0.06%
	<i>GRAND TOTAL:</i>	\$827,675,737	5.582%	\$204,650,497	24.73%
2001	<i>Annual Statement Total</i>	\$457,989,704		\$394,275,584	86.09%
	California Earthquake Authority (CEA)	\$426,541,469		\$129,472	0.03%
	<i>GRAND TOTAL:</i>	\$884,531,173	6.869%	\$394,405,056	44.59%
2002	<i>Annual Statement Total</i>	\$483,188,159		\$390,632,017	80.84%
	California Earthquake Authority (CEA)	\$436,466,174		\$5,259	0.00%
	<i>GRAND TOTAL:</i>	\$919,654,333	3.971%	\$390,637,276	42.48%
2003	<i>Annual Statement Total</i>	\$484,454,425		\$218,124,189	45.02%
	California Earthquake Authority (CEA)	\$433,684,298		\$5,141,114	1.19%
	<i>GRAND TOTAL:</i>	\$918,138,723	-0.165%	\$223,265,303	24.32%
2004	<i>Annual Statement Total</i>	\$501,155,594		\$166,802,075	33.28%
	California Earthquake Authority (CEA)	\$448,360,668		(\$2,442,866)	-0.54%
	<i>GRAND TOTAL:</i>	\$949,516,262	3.418%	\$164,359,209	17.31%
2005	<i>Annual Statement Total</i>	\$502,998,475		\$189,524,531	37.68%
	California Earthquake Authority (CEA)	\$473,111,347		(\$10,340)	-0.002%
	<i>GRAND TOTAL:</i>	\$976,109,822	2.801%	\$189,514,191	19.42%
2006	<i>Annual Statement Total</i>	\$551,862,930		(\$3,194,656)	-0.58%
	California Earthquake Authority (CEA)	\$519,209,234		\$23,500	0.005%
	<i>GRAND TOTAL:</i>	\$1,071,072,164	9.729%	(\$3,171,156)	-0.30%
2007	<i>Annual Statement Total</i>	\$615,340,429		(\$56,079,162)	-9.11%
	California Earthquake Authority (CEA)	\$486,546,716		\$11,879	0.002%
	<i>GRAND TOTAL:</i>	\$1,101,887,145	2.877%	(\$56,067,283)	-5.09%
2008	<i>Annual Statement Total</i>	\$620,409,678		(\$21,421,609)	-3.45%
	California Earthquake Authority (CEA)	\$500,502,115		\$29,708	0.006%
	<i>GRAND TOTAL:</i>	\$1,120,911,793	1.727%	(\$21,391,901)	-1.91%

2009	<i>Annual Statement Total</i>	\$612,487,073		(\$1,202,374)	-0.20%
	California Earthquake Authority (CEA)	\$589,954,214		\$126,273	0.021%
	<i>GRAND TOTAL:</i>	\$1,202,441,287	7.273%	(\$1,076,101)	-0.09%
2010	<i>Annual Statement Total</i>	\$613,395,443		(\$46,896,961)	-7.65%
	California Earthquake Authority (CEA)	\$599,260,213		\$68,840	0.011%
	<i>GRAND TOTAL:</i>	\$1,212,655,656	0.849%	(\$46,828,121)	-3.86%
2011	<i>Annual Statement Total</i>	\$616,176,889		(\$7,870,686)	-1.28%
	California Earthquake Authority (CEA)	\$605,793,843		\$28,734	0.005%
	<i>GRAND TOTAL:</i>	\$1,221,970,732	0.768%	(\$7,841,952)	-0.64%
2012	<i>Annual Statement Total</i>	\$638,568,385		\$2,393,538	0.37%
	California Earthquake Authority (CEA)	\$588,502,379		\$644,207	0.109%
	<i>GRAND TOTAL:</i>	\$1,227,070,764	0.417%	\$3,037,745	0.25%
2013	<i>Annual Statement Total</i>	\$625,796,378		(\$7,110,104)	-1.14%
	California Earthquake Authority (CEA)	\$568,729,298		\$346,707	0.061%
	<i>GRAND TOTAL:</i>	\$1,194,525,676	-2.652%	(\$6,763,397)	-0.57%
2014	<i>Annual Statement Total</i>	\$636,634,371		\$5,778,913	0.91%
	California Earthquake Authority (CEA)	\$592,857,587		\$1,598,060	0.270%
	<i>GRAND TOTAL:</i>	\$1,229,491,958	2.927%	\$7,376,973	0.60%
2015	<i>Annual Statement Total</i>	\$644,913,782		\$5,497,861	0.85%
	California Earthquake Authority (CEA)	\$618,575,351		\$2,294,326	0.371%
	<i>GRAND TOTAL:</i>	\$1,263,489,133	2.765%	\$7,792,187	0.62%
2016	<i>Annual Statement Total</i>	\$653,389,632		(\$4,060,558)	-0.62%
	California Earthquake Authority (CEA)	\$628,381,599		\$201,840	0.032%
	<i>GRAND TOTAL:</i>	\$1,281,771,231	1.447%	(\$3,858,718)	-0.30%
2017	<i>Annual Statement Total</i>	\$684,160,335		(\$252,570)	-0.04%
	California Earthquake Authority (CEA)	\$650,559,666		\$7,469	0.001%
	<i>GRAND TOTAL:</i>	\$1,334,720,001	4.131%	(\$245,101)	-0.02%
2018	<i>Annual Statement Total</i>	\$733,874,089		\$6,186,567	0.84%
	California Earthquake Authority (CEA)	\$734,348,799		\$118,067	0.016%
	<i>GRAND TOTAL:</i>	\$1,468,222,888	10.002%	\$6,304,634	0.43%

* For 1996 and prior earned premiums / losses, refer to Table 11, Part 1.

Source: NAIC I-site Annual Statement California State page data. California Earthquake Authority data, from CEA.

Premium and Loss data are Annual Statement "Line 12" (Earthquake) data, and include ALL California "licensed" companies supplying premium and/or loss data. Not all of the Northridge earthquake insured losses were reported here, since some earthquake losses may have been included under commercial lines experience.

Appendix I Exhibit 6

Top 10 Largest earthquakes in the World since 1900

Estimated Insured Losses For The Top 10 Historical Earthquakes Based On Current				
Rank	Date	Location	Magnitude	2017 Insured Loss (current exposures)
1	1906	San Francisco, CA	7.8	\$ 71
2	1811-1812	New Madrid, MO	7.7	\$ 59
3	1700	Cascadia Subduction Zone, WA, OR, CA	9.0	\$ 47
4	1838	San Francisco, CA	7.4	\$ 31
5	1886	Charleston, SC	7.3	\$ 30
6	1994	Northridge, CA	6.7	\$ 15
7	1868	Hayward, CA	7.0	\$ 15
8	1812	Wrightwood, CA	7.5	\$ 12
9	1857	Fort Tejon, CA	7.9	\$ 8
10	1989	Loma Prieta, CA	6.9	\$ 4

(1) Modeled loss to property, contents, business interruption and additional living expenses
Source: AIR Worldwide Corporation and Insurance Information Institute

Earthquake Glossary/FAQ

Magnitude

The magnitude is a number that characterizes the relative size of an earthquake. Magnitude is based on measurement of the maximum motion recorded by a seismograph. Several scales have been defined, but the most commonly used are:

- (1) Local magnitude (ML), commonly referred to as "Richter magnitude",
- (2) Surface-wave magnitude (Ms),
- (3) Body-wave magnitude (Mb), and
- (4) Moment magnitude (Mw).

Scales 1-3 have limited range and applicability and do not satisfactorily measure the size of the largest earthquakes. The moment magnitude (Mw) scale, based on the concept of seismic moment, is uniformly applicable to all sizes of earthquakes but is more difficult to compute than the other types. All magnitude scales should yield approximately the same value for any given earthquake.

Mainshock

The mainshock is the largest earthquake in a sequence, sometimes preceded by one or more foreshocks, and almost always followed by many aftershocks.

Aftershocks

Aftershocks are earthquakes that follow the largest shock of an earthquake sequence. They are smaller than the mainshock and within 1-2 rupture lengths distance from the mainshock.

Aftershocks can continue over a period of weeks, months, or years. In general, the larger the mainshock, the larger and more numerous the aftershocks, and the longer they will continue.

Active fault

A fault that is likely to have another earthquake sometime in the future. Faults are commonly considered to be active if they have moved one or more times in the last 10,000 years.

What is an earthquake and what causes them to happen?

An earthquake is caused by a sudden slip on a fault. The tectonic plates are always slowly moving, but they get stuck at their edges due to friction. When the stress on the edge overcomes the friction, there is an earthquake that releases energy in waves that travel through the earth's crust and cause the shaking that we feel.

In California there are two plates - the Pacific Plate and the North American Plate. The Pacific Plate consists of most of the Pacific Ocean floor and the California Coast line. The North American Plate comprises most the North American Continent and parts of the Atlantic Ocean floor. The primary boundary between these two plates is the San Andreas Fault. The San

Andreas Fault is more than 650 miles long and extends to depths of at least 10 miles. Many other smaller faults like the Hayward (Northern California) and the San Jacinto (Southern California) branch from and join the San Andreas Fault Zone.

The Pacific Plate grinds northwestward past the North American Plate at a rate of about two inches per year. Parts of the San Andreas Fault system adapt to this movement by constant "creep" resulting in many tiny shocks and a few moderate earth tremors. In other areas where creep is NOT constant, strain can build up for hundreds of years, producing great earthquakes when it finally releases.

Will California eventually fall into the ocean?

No, California is not going to fall into the ocean. California is firmly planted on the top of the earth's crust in a location where it spans two tectonic plates. The San Andreas Fault System, which crosses California from the Salton Sea in the south to Cape Mendocino in the north, is the boundary between the Pacific Plate (that includes the Pacific Ocean) and North American Plate (that includes North America). These two plates are moving horizontally, slowly sliding past one another. The Pacific Plate is moving northwest with respect to the North American Plate at approximately 46 millimeters per year (the rate your fingernails grow). The strike-slip earthquakes on the San Andreas Fault are a result of this plate motion. There is nowhere for California to fall, however, Los Angeles and San Francisco will one day be adjacent to one another!

Can "MegaQuakes" really happen? Like a magnitude 10 or larger?

No, earthquakes of magnitude 10 or larger cannot happen. The magnitude of an earthquake is related to the length of the fault on which it occurs. That is, the longer the fault, the larger the earthquake. A fault is a break in the rocks that make up the Earth's crust, along which rocks on either side have moved past each other. No fault long enough to generate a magnitude 10 earthquake is known to exist, and if it did, it would extend around most of the planet.

The largest earthquake ever recorded was a magnitude 9.5 on May 22, 1960 in Chile on a fault that is almost 1,000 miles long.

Can the ground open up during an earthquake?

Shallow crevasses can form during earthquake-induced landslides, lateral spreads, or from other types of ground failures, but faults do not open up during an earthquake. An earthquake occurs when two blocks of the earth's crust slide past one another after having been stuck together in one place for a long time, because of friction on the fault, while the rest of the crust away from the edges has been slowly moving. If a fault could open up, no earthquake would occur in the first place because there would be no friction locking the two blocks together.

Source:

<https://earthquake.usgs.gov/learn/glossary/?alpha=ALL>
<https://earthquake.usgs.gov/learn/faq.php>

Appendix II

DEPARTMENT OF INSURANCE

RATE SPECIALIST BUREAU
300 SOUTH SPRING STREET, 11TH FLOOR
LOS ANGELES, CA 90013
(213) 346-6774
(213) 897-6361 (Fax)
www.insurance.ca.gov



January 2019

**TO: ALL INSURERS LICENSED TO TRANSACT PROPERTY AND CASUALTY
INSURANCE IN THE STATE OF CALIFORNIA AND OTHER INTERESTED PERSONS**

**SUBJECT: CALIFORNIA EARTHQUAKE ZONING AND PROBABLE MAXIMUM LOSS
EVALUATION PROGRAM**

The enclosed California Earthquake PML Questionnaire as of December 31, 2018, will be due according to the following schedule:

Primary Carriers - June 30, 2019
Reinsurers - August 31, 2019
Retrocessionaires - September 30, 2019

This report is authorized by California Code of Regulations, Title 10, Chapter 5, Subchapter 3, Article 3, Section 2307. This report form can be downloaded from the Department's website at:
<http://www.insurance.ca.gov/0250-insurers/0300-insurers/0100-applications/rsb-forms/index.cfm>.

Companies which had no Earthquake Insurance in force under any form on December 31, 2018, may satisfy the reporting requirement by so indicating at our Signature Page. You can save/scan the completed Signature Page to a pdf file and e-mail it to: RSBeqpml@insurance.ca.gov.

For companies that have data to report on Form A or Form B, we ask that you download the Excel files of the forms from our website. If you have any problems downloading the files, please feel free to call my staff at (213) 346-6731. Fill out the form using the downloaded file, and the Signature Page and e-mail them to RSBeqpml@insurance.ca.gov. We are no longer requiring companies to print out the reporting forms.

If you are unable to scan the Signature Page back to a pdf file, you could mail the hardcopy to:

**California Department of Insurance
Rate Specialist Bureau
300 South Spring Street, 11th Floor
Los Angeles, CA 90013**

There were no changes to the PML Percentages this year. In 1998, there were revisions in the PML percentages for residential structures. These revisions are discussed on Page 2 of the Instructions.

We again emphasize the importance of primary carriers supplying the necessary information to their reinsurers, and reinsurers supplying it to their retrocessionaires, to assure complete reporting by zone. The results of this form may be seriously impaired without the consolidation of reinsurance data by zone. Your cooperation on this matter is essential to the success of the program. To help in this regard, a Form "X" is included which should be used for reporting to reinsurers.

George Yen
Chief, Rate Specialist Bureau

CALIFORNIA EARTHQUAKE PROBABLE MAXIMUM LOSS QUESTIONNAIRE

SIGNATURE PAGE

CDI RSU-001 (REV 1/2019)

California Code of Regulations

Title 10, Chapter 5, Subchapter 3, Article 3, Section 2307

<input type="text"/>	<input type="text"/>	<input type="text"/>
<i>Company or Group Name</i>	<i>Company NAIC Code</i>	<i>Group Code</i>
<input type="text"/>	<input type="text"/>	
<i>Address</i>	<i>City, State, Zip Code</i>	

Please mark the appropriate box:

- Our Company did not have any Earthquake Insurance In-Force as of **December 31, 2018**
- Form A is hereby submitted (due no later than June 30, 2019)
- Form B is hereby submitted (due no later than August 31, 2019)

Under penalty of perjury, I declare that I have examined this report, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete.

<input type="text"/>	<input type="text"/>	
<i>Signature of the Officer</i>	<i>Date</i>	
<input type="text"/>	<input type="text"/>	<input type="text"/>
<i>Name of the Officer (Please print)</i>	<i>Phone Number</i>	<i>Fax Number</i>
<input type="text"/>	<input type="text"/>	
<i>Title</i>	<i>E-Mail Address</i>	

<input type="text"/>	<input type="text"/>	<input type="text"/>
<i>Name of the Contact Person (Please print)</i>	<i>Phone Number</i>	<i>Fax Number</i>
<input type="text"/>	<input type="text"/>	
<i>E-Mail Address</i>		

CALIFORNIA EARTHQUAKE PROBABLE MAXIMUM LOSS QUESTIONNAIRE

California Administrative Code
Title 10, Chapter 5, Subchapter 3, Article 3, Section 2307

General Instructions (Revised 1/2019)

Who Must Report:

All insurers licensed to transact property insurance in the State of California must report with respect to their earthquake liabilities written in this State.

When one or more companies writing earthquake exposure are members of a group, a group questionnaire must be submitted, separately for primary and reinsurance.

We are no longer requiring companies to print out the reporting forms. You can e-mail them to: RSBeqpml@insurance.ca.gov.

The questionnaires are due according to the following schedule:

Primary Carriers	-	June 30, 2019
Reinsurers	-	August 31, 2019
Retrocessionaires	-	September 30, 2019

Supplemental documents to the questionnaires should be sent to:

CA Department of Insurance
Rate Specialist Bureau - 11st Floor
Earthquake PML Questionnaire
300 South Spring Street
Los Angeles, California 90013
(Information: (213) 346-6774)

Reasons for the Questionnaire:

Part of the regulatory responsibility of the Department of Insurance is to monitor the financial capacity of the licensed insurance companies and to assure to the extent possible that the insurance companies will be able to pay all claims arising under their policies of insurance in this state. To this end, the Department held a public hearing and issued Ruling No. 226 in 1978 which authorized the collection of statistical information on the earthquake exposures. The Department publishes a report periodically containing an industry summary of this information.

This questionnaire enables each individual company to quantify approximately its own earthquake exposure with respect to its volume, location, and type of structure insured.

Besides the Department of Insurance, the aggregate industry summaries of PML (probable maximum loss) on earthquake exposures have been of great interest to reinsurance companies, investment analysts, and the press. Information on individual companies is not included in the published report.

Changes in the Questionnaire for Reporting in 1998:

Pursuant to California legislation AB 1366 (passed in 1995; amending California Insurance Code Section 10089, among others), insurers may offer a "mini" residential earthquake insurance policy in compliance with the statutory mandatory offer of earthquake insurance at the time of the sale of a homeowners fire policy. In the "mini" policy, there is a 15% deductible, but there is no Coverage B for appurtenant structures and there are restrictions on the contents and loss of use coverages. Therefore, the PML is much less for the "mini" policy than for a typical earthquake insurance policy with the same 15% deductible. Some insurers are offering a "wrap around" policy which covers a portion of the deductible and increases the contents and loss of use coverages. The combination of a "mini" policy and a "wrap around" policy would essentially be equivalent in coverage to the typical earthquake policy that had been sold prior to the Northridge earthquake in January 1994.

The California Earthquake Authority (CEA), a state agency, was in operation in 1997. Insurers which joined the CEA offered the "mini" policy which was then insured by the CEA. Such CEA policies are not to be included in the detail portions of Forms A or B. With respect to these CEA policies, there is only an interrogatory on Page 1B of Forms A and B.

In view of the large amount of residential losses after the Northridge earthquake, many structural engineers believe that the PML factors given in this questionnaire were too low. In addition, the scientific consulting firms using earthquake computer modeling have done extensive work in analyzing the potential losses under the CEA earthquake insurance policy. Therefore, the residential PML percentage factors have been changed in Form A to the factors shown below.

Class	Deductible	Zone A	Zone B	Zone C	Zone D	Zone E	Zone F	Zone G	Zone H
1A	1%	6.75	5.75	6.13	2.63	5.25	3.13	1.75	2.50
&	5%	3.63	3.00	3.13	1.19	2.38	1.88	1.00	1.50
1B	10%	2.13	1.63	1.75	0.56	1.13	1.13	0.63	0.88
	15%	1.38	1.00	1.13	0.31	0.63	0.63	0.38	0.50
	"Mini"	0.69	0.50	0.56	0.16	0.31	0.31	0.19	0.25
	"Wrap"	2.94	2.50	2.56	1.03	2.06	1.56	0.81	1.25

These factors are intended to give a general estimate of the impact of a large earthquake in the earthquake Zone. Therefore, these factors are not necessarily comparable to the loss costs used in ratemaking, which include the impact of small and medium size earthquakes and the probability of earthquakes.

There are no changes this year in the questionnaire to the reporting for commercial structures. The commercial PML factors look all right at this time.

Questionnaire Format

- (1) In order to achieve uniformity, the use of the attached standard report format is required (except as provided under Section 2307 relating to special situations) for all earthquake coverages written on California risks.

This Questionnaire is to be completed with respect to earthquake insurance in force at the end of the year, not in force at any time during the year.

- (2) Probable Maximum Loss (PML) is defined as the average monetary loss (after the specified deductible) which will be experienced by typical buildings in a given earthquake building class in the specified earthquake PML zone. This definition assumes a large magnitude earthquake, and the damage results only from vibratory motion. The following forms give the suggested PML percentages when the standard deductibles are being used. The given PML percentages were derived from an examination of the structural damage in past earthquakes, with engineering adjustments for the size of the earthquake, and the results averaged over the earthquake zone. Actual insured losses will vary due to poor soil conditions (including landslide) and close proximity to the fault line. In fact, the importance of soil conditions and proximity to the fault line may be greater than the type or condition of the structure. These PML percentages were derived with the intention that they be applied to the value of the structure plus contents plus time element exposures such as business interruption if any. The term "value" means the full actual cash value or replacement cost, as the policy may provide. If there is less than full insurance to value, meaning that if the policy was written for policy limits less than the full potential value of the earthquake loss, then applying the PML percentage to the policy limits will under-estimate the PML. If such is the case, companies are asked to adjust the reported PMLs to a higher level accordingly. This definition of PML does not include (and this Questionnaire does not ask for) monetary loss from workers' compensation, automobile damage, life and accident and health, general liability, crime, fire following an earthquake, or flood, wave or water damage (except for a specific coverage called "earthquake sprinkler leakage").
- (3) For convenience, the questionnaire is in two sections - Form "A" for primary insurance and Form "B" for reinsurance.
- (4) It is important to separate buildings into low rise (8 or less stories) and high rise (over 8 stories). In a great earthquake, the seismic motions will be both high frequency and low frequency. It turns out that high frequency motion principally affects low rise buildings and low frequency motion principally affects high rise buildings. High frequency motions tend to be damped and dispersed quickly, leaving the low frequency motions to dominate at large distances. So, in order to obtain the correct total PML by zone, the amount of high rise (over 8 stories) exposure in the neighboring zones must also be considered. The calculation of the total zone PML accounts for this in the form.
- (5) The Page 1 - Zone Summary includes provision for limiting the reported net PML by the provisions of a catastrophe reinsurance treaty. Each zone is to be considered separately when applying the provisions of the catastrophe treaty. We received a number of calls requesting us to do this, because some companies were

reporting net PML amounts for Zone A and B which were larger than that which they would ever have to pay. Also, the California Legislature has specifically requested information on earthquake catastrophe reinsurance.

Form "A" - Primary Insurance

- (1) Primary business written with standard deductibles must be reported in detail by construction class, buildings 8 stories and under, over 8 stories, and by zone/subzone as defined in Table 4. Primary business written with different or large flat deductibles or self-insured retentions does not need to be reported by construction class, but may be reported under "Risks in above classes not written at standard deductible".

This category should also be used when the actual deductibles are higher than the standard deductible, and a lower PML percentage would be required than is given in Column 5.

- (2) Primary companies must provide their reinsurers a report covering the treaties, indicating liabilities ceded by zone/subzone, buildings 8 stories and under, and over 8 stories, using the report format provided herein. (Reinsurers usually have the required information on facultative risks already).
- (3) Column 1 - Earthquake class and standard percent deductible. See Table 1 attached for a description of the classes. These are the standard deductibles commonly used on most policies. If the deductible actually used is higher (or lower) than a lower (or higher) PML percentage (Column 5) should be used.
- (4) Column 2 - Aggregate direct liability. The term "direct" has the same meaning as it is used in the Annual Statement, namely the full liability, after deductibles, before reduction for reinsurance. See Note (14) below relating to homeowners policies.
- (5) Column 3 - Aggregate direct PML. This is the PML of the risks before reinsurance and should be equal to the PML percentage times the Aggregate Direct Liability, subject to the qualifications in Notes (6) and (7).
- (6) Column 4 - Aggregate liability net of reinsurance. The PML percentage is intended to be applied to the full monetary value of the building, contents, and business interruption. Therefore, if there is full insurance to value, then the face amount of the policy would be the appropriate "aggregate liability," subject to Note (14) below. If the reinsurance is pro rata, then the PML percentage applied to the aggregate net liability would give the correct net PML. If not pro rata, the company will have to use judgment accordingly. Also, if the company knows that often the policies are not issued at full insurance to value, judgment should be used to report a higher PML than would otherwise result from applying the given PML percentages.
- (7) Column 5 - Minimum PML Percentage. This percentage applied to the amount in Column 4 gives the "Estimated PML on net liability" (Column 6). The companies should use a higher PML percentage when:

- (a) the particular risk justifies it,
- (b) the reinsurance was written on an excess of loss basis,
- (c) there is less than full insurance to value,
- (d) the actual deductible is less than the deductible indicated in Column 2, or
- (e) see Note (11) below relating to time element exposures.

If the primary business was written with large flat deductibles or deductibles different than the standard deductibles, then the company will have to use judgment accordingly to estimate the proper entry for Column 6. See Note (1) above.

- (8) Column 6 - Estimated PML on net liability. This is the net probable maximum loss to the company after deductible and reinsurance.
- (9) Part III, Line (4) - All Other Primary Business.

This line provides for such situations as excess or layered coverage, highly protected risks, stop loss contracts, and "earthquake sprinkler leakage" (EQSL). (Some companies estimate the PML for EQSL as: (100% of the property value) x (.005) minus the deductible minus reinsurance).
- (10) California FAIR Plan Liability and PML should be reported on line (3). Liabilities assumed from all pools and associations should be combined in one entry. (Report only your share of the FAIR Plan or pool liability.)
- (11) Time Element Exposures: Business interruption, rents, extra expense, etc. may require higher PMLs than the direct damage coverages, so primary companies may use a higher PML percentage than shown in column 5 to reflect time element exposures. A maximum period of one year of potential liability should be assumed. If time element coverages use different deductibles or PML than property coverages, report them under "Risks in above classes not written at standard deductible" of the applicable Part.
- (12) All earthquake liabilities (other than earthquake sprinkler leakage) at a single location should be given the earthquake class applying to the building. This includes all subjects of insurance and all types of coverages. If there are multiple buildings at a single location, use the highest ISO construction class. If the earthquake class is not known on a description-waived policy, assign the liability to the most likely class.
- (13) Policies with a single occurrence limit per policy (or a stop loss policy) (not per risk or location), covering risks in more than one earthquake sub-zone (A1, A2, A3, or B1, B2, B3) should be treated as one risk in the earthquake sub-zone. For instance, a chain of stores located in sub-zones A1, A2, and A3 is insured for \$5 million in the event of a single earthquake. Treat the chain of stores as a single risk and place it in the sub-zone with the highest PML. On another issue, assume two commercial buildings valued at \$10 million each and the PML percentages are 35% and 50%, giving a PML of \$8.5 million for both buildings. If the single occurrence limit is \$7.5 million, then the insured PML is \$7.5 million.

- (14) Contents. Under the EQ Class 1B Homeowners (excluding HO 4 and HO 6), the contents liability is 50% of the policy amount. Therefore, the aggregate liability is established as 1.5 times the face amount of the policy. If a higher percentage applies, that percentage should be used. Outbuilding and additional living expenses are to be ignored. For HO 4 and HO 6, use the face amount of the policies.

Form "B" - Reinsurance

- (1) A separate form is being provided for reinsurance liabilities. There is no requirement to report by construction class, but business assumed should be reported by high rise (over 8 stories) or low rise (8 stories or less) to the extent possible. (However, reinsurers would have to know the construction class in order to estimate the PML).
- (2) All of the comments with respect to Form "A" are applicable as well to reinsurers when completing Form "B".
- (3) Reinsurers must also report their experience to their retrocessionaires. (A retrocession is defined as a transaction under which a reinsurer cedes all or part of the reinsurance it has assumed to another carrier, regardless of the identity of the primary insurer.)
- (4) Retrocessionaires must report retrocessions as reinsurance on Form "B".
- (5) The questionnaire requests the "aggregate assumed liability" before retrocessions. This is because we do not believe that we are receiving full reporting from the retrocessionaires. Also, we would like to know the individual reinsurer's full exposure. We are well aware that the importance of the liability amount varies greatly depending on the layer of coverage.
- (6) On Page 1 of the Questionnaire, there is provision for limiting the estimated net PML amount by zone by any catastrophe reinsurance.
- (7) The primary companies should deduct only per risk reinsurance, and not aggregate or catastrophe reinsurance, in order to get net liability or net PML. To be consistent, therefore, the reinsurers should only report per risk exposures assumed when computing assumed liability and assumed PML, and not include any aggregate or catastrophe exposure. The objective is to make the reporting easier. The Department of Insurance will know the amount of such catastrophe PML exposure from page one of the Questionnaire, although not by company.

TABLE 1

CONSTRUCTION (BUILDING) CLASSIFICATIONS

Any building which fully qualifies under more than one definition should be placed in the lower numbered (i.e. best) classification.

Habitational (small)

Class 1A: Single through four family dwellings. No limitations on story height, area, and construction materials.

Class 1B: "Homeowners". In the "mini" policy, there is a 15% deductible, but there is no Coverage B for appurtenant structures and there are restrictions on the contents and loss of use coverages. Therefore, the PML is much less for the "mini" policy than for a typical earthquake insurance policy with the same 15% deductible. Some insurers are offering a "wrap around" policy which covers a portion of the deductible and increases the contents and loss of use coverages.

Class 1E: Mobile homes and contents.

Wood Frame Buildings, including Habitational not Qualifying Above

Excluded are structures which are classed for fire as wood frame but have concrete supported floors and/or some walls of unit masonry or concrete.

Class 1C: Habitational: Wood frame and frame stucco habitational buildings which do not exceed 2 stories in height, regardless of area.

Non-habitational: Wood frame and frame stucco buildings, except: (1) buildings which are over 3 stories in height; and (2) buildings which are over 3,000 sq. ft. in ground floor area.

Class 1D: Wood frame and frame stucco buildings not qualifying under Class 1C.

All-metal Buildings

Class 2A: All-metal buildings which are one story in height and 20,000 sq. ft. or less in ground floor area. Wood or cement-asbestos are acceptable alternatives to metal roofing and/or siding.

Class 2B: Buildings which would qualify as Class 2A except for exceeding area or height limitations.

Steel Frame Buildings

Class 3A: Buildings with a complete steel frame carrying all loads. Floors and roofs must be of poured-in-place reinforced concrete or of concrete fill on metal decking welded to the steel frame (open web steel joists excluded). Exterior walls must be non-load bearing and of poured-in-place reinforced concrete or of reinforced unit masonry. Buildings having column-free areas

greater than 2,500 sq. ft. (such as auditoriums, theaters, public halls, etc.) do not qualify.

Class 3B: Buildings with a complete steel frame carrying all loads. Floors and roofs must be of poured-in-place reinforced concrete metal, or any combination thereof, except that roofs on buildings over three stories may be of any material. Exterior and interior walls may be of any non-load bearing material.

Class 3C: Buildings having a complete steel frame with floors and roofs of any material (such as wood joist on steel beams) and with walls of any non-load bearing materials.

Reinforced Concrete Buildings

Combined Reinforced Concrete and Structural Steel Buildings

NOTE: Class 4A and 4B buildings must have all vertical loads carried by a structural system consisting of one or a combination of the following: (a) poured-in-place reinforced concrete frame, (b) poured-in-place reinforced concrete bearing walls, (c) partial structural steel frame with (a) and/or (b). Floors and roofs must be of poured-in-place reinforced concrete, except that materials other than reinforced concrete may be used for the roofs of buildings over 3 stories.

Class 4A: Buildings with a structural system as defined by the note above with poured-in-place reinforced concrete exterior walls or reinforced unit masonry exterior walls. Not qualifying are buildings having column-free areas greater than 2,500 sq. ft. (such as auditoriums, theaters, public halls, etc.).

Class 4B: Buildings having a structural system as defined by the note above with exterior and interior non-bearing walls of any material.

Class 4C: Buildings having: (a) partial or complete load carrying system of precast concrete, and/or (b) reinforced concrete lift-slab floors and/or roofs, and (c) otherwise qualifying for Class 4A and 4B.

Class 4D: Buildings having a reinforced concrete frame, or combined reinforced concrete and structural steel frame. Floors and roofs may be of any material (such as wood joist on reinforced concrete beams) while walls may be of any non-load bearing material.

Mixed Construction

Class 5A: Buildings having load bearing exterior walls of (a) poured-in-place reinforced concrete, and/or (b) precast reinforced concrete (such as "tilt-up" walls), and/or (c) reinforced brick masonry, and/or (d) reinforced hollow concrete block masonry. Floors and roofs may be of wood, metal, poured-in-place concrete, precast concrete, or other material. Interior bearing walls must be of wood frame or any one of a combination of the aforementioned wall materials.

EDITORIAL NOTE: No class distinction is made between newer highly earthquake resistive buildings and older moderate earthquake resistive buildings having these construction

materials. ISO Classes 5A and 5AA shall be combined and considered as Class 5A.

Class 5B: Buildings having load bearing walls of unreinforced brick or other types of unreinforced solid unit masonry, excluding adobe.

Class 5C: Buildings having load bearing walls of hollow tile or other hollow unit masonry construction, adobe, and cavity wall construction. Also included are buildings not covered by any other class.

Earthquake Resistive Construction

Class 6: Any building with any combination of materials so designed and constructed as to be highly earthquake resistant and also with superior damage control features in addition to the minimum requirements of building codes.

Miscellaneous

Class 7: Bridges, tunnels, dams, piers, wharves, tanks, tank contents, towers of all types, and the like. Time-element coverages for these structures to be included.

TABLE 2
CONSTRUCTION CLASSES, PML, AND DEDUCTIBLES

Net PML (%)

Class	Deductible	Zone A	Zone B	Zone C	Zone D	Zone E	Zone F	Zone G	Zone H
1A	1%	6.75	5.75	6.13	2.63	5.25	3.13	1.75	2.50
&	5%	3.63	3.00	3.13	1.19	2.38	1.88	1.00	1.50
1B	10%	2.13	1.63	1.75	0.56	1.13	1.13	0.63	0.88
	15%	1.38	1.00	1.13	0.31	0.63	0.63	0.38	0.50
	"Mini"	0.69	0.50	0.56	0.16	0.31	0.31	0.19	0.25
	"Wrap"	2.94	2.50	2.56	1.03	2.06	1.56	0.81	1.25
1C	5%	3	3	3	3	3	3	3	3
1D	5%	10	10	10	10	10	10	10	10
1E	2%	5	5	5	5	5	5	5	5
2A	5%	2	2	2	2	2	2	2	2
2B	5%	10	10	10	10	10	10	10	10
3A	5%	15	15	15	15	15	15	15	15
3B	5%	25	25	25	25	25	25	25	25
3C	10%	25	25	25	25	25	25	25	25
4A	5%	20	20	20	20	20	20	20	20
4B	5%	35	35	35	35	35	35	35	35
4C	10%	50	50	50	50	50	50	50	50
4D	10%	45	45	45	45	45	45	45	45
5A	5%	25	25	25	25	25	25	25	25
5B	10%	60	60	60	60	60	60	60	60
5C	10%	75	75	75	75	75	75	75	75
6	5%	10	10	10	10	10	10	10	10
*7	0%	50	50	50	50	50	50	50	50
COC	**	**	**	**	**	**	**	**	**

*Includes special structures such as bridges, tunnels, dams, piers, wharves, tanks, tank contents, towers of all types, and the like. Time-element coverages for these structures are also to be included.

**Buildings in the course of construction (COC) are to be placed in the completed building class, using 50% of the completed PML and the full value of the usual deductible (Fire Forms where insurance is written at 80% of value or higher).

Buildings constructed of materials of more than one class shall be assigned to the Construction Class with the highest PML.

Earthquake liabilities on buildings, contents, time element, and other location coverages shall be included under the building Construction Class.

TABLE 3

COMMERCIAL INLAND MARINE ADDENDUM & EXCEPTIONS

Liabilities for the following Commercial Inland Marine classes shall be reported in accordance with the requirement of this regulation and included in each zone/subzone. The Company shall assign to each such risk, factors resulting in no less a Net PML than "Gross PML" less "Deductible" as shown on Table 2 for the containing building.

<u>Addendum Class</u>	ISO Classification <u>Code</u>
Bailee's customers - dryers and cleaners, laundry, rug cleaners	171
Bailee's customers - all others	172
Cold storage locker operators	200
Camera dealers	220, 221
Data processing equipment 226-incl.	225,
Differences in conditions	228
Equipment dealers 234, 235	
Musical instruments dealers 241-incl.	240,
Marine supply dealers	283
Miscellaneous dealers not subject to ISO	320
Floor plan policies	328
Fine arts - dealers	332
Fine arts - museums, galleries, and institutions	333
Fine arts - Commercial (excl. dealers, museums, institutions)	334
Furriers block	352
Jewelers block	400 -423
Physicians and surgeons equipment	482
Processing risks	483
Stamp and coin dealers	516
Valuable papers and records	530
Garment contractors	600 - 624

NOTE: Property in the open shall be reported at the PML assigned by the company, but in no event shall the PML be less than 5% nor the net PML, considering deductible, less than 2%.

All Exception Classes to be reported in Part III

<u>Exception Class</u>	ISO Classification <u>Code</u>
Bridges	160
Bridges and tunnels time-element	161
Dams	
Builders risks	370-379
Installation floaters	382
Piers, wharves, and docks	484
Radio and TV broadcasting, equipment and towers incl.	485-488
Tanks and storage 517	

NOTE: These classes should be recorded in each zone at the PML established by the company for earthquake in the underwriting process.

TABLE 4
CALIFORNIA EARTHQUAKE ZONES and SUBZONES

The Zones and Subzones according to which all data reported in this call are classified are defined below, with references to the maps attached as Figures 1 & 2.

ZONE A

SUBZONE A1

San Francisco and San Mateo Counties

SUBZONE A2

Alameda and Contra Costa Counties

SUBZONE A3

Del Norte, Humbolt, Lake, Marin, Mendocino, Monterey, Napa, San Benito, Santa Clara, Santa Cruz, Solano and Sonoma Counties.

ZONE B

SUBZONE B1

Los Angeles Co. west of Interstate 5 and south of Mulholland Drive (crest of the Santa Monica Mountains). See Figure 2.

SUBZONE B2

Remainder of Los Angeles Co. not contained in Subzone B1. See Figure 2.

SUBZONE B3

Orange County

ZONE C

Kern, San Luis Obispo, Santa Barbara and Ventura Counties.

ZONE D

San Diego County.

ZONE E

Alpine, Imperial, Inyo, Mono, Riverside and San Bernardino Counties.

ZONE F

Fresno, Kings, Madera, Mariposa, Merced and Tulare Counties

ZONE G

Amador, Butte, Calaveras, Colusa, El Dorado, Glenn, Nevada, Placer, Sacramento, San Joaquin, Stanislaus, Sutter, Tuolomne, Yolo, and Yuba Counties.

ZONE H

Lassen, Modoc, Plumas, Shasta, Sierra, Siskiyou, Tehama and Trinity Counties.



FIGURE 1 California Department of Insurance Earthquake Zones.

Instructions

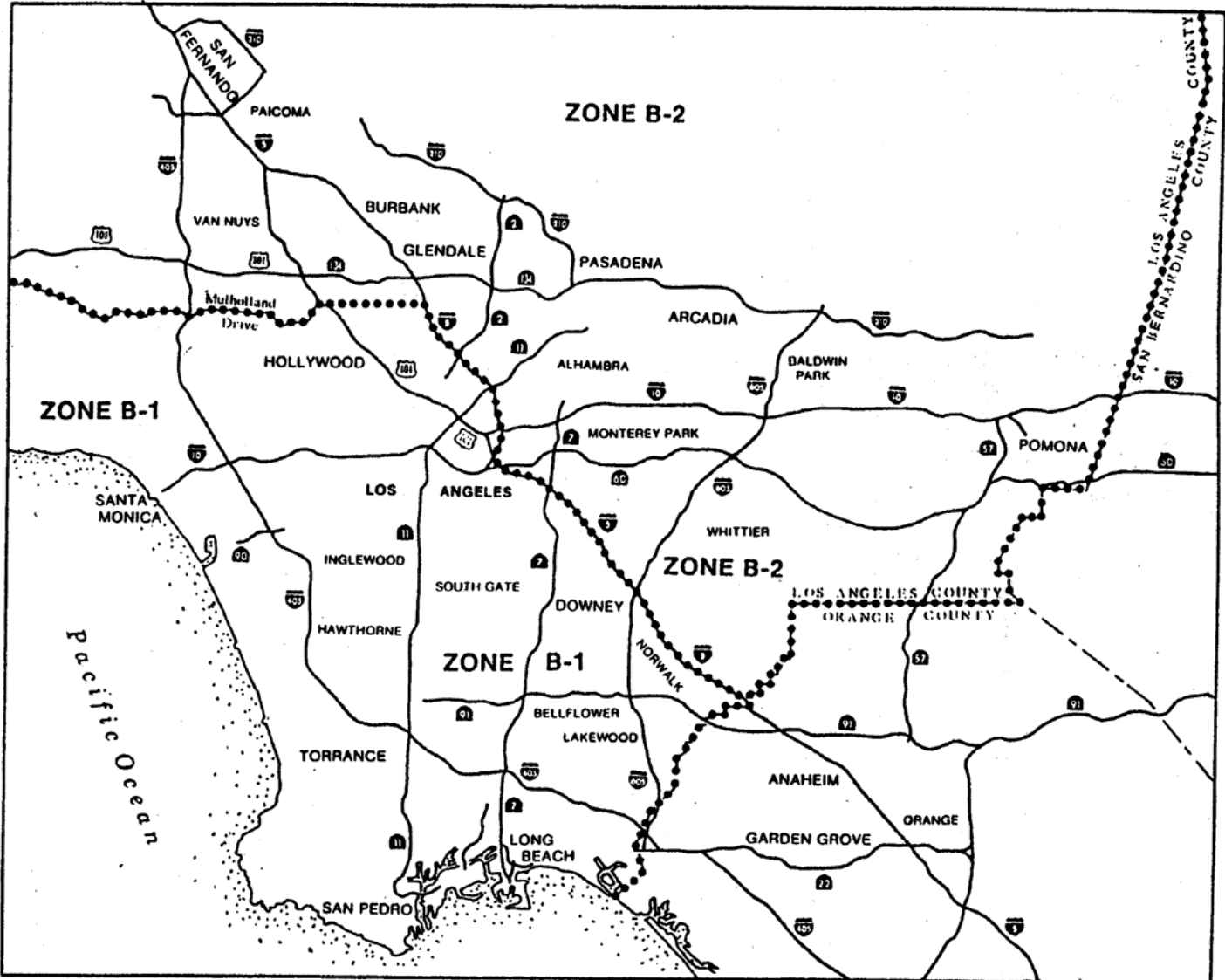


FIGURE 2. Los Angeles County divided into subzones B-1 and B-2.

Appendix III

All Co's

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE
Form "A" - Primary Business
As of December 31, 2018

NAIC COMPANY OR GROUP CODE:		All Co's	Surplus =	195,762,379 x 1,000		
		(1)	(2)	(3)	(4)	(5)
Zone	Area	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount	Estimated Net PML Amount Limited by Catastrophe Reinsurance
A	San Francisco	236,043,895	26,239,202	116,954,385	19,371,212	10,717,579
B	Los Angeles/ Orange County	390,836,665	34,181,759	197,115,942	23,446,701	12,472,493
C	Santa Barbara	93,527,541	7,076,066	45,126,533	5,376,876	3,404,163
D	San Diego	122,169,699	9,314,015	48,136,716	7,659,866	4,059,357
E	South-East	90,122,631	13,382,231	51,320,547	10,697,049	5,091,300
F	Central	12,035,140	2,389,553	6,296,712	2,008,702	1,843,549
G	North-Central	56,727,221	6,631,321	35,664,944	5,060,450	3,662,303
H	North	2,900,550	203,154	1,070,159	175,163	173,049

All Co's

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE
Form "A" - Primary Business
As of December 31, 2018

(a) Direct premiums earned	422,586,311
(b) Assumed premiums earned	23,137
(c) Ceded premiums earned	293,422

(2) Estimated PML on aggregate ceded liability (other than catastrophe coverage)

Estimated PML ceded to:	<u>Zone A</u>	<u>Zone B</u>
U.S. Reinsurers - CA licensed	447,497	659,366
U.S. Reinsurers - non CA	308,878	311,056
Lloyd's of London	276,854	369,461
Other U.K.	49,911	53,774
Western Europe	836,179	934,842
All Other	834,938	1,323,805
Totals	2,754,256	3,652,304

(3) Amounts recoverable from catastrophe reinsurance

Amounts recoverable from:	<u>Zone A</u>	<u>Zone B</u>
U.S. Reinsurers - CA licensed	1,384,481	1,727,356
U.S. Reinsurers - non CA	106,315	117,841
Lloyd's of London	1,029,314	1,308,579
Other U.K.	56,344	75,647
Western Europe	1,466,581	1,639,922
All Other	60,686,178	61,173,154
Totals	64,729,213	66,042,500

(4) Were most of your per risk treaties (on exposures ceded) in effect during 2018 subject to an occurrence or per event limitation?

Yes No

California Earthquake Authority (CEA) Interrogatory

(1) Was your company a member of the CEA? Yes No

(2) If so, how many CEA policies that your company issued were outstanding at the end of the year? **568,955**

What was the total liability (exposure or Coverage A) on these policies? **242,364,692**

SUBZONE A-1 COUNTIES: San Francisco and San Mateo
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	48,609	3,281	48,609	6.75%	3,281
1A 1-4 Family 5%	1	0	1	3.63%	0
1A 1-4 Family 10%	131,949	2,810	131,947	2.13%	2,810
1B "Homeowners" - 1% or flat	8,973	606	8,794	6.75%	594
1B "Homeowners" 5%	606,224	56,876	526,869	3.63%	45,765
1B "Homeowners" 10%	3,080,682	68,449	2,796,679	2.13%	59,046
1B "Homeowners" 15% & up	6,561,397	91,589	4,759,369	1.38%	69,833
1B "Homeowners" 15% "Mini"	19,619,772	135,604	1,195,459	0.69%	8,284
1B "Homeowners" "Wrap"	2,845,485	83,758	8,652	2.94%	245
1C Wood Frame - small 5%	28,304	1,067	17,418	3.00%	741
1D Wood - other 5%	122,804	28,504	112,847	10.00%	25,618
1E Mobile Homes 2%	3,052	152	2,940	5.00%	147
2A Metal - small 5%	169,644	25,915	151,449	2.00%	21,301
2B Metal - other 5%	23,539	2,309	19,162	10.00%	1,899
3A Steel 5%	272,298	65,313	231,634	15.00%	52,793
3B Steel 5%	765,442	479,676	593,959	25.00%	324,008
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	762,806	294,929	585,122	20.00%	242,062
4B Concrete 5%	289,946	158,742	232,608	35.00%	130,143
4C Concrete 10%	6	4	1	50.00%	0
4D Concrete 10%	20,662	7,236	16,412	45.00%	5,600
5A Mixed 5%	309,620	127,429	203,372	25.00%	79,307
5B Mixed 10%	30,092	18,055	19,320	60.00%	11,496
5C Mixed 10%	18,870	13,566	14,250	75.00%	9,375
6 EQ resistive 5%	25,648	2,565	21,155	10.00%	2,116
Risks in above classes not written at standard deductible	18,617,430	2,492,952	15,584,011	xxx	1,931,217
Sub-Totals:	54,363,254	4,161,385	27,282,039		3,027,682

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	558,376	357,763	532,823	15.00%	324,631
3B Steel 5%	2,290,599	1,617,084	1,550,095	25.00%	1,058,521
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	827,107	543,315	658,419	20.00%	416,143
4B Concrete 5%	81,942	40,372	62,356	35.00%	29,093
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	1,310,034	17,050	1,090,534	45.00%	6,705
5A Mixed 5%	89,734	43,445	37,380	25.00%	15,668
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	24,250	2,425	20,886	10.00%	2,089
Risks in above classes not written at standard deductible	4,653,512	1,700,191	3,946,792	xxx	1,393,053
Sub-Totals:	9,835,554	4,321,645	7,899,286		3,245,902

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	834,491	547,424	678,985	460,080
(2) Commercial inland addenda	32	16	32	16
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	6,552,375	653,849	6,452,146	651,410
Sub-Totals:	7,386,898	1,201,289	7,131,163	1,111,506
ZONE TOTALS	71,585,706	9,684,319	42,312,488	7,385,090

SUBZONE A-2 COUNTIES: Alameda and Contra Costa
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	27,063	1,827	27,063	6.75%	1,827
1A 1-4 Family 5%	42	2	11	3.63%	0
1A 1-4 Family 10%	150,754	3,210	150,747	2.13%	3,269
1B "Homeowners" - 1% or flat	32,438	2,190	31,490	6.75%	2,126
1B "Homeowners" 5%	454,544	37,058	364,365	3.63%	32,817
1B "Homeowners" 10%	2,609,334	60,571	2,163,457	2.13%	49,445
1B "Homeowners" 15% & up	7,376,864	103,831	6,700,655	1.38%	95,770
1B "Homeowners" 15% "Mini"	27,006,223	187,365	1,226,661	0.69%	8,584
1B "Homeowners" "Wrap"	4,597,874	144,193	48,525	2.94%	8,057
1C Wood Frame - small 5%	71,431	1,948	50,224	3.00%	1,312
1D Wood - other 5%	65,256	4,464	63,162	10.00%	4,316
1E Mobile Homes 2%	28,839	1,442	28,598	5.00%	1,449
2A Metal - small 5%	69,671	2,565	64,111	2.00%	2,195
2B Metal - other 5%	18,742	874	18,281	10.00%	828
3A Steel 5%	381,334	191,937	366,113	15.00%	127,205
3B Steel 5%	1,164,544	517,921	932,720	25.00%	450,801
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	426,840	275,690	364,039	20.00%	181,515
4B Concrete 5%	62,392	47,712	43,288	35.00%	36,581
4C Concrete 10%	1,000	500	630	50.00%	315
4D Concrete 10%	36,096	27,243	33,899	45.00%	26,254
5A Mixed 5%	1,302,981	602,187	1,090,562	25.00%	486,514
5B Mixed 10%	24,427	14,656	24,425	60.00%	14,655
5C Mixed 10%	13,478	11,653	6,967	75.00%	6,332
6 EQ resistive 5%	7,143	714	6,305	10.00%	631
Risks in above classes not written at standard deductible	11,298,164	1,984,406	9,587,864	xxx	1,527,287
Sub-Totals:	57,227,473	4,226,158	23,394,160		3,070,085

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	219,050	136,702	209,185	15.00%	95,829
3B Steel 5%	862,780	415,433	823,443	25.00%	391,188
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	49,973	45,973	45,996	20.00%	43,996
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	13,085	1,308	11,760	10.00%	1,176
Risks in above classes not written at standard deductible	259,624	133,738	223,909	xxx	127,158
Sub-Totals:	1,404,512	733,155	1,314,293		659,348

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,282,796	1,351,622	2,034,403	1,105,800
(2) Commercial inland addenda	1,970	987	1,970	987
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	3,316,990	227,591	3,146,696	226,153
Sub-Totals:	5,601,755	1,580,200	5,183,070	1,332,940
ZONE TOTALS	64,233,741	6,539,514	29,891,523	5,062,373

Totals For Zone A

Composite of Zones A-1 (page 2), A-2 (page 3), and A-3 (page 4)
(In thousands of dollars)

	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount
(1) 100% of sub-totals (p. 2, Part I)	54,363,254	4,161,385	27,282,039	3,027,682
50% of sub-totals (p. 3, Part I)	28,613,737	2,113,079	11,697,080	1,535,043
100% of sub-totals (p. 4, Part I)	115,534,686	8,518,807	47,847,584	5,873,958
Totals	198,511,677	14,793,272	86,826,703	10,436,682
OR				
(2) 50% of sub-totals (p. 2, Part I)	27,181,627	2,080,693	13,641,019	1,513,841
100% of sub-totals (p. 3, Part I)	57,227,473	4,226,158	23,394,160	3,070,085
100% of sub-totals (p. 4, Part I)	115,534,686	8,518,807	47,847,584	5,873,958
Totals	199,943,786	14,825,658	84,882,764	10,457,884
PLUS				
(3) 100% of sub-totals (p. 2, Part II)	9,835,554	4,321,645	7,899,286	3,245,902
100% of sub-totals (p. 3, Part II)	1,404,512	733,155	1,314,293	659,348
100% of sub-totals (p. 4, Part II)	1,177,069	365,784	1,142,850	322,071
Totals	12,417,135	5,420,584	10,356,429	4,227,321
PLUS				
(4) 33% of sub-totals (p. 14, Part II)	66,791	43,660	55,228	36,141
(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)	212,427,712	20,289,901	95,294,421	14,721,346
(6) Sub-totals for Other Types of Risks (p. 2, Part III) (p. 3, Part III) (p. 4, Part III) Totals	7,386,898 5,601,755 10,627,529 23,616,183	1,201,289 1,580,200 3,167,812 5,949,301	7,131,163 5,183,070 9,345,731 21,659,964	1,111,506 1,332,940 2,205,420 4,649,866
(7) Totals for Zone A ((5) plus (6)) (Enter here and on Page 1)	236,043,895	26,239,202	116,954,385	19,371,212
Totals Check	263,158,731	28,276,235	130,540,176	20,848,911
Difference	(27,114,836)	(2,037,033)	(13,585,792)	(1,477,700)

SUBZONE B-1: Los Angeles County west of Interstate 5 and south of Mulholland Drive
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
1A 1-4 Family-1% or flat	103,983	5,979	102,810	5.75%	5,912
1A 1-4 Family 5%	1,066	32	910	3.00%	27
1A 1-4 Family 10%	272,160	4,436	272,133	1.63%	4,403
1B "Homeowners" - 1% or flat	31,525	1,813	25,928	5.75%	1,491
1B "Homeowners" 5%	2,069,506	108,522	1,573,945	3.00%	89,461
1B "Homeowners" 10%	12,617,890	198,151	10,214,848	1.63%	160,464
1B "Homeowners" 15% & up	25,911,246	260,120	20,430,052	1.00%	216,500
1B "Homeowners" 15% "Mini"	52,658,403	264,775	3,168,279	0.50%	15,813
1B "Homeowners" "Wrap"	13,713,364	361,857	776,791	2.50%	30,898
1C Wood Frame - small 5%	48,471	2,756	45,919	3.00%	2,617
1D Wood - other 5%	273,953	18,682	267,886	10.00%	20,380
1E Mobile Homes 2%	15,406	770	14,732	5.00%	736
2A Metal - small 5%	210,804	9,196	156,270	2.00%	6,776
2B Metal - other 5%	12,100	1,141	8,411	10.00%	804
3A Steel 5%	293,606	87,368	247,252	15.00%	72,896
3B Steel 5%	3,674,138	1,671,054	2,903,090	25.00%	1,328,783
3C Steel 10%	1,063	266	1,063	25.00%	266
4A Concrete 5%	1,916,920	892,785	1,226,400	20.00%	610,318
4B Concrete 5%	303,849	217,076	266,307	35.00%	187,378
4C Concrete 10%	9,097	4,549	8,653	50.00%	4,327
4D Concrete 10%	80,363	38,414	52,285	45.00%	24,079
5A Mixed 5%	1,708,228	889,423	1,119,860	25.00%	553,934
5B Mixed 10%	65,215	49,380	50,401	60.00%	38,828
5C Mixed 10%	92,704	75,482	67,959	75.00%	55,400
6 EQ resistive 5%	174,637	17,464	160,046	10.00%	16,005
Risks in above classes not written at standard deductible	67,065,016	7,830,489	59,365,806	xxx	4,886,883
Sub-Totals:	183,324,712	13,011,979	102,528,037		8,335,379

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
3A Steel 5%	737,964	254,907	713,450	15.00%	232,657
3B Steel 5%	1,474,089	478,309	1,316,225	25.00%	438,312
3C Steel 10%	7,306	1,826	2,667	25.00%	667
4A Concrete 5%	804,835	437,165	666,990	20.00%	346,790
4B Concrete 5%	298,199	239,951	291,722	35.00%	237,909
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	12,853	577	7,542	45.00%	3,214
5A Mixed 5%	966	241	576	25.00%	144
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	2,551	2,538	1,364	75.00%	1,351
6 EQ resistive 5%	24,586	2,459	22,976	10.00%	2,298
Risks in above classes not written at standard deductible	3,846,335	1,261,287	3,305,277	xxx	1,041,082
Sub-Totals:	7,209,683	2,679,260	6,328,789		2,304,425

Part III: Other types of risks:

	Column 1	Column 2	Column 3	Column 4
	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	5,688,132	3,105,748	4,656,154	1,910,245
(2) Commercial inland addenda	0	0	0	0
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	9,011,565	295,549	8,421,321	288,018
Sub-Totals:	14,699,697	3,401,297	13,077,476	2,198,262
ZONE TOTALS	205,234,092	19,092,535	121,934,302	12,838,066

SUBZONE B-2: Remainder of Los Angeles County not part of Subzone B-1
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	58,594	3,369	57,381	5.75%	3,299
1A 1-4 Family 5%	105	3	51	3.00%	2
1A 1-4 Family 10%	180,806	2,948	180,782	1.63%	2,919
1B "Homeowners" - 1% or flat	66,516	7,359	49,290	5.75%	4,012
1B "Homeowners" 5%	1,475,589	120,388	1,035,185	3.00%	86,498
1B "Homeowners" 10%	9,124,088	159,695	6,737,549	1.63%	114,935
1B "Homeowners" 15% & up	18,855,814	188,690	15,850,816	1.00%	161,697
1B "Homeowners" 15% "Mini"	58,100,030	292,475	2,329,069	0.50%	11,730
1B "Homeowners" "Wrap"	15,111,601	388,889	348,381	2.50%	18,709
1C Wood Frame - small 5%	122,663	3,168	85,898	3.00%	2,065
1D Wood - other 5%	302,562	65,313	291,818	10.00%	54,858
1E Mobile Homes 2%	59,544	2,977	55,672	5.00%	2,783
2A Metal - small 5%	100,530	7,339	85,985	2.00%	6,400
2B Metal - other 5%	32,842	6,538	32,088	10.00%	6,462
3A Steel 5%	149,392	61,650	129,535	15.00%	55,985
3B Steel 5%	1,502,651	684,894	1,207,578	25.00%	467,671
3C Steel 10%	223	56	188	25.00%	47
4A Concrete 5%	1,206,404	656,248	1,035,011	20.00%	496,286
4B Concrete 5%	223,790	160,980	176,232	35.00%	125,505
4C Concrete 10%	2,193	1,097	2,079	50.00%	1,040
4D Concrete 10%	113,388	53,734	68,697	45.00%	32,821
5A Mixed 5%	1,893,201	761,051	1,518,623	25.00%	617,832
5B Mixed 10%	112,209	67,325	81,768	60.00%	49,061
5C Mixed 10%	25,081	18,811	21,728	75.00%	16,859
6 EQ resistive 5%	28,077	2,808	25,815	10.00%	2,581
Risks in above classes not written at standard deductible	25,599,227	3,578,678	22,028,903	xxx	2,662,690
Sub-Totals:	134,447,120	7,296,482	53,436,119		5,004,749

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	97,165	57,547	63,595	15.00%	41,355
3B Steel 5%	424,253	155,095	395,107	25.00%	140,297
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	265,953	52,411	255,393	20.00%	42,399
4B Concrete 5%	4,250	3,100	4,250	35.00%	3,100
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	685	171	411	25.00%	103
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	429,868	205,785	383,387	xxx	199,809
Sub-Totals:	1,222,175	474,108	1,102,144		427,062

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	4,233,699	2,171,178	3,571,991	1,244,052
(2) Commercial inland addenda	1,386	697	1,386	697
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	5,670,538	198,114	4,186,981	185,528
Sub-Totals:	9,905,624	2,369,989	7,760,358	1,430,277
ZONE TOTALS	145,574,919	10,140,580	62,298,621	6,862,088

SUBZONE B-3: Orange County
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	21,572	1,240	21,396	5.75%	1,230
1A 1-4 Family 5%	45	1	27	3.00%	1
1A 1-4 Family 10%	304,875	4,969	304,864	1.63%	4,957
1B "Homeowners" - 1% or flat	46,589	2,679	26,623	5.75%	1,531
1B "Homeowners" 5%	1,001,676	108,325	816,330	3.00%	93,133
1B "Homeowners" 10%	5,408,532	91,788	4,414,013	1.63%	73,772
1B "Homeowners" 15% & up	9,225,164	93,413	7,004,574	1.00%	71,760
1B "Homeowners" 15% "Mini"	44,312,141	221,977	2,202,256	0.50%	11,061
1B "Homeowners" "Wrap"	17,580,720	440,439	51,829	2.50%	1,439
1C Wood Frame - small 5%	35,700	3,010	27,999	3.00%	2,780
1D Wood - other 5%	175,383	37,203	169,130	10.00%	38,177
1E Mobile Homes 2%	39,767	1,988	38,918	5.00%	1,946
2A Metal - small 5%	46,683	1,264	35,948	2.00%	1,020
2B Metal - other 5%	52,987	3,367	52,987	10.00%	3,799
3A Steel 5%	137,955	55,774	116,516	15.00%	52,471
3B Steel 5%	1,453,581	745,487	1,033,866	25.00%	554,821
3C Steel 10%	6,000	1,500	6,000	25.00%	1,500
4A Concrete 5%	661,095	421,650	592,533	20.00%	357,845
4B Concrete 5%	140,017	75,410	123,674	35.00%	56,456
4C Concrete 10%	14,692	7,346	12,325	50.00%	6,163
4D Concrete 10%	41,929	18,870	28,095	45.00%	12,643
5A Mixed 5%	1,334,682	625,763	1,112,297	25.00%	458,532
5B Mixed 10%	11,088	6,653	11,088	60.00%	6,653
5C Mixed 10%	13,527	10,740	9,680	75.00%	7,856
6 EQ resistive 5%	78,220	7,822	70,771	10.00%	7,077
Risks in above classes not written at standard deductible	18,415,751	3,686,516	15,590,053	xxx	2,853,661
Sub-Totals:	100,560,370	6,675,197	33,873,793		4,682,284

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	75,208	32,127	75,207	15.00%	33,159
3B Steel 5%	392,336	257,101	265,435	25.00%	162,857
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	220,518	118,271	158,239	20.00%	71,746
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	10,492	5,414	9,834	45.00%	4,425
5A Mixed 5%	781	195	469	25.00%	117
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	184	18	108	10.00%	11
Risks in above classes not written at standard deductible	515,315	264,757	436,544	xxx	218,829
Sub-Totals:	1,214,833	677,883	945,836		491,145

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	1,563,866	851,946	1,422,341	735,081
(2) Commercial inland addenda	40	20	40	20
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	3,442,180	159,364	2,936,927	154,317
Sub-Totals:	5,006,086	1,011,330	4,359,308	889,418
ZONE TOTALS	106,781,289	8,364,410	39,178,936	6,062,846

All Co's

Totals For Zone B

Composite of Zones B-1 (page 6), B-2 (page 7), and B-3 (page 8)
(In thousands of dollars)

	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount
(1) 100% of sub-totals (p. 6, Part I)	183,324,712	13,011,979	102,528,037	8,335,379
50% of sub-totals (p. 7, Part I)	67,223,560	3,648,241	26,718,060	2,502,375
100% of sub-totals (p. 8, Part I)	100,560,370	6,675,197	33,873,793	4,682,284
Totals	351,108,642	23,335,416	163,119,890	15,520,038
OR				
(2) 50% of sub-totals (p. 6, Part I)	91,662,356	6,505,989	51,264,019	4,167,690
100% of sub-totals (p. 7, Part I)	134,447,120	7,296,482	53,436,119	5,004,749
100% of sub-totals (p. 8, Part I)	100,560,370	6,675,197	33,873,793	4,682,284
Totals	326,669,846	20,477,668	138,573,931	13,854,723
PLUS				
(3) 100% of sub-totals (p. 6, Part II)	7,209,683	2,679,260	6,328,789	2,304,425
100% of sub-totals (p. 7, Part II)	1,222,175	474,108	1,102,144	427,062
100% of sub-totals (p. 8, Part II)	1,214,833	677,883	945,836	491,145
Totals	9,646,690	3,831,251	8,376,769	3,222,631
PLUS				
(4) 50% of sub-totals (p. 10, Part II)	17,948	11,588	17,237	11,126
50% of sub-totals (p. 11, Part II)	451,977	220,887	404,905	174,949
Totals	469,925	232,476	422,142	186,075
(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)	361,225,258	27,399,143	171,918,800	18,928,744
(6) Sub-totals for Other Types of Risks (p. 2, Part III)	14,699,697	3,401,297	13,077,476	2,198,262
(p. 3, Part III)	9,905,624	2,369,989	7,760,358	1,430,277
(p. 4, Part III)	5,006,086	1,011,330	4,359,308	889,418
Totals	29,611,407	6,782,616	25,197,142	4,517,958
(7) Totals for Zone B ((5) plus (6)) (Enter here and on Page 1)	390,836,665	34,181,759	197,115,942	23,446,701
Totals Check	457,590,300	37,597,525	223,411,859	25,763,001
Difference	(66,753,635)	(3,415,765)	(26,295,917)	(2,316,300)

ZONE C COUNTIES: Kern, San Luis Obispo, Santa Barbara, Ventura
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	9,847	604	9,787	6.13%	600
1A 1-4 Family 5%	1,117	35	678	3.13%	21
1A 1-4 Family 10%	112,187	1,963	112,176	1.75%	1,958
1B "Homeowners" - 1% or flat	34,388	2,108	19,050	6.13%	1,168
1B "Homeowners" 5%	1,490,570	64,139	1,167,335	3.13%	55,216
1B "Homeowners" 10%	5,447,955	98,410	4,303,634	1.75%	77,155
1B "Homeowners" 15% & up	10,586,015	119,614	8,719,038	1.13%	100,026
1B "Homeowners" 15% "Mini"	30,152,302	170,333	2,508,944	0.56%	14,095
1B "Homeowners" "Wrap"	13,967,188	355,781	378,287	2.56%	9,747
1C Wood Frame - small 5%	160,880	5,551	147,097	3.00%	5,139
1D Wood - other 5%	235,130	37,521	227,384	10.00%	22,383
1E Mobile Homes 2%	35,343	1,767	34,073	5.00%	1,704
2A Metal - small 5%	122,998	3,212	106,128	2.00%	2,757
2B Metal - other 5%	152,958	27,434	144,387	10.00%	21,234
3A Steel 5%	93,168	56,892	82,153	15.00%	33,053
3B Steel 5%	298,303	147,597	252,159	25.00%	100,225
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	276,007	136,350	208,808	20.00%	108,428
4B Concrete 5%	30,150	13,958	7,829	35.00%	4,041
4C Concrete 10 %	2	1	0	50.00%	0
4D Concrete 10 %	25,149	11,316	18,881	45.00%	8,496
5A Mixed 5%	1,094,722	526,502	845,891	25.00%	415,167
5B Mixed 10%	11,292	6,775	10,853	60.00%	6,512
5C Mixed 10%	23,742	17,676	17,748	75.00%	12,305
6 EQ resistive 5%	13,003	1,300	11,196	10.00%	1,120
Risks in above classes not written at standard deductible	18,455,417	1,808,693	16,287,119	xxx	1,401,933
Sub-Totals:	82,829,832	3,615,531	35,620,637		2,404,480

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	10,000	10,000	10,000	15.00%	10,000
3B Steel 5%	10,000	10,000	10,000	25.00%	10,000
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	15,896	3,176	14,475	xxx	2,252
Sub-Totals:	35,896	23,176	34,475		22,252

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	2,293,058	1,384,609	2,223,289	1,206,564
(2) Commercial inland addenda	748	374	748	374
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	3,544,662	136,751	3,059,000	131,890
(5) 50% of amounts for over 8 stories for Zone B (Page 9, (3) totals):	4,823,345	1,915,626	4,188,384	1,611,316
Sub-totals	10,661,813	3,437,359	9,471,421	2,950,144
ZONE TOTALS	93,527,541	7,076,066	45,126,533	5,376,876

ZONE D: San Diego County
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
1A 1-4 Family-1% or flat	32,155	846	28,837	2.63%	758
1A 1-4 Family 5%	210	2	54	1.19%	1
1A 1-4 Family 10%	204,245	1,144	204,234	0.56%	1,140
1B "Homeowners" - 1% or flat	36,653	964	23,425	2.63%	616
1B "Homeowners" 5%	2,670,228	137,413	1,840,129	1.19%	88,931
1B "Homeowners" 10%	5,364,971	30,982	3,935,435	0.56%	22,934
1B "Homeowners" 15% & up	9,316,761	28,879	6,577,335	0.31%	20,745
1B "Homeowners" 15% "Mini"	42,017,816	67,346	4,414,061	0.16%	7,091
1B "Homeowners" "Wrap"	27,322,968	286,800	153,111	1.03%	6,215
1C Wood Frame - small 5%	63,060	1,778	58,154	3.00%	1,630
1D Wood - other 5%	155,992	42,823	153,048	10.00%	40,051
1E Mobile Homes 2%	122,510	6,126	122,055	5.00%	6,102
2A Metal - small 5%	70,670	6,235	50,637	2.00%	2,353
2B Metal - other 5%	15,797	1,983	15,223	10.00%	1,523
3A Steel 5%	186,760	97,656	186,580	15.00%	92,481
3B Steel 5%	2,559,278	1,253,555	2,264,881	25.00%	1,060,338
3C Steel 10%	473	118	473	25.00%	118
4A Concrete 5%	571,825	335,032	506,151	20.00%	294,174
4B Concrete 5%	38,177	32,379	27,804	35.00%	22,494
4C Concrete 10%	2,181	1,091	2,076	50.00%	1,038
4D Concrete 10%	14,514	6,531	14,512	45.00%	6,530
5A Mixed 5%	1,166,206	577,032	953,540	25.00%	464,256
5B Mixed 10%	4,509	2,705	4,509	60.00%	2,705
5C Mixed 10%	12,438	10,579	3,115	75.00%	2,587
6 EQ resistive 5%	16,078	1,608	14,809	10.00%	1,481
Risks in above classes not written at standard deductible	16,850,934	2,460,045	14,430,536	xxx	2,102,665
Sub-Totals:	108,817,410	5,391,652	35,984,724		4,250,956

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
3A Steel 5%	113,418	82,176	109,567	15.00%	67,562
3B Steel 5%	159,579	129,358	132,859	25.00%	94,005
3C Steel 10%	9,835	2,459	3,590	25.00%	897
4A Concrete 5%	125,398	78,513	109,419	20.00%	65,471
4B Concrete 5%	3,157	1,105	3,041	35.00%	1,064
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	344	86	206	25.00%	52
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	1,248	125	1,073	10.00%	107
Risks in above classes not written at standard deductible	490,975	147,953	450,055	xxx	120,738
Sub-Totals:	903,954	441,775	809,809		349,898

Part III: Other types of risks:

	Column 1	Column 2	Column 3	Column 4
	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	1,937,746	1,148,262	1,744,582	1,041,830
(2) Commercial inland addenda	30	15	30	15
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	5,599,198	368,885	5,334,194	365,779
(5) 50% of amounts for over 8 stories for Zone E (Page 9, (3) totals):	4,823,345	1,915,626	4,188,384	1,611,316
(6) 50% of amounts for over 8 stories for Zone E (Page 12, sub-total for Part II):	88,015	47,801	74,993	40,073
Sub-totals	12,448,335	3,480,589	11,342,183	3,059,013
ZONE TOTALS	122,169,699	9,314,015	48,136,716	7,659,866

ZONE E COUNTIES: Alpine, Imperial, Inyo, Mono, Riverside, San Bernardino
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	12,423	652	11,122	5.25%	584
1A 1-4 Family 5%	242	6	62	2.38%	1
1A 1-4 Family 10%	149,245	1,686	149,235	1.13%	1,679
1B "Homeowners" - 1% or flat	48,719	2,558	32,903	5.25%	1,727
1B "Homeowners" 5%	1,029,986	64,529	803,214	2.38%	52,399
1B "Homeowners" 10%	4,387,892	52,510	3,562,590	1.13%	42,051
1B "Homeowners" 15% & up	10,483,106	69,418	8,456,349	0.63%	57,231
1B "Homeowners" 15% "Mini"	24,120,419	75,207	1,578,692	0.31%	4,944
1B "Homeowners" "Wrap"	6,313,647	156,557	133,963	2.06%	11,314
1C Wood Frame - small 5%	78,079	1,950	74,877	3.00%	1,854
1D Wood - other 5%	163,418	16,979	153,509	10.00%	16,087
1E Mobile Homes 2%	124,842	6,242	121,916	5.00%	6,096
2A Metal - small 5%	348,136	14,778	299,921	2.00%	12,902
2B Metal - other 5%	39,728	10,887	38,781	10.00%	4,956
3A Steel 5%	259,844	188,380	201,093	15.00%	124,346
3B Steel 5%	2,551,543	1,285,766	1,464,932	25.00%	895,238
3C Steel 10%	23	6	23	25.00%	6
4A Concrete 5%	858,365	360,128	628,787	20.00%	253,395
4B Concrete 5%	1,187,715	524,214	1,131,893	35.00%	484,784
4C Concrete 10%	15,211	14,629	15,207	50.00%	7,603
4D Concrete 10%	5,224	2,351	5,224	45.00%	2,350
5A Mixed 5%	2,504,474	1,558,887	2,047,119	25.00%	1,268,228
5B Mixed 10%	26,509	15,906	24,466	60.00%	14,679
5C Mixed 10%	32,674	27,005	24,349	75.00%	19,403
6 EQ resistive 5%	41,004	4,100	35,832	10.00%	3,583
Risks in above classes not written at standard deductible	21,432,978	4,252,344	18,043,435	xxx	3,519,459
Sub-Totals:	76,215,446	8,707,675	39,039,492		6,806,900

Part II: Insurance on structures of over 8 stories

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	24,050	18,691	24,050	15.00%	17,735
3B Steel 5%	5,000	5,000	2,625	25.00%	2,625
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	10,413	10,377	4,189	20.00%	4,153
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	136,568	61,534	119,122	xxx	55,632
Sub-Totals:	176,030	95,601	149,986		80,146

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	4,101,277	2,344,132	3,559,740	1,930,055
(2) Commercial inland addenda	971	486	971	486
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	4,335,636	86,236	3,959,832	82,072
(5) 50% of amounts for over 8 stories for Zone B (Page 9, (3) totals):	4,823,345	1,915,626	4,188,384	1,611,316
(6) 50% of amounts for over 8 stories for Zone C (Page 10, sub-total for Part II):	17,948	11,588	17,237	11,126
(7) 50% of amounts for over 8 stories for Zone D (Page 11, sub-total for Part II):	451,977	220,887	404,905	174,949
Sub-totals	13,731,155	4,578,955	12,131,069	3,810,003
ZONE TOTALS	90,122,631	13,382,231	51,320,547	10,697,049

ZONE F COUNTIES: Fresno, Kings, Madera, Mariposa, Merced, Tulare
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	636	20	636	3.13%	20
1A 1-4 Family 5%	74	1	21	1.88%	0
1A 1-4 Family 10%	30,502	343	30,448	1.13%	342
1B "Homeowners" - 1% or flat	4,961	155	4,587	3.13%	144
1B "Homeowners" 5%	221,722	6,721	198,373	1.88%	6,179
1B "Homeowners" 10%	251,135	7,744	158,113	1.13%	6,350
1B "Homeowners" 15% & up	232,707	7,293	196,120	0.63%	6,659
1B "Homeowners" 15% "Mini"	3,305,692	10,259	432,631	0.31%	1,350
1B "Homeowners" "Wrap"	1,953,219	32,936	7,846	1.56%	1,839
1C Wood Frame - small 5%	3,764	112	3,659	3.00%	109
1D Wood - other 5%	37,934	7,116	36,129	10.00%	6,936
1E Mobile Homes 2%	9,759	488	9,640	5.00%	482
2A Metal - small 5%	66,736	3,902	65,886	2.00%	3,776
2B Metal - other 5%	16,073	1,107	15,496	10.00%	1,050
3A Steel 5%	19,000	18,521	7,001	15.00%	6,523
3B Steel 5%	446,786	283,845	317,895	25.00%	198,589
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	59,640	51,453	47,393	20.00%	36,878
4B Concrete 5%	5,168	4,864	5,094	35.00%	4,838
4C Concrete 10 %	10	5	0	50.00%	0
4D Concrete 10 %	2,715	1,222	2,715	45.00%	1,222
5A Mixed 5%	387,176	220,078	340,193	25.00%	171,694
5B Mixed 10%	4,250	2,550	4,250	60.00%	2,550
5C Mixed 10%	2,408	1,806	2,242	75.00%	1,682
6 EQ resistive 5%	3,289	329	3,096	10.00%	310
Risks in above classes not written at standard deductible	2,615,345	658,670	2,463,357	xxx	590,593
Sub-Totals:	9,680,700	1,321,541	4,352,821		1,050,113

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	3	1	3	20.00%	1
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	352,603	34,113	31,746	xxx	8,375
Sub-Totals:	352,607	34,113	31,750		8,376

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	1,567,951	1,030,204	1,506,586	946,988
(2) Commercial inland addenda	92	46	92	46
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	433,790	3,648	405,463	3,178
Sub-Totals:	2,001,833	1,033,899	1,912,141	950,213
ZONE TOTALS	12,035,140	2,389,553	6,296,712	2,008,702

All Co's

**ZONE G COUNTIES: Amador, Butte, Calavera, Colusa, El Dorado, Glenn, Nevada, Placer
Sacramento, San Joaquin, Stanislaus, Sutter, Tuolumne, Yolo, Yuba**
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	10,286	180	10,286	1.75%	180
1A 1-4 Family 5%	89	1	24	1.00%	0
1A 1-4 Family 10%	85,140	536	85,137	0.63%	535
1B "Homeowners" - 1% or flat	31,559	552	28,355	1.75%	496
1B "Homeowners" 5%	587,477	23,720	449,065	1.00%	19,535
1B "Homeowners" 10%	897,276	8,260	597,561	0.63%	6,377
1B "Homeowners" 15% & up	19,712,770	74,945	19,404,854	0.38%	73,889
1B "Homeowners" 15% "Mini"	11,585,589	22,027	1,005,116	0.19%	1,921
1B "Homeowners" "Wrap"	7,183,561	59,487	277,266	0.81%	3,018
1C Wood Frame - small 5%	51,477	767	46,567	3.00%	620
1D Wood - other 5%	138,906	30,956	132,988	10.00%	27,250
1E Mobile Homes 2%	47,620	2,380	47,478	5.00%	2,373
2A Metal - small 5%	293,502	10,772	119,239	2.00%	8,129
2B Metal - other 5%	18,458	1,890	17,690	10.00%	1,813
3A Steel 5%	151,163	85,066	124,801	15.00%	55,189
3B Steel 5%	1,535,974	1,030,466	681,234	25.00%	429,412
3C Steel 10%	3	1	1	25.00%	0
4A Concrete 5%	257,057	147,315	214,548	20.00%	126,927
4B Concrete 5%	150,938	149,613	95,217	35.00%	94,442
4C Concrete 10%	25,003	19,355	25,000	50.00%	19,353
4D Concrete 10%	9,868	4,440	9,864	45.00%	4,438
5A Mixed 5%	1,807,359	1,177,682	1,532,268	25.00%	929,514
5B Mixed 10%	10,653	6,392	10,653	60.00%	6,392
5C Mixed 10%	4,560	3,712	3,282	75.00%	2,755
6 EQ resistive 5%	28,759	2,876	26,141	10.00%	2,614
Risks in above classes not written at standard deductible	8,112,147	2,384,280	7,082,033	xxx	2,043,071
Sub-Totals:	52,737,197	5,247,670	32,026,668		3,860,244

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	71,621	70,000	48,621	25.00%	47,000
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	37,741	10,295	37,741	20.00%	15,217
4B Concrete 5%	2,156	755	1,358	35.00%	475
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	333	33	210	10.00%	21
Risks in above classes not written at standard deductible	90,546	51,219	79,428	xxx	46,805
Sub-Totals:	202,397	132,302	167,357		109,518

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,044,817	1,195,640	1,899,474	1,036,491
(2) Commercial inland addenda	279	139	279	139
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	1,712,554	25,593	1,541,189	24,081
(5) 100% of amounts for over 8 stories: Carson City and County, plus Douglas and Washoe counties, all in Nevada:	29,977	29,977	29,977	29,977
Sub-Totals:	3,787,627	1,251,350	3,470,919	1,090,687
ZONE TOTALS	56,727,221	6,631,321	35,664,944	5,060,450

ZONE H COUNTIES: Lassen, Modoc, Plumas, Shasta, Sierra, Siskiyou, eham, Trinity
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	302	8	302	2.50%	8
1A 1-4 Family 5%	0	0	0	1.50%	0
1A 1-4 Family 10%	1,623	14	1,623	0.88%	14
1B "Homeowners" - 1% or flat	5,700	142	5,700	2.50%	142
1B "Homeowners" 5%	36,929	975	34,405	1.50%	937
1B "Homeowners" 10%	64,467	536	68,466	0.88%	572
1B "Homeowners" 15% & up	117,652	588	104,760	0.50%	523
1B "Homeowners" 15% "Mini"	1,159,881	2,903	100,061	0.25%	253
1B "Homeowners" "Wrap"	720,821	8,968	13,048	1.25%	101
1C Wood Frame - small 5%	2,459	74	2,355	3.00%	71
1D Wood - other 5%	4,857	486	4,304	10.00%	430
1E Mobile Homes 2%	11,286	564	11,286	5.00%	565
2A Metal - small 5%	2,056	41	2,056	2.00%	41
2B Metal - other 5%	5	1	5	10.00%	1
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	2,194	549	2,023	25.00%	506
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	5,000	4,154	3,750	20.00%	2,904
4B Concrete 5%	111	39	69	35.00%	24
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	37,358	25,580	35,558	25.00%	21,471
5B Mixed 10%	6,554	3,932	6,554	60.00%	3,932
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	1,892	189	1,669	10.00%	167
Risks in above classes not written at standard deductible	503,913	99,874	465,572	xxx	92,212
Sub-Totals:	2,685,062	149,617	863,568		124,874

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	0	0	0	xxx	0
Sub-Totals:	0	0	0		0

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	164,921	53,200	164,921	49,980
(2) Commercial inland addenda	0	0	0	0
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	50,567	338	41,670	309
Sub-Totals:	215,488	53,538	206,591	50,289
ZONE TOTALS	2,900,550	203,154	1,070,159	175,163

All Co's

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE
Form "A" - Primary Business
As of December 31, 2017

NAIC COMPANY OR GROUP CODE:		All Co's Surplus = 187,334,923 x 1,000				
	(1)	(2)	(3)	(4)	(5)	
Zone	Area	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount	Estimated Net PML Amount Limited by Catastrophe Reinsurance
A	San Francisco	216,766,595	24,765,533	117,242,407	19,303,981	10,716,084
B	Los Angeles/ Orange County	367,563,128	34,001,908	194,768,028	23,996,105	12,252,687
C	Santa Barbara	83,249,451	6,351,727	40,108,870	4,928,287	3,837,134
D	San Diego	112,119,159	9,053,026	45,489,288	7,656,959	4,737,855
E	South-East	79,241,222	10,829,962	45,602,731	8,887,330	5,395,440
F	Central	11,039,974	2,401,934	5,806,202	2,071,717	2,008,170
G	North-Central	35,451,395	5,919,370	16,828,189	5,014,405	4,170,707
H	North	2,962,497	289,962	1,264,528	232,226	209,778

All Co's

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE
Form "A" - Primary Business
As of December 31, 2017

(a) Direct premiums earned	423,585,723
(b) Assumed premiums earned	211,752
(c) Ceded premiums earned	7,872,260

(2) Estimated PML on aggregate ceded liability (other than catastrophe coverage)

Estimated PML ceded to:	<u>Zone A</u>	<u>Zone B</u>
U.S. Reinsurers - CA licensed	372,868	517,772
U.S. Reinsurers - non CA	310,887	296,860
Lloyd's of London	272,286	402,104
Other U.K.	41,004	42,818
Western Europe	528,832	379,083
All Other	980,926	1,304,883
Totals	2,506,803	2,943,519

(3) Amounts recoverable from catastrophe reinsurance

Amounts recoverable from:	<u>Zone A</u>	<u>Zone B</u>
U.S. Reinsurers - CA licensed	1,180,499	1,562,306
U.S. Reinsurers - non CA	79,270	92,915
Lloyd's of London	701,506	939,025
Other U.K.	12,910	19,741
Western Europe	988,748	1,215,285
All Other	2,961,159	3,887,858
Totals	5,924,092	7,717,129

(4) Were most of your per risk treaties (on exposures ceded) in effect during 2004 subject to an occurrence or per event limitation?

Yes No

California Earthquake Authority (CEA) Interrogatory

(1) Was your company a member of the CEA? Yes No

(2) If so, how many CEA policies that your company issued were outstanding at the end of the year? **561,562**

What was the total liability (exposure or Coverage A) on these policies? **226,600,632**

SUBZONE A-1 COUNTIES: San Francisco and San Mateo
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	64	4	64	6.75%	4
1A 1-4 Family 5%	634	23	287	3.63%	10
1A 1-4 Family 10%	62,115	2,839	62,092	2.13%	2,820
1B "Homeowners" - 1% or flat	10,170	686	9,827	6.75%	663
1B "Homeowners" 5%	566,922	55,120	502,395	3.63%	47,480
1B "Homeowners" 10%	2,599,357	67,105	2,404,384	2.13%	57,429
1B "Homeowners" 15% & up	4,498,978	62,923	4,222,684	1.38%	60,040
1B "Homeowners" 15% "Mini"	17,823,110	123,594	1,286,568	0.69%	8,878
1B "Homeowners" "Wrap"	2,370,729	74,565	34,212	2.94%	5,518
1C Wood Frame - small 5%	13,637	792	8,856	3.00%	655
1D Wood - other 5%	115,248	28,363	103,838	10.00%	21,119
1E Mobile Homes 2%	3,907	195	3,832	5.00%	191
2A Metal - small 5%	137,931	25,477	105,498	2.00%	24,128
2B Metal - other 5%	12,812	1,236	7,745	10.00%	757
3A Steel 5%	1,002,157	299,045	749,378	15.00%	235,446
3B Steel 5%	1,119,515	674,039	1,010,041	25.00%	528,718
3C Steel 10%	1,099	1,081	1,089	25.00%	1,079
4A Concrete 5%	673,377	263,052	630,089	20.00%	219,934
4B Concrete 5%	250,740	112,095	201,869	35.00%	87,753
4C Concrete 10 %	1	1	0	50.00%	0
4D Concrete 10 %	39,412	11,891	34,867	45.00%	10,736
5A Mixed 5%	373,726	103,758	320,482	25.00%	82,775
5B Mixed 10%	31,619	18,971	23,942	60.00%	12,365
5C Mixed 10%	204,488	157,961	198,080	75.00%	151,585
6 EQ resistive 5%	31,255	3,126	28,523	10.00%	2,852
Risks in above classes not written at standard deductible	17,926,512	2,576,829	16,104,076	xxx	2,151,187
Sub-Totals:	49,869,515	4,664,771	28,054,718		3,714,125

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	1,332,564	756,028	1,224,823	15.00%	627,074
3B Steel 5%	2,732,008	1,739,799	1,914,440	25.00%	1,107,645
3C Steel 10%	73	18	44	25.00%	11
4A Concrete 5%	857,991	586,268	718,475	20.00%	465,288
4B Concrete 5%	115,336	80,243	95,612	35.00%	68,897
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	9,173	9,078	2,104	45.00%	2,047
5A Mixed 5%	113,788	89,080	48,159	25.00%	38,072
5B Mixed 10%	57	34	57	60.00%	34
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	28,376	2,838	25,136	10.00%	2,514
Risks in above classes not written at standard deductible	6,146,531	1,826,138	5,352,358	xxx	1,364,335
Sub-Totals:	11,335,898	5,089,522	9,381,207		3,675,917

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	980,557	485,918	733,341	436,908
(2) Commercial inland addenda	36	31	25	25
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	5,902,662	293,508	4,866,409	283,050
Sub-Totals:	6,883,254	779,457	5,599,775	719,982
ZONE TOTALS	68,088,668	10,533,750	43,035,700	8,110,024

SUBZONE A-2 COUNTIES: Alameda and Contra Costa
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.75%	0
1A 1-4 Family 5%	112	4	51	3.63%	2
1A 1-4 Family 10%	609,621	57,788	609,615	2.13%	57,781
1B "Homeowners" - 1% or flat	24,772	1,672	24,079	6.75%	1,625
1B "Homeowners" 5%	741,432	98,551	708,534	3.63%	97,299
1B "Homeowners" 10%	2,880,603	66,497	2,546,743	2.13%	58,736
1B "Homeowners" 15% & up	6,523,438	92,722	6,301,469	1.38%	90,414
1B "Homeowners" 15% "Mini"	24,002,271	166,215	1,120,483	0.69%	7,730
1B "Homeowners" "Wrap"	3,660,998	112,515	27,546	2.94%	3,116
1C Wood Frame - small 5%	61,397	4,146	37,298	3.00%	3,423
1D Wood - other 5%	50,659	5,026	44,066	10.00%	4,407
1E Mobile Homes 2%	33,502	1,674	33,315	5.00%	1,665
2A Metal - small 5%	65,778	4,071	62,660	2.00%	3,668
2B Metal - other 5%	15,209	1,686	11,791	10.00%	1,344
3A Steel 5%	727,533	368,897	614,598	15.00%	299,926
3B Steel 5%	931,670	485,109	800,808	25.00%	362,238
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	705,935	436,901	652,068	20.00%	362,112
4B Concrete 5%	37,936	29,925	31,444	35.00%	26,020
4C Concrete 10%	1,000	500	650	50.00%	325
4D Concrete 10%	11,916	5,589	9,829	45.00%	4,647
5A Mixed 5%	890,945	410,345	752,201	25.00%	321,525
5B Mixed 10%	15,428	9,256	15,426	60.00%	9,255
5C Mixed 10%	22,473	16,855	22,298	75.00%	16,724
6 EQ resistive 5%	38,382	3,838	34,558	10.00%	3,456
Risks in above classes not written at standard deductible	10,036,901	1,807,921	8,894,403	xxx	1,463,356
Sub-Totals:	52,089,911	4,187,703	23,355,933		3,200,795

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	116,742	102,306	109,600	15.00%	73,399
3B Steel 5%	476,100	301,708	419,175	25.00%	245,482
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	119,740	60,122	119,740	20.00%	60,122
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	7,983	7,983	7,983	25.00%	7,983
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	13,172	1,317	11,977	10.00%	1,198
Risks in above classes not written at standard deductible	285,417	167,643	209,055	xxx	127,605
Sub-Totals:	1,019,155	641,080	877,530		515,789

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,306,274	1,306,335	1,919,596	1,140,999
(2) Commercial inland addenda	963	486	10	10
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	4,605,768	313,685	4,148,252	293,212
Sub-Totals:	6,913,005	1,620,506	6,067,858	1,434,220
ZONE TOTALS	60,022,071	6,449,289	30,301,321	5,150,803

All Co's

**SUBZONE A-3 COUNTIES: Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito,
Santa Clara, Santa Cruz, Solono, Sonoma**
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
1A 1-4 Family-1% or flat	284	19	262	6.75%	18
1A 1-4 Family 5%	5,945	216	2,753	3.63%	100
1A 1-4 Family 10%	294,419	24,903	294,387	2.13%	24,874
1B "Homeowners" - 1% or flat	9,356	632	9,036	6.75%	610
1B "Homeowners" 5%	1,205,752	163,752	957,495	3.63%	132,113
1B "Homeowners" 10%	5,215,515	115,819	4,699,897	2.13%	104,474
1B "Homeowners" 15% & up	9,847,017	137,445	9,333,038	1.38%	131,707
1B "Homeowners" 15% "Mini"	45,824,737	319,116	2,682,657	0.69%	18,518
1B "Homeowners" "Wrap"	9,992,570	317,720	169,837	2.94%	27,688
1C Wood Frame - small 5%	155,241	3,626	117,484	3.00%	2,493
1D Wood - other 5%	212,659	22,384	193,386	10.00%	22,101
1E Mobile Homes 2%	146,213	7,311	144,864	5.00%	7,244
2A Metal - small 5%	218,271	6,243	204,181	2.00%	5,981
2B Metal - other 5%	32,338	2,362	30,858	10.00%	2,054
3A Steel 5%	1,312,020	452,762	1,222,054	15.00%	380,891
3B Steel 5%	1,720,967	613,193	1,535,940	25.00%	485,262
3C Steel 10%	2,185	546	1,831	25.00%	457
4A Concrete 5%	1,163,770	482,109	1,072,110	20.00%	360,990
4B Concrete 5%	204,056	127,090	184,257	35.00%	111,844
4C Concrete 10%	5,318	2,659	4,948	50.00%	2,474
4D Concrete 10%	16,220	7,300	13,315	45.00%	5,992
5A Mixed 5%	1,499,059	636,271	1,026,157	25.00%	444,757
5B Mixed 10%	31,814	19,088	31,793	60.00%	19,076
5C Mixed 10%	154,297	116,471	150,211	75.00%	113,408
6 EQ resistive 5%	45,846	4,585	34,499	10.00%	3,450
Risks in above classes not written at standard deductible	25,118,055	4,060,141	22,533,214	xxx	3,242,903
Sub-Totals:	104,433,924	7,643,761	46,650,464		5,651,478

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
3A Steel 5%	165,205	80,155	151,956	15.00%	60,953
3B Steel 5%	93,982	80,859	85,244	25.00%	72,174
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	529,303	108,861	528,653	20.00%	108,211
4B Concrete 5%	4,145	2,507	2,686	35.00%	1,621
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	2,381	1,533	1,210	25.00%	744
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	918	92	555	10.00%	56
Risks in above classes not written at standard deductible	168,355	93,702	157,062	xxx	91,632
Sub-Totals:	964,290	367,708	927,366		335,391

Part III: Other types of risks:

	Column 1	Column 2	Column 3	Column 4
	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,645,638	1,507,513	2,341,686	1,329,876
(2) Commercial inland addenda	1,246	628	10	10
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	6,477,172	274,258	5,504,306	254,007
Sub-Totals:	9,124,056	1,782,399	7,846,002	1,583,894
ZONE TOTALS	114,522,270	9,793,868	55,423,832	7,570,763

All Co's

Totals For Zone A

Composite of Zones A-1 (page 2), A-2 (page 3), and A-3 (page 4)
(In thousands of dollars)

	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount
(1) 100% of sub-totals (p. 2, Part I)	49,869,515	4,664,771	28,054,718	3,714,125
50% of sub-totals (p. 3, Part I)	26,044,955	2,093,851	11,677,967	1,600,397
100% of sub-totals (p. 4, Part I)	104,433,924	7,643,761	46,650,464	5,651,478
Totals	180,348,394	14,402,383	86,383,149	10,966,000
OR				
(2) 50% of sub-totals (p. 2, Part I)	24,934,758	2,332,386	14,027,359	1,857,062
100% of sub-totals (p. 3, Part II)	52,089,911	4,187,703	23,355,933	3,200,795
100% of sub-totals (p. 4, Part I)	104,433,924	7,643,761	46,650,464	5,651,478
Totals	181,458,592	14,163,849	84,033,756	10,709,335
PLUS				
(3) 100% of sub-totals (p. 2, Part II)	11,335,898	5,089,522	9,381,207	3,675,917
100% of sub-totals (p. 3, Part II)	1,019,155	641,080	877,530	515,789
100% of sub-totals (p. 4, Part II)	964,290	367,708	927,366	335,391
Totals	13,319,343	6,098,310	11,186,103	4,527,096
PLUS				
(4) 33% of sub-totals (p. 14, Part II)	178,542	82,477	159,521	72,787
(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)	193,846,279	20,583,171	97,728,773	15,565,884
(6) Sub-totals for Other Types of Risks (p. 2, Part III)	6,883,254	779,457	5,599,775	719,982
(p. 3, Part III)	6,913,005	1,620,506	6,067,858	1,434,220
(p. 4, Part III)	9,124,056	1,782,399	7,846,002	1,583,894
Totals	22,920,316	4,182,362	19,513,635	3,738,096
(7) Totals for Zone A ((5) plus (6)) (Enter here and on Page 1)	216,766,595	24,765,533	117,242,407	19,303,981
Totals Check	242,633,008	26,776,907	128,760,853	20,831,591
Difference	(25,866,413)	(2,011,374)	(11,518,446)	(1,527,610)

All Co's

SUBZONE B-1: Los Angeles County west of Interstate 5 and south of Mulholland Drive
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
1A 1-4 Family-1% or flat	10	1	10	5.75%	1
1A 1-4 Family 5%	3,868	116	3,251	3.00%	98
1A 1-4 Family 10%	87,934	4,051	87,913	1.63%	4,024
1B "Homeowners" - 1% or flat	22,811	1,312	22,020	5.75%	1,266
1B "Homeowners" 5%	1,850,481	114,918	1,508,263	3.00%	97,845
1B "Homeowners" 10%	10,460,078	175,080	8,653,703	1.63%	146,687
1B "Homeowners" 15% & up	19,973,453	200,082	18,307,268	1.00%	189,686
1B "Homeowners" 15% "Mini"	50,148,279	252,484	3,249,101	0.50%	16,248
1B "Homeowners" "Wrap"	12,446,062	320,623	903,068	2.50%	28,664
1C Wood Frame - small 5%	67,045	286	66,221	3.00%	261
1D Wood - other 5%	242,007	14,404	221,622	10.00%	15,132
1E Mobile Homes 2%	20,382	1,019	19,683	5.00%	984
2A Metal - small 5%	323,764	14,250	255,079	2.00%	13,588
2B Metal - other 5%	7,327	664	6,420	10.00%	606
3A Steel 5%	641,699	355,909	515,824	15.00%	274,959
3B Steel 5%	4,147,670	1,796,120	3,473,375	25.00%	1,486,396
3C Steel 10%	20,508	2,159	2,171	25.00%	2,155
4A Concrete 5%	1,608,732	693,434	1,277,295	20.00%	530,592
4B Concrete 5%	335,446	209,754	279,959	35.00%	168,763
4C Concrete 10%	6,537	3,269	6,147	50.00%	3,073
4D Concrete 10%	72,336	32,552	46,467	45.00%	20,910
5A Mixed 5%	1,757,319	911,837	1,385,354	25.00%	733,910
5B Mixed 10%	40,840	28,755	28,720	60.00%	18,606
5C Mixed 10%	426,111	321,693	405,433	75.00%	306,184
6 EQ resistive 5%	247,547	24,755	234,089	10.00%	23,409
Risks in above classes not written at standard deductible	62,716,612	7,758,366	57,441,863	xxx	5,057,623
Sub-Totals:	167,674,857	13,237,890	98,400,321		9,141,668

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
3A Steel 5%	721,859	271,808	684,054	15.00%	236,478
3B Steel 5%	1,631,109	713,699	1,479,518	25.00%	632,433
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	892,736	435,332	838,501	20.00%	373,604
4B Concrete 5%	290,896	177,015	286,969	35.00%	178,612
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	8,224	664	8,224	45.00%	3,701
5A Mixed 5%	38,584	271	25,541	25.00%	135
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	71,526	7,153	57,753	10.00%	5,775
Risks in above classes not written at standard deductible	3,929,066	1,373,837	3,587,848	xxx	1,122,288
Sub-Totals:	7,583,998	2,979,779	6,968,407		2,553,025

Part III: Other types of risks:

	Column 1	Column 2	Column 3	Column 4
	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	6,603,427	3,681,550	5,415,399	2,321,151
(2) Commercial inland addenda	0	0	0	0
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	10,067,451	286,057	8,525,723	279,002
Sub-Totals:	16,670,878	3,967,607	13,941,123	2,600,153
ZONE TOTALS	191,929,734	20,185,275	119,309,850	14,294,846

SUBZONE B-2: Remainder of Los Angeles County not part of Subzone B-1
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
1A 1-4 Family-1% or flat	81	5	81	5.75%	5
1A 1-4 Family 5%	372	11	216	3.00%	6
1A 1-4 Family 10%	49,106	800	49,086	1.63%	777
1B "Homeowners" - 1% or flat	60,467	3,477	59,611	5.75%	3,428
1B "Homeowners" 5%	1,639,270	131,254	1,315,622	3.00%	102,134
1B "Homeowners" 10%	8,832,549	149,324	6,645,713	1.63%	113,180
1B "Homeowners" 15% & up	17,354,466	173,660	15,463,433	1.00%	156,108
1B "Homeowners" 15% "Mini"	55,540,621	279,643	2,452,303	0.50%	12,268
1B "Homeowners" "Wrap"	13,596,107	354,593	333,766	2.50%	21,911
1C Wood Frame - small 5%	39,259	1,178	26,501	3.00%	795
1D Wood - other 5%	211,533	41,542	189,677	10.00%	29,769
1E Mobile Homes 2%	67,692	3,384	64,222	5.00%	3,211
2A Metal - small 5%	72,356	2,641	64,036	2.00%	2,457
2B Metal - other 5%	10,245	1,024	8,240	10.00%	824
3A Steel 5%	945,972	276,184	906,996	15.00%	262,066
3B Steel 5%	1,368,222	720,344	1,190,228	25.00%	623,554
3C Steel 10%	795	795	795	25.00%	795
4A Concrete 5%	740,092	361,853	636,284	20.00%	258,469
4B Concrete 5%	179,990	125,387	155,313	35.00%	112,509
4C Concrete 10%	2,199	1,100	2,092	50.00%	1,047
4D Concrete 10%	73,348	33,067	42,112	45.00%	18,993
5A Mixed 5%	2,345,451	975,775	1,902,307	25.00%	706,493
5B Mixed 10%	67,983	40,790	44,542	60.00%	26,726
5C Mixed 10%	34,500	25,875	29,650	75.00%	22,833
6 EQ resistive 5%	26,810	2,681	24,385	10.00%	2,439
Risks in above classes not written at standard deductible	25,379,395	3,445,855	22,355,284	xxx	2,616,535
Sub-Totals:	128,638,881	7,152,243	53,962,497		5,099,335

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
3A Steel 5%	284,327	78,765	263,066	15.00%	57,881
3B Steel 5%	509,516	291,777	491,051	25.00%	288,526
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	52,864	28,629	33,082	20.00%	28,023
4B Concrete 5%	119,640	58,717	119,629	35.00%	58,714
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	105,438	35,322	52,591	25.00%	33,933
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	1,277	128	830	10.00%	83
Risks in above classes not written at standard deductible	184,024	105,067	173,037	xxx	99,405
Sub-Totals:	1,257,086	598,404	1,133,287		566,565

Part III: Other types of risks:

	Column 1	Column 2	Column 3	Column 4
	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	3,638,382	1,797,581	3,127,217	987,339
(2) Commercial inland addenda	64	56	48	48
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	6,457,579	253,737	5,366,955	245,643
Sub-Totals:	10,096,025	2,051,374	8,494,220	1,233,030
ZONE TOTALS	139,991,991	9,802,021	63,590,004	6,898,930

SUBZONE B-3: Orange County
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.75%	0
1A 1-4 Family 5%	139	4	84	3.00%	3
1A 1-4 Family 10%	66,520	4,424	66,282	1.63%	4,410
1B "Homeowners" - 1% or flat	6,939	399	6,574	5.75%	378
1B "Homeowners" 5%	732,484	62,435	608,292	3.00%	47,996
1B "Homeowners" 10%	5,400,051	94,543	4,579,399	1.63%	78,125
1B "Homeowners" 15% & up	7,338,539	75,339	6,552,069	1.00%	67,318
1B "Homeowners" 15% "Mini"	42,644,464	214,010	2,366,823	0.50%	11,834
1B "Homeowners" "Wrap"	15,471,735	388,766	122,525	2.50%	3,362
1C Wood Frame - small 5%	32,424	3,226	27,425	3.00%	3,076
1D Wood - other 5%	183,882	42,773	172,782	10.00%	45,104
1E Mobile Homes 2%	49,563	2,479	48,665	5.00%	2,434
2A Metal - small 5%	97,805	5,298	92,508	2.00%	5,517
2B Metal - other 5%	57,726	3,343	44,789	10.00%	2,979
3A Steel 5%	338,209	162,961	315,499	15.00%	155,661
3B Steel 5%	1,159,228	805,582	759,445	25.00%	499,133
3C Steel 10%	7,052	2,527	7,027	25.00%	2,527
4A Concrete 5%	537,696	300,009	441,703	20.00%	224,495
4B Concrete 5%	75,998	72,055	68,995	35.00%	54,258
4C Concrete 10%	9,682	4,840	7,337	50.00%	3,668
4D Concrete 10%	31,711	14,271	21,042	45.00%	9,469
5A Mixed 5%	1,107,463	590,234	911,131	25.00%	445,478
5B Mixed 10%	10,272	6,164	10,272	60.00%	6,163
5C Mixed 10%	20,102	15,327	19,128	75.00%	14,595
6 EQ resistive 5%	70,377	7,038	64,173	10.00%	6,417
Risks in above classes not written at standard deductible	17,324,604	2,696,656	15,397,239	xxx	1,990,392
Sub-Totals:	92,774,665	5,574,702	32,711,207		3,684,793

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	81,146	13,108	81,135	15.00%	15,328
3B Steel 5%	196,873	159,424	175,077	25.00%	117,744
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	257,787	76,638	245,901	20.00%	67,409
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	2,958	2,822	2,958	45.00%	1,331
5A Mixed 5%	12,804	1,699	4,602	25.00%	618
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	632	63	332	10.00%	33
Risks in above classes not written at standard deductible	261,757	149,851	219,126	xxx	116,863
Sub-Totals:	813,957	403,606	729,132		319,325

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	954,821	626,859	836,099	501,525
(2) Commercial inland addenda	91	45	0	0
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	4,541,356	511,846	3,908,681	506,812
Sub-Totals:	5,496,268	1,138,750	4,744,780	1,008,336
ZONE TOTALS	99,084,890	7,117,058	38,185,119	5,012,454

All Co's

Totals For Zone B

Composite of Zones B-1 (page 6), B-2 (page 7), and B-3 (page 8)
(In thousands of dollars)

	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount
(1) 100% of sub-totals (p. 6, Part I)	167,674,857	13,237,890	98,400,321	9,141,668
50% of sub-totals (p. 7, Part I)	64,319,440	3,576,122	26,981,249	2,549,668
100% of sub-totals (p. 8, Part I)	92,774,665	5,574,702	32,711,207	3,684,793
Totals	324,768,963	22,388,713	158,092,776	15,376,128
OR				
(2) 50% of sub-totals (p. 6, Part I)	83,837,429	6,618,945	49,200,160	4,570,834
100% of sub-totals (p. 7, Part II)	128,638,881	7,152,243	53,962,497	5,099,335
100% of sub-totals (p. 8, Part I)	92,774,665	5,574,702	32,711,207	3,684,793
Totals	305,250,974	19,345,890	135,873,864	13,354,962
PLUS				
(3) 100% of sub-totals (p. 6, Part II)	7,583,998	2,979,779	6,968,407	2,553,025
100% of sub-totals (p. 7, Part II)	1,257,086	598,404	1,133,287	566,565
100% of sub-totals (p. 8, Part II)	813,957	403,606	729,132	319,325
Totals	9,655,041	3,981,789	8,830,826	3,438,915
PLUS				
(4) 50% of sub-totals (p. 10, Part II)	28,263	14,397	10,490	3,985
50% of sub-totals (p. 11, Part II)	847,690	459,278	653,814	335,558
Totals	875,953	473,675	664,303	339,543
(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)	335,299,957	26,844,177	167,587,905	19,154,586
(6) Sub-totals for Other Types of Risks (p. 2, Part III) (p. 3, Part III) (p. 4, Part III)	16,670,878	3,967,607	13,941,123	2,600,153
	10,096,025	2,051,374	8,494,220	1,233,030
	5,496,268	1,138,750	4,744,780	1,008,336
Totals	32,263,171	7,157,731	27,180,123	4,841,519
(7) Totals for Zone B ((5) plus (6)) (Enter here and on Page 1)	367,563,128	34,001,908	194,768,028	23,996,105
Totals Check	431,006,615	37,104,355	221,084,974	26,206,230
Difference	(63,443,487)	(3,102,446)	(26,316,946)	(2,210,124)

ZONE C COUNTIES: Kern, San Luis Obispo, Santa Barbara, Ventura
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.13%	0
1A 1-4 Family 5%	1,019	32	419	3.13%	13
1A 1-4 Family 10%	17,219	654	17,209	1.75%	650
1B "Homeowners" - 1% or flat	17,288	1,060	16,227	6.13%	995
1B "Homeowners" 5%	1,237,137	68,559	1,018,092	3.13%	54,657
1B "Homeowners" 10%	4,829,839	84,684	3,849,936	1.75%	67,167
1B "Homeowners" 15% & up	9,211,967	104,451	8,512,248	1.13%	97,065
1B "Homeowners" 15% "Mini"	29,025,488	163,508	2,368,801	0.56%	13,266
1B "Homeowners" "Wrap"	11,975,410	305,331	237,833	2.56%	6,089
1C Wood Frame - small 5%	72,354	2,170	64,656	3.00%	1,939
1D Wood - other 5%	271,147	58,250	254,907	10.00%	46,961
1E Mobile Homes 2%	35,537	1,776	34,395	5.00%	1,719
2A Metal - small 5%	93,669	1,935	78,133	2.00%	1,572
2B Metal - other 5%	117,424	19,765	110,157	10.00%	15,443
3A Steel 5%	219,937	115,602	208,784	15.00%	99,490
3B Steel 5%	325,124	151,661	308,154	25.00%	129,188
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	197,303	98,238	128,897	20.00%	74,857
4B Concrete 5%	67,483	24,338	50,125	35.00%	19,381
4C Concrete 10%	1	1	0	50.00%	0
4D Concrete 10%	13,749	6,186	9,669	45.00%	4,351
5A Mixed 5%	846,521	361,636	646,064	25.00%	288,714
5B Mixed 10%	12,241	8,448	11,802	60.00%	8,184
5C Mixed 10%	9,857	7,817	7,801	75.00%	6,275
6 EQ resistive 5%	12,983	1,298	10,822	10.00%	1,082
Risks in above classes not written at standard deductible	14,922,165	1,542,258	13,679,635	xxx	1,308,187
Sub-Totals:	73,532,864	3,129,659	31,624,769		2,247,244

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
3A Steel 5%	5,500	0	5,500	15.00%	0
3B Steel 5%	44,075	26,710	8,981	25.00%	6,603
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	668	668	668	25.00%	668
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	6,283	1,416	5,830	xxx	699
Sub-Totals:	56,526	28,795	20,979		7,970

Part III: Other types of risks:

	Column 1	Column 2	Column 3	Column 4
	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	1,554,683	1,090,486	1,312,494	845,055
(2) Commercial inland addenda	382	191	0	0
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	3,286,178	120,404	2,743,917	117,284
(5) 50% of amounts for over 8 stories for Zone B (Page 9, (3) totals):	4,818,819	1,982,193	4,406,712	1,710,734
Sub-totals	9,660,062	3,193,274	8,463,123	2,673,072
ZONE TOTALS	83,249,451	6,351,727	40,108,870	4,928,287

ZONE D: San Diego County
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	2.63%	0
1A 1-4 Family 5%	465	6	196	1.19%	2
1A 1-4 Family 10%	826,148	79,635	826,109	0.56%	79,604
1B "Homeowners" - 1% or flat	6,491	171	5,917	2.63%	156
1B "Homeowners" 5%	2,341,349	136,544	1,630,833	1.19%	90,884
1B "Homeowners" 10%	5,107,043	29,520	3,834,894	0.56%	22,345
1B "Homeowners" 15% & up	5,727,334	17,732	4,546,926	0.31%	14,264
1B "Homeowners" 15% "Mini"	40,866,500	65,453	4,286,680	0.16%	6,861
1B "Homeowners" "Wrap"	23,542,782	256,499	121,447	1.03%	14,833
1C Wood Frame - small 5%	26,853	805	14,920	3.00%	447
1D Wood - other 5%	156,710	45,459	146,654	10.00%	42,581
1E Mobile Homes 2%	147,021	7,351	146,706	5.00%	7,335
2A Metal - small 5%	144,657	3,972	94,634	2.00%	3,972
2B Metal - other 5%	16,205	1,925	14,044	10.00%	1,405
3A Steel 5%	539,358	196,026	469,009	15.00%	183,850
3B Steel 5%	2,002,185	901,732	1,885,095	25.00%	852,069
3C Steel 10%	76,896	41,657	62,112	25.00%	38,699
4A Concrete 5%	709,656	347,989	672,465	20.00%	316,497
4B Concrete 5%	833,510	312,993	823,604	35.00%	306,336
4C Concrete 10%	2,184	1,091	2,089	50.00%	1,044
4D Concrete 10%	14,431	6,494	9,275	45.00%	4,174
5A Mixed 5%	1,271,225	513,605	1,099,676	25.00%	426,862
5B Mixed 10%	5,673	3,404	5,673	60.00%	3,404
5C Mixed 10%	26,809	21,356	19,573	75.00%	14,930
6 EQ resistive 5%	24,719	2,472	22,803	10.00%	2,280
Risks in above classes not written at standard deductible	14,592,528	2,145,006	13,105,053	xxx	1,902,008
Sub-Totals:	99,008,729	5,138,898	33,846,388		4,336,841

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	132,398	96,658	130,615	15.00%	86,513
3B Steel 5%	268,851	188,625	237,128	25.00%	171,985
3C Steel 10%	77	19	46	25.00%	12
4A Concrete 5%	157,562	112,396	141,566	20.00%	96,938
4B Concrete 5%	75,059	64,600	57,506	35.00%	47,371
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	3,921	3,574	1,857	25.00%	1,684
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	2,477	248	2,148	10.00%	215
Risks in above classes not written at standard deductible	1,055,035	452,435	736,761	xxx	266,399
Sub-Totals:	1,695,381	918,556	1,307,627		671,116

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	1,321,250	738,989	1,189,888	679,199
(2) Commercial inland addenda	60	45	30	30
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	5,153,807	222,593	4,632,344	216,914
(5) 50% of amounts for over 8 stories for Zone E (Page 9, (3) totals):	4,818,819	1,982,193	4,406,712	1,710,734
(6) 50% of amounts for over 8 stories for Zone E (Page 12, sub-total for Part II):	121,113	51,752	106,299	42,125
Sub-totals	11,415,049	2,995,572	10,335,273	2,649,002
ZONE TOTALS	112,119,159	9,053,026	45,489,288	7,656,959

ZONE E COUNTIES: Alpine, Imperial, Inyo, Mono, Riverside, San Bernardino

(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.25%	0
1A 1-4 Family 5%	9,827	234	3,558	2.38%	85
1A 1-4 Family 10%	193,483	17,586	193,476	1.13%	17,581
1B "Homeowners" - 1% or flat	7,032	369	6,790	5.25%	356
1B "Homeowners" 5%	1,290,508	89,123	1,006,918	2.38%	69,824
1B "Homeowners" 10%	4,107,878	65,140	3,410,788	1.13%	49,284
1B "Homeowners" 15% & up	7,311,169	50,698	6,522,353	0.63%	45,950
1B "Homeowners" 15% "Mini"	23,056,132	74,923	1,576,632	0.31%	8,104
1B "Homeowners" "Wrap"	5,580,838	126,522	119,178	2.06%	11,251
1C Wood Frame - small 5%	42,451	674	42,127	3.00%	663
1D Wood - other 5%	127,533	12,330	114,525	10.00%	11,089
1E Mobile Homes 2%	144,552	7,228	142,024	5.00%	7,102
2A Metal - small 5%	358,736	25,332	209,151	2.00%	17,505
2B Metal - other 5%	45,682	8,177	42,558	10.00%	4,315
3A Steel 5%	554,754	313,309	520,848	15.00%	277,281
3B Steel 5%	1,573,925	908,744	1,336,498	25.00%	718,709
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	718,950	429,637	639,774	20.00%	390,853
4B Concrete 5%	732,509	334,524	706,504	35.00%	314,872
4C Concrete 10%	9,253	8,899	9,250	50.00%	4,625
4D Concrete 10%	4,982	2,242	4,732	45.00%	2,129
5A Mixed 5%	2,272,530	1,083,895	1,902,489	25.00%	894,490
5B Mixed 10%	22,157	13,295	13,876	60.00%	8,326
5C Mixed 10%	17,351	13,014	15,885	75.00%	11,914
6 EQ resistive 5%	48,901	4,890	42,095	10.00%	4,209
Risks in above classes not written at standard deductible	17,852,684	2,948,930	15,784,505	xxx	2,475,228
Sub-Totals:	66,083,817	6,539,715	34,366,536		5,345,746

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	13,984	11,179	6,908	15.00%	3,522
3B Steel 5%	113,099	57,517	105,705	25.00%	50,123
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	3,636	3,636	3,636	35.00%	3,636
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	111,507	31,171	96,348	xxx	26,969
Sub-Totals:	242,226	103,503	212,597		84,250

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	2,755,467	1,643,556	2,417,500	1,327,005
(2) Commercial inland addenda	17	9	0	0
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	4,471,547	93,295	3,541,709	86,037
(5) 50% of amounts for over 8 stories for Zone B (Page 9, (3) totals):	4,818,819	1,982,193	4,406,712	1,710,734
(6) 50% of amounts for over 8 stories for Zone C (Page 10, sub-total for Part II):	28,263	14,397	10,490	3,985
(7) 50% of amounts for over 8 stories for Zone D (Page 11, sub-total for Part II):	841,065	453,294	647,189	329,574
Sub-totals	12,915,179	4,186,744	11,023,599	3,457,335
ZONE TOTALS	79,241,222	10,829,962	45,602,731	8,887,330

All Co's

ZONE F COUNTIES: Fresno, Kings, Madera, Mariposa, Merced, Tulare
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	3.13%	0
1A 1-4 Family 5%	121	2	55	1.88%	1
1A 1-4 Family 10%	3,397	72	2,869	1.13%	65
1B "Homeowners" - 1% or flat	144	1	91	3.13%	1
1B "Homeowners" 5%	182,201	4,039	174,637	1.88%	3,896
1B "Homeowners" 10%	247,399	2,857	160,103	1.13%	1,867
1B "Homeowners" 15% & up	189,731	1,184	154,833	0.63%	972
1B "Homeowners" 15% "Mini"	3,211,030	9,956	428,925	0.31%	1,329
1B "Homeowners" "Wrap"	1,749,159	27,300	4,074	1.56%	64
1C Wood Frame - small 5%	2,797	83	2,733	3.00%	82
1D Wood - other 5%	38,174	3,817	29,768	10.00%	2,977
1E Mobile Homes 2%	10,511	526	10,457	5.00%	523
2A Metal - small 5%	148,254	6,338	145,710	2.00%	6,335
2B Metal - other 5%	24,776	1,978	19,654	10.00%	1,465
3A Steel 5%	95,820	62,353	78,770	15.00%	53,571
3B Steel 5%	303,331	212,534	277,115	25.00%	177,397
3C Steel 10%	2	0	0	25.00%	0
4A Concrete 5%	85,500	33,312	51,228	20.00%	18,574
4B Concrete 5%	29,320	16,401	29,106	35.00%	16,326
4C Concrete 10 %	5	2	0	50.00%	0
4D Concrete 10 %	2,690	1,210	2,690	45.00%	1,210
5A Mixed 5%	463,155	337,572	443,119	25.00%	309,395
5B Mixed 10%	4,090	2,454	4,090	60.00%	2,454
5C Mixed 10%	4,553	3,415	4,416	75.00%	3,312
6 EQ resistive 5%	6,037	604	5,478	10.00%	548
Risks in above classes not written at standard deductible	2,472,581	970,278	2,187,649	xxx	875,344
Sub-Totals:	9,274,777	1,698,289	4,217,568		1,477,708

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	53,271	38,887	22,971	xxx	8,048
Sub-Totals:	53,271	38,887	22,971		8,048

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	1,135,863	659,597	1,056,780	581,690
(2) Commercial inland addenda	2	1	2	1
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	576,062	5,160	508,882	4,270
Sub-Totals:	1,711,926	664,758	1,565,663	585,961
ZONE TOTALS	11,039,974	2,401,934	5,806,202	2,071,717

All Co's

**ZONE G COUNTIES: Amador, Butte, Calavera, Colusa, El Dorado, Glenn, Nevada, Placer
Sacramento, San Joaquin, Stanislaus, Sutter, Tuolumne, Yolo, Yuba**
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	1.75%	0
1A 1-4 Family 5%	2,667	27	560	1.00%	6
1A 1-4 Family 10%	58,167	4,555	56,861	0.63%	4,546
1B "Homeowners" - 1% or flat	1,124	18	1,001	1.75%	16
1B "Homeowners" 5%	727,133	22,066	601,932	1.00%	17,570
1B "Homeowners" 10%	878,628	7,824	612,452	0.63%	6,122
1B "Homeowners" 15% & up	816,006	3,153	732,201	0.38%	2,844
1B "Homeowners" 15% "Mini"	11,055,425	21,009	954,881	0.19%	1,816
1B "Homeowners" "Wrap"	6,048,436	50,932	198,669	0.81%	3,292
1C Wood Frame - small 5%	54,270	233	29,087	3.00%	227
1D Wood - other 5%	126,970	38,187	117,276	10.00%	35,242
1E Mobile Homes 2%	56,602	2,830	56,509	5.00%	2,825
2A Metal - small 5%	232,446	8,327	174,974	2.00%	6,988
2B Metal - other 5%	21,796	2,223	13,440	10.00%	1,388
3A Steel 5%	311,124	154,619	280,831	15.00%	123,527
3B Steel 5%	1,196,805	866,202	1,001,871	25.00%	669,946
3C Steel 10%	716	101	101	25.00%	100
4A Concrete 5%	146,316	119,537	133,493	20.00%	115,498
4B Concrete 5%	131,712	125,065	64,214	35.00%	58,135
4C Concrete 10%	3	2	0	50.00%	0
4D Concrete 10%	9,880	2,634	8,143	45.00%	2,125
5A Mixed 5%	1,914,830	1,030,051	1,732,168	25.00%	924,642
5B Mixed 10%	6,298	3,779	6,298	60.00%	3,779
5C Mixed 10%	3,507	2,631	3,163	75.00%	2,372
6 EQ resistive 5%	30,978	3,098	28,577	10.00%	2,858
Risks in above classes not written at standard deductible	7,283,616	2,056,089	6,296,810	xxx	1,775,009
Sub-Totals:	31,115,456	4,525,193	13,105,511		3,760,871

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	49,507	22,799	44,552	15.00%	22,799
3B Steel 5%	97,262	69,264	82,262	25.00%	62,664
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	268,094	70,551	262,531	20.00%	69,823
4B Concrete 5%	1,360	476	834	35.00%	292
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	124,816	86,840	93,218	xxx	64,989
Sub-Totals:	541,038	249,931	483,397		220,568

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	1,811,661	1,115,047	1,645,902	1,007,570
(2) Commercial inland addenda	15	15	15	15
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	1,906,620	28,108	1,527,147	24,478
(5) 100% of amounts for over 8 stories: Carson City and County, plus Douglas and Washoe counties, all in Nevada:	76,604	1,076	66,217	904
Sub-Totals:	3,794,900	1,144,246	3,239,281	1,032,966
ZONE TOTALS	35,451,395	5,919,370	16,828,189	5,014,405

All Co's

ZONE H COUNTIES: Lassen, Modoc, Plumas, Shasta, Sierra, Siskiyou, eham, Trinity
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	2.50%	0
1A 1-4 Family 5%	0	0	0	1.50%	0
1A 1-4 Family 10%	140,531	13,968	140,531	0.88%	13,968
1B "Homeowners" - 1% or flat	9,547	238	7,414	2.50%	185
1B "Homeowners" 5%	44,056	1,181	42,795	1.50%	1,162
1B "Homeowners" 10%	57,907	1,287	63,519	0.88%	1,337
1B "Homeowners" 15% & up	73,114	365	66,901	0.50%	334
1B "Homeowners" 15% "Mini"	1,135,171	2,838	94,631	0.25%	236
1B "Homeowners" "Wrap"	612,640	7,623	25,061	1.25%	232
1C Wood Frame - small 5%	3,155	94	3,095	3.00%	92
1D Wood - other 5%	4,994	499	4,486	10.00%	449
1E Mobile Homes 2%	11,668	584	11,668	5.00%	584
2A Metal - small 5%	20,619	217	20,619	2.00%	217
2B Metal - other 5%	415	41	379	10.00%	38
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	103,813	37,203	95,731	25.00%	29,220
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	28,196	28,196	28,196	20.00%	28,196
4B Concrete 5%	9	3	3	35.00%	1
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	44,710	28,303	37,221	25.00%	15,809
5B Mixed 10%	5,645	3,387	5,645	60.00%	3,387
5C Mixed 10%	4,967	3,725	4,967	75.00%	3,725
6 EQ resistive 5%	1,993	199	1,678	10.00%	168
Risks in above classes not written at standard deductible	434,216	88,825	404,338	xxx	76,225
Sub-Totals:	2,737,365	218,778	1,058,879		175,565

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	0	0	0	xxx	0
Sub-Totals:	0	0	0		0

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	149,558	64,126	149,508	56,213
(2) Commercial inland addenda	0	0	0	0
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	75,574	7,058	56,141	449
Sub-Totals:	225,132	71,184	205,649	56,661
ZONE TOTALS	2,962,497	289,962	1,264,528	232,226

All Co's

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE
Form "A" - Primary Business
As of December 31, 2016

NAIC COMPANY OR GROUP CODE:		All Co's	Surplus =	194,580,060 x 1,000		
		(1)	(2)	(3)	(4)	(5)
Zone	Area	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount	Estimated Net PML Amount Limited by Catastrophe Reinsurance
A	San Francisco	186,464,986	20,781,042	97,552,775	16,913,132	11,351,206
B	Los Angeles/ Orange County	327,460,715	27,551,770	168,278,277	21,965,688	13,171,161
C	Santa Barbara	77,294,068	6,110,530	37,912,667	4,849,953	4,095,093
D	San Diego	99,416,291	8,257,948	39,588,155	6,987,732	5,135,973
E	South-East	73,101,684	10,244,906	41,779,194	8,362,838	6,054,589
F	Central	9,965,059	2,048,845	5,402,820	1,849,382	1,779,159
G	North-Central	30,781,005	4,375,914	14,086,000	3,577,037	3,127,503
H	North	2,968,256	306,016	1,341,161	251,174	225,549

All Co's

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE
Form "A" - Primary Business
As of December 31, 2016

(a) Direct premiums earned	395,540,628
(b) Assumed premiums earned	213,161
(c) Ceded premiums earned	5,373,132

(2) Estimated PML on aggregate ceded liability (other than catastrophe coverage)

Estimated PML ceded to:	<u>Zone A</u>	<u>Zone B</u>
U.S. Reinsurers - CA licensed	645,687	823,510
U.S. Reinsurers - non CA	66,504	68,257
Lloyd's of London	241,354	378,581
Other U.K.	36,949	52,006
Western Europe	215,843	351,536
All Other	471,489	973,734
Totals	1,677,825	2,647,623

(3) Amounts recoverable from catastrophe reinsurance

Amounts recoverable from:	<u>Zone A</u>	<u>Zone B</u>
U.S. Reinsurers - CA licensed	748,428	1,242,792
U.S. Reinsurers - non CA	35,599	32,489
Lloyd's of London	574,292	912,518
Other U.K.	34,163	69,323
Western Europe	799,121	1,228,835
All Other	1,540,464	2,479,929
Totals	3,732,067	5,965,887

(4) Were most of your per risk treaties (on exposures ceded) in effect during 2004 subject to an occurrence or per event limitation?

Yes No

California Earthquake Authority (CEA) Interrogatory

(1) Was your company a member of the CEA? Yes No

(2) If so, how many CEA policies that your company issued were outstanding at the end of the year? **515,024**

What was the total liability (exposure or Coverage A) on these policies? **203,819,154**

SUBZONE A-1 COUNTIES: San Francisco and San Mateo
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	64	4	64	6.75%	4
1A 1-4 Family 5%	5,805	211	3,495	3.63%	127
1A 1-4 Family 10%	59,954	2,892	59,779	2.13%	2,887
1B "Homeowners" - 1% or flat	9,033	643	7,813	6.75%	561
1B "Homeowners" 5%	369,248	57,679	301,571	3.63%	45,234
1B "Homeowners" 10%	2,674,805	61,279	2,440,208	2.13%	55,811
1B "Homeowners" 15% & up	4,574,434	98,922	4,082,280	1.38%	90,589
1B "Homeowners" 15% "Mini"	16,346,839	112,794	1,195,398	0.69%	8,248
1B "Homeowners" "Wrap"	1,674,691	49,236	0	2.94%	0
1C Wood Frame - small 5%	18,309	3,812	17,724	3.00%	3,795
1D Wood - other 5%	85,110	3,347	72,582	10.00%	2,096
1E Mobile Homes 2%	3,845	192	3,788	5.00%	189
2A Metal - small 5%	37,752	7,994	31,478	2.00%	7,903
2B Metal - other 5%	880	43	507	10.00%	33
3A Steel 5%	328,969	142,817	292,846	15.00%	125,502
3B Steel 5%	1,204,631	672,325	1,122,191	25.00%	622,978
3C Steel 10%	2,124	2,100	2,107	25.00%	2,097
4A Concrete 5%	592,654	150,940	571,234	20.00%	143,123
4B Concrete 5%	63,817	42,236	47,068	35.00%	26,673
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	61,048	25,894	23,625	45.00%	9,053
5A Mixed 5%	232,964	91,622	174,481	25.00%	67,268
5B Mixed 10%	38,321	22,992	22,916	60.00%	13,750
5C Mixed 10%	284,328	214,780	281,041	75.00%	211,492
6 EQ resistive 5%	164,407	2,759	119,566	10.00%	1,875
Risks in above classes not written at standard deductible	15,771,864	2,017,202	14,274,918	xxx	1,698,866
Sub-Totals:	44,605,897	3,784,715	25,148,681		3,140,155

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	1,239,873	579,384	1,111,840	15.00%	510,486
3B Steel 5%	1,866,776	1,377,093	1,547,531	25.00%	1,140,381
3C Steel 10%	96	24	52	25.00%	13
4A Concrete 5%	752,196	531,133	628,428	20.00%	439,351
4B Concrete 5%	280,712	192,623	240,806	35.00%	157,570
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	9,208	9,094	2,112	45.00%	2,050
5A Mixed 5%	5,713	5,178	5,357	25.00%	5,089
5B Mixed 10%	63	38	63	60.00%	38
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	26,226	2,623	17,614	10.00%	1,761
Risks in above classes not written at standard deductible	3,055,917	1,566,009	2,433,559	xxx	1,270,567
Sub-Totals:	7,236,779	4,263,198	5,987,363		3,527,307

Part III: Other types of risks:

Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	1,260,368	846,015	917,954
(2) Commercial inland addenda	4,807	1,282	1,774
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	3,739,808	60,618	2,692,927
Sub-Totals:	5,004,983	907,914	3,612,655
ZONE TOTALS	56,847,659	8,955,827	34,748,698
			7,301,920

SUBZONE A-2 COUNTIES: Alameda and Contra Costa
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.75%	0
1A 1-4 Family 5%	229	8	54	3.63%	2
1A 1-4 Family 10%	515,925	48,569	515,712	2.13%	48,557
1B "Homeowners" - 1% or flat	14,536	995	13,938	6.75%	954
1B "Homeowners" 5%	468,832	61,388	353,275	3.63%	51,205
1B "Homeowners" 10%	2,661,800	61,804	2,355,733	2.13%	54,940
1B "Homeowners" 15% & up	5,953,790	83,799	5,800,534	1.38%	81,539
1B "Homeowners" 15% "Mini"	21,720,439	149,870	969,801	0.69%	6,692
1B "Homeowners" "Wrap"	2,435,121	71,593	0	2.94%	0
1C Wood Frame - small 5%	110,645	4,645	73,413	3.00%	3,529
1D Wood - other 5%	29,461	2,946	22,019	10.00%	2,201
1E Mobile Homes 2%	32,905	1,645	32,736	5.00%	1,637
2A Metal - small 5%	102,820	3,303	82,544	2.00%	2,997
2B Metal - other 5%	32,413	3,241	23,729	10.00%	2,373
3A Steel 5%	548,779	231,538	436,616	15.00%	197,348
3B Steel 5%	489,353	276,302	427,077	25.00%	227,798
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	243,036	138,607	176,598	20.00%	94,880
4B Concrete 5%	70,390	59,379	58,797	35.00%	50,530
4C Concrete 10%	1,000	500	283	50.00%	142
4D Concrete 10%	7,896	3,723	5,590	45.00%	2,683
5A Mixed 5%	588,314	321,721	472,317	25.00%	246,397
5B Mixed 10%	20,279	12,167	20,271	60.00%	12,163
5C Mixed 10%	22,820	17,115	22,262	75.00%	16,697
6 EQ resistive 5%	28,204	2,820	21,867	10.00%	2,187
Risks in above classes not written at standard deductible	10,618,753	1,447,915	9,632,814	xxx	1,219,739
Sub-Totals:	46,717,736	3,005,594	21,517,979		2,327,189

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
3A Steel 5%	19,749	19,749	19,749	15.00%	19,749
3B Steel 5%	109,186	92,858	99,860	25.00%	83,640
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	353	353	353	20.00%	353
4B Concrete 5%	15,000	10,229	5,000	35.00%	229
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	15,209	1,521	11,610	10.00%	1,161
Risks in above classes not written at standard deductible	83,491	35,815	65,252	xxx	31,189
Sub-Totals:	242,988	160,526	201,825		136,321

Part III: Other types of risks:

Column 1	Column 2	Column 3	Column 4
Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,020,541	1,186,595	1,694,197
(2) Commercial inland addenda	7,845	1,601	4,088
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	2,810,452	37,709	2,124,669
Sub-Totals:	4,838,838	1,225,904	3,822,955
ZONE TOTALS	51,799,562	4,392,024	25,542,759
			3,505,752

All Co's

**SUBZONE A-3 COUNTIES: Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito,
Santa Clara, Santa Cruz, Solono, Sonoma**
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	111	7	111	6.75%	7
1A 1-4 Family 5%	3,183	116	1,234	3.63%	45
1A 1-4 Family 10%	273,186	23,113	272,969	2.13%	23,094
1B "Homeowners" - 1% or flat	8,047	557	7,548	6.75%	523
1B "Homeowners" 5%	1,072,081	179,595	929,876	3.63%	149,589
1B "Homeowners" 10%	4,877,186	109,032	4,390,514	2.13%	97,708
1B "Homeowners" 15% & up	9,502,212	143,264	8,856,901	1.38%	133,974
1B "Homeowners" 15% "Mini"	42,829,652	295,524	2,176,540	0.69%	15,017
1B "Homeowners" "Wrap"	6,879,653	202,262	0	2.94%	0
1C Wood Frame - small 5%	229,790	4,535	221,125	3.00%	4,275
1D Wood - other 5%	184,349	20,508	166,608	10.00%	18,735
1E Mobile Homes 2%	142,022	7,101	141,430	5.00%	7,071
2A Metal - small 5%	343,155	11,657	236,057	2.00%	8,928
2B Metal - other 5%	33,748	2,339	32,225	10.00%	2,004
3A Steel 5%	872,199	318,096	773,866	15.00%	285,180
3B Steel 5%	1,604,605	839,333	1,418,118	25.00%	740,667
3C Steel 10%	2,871	1,934	2,864	25.00%	1,933
4A Concrete 5%	947,366	429,676	814,528	20.00%	319,828
4B Concrete 5%	111,449	93,319	100,068	35.00%	88,299
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	19,533	11,540	17,791	45.00%	10,756
5A Mixed 5%	1,498,033	697,227	1,294,250	25.00%	582,137
5B Mixed 10%	3,456	2,073	3,425	60.00%	2,055
5C Mixed 10%	154,365	116,274	150,023	75.00%	113,017
6 EQ resistive 5%	42,708	4,271	14,915	10.00%	1,491
Risks in above classes not written at standard deductible	21,380,140	3,733,108	19,392,452	xxx	3,143,860
Sub-Totals:	93,015,101	7,246,464	41,415,438		5,750,194

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	100,361	56,399	89,076	15.00%	49,238
3B Steel 5%	152,378	133,028	147,883	25.00%	128,533
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	78,745	56,962	61,758	20.00%	39,975
4B Concrete 5%	25,781	25,273	25,421	35.00%	25,147
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	10,562	1,056	10,363	10.00%	1,036
Risks in above classes not written at standard deductible	82,860	48,150	68,887	xxx	45,447
Sub-Totals:	450,687	320,870	403,386		289,375

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,423,614	1,216,976	2,191,327	1,110,529
(2) Commercial inland addenda	9,337	2,356	6,941	1,961
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	5,093,825	67,141	3,856,954	55,094
Sub-Totals:	7,526,776	1,286,472	6,055,222	1,167,585
ZONE TOTALS	100,992,565	8,853,806	47,874,046	7,207,154

All Co's

Totals For Zone A
 Composite of Zones A-1 (page 2), A-2 (page 3), and A-3 (page 4)
 (In thousands of dollars)

	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount
(1) 100% of sub-totals (p. 2, Part I)	44,605,897	3,784,715	25,148,681	3,140,155
50% of sub-totals (p. 3, Part I)	23,358,868	1,502,797	10,758,990	1,163,594
100% of sub-totals (p. 4, Part I)	93,015,101	7,246,464	41,415,438	5,750,194
Totals	160,979,866	12,533,975	77,323,109	10,053,944
OR				
(2) 50% of sub-totals (p. 2, Part I)	22,302,948	1,892,357	12,574,340	1,570,077
100% of sub-totals (p. 3, Part I)	46,717,736	3,005,594	21,517,979	2,327,189
100% of sub-totals (p. 4, Part I)	93,015,101	7,246,464	41,415,438	5,750,194
Totals	162,035,786	12,144,415	75,507,758	9,647,461
PLUS				
(3) 100% of sub-totals (p. 2, Part II)	7,236,779	4,263,198	5,987,363	3,527,307
100% of sub-totals (p. 3, Part II)	242,988	160,526	201,825	136,321
100% of sub-totals (p. 4, Part II)	450,687	320,870	403,386	289,375
Totals	7,930,454	4,744,594	6,592,574	3,953,004
PLUS				
(4) 33% of sub-totals (p. 14, Part II)	184,068	82,182	146,262	61,901
(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)	169,094,389	17,360,751	84,061,944	14,068,848
(6) Sub-totals for Other Types of Risks (p. 2, Part III) (p. 3, Part III) (p. 4, Part III)	5,004,983	907,914	3,612,655	634,458
	4,838,838	1,225,904	3,822,955	1,042,241
	7,526,776	1,286,472	6,055,222	1,167,585
Totals	17,370,597	3,420,291	13,490,831	2,844,284
(7) Totals for Zone A ((5) plus (6)) (Enter here and on Page 1)	186,464,986	20,781,042	97,552,775	16,913,132
Totals Check Difference	209,639,786 (23,174,800)	22,201,657 (1,420,615)	108,165,504 (10,612,728)	18,014,826 (1,101,693)

SUBZONE B-1: Los Angeles County west of Interstate 5 and south of Mulholland Drive
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	93	5	93	5.75%	5
1A 1-4 Family 5%	2,267	68	1,200	3.00%	36
1A 1-4 Family 10%	75,345	2,944	74,814	1.63%	2,909
1B "Homeowners" - 1% or flat	14,058	849	13,612	5.75%	824
1B "Homeowners" 5%	1,604,634	179,721	1,337,473	3.00%	131,441
1B "Homeowners" 10%	9,002,018	165,059	7,141,808	1.63%	130,737
1B "Homeowners" 15% & up	18,521,633	259,470	16,858,921	1.00%	239,679
1B "Homeowners" 15% "Mini"	47,437,581	237,188	2,979,556	0.50%	14,897
1B "Homeowners" "Wrap"	8,806,588	220,165	0	2.50%	0
1C Wood Frame - small 5%	108,740	367	108,501	3.00%	360
1D Wood - other 5%	215,915	12,488	193,666	10.00%	10,264
1E Mobile Homes 2%	19,125	956	19,125	5.00%	956
2A Metal - small 5%	231,854	15,019	154,810	2.00%	12,776
2B Metal - other 5%	8,815	813	8,455	10.00%	809
3A Steel 5%	517,880	345,910	437,806	15.00%	308,638
3B Steel 5%	1,921,177	952,076	1,807,995	25.00%	870,432
3C Steel 10%	6,555	1,243	1,725	25.00%	1,239
4A Concrete 5%	2,319,915	852,272	2,079,677	20.00%	713,687
4B Concrete 5%	201,491	131,514	158,545	35.00%	98,637
4C Concrete 10 %	8,181	4,090	5,924	50.00%	2,962
4D Concrete 10 %	93,521	32,800	60,658	45.00%	18,012
5A Mixed 5%	1,555,189	886,303	1,133,448	25.00%	681,463
5B Mixed 10%	16,645	8,287	14,345	60.00%	6,956
5C Mixed 10%	302,707	230,441	283,491	75.00%	216,521
6 EQ resistive 5%	262,903	26,290	221,593	10.00%	22,159
Risks in above classes not written at standard deductible	53,881,812	5,113,798	49,571,368	xxx	4,405,777
Sub-Totals:	147,136,641	9,680,137	84,668,610		7,892,175

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	484,094	178,820	453,258	15.00%	152,886
3B Steel 5%	1,057,937	628,502	947,987	25.00%	524,838
3C Steel 10%	527	132	127	25.00%	32
4A Concrete 5%	584,671	284,939	569,485	20.00%	273,928
4B Concrete 5%	390,631	213,058	371,748	35.00%	197,779
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	48,721	28,101	39,252	25.00%	26,595
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	31,426	3,143	25,086	10.00%	2,509
Risks in above classes not written at standard deductible	3,258,602	1,264,846	2,842,319	xxx	1,078,292
Sub-Totals:	5,856,609	2,601,541	5,249,262		2,256,857

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	4,739,972	3,012,525	3,523,618	2,310,940
(2) Commercial inland addenda	10,721	3,077	5,269	840
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	9,717,826	132,166	7,532,179	115,856
Sub-Totals:	14,468,519	3,147,768	11,061,066	2,427,635
ZONE TOTALS	167,461,769	15,429,446	100,978,937	12,576,668

SUBZONE B-2: Remainder of Los Angeles County not part of Subzone B-1
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	46	3	46	5.75%	3
1A 1-4 Family 5%	3,319	100	1,712	3.00%	51
1A 1-4 Family 10%	49,951	815	49,861	1.63%	791
1B "Homeowners" - 1% or flat	16,923	990	15,410	5.75%	903
1B "Homeowners" 5%	1,153,961	107,554	937,791	3.00%	94,321
1B "Homeowners" 10%	7,686,750	128,854	5,695,301	1.63%	96,297
1B "Homeowners" 15% & up	16,118,441	183,327	14,602,380	1.00%	167,765
1B "Homeowners" 15% "Mini"	52,295,075	261,476	1,991,864	0.50%	9,959
1B "Homeowners" "Wrap"	10,034,810	250,870	0	2.50%	0
1C Wood Frame - small 5%	28,672	1,146	25,589	3.00%	1,054
1D Wood - other 5%	158,205	7,282	131,314	10.00%	4,594
1E Mobile Homes 2%	74,441	3,722	70,798	5.00%	3,540
2A Metal - small 5%	80,860	10,441	66,962	2.00%	5,877
2B Metal - other 5%	1,268	127	910	10.00%	91
3A Steel 5%	280,231	95,605	250,442	15.00%	89,247
3B Steel 5%	1,266,714	672,183	1,104,064	25.00%	529,003
3C Steel 10%	2,559	1,933	1,933	25.00%	1,933
4A Concrete 5%	989,104	325,109	890,403	20.00%	269,419
4B Concrete 5%	171,139	88,147	162,650	35.00%	80,838
4C Concrete 10%	1,967	982	555	50.00%	278
4D Concrete 10%	44,355	22,153	25,729	45.00%	13,015
5A Mixed 5%	1,409,920	601,059	1,142,369	25.00%	479,706
5B Mixed 10%	18,282	10,969	15,417	60.00%	9,251
5C Mixed 10%	27,200	20,400	20,758	75.00%	15,968
6 EQ resistive 5%	21,854	2,185	16,744	10.00%	1,674
Risks in above classes not written at standard deductible	21,794,563	2,605,202	18,720,466	xxx	2,123,646
Sub-Totals:	113,730,610	5,402,634	45,941,467		3,999,223

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	73,310	50,846	68,310	15.00%	45,846
3B Steel 5%	163,893	150,142	145,646	25.00%	135,652
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	333,179	333,179	325,279	20.00%	325,279
4B Concrete 5%	102,789	102,789	102,789	35.00%	102,789
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	1,069	267	535	25.00%	134
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	1,077	108	623	10.00%	62
Risks in above classes not written at standard deductible	347,636	103,252	314,902	xxx	98,559
Sub-Totals:	1,022,954	740,582	958,084		708,321

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,869,543	1,434,192	2,323,978	1,232,939
(2) Commercial inland addenda	8,268	1,828	5,112	1,146
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	6,565,101	114,265	4,465,950	104,977
Sub-Totals:	9,442,912	1,550,285	6,795,040	1,339,062
ZONE TOTALS	124,196,475	7,693,501	53,694,591	6,046,607

SUBZONE B-3: Orange County
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
1A 1-4 Family-1% or flat	20	1	20	5.75%	1
1A 1-4 Family 5%	8,937	268	4,768	3.00%	143
1A 1-4 Family 10%	82,021	5,735	79,648	1.63%	5,687
1B "Homeowners" - 1% or flat	7,480	461	5,999	5.75%	376
1B "Homeowners" 5%	562,868	59,268	476,102	3.00%	46,205
1B "Homeowners" 10%	4,926,006	85,047	4,231,361	1.63%	72,479
1B "Homeowners" 15% & up	6,964,853	71,196	6,107,339	1.00%	61,674
1B "Homeowners" 15% "Mini"	41,130,453	205,653	2,082,645	0.50%	10,413
1B "Homeowners" "Wrap"	11,387,310	284,683	0	2.50%	0
1C Wood Frame - small 5%	42,615	1,279	37,604	3.00%	1,127
1D Wood - other 5%	154,713	27,273	141,333	10.00%	25,935
1E Mobile Homes 2%	49,908	2,496	49,240	5.00%	2,463
2A Metal - small 5%	135,877	5,530	60,119	2.00%	5,365
2B Metal - other 5%	41,402	2,265	33,202	10.00%	1,445
3A Steel 5%	372,686	181,195	351,438	15.00%	172,650
3B Steel 5%	1,843,318	885,557	1,389,434	25.00%	642,935
3C Steel 10%	8,161	3,184	7,819	25.00%	3,130
4A Concrete 5%	607,352	379,227	585,474	20.00%	361,607
4B Concrete 5%	44,700	40,670	41,268	35.00%	39,047
4C Concrete 10%	6,050	3,024	4,003	50.00%	2,002
4D Concrete 10%	39,009	17,554	24,766	45.00%	11,145
5A Mixed 5%	1,036,143	471,664	876,120	25.00%	387,228
5B Mixed 10%	10,711	6,427	10,631	60.00%	6,379
5C Mixed 10%	16,542	12,406	15,778	75.00%	11,833
6 EQ resistive 5%	44,257	4,426	37,650	10.00%	3,765
Risks in above classes not written at standard deductible	16,202,743	2,345,089	14,429,845	xxx	1,830,160
Sub-Totals:	85,726,133	5,101,576	31,083,607		3,705,195

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
3A Steel 5%	44,521	3,777	44,521	15.00%	3,777
3B Steel 5%	142,457	114,238	137,259	25.00%	109,040
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	56,150	41,300	33,907	20.00%	27,706
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	209,614	143,145	207,944	25.00%	142,676
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	1,941	194	1,181	10.00%	118
Risks in above classes not written at standard deductible	738,666	464,824	434,516	xxx	181,259
Sub-Totals:	1,193,349	767,478	859,328		464,577

Part III: Other types of risks:

	Column 1	Column 2	Column 3	Column 4
	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	1,489,151	804,863	1,406,979	766,187
(2) Commercial inland addenda	3,566	515	1,801	220
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	3,543,558	78,664	2,577,236	66,091
Sub-Totals:	5,036,274	884,043	3,986,016	832,497
ZONE TOTALS	91,955,757	6,753,097	35,928,951	5,002,269

All Co's

Totals For Zone B

Composite of Zones B-1 (page 6), B-2 (page 7), and B-3 (page 8)
(In thousands of dollars)

	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount
(1) 100% of sub-totals (p. 6, Part I)	147,136,641	9,680,137	84,668,610	7,892,175
50% of sub-totals (p. 7, Part I)	56,865,305	2,701,317	22,970,733	1,999,612
100% of sub-totals (p. 8, Part I)	85,726,133	5,101,576	31,083,607	3,705,195
Totals	289,728,079	17,483,030	138,722,950	13,596,981
OR				
(2) 50% of sub-totals (p. 6, Part I)	73,568,321	4,840,068	42,334,305	3,946,088
100% of sub-totals (p. 7, Part I)	113,730,610	5,402,634	45,941,467	3,999,223
100% of sub-totals (p. 8, Part I)	85,726,133	5,101,576	31,083,607	3,705,195
Totals	273,025,064	15,344,279	119,359,379	11,650,505
PLUS				
(3) 100% of sub-totals (p. 6, Part II)	5,856,609	2,601,541	5,249,262	2,256,857
100% of sub-totals (p. 7, Part II)	1,022,954	740,582	958,084	708,321
100% of sub-totals (p. 8, Part II)	1,193,349	767,478	859,328	464,577
Totals	8,072,911	4,109,602	7,066,674	3,429,755
PLUS				
(4) 50% of sub-totals (p. 10, Part II)	600	153	583	149
50% of sub-totals (p. 11, Part II)	711,419	376,889	645,949	339,608
Totals	712,019	377,042	646,531	339,757
(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)	298,513,010	21,969,674	146,436,155	17,366,493
(6) Sub-totals for Other Types of Risks (p. 2, Part III)	14,468,519	3,147,768	11,061,066	2,427,635
(p. 3, Part III)	9,442,912	1,550,285	6,795,040	1,339,062
(p. 4, Part III)	5,036,274	884,043	3,986,016	832,497
Totals	28,947,705	5,582,095	21,842,122	4,599,195
(7) Totals for Zone B ((5) plus (6)) (Enter here and on Page 1)	327,460,715	27,551,770	168,278,277	21,965,688
Totals Check	383,614,001	29,876,044	190,602,479	23,625,543
Difference	(56,153,286)	(2,324,275)	(22,324,202)	(1,659,855)

ZONE C COUNTIES: Kern, San Luis Obispo, Santa Barbara, Ventura
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	70	4	70	6.13%	4
1A 1-4 Family 5%	2,165	68	1,107	3.13%	35
1A 1-4 Family 10%	20,990	844	20,922	1.75%	839
1B "Homeowners" - 1% or flat	9,937	612	9,894	6.13%	609
1B "Homeowners" 5%	915,149	48,189	803,689	3.13%	42,091
1B "Homeowners" 10%	4,210,616	74,359	3,339,095	1.75%	58,628
1B "Homeowners" 15% & up	8,767,137	114,730	8,130,715	1.13%	107,302
1B "Homeowners" 15% "Mini"	28,243,280	158,162	2,098,471	0.56%	11,751
1B "Homeowners" "Wrap"	8,805,515	225,421	0	2.56%	0
1C Wood Frame - small 5%	81,552	2,445	74,609	3.00%	2,237
1D Wood - other 5%	156,639	16,155	139,663	10.00%	14,458
1E Mobile Homes 2%	33,533	1,677	32,681	5.00%	1,634
2A Metal - small 5%	133,189	2,405	120,996	2.00%	2,035
2B Metal - other 5%	103,475	10,205	101,376	10.00%	9,995
3A Steel 5%	229,762	86,306	186,186	15.00%	71,181
3B Steel 5%	346,553	138,625	304,401	25.00%	127,974
3C Steel 10%	2,179	250	250	25.00%	250
4A Concrete 5%	150,118	42,084	59,861	20.00%	20,246
4B Concrete 5%	130,881	44,578	106,604	35.00%	36,689
4C Concrete 10%	1	0	0	50.00%	0
4D Concrete 10%	28,576	20,046	15,640	45.00%	10,642
5A Mixed 5%	809,887	322,363	643,321	25.00%	272,643
5B Mixed 10%	10,007	7,301	8,605	60.00%	6,461
5C Mixed 10%	22,786	17,090	17,363	75.00%	12,608
6 EQ resistive 5%	11,948	1,195	9,020	10.00%	902
Risks in above classes not written at standard deductible	15,632,920	1,476,080	14,720,488	xxx	1,301,724
Sub-Totals:	68,858,867	2,811,194	30,945,025		2,112,937

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	75	19	40	25.00%	10
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	1,125	288	1,125	xxx	288
Sub-Totals:	1,200	307	1,165		298

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	1,687,042	1,193,547	1,355,139	975,443
(2) Commercial inland addenda	3,757	758	2,550	531
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	2,706,747	49,923	2,075,450	45,867
(5) 50% of amounts for over 8 stories for Zone B (Page 9, (3) totals):	4,036,456	2,054,801	3,533,337	1,714,877
Sub-totals	8,434,001	3,299,030	6,966,476	2,736,719
ZONE TOTALS	77,294,068	6,110,530	37,912,667	4,849,953

ZONE D: San Diego County
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	2.63%	0
1A 1-4 Family 5%	27,843	331	7,686	1.19%	91
1A 1-4 Family 10%	763,576	73,560	763,486	0.56%	73,556
1B "Homeowners" - 1% or flat	4,007	107	3,334	2.63%	89
1B "Homeowners" 5%	1,856,682	59,836	1,327,637	1.19%	51,236
1B "Homeowners" 10%	4,475,060	33,350	3,459,730	0.56%	27,537
1B "Homeowners" 15% & up	5,418,963	23,189	4,190,544	0.31%	19,381
1B "Homeowners" 15% "Mini"	40,107,757	64,171	3,913,326	0.16%	6,261
1B "Homeowners" "Wrap"	17,372,853	178,940	0	1.03%	0
1C Wood Frame - small 5%	46,995	750	46,949	3.00%	748
1D Wood - other 5%	274,194	70,977	244,976	10.00%	68,056
1E Mobile Homes 2%	147,230	7,362	147,030	5.00%	7,352
2A Metal - small 5%	226,901	6,476	164,300	2.00%	6,475
2B Metal - other 5%	7,525	752	6,073	10.00%	607
3A Steel 5%	340,360	149,598	269,350	15.00%	140,559
3B Steel 5%	749,235	487,486	634,398	25.00%	440,321
3C Steel 10%	394	135	133	25.00%	132
4A Concrete 5%	485,817	214,233	456,068	20.00%	186,192
4B Concrete 5%	1,139,412	480,352	1,121,818	35.00%	463,981
4C Concrete 10%	3	2	1	50.00%	1
4D Concrete 10%	15,162	6,822	10,000	45.00%	4,500
5A Mixed 5%	1,237,108	483,181	1,100,632	25.00%	434,302
5B Mixed 10%	4,400	2,640	4,400	60.00%	2,640
5C Mixed 10%	34,616	27,212	27,956	75.00%	21,467
6 EQ resistive 5%	35,218	3,522	27,638	10.00%	2,764
Risks in above classes not written at standard deductible	13,291,910	1,965,693	12,130,391	xxx	1,674,614
Sub-Totals:	88,063,221	4,340,678	30,057,853		3,632,861

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
3A Steel 5%	103,123	67,601	99,623	15.00%	64,102
3B Steel 5%	89,243	71,131	88,687	25.00%	70,683
3C Steel 10%	4,552	1,138	1,092	25.00%	273
4A Concrete 5%	394,429	331,221	367,158	20.00%	305,770
4B Concrete 5%	56,101	53,029	53,004	35.00%	49,932
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	141	64	76	45.00%	34
5A Mixed 5%	150	38	75	25.00%	19
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	1,820	182	1,528	10.00%	153
Risks in above classes not written at standard deductible	773,281	229,375	680,653	xxx	188,250
Sub-Totals:	1,422,839	753,778	1,291,898		679,216

Part III: Other types of risks:

	Column 1	Column 2	Column 3	Column 4
	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	1,827,818	1,038,061	1,577,589	905,763
(2) Commercial inland addenda	4,402	854	2,233	425
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	3,980,394	44,415	3,056,017	33,177
(5) 50% of amounts for over 8 stories for Zone E (Page 9, (3) totals):	4,036,456	2,054,801	3,533,337	1,714,877
(6) 50% of amounts for over 8 stories for Zone E (Page 12, sub-total for Part II):	81,162	25,361	69,229	21,413
Sub-totals	9,930,231	3,163,492	8,238,405	2,675,656
ZONE TOTALS	99,416,291	8,257,948	39,588,155	6,987,732

ZONE E COUNTIES: Alpine, Imperial, Inyo, Mono, Riverside, San Bernardino
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	15	1	15	5.25%	1
1A 1-4 Family 5%	9,368	223	1,840	2.38%	44
1A 1-4 Family 10%	163,771	14,758	163,763	1.13%	14,752
1B "Homeowners" - 1% or flat	5,248	277	5,132	5.25%	270
1B "Homeowners" 5%	1,011,408	68,821	798,247	2.38%	51,790
1B "Homeowners" 10%	3,674,965	58,529	3,193,030	1.13%	44,393
1B "Homeowners" 15% & up	6,847,854	50,489	6,073,864	0.63%	45,537
1B "Homeowners" 15% "Mini"	22,015,040	68,254	1,444,832	0.31%	4,487
1B "Homeowners" "Wrap"	4,077,582	83,998	0	2.06%	0
1C Wood Frame - small 5%	136,743	861	136,565	3.00%	856
1D Wood - other 5%	224,108	16,448	212,455	10.00%	15,281
1E Mobile Homes 2%	145,713	7,285	143,608	5.00%	7,180
2A Metal - small 5%	227,102	19,145	205,688	2.00%	14,755
2B Metal - other 5%	47,624	4,821	34,319	10.00%	3,491
3A Steel 5%	472,263	238,284	434,597	15.00%	232,478
3B Steel 5%	1,922,105	817,199	1,757,739	25.00%	686,752
3C Steel 10%	8,230	400	400	25.00%	400
4A Concrete 5%	940,744	316,219	837,047	20.00%	275,319
4B Concrete 5%	133,707	99,427	118,364	35.00%	84,307
4C Concrete 10%	3	2	0	50.00%	0
4D Concrete 10%	8,826	3,972	5,267	45.00%	2,370
5A Mixed 5%	1,517,144	765,035	1,264,630	25.00%	650,454
5B Mixed 10%	16,800	12,080	11,549	60.00%	8,930
5C Mixed 10%	21,331	15,998	20,994	75.00%	15,746
6 EQ resistive 5%	65,838	6,584	49,621	10.00%	4,962
Risks in above classes not written at standard deductible	16,594,382	3,121,608	14,560,955	xxx	2,457,800
Sub-Totals:	60,287,915	5,790,714	31,474,520		4,622,356

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	131,997	44,150	115,421	15.00%	37,074
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	6,770	82	6,770	20.00%	82
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	23,556	6,490	16,266	xxx	5,669
Sub-Totals:	162,324	50,722	138,458		42,826

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	3,223,232	1,912,667	2,859,484	1,592,404
(2) Commercial inland addenda	2,995	634	2,065	532
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	4,676,743	58,325	3,124,799	50,086
(5) 50% of amounts for over 8 stories for Zone B (Page 9, (3) totals):	4,036,456	2,054,801	3,533,337	1,714,877
(6) 50% of amounts for over 8 stories for Zone C (Page 10, sub-total for Part II):	600	153	583	149
(7) 50% of amounts for over 8 stories for Zone D (Page 11, sub-total for Part II):	711,419	376,889	645,949	339,608
Sub-totals	12,651,445	4,403,469	10,166,216	3,697,657
ZONE TOTALS	73,101,684	10,244,906	41,779,194	8,362,838

ZONE F COUNTIES: Fresno, Kings, Madera, Mariposa, Merced, Tulare

(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	3.13%	0
1A 1-4 Family 5%	519	10	229	1.88%	4
1A 1-4 Family 10%	3,638	68	3,146	1.13%	62
1B "Homeowners" - 1% or flat	0	0	0	3.13%	0
1B "Homeowners" 5%	177,652	8,497	141,705	1.88%	6,194
1B "Homeowners" 10%	196,873	2,224	133,516	1.13%	1,505
1B "Homeowners" 15% & up	182,853	1,143	156,891	0.63%	980
1B "Homeowners" 15% "Mini"	3,043,157	9,434	343,258	0.31%	1,064
1B "Homeowners" "Wrap"	1,187,437	18,524	0	1.56%	0
1C Wood Frame - small 5%	2,342	70	2,330	3.00%	70
1D Wood - other 5%	50,837	5,084	42,238	10.00%	4,223
1E Mobile Homes 2%	9,632	482	9,623	5.00%	482
2A Metal - small 5%	70,033	3,323	65,033	2.00%	3,323
2B Metal - other 5%	21,474	4,154	17,748	10.00%	3,781
3A Steel 5%	78,473	50,601	76,033	15.00%	48,280
3B Steel 5%	221,149	162,587	197,483	25.00%	144,491
3C Steel 10%	2	0	0	25.00%	0
4A Concrete 5%	80,771	29,888	76,518	20.00%	26,813
4B Concrete 5%	121,558	20,929	121,415	35.00%	20,879
4C Concrete 10 %	5	2	0	50.00%	0
4D Concrete 10 %	2,995	1,348	2,995	45.00%	1,348
5A Mixed 5%	384,979	248,608	356,461	25.00%	222,559
5B Mixed 10%	2,600	1,560	2,600	60.00%	1,560
5C Mixed 10%	2,439	1,829	2,439	75.00%	1,829
6 EQ resistive 5%	415	34	403	10.00%	33
Risks in above classes not written at standard deductible	2,085,550	826,064	1,848,222	xxx	765,464
Sub-Totals:	7,927,383	1,396,460	3,600,285		1,254,942

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	25,000	5,557	2,500	xxx	2,000
Sub-Totals:	25,000	5,557	2,500		2,000

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	1,286,829	628,764	1,227,536	586,786
(2) Commercial inland addenda	3,069	462	2,251	309
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	722,778	17,602	570,248	5,345
Sub-Totals:	2,012,676	646,828	1,800,035	592,440
ZONE TOTALS	9,965,059	2,048,845	5,402,820	1,849,382

**ZONE G COUNTIES: Amador, Butte, Calavera, Colusa, El Dorado, Glenn, Nevada, Placer
Sacramento, San Joaquin, Stanislaus, Sutter, Tuolumne, Yolo, Yuba**
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	1.75%	0
1A 1-4 Family 5%	3,688	37	913	1.00%	9
1A 1-4 Family 10%	74,912	6,129	73,308	0.63%	6,118
1B "Homeowners" - 1% or flat	937	17	778	1.75%	14
1B "Homeowners" 5%	837,103	14,906	779,646	1.00%	14,018
1B "Homeowners" 10%	758,204	7,028	552,976	0.63%	5,699
1B "Homeowners" 15% & up	742,732	3,171	677,556	0.38%	2,863
1B "Homeowners" 15% "Mini"	10,442,166	19,840	803,225	0.19%	1,546
1B "Homeowners" "Wrap"	4,158,907	33,687	0	0.81%	0
1C Wood Frame - small 5%	130,580	1,817	128,645	3.00%	1,759
1D Wood - other 5%	147,622	28,509	134,896	10.00%	27,237
1E Mobile Homes 2%	56,137	2,817	56,093	5.00%	2,815
2A Metal - small 5%	203,562	3,550	195,505	2.00%	3,389
2B Metal - other 5%	24,432	2,443	14,875	10.00%	1,488
3A Steel 5%	217,039	90,590	197,433	15.00%	77,972
3B Steel 5%	1,209,737	618,004	1,152,662	25.00%	565,679
3C Steel 10%	253	250	250	25.00%	249
4A Concrete 5%	127,436	88,107	109,649	20.00%	76,564
4B Concrete 5%	135,172	78,280	90,611	35.00%	34,490
4C Concrete 10%	2	1	0	50.00%	0
4D Concrete 10%	5,134	1,448	4,718	45.00%	1,261
5A Mixed 5%	809,419	527,247	669,078	25.00%	469,084
5B Mixed 10%	2,080	1,248	2,080	60.00%	1,248
5C Mixed 10%	4,611	3,458	4,556	75.00%	3,417
6 EQ resistive 5%	29,529	2,960	21,690	10.00%	2,176
Risks in above classes not written at standard deductible	6,007,615	1,704,278	4,852,815	xxx	1,310,130
Sub-Totals:	26,129,010	3,239,823	10,523,960		2,609,224

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	10,000	0	4,545	15.00%	0
3B Steel 5%	152,418	71,410	101,645	25.00%	53,642
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	332,624	146,491	286,873	20.00%	103,363
4B Concrete 5%	287	100	154	35.00%	54
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	4,298	4,298	4,298	25.00%	4,298
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	334	33	180	10.00%	18
Risks in above classes not written at standard deductible	57,821	26,703	45,520	xxx	26,203
Sub-Totals:	557,783	249,036	443,217		187,579

Part III: Other types of risks:

- (1) Class 7 and commercial inland Exceptions
- (2) Commercial inland addenda
- (3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)
- (4) All other (e.g., earthquake, sprinkler leakage)
- (5) 100% of amounts for over 8 stories: Carson City and County, plus Douglas and Washoe counties, all in Nevada:

Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
1,949,487	860,033	1,767,137	763,039
5,614	743	3,623	521
0	0	0	0
2,139,111	26,279	1,348,063	16,674
0	0	0	0
4,094,213	887,055	3,118,824	780,234
30,781,005	4,375,914	14,086,000	3,577,037

Sub-Totals:

ZONE TOTALS

ZONE H COUNTIES: Lassen, Modoc, Plumas, Shasta, Sierra, Siskiyou, eham, Trinity
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	2.50%	0
1A 1-4 Family 5%	960	14	637	1.50%	10
1A 1-4 Family 10%	138,820	13,753	138,820	0.88%	13,753
1B "Homeowners" - 1% or flat	0	0	0	2.50%	0
1B "Homeowners" 5%	33,499	535	32,691	1.50%	528
1B "Homeowners" 10%	43,968	386	50,896	0.88%	448
1B "Homeowners" 15% & up	75,369	376	72,678	0.50%	362
1B "Homeowners" 15% "Mini"	1,128,762	2,822	76,172	0.25%	191
1B "Homeowners" "Wrap"	480,521	6,007	0	1.25%	0
1C Wood Frame - small 5%	5,059	151	5,058	3.00%	151
1D Wood - other 5%	5,146	515	4,293	10.00%	429
1E Mobile Homes 2%	11,117	556	11,117	5.00%	556
2A Metal - small 5%	31,870	139	31,870	2.00%	139
2B Metal - other 5%	437	44	335	10.00%	33
3A Steel 5%	5,000	284	5,000	15.00%	284
3B Steel 5%	73,215	1,432	72,142	25.00%	1,164
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	22,478	22,478	22,478	20.00%	22,478
4B Concrete 5%	17	6	7	35.00%	3
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	53,233	19,611	14,346	25.00%	9,889
5B Mixed 10%	1,257	754	1,163	60.00%	698
5C Mixed 10%	5,684	4,263	5,512	75.00%	4,134
6 EQ resistive 5%	3,817	382	2,828	10.00%	283
Risks in above classes not written at standard deductible	365,665	85,896	345,610	xxx	84,703
Sub-Totals:	2,485,892	160,404	893,651		140,235

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	0	0	0	xxx	0
Sub-Totals:	0	0	0		0

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	388,824	131,559	366,995	109,880
(2) Commercial inland addenda	487	47	299	32
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	93,053	14,006	80,217	1,026
Sub-Totals:	482,364	145,612	447,510	110,939
ZONE TOTALS	2,968,256	306,016	1,341,161	251,174

All Co's

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE
Form "A" - Primary Business
As of December 31, 2015

NAIC COMPANY OR GROUP CODE:		All Co's		Surplus =	191,490,103 x 1,000	
Zone	Area	(1) Aggregate Direct Liability	(2) Aggregate Direct PML	(3) Aggregate Liability Net of Reinsurance	(4) Estimated Net PML Amount	(5) Estimated Net PML Amount Limited by Catastrophe Reinsurance
A	San Francisco	174,903,649	22,100,833	88,859,161	17,230,514	11,436,295
B	Los Angeles/ Orange County	308,481,607	28,141,800	155,294,476	21,905,564	15,039,877
C	Santa Barbara	71,300,488	6,245,292	35,066,707	5,196,057	4,320,996
D	San Diego	89,823,828	7,941,469	37,005,487	6,893,465	5,072,556
E	South-East	65,534,812	9,092,523	37,434,556	7,729,576	6,105,191
F	Central	8,948,581	2,403,882	5,059,167	2,179,469	1,965,896
G	North-Central	28,547,619	4,985,331	13,710,901	4,483,383	3,898,672
H	North	2,735,468	389,795	1,234,279	340,015	315,520

All Co's

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE
Form "A" - Primary Business
As of December 31, 2015

(a) Direct premiums earned	423,686,764
(b) Assumed premiums earned	306,399
(c) Ceded premiums earned	4,420,890

(2) Estimated PML on aggregate ceded liability (other than catastrophe coverage)

Estimated PML ceded to:	<u>Zone A</u>	<u>Zone B</u>
U.S. Reinsurers - CA licensed	1,014,883	860,993
U.S. Reinsurers - non CA	72,906	73,819
Lloyd's of London	386,442	575,719
Other U.K.	5,537	14,402
Western Europe	569,544	569,440
All Other	1,296,641	1,571,288
Totals	3,345,954	3,665,661

(3) Amounts recoverable from catastrophe reinsurance

Amounts recoverable from:	<u>Zone A</u>	<u>Zone B</u>
U.S. Reinsurers - CA licensed	840,791	963,784
U.S. Reinsurers - non CA	43,261	42,697
Lloyd's of London	751,430	880,043
Other U.K.	20,681	50,299
Western Europe	1,013,544	1,063,782
All Other	2,225,997	2,413,761
Totals	4,895,704	5,414,366

(4) Were most of your per risk treaties (on exposures ceded) in effect during 2004 subject to an occurrence or per event limitation?

Yes No

California Earthquake Authority (CEA) Interrogatory

(1) Was your company a member of the CEA? Yes No

(2) If so, how many CEA policies that your company issued were outstanding at the end of the year? **494,560**

What was the total liability (exposure or Coverage A) on these policies? **190,116,399**

SUBZONE A-1 COUNTIES: San Francisco and San Mateo
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	14,416	973	13,931	6.75%	940
1A 1-4 Family 5%	802	29	802	3.63%	29
1A 1-4 Family 10%	55,302	2,310	55,302	2.13%	2,309
1B "Homeowners" - 1% or flat	90	46	90	6.75%	46
1B "Homeowners" 5%	626,072	65,850	578,106	3.63%	60,748
1B "Homeowners" 10%	2,110,177	61,152	968,927	2.13%	44,571
1B "Homeowners" 15% & up	4,370,861	61,305	4,078,398	1.38%	56,813
1B "Homeowners" 15% "Mini"	15,333,516	105,802	1,239,520	0.69%	8,552
1B "Homeowners" "Wrap"	1,185,163	34,844	0	2.94%	0
1C Wood Frame - small 5%	6,921	499	5,222	3.00%	449
1D Wood - other 5%	98,200	2,597	92,112	10.00%	1,989
1E Mobile Homes 2%	1,851	93	1,799	5.00%	90
2A Metal - small 5%	31,258	7,214	27,037	2.00%	7,130
2B Metal - other 5%	453	0	176	10.00%	0
3A Steel 5%	633,625	228,032	569,416	15.00%	172,260
3B Steel 5%	994,927	535,364	936,503	25.00%	486,893
3C Steel 10%	4,810	4,799	4,799	25.00%	4,799
4A Concrete 5%	271,786	126,810	248,879	20.00%	113,055
4B Concrete 5%	412,315	236,709	376,711	35.00%	208,532
4C Concrete 10%	1	0	1	50.00%	0
4D Concrete 10%	49,420	22,239	17,276	45.00%	7,775
5A Mixed 5%	178,606	94,668	138,723	25.00%	72,383
5B Mixed 10%	38,693	23,019	33,956	60.00%	18,561
5C Mixed 10%	260,221	198,385	91,048	75.00%	81,614
6 EQ resistive 5%	192	19	96	10.00%	10
Risks in above classes not written at standard deductible	13,886,392	1,855,066	12,248,696	xxx	1,605,948
Sub-Totals:	40,566,069	3,667,822	21,727,527		2,955,495

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	821,105	485,142	755,506	15.00%	437,085
3B Steel 5%	2,187,877	1,529,401	1,548,318	25.00%	1,220,678
3C Steel 10%	10,000	2,093	700	25.00%	147
4A Concrete 5%	953,055	722,482	412,079	20.00%	235,877
4B Concrete 5%	359,240	265,645	348,123	35.00%	258,418
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	8,500	8,500	3,000	45.00%	3,000
5A Mixed 5%	23,884	8,652	23,409	25.00%	8,533
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	2,640,400	1,351,528	2,273,192	xxx	1,203,861
Sub-Totals:	7,004,062	4,373,442	5,364,328		3,367,599

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	1,623,821	616,722	1,269,470	480,976
(2) Commercial inland addenda	6,696	1,666	1,232	412
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	3,293,218	76,464	2,648,596	30,367
Sub-Totals:	4,923,735	694,852	3,919,298	511,754
ZONE TOTALS	52,493,866	8,736,116	31,011,152	6,834,849

SUBZONE A-2 COUNTIES: Alameda and Contra Costa
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	16,168	1,091	14,943	6.75%	1,009
1A 1-4 Family 5%	383	14	383	3.63%	14
1A 1-4 Family 10%	455,244	42,884	455,198	2.13%	42,875
1B "Homeowners" - 1% or flat	15	8	15	6.75%	8
1B "Homeowners" 5%	889,589	146,493	779,645	3.63%	138,187
1B "Homeowners" 10%	2,522,252	68,801	2,234,773	2.13%	61,640
1B "Homeowners" 15% & up	5,537,831	78,914	5,415,717	1.38%	77,095
1B "Homeowners" 15% "Mini"	20,606,873	142,187	946,027	0.69%	6,528
1B "Homeowners" "Wrap"	1,681,867	49,447	0	2.94%	0
1C Wood Frame - small 5%	62,975	3,591	33,074	3.00%	2,694
1D Wood - other 5%	32,165	1,466	29,311	10.00%	1,182
1E Mobile Homes 2%	21,859	1,093	21,698	5.00%	1,085
2A Metal - small 5%	46,394	2,184	44,668	2.00%	2,019
2B Metal - other 5%	6,944	694	3,182	10.00%	318
3A Steel 5%	366,352	215,466	302,608	15.00%	169,824
3B Steel 5%	1,155,892	523,822	1,081,113	25.00%	466,787
3C Steel 10%	1,073	268	1,073	25.00%	268
4A Concrete 5%	684,989	384,573	661,511	20.00%	376,942
4B Concrete 5%	80,407	65,916	70,311	35.00%	60,547
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	3,623	1,774	3,318	45.00%	1,621
5A Mixed 5%	928,661	513,191	792,243	25.00%	462,479
5B Mixed 10%	7,806	4,683	7,794	60.00%	4,676
5C Mixed 10%	29,338	22,003	17,719	75.00%	14,286
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	8,206,883	2,463,368	7,280,812	xxx	1,595,928
Sub-Totals:	43,345,583	4,733,933	20,197,135		3,488,012

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	43,609	19,366	41,203	15.00%	18,377
3B Steel 5%	132,750	57,945	131,150	25.00%	56,345
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	159,983	82,195	158,108	20.00%	80,320
4B Concrete 5%	23,599	22,919	23,599	35.00%	22,919
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	24,166	24,166	22,291	25.00%	22,291
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	109,806	49,301	81,354	xxx	44,235
Sub-Totals:	493,914	255,892	457,706		244,487

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,057,167	1,351,327	1,768,331	1,182,709
(2) Commercial inland addenda	7,563	1,272	3,837	721
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	2,533,921	48,659	2,014,222	22,679
Sub-Totals:	4,598,651	1,401,257	3,786,390	1,206,110
ZONE TOTALS	48,438,148	6,391,082	24,441,231	4,938,609

SUBZONE A-3 COUNTIES: Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito, Santa Clara, Santa Cruz, Solono, Sonoma
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	3,001	203	2,016	6.75%	136
1A 1-4 Family 5%	7,361	267	7,361	3.63%	267
1A 1-4 Family 10%	259,883	20,069	259,446	2.13%	20,048
1B "Homeowners" - 1% or flat	346	28	278	6.75%	27
1B "Homeowners" 5%	1,060,631	181,966	923,494	3.63%	156,472
1B "Homeowners" 10%	4,825,725	106,761	3,954,668	2.13%	91,008
1B "Homeowners" 15% & up	8,818,932	124,139	8,472,629	1.38%	119,215
1B "Homeowners" 15% "Mini"	40,799,407	281,515	1,650,541	0.69%	11,387
1B "Homeowners" "Wrap"	4,966,932	146,028	0	2.94%	0
1C Wood Frame - small 5%	157,663	3,688	148,846	3.00%	3,424
1D Wood - other 5%	213,762	56,618	192,116	10.00%	54,454
1E Mobile Homes 2%	95,554	4,777	94,990	5.00%	4,749
2A Metal - small 5%	93,421	4,130	89,330	2.00%	3,983
2B Metal - other 5%	6,357	1,578	5,133	10.00%	1,273
3A Steel 5%	630,654	317,483	514,212	15.00%	275,332
3B Steel 5%	1,847,379	588,906	1,784,904	25.00%	537,002
3C Steel 10%	2,194	1,259	1,464	25.00%	1,077
4A Concrete 5%	803,368	374,715	699,308	20.00%	295,954
4B Concrete 5%	122,482	95,532	114,234	35.00%	89,433
4C Concrete 10 %	1	1	0	50.00%	0
4D Concrete 10 %	32,322	14,544	30,328	45.00%	13,648
5A Mixed 5%	1,035,262	525,670	923,433	25.00%	461,793
5B Mixed 10%	19,952	11,971	15,889	60.00%	9,485
5C Mixed 10%	71,247	52,185	33,794	75.00%	28,877
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	19,664,122	3,619,120	17,227,394	xxx	2,939,498
Sub-Totals:	85,537,957	6,533,154	37,145,809		5,118,543

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	123,567	45,311	100,112	15.00%	41,792
3B Steel 5%	32,750	32,264	32,500	25.00%	32,257
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	15	3	8	20.00%	2
4B Concrete 5%	15,586	15,205	15,458	35.00%	15,160
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	8,750	8,750	8,750	25.00%	8,750
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	148,942	83,685	127,537	xxx	82,616
Sub-Totals:	329,610	185,218	284,365		180,577

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	3,439,128	1,933,701	2,831,705	1,496,593
(2) Commercial inland addenda	10,121	2,254	7,289	1,779
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	4,752,451	63,246	3,820,122	49,014
Sub-Totals:	8,201,699	1,999,201	6,659,116	1,547,386
ZONE TOTALS	94,069,266	8,717,573	44,089,290	6,846,507

Totals For Zone A

Composite of Zones A-1 (page 2), A-2 (page 3), and A-3 (page 4)
(In thousands of dollars)

	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount
(1) 100% of sub-totals (p. 2, Part I)	40,566,069	3,667,822	21,727,527	2,955,495
50% of sub-totals (p. 3, Part I)	21,672,791	2,366,966	10,098,568	1,744,006
100% of sub-totals (p. 4, Part I)	85,537,957	6,533,154	37,145,809	5,118,543
Totals	147,776,818	12,567,942	68,971,903	9,818,044
OR				
(2) 50% of sub-totals (p. 2, Part I)	20,283,035	1,833,911	10,863,763	1,477,748
100% of sub-totals (p. 3, Part I)	43,345,583	4,733,933	20,197,135	3,488,012
100% of sub-totals (p. 4, Part I)	85,537,957	6,533,154	37,145,809	5,118,543
Totals	149,166,575	13,100,997	68,206,707	10,084,303
PLUS				
(3) 100% of sub-totals (p. 2, Part II)	7,004,062	4,373,442	5,364,328	3,367,599
100% of sub-totals (p. 3, Part II)	493,914	255,892	457,706	244,487
100% of sub-totals (p. 4, Part II)	329,610	185,218	284,365	180,577
Totals	7,827,585	4,814,552	6,106,399	3,792,663
PLUS				
(4) 33% of sub-totals (p. 14, Part II)	185,403	89,973	181,251	88,298
(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)	157,179,563	18,005,522	74,494,357	13,965,264
(6) Sub-totals for Other Types of Risks (p. 2, Part III)	4,923,735	694,852	3,919,298	511,754
(p. 3, Part III)	4,598,651	1,401,257	3,786,390	1,206,110
(p. 4, Part III)	8,201,699	1,999,201	6,659,116	1,547,386
Totals	17,724,086	4,095,310	14,364,803	3,265,250
(7) Totals for Zone A ((5) plus (6)) (Enter here and on Page 1)	174,903,649	22,100,833	88,859,161	17,230,514
Totals Check	195,001,280	23,844,771	99,541,673	18,619,964
Difference	(20,097,631)	(1,743,938)	(10,682,512)	(1,389,450)

SUBZONE B-1: Los Angeles County west of Interstate 5 and south of Mulholland Drive
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	22,137	1,273	19,129	5.75%	1,100
1A 1-4 Family 5%	27,976	839	27,714	3.00%	831
1A 1-4 Family 10%	204,647	5,016	204,244	1.63%	4,982
1B "Homeowners" - 1% or flat	1,334	121	1,040	5.75%	104
1B "Homeowners" 5%	1,176,163	74,934	848,146	3.00%	66,064
1B "Homeowners" 10%	7,996,851	135,442	5,451,538	1.63%	95,273
1B "Homeowners" 15% & up	15,953,562	161,041	14,824,450	1.00%	149,365
1B "Homeowners" 15% "Mini"	46,634,446	235,140	3,549,548	0.50%	19,715
1B "Homeowners" "Wrap"	6,809,073	170,122	5,227	2.50%	26
1C Wood Frame - small 5%	127,524	933	125,812	3.00%	881
1D Wood - other 5%	220,017	12,320	186,304	10.00%	8,950
1E Mobile Homes 2%	12,161	608	12,161	5.00%	608
2A Metal - small 5%	128,331	3,624	112,821	2.00%	3,220
2B Metal - other 5%	1,439	75	1,120	10.00%	75
3A Steel 5%	396,394	280,607	336,362	15.00%	242,609
3B Steel 5%	3,130,126	1,295,729	2,500,349	25.00%	1,080,537
3C Steel 10%	10,249	2,962	10,015	25.00%	2,905
4A Concrete 5%	1,313,300	523,666	1,177,553	20.00%	419,197
4B Concrete 5%	402,774	310,615	362,923	35.00%	281,730
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	67,680	30,456	45,481	45.00%	20,467
5A Mixed 5%	2,061,416	889,351	1,478,832	25.00%	598,541
5B Mixed 10%	18,356	10,426	12,827	60.00%	8,036
5C Mixed 10%	337,052	270,989	108,020	75.00%	92,983
6 EQ resistive 5%	25,000	7,800	25,000	10.00%	7,800
Risks in above classes not written at standard deductible	51,998,241	5,939,754	42,910,326	xxx	4,405,830
Sub-Totals:	139,076,248	10,363,843	74,336,943		7,511,828

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	677,011	328,277	647,956	15.00%	313,562
3B Steel 5%	655,294	443,086	571,661	25.00%	368,804
3C Steel 10%	9,200	7,738	4,935	25.00%	4,496
4A Concrete 5%	658,377	284,234	625,618	20.00%	259,621
4B Concrete 5%	373,954	276,322	356,404	35.00%	264,846
4C Concrete 10 %	3,300	1,650	1,650	50.00%	825
4D Concrete 10 %	31,694	512	31,694	45.00%	512
5A Mixed 5%	9,012	2,254	9,011	25.00%	2,254
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	3,287,572	1,391,821	2,881,695	xxx	1,217,236
Sub-Totals:	5,705,414	2,735,893	5,130,624		2,432,156

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	4,498,834	2,585,187	3,530,813	2,115,599
(2) Commercial inland addenda	10,596	2,970	5,043	821
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	8,366,888	108,911	6,437,389	80,085
Sub-Totals:	12,876,318	2,697,068	9,973,244	2,196,505
ZONE TOTALS	157,657,980	15,796,804	89,440,812	12,140,489

SUBZONE B-2: Remainder of Los Angeles County not part of Subzone B-1
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	34,726	1,997	21,509	5.75%	1,237
1A 1-4 Family 5%	8,096	243	8,096	3.00%	243
1A 1-4 Family 10%	144,969	2,363	144,948	1.63%	2,338
1B "Homeowners" - 1% or flat	340	37	340	5.75%	37
1B "Homeowners" 5%	1,195,358	93,234	1,039,949	3.00%	79,038
1B "Homeowners" 10%	6,757,481	114,765	5,062,013	1.63%	86,220
1B "Homeowners" 15% & up	14,207,510	143,991	13,196,528	1.00%	133,284
1B "Homeowners" 15% "Mini"	51,533,032	262,271	3,065,645	0.50%	19,934
1B "Homeowners" "Wrap"	7,136,264	178,275	6,583	2.50%	33
1C Wood Frame - small 5%	36,103	1,377	33,957	3.00%	1,314
1D Wood - other 5%	206,821	18,082	190,597	10.00%	16,459
1E Mobile Homes 2%	58,242	2,912	54,657	5.00%	2,733
2A Metal - small 5%	42,241	845	39,248	2.00%	805
2B Metal - other 5%	681	68	681	10.00%	68
3A Steel 5%	1,023,104	278,830	969,142	15.00%	261,284
3B Steel 5%	1,340,277	673,134	1,241,678	25.00%	601,265
3C Steel 10%	10,980	4,713	10,825	25.00%	4,700
4A Concrete 5%	583,461	303,274	560,312	20.00%	289,313
4B Concrete 5%	159,119	98,838	151,789	35.00%	93,185
4C Concrete 10 %	11	5	4	50.00%	2
4D Concrete 10 %	60,775	27,349	45,569	45.00%	20,507
5A Mixed 5%	1,711,444	766,653	1,278,125	25.00%	570,366
5B Mixed 10%	27,338	16,403	19,213	60.00%	11,529
5C Mixed 10%	12,955	9,718	8,208	75.00%	6,156
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	22,897,787	3,240,553	19,501,761	xxx	2,637,259
Sub-Totals:	109,189,116	6,239,932	46,651,377		4,839,309

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	365,592	78,380	339,952	15.00%	66,956
3B Steel 5%	467,777	332,566	456,349	25.00%	327,017
3C Steel 10%	2,500	2,500	1,500	25.00%	1,500
4A Concrete 5%	66,181	16,181	64,931	20.00%	14,931
4B Concrete 5%	256,178	152,506	256,178	35.00%	152,506
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	6,327	5,332	5,664	25.00%	5,166
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	180,401	78,235	161,892	xxx	71,172
Sub-Totals:	1,344,955	665,700	1,286,465		639,247

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,113,123	1,188,585	1,651,751	903,978
(2) Commercial inland addenda	9,957	2,674	5,690	1,305
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	83	83	83	83
(4) All other (e.g., earthquake, sprinkler leakage)	5,350,358	72,243	3,307,287	61,900
Sub-Totals:	7,473,520	1,263,586	4,964,811	967,266
ZONE TOTALS	118,007,592	8,169,218	52,902,654	6,445,822

SUBZONE B-3: Orange County
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	15,015	863	12,040	5.75%	692
1A 1-4 Family 5%	4,840	145	4,840	3.00%	145
1A 1-4 Family 10%	96,269	5,048	94,193	1.63%	5,004
1B "Homeowners" - 1% or flat	210	55	210	5.75%	55
1B "Homeowners" 5%	757,718	75,370	675,938	3.00%	62,994
1B "Homeowners" 10%	4,715,491	85,763	4,072,371	1.63%	73,972
1B "Homeowners" 15% & up	6,370,943	65,263	5,878,283	1.00%	59,867
1B "Homeowners" 15% "Mini"	39,800,116	199,001	2,016,937	0.50%	10,085
1B "Homeowners" "Wrap"	8,185,466	204,637	0	2.50%	0
1C Wood Frame - small 5%	28,226	847	25,924	3.00%	778
1D Wood - other 5%	145,177	19,437	135,520	10.00%	18,471
1E Mobile Homes 2%	38,232	1,912	37,567	5.00%	1,879
2A Metal - small 5%	38,827	3,999	37,849	2.00%	3,979
2B Metal - other 5%	62,738	3,774	55,059	10.00%	3,006
3A Steel 5%	297,987	144,701	265,627	15.00%	136,663
3B Steel 5%	644,981	436,273	559,573	25.00%	377,651
3C Steel 10%	6,823	2,323	6,823	25.00%	2,323
4A Concrete 5%	668,162	452,799	644,496	20.00%	433,180
4B Concrete 5%	113,407	63,575	87,312	35.00%	48,676
4C Concrete 10 %	57,243	43,621	48,952	50.00%	39,476
4D Concrete 10 %	36,804	16,562	33,325	45.00%	14,996
5A Mixed 5%	2,022,280	774,016	1,621,331	25.00%	469,445
5B Mixed 10%	4,588	2,753	4,588	60.00%	2,753
5C Mixed 10%	11,298	8,474	7,603	75.00%	5,702
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	16,935,307	2,769,736	14,932,082	xxx	2,298,803
Sub-Totals:	81,058,148	5,380,945	31,258,442		4,070,596

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	84,937	62,576	80,681	15.00%	59,374
3B Steel 5%	10,532	10,133	10,532	25.00%	10,133
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	195,030	160,840	179,313	20.00%	153,773
4B Concrete 5%	22,500	22,500	22,500	35.00%	22,500
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	184	46	92	25.00%	23
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	215,914	83,365	196,090	xxx	79,918
Sub-Totals:	529,096	339,461	489,208		325,720

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	1,648,819	1,072,965	1,474,030	964,975
(2) Commercial inland addenda	3,261	393	1,658	190
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	3,296,445	58,121	2,346,824	49,521
Sub-Totals:	4,948,526	1,131,479	3,822,513	1,014,687
ZONE TOTALS	86,535,770	6,851,885	35,570,162	5,411,003

Totals For Zone B

Composite of Zones B-1 (page 6), B-2 (page 7), and B-3 (page 8)
(In thousands of dollars)

	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount
(1) 100% of sub-totals (p. 6, Part I)	139,076,248	10,363,843	74,336,943	7,511,828
50% of sub-totals (p. 7, Part I)	54,594,558	3,119,966	23,325,689	2,419,654
100% of sub-totals (p. 8, Part I)	81,058,148	5,380,945	31,258,442	4,070,596
Totals	274,728,954	18,864,754	128,921,074	14,002,079
OR				
(2) 50% of sub-totals (p. 6, Part I)	69,538,124	5,181,921	37,168,472	3,755,914
100% of sub-totals (p. 7, Part I)	109,189,116	6,239,932	46,651,377	4,839,309
100% of sub-totals (p. 8, Part I)	81,058,148	5,380,945	31,258,442	4,070,596
Totals	259,785,388	16,802,799	115,078,291	12,665,820
PLUS				
(3) 100% of sub-totals (p. 6, Part II)	5,705,414	2,735,893	5,130,624	2,432,156
100% of sub-totals (p. 7, Part II)	1,344,955	665,700	1,286,465	639,247
100% of sub-totals (p. 8, Part II)	529,096	339,461	489,208	325,720
Totals	7,579,465	3,741,054	6,906,297	3,397,124
PLUS				
(4) 50% of sub-totals (p. 10, Part II)	27,182	26,531	27,081	26,504
50% of sub-totals (p. 11, Part II)	847,642	417,328	679,456	301,400
Totals	874,823	443,859	706,537	327,904
(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)	283,183,243	23,049,667	136,533,908	17,727,107
(6) Sub-totals for Other Types of Risks (p. 2, Part III)	12,876,318	2,697,068	9,973,244	2,196,505
(p. 3, Part III)	7,473,520	1,263,586	4,964,811	967,266
(p. 4, Part III)	4,948,526	1,131,479	3,822,513	1,014,687
Totals	25,298,364	5,092,132	18,760,568	4,178,457
(7) Totals for Zone B ((5) plus (6)) (Enter here and on Page 1)	308,481,607	28,141,800	155,294,476	21,905,564
Totals Check	362,201,342	30,817,906	177,913,628	23,997,314
Difference	(53,719,735)	(2,676,107)	(22,619,152)	(2,091,750)

ZONE C COUNTIES: Kern, San Luis Obispo, Santa Barbara, Ventura
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	10,976	673	10,661	6.13%	654
1A 1-4 Family 5%	20,225	633	20,225	3.13%	633
1A 1-4 Family 10%	41,847	1,069	41,843	1.75%	1,065
1B "Homeowners" - 1% or flat	505	34	505	6.13%	34
1B "Homeowners" 5%	997,842	58,832	899,642	3.13%	53,996
1B "Homeowners" 10%	3,972,456	70,516	3,197,797	1.75%	56,319
1B "Homeowners" 15% & up	8,399,199	96,030	7,979,610	1.13%	90,955
1B "Homeowners" 15% "Mini"	27,048,148	151,469	1,574,339	0.56%	8,815
1B "Homeowners" "Wrap"	6,643,880	170,083	0	2.56%	0
1C Wood Frame - small 5%	67,402	2,021	59,050	3.00%	1,771
1D Wood - other 5%	166,258	14,751	149,386	10.00%	13,063
1E Mobile Homes 2%	25,652	1,282	24,886	5.00%	1,244
2A Metal - small 5%	272,386	4,142	259,707	2.00%	3,840
2B Metal - other 5%	92,442	8,615	90,423	10.00%	8,413
3A Steel 5%	93,341	42,549	77,401	15.00%	29,553
3B Steel 5%	607,855	313,712	597,855	25.00%	305,381
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	173,597	62,681	83,698	20.00%	49,260
4B Concrete 5%	484,735	239,602	460,410	35.00%	228,905
4C Concrete 10%	1	0	0	50.00%	0
4D Concrete 10%	22,391	10,076	20,391	45.00%	9,177
5A Mixed 5%	1,036,504	592,218	880,966	25.00%	545,314
5B Mixed 10%	15,944	9,566	13,469	60.00%	8,081
5C Mixed 10%	4,280	3,210	2,800	75.00%	2,101
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	13,511,113	1,416,870	12,074,258	xxx	1,106,983
Sub-Totals:	63,708,979	3,270,635	28,519,322		2,525,557

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	52,457	52,457	52,457	25.00%	52,457
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	1,906	605	1,705	xxx	551
Sub-Totals:	54,363	53,062	54,162		53,008

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	2,326,532	1,371,426	2,155,909	1,223,695
(2) Commercial inland addenda	2,864	611	2,083	442
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	1,993,007	28,487	1,435,530	24,778
(5) 50% of amounts for over 8 stories for Zone B (Page 9, (3) totals):	3,214,743	1,521,071	2,899,702	1,368,576
Sub-totals	7,537,146	2,921,594	6,493,224	2,617,491
ZONE TOTALS	71,300,488	6,245,292	35,066,707	5,196,057

ZONE D: San Diego County
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	14,238	374	9,103	2.63%	239
1A 1-4 Family 5%	21,700	258	21,700	1.19%	258
1A 1-4 Family 10%	728,062	70,061	727,972	0.56%	70,056
1B "Homeowners" - 1% or flat	25	5	25	2.63%	5
1B "Homeowners" 5%	1,667,391	64,735	1,313,695	1.19%	53,323
1B "Homeowners" 10%	3,975,893	23,456	3,176,695	0.56%	18,925
1B "Homeowners" 15% & up	4,431,319	13,839	3,676,405	0.31%	11,498
1B "Homeowners" 15% "Mini"	39,420,863	63,073	3,713,206	0.16%	5,940
1B "Homeowners" "Wrap"	12,371,493	127,426	0	1.03%	0
1C Wood Frame - small 5%	50,834	475	50,750	3.00%	473
1D Wood - other 5%	292,982	75,867	278,936	10.00%	74,463
1E Mobile Homes 2%	97,589	4,880	97,431	5.00%	4,872
2A Metal - small 5%	57,520	1,853	53,270	2.00%	1,768
2B Metal - other 5%	7,728	772	7,208	10.00%	720
3A Steel 5%	694,498	260,846	614,149	15.00%	253,324
3B Steel 5%	1,323,673	709,761	1,237,378	25.00%	687,258
3C Steel 10%	250	132	132	25.00%	132
4A Concrete 5%	469,421	254,386	432,664	20.00%	222,554
4B Concrete 5%	1,074,533	408,646	1,052,797	35.00%	391,892
4C Concrete 10 %	3	2	1	50.00%	1
4D Concrete 10 %	13,185	5,933	7,810	45.00%	3,515
5A Mixed 5%	1,115,102	405,096	971,371	25.00%	355,094
5B Mixed 10%	4,377	2,626	4,377	60.00%	2,626
5C Mixed 10%	21,771	17,579	12,064	75.00%	9,548
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	11,048,567	1,776,238	10,311,320	xxx	1,583,127
Sub-Totals:	78,903,018	4,288,318	27,770,459		3,751,613

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	72,805	38,424	50,996	15.00%	33,342
3B Steel 5%	216,572	165,088	210,228	25.00%	163,748
3C Steel 10%	3,371	843	1,011	25.00%	253
4A Concrete 5%	141,620	77,924	126,920	20.00%	63,836
4B Concrete 5%	13,199	11,048	13,199	35.00%	11,048
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	196	49	98	25.00%	25
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	1,247,522	541,280	956,460	xxx	330,548
Sub-Totals:	1,695,284	834,656	1,358,912		602,800

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	2,298,110	1,177,897	2,070,502	1,071,691
(2) Commercial inland addenda	5,171	862	2,442	396
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	3,571,608	41,902	2,780,380	31,433
(5) 50% of amounts for over 8 stories for Zone E (Page 9, (3) totals):	3,214,743	1,521,071	2,899,702	1,368,576
(6) 50% of amounts for over 8 stories for Zone E (Page 12, sub-total for Part II):	135,896	76,762	123,091	66,957
Sub-totals	9,225,527	2,818,494	7,876,117	2,539,052
ZONE TOTALS	89,823,828	7,941,469	37,005,487	6,893,465

ZONE E COUNTIES: Alpine, Imperial, Inyo, Mono, Riverside, San Bernardino

(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	9,901	520	8,003	5.25%	420
1A 1-4 Family 5%	75	2	75	2.38%	2
1A 1-4 Family 10%	175,460	15,337	175,452	1.13%	15,331
1B "Homeowners" - 1% or flat	15	5	15	5.25%	5
1B "Homeowners" 5%	1,054,736	66,984	839,562	2.38%	47,361
1B "Homeowners" 10%	3,372,826	46,336	2,942,869	1.13%	40,492
1B "Homeowners" 15% & up	5,952,217	40,572	5,569,467	0.63%	38,143
1B "Homeowners" 15% "Mini"	21,000,487	65,103	1,516,319	0.31%	4,701
1B "Homeowners" "Wrap"	2,881,692	59,363	0	2.06%	0
1C Wood Frame - small 5%	90,429	613	90,418	3.00%	612
1D Wood - other 5%	156,320	27,072	151,626	10.00%	26,603
1E Mobile Homes 2%	104,703	5,235	102,303	5.00%	5,115
2A Metal - small 5%	203,540	14,024	168,686	2.00%	11,547
2B Metal - other 5%	59,260	4,767	42,105	10.00%	3,050
3A Steel 5%	433,371	213,037	390,664	15.00%	185,260
3B Steel 5%	1,610,821	738,065	1,224,960	25.00%	562,977
3C Steel 10%	7,064	1,766	7,064	25.00%	1,766
4A Concrete 5%	683,980	421,938	621,315	20.00%	396,921
4B Concrete 5%	192,270	153,855	179,339	35.00%	148,088
4C Concrete 10 %	3	1	0	50.00%	0
4D Concrete 10 %	20,408	9,183	20,076	45.00%	9,034
5A Mixed 5%	2,053,670	844,227	1,764,440	25.00%	700,794
5B Mixed 10%	15,455	11,273	14,321	60.00%	10,592
5C Mixed 10%	24,958	19,573	18,128	75.00%	15,185
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	14,072,997	2,310,101	12,684,220	xxx	1,949,938
Sub-Totals:	54,176,659	5,068,952	28,531,427		4,173,938

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	54,500	30,470	50,947	15.00%	28,122
3B Steel 5%	130,900	58,577	130,900	25.00%	58,577
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	19,000	14,121	19,000	20.00%	14,121
4B Concrete 5%	8,231	8,231	8,231	35.00%	8,231
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	19,161	10,048	19,104	xxx	10,031
Sub-Totals:	231,792	121,447	228,181		119,082

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	3,279,761	1,928,158	2,797,221	1,732,512
(2) Commercial inland addenda	2,944	614	2,041	526
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	3,821,514	40,535	2,331,971	34,250
(5) 50% of amounts for over 8 stories for Zone B (Page 9, (3) totals):	3,214,743	1,521,071	2,899,702	1,368,576
(6) 50% of amounts for over 8 stories for Zone C (Page 10, sub-total for Part II):	27,182	26,531	27,081	26,504
(7) 50% of amounts for over 8 stories for Zone D (Page 11, sub-total for Part II):	780,218	385,216	616,932	274,188
Sub-totals	11,126,361	3,902,125	8,674,947	3,436,556
ZONE TOTALS	65,534,812	9,092,523	37,434,556	7,729,576

ZONE F COUNTIES: Fresno, Kings, Madera, Mariposa, Merced, Tulare
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	28,780	901	7,907	3.13%	247
1A 1-4 Family 5%	8,796	165	8,796	1.88%	165
1A 1-4 Family 10%	4,011	74	3,564	1.13%	68
1B "Homeowners" - 1% or flat	0	0	0	3.13%	0
1B "Homeowners" 5%	185,389	10,408	159,233	1.88%	5,713
1B "Homeowners" 10%	167,518	1,894	127,661	1.13%	1,439
1B "Homeowners" 15% & up	136,073	856	112,689	0.63%	709
1B "Homeowners" 15% "Mini"	2,787,472	8,643	242,691	0.31%	754
1B "Homeowners" "Wrap"	841,155	13,122	0	1.56%	0
1C Wood Frame - small 5%	1,417	42	1,394	3.00%	41
1D Wood - other 5%	57,373	6,077	45,515	10.00%	4,892
1E Mobile Homes 2%	7,808	390	7,799	5.00%	390
2A Metal - small 5%	156,557	7,961	150,695	2.00%	7,884
2B Metal - other 5%	20,183	4,167	16,045	10.00%	3,753
3A Steel 5%	82,278	52,664	74,355	15.00%	49,771
3B Steel 5%	567,368	324,510	511,489	25.00%	283,466
3C Steel 10%	2	0	0	25.00%	0
4A Concrete 5%	55,101	32,253	50,091	20.00%	27,777
4B Concrete 5%	53,095	14,977	53,007	35.00%	14,947
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	2,367	1,065	2,367	45.00%	1,065
5A Mixed 5%	339,061	284,882	298,118	25.00%	247,054
5B Mixed 10%	3,747	2,248	3,747	60.00%	2,248
5C Mixed 10%	1,249	937	812	75.00%	609
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	1,706,151	813,753	1,708,899	xxx	797,573
Sub-Totals:	7,212,951	1,581,992	3,586,875		1,450,567

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	0	0	0	xxx	0
Sub-Totals:	0	0	0		0

Part III: Other types of risks:

- (1) Class 7 and commercial inland Exceptions
- (2) Commercial inland addenda
- (3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)
- (4) All other (e.g., earthquake, sprinkler leakage)

Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
1,249,122	813,515	1,140,786	723,498
3,025	445	1,990	266
0	0	0	0
483,483	7,931	329,517	5,139
1,735,630	821,890	1,472,293	728,903
8,948,581	2,403,882	5,059,167	2,179,469

ZONE TOTALS

**ZONE G COUNTIES: Amador, Butte, Calavera, Colusa, El Dorado, Glenn, Nevada, Placer
Sacramento, San Joaquin, Stanislaus, Sutter, Tuolumne, Yolo, Yuba**
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	7,101	249	3,551	1.75%	124
1A 1-4 Family 5%	2,003	20	2,003	1.00%	20
1A 1-4 Family 10%	61,138	4,647	59,859	0.63%	4,637
1B "Homeowners" - 1% or flat	20	3	20	1.75%	3
1B "Homeowners" 5%	626,365	31,118	587,422	1.00%	27,033
1B "Homeowners" 10%	690,642	7,146	510,405	0.63%	5,968
1B "Homeowners" 15% & up	609,901	2,312	559,608	0.38%	2,124
1B "Homeowners" 15% "Mini"	10,078,624	19,150	579,061	0.19%	1,101
1B "Homeowners" "Wrap"	3,225,308	26,125	0	0.81%	0
1C Wood Frame - small 5%	22,133	611	19,836	3.00%	394
1D Wood - other 5%	116,640	33,591	115,771	10.00%	33,504
1E Mobile Homes 2%	40,211	2,010	40,188	5.00%	2,009
2A Metal - small 5%	143,793	6,059	132,972	2.00%	5,932
2B Metal - other 5%	13,756	1,376	6,506	10.00%	651
3A Steel 5%	259,891	156,510	245,717	15.00%	148,832
3B Steel 5%	1,070,756	671,376	1,000,584	25.00%	605,962
3C Steel 10%	4,604	4,600	4,600	25.00%	4,599
4A Concrete 5%	181,698	96,773	91,450	20.00%	73,543
4B Concrete 5%	96,497	76,514	86,822	35.00%	73,128
4C Concrete 10%	2	1	0	50.00%	0
4D Concrete 10%	3,637	909	3,637	45.00%	909
5A Mixed 5%	1,676,760	870,686	1,610,723	25.00%	829,844
5B Mixed 10%	1,346	808	1,343	60.00%	806
5C Mixed 10%	3,954	2,965	2,569	75.00%	1,926
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	4,920,722	1,456,851	4,179,098	xxx	1,294,341
Sub-Totals:	23,857,502	3,472,410	9,843,744		3,117,390

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	3,000	3,000	3,000	15.00%	3,000
3B Steel 5%	138,859	87,350	138,859	25.00%	87,350
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	314,942	87,678	304,368	20.00%	84,282
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	105,028	94,616	103,021	xxx	92,938
Sub-Totals:	561,828	272,645	549,247		267,570

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,235,377	1,217,400	1,938,623	1,084,242
(2) Commercial inland addenda	4,788	659	2,969	438
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	1,528,468	20,841	1,374,942	12,367
(5) 100% of amounts for over 8 stories: Carson City and County, plus Douglas and Washoe counties, all in Nevada:	359,656	1,376	1,376	1,376
Sub-Totals:	4,128,289	1,240,276	3,317,910	1,098,423
ZONE TOTALS	28,547,619	4,985,331	13,710,901	4,483,383

ZONE H COUNTIES: Lassen, Modoc, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	2.50%	0
1A 1-4 Family 5%	260	4	260	1.50%	4
1A 1-4 Family 10%	116,142	11,511	116,142	0.88%	11,511
1B "Homeowners" - 1% or flat	0	0	0	2.50%	0
1B "Homeowners" 5%	23,990	2,088	23,792	1.50%	2,088
1B "Homeowners" 10%	38,208	336	48,826	0.88%	430
1B "Homeowners" 15% & up	46,407	232	39,619	0.50%	198
1B "Homeowners" 15% "Mini"	1,079,213	2,697	38,657	0.25%	97
1B "Homeowners" "Wrap"	384,530	4,807	0	1.25%	0
1C Wood Frame - small 5%	3,653	109	3,652	3.00%	109
1D Wood - other 5%	2,256	226	2,204	10.00%	221
1E Mobile Homes 2%	8,759	438	8,746	5.00%	437
2A Metal - small 5%	33,109	252	33,109	2.00%	252
2B Metal - other 5%	0	0	0	10.00%	0
3A Steel 5%	30,000	25,354	30,000	15.00%	25,354
3B Steel 5%	127,779	35,384	127,779	25.00%	35,384
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	37,600	37,600	37,600	20.00%	37,600
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	54,425	17,744	18,025	25.00%	8,644
5B Mixed 10%	1,225	735	1,016	60.00%	610
5C Mixed 10%	852	639	439	75.00%	330
6 EQ resistive 5%	1,824	182	912	10.00%	91
Risks in above classes not written at standard deductible	398,658	70,688	372,543	xxx	66,417
Sub-Totals:	2,388,889	211,027	903,321		189,777

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	0	0	0	xxx	0
Sub-Totals:	0	0	0		0

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	287,025	154,345	274,746	149,580
(2) Commercial inland addenda	367	39	239	28
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	59,187	24,383	55,974	630
Sub-Totals:	346,579	178,768	330,959	150,238
ZONE TOTALS	2,735,468	389,795	1,234,279	340,015

All Co's

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE
Form "A" - Primary Business
As of December 31, 2014

NAIC COMPANY OR GROUP CODE:		All Co's	Surplus =	199,156,092 x 1,000		
		(1)	(2)	(3)	(4)	(5)
Zone	Area	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount	Estimated Net PML Amount Limited by Catastrophe Reinsurance
A	San Francisco	277,932,050	25,577,803	109,046,848	19,992,003	13,483,294
B	Los Angeles/ Orange County	329,844,697	33,164,194	183,694,059	24,583,578	17,178,550
C	Santa Barbara	115,902,214	7,802,397	81,644,086	6,009,917	4,663,949
D	San Diego	95,418,049	8,905,632	41,386,862	7,023,342	5,363,657
E	South-East	71,394,736	11,732,302	43,379,751	9,454,680	6,987,675
F	Central	11,420,309	2,804,665	7,254,648	2,301,237	2,002,664
G	North-Central	28,758,189	5,030,105	15,628,507	4,433,495	3,669,591
H	North	3,292,307	510,473	1,894,911	373,138	368,864

All Co's

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE
Form "A" - Primary Business
As of December 31, 2014

(a) Direct premiums earned	473,091,900
(b) Assumed premiums earned	13,790,449
(c) Ceded premiums earned	6,655,594

(2) Estimated PML on aggregate ceded liability (other than catastrophe coverage)

Estimated PML ceded to:	<u>Zone A</u>	<u>Zone B</u>
U.S. Reinsurers - CA licensed	850,859	1,673,197
U.S. Reinsurers - non CA	99,400	187,562
Lloyd's of London	199,287	257,547
Other U.K.	66,149	161,927
Western Europe	400,998	949,806
All Other	952,223	1,262,486
Totals	2,568,915	4,492,525

(3) Amounts recoverable from catastrophe reinsurance

Amounts recoverable from:	<u>Zone A</u>	<u>Zone B</u>
U.S. Reinsurers - CA licensed	997,011	1,142,443
U.S. Reinsurers - non CA	59,413	51,191
Lloyd's of London	837,921	900,544
Other U.K.	729	1,853
Western Europe	854,196	1,172,408
All Other	3,228,522	3,203,342
Totals	5,977,793	6,471,781

(4) Were most of your per risk treaties (on exposures ceded) in effect during 2004 subject to an occurrence or per event limitation?

Yes No

California Earthquake Authority (CEA) Interrogatory

(1) Was your company a member of the CEA? Yes No

(2) If so, how many CEA policies that your company issued were outstanding at the end of the year? **484,495**

What was the total liability (exposure or Coverage A) on these policies? **24,919,985,541**

SUBZONE A-1 COUNTIES: San Francisco and San Mateo

(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.75%	0
1A 1-4 Family 5%	802	29	802	3.63%	29
1A 1-4 Family 10%	44,415	1,867	44,414	2.13%	1,866
1B "Homeowners" - 1% or flat	55	22	55	6.75%	22
1B "Homeowners" 5%	194,491	28,313	166,723	3.63%	24,709
1B "Homeowners" 10%	2,742,058	59,933	1,918,520	2.13%	49,349
1B "Homeowners" 15% & up	31,741,225	352,141	2,453,039	1.38%	342,685
1B "Homeowners" 15% "Mini"	16,130,379	111,814	2,929,092	0.69%	20,303
1B "Homeowners" "Wrap"	1,043,657	29,141	71,181	2.94%	2,093
1C Wood Frame - small 5%	6,571	452	4,872	3.00%	402
1D Wood - other 5%	253,107	22,121	249,466	10.00%	21,757
1E Mobile Homes 2%	256	13	256	5.00%	13
2A Metal - small 5%	43,258	6,614	36,983	2.00%	6,523
2B Metal - other 5%	453	0	176	10.00%	0
3A Steel 5%	373,057	181,909	292,296	15.00%	155,058
3B Steel 5%	940,845	670,836	669,491	25.00%	391,844
3C Steel 10%	11,600	11,578	11,578	25.00%	11,578
4A Concrete 5%	395,058	210,886	384,918	20.00%	179,215
4B Concrete 5%	180,630	140,841	107,257	35.00%	67,400
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	57,798	23,889	26,399	45.00%	12,429
5A Mixed 5%	175,947	99,204	142,520	25.00%	75,590
5B Mixed 10%	6,954	5,172	6,954	60.00%	5,172
5C Mixed 10%	149,311	118,521	55,915	75.00%	47,810
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	11,114,793	1,777,046	9,688,435	xxx	1,458,037
Sub-Totals:	65,606,720	3,852,344	19,261,343		2,873,884

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	1,273,517	638,500	1,163,956	15.00%	458,589
3B Steel 5%	1,456,304	1,036,436	1,245,093	25.00%	856,846
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	583,180	407,242	492,693	20.00%	320,833
4B Concrete 5%	320,692	179,312	248,827	35.00%	153,260
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	5,500	5,500	1,500	45.00%	1,500
5A Mixed 5%	46,976	25,451	45,426	25.00%	23,901
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	8,052,926	3,079,954	4,451,276	xxx	2,518,135
Sub-Totals:	11,739,095	5,372,395	7,648,771		4,333,063

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,430,793	1,227,116	1,810,569	856,700
(2) Commercial inland addenda	12,116	2,163	2,085	319
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	75,552,784	355,850	4,871,659	327,543
Sub-Totals:	77,995,693	1,585,128	6,684,314	1,184,562
ZONE TOTALS	155,341,508	10,809,867	33,594,428	8,391,508

SUBZONE A-2 COUNTIES: Alameda and Contra Costa
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.75%	0
1A 1-4 Family 5%	0	0	0	3.63%	0
1A 1-4 Family 10%	465,972	43,873	465,926	2.13%	43,864
1B "Homeowners" - 1% or flat	15	5	15	6.75%	5
1B "Homeowners" 5%	311,409	38,363	225,836	3.63%	36,785
1B "Homeowners" 10%	2,474,460	66,591	2,234,906	2.13%	59,041
1B "Homeowners" 15% & up	5,309,301	75,731	5,252,976	1.38%	74,903
1B "Homeowners" 15% "Mini"	20,723,142	144,923	2,332,890	0.69%	16,165
1B "Homeowners" "Wrap"	1,320,307	38,634	27,721	2.94%	815
1C Wood Frame - small 5%	63,767	2,837	39,369	3.00%	2,105
1D Wood - other 5%	241,855	29,346	234,497	10.00%	28,611
1E Mobile Homes 2%	1,440	72	1,440	5.00%	72
2A Metal - small 5%	91,711	9,127	60,470	2.00%	8,962
2B Metal - other 5%	6,328	633	3,000	10.00%	300
3A Steel 5%	184,800	89,054	168,317	15.00%	81,276
3B Steel 5%	803,607	499,324	782,907	25.00%	429,666
3C Steel 10%	5,046	5,028	5,028	25.00%	5,028
4A Concrete 5%	279,361	231,688	246,601	20.00%	168,909
4B Concrete 5%	76,237	60,339	47,187	35.00%	43,190
4C Concrete 10%	4,445	2,223	3,000	50.00%	1,500
4D Concrete 10%	9,893	8,888	9,588	45.00%	4,451
5A Mixed 5%	625,543	426,825	582,817	25.00%	292,738
5B Mixed 10%	24,416	27,879	24,416	60.00%	14,649
5C Mixed 10%	25,359	19,019	16,514	75.00%	12,385
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	9,464,578	2,158,710	8,535,349	xxx	1,674,796
Sub-Totals:	42,512,994	3,979,112	21,300,769		3,000,218

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	36,273	41,354	35,534	15.00%	24,408
3B Steel 5%	107,667	55,955	103,927	25.00%	52,215
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	41,435	17,335	35,810	20.00%	11,710
4B Concrete 5%	1,065	425	1,065	35.00%	425
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	35,000	11,872	35,000	25.00%	11,872
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	107,123	75,917	74,540	xxx	50,310
Sub-Totals:	328,562	202,858	285,876		150,940

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	3,035,522	2,027,870	2,682,944	1,721,226
(2) Commercial inland addenda	8,793	2,086	4,100	1,149
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	4,060,415	31,646	3,525,247	19,966
Sub-Totals:	7,104,730	2,061,602	6,212,291	1,742,341
ZONE TOTALS	49,946,286	6,243,572	27,798,936	4,893,499

All Co's

**SUBZONE A-3 COUNTIES: Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito,
Santa Clara, Santa Cruz, Solono, Sonoma**
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.75%	0
1A 1-4 Family 5%	0	0	0	3.63%	0
1A 1-4 Family 10%	238,138	19,527	237,922	2.13%	19,511
1B "Homeowners" - 1% or flat	120	17	120	6.75%	17
1B "Homeowners" 5%	876,743	115,772	746,379	3.63%	98,177
1B "Homeowners" 10%	5,023,494	107,797	4,375,956	2.13%	97,629
1B "Homeowners" 15% & up	6,347,921	89,749	6,215,788	1.38%	87,225
1B "Homeowners" 15% "Mini"	41,901,480	290,118	4,422,681	0.69%	30,977
1B "Homeowners" "Wrap"	4,226,786	123,862	60,476	2.94%	1,778
1C Wood Frame - small 5%	149,002	1,583	139,496	3.00%	1,297
1D Wood - other 5%	700,984	132,223	677,475	10.00%	134,075
1E Mobile Homes 2%	11,782	598	11,782	5.00%	598
2A Metal - small 5%	84,562	8,026	80,923	2.00%	7,984
2B Metal - other 5%	6,353	1,578	5,131	10.00%	1,273
3A Steel 5%	754,194	335,337	685,894	15.00%	264,244
3B Steel 5%	1,888,301	756,033	1,798,720	25.00%	690,298
3C Steel 10%	32,526	31,563	31,768	25.00%	31,382
4A Concrete 5%	905,991	437,966	843,133	20.00%	390,323
4B Concrete 5%	74,939	69,421	39,689	35.00%	34,171
4C Concrete 10%	1	1	0	50.00%	0
4D Concrete 10%	21,164	9,524	19,423	45.00%	8,741
5A Mixed 5%	1,079,933	743,061	981,600	25.00%	510,962
5B Mixed 10%	76,215	113,560	31,736	60.00%	19,198
5C Mixed 10%	11,314	8,486	8,123	75.00%	6,092
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	16,540,758	3,351,190	15,157,154	xxx	2,801,950
Sub-Totals:	80,952,701	6,746,990	36,571,369		5,237,901

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	45,960	34,848	45,960	15.00%	22,949
3B Steel 5%	20,000	20,000	20,000	25.00%	20,000
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	15,050	15,016	13,573	20.00%	13,538
4B Concrete 5%	10,267	17,689	10,267	35.00%	6,844
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	69,204	35,924	55,264	xxx	26,316
Sub-Totals:	160,482	123,478	145,064		89,646

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	4,253,293	3,433,427	3,889,548	2,682,547
(2) Commercial inland addenda	17,301	3,849	11,544	3,125
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	19,979,881	93,100	16,585,314	84,198
Sub-Totals:	24,250,475	3,530,376	20,486,405	2,769,870
ZONE TOTALS	105,363,659	10,400,844	57,202,838	8,097,417

All Co's

Totals For Zone A

Composite of Zones A-1 (page 2), A-2 (page 3), and A-3 (page 4)
(In thousands of dollars)

	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount
(1) 100% of sub-totals (p. 2, Part I)	65,606,720	3,852,344	19,261,343	2,873,884
50% of sub-totals (p. 3, Part I)	21,256,497	1,989,556	10,650,385	1,500,109
100% of sub-totals (p. 4, Part I)	80,952,701	6,746,990	36,571,369	5,237,901
Totals	167,815,918	12,588,890	66,483,096	9,611,893
OR				
(2) 50% of sub-totals (p. 2, Part I)	32,803,360	1,926,172	9,630,672	1,436,942
100% of sub-totals (p. 3, Part I)	42,512,994	3,979,112	21,300,769	3,000,218
100% of sub-totals (p. 4, Part I)	80,952,701	6,746,990	36,571,369	5,237,901
Totals	156,269,055	12,652,274	67,502,810	9,675,060
PLUS				
(3) 100% of sub-totals (p. 2, Part II)	11,739,095	5,372,395	7,648,771	4,333,063
100% of sub-totals (p. 3, Part II)	328,562	202,858	285,876	150,940
100% of sub-totals (p. 4, Part II)	160,482	123,478	145,064	89,646
Totals	12,228,139	5,698,731	8,079,712	4,573,650
PLUS				
(4) 33% of sub-totals (p. 14, Part II)	83,957	49,692	81,317	46,520
(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)	168,581,151	18,400,697	75,663,839	14,295,230
(6) Sub-totals for Other Types of Risks (p. 2, Part III)	77,995,693	1,585,128	6,684,314	1,184,562
(p. 3, Part III)	7,104,730	2,061,602	6,212,291	1,742,341
(p. 4, Part III)	24,250,475	3,530,376	20,486,405	2,769,870
Totals	109,350,899	7,177,105	33,383,009	5,696,773
(7) Totals for Zone A ((5) plus (6)) (Enter here and on Page 1)	277,932,050	25,577,803	109,046,848	19,992,003
Totals Check	310,651,453	27,454,283	118,596,202	21,382,425
Difference	(32,719,403)	(1,876,480)	(9,549,354)	(1,390,422)

All Co's

SUBZONE B-1: Los Angeles County west of Interstate 5 and south of Mulholland Drive
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.75%	0
1A 1-4 Family 5%	0	0	0	3.00%	0
1A 1-4 Family 10%	64,993	2,476	64,655	1.63%	2,442
1B "Homeowners" - 1% or flat	946	83	946	5.75%	83
1B "Homeowners" 5%	850,390	57,770	577,370	3.00%	44,614
1B "Homeowners" 10%	7,647,922	128,333	5,197,878	1.63%	90,248
1B "Homeowners" 15% & up	10,857,636	109,818	10,251,826	1.00%	103,757
1B "Homeowners" 15% "Mini"	48,182,933	241,970	6,296,642	0.50%	31,586
1B "Homeowners" "Wrap"	6,259,580	156,047	21,817	2.50%	545
1C Wood Frame - small 5%	61,207	443	59,024	3.00%	378
1D Wood - other 5%	731,842	59,928	696,058	10.00%	56,350
1E Mobile Homes 2%	543	44	543	5.00%	44
2A Metal - small 5%	237,060	8,157	215,769	2.00%	7,728
2B Metal - other 5%	1,439	75	1,120	10.00%	75
3A Steel 5%	581,993	320,388	523,701	15.00%	287,371
3B Steel 5%	1,738,252	1,112,979	1,642,316	25.00%	891,649
3C Steel 10%	29,336	16,625	16,797	25.00%	16,625
4A Concrete 5%	773,450	406,464	675,756	20.00%	303,935
4B Concrete 5%	506,915	405,075	456,797	35.00%	316,717
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	38,125	23,150	24,060	45.00%	11,869
5A Mixed 5%	1,875,227	876,820	1,215,371	25.00%	581,101
5B Mixed 10%	772,805	507,500	10,610	60.00%	6,127
5C Mixed 10%	270,953	239,071	112,283	75.00%	97,150
6 EQ resistive 5%	25,000	7,800	25,000	10.00%	7,800
Risks in above classes not written at standard deductible	48,163,634	5,674,619	41,748,030	xxx	4,543,894
Sub-Totals:	129,672,181	10,355,635	69,834,370		7,402,088

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	804,293	483,573	775,634	15.00%	398,872
3B Steel 5%	629,659	369,015	588,408	25.00%	333,586
3C Steel 10%	6,175	5,411	3,088	25.00%	2,706
4A Concrete 5%	231,616	183,562	204,722	20.00%	149,289
4B Concrete 5%	216,174	164,284	202,046	35.00%	138,258
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	14,795	10,930	14,795	25.00%	10,930
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	2,977,055	1,249,199	2,715,976	xxx	1,069,391
Sub-Totals:	4,879,768	2,465,975	4,504,669		2,103,031

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	5,789,777	3,811,609	4,706,636	2,809,634
(2) Commercial inland addenda	13,700	2,516	6,361	784
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	19,031,653	98,084	16,354,486	89,429
Sub-Totals:	24,835,130	3,912,210	21,067,482	2,899,847
ZONE TOTALS	159,387,078	16,733,820	95,406,521	12,404,966

SUBZONE B-2: Remainder of Los Angeles County not part of Subzone B-1
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.75%	0
1A 1-4 Family 5%	0	0	0	3.00%	0
1A 1-4 Family 10%	49,290	802	49,268	1.63%	778
1B "Homeowners" - 1% or flat	425	36	425	5.75%	36
1B "Homeowners" 5%	796,316	57,752	700,573	3.00%	51,859
1B "Homeowners" 10%	7,124,956	125,018	5,566,864	1.63%	96,954
1B "Homeowners" 15% & up	13,659,176	138,193	13,055,544	1.00%	131,740
1B "Homeowners" 15% "Mini"	50,981,597	256,077	3,670,423	0.50%	18,427
1B "Homeowners" "Wrap"	6,396,136	159,663	12,975	2.50%	324
1C Wood Frame - small 5%	27,235	818	25,464	3.00%	765
1D Wood - other 5%	798,509	74,834	774,254	10.00%	72,231
1E Mobile Homes 2%	20,754	1,055	20,754	5.00%	1,055
2A Metal - small 5%	39,983	998	38,183	2.00%	962
2B Metal - other 5%	12,488	749	12,488	10.00%	749
3A Steel 5%	361,366	184,075	282,978	15.00%	149,324
3B Steel 5%	1,571,766	678,185	1,476,296	25.00%	537,200
3C Steel 10%	10,555	5,363	748	25.00%	748
4A Concrete 5%	488,482	369,718	420,408	20.00%	289,301
4B Concrete 5%	263,357	133,058	241,076	35.00%	114,719
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	7,295	3,282	7,295	45.00%	3,282
5A Mixed 5%	1,725,675	789,963	1,546,209	25.00%	635,689
5B Mixed 10%	25,479	20,863	23,479	60.00%	14,088
5C Mixed 10%	11,389	8,541	8,427	75.00%	6,321
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	22,886,510	3,615,719	19,967,486	xxx	2,745,978
Sub-Totals:	107,258,737	6,624,761	47,901,615		4,872,529

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
3A Steel 5%	343,395	135,873	330,309	15.00%	120,559
3B Steel 5%	497,837	332,109	477,167	25.00%	299,223
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	41,807	36,400	38,057	20.00%	32,650
4B Concrete 5%	30,060	22,496	30,030	35.00%	22,486
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	11,263	11,253	11,263	25.00%	11,253
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	407,104	151,204	395,279	xxx	142,148
Sub-Totals:	1,331,465	689,336	1,282,105		628,319

Part III: Other types of risks:

	Column 1	Column 2	Column 3	Column 4
	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	4,256,754	3,204,820	3,357,580	2,174,542
(2) Commercial inland addenda	23,856	6,580	9,093	2,088
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	86	86	86	86
(4) All other (e.g., earthquake, sprinkler leakage)	10,957,402	62,578	9,301,181	55,027
Sub-Totals:	15,238,098	3,274,064	12,667,940	2,231,742
ZONE TOTALS	123,828,300	10,588,162	61,851,661	7,732,590

SUBZONE B-3: Orange County
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.75%	0
1A 1-4 Family 5%	0	0	0	3.00%	0
1A 1-4 Family 10%	65,436	4,251	65,024	1.63%	4,235
1B "Homeowners" - 1% or flat	205	26	205	5.75%	26
1B "Homeowners" 5%	442,406	50,173	413,204	3.00%	46,094
1B "Homeowners" 10%	4,499,207	79,116	3,997,266	1.63%	70,317
1B "Homeowners" 15% & up	4,765,222	50,362	4,627,395	1.00%	48,995
1B "Homeowners" 15% "Mini"	39,972,071	200,159	3,091,655	0.50%	15,725
1B "Homeowners" "Wrap"	7,381,909	190,372	61,824	2.50%	1,546
1C Wood Frame - small 5%	37,565	385	35,557	3.00%	324
1D Wood - other 5%	676,817	60,841	652,406	10.00%	61,123
1E Mobile Homes 2%	5,317	266	5,317	5.00%	266
2A Metal - small 5%	19,623	1,210	16,190	2.00%	1,003
2B Metal - other 5%	45,598	2,060	35,387	10.00%	1,039
3A Steel 5%	390,260	145,443	367,299	15.00%	138,765
3B Steel 5%	953,907	740,441	921,039	25.00%	566,336
3C Steel 10%	15,152	10,038	15,146	25.00%	10,038
4A Concrete 5%	757,214	594,363	733,877	20.00%	489,166
4B Concrete 5%	72,478	53,049	49,877	35.00%	37,122
4C Concrete 10%	47,375	38,688	42,838	50.00%	36,419
4D Concrete 10%	38,784	6,001	7,362	45.00%	4,547
5A Mixed 5%	1,615,449	882,157	1,412,606	25.00%	694,540
5B Mixed 10%	71,817	51,895	9,717	60.00%	5,990
5C Mixed 10%	9,759	7,319	6,604	75.00%	4,953
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	14,334,158	2,737,115	12,610,001	xxx	2,180,411
Sub-Totals:	76,217,729	5,905,730	29,177,795		4,418,980

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	47,654	21,140	45,531	15.00%	19,877
3B Steel 5%	216,486	222,544	211,236	25.00%	144,958
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	75,225	41,035	63,947	20.00%	38,928
4B Concrete 5%	27,818	12,986	10,000	35.00%	8,993
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	240,137	120,094	227,348	xxx	111,377
Sub-Totals:	607,321	417,800	558,062		324,132

Part III: Other types of risks:

Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,571,736	2,087,964	2,366,291
(2) Commercial inland addenda	7,145	892	2,890
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	18,935,573	92,780	17,644,657
Sub-Totals:	21,514,454	2,181,636	20,013,839
ZONE TOTALS	98,339,504	8,505,165	49,749,696
			6,629,193

All Co's

Totals For Zone B
 Composite of Zones B-1 (page 6), B-2 (page 7), and B-3 (page 8)
 (In thousands of dollars)

	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount
(1) 100% of sub-totals (p. 6, Part I)	129,672,181	10,355,635	69,834,370	7,402,088
50% of sub-totals (p. 7, Part I)	53,629,369	3,312,381	23,950,808	2,436,264
100% of sub-totals (p. 8, Part I)	76,217,729	5,905,730	29,177,795	4,418,980
Totals	259,519,279	19,573,745	122,962,972	14,257,332
OR				
(2) 50% of sub-totals (p. 6, Part I)	64,836,091	5,177,817	34,917,185	3,701,044
100% of sub-totals (p. 7, Part I)	107,258,737	6,624,761	47,901,615	4,872,529
100% of sub-totals (p. 8, Part I)	76,217,729	5,905,730	29,177,795	4,418,980
Totals	248,312,557	17,708,308	111,996,595	12,992,553
PLUS				
(3) 100% of sub-totals (p. 6, Part II)	4,879,768	2,465,975	4,504,669	2,103,031
100% of sub-totals (p. 7, Part II)	1,331,465	689,336	1,282,105	628,319
100% of sub-totals (p. 8, Part II)	607,321	417,800	558,062	324,132
Totals	6,818,553	3,573,111	6,344,836	3,055,482
PLUS				
(4) 50% of sub-totals (p. 10, Part II)	19,968	16,604	18,286	16,099
50% of sub-totals (p. 11, Part II)	1,899,216	632,824	618,703	236,994
Totals	1,919,183	649,428	636,989	253,093
(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)	268,257,016	23,796,284	129,944,797	17,565,908
(6) Sub-totals for Other Types of Risks (p. 2, Part III)	24,835,130	3,912,210	21,067,482	2,899,847
(p. 3, Part III)	15,238,098	3,274,064	12,667,940	2,231,742
(p. 4, Part III)	21,514,454	2,181,636	20,013,839	1,886,080
Totals	61,587,682	9,367,910	53,749,261	7,017,670
(7) Totals for Zone B ((5) plus (6)) (Enter here and on Page 1)	329,844,697	33,164,194	183,694,059	24,583,578
Totals Check	381,554,882	35,827,147	207,007,877	26,766,749
Difference	(51,710,185)	(2,662,953)	(23,313,819)	(2,183,171)

ZONE C COUNTIES: Kern, San Luis Obispo, Santa Barbara, Ventura
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.13%	0
1A 1-4 Family 5%	0	0	0	3.13%	0
1A 1-4 Family 10%	21,264	808	21,260	1.75%	803
1B "Homeowners" - 1% or flat	500	31	500	6.13%	31
1B "Homeowners" 5%	906,423	39,601	836,825	3.13%	35,809
1B "Homeowners" 10%	4,423,521	78,915	3,807,352	1.75%	67,044
1B "Homeowners" 15% & up	6,904,312	78,388	6,721,863	1.13%	76,191
1B "Homeowners" 15% "Mini"	28,247,958	158,640	3,289,943	0.56%	19,006
1B "Homeowners" "Wrap"	6,010,322	151,496	136,351	2.56%	3,491
1C Wood Frame - small 5%	48,037	1,458	40,553	3.00%	1,232
1D Wood - other 5%	445,362	42,602	442,614	10.00%	45,241
1E Mobile Homes 2%	14,805	766	14,805	5.00%	766
2A Metal - small 5%	220,612	5,444	206,875	2.00%	5,169
2B Metal - other 5%	163,489	9,861	163,489	10.00%	14,549
3A Steel 5%	195,461	78,789	169,335	15.00%	62,749
3B Steel 5%	664,565	452,612	636,144	25.00%	342,281
3C Steel 10%	5,632	4,633	4,633	25.00%	4,633
4A Concrete 5%	157,722	73,178	120,672	20.00%	61,587
4B Concrete 5%	98,428	147,078	93,589	35.00%	70,851
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	3,139	1,413	3,139	45.00%	1,413
5A Mixed 5%	1,237,672	556,619	1,082,512	25.00%	491,037
5B Mixed 10%	13,401	32,199	12,002	60.00%	7,201
5C Mixed 10%	4,218	9,273	3,041	75.00%	2,281
6 EQ resistive 5%	556	15	556	10.00%	15
Risks in above classes not written at standard deductible	12,970,752	1,709,545	11,924,596	xxx	1,368,093
Sub-Totals:	62,758,150	3,633,361	29,732,646		2,681,471

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	39,936	33,208	36,572	xxx	32,198
Sub-Totals:	39,936	33,208	36,572		32,198

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	3,013,951	2,284,217	2,518,044	1,698,946
(2) Commercial inland addenda	6,387	1,327	2,967	583
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	46,942,211	233,607	46,439,464	232,025
(5) 50% of amounts for over 8 stories for Zone B (Page 9, (3) totals):	3,141,579	1,616,677	2,914,394	1,364,693
Sub-totals	53,104,128	4,135,828	51,874,869	3,296,247
ZONE TOTALS	115,902,214	7,802,397	81,644,086	6,009,917

ZONE D: San Diego County
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	2.63%	0
1A 1-4 Family 5%	0	0	0	1.19%	0
1A 1-4 Family 10%	725,029	69,751	724,930	0.56%	69,746
1B "Homeowners" - 1% or flat	20	4	20	2.63%	4
1B "Homeowners" 5%	1,543,771	48,307	1,398,182	1.19%	45,753
1B "Homeowners" 10%	3,455,292	20,695	3,061,086	0.56%	18,443
1B "Homeowners" 15% & up	2,366,102	7,380	2,171,084	0.31%	6,894
1B "Homeowners" 15% "Mini"	39,796,882	63,730	4,961,426	0.16%	8,030
1B "Homeowners" "Wrap"	10,696,496	110,145	3,347	1.03%	34
1C Wood Frame - small 5%	5,436	555	5,427	3.00%	555
1D Wood - other 5%	676,471	88,658	668,442	10.00%	87,900
1E Mobile Homes 2%	9,703	493	9,703	5.00%	493
2A Metal - small 5%	46,541	1,380	40,518	2.00%	1,224
2B Metal - other 5%	2,628	262	2,128	10.00%	213
3A Steel 5%	390,685	105,917	333,810	15.00%	99,042
3B Steel 5%	982,319	549,079	859,698	25.00%	482,056
3C Steel 10%	4,066	4,051	4,051	25.00%	4,051
4A Concrete 5%	276,698	172,017	257,914	20.00%	156,386
4B Concrete 5%	140,601	91,098	94,351	35.00%	44,848
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	12,144	5,465	7,369	45.00%	3,316
5A Mixed 5%	1,672,466	590,490	1,128,935	25.00%	472,150
5B Mixed 10%	22,635	20,671	8,835	60.00%	7,057
5C Mixed 10%	18,541	15,156	10,802	75.00%	8,601
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	12,426,734	2,234,804	11,428,572	xxx	2,074,316
Sub-Totals:	75,271,262	4,200,109	27,180,630		3,591,113

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	138,936	75,641	127,937	15.00%	69,650
3B Steel 5%	145,853	87,826	139,303	25.00%	86,074
3C Steel 10%	162	41	49	25.00%	12
4A Concrete 5%	160,003	54,405	154,509	20.00%	49,316
4B Concrete 5%	62,208	36,404	57,208	35.00%	32,904
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	3,291,267	1,011,331	758,400	xxx	236,033
Sub-Totals:	3,798,431	1,265,648	1,237,407		473,988

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	2,735,740	1,664,561	2,273,961	1,451,199
(2) Commercial inland addenda	10,538	1,864	4,142	690
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	10,204,410	49,891	7,531,840	45,241
(5) 50% of amounts for over 8 stories for Zone E (Page 9, (3) totals):	3,141,579	1,616,677	2,914,394	1,364,693
(6) 50% of amounts for over 8 stories for Zone E (Page 12, sub-total for Part II):	256,090	106,882	244,487	96,418
Sub-totals	16,348,356	3,439,874	12,968,825	2,958,241
ZONE TOTALS	95,418,049	8,905,632	41,386,862	7,023,342

ZONE E COUNTIES: Alpine, Imperial, Inyo, Mono, Riverside, San Bernardino

(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.25%	0
1A 1-4 Family 5%	0	0	0	2.38%	0
1A 1-4 Family 10%	148,621	13,145	148,614	1.13%	13,139
1B "Homeowners" - 1% or flat	10	3	10	5.25%	3
1B "Homeowners" 5%	987,394	103,581	852,929	2.38%	87,034
1B "Homeowners" 10%	3,486,017	43,185	3,158,777	1.13%	38,778
1B "Homeowners" 15% & up	4,648,319	32,110	4,597,323	0.63%	31,795
1B "Homeowners" 15% "Mini"	22,433,869	69,594	3,206,108	0.31%	9,977
1B "Homeowners" "Wrap"	2,600,364	53,235	28,653	2.06%	590
1C Wood Frame - small 5%	76,841	520	76,833	3.00%	520
1D Wood - other 5%	577,295	68,282	568,755	10.00%	71,253
1E Mobile Homes 2%	25,799	1,303	25,799	5.00%	1,303
2A Metal - small 5%	141,694	16,536	127,245	2.00%	15,571
2B Metal - other 5%	50,589	3,404	49,681	10.00%	4,069
3A Steel 5%	666,273	328,491	591,581	15.00%	264,248
3B Steel 5%	1,465,050	862,708	1,331,980	25.00%	758,545
3C Steel 10%	51,588	12,511	12,511	25.00%	12,511
4A Concrete 5%	348,866	181,841	317,277	20.00%	159,829
4B Concrete 5%	135,688	94,534	103,726	35.00%	82,384
4C Concrete 10 %	3,625	34,196	3,625	50.00%	1,812
4D Concrete 10 %	3,811	1,715	3,554	45.00%	1,599
5A Mixed 5%	2,592,658	1,318,124	2,297,323	25.00%	1,100,646
5B Mixed 10%	112,405	88,813	18,768	60.00%	12,241
5C Mixed 10%	23,085	18,564	15,354	75.00%	12,766
6 EQ resistive 5%	0	0	0	10.00%	1,496
Risks in above classes not written at standard deductible	12,790,023	2,361,316	11,595,194	xxx	2,044,189
Sub-Totals:	53,369,885	5,707,709	29,131,621		4,726,298

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	97,672	34,371	92,641	15.00%	34,550
3B Steel 5%	64,840	44,526	64,840	25.00%	33,119
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	107,472	55,016	101,472	20.00%	55,016
4B Concrete 5%	12,500	12,500	5,000	35.00%	5,000
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	234,696	72,352	230,020	xxx	70,151
Sub-Totals:	517,180	218,764	493,973		197,836

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	4,526,161	3,526,745	3,956,362	2,897,447
(2) Commercial inland addenda	3,418	414	1,572	243
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	7,971,579	40,412	6,297,439	38,248
(5) 50% of amounts for over 8 stories for Zone B (Page 9, (3) totals):	3,141,579	1,616,677	2,914,394	1,364,693
(6) 50% of amounts for over 8 stories for Zone C (Page 10, sub-total for Part II):	19,968	16,604	18,286	16,099
(7) 50% of amounts for over 8 stories for Zone D (Page 11, sub-total for Part II):	1,844,966	604,978	566,103	213,816
Sub-totals	17,507,671	5,805,829	13,754,157	4,530,546
ZONE TOTALS	71,394,736	11,732,302	43,379,751	9,454,680

ZONE F COUNTIES: Fresno, Kings, Madera, Mariposa, Merced, Tulare
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	3.13%	0
1A 1-4 Family 5%	0	0	0	1.88%	0
1A 1-4 Family 10%	4,343	78	3,719	1.13%	69
1B "Homeowners" - 1% or flat	0	0	0	3.13%	0
1B "Homeowners" 5%	214,217	11,287	201,662	1.88%	7,624
1B "Homeowners" 10%	140,675	1,586	105,659	1.13%	1,190
1B "Homeowners" 15% & up	115,117	744	102,526	0.63%	665
1B "Homeowners" 15% "Mini"	2,895,045	8,994	443,949	0.31%	1,407
1B "Homeowners" "Wrap"	683,144	10,657	262	1.56%	4
1C Wood Frame - small 5%	837	25	835	3.00%	25
1D Wood - other 5%	144,577	22,179	137,082	10.00%	21,487
1E Mobile Homes 2%	4,162	219	4,162	5.00%	219
2A Metal - small 5%	56,600	2,343	47,770	2.00%	2,279
2B Metal - other 5%	27,719	10,887	24,194	10.00%	9,868
3A Steel 5%	83,844	64,174	83,044	15.00%	63,374
3B Steel 5%	705,836	356,228	526,063	25.00%	284,360
3C Steel 10%	13,559	13,557	13,557	25.00%	13,557
4A Concrete 5%	66,966	17,509	64,529	20.00%	13,757
4B Concrete 5%	398,826	150,462	243,826	35.00%	77,069
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	2,348	1,056	2,348	45.00%	1,056
5A Mixed 5%	326,984	235,139	297,267	25.00%	199,833
5B Mixed 10%	2,349	1,409	2,349	60.00%	1,409
5C Mixed 10%	1,748	1,311	1,136	75.00%	852
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	2,572,388	939,438	2,343,358	xxx	781,946
Sub-Totals:	8,461,283	1,849,282	4,649,296		1,482,051

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	25,683	26,090	3,183	xxx	2,500
Sub-Totals:	25,683	26,090	3,183		2,500

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	1,283,320	921,039	1,170,271	809,774
(2) Commercial inland addenda	4,412	685	2,173	290
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	1,645,612	7,569	1,429,725	6,622
Sub-Totals:	2,933,343	929,293	2,602,169	816,686
ZONE TOTALS	11,420,309	2,804,665	7,254,648	2,301,237

**ZONE G COUNTIES: Amador, Butte, Calavera, Colusa, El Dorado, Glenn, Nevada, Placer
Sacramento, San Joaquin, Stanislaus, Sutter, Tuolumne, Yolo, Yuba**
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	1.75%	0
1A 1-4 Family 5%	0	0	0	1.00%	0
1A 1-4 Family 10%	70,000	5,396	68,200	0.63%	5,384
1B "Homeowners" - 1% or flat	10	1	10	1.75%	1
1B "Homeowners" 5%	426,694	15,980	363,515	1.00%	15,155
1B "Homeowners" 10%	614,638	4,520	470,190	0.63%	3,593
1B "Homeowners" 15% & up	417,597	1,586	399,103	0.38%	1,516
1B "Homeowners" 15% "Mini"	10,242,707	19,501	1,256,373	0.19%	2,455
1B "Homeowners" "Wrap"	2,509,805	20,249	12,988	0.81%	105
1C Wood Frame - small 5%	23,190	385	18,945	3.00%	258
1D Wood - other 5%	441,822	84,491	441,317	10.00%	84,567
1E Mobile Homes 2%	8,027	402	8,027	5.00%	402
2A Metal - small 5%	131,931	3,318	120,474	2.00%	2,892
2B Metal - other 5%	13,599	1,360	6,349	10.00%	635
3A Steel 5%	234,671	97,705	193,438	15.00%	96,805
3B Steel 5%	598,872	379,937	576,200	25.00%	354,360
3C Steel 10%	8,163	8,149	8,149	25.00%	8,149
4A Concrete 5%	78,181	64,824	61,938	20.00%	51,796
4B Concrete 5%	59,750	59,430	59,750	35.00%	59,430
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	51,855	22,747	6,416	45.00%	3,234
5A Mixed 5%	1,017,960	581,109	918,354	25.00%	511,549
5B Mixed 10%	1,369	1,460	1,369	60.00%	902
5C Mixed 10%	4,708	3,531	3,081	75.00%	2,311
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	6,416,536	1,865,080	6,083,019	xxx	1,649,960
Sub-Totals:	23,372,086	3,241,162	11,077,205		2,855,459

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	53,750	28,147	52,500	15.00%	26,897
3B Steel 5%	121,166	61,732	119,926	25.00%	60,492
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	25,103	18,082	22,603	20.00%	17,397
4B Concrete 5%	13,500	13,500	13,500	35.00%	13,500
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	40,897	29,119	37,887	xxx	22,683
Sub-Totals:	254,416	150,581	246,416		140,970

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,524,278	1,603,488	2,147,810	1,407,252
(2) Commercial inland addenda	9,230	1,146	4,245	609
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	2,545,711	33,536	2,125,806	29,102
(5) 100% of amounts for over 8 stories: Carson City and County, plus Douglas and Washoe counties, all in Nevada:	52,469	192	27,025	102
Sub-Totals:	5,131,687	1,638,362	4,304,885	1,437,066
ZONE TOTALS	28,758,189	5,030,105	15,628,507	4,433,495

ZONE H COUNTIES: Lassen, Modoc, Plumas, Shasta, Sierra, Siskiyou, eham, Trinity
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	2.50%	0
1A 1-4 Family 5%	253	4	253	1.50%	4
1A 1-4 Family 10%	114,703	11,367	114,703	0.88%	11,367
1B "Homeowners" - 1% or flat	0	0	0	2.50%	0
1B "Homeowners" 5%	30,865	997	29,388	1.50%	997
1B "Homeowners" 10%	45,862	403	54,456	0.88%	480
1B "Homeowners" 15% & up	66,368	332	58,800	0.50%	294
1B "Homeowners" 15% "Mini"	1,094,497	2,749	99,839	0.25%	263
1B "Homeowners" "Wrap"	317,000	3,773	18,886	1.25%	236
1C Wood Frame - small 5%	4,610	139	4,610	3.00%	139
1D Wood - other 5%	36,345	3,635	36,345	10.00%	3,635
1E Mobile Homes 2%	4,823	260	4,823	5.00%	260
2A Metal - small 5%	20,706	7	20,706	2.00%	7
2B Metal - other 5%	0	0	0	10.00%	0
3A Steel 5%	15,948	3,779	15,948	15.00%	3,779
3B Steel 5%	56,971	14,413	56,971	25.00%	13,535
3C Steel 10%	1,339	1,339	1,339	25.00%	1,339
4A Concrete 5%	70,979	53,973	70,979	20.00%	53,973
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	83,927	25,070	20,903	25.00%	9,314
5B Mixed 10%	161	97	161	60.00%	97
5C Mixed 10%	88	66	57	75.00%	43
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	601,536	189,762	582,051	xxx	122,514
Sub-Totals:	2,566,982	312,165	1,191,219		222,276

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	0	0	0	xxx	0
Sub-Totals:	0	0	0		0

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	211,204	168,897	190,726	148,467
(2) Commercial inland addenda	819	70	340	34
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	513,302	29,341	512,626	2,361
Sub-Totals:	725,325	198,308	703,692	150,861
ZONE TOTALS	3,292,307	510,473	1,894,911	373,138

All Co's

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE
Form "A" - Primary Business
As of December 31, 2013

NAIC COMPANY OR GROUP CODE:		All Co's	Surplus =	183,132,038	x 1,000	
Zone	Area	(1) Aggregate Direct Liability	(2) Aggregate Direct PML	(3) Aggregate Liability Net of Reinsurance	(4) Estimated Net PML Amount	(5) Estimated Net PML Amount Limited by Catastrophe Reinsurance
A	San Francisco	257,462,865	21,960,639	93,461,724	18,722,227	21,776,393
B	Los Angeles/ Orange County	313,312,856	32,655,154	180,172,060	23,823,133	22,227,172
C	Santa Barbara	69,254,054	7,151,349	36,634,841	5,943,948	4,737,317
D	San Diego	84,142,465	8,069,254	35,995,473	7,010,830	5,486,797
E	South-East	67,606,206	10,409,790	41,067,803	8,889,006	7,028,356
F	Central	9,957,523	2,163,899	5,391,942	1,867,869	1,557,875
G	North-Central	27,680,710	4,635,388	14,997,911	4,195,494	3,541,403
H	North	2,902,491	471,841	1,369,464	396,737	373,710

I Co's

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE
Form "A" - Primary Business
As of December 31, 2013

(a) Direct premiums earned	5,855,284
(b) Assumed premiums earned	40,884
(c) Ceded premiums earned	685,407

(2) Estimated PML on aggregate ceded liability (other than catastrophe coverage)

Estimated PML ceded to:	<u>Zone A</u>	<u>Zone B</u>
U.S. Reinsurers - CA licensed	569,183	1,107,580
U.S. Reinsurers - non CA	236,963	604,704
Lloyd's of London	138,568	235,491
Other U.K.	16,594	24,201
Western Europe	123,465	194,408
All Other	447,712	606,004
Totals	1,532,485	2,772,390

(3) Amounts recoverable from catastrophe reinsurance

Amounts recoverable from:	<u>Zone A</u>	<u>Zone B</u>
U.S. Reinsurers - CA licensed	906,436	1,124,875
U.S. Reinsurers - non CA	96,187	89,343
Lloyd's of London	532,799	596,815
Other U.K.	38,487	37,154
Western Europe	393,298	642,715
All Other	1,894,323	1,913,388
Totals	3,861,529	4,404,290

(4) Were most of your per risk treaties (on exposures ceded) in effect during 2013 subject to an occurrence or per event limitation?

Yes No

California Earthquake Authority (CEA) Interrogatory

(1) Was your company a member of the CEA? Yes No

(2) If so, how many CEA policies that your company issued were outstanding at the end of the year? **479,083**

What was the total liability (exposure or Coverage A) on these policies? **170,845,092**

All Co's

SUBZONE A-1 COUNTIES: San Francisco and San Mateo
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.75%	0
1A 1-4 Family 5%	687	25	687	3.63%	25
1A 1-4 Family 10%	43,202	2,014	43,201	2.13%	2,013
1B "Homeowners" - 1% or flat	225	15	225	6.75%	15
1B "Homeowners" 5%	226,378	41,858	181,598	3.63%	33,142
1B "Homeowners" 10%	2,571,871	58,043	2,444,563	2.13%	54,105
1B "Homeowners" 15% & up	28,824,893	309,437	2,431,237	1.38%	301,781
1B "Homeowners" 15% "Mini"	15,561,567	112,693	2,862,038	0.69%	21,266
1B "Homeowners" "Wrap"	926,029	25,835	97,142	2.94%	2,856
1C Wood Frame - small 5%	6,474	452	4,775	3.00%	401
1D Wood - other 5%	242,688	21,080	232,349	10.00%	20,046
1E Mobile Homes 2%	130	7	130	5.00%	7
2A Metal - small 5%	38,125	1,248	33,921	2.00%	1,164
2B Metal - other 5%	5,617	999	5,340	10.00%	999
3A Steel 5%	391,277	188,043	357,056	15.00%	160,938
3B Steel 5%	1,017,069	471,386	806,535	25.00%	359,437
3C Steel 10%	6,265	6,255	6,255	25.00%	6,255
4A Concrete 5%	501,884	310,477	466,577	20.00%	250,389
4B Concrete 5%	140,723	110,857	135,718	35.00%	87,327
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	41,861	21,587	18,841	45.00%	11,228
5A Mixed 5%	341,860	182,493	270,322	25.00%	156,902
5B Mixed 10%	15,323	11,394	12,028	60.00%	8,616
5C Mixed 10%	157,121	125,123	155,681	75.00%	123,688
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	9,668,338	1,450,653	8,749,145	xxx	1,224,981
Sub-Totals:	60,729,609	3,451,974	19,315,365		2,827,581

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	1,125,487	546,473	1,064,097	15.00%	417,897
3B Steel 5%	1,299,925	911,487	1,172,454	25.00%	806,257
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	621,449	346,484	554,378	20.00%	291,315
4B Concrete 5%	515,655	329,810	439,894	35.00%	258,863
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	5,000	5,000	1,000	45.00%	1,000
5A Mixed 5%	90,271	23,911	90,121	25.00%	23,873
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	11,787	8,841	11,787	75.00%	8,841
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	5,379,449	2,344,966	2,861,249	xxx	1,965,866
Sub-Totals:	9,049,023	4,516,970	6,194,980		3,773,912

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	1,916,173	915,149	1,294,406	762,025
(2) Commercial inland addenda	10,328	2,559	2,493	705
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	75,205,644	471,825	2,965,214	437,757
Sub-Totals:	77,132,145	1,389,533	4,262,113	1,200,486
ZONE TOTALS	146,910,777	9,358,476	#####	7,801,979

SUBZONE A-2 COUNTIES: Alameda and Contra Costa
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.75%	0
1A 1-4 Family 5%	0	0	0	3.63%	0
1A 1-4 Family 10%	412,048	38,922	411,967	2.13%	38,912
1B "Homeowners" - 1% or flat	150	10	150	6.75%	10
1B "Homeowners" 5%	492,837	95,767	319,891	3.63%	28,333
1B "Homeowners" 10%	2,522,321	63,767	2,327,298	2.13%	57,785
1B "Homeowners" 15% & up	5,364,494	77,403	5,308,745	1.38%	76,577
1B "Homeowners" 15% "Mini"	20,302,217	143,003	2,556,805	0.69%	17,914
1B "Homeowners" "Wrap"	1,099,644	33,106	41,609	2.94%	1,223
1C Wood Frame - small 5%	67,497	3,385	33,793	3.00%	2,374
1D Wood - other 5%	231,411	28,697	224,198	10.00%	27,977
1E Mobile Homes 2%	1,377	69	1,377	5.00%	69
2A Metal - small 5%	113,107	6,712	93,194	2.00%	6,521
2B Metal - other 5%	6,084	608	3,000	10.00%	300
3A Steel 5%	207,268	115,257	178,815	15.00%	82,912
3B Steel 5%	771,648	457,313	751,168	25.00%	377,658
3C Steel 10%	60	55	55	25.00%	55
4A Concrete 5%	405,011	308,851	358,398	20.00%	215,930
4B Concrete 5%	205,755	154,469	168,173	35.00%	136,291
4C Concrete 10 %	7,445	3,723	3,000	50.00%	1,500
4D Concrete 10 %	7,078	3,330	6,773	45.00%	3,178
5A Mixed 5%	859,475	439,672	801,810	25.00%	370,394
5B Mixed 10%	16,227	9,736	16,227	60.00%	9,736
5C Mixed 10%	38,154	28,615	38,154	75.00%	28,615
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	9,090,139	1,780,374	8,172,578	xxx	1,358,025
Sub-Totals:	42,221,447	3,792,844	21,817,178		2,842,290

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	47,279	19,917	47,279	15.00%	19,917
3B Steel 5%	27,664	10,548	26,187	25.00%	9,071
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	60,329	23,978	57,829	20.00%	21,478
4B Concrete 5%	2,015	1,362	2,015	35.00%	744
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	248,098	86,931	241,273	xxx	85,585
Sub-Totals:	385,385	142,737	374,582		136,795

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,507,168	1,329,770	2,153,916	1,408,000
(2) Commercial inland addenda	6,583	1,580	3,436	1,177
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	3,591,581	282,099	2,359,407	269,348
Sub-Totals:	6,105,332	1,613,449	4,516,758	1,678,525
ZONE TOTALS	48,712,164	5,549,029	26,708,518	4,657,610

All Co's

SUBZONE A-3 COUNTIES: Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito, Santa Clara, Santa Cruz, Solano, Sonoma
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.75%	0
1A 1-4 Family 5%	0	0	0	3.63%	0
1A 1-4 Family 10%	181,651	14,107	181,437	2.13%	14,091
1B "Homeowners" - 1% or flat	300	20	300	6.75%	20
1B "Homeowners" 5%	939,507	116,015	817,400	3.63%	102,841
1B "Homeowners" 10%	5,048,531	114,288	4,646,434	2.13%	101,746
1B "Homeowners" 15% & up	6,231,277	89,171	6,074,348	1.38%	85,925
1B "Homeowners" 15% "Mini"	41,056,848	290,734	4,688,547	0.69%	33,500
1B "Homeowners" "Wrap"	3,646,415	107,254	169,264	2.94%	4,976
1C Wood Frame - small 5%	56,108	1,683	49,181	3.00%	1,475
1D Wood - other 5%	594,485	119,274	569,040	10.00%	118,572
1E Mobile Homes 2%	11,249	563	11,249	5.00%	559
2A Metal - small 5%	101,230	12,565	94,373	2.00%	11,461
2B Metal - other 5%	6,200	1,550	4,978	10.00%	1,244
3A Steel 5%	818,747	239,058	733,802	15.00%	214,216
3B Steel 5%	2,276,560	1,016,700	2,151,590	25.00%	871,971
3C Steel 10%	4,453	4,431	4,431	25.00%	4,431
4A Concrete 5%	653,078	409,644	527,736	20.00%	319,704
4B Concrete 5%	60,646	54,000	38,401	35.00%	35,006
4C Concrete 10 %	2	1	0	50.00%	0
4D Concrete 10 %	9,105	4,097	7,364	45.00%	3,314
5A Mixed 5%	1,198,326	464,161	957,833	25.00%	383,113
5B Mixed 10%	54,970	34,648	43,801	60.00%	28,474
5C Mixed 10%	15,805	11,854	15,785	75.00%	11,839
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	14,867,825	2,334,273	13,944,450	xxx	2,030,177
Sub-Totals:	77,833,317	5,440,091	35,731,743		4,378,655

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	18,765	18,765	18,765	15.00%	14,728
3B Steel 5%	24,024	23,538	23,749	25.00%	23,531
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	106,658	74,674	97,658	20.00%	48,104
4B Concrete 5%	50	18	50	35.00%	18
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	17,301	901	17,301	xxx	901
Sub-Totals:	166,799	117,896	157,524		87,282

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	5,257,728	2,936,924	4,601,616	2,938,547
(2) Commercial inland addenda	14,061	3,417	9,738	2,937
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	8,893,041	249,110	6,101,548	239,989
Sub-Totals:	14,164,830	3,189,451	10,712,902	3,181,474
ZONE TOTALS	92,164,946	8,747,438	46,602,169	7,647,411

All Co's

Totals For Zone A

Composite of Zones A-1 (page 2), A-2 (page 3), and A-3 (page 4)
(In thousands of dollars)

	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount
(1) 100% of sub-totals (p. 2, Part I)	60,729,609	3,451,974	19,315,365	2,827,581
50% of sub-totals (p. 3, Part I)	21,110,724	1,896,422	10,908,589	1,421,145
100% of sub-totals (p. 4, Part I)	77,833,317	5,440,091	35,731,743	4,378,655
Totals	159,673,649	10,788,486	65,955,698	8,627,381
OR				
(2) 50% of sub-totals (p. 2, Part I)	30,364,804	1,725,987	9,657,683	1,413,790
100% of sub-totals (p. 3, Part I)	42,221,447	3,792,844	21,817,178	2,842,290
100% of sub-totals (p. 4, Part I)	77,833,317	5,440,091	35,731,743	4,378,655
Totals	150,419,569	10,958,921	67,206,604	8,634,735
PLUS				
(3) 100% of sub-totals (p. 2, Part II)	9,049,023	4,516,970	6,194,980	3,773,912
100% of sub-totals (p. 3, Part II)	385,385	142,737	374,582	136,795
100% of sub-totals (p. 4, Part II)	166,799	117,896	157,524	87,282
Totals	9,601,207	4,777,603	6,727,086	3,997,989
PLUS				
(4) 33% of sub-totals (p. 14, Part II)	39,782	31,682	36,260	29,018
(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)	160,060,558	15,768,206	73,969,950	12,661,742
(6) Sub-totals for Other Types of Risks (p. 2, Part III)	77,132,145	1,389,533	4,262,113	1,200,486
(p. 3, Part III)	6,105,332	1,613,449	4,516,758	1,678,525
(p. 4, Part III)	14,164,830	3,189,451	10,712,902	3,181,474
Totals	97,402,307	6,192,432	19,491,774	6,060,485
(7) Totals for Zone A ((5) plus (6)) (Enter here and on Page 1)	257,462,865	21,960,639	93,461,724	18,722,227
Totals Check	287,787,887	23,654,944	103,083,147	20,107,000
Difference	(30,325,022)	(1,694,305)	(9,621,423)	(1,384,773)

All Co's

SUBZONE B-1: Los Angeles County west of Interstate 5 and south of Mulholland Drive
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.75%	0
1A 1-4 Family 5%	0	0	0	3.00%	0
1A 1-4 Family 10%	75,677	3,592	74,957	1.63%	3,551
1B "Homeowners" - 1% or flat	1,051	60	1,051	5.75%	60
1B "Homeowners" 5%	1,028,272	71,857	854,278	3.00%	58,210
1B "Homeowners" 10%	7,548,943	128,624	6,000,997	1.63%	102,397
1B "Homeowners" 15% & up	10,471,682	128,937	9,944,535	1.00%	103,528
1B "Homeowners" 15% "Mini"	46,259,250	234,364	6,015,065	0.50%	31,783
1B "Homeowners" "Wrap"	5,518,489	137,969	4,763	2.50%	119
1C Wood Frame - small 5%	3,833	221	3,601	3.00%	214
1D Wood - other 5%	773,780	62,705	740,148	10.00%	59,414
1E Mobile Homes 2%	5,335	267	5,335	5.00%	267
2A Metal - small 5%	136,198	4,000	110,915	2.00%	3,614
2B Metal - other 5%	1,289	60	970	10.00%	60
3A Steel 5%	607,806	279,413	539,336	15.00%	237,977
3B Steel 5%	1,665,711	850,452	1,381,063	25.00%	668,533
3C Steel 10%	4,149	1,920	2,201	25.00%	1,434
4A Concrete 5%	830,683	447,836	622,543	20.00%	353,947
4B Concrete 5%	394,876	314,334	328,420	35.00%	252,283
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	13,519	6,476	10,733	45.00%	5,087
5A Mixed 5%	1,707,768	768,052	1,270,937	25.00%	518,324
5B Mixed 10%	2,445	1,467	653	60.00%	364
5C Mixed 10%	275,937	247,437	271,725	75.00%	244,041
6 EQ resistive 5%	25,822	8,056	25,822	10.00%	8,056
Risks in above classes not written at standard deductible	49,804,192	9,498,940	47,113,137	xxx	4,905,605
Sub-Totals:	127,156,705	13,197,039	75,323,186		7,558,870

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	781,226	490,924	736,662	15.00%	430,381
3B Steel 5%	621,895	455,980	499,682	25.00%	331,630
3C Steel 10%	73,850	73,850	61,146	25.00%	61,146
4A Concrete 5%	211,908	160,287	171,809	20.00%	113,389
4B Concrete 5%	137,695	94,828	119,922	35.00%	81,505
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	5,164	5,164	5,164	45.00%	5,164
5A Mixed 5%	12,981	9,145	12,981	25.00%	9,145
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	4,123	3,092	4,123	75.00%	3,092
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	2,241,486	669,313	2,102,690	xxx	607,455
Sub-Totals:	4,090,329	1,962,583	3,714,180		1,642,908

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	5,070,787	2,756,854	3,784,481	2,192,824
(2) Commercial inland addenda	11,025	1,825	6,028	714
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	33,735,291	985,999	30,651,917	977,015
Sub-Totals:	38,817,102	3,744,678	34,442,425	3,170,553
ZONE TOTALS	170,064,137	18,904,300	113,479,791	12,372,330

All Co's

SUBZONE B-2: Remainder of Los Angeles County not part of Subzone B-1
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.75%	0
1A 1-4 Family 5%	0	0	0	3.00%	0
1A 1-4 Family 10%	44,953	772	44,932	1.63%	748
1B "Homeowners" - 1% or flat	350	20	350	5.75%	20
1B "Homeowners" 5%	739,736	65,536	625,286	3.00%	59,576
1B "Homeowners" 10%	7,015,960	123,128	5,688,600	1.63%	97,958
1B "Homeowners" 15% & up	13,670,824	138,917	13,094,804	1.00%	132,795
1B "Homeowners" 15% "Mini"	48,500,589	243,975	3,406,629	0.50%	17,228
1B "Homeowners" "Wrap"	5,420,898	135,539	4,499	2.50%	112
1C Wood Frame - small 5%	14,394	432	12,821	3.00%	384
1D Wood - other 5%	762,184	74,317	725,149	10.00%	70,009
1E Mobile Homes 2%	17,670	883	17,670	5.00%	883
2A Metal - small 5%	47,541	950	34,904	2.00%	764
2B Metal - other 5%	14,232	907	14,232	10.00%	907
3A Steel 5%	522,045	254,624	426,753	15.00%	201,991
3B Steel 5%	1,158,979	519,861	1,067,998	25.00%	449,165
3C Steel 10%	515	513	513	25.00%	513
4A Concrete 5%	484,341	344,880	401,339	20.00%	290,584
4B Concrete 5%	157,378	115,802	144,428	35.00%	101,100
4C Concrete 10 %	1,500	750	38	50.00%	19
4D Concrete 10 %	17,683	7,957	17,683	45.00%	7,957
5A Mixed 5%	1,670,133	785,228	1,450,179	25.00%	637,518
5B Mixed 10%	28,087	18,852	23,782	60.00%	15,169
5C Mixed 10%	28,878	21,657	25,502	75.00%	19,164
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	22,561,874	3,315,183	20,306,595	xxx	2,587,888
Sub-Totals:	102,880,744	6,170,684	47,534,684		4,692,454

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	151,736	48,560	142,238	15.00%	44,198
3B Steel 5%	139,911	112,718	122,466	25.00%	90,823
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	180,926	156,678	165,427	20.00%	141,394
4B Concrete 5%	25,750	19,184	25,750	35.00%	18,274
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	387,226	184,458	382,291	xxx	178,081
Sub-Totals:	885,549	521,598	838,172		472,771

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,291,990	1,147,349	1,653,495	1,036,025
(2) Commercial inland addenda	17,729	4,043	7,194	1,495
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	87	87	87	87
(4) All other (e.g., earthquake, sprinkler leakage)	4,843,382	647,228	3,064,814	640,244
Sub-Totals:	7,153,188	1,798,707	4,725,590	1,677,850
ZONE TOTALS	110,919,481	8,490,989	53,098,447	6,843,075

All Co's

SUBZONE B-3: Orange County
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.75%	0
1A 1-4 Family 5%	0	0	0	3.00%	0
1A 1-4 Family 10%	66,750	4,638	66,464	1.63%	4,622
1B "Homeowners" - 1% or flat	150	9	150	5.75%	9
1B "Homeowners" 5%	640,183	91,026	558,087	3.00%	82,250
1B "Homeowners" 10%	4,342,272	74,962	3,928,346	1.63%	67,354
1B "Homeowners" 15% & up	4,662,837	50,058	4,536,750	1.00%	48,773
1B "Homeowners" 15% "Mini"	38,684,023	194,147	3,062,962	0.50%	15,711
1B "Homeowners" "Wrap"	6,312,391	158,159	28,066	2.50%	702
1C Wood Frame - small 5%	13,398	596	11,460	3.00%	538
1D Wood - other 5%	734,628	71,522	688,936	10.00%	69,647
1E Mobile Homes 2%	5,387	269	5,387	5.00%	269
2A Metal - small 5%	41,711	1,543	34,238	2.00%	1,179
2B Metal - other 5%	48,356	1,933	38,957	10.00%	1,313
3A Steel 5%	497,476	278,064	358,727	15.00%	243,097
3B Steel 5%	2,122,257	848,042	2,022,610	25.00%	802,439
3C Steel 10%	7,053	1,943	7,051	25.00%	1,943
4A Concrete 5%	1,041,155	483,514	953,525	20.00%	416,890
4B Concrete 5%	114,293	96,607	60,126	35.00%	51,410
4C Concrete 10 %	15,532	7,766	11,391	50.00%	5,696
4D Concrete 10 %	34,407	15,484	6,417	45.00%	2,888
5A Mixed 5%	1,799,845	753,493	1,503,558	25.00%	613,599
5B Mixed 10%	28,280	16,968	20,445	60.00%	12,427
5C Mixed 10%	14,392	11,052	13,022	75.00%	10,025
6 EQ resistive 5%	4,200	3,360	4,200	10.00%	420
Risks in above classes not written at standard deductible	12,642,524	1,804,342	11,542,987	xxx	1,516,810
Sub-Totals:	73,873,499	4,969,497	29,463,862		3,970,009

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	106,395	29,019	102,417	15.00%	27,608
3B Steel 5%	107,688	74,521	103,563	25.00%	70,396
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	59,525	37,473	40,822	20.00%	31,241
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	939,282	517,051	555,703	xxx	215,178
Sub-Totals:	1,212,889	658,064	802,505		344,422

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsuranc	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,927,387	1,501,126	2,789,626	1,518,059
(2) Commercial inland addenda	6,664	1,044	3,011	402
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	4,876,843	749,941	3,622,715	744,692
Sub-Totals:	7,810,894	2,252,111	6,415,352	2,263,153
ZONE TOTALS	82,897,282	7,879,671	36,681,719	6,577,584

All Co's

Totals For Zone B

Composite of Zones B-1 (page 6), B-2 (page 7), and B-3 (page 8)
(In thousands of dollars)

	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount
(1) 100% of sub-totals (p. 6, Part I)	127,156,705	13,197,039	75,323,186	7,558,870
50% of sub-totals (p. 7, Part I)	51,440,372	3,085,342	23,767,342	2,346,227
100% of sub-totals (p. 8, Part I)	73,873,499	4,969,497	29,463,862	3,970,009
Totals	252,470,577	21,251,878	128,554,391	13,875,106
OR				
(2) 50% of sub-totals (p. 6, Part I)	63,578,353	6,598,519	37,661,593	3,779,435
100% of sub-totals (p. 7, Part I)	102,880,744	6,170,684	47,534,684	4,692,454
100% of sub-totals (p. 8, Part I)	73,873,499	4,969,497	29,463,862	3,970,009
Totals	240,332,596	17,738,701	114,660,140	12,441,898
PLUS				
(3) 100% of sub-totals (p. 6, Part II)	4,090,329	1,962,583	3,714,180	1,642,908
100% of sub-totals (p. 7, Part II)	885,549	521,598	838,172	472,771
100% of sub-totals (p. 8, Part II)	1,212,889	658,064	802,505	344,422
Totals	6,188,767	3,142,245	5,354,856	2,460,101
PLUS				
(4) 50% of sub-totals (p. 10, Part II)	42,169	30,201	42,169	30,201
50% of sub-totals (p. 11, Part II)	830,159	435,334	637,277	346,169
Totals	872,328	465,535	679,445	376,370
(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)	259,531,672	24,859,658	134,588,693	16,711,577
(6) Sub-totals for Other Types of Risks				
(p. 2, Part III)	38,817,102	3,744,678	34,442,425	3,170,553
(p. 3, Part III)	7,153,188	1,798,707	4,725,590	1,677,850
(p. 4, Part III)	7,810,894	2,252,111	6,415,352	2,263,153
Totals	53,781,184	7,795,495	45,583,367	7,111,556
(7) Totals for Zone B ((5) plus (6)) (Enter here and on Page 1)	313,312,856	32,655,154	180,172,060	23,823,133
Totals Check	363,880,900	35,274,961	203,259,957	25,792,990
Difference	(50,568,044)	(2,619,807)	(23,087,897)	(1,969,857)

All Co's

ZONE C COUNTIES: Kern, San Luis Obispo, Santa Barbara, Ventura
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.13%	0
1A 1-4 Family 5%	0	0	0	3.13%	0
1A 1-4 Family 10%	22,117	935	22,112	1.75%	931
1B "Homeowners" - 1% or flat	500	31	500	6.13%	31
1B "Homeowners" 5%	965,353	49,721	908,395	3.13%	46,953
1B "Homeowners" 10%	4,842,735	86,575	4,348,059	1.75%	76,516
1B "Homeowners" 15% & up	7,020,778	81,180	6,860,929	1.13%	79,086
1B "Homeowners" 15% "Mini"	27,710,205	158,638	3,387,617	0.56%	19,653
1B "Homeowners" "Wrap"	5,304,969	135,071	145,320	2.56%	3,720
1C Wood Frame - small 5%	46,014	2,919	40,453	3.00%	1,280
1D Wood - other 5%	516,161	50,102	509,064	10.00%	51,473
1E Mobile Homes 2%	12,727	636	12,727	5.00%	636
2A Metal - small 5%	246,786	7,055	229,895	2.00%	7,366
2B Metal - other 5%	145,530	7,789	145,530	10.00%	10,481
3A Steel 5%	343,019	109,570	305,021	15.00%	94,855
3B Steel 5%	1,329,789	613,523	1,248,539	25.00%	511,550
3C Steel 10%	136	134	134	25.00%	134
4A Concrete 5%	245,141	125,812	235,683	20.00%	113,543
4B Concrete 5%	225,710	186,208	187,921	35.00%	142,108
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	5,614	2,526	4,614	45.00%	2,076
5A Mixed 5%	1,036,992	446,174	942,625	25.00%	403,952
5B Mixed 10%	20,956	12,573	19,556	60.00%	11,734
5C Mixed 10%	10,442	8,457	10,441	75.00%	8,456
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	10,968,855	1,191,381	10,325,118	xxx	952,013
Sub-Totals:	61,020,529	3,277,009	29,890,253		2,538,546

Part II: Insurance on structures of over 8 stories:

Column 1 earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	84,338	60,403	84,338	25.00%	60,403
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	0	0	0	xxx	0
Sub-Totals:	84,338	60,403	84,338		60,403

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	2,774,080	1,807,782	2,322,284	1,682,303
(2) Commercial inland addenda	4,545	799	2,470	485
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	2,276,179	434,234	1,658,067	432,161
(5) 50% of amounts for over 8 stories for Zone B (Page 9, (3) totals):	3,094,383	1,571,123	2,677,428	1,230,050
Sub-totals	8,149,188	3,813,938	6,660,250	3,344,999
ZONE TOTALS	69,254,054	7,151,349	36,634,841	5,943,948

All Co's

ZONE D: San Diego County
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	2.63%	0
1A 1-4 Family 5%	0	0	0	1.19%	0
1A 1-4 Family 10%	688,723	66,343	688,623	0.56%	66,338
1B "Homeowners" - 1% or flat	50	1	50	2.63%	1
1B "Homeowners" 5%	2,026,942	77,916	1,837,257	1.19%	72,087
1B "Homeowners" 10%	3,571,660	22,815	3,273,585	0.56%	21,077
1B "Homeowners" 15% & up	2,200,970	7,065	2,107,814	0.31%	6,775
1B "Homeowners" 15% "Mini"	39,006,025	62,540	4,966,755	0.16%	8,061
1B "Homeowners" "Wrap"	9,149,736	94,406	33,072	1.03%	341
1C Wood Frame - small 5%	3,373	494	3,362	3.00%	494
1D Wood - other 5%	797,834	153,521	789,602	10.00%	148,687
1E Mobile Homes 2%	8,590	429	8,590	5.00%	429
2A Metal - small 5%	71,834	1,407	67,584	2.00%	1,322
2B Metal - other 5%	10,089	3,398	9,589	10.00%	3,174
3A Steel 5%	405,462	154,936	391,638	15.00%	144,853
3B Steel 5%	2,616,431	1,031,216	2,556,838	25.00%	967,808
3C Steel 10%	551	548	548	25.00%	548
4A Concrete 5%	558,553	357,811	488,348	20.00%	336,677
4B Concrete 5%	123,523	62,366	89,523	35.00%	44,616
4C Concrete 10%	500	250	0	50.00%	0
4D Concrete 10%	11,838	5,327	7,063	45.00%	3,178
5A Mixed 5%	2,066,494	691,709	1,823,612	25.00%	645,182
5B Mixed 10%	16,800	15,170	12,400	60.00%	10,985
5C Mixed 10%	19,887	14,916	19,887	75.00%	14,916
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	8,827,813	1,329,947	8,170,396	xxx	1,194,079
Sub-Totals:	72,183,677	4,154,532	27,346,136		3,691,628

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	444,938	121,698	280,726	15.00%	111,274
3B Steel 5%	173,910	131,593	158,191	25.00%	123,625
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	163,782	92,562	141,016	20.00%	69,197
4B Concrete 5%	180,891	114,455	175,107	35.00%	108,671
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	5,000	5,000	3,563	25.00%	3,563
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	691,798	405,359	515,951	xxx	276,008
Sub-Totals:	1,660,318	870,667	1,274,553		692,337

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	1,429,187	814,038	1,172,280	766,344
(2) Commercial inland addenda	7,326	1,165	3,278	510
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	5,640,910	579,409	3,417,311	574,736
(5) 50% of amounts for over 8 stories for Zone E (Page 9, (3) totals):	3,094,383	1,571,123	2,677,428	1,230,050
(6) 50% of amounts for over 8 stories for Zone E (Page 12, sub-total for Part II):	126,663	78,321	104,487	55,224
Sub-totals	10,298,470	3,044,055	7,374,784	2,626,865
ZONE TOTALS	84,142,465	8,069,254	35,995,473	7,010,830

All Co's

ZONE E COUNTIES: Alpine, Imperial, Inyo, Mono, Riverside, San Bernardino
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.25%	0
1A 1-4 Family 5%	0	0	0	2.38%	0
1A 1-4 Family 10%	155,683	14,084	155,675	1.13%	14,077
1B "Homeowners" - 1% or flat	425	22	425	5.25%	22
1B "Homeowners" 5%	1,669,630	92,889	1,546,444	2.38%	91,358
1B "Homeowners" 10%	3,763,863	48,650	3,480,758	1.13%	43,792
1B "Homeowners" 15% & up	4,717,711	35,672	4,665,973	0.63%	35,361
1B "Homeowners" 15% "Mini"	22,554,876	70,611	3,470,177	0.31%	11,036
1B "Homeowners" "Wrap"	2,351,450	48,259	31,802	2.06%	655
1C Wood Frame - small 5%	13,097	393	13,093	3.00%	393
1D Wood - other 5%	523,650	67,008	515,247	10.00%	59,491
1E Mobile Homes 2%	24,771	1,238	24,771	5.00%	1,238
2A Metal - small 5%	150,694	7,273	127,680	2.00%	7,197
2B Metal - other 5%	42,350	4,800	41,472	10.00%	4,578
3A Steel 5%	563,150	231,621	495,228	15.00%	193,515
3B Steel 5%	1,789,379	905,152	1,538,099	25.00%	747,255
3C Steel 10%	527	518	518	25.00%	518
4A Concrete 5%	352,455	209,578	260,820	20.00%	147,487
4B Concrete 5%	71,194	54,461	38,066	35.00%	37,583
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	9,761	4,392	3,511	45.00%	1,580
5A Mixed 5%	2,399,230	1,126,904	2,139,338	25.00%	967,147
5B Mixed 10%	8,384	5,121	8,384	60.00%	5,121
5C Mixed 10%	174,722	131,678	174,653	75.00%	131,626
6 EQ resistive 5%	5,505	5,505	2,477	10.00%	2,477
Risks in above classes not written at standard deductible	12,645,672	2,291,214	11,834,460	xxx	1,940,731
Sub-Totals:	53,988,178	5,357,041	30,569,072		4,444,236

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	76,409	21,537	66,905	15.00%	16,290
3B Steel 5%	113,417	86,508	111,167	25.00%	70,587
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	46,000	31,095	22,652	20.00%	15,321
4B Concrete 5%	17,500	17,500	8,250	35.00%	8,250
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	0	0	0	xxx	0
Sub-Totals:	253,327	156,641	208,973		110,449

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	4,447,800	2,157,650	3,799,189	2,028,115
(2) Commercial inland addenda	2,651	346	1,420	249
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	4,947,539	701,455	3,132,275	699,537
(5) 50% of amounts for over 8 stories for Zone B (Page 9, (3) totals):	3,094,383	1,571,123	2,677,428	1,230,050
(6) 50% of amounts for over 8 stories for Zone C (Page 10, sub-total for Part II):	42,169	30,201	42,169	30,201
(7) 50% of amounts for over 8 stories for Zone D (Page 11, sub-total for Part II):	830,159	435,334	637,277	346,169
Sub-totals	13,364,701	4,896,108	10,289,758	4,334,321
ZONE TOTALS	67,606,206	10,409,790	41,067,803	8,889,006

All Co's

ZONE F COUNTIES: Fresno, Kings, Madera, Mariposa, Merced, Tulare
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	3.13%	0
1A 1-4 Family 5%	0	0	0	1.88%	0
1A 1-4 Family 10%	2,285	35	2,284	1.13%	33
1B "Homeowners" - 1% or flat	0	0	0	3.13%	0
1B "Homeowners" 5%	224,940	12,026	204,047	1.88%	10,283
1B "Homeowners" 10%	110,085	1,244	100,176	1.13%	1,129
1B "Homeowners" 15% & up	121,606	818	101,102	0.63%	689
1B "Homeowners" 15% "Mini"	2,854,046	8,855	407,988	0.31%	1,268
1B "Homeowners" "Wrap"	556,493	8,684	923	1.56%	14
1C Wood Frame - small 5%	928	28	927	3.00%	28
1D Wood - other 5%	133,010	12,970	126,670	10.00%	12,336
1E Mobile Homes 2%	3,974	199	3,974	5.00%	199
2A Metal - small 5%	85,930	3,725	77,203	2.00%	3,662
2B Metal - other 5%	17,948	11,091	14,423	10.00%	10,738
3A Steel 5%	134,564	36,231	129,564	15.00%	31,231
3B Steel 5%	351,690	251,432	286,947	25.00%	218,254
3C Steel 10%	117	116	116	25.00%	116
4A Concrete 5%	235,376	40,373	219,169	20.00%	31,845
4B Concrete 5%	401,870	162,181	251,370	35.00%	107,379
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	2,423	1,090	2,423	45.00%	1,090
5A Mixed 5%	366,509	261,183	299,948	25.00%	226,536
5B Mixed 10%	2,696	1,618	2,696	60.00%	1,618
5C Mixed 10%	2,015	1,511	2,015	75.00%	1,511
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	2,513,485	784,869	2,131,366	xxx	616,229
Sub-Totals:	8,121,989	1,600,279	4,365,330		1,276,188

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	5,000	508	5,000	15.00%	508
3B Steel 5%	12,000	12,000	12,000	25.00%	12,000
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	0	0	0	xxx	0
Sub-Totals:	17,000	12,508	17,000		12,508

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	810,742	450,401	571,608	479,636
(2) Commercial inland addenda	3,104	391	1,728	199
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	1,004,688	100,321	436,276	99,339
Sub-Totals:	1,818,533	551,112	1,009,612	579,173
ZONE TOTALS	9,957,523	2,163,899	5,391,942	1,867,869

All Co's

**ZONE G COUNTIES: Amador, Butte, Calavera, Colusa, El Dorado, Glenn, Nevada, Placer
Sacramento, San Joaquin, Stanislaus, Sutter, Tuolumne, Yolo, Yuba**
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	1.75%	0
1A 1-4 Family 5%	0	0	0	1.00%	0
1A 1-4 Family 10%	53,467	4,283	53,464	0.63%	4,282
1B "Homeowners" - 1% or flat	50	1	50	1.75%	1
1B "Homeowners" 5%	602,089	16,556	542,962	1.00%	13,368
1B "Homeowners" 10%	600,645	4,419	493,614	0.63%	3,727
1B "Homeowners" 15% & up	425,577	1,641	400,377	0.38%	1,546
1B "Homeowners" 15% "Mini"	9,813,892	18,686	1,188,520	0.19%	2,285
1B "Homeowners" "Wrap"	1,960,805	16,029	45,205	0.81%	366
1C Wood Frame - small 5%	13,235	397	8,952	3.00%	269
1D Wood - other 5%	504,459	108,400	500,566	10.00%	99,692
1E Mobile Homes 2%	7,321	366	7,321	5.00%	366
2A Metal - small 5%	142,672	16,517	129,124	2.00%	16,026
2B Metal - other 5%	17,656	1,214	11,906	10.00%	1,281
3A Steel 5%	212,476	112,253	193,262	15.00%	97,011
3B Steel 5%	712,584	521,125	631,661	25.00%	440,314
3C Steel 10%	6,330	6,321	6,321	25.00%	6,321
4A Concrete 5%	119,913	80,280	99,249	20.00%	64,017
4B Concrete 5%	75,680	55,804	41,735	35.00%	38,109
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	6,747	1,687	5,616	45.00%	1,404
5A Mixed 5%	2,548,928	1,136,359	2,368,424	25.00%	1,030,893
5B Mixed 10%	3,752	2,347	3,752	60.00%	2,347
5C Mixed 10%	10,030	8,772	8,303	75.00%	7,047
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	5,158,444	1,249,178	4,771,899	xxx	1,116,823
Sub-Totals:	22,996,751	3,362,635	11,512,283		2,947,494

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	20,450	15,253	17,700	15.00%	12,503
3B Steel 5%	59,586	52,429	58,016	25.00%	51,138
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	19,676	11,285	16,926	20.00%	11,285
4B Concrete 5%	9,959	9,959	6,406	35.00%	6,406
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	10,881	7,081	10,831	xxx	6,601
Sub-Totals:	120,552	96,005	109,879		87,932

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,065,915	1,113,552	1,625,453	1,102,584
(2) Commercial inland addenda	7,012	916	3,744	515
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	2,490,479	62,279	1,746,552	56,969
(5) 100% of amounts for over 8 stories: Carson City and County, plus Douglas and Washoe counties, all in Nevada:	0	0	0	0
Sub-Totals:	4,563,407	1,176,748	3,375,749	1,160,068
ZONE TOTALS	27,680,710	4,635,388	14,997,911	4,195,494

All Co's

ZONE H COUNTIES: Lassen, Modoc, Plumas, Shasta, Sierra, Siskiyou, eham, Trinity
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	2.50%	0
1A 1-4 Family 5%	244	4	244	1.50%	4
1A 1-4 Family 10%	105,747	10,469	105,747	0.88%	10,469
1B "Homeowners" - 1% or flat	0	0	0	2.50%	0
1B "Homeowners" 5%	34,978	432	30,930	1.50%	431
1B "Homeowners" 10%	43,690	384	55,721	0.88%	489
1B "Homeowners" 15% & up	66,170	331	55,188	0.50%	276
1B "Homeowners" 15% "Mini"	1,050,813	2,630	69,517	0.25%	177
1B "Homeowners" "Wrap"	262,286	3,328	19,612	1.25%	245
1C Wood Frame - small 5%	4,264	613	4,262	3.00%	613
1D Wood - other 5%	169,798	3,856	48,557	10.00%	3,856
1E Mobile Homes 2%	4,553	228	4,553	5.00%	228
2A Metal - small 5%	14,590	7	14,590	2.00%	7
2B Metal - other 5%	345	35	345	10.00%	35
3A Steel 5%	7,575	1,080	7,575	15.00%	1,081
3B Steel 5%	36,224	15,502	31,224	25.00%	10,502
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	65,708	65,708	65,708	20.00%	65,708
4B Concrete 5%	4,569	914	4,569	35.00%	914
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	30,835	8,761	30,834	25.00%	8,761
5B Mixed 10%	155	93	155	60.00%	93
5C Mixed 10%	113	84	113	75.00%	84
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	571,209	189,943	535,813	xxx	160,369
Sub-Totals:	2,473,865	304,402	1,085,257		264,343

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	0	0	0	xxx	0
Sub-Totals:	0	0	0		0

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	210,168	102,770	197,036	97,779
(2) Commercial inland addenda	717	60	304	27
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	217,741	64,609	86,866	34,589
Sub-Totals:	428,626	167,439	284,207	132,395
ZONE TOTALS	2,902,491	471,841	1,369,464	396,737

All Co's

**CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE
Form "A" - Primary Business
As of December 31, 2012**

NAIC COMPANY OR GROUP CODE:		All Co's		Surplus = 163,349,674 x 1,000		
Zone	Area	(1) Aggregate Direct Liability	(2) Aggregate Direct PML	(3) Aggregate Liability Net of Reinsurance	(4) Estimated Net PML Amount	(5) Estimated Net PML Amount Limited by Catastrophe Reinsurance
A	San Francisco	253,038,657	16,378,500	77,794,922	13,849,622	11,482,124
B	Los Angeles/ Orange County	264,833,154	22,724,149	132,706,569	18,857,047	14,431,441
C	Santa Barbara	65,463,433	5,813,461	32,888,331	4,973,149	3,950,054
D	San Diego	80,951,450	7,012,950	33,206,656	6,200,513	4,953,220
E	South-East	63,359,151	8,236,424	37,328,568	7,277,889	6,055,094
F	Central	9,871,443	2,351,231	5,673,809	2,116,712	1,782,340
G	North-Central	28,131,152	4,969,271	15,205,686	4,393,763	3,592,667
H	North	2,822,134	427,932	1,318,501	366,005	354,458

All Co's

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE
Form "A" - Primary Business
As of December 31, 2012

(a) Direct premiums earned	388,414,976
(b) Assumed premiums earned	15,093
(c) Ceded premiums earned	4,423,979

(2) Estimated PML on aggregate ceded liability (other than catastrophe coverage)

Estimated PML ceded to:	<u>Zone A</u>	<u>Zone B</u>
U.S. Reinsurers - CA licensed	675,755	639,649
U.S. Reinsurers - non CA	46,917	45,948
Lloyd's of London	118,339	131,883
Other U.K.	95,156	576,466
Western Europe	97,330	145,370
All Other	475,351	152,802
Totals	1,508,847	1,692,119

(3) Amounts recoverable from catastrophe reinsurance

Amounts recoverable from:	<u>Zone A</u>	<u>Zone B</u>
U.S. Reinsurers - CA licensed	728,584	1,497,844
U.S. Reinsurers - non CA	32,716	32,346
Lloyd's of London	473,217	623,519
Other U.K.	79,572	80,643
Western Europe	170,190	367,786
All Other	1,062,250	1,895,037
Totals	2,546,528	4,497,175

(4) Were most of your per risk treaties (on exposures ceded) in effect during 2004 subject to an occurrence or per event limitation?

Yes No

California Earthquake Authority (CEA) Interrogatory

(1) Was your company a member of the CEA? Yes No

(2) If so, how many CEA policies that your company issued were outstanding at the end of the year? **481,585**

What was the total liability (exposure or Coverage A) on these policies? **167,124,483**

SUBZONE A-1 COUNTIES: San Francisco and San Mateo
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.75%	0
1A 1-4 Family 5%	687	25	619	3.63%	22
1A 1-4 Family 10%	34,124	1,567	34,123	2.13%	1,566
1B "Homeowners" - 1% or flat	364	24	360	6.75%	24
1B "Homeowners" 5%	168,716	22,434	143,054	3.63%	18,691
1B "Homeowners" 10%	1,139,726	33,682	993,147	2.13%	30,061
1B "Homeowners" 15% & up	27,401,085	296,720	2,557,497	1.38%	289,550
1B "Homeowners" 15% "Mini"	13,190,715	91,015	3,323,923	0.69%	22,933
1B "Homeowners" "Wrap"	2,768,346	81,380	3	2.94%	0
1C Wood Frame - small 5%	6,582	477	4,799	3.00%	424
1D Wood - other 5%	227,487	19,843	216,611	10.00%	18,756
1E Mobile Homes 2%	415	21	415	5.00%	21
2A Metal - small 5%	36,206	624	26,045	2.00%	421
2B Metal - other 5%	453,000	0	176,000	10.00%	0
3A Steel 5%	124,121	92,318	109,169	15.00%	80,695
3B Steel 5%	557,869	268,157	404,986	25.00%	234,297
3C Steel 10%	65	16	45	25.00%	11
4A Concrete 5%	237,498	151,536	213,318	20.00%	136,283
4B Concrete 5%	93,264	92,092	82,990	35.00%	82,485
4C Concrete 10%	5,500	2,250	0	50.00%	0
4D Concrete 10%	34,925	15,717	9,737	45.00%	4,382
5A Mixed 5%	151,055	70,557	121,815	25.00%	53,531
5B Mixed 10%	12,837	8,699	11,597	60.00%	7,957
5C Mixed 10%	14,360	13,895	11,860	75.00%	11,395
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	17,394,134	4,626,124	14,813,217	xxx	4,011,140
Sub-Totals:	64,053,078	5,889,173	23,255,330		5,004,645

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	399,730	185,423	369,843	15.00%	161,286
3B Steel 5%	520,376	314,112	451,086	25.00%	256,344
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	383,972	233,310	316,618	20.00%	186,253
4B Concrete 5%	47,374	44,490	42,367	35.00%	39,506
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	5,234	5,096	1,150	45.00%	1,067
5A Mixed 5%	13,083	10,536	12,934	25.00%	10,499
5B Mixed 10%	116	116	52	60.00%	52
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	2,500	2,500	2,500	10.00%	2,500
Risks in above classes not written at standard deductible	3,359,344	1,463,187	1,224,758	xxx	1,279,018
Sub-Totals:	4,731,727	2,258,770	2,421,308		1,936,524

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	989,239	500,627	544,470	485,460
(2) Commercial inland addenda	5,703	1,775	1,979	753
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	77,454,678	409,772	3,017,502	367,120
Sub-Totals:	78,449,620	912,174	3,563,951	853,333
ZONE TOTALS	147,234,425	9,060,117	29,240,588	7,794,501

SUBZONE A-2 COUNTIES: Alameda and Contra Costa
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.75%	0
1A 1-4 Family 5%	0	0	0	3.63%	0
1A 1-4 Family 10%	339,605	31,644	339,496	2.13%	31,633
1B "Homeowners" - 1% or flat	395	26	395	6.75%	26
1B "Homeowners" 5%	263,508	20,529	220,513	3.63%	16,777
1B "Homeowners" 10%	2,324,320	58,069	2,133,313	2.13%	53,187
1B "Homeowners" 15% & up	5,600,166	80,268	5,547,169	1.38%	79,451
1B "Homeowners" 15% "Mini"	16,587,999	114,458	2,853,464	0.69%	19,689
1B "Homeowners" "Wrap"	4,462,353	131,193	0	2.94%	0
1C Wood Frame - small 5%	40,759	2,890	17,709	3.00%	2,198
1D Wood - other 5%	205,088	23,562	196,774	10.00%	22,731
1E Mobile Homes 2%	1,340	67	1,340	5.00%	67
2A Metal - small 5%	46,649	1,819	36,670	2.00%	1,533
2B Metal - other 5%	11,475	1,148	4,000	10.00%	400
3A Steel 5%	77,121	36,491	57,834	15.00%	27,359
3B Steel 5%	531,518	299,158	512,843	25.00%	281,796
3C Steel 10%	545	36	381	25.00%	95
4A Concrete 5%	153,910	107,850	124,938	20.00%	92,671
4B Concrete 5%	76,542	38,832	47,988	35.00%	34,869
4C Concrete 10%	3,929	1,965	2,000	50.00%	1,000
4D Concrete 10%	2,818	1,409	2,513	45.00%	1,257
5A Mixed 5%	468,018	201,957	392,071	25.00%	175,823
5B Mixed 10%	14,848	10,909	8,848	60.00%	5,309
5C Mixed 10%	10,847	10,010	8,738	75.00%	8,210
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	6,335,551	898,329	5,359,230	xxx	715,434
Sub-Totals:	37,559,304	2,072,619	17,868,225		1,571,513

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	10,000	8,849	10,000	15.00%	8,849
3B Steel 5%	41,250	38,314	41,250	25.00%	38,314
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	22,500	20,371	17,830	20.00%	15,754
4B Concrete 5%	1,040	364	1,040	35.00%	364
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	1,465	659	1,025	45.00%	461
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	177,377	66,630	159,128	xxx	58,499
Sub-Totals:	253,632	135,187	230,273		122,242

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	1,323,459	704,400	872,782	783,243
(2) Commercial inland addenda	5,515	1,474	3,153	1,148
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	4,101,416	108,706	2,719,891	93,590
Sub-Totals:	5,430,389	814,580	3,595,826	877,981
ZONE TOTALS	43,243,326	3,022,386	21,694,324	2,571,735

**SUBZONE A-3 COUNTIES: Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito,
Santa Clara, Santa Cruz, Solano, Sonoma**
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.75%	0
1A 1-4 Family 5%	0	0	0	3.63%	0
1A 1-4 Family 10%	142,311	10,113	141,791	2.13%	10,091
1B "Homeowners" - 1% or flat	1,063	72	1,063	6.75%	72
1B "Homeowners" 5%	641,061	78,384	542,153	3.63%	48,044
1B "Homeowners" 10%	4,096,876	97,768	3,665,191	2.13%	84,945
1B "Homeowners" 15% & up	6,362,952	90,623	6,212,577	1.38%	87,566
1B "Homeowners" 15% "Mini"	32,660,402	225,358	4,792,415	0.69%	26,698
1B "Homeowners" "Wrap"	11,278,772	331,596	0	2.94%	0
1C Wood Frame - small 5%	46,286	1,390	35,315	3.00%	1,060
1D Wood - other 5%	512,997	59,338	488,773	10.00%	56,916
1E Mobile Homes 2%	10,516	526	10,493	5.00%	525
2A Metal - small 5%	80,852	12,276	71,337	2.00%	12,113
2B Metal - other 5%	11,851	4,336	9,981	10.00%	4,014
3A Steel 5%	288,705	114,969	231,526	15.00%	88,986
3B Steel 5%	1,100,751	433,658	1,107,627	25.00%	400,393
3C Steel 10%	27,884	61	27,811	25.00%	43
4A Concrete 5%	347,878	216,420	317,349	20.00%	197,410
4B Concrete 5%	124,622	89,448	104,829	35.00%	81,413
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	10,254	4,614	8,161	45.00%	3,672
5A Mixed 5%	771,125	315,948	557,213	25.00%	253,164
5B Mixed 10%	22,441	11,464	13,168	60.00%	6,898
5C Mixed 10%	2,118	1,589	2,118	75.00%	1,589
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	12,994,418	1,850,658	11,401,087	xxx	1,507,266
Sub-Totals:	71,536,136	3,950,609	29,741,977		2,872,878

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	50,498	50,498	50,498	15.00%	50,498
3B Steel 5%	44,950	18,628	43,200	25.00%	18,469
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	44,992	39,496	44,992	20.00%	39,496
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	94,792	29,055	93,782	xxx	28,915
Sub-Totals:	235,232	137,677	232,472		137,378

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	1,949,069	1,115,534	1,442,393	1,151,434
(2) Commercial inland addenda	17,472	6,460	11,443	4,551
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	7,559,286	95,277	4,323,644	77,311
Sub-Totals:	9,525,827	1,217,271	5,777,480	1,233,296
ZONE TOTALS	81,297,195	5,305,557	35,751,930	4,243,552

Totals For Zone A

Composite of Zones A-1 (page 2), A-2 (page 3), and A-3 (page 4)
(In thousands of dollars)

	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount
(1) 100% of sub-totals (p. 2, Part I)	64,053,078	5,889,173	23,255,330	5,004,645
50% of sub-totals (p. 3, Part I)	18,779,652	1,036,310	8,934,113	785,756
100% of sub-totals (p. 4, Part I)	71,536,136	3,950,609	29,741,977	2,872,878
Totals	154,368,866	10,876,092	61,931,420	8,663,279
OR				
(2) 50% of sub-totals (p. 2, Part I)	32,026,539	2,944,587	11,627,665	2,502,322
100% of sub-totals (p. 3, Part I)	37,559,304	2,072,619	17,868,225	1,571,513
100% of sub-totals (p. 4, Part I)	71,536,136	3,950,609	29,741,977	2,872,878
Totals	141,121,979	8,967,815	59,237,867	6,946,712
PLUS				
(3) 100% of sub-totals (p. 2, Part II)	4,731,727	2,258,770	2,421,308	1,936,524
100% of sub-totals (p. 3, Part II)	253,632	135,187	230,273	122,242
100% of sub-totals (p. 4, Part II)	235,232	137,677	232,472	137,378
Totals	5,220,591	2,531,634	2,884,053	2,196,143
PLUS				
(4) 33% of sub-totals (p. 14, Part II)	43,364	26,750	42,193	25,590
(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)	159,632,822	13,434,476	64,857,665	10,885,012
(6) Sub-totals for Other Types of Risks (p. 2, Part III)	78,449,620	912,174	3,563,951	853,333
(p. 3, Part III)	5,430,389	814,580	3,595,826	877,981
(p. 4, Part III)	9,525,827	1,217,271	5,777,480	1,233,296
Totals	93,405,836	2,944,024	12,937,257	2,964,610
(7) Totals for Zone A ((5) plus (6)) (Enter here and on Page 1)	253,038,657	16,378,500	77,794,922	13,849,622
Totals Check	271,774,945	17,388,060	86,686,842	14,609,788
Difference	(18,736,288)	(1,009,560)	(8,891,920)	(760,167)

SUBZONE B-1: Los Angeles County west of Interstate 5 and south of Mulholland Drive
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.75%	0
1A 1-4 Family 5%	0	0	0	3.00%	0
1A 1-4 Family 10%	78,405	3,903	78,176	1.63%	3,871
1B "Homeowners" - 1% or flat	1,923	110	1,923	5.75%	111
1B "Homeowners" 5%	577,601	41,564	448,712	3.00%	35,421
1B "Homeowners" 10%	5,531,264	95,555	4,006,081	1.63%	69,655
1B "Homeowners" 15% & up	10,851,853	130,839	10,328,834	1.00%	105,182
1B "Homeowners" 15% "Mini"	33,531,758	167,659	6,692,596	0.50%	33,463
1B "Homeowners" "Wrap"	16,305,690	407,642	0	2.50%	0
1C Wood Frame - small 5%	4,364	131	4,206	3.00%	126
1D Wood - other 5%	714,212	59,595	686,242	10.00%	56,798
1E Mobile Homes 2%	3,193	160	3,193	5.00%	160
2A Metal - small 5%	87,656	2,918	73,500	2.00%	2,817
2B Metal - other 5%	712,409	2,341	393,409	10.00%	2,341
3A Steel 5%	222,926	91,213	195,161	15.00%	77,702
3B Steel 5%	1,185,509	725,100	1,021,469	25.00%	626,189
3C Steel 10%	3,071	808	1,095	25.00%	274
4A Concrete 5%	544,116	261,841	448,413	20.00%	205,762
4B Concrete 5%	257,826	150,163	142,830	35.00%	98,958
4C Concrete 10%	500	250	0	50.00%	0
4D Concrete 10%	17,457	7,934	14,407	45.00%	6,562
5A Mixed 5%	1,195,632	528,978	678,351	25.00%	315,915
5B Mixed 10%	2,696	1,618	2,696	60.00%	1,618
5C Mixed 10%	49,987	42,323	43,488	75.00%	36,780
6 EQ resistive 5%	25,000	7,800	25,000	10.00%	7,800
Risks in above classes not written at standard deductible	43,873,127	8,593,612	37,369,793	xxx	7,865,851
Sub-Totals:	115,778,175	11,324,056	62,659,576		9,553,355

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	547,512	247,205	509,484	15.00%	220,884
3B Steel 5%	442,529	334,010	376,982	25.00%	256,767
3C Steel 10%	5,425	1,356	3,798	25.00%	949
4A Concrete 5%	198,603	153,767	183,413	20.00%	141,263
4B Concrete 5%	49,405	38,408	46,070	35.00%	36,223
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	10,730	646	10,511	45.00%	548
5A Mixed 5%	26,450	26,450	25,530	25.00%	25,530
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	1,909,826	630,333	1,811,510	xxx	583,274
Sub-Totals:	3,190,480	1,432,175	2,967,298		1,265,438

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,188,491	1,307,189	1,495,974	1,123,805
(2) Commercial inland addenda	6,338	967	3,274	482
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	13,043,661	134,551	8,947,542	126,998
Sub-Totals:	15,238,491	1,442,707	10,446,790	1,251,285
ZONE TOTALS	134,207,145	14,198,938	76,073,664	12,070,078

SUBZONE B-2: Remainder of Los Angeles County not part of Subzone B-1
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.75%	0
1A 1-4 Family 5%	0	0	0	3.00%	0
1A 1-4 Family 10%	43,736	750	43,694	1.63%	724
1B "Homeowners" - 1% or flat	661	38	661	5.75%	38
1B "Homeowners" 5%	574,713	50,377	485,863	3.00%	47,915
1B "Homeowners" 10%	6,738,035	113,834	5,526,581	1.63%	92,942
1B "Homeowners" 15% & up	13,979,254	141,670	13,470,394	1.00%	136,239
1B "Homeowners" 15% "Mini"	35,408,877	177,044	3,438,764	0.50%	17,193
1B "Homeowners" "Wrap"	16,895,533	422,388	0	2.50%	0
1C Wood Frame - small 5%	12,333	370	9,837	3.00%	296
1D Wood - other 5%	739,546	68,274	710,082	10.00%	65,327
1E Mobile Homes 2%	18,394	920	18,394	5.00%	920
2A Metal - small 5%	73,660	3,053	58,355	2.00%	2,843
2B Metal - other 5%	8,938	894	8,938	10.00%	894
3A Steel 5%	229,000	103,191	200,914	15.00%	88,800
3B Steel 5%	886,183	563,376	818,821	25.00%	503,378
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	274,894	215,829	243,318	20.00%	198,905
4B Concrete 5%	79,015	69,886	61,032	35.00%	53,863
4C Concrete 10%	700	350	700	50.00%	350
4D Concrete 10%	6,671	3,001	6,670	45.00%	3,001
5A Mixed 5%	1,213,990	462,702	1,038,848	25.00%	401,596
5B Mixed 10%	25,574	15,344	20,061	60.00%	12,037
5C Mixed 10%	21,067	18,925	18,191	75.00%	16,049
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	15,421,630	2,043,073	13,025,316	xxx	1,729,212
Sub-Totals:	92,652,404	4,475,291	39,205,434		3,372,520

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
3A Steel 5%	35,538	29,701	29,887	15.00%	24,051
3B Steel 5%	35,081	28,426	21,406	25.00%	14,751
3C Steel 10%	239	60	167	25.00%	42
4A Concrete 5%	83,991	75,307	67,752	20.00%	61,038
4B Concrete 5%	32,612	13,339	30,132	35.00%	10,858
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	173,824	52,070	172,824	xxx	51,925
Sub-Totals:	361,284	198,902	322,168		162,664

Part III: Other types of risks:

Column 1	Column 2	Column 3	Column 4
Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	1,597,639	840,846	722,170
(2) Commercial inland addenda	11,504	2,739	1,498
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	79	79	79
(4) All other (e.g., earthquake, sprinkler leakage)	5,313,320	127,554	111,050
Sub-Totals:	6,922,542	971,218	834,797
ZONE TOTALS	99,936,230	5,645,410	44,065,275
			4,369,981

SUBZONE B-3: Orange County
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.75%	0
1A 1-4 Family 5%	0	0	0	3.00%	0
1A 1-4 Family 10%	78,668	5,791	78,183	1.63%	5,773
1B "Homeowners" - 1% or flat	631	36	631	5.75%	36
1B "Homeowners" 5%	354,393	24,253	317,633	3.00%	20,879
1B "Homeowners" 10%	4,107,536	72,535	3,724,039	1.63%	65,453
1B "Homeowners" 15% & up	4,689,543	50,565	4,574,078	1.00%	49,157
1B "Homeowners" 15% "Mini"	28,359,593	141,797	3,253,059	0.50%	16,265
1B "Homeowners" "Wrap"	14,550,369	363,759	0	2.50%	0
1C Wood Frame - small 5%	13,740	452	13,003	3.00%	390
1D Wood - other 5%	691,189	81,875	667,524	10.00%	80,271
1E Mobile Homes 2%	5,131	256	5,131	5.00%	256
2A Metal - small 5%	41,729	1,092	38,964	2.00%	881
2B Metal - other 5%	38,327	1,833	28,933	10.00%	893
3A Steel 5%	178,363	67,368	169,145	15.00%	62,445
3B Steel 5%	1,746,489	733,694	1,639,312	25.00%	708,319
3C Steel 10%	940	235	901	25.00%	226
4A Concrete 5%	282,410	198,470	270,813	20.00%	189,193
4B Concrete 5%	81,025	74,047	22,242	35.00%	17,619
4C Concrete 10 %	16,826	8,513	8,338	50.00%	4,169
4D Concrete 10 %	13,741	6,183	9,195	45.00%	4,138
5A Mixed 5%	1,117,494	562,198	943,564	25.00%	462,079
5B Mixed 10%	28,191	16,915	17,135	60.00%	10,361
5C Mixed 10%	12,478	10,608	9,408	75.00%	7,869
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	13,753,238	1,636,531	11,507,599	xxx	1,369,991
Sub-Totals:	70,162,043	4,059,007	27,298,830		3,076,662

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	65,476	5,840	65,476	15.00%	5,840
3B Steel 5%	12,592	12,592	8,792	25.00%	8,792
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	23,913	12,708	12,245	20.00%	10,210
4B Concrete 5%	4,719	4,374	4,616	35.00%	4,271
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	216,444	123,162	151,394	xxx	120,807
Sub-Totals:	323,144	158,676	242,522		149,919

Part III: Other types of risks:

Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	944,347	569,548	563,859
(2) Commercial inland addenda	3,739	600	189
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	5,111,429	99,742	94,293
Sub-Totals:	6,059,516	669,890	658,341
ZONE TOTALS	76,544,703	4,887,573	31,714,789
			3,884,922

Totals For Zone B
 Composite of Zones B-1 (page 6), B-2 (page 7), and B-3 (page 8)
 (In thousands of dollars)

	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount
(1) 100% of sub-totals (p. 6, Part I)	115,778,175	11,324,056	62,659,576	9,553,355
50% of sub-totals (p. 7, Part I)	46,326,202	2,237,645	19,602,717	1,686,260
100% of sub-totals (p. 8, Part I)	70,162,043	4,059,007	27,298,830	3,076,662
Totals	232,266,420	17,620,709	109,561,123	14,316,278
OR				
(2) 50% of sub-totals (p. 6, Part I)	57,889,087	5,662,028	31,329,788	4,776,678
100% of sub-totals (p. 7, Part I)	92,652,404	4,475,291	39,205,434	3,372,520
100% of sub-totals (p. 8, Part I)	70,162,043	4,059,007	27,298,830	3,076,662
Totals	220,703,535	14,196,326	97,834,052	11,225,860
PLUS				
(3) 100% of sub-totals (p. 6, Part II)	3,190,480	1,432,175	2,967,298	1,265,438
100% of sub-totals (p. 7, Part II)	361,284	198,902	322,168	162,664
100% of sub-totals (p. 8, Part II)	323,144	158,676	242,522	149,919
Totals	3,874,908	1,789,752	3,531,988	1,578,020
PLUS				
(4) 50% of sub-totals (p. 10, Part II)	11,250	9,272	11,250	9,272
50% of sub-totals (p. 11, Part II)	460,027	220,601	444,308	209,054
Totals	471,277	229,873	455,558	218,326
(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)	236,612,605	19,640,334	113,548,668	16,112,624
(6) Sub-totals for Other Types of Risks (p. 2, Part III) (p. 3, Part III) (p. 4, Part III)	15,238,491	1,442,707	10,446,790	1,251,285
	6,922,542	971,218	4,537,674	834,797
	6,059,516	669,890	4,173,438	658,341
Totals	28,220,548	3,083,815	19,157,901	2,744,423
(7) Totals for Zone B ((5) plus (6)) (Enter here and on Page 1)	264,833,154	22,724,149	132,706,569	18,857,047
Totals Check	310,688,078	24,731,921	151,853,728	20,324,981
Difference	(45,854,924)	(2,007,772)	(19,147,159)	(1,467,934)

ZONE C COUNTIES: Kern, San Luis Obispo, Santa Barbara, Ventura
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.13%	0
1A 1-4 Family 5%	0	0	0	3.13%	0
1A 1-4 Family 10%	20,723	889	20,698	1.75%	882
1B "Homeowners" - 1% or flat	529	33	529	6.13%	32
1B "Homeowners" 5%	951,641	36,593	882,413	3.13%	33,530
1B "Homeowners" 10%	4,229,078	74,792	3,729,608	1.75%	65,320
1B "Homeowners" 15% & up	7,425,157	84,152	7,276,016	1.13%	82,171
1B "Homeowners" 15% "Mini"	20,141,002	112,790	3,548,136	0.56%	19,870
1B "Homeowners" "Wrap"	11,755,132	300,931	0	2.56%	0
1C Wood Frame - small 5%	34,907	1,047	28,053	3.00%	841
1D Wood - other 5%	388,638	34,498	378,894	10.00%	33,523
1E Mobile Homes 2%	13,235	663	13,235	5.00%	663
2A Metal - small 5%	124,113	3,854	111,486	2.00%	3,718
2B Metal - other 5%	55,849	585	55,149	10.00%	515
3A Steel 5%	46,785	26,740	38,480	15.00%	23,947
3B Steel 5%	474,241	300,159	459,726	25.00%	293,341
3C Steel 10%	12	3	8	25.00%	2
4A Concrete 5%	125,531	68,991	121,071	20.00%	66,566
4B Concrete 5%	155,591	78,068	100,752	35.00%	58,874
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	6,374	2,869	5,324	45.00%	2,396
5A Mixed 5%	691,244	237,371	615,632	25.00%	213,909
5B Mixed 10%	36,923	32,154	30,523	60.00%	26,314
5C Mixed 10%	3,608	2,705	3,607	75.00%	2,705
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	11,977,135	2,647,098	10,740,781	xxx	2,303,780
Sub-Totals:	58,657,450	4,046,984	28,160,122		3,232,899

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	8,750	8,632	8,750	15.00%	8,632
3B Steel 5%	8,750	8,750	8,750	25.00%	8,750
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	5,000	1,163	5,000	xxx	1,163
Sub-Totals:	22,500	18,545	22,500		18,545

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	1,296,850	815,465	823,654	899,049
(2) Commercial inland addenda	4,580	922	2,568	707
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	3,588,381	56,597	2,144,898	51,167
(5) 50% of amounts for over 8 stories for Zone B (Page 9, (3) totals):	1,893,672	874,948	1,734,589	770,782
Sub-totals	6,783,484	1,747,932	4,705,709	1,721,706
ZONE TOTALS	65,463,433	5,813,461	32,888,331	4,973,149

ZONE D: San Diego County
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	2.63%	0
1A 1-4 Family 5%	0	0	0	1.19%	0
1A 1-4 Family 10%	633,384	60,852	633,202	0.56%	60,847
1B "Homeowners" - 1% or flat	336	9	336	2.63%	9
1B "Homeowners" 5%	1,598,847	49,091	1,497,072	1.19%	47,654
1B "Homeowners" 10%	3,298,432	20,362	2,998,639	0.56%	18,593
1B "Homeowners" 15% & up	2,393,156	7,984	2,300,848	0.31%	7,695
1B "Homeowners" 15% "Mini"	27,000,816	43,201	4,274,185	0.16%	6,839
1B "Homeowners" "Wrap"	18,171,100	187,162	0	1.03%	0
1C Wood Frame - small 5%	3,315	89	3,295	3.00%	89
1D Wood - other 5%	766,476	126,240	756,283	10.00%	125,221
1E Mobile Homes 2%	8,380	419	8,380	5.00%	419
2A Metal - small 5%	30,309	763	21,059	2.00%	533
2B Metal - other 5%	13,399	2,754	12,899	10.00%	2,704
3A Steel 5%	147,336	40,378	136,990	15.00%	38,416
3B Steel 5%	891,369	450,126	858,792	25.00%	437,805
3C Steel 10%	489	122	342	25.00%	86
4A Concrete 5%	247,049	122,896	235,377	20.00%	113,366
4B Concrete 5%	72,832	27,721	70,747	35.00%	26,098
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	11,748	5,287	6,973	45.00%	3,138
5A Mixed 5%	1,447,472	451,012	1,201,006	25.00%	399,046
5B Mixed 10%	8,000	6,800	7,000	60.00%	6,200
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	1,000	100	1,000	10.00%	100
Risks in above classes not written at standard deductible	13,879,179	3,191,951	11,968,173	xxx	2,939,147
Sub-Totals:	70,624,424	4,795,319	26,992,599		4,234,006

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
3A Steel 5%	172,750	55,816	164,500	15.00%	48,321
3B Steel 5%	159,500	116,066	159,500	25.00%	116,066
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	123,502	51,532	113,002	20.00%	44,462
4B Concrete 5%	15,000	13,252	10,000	35.00%	9,126
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	449,303	204,536	441,614	xxx	200,131
Sub-Totals:	920,055	441,202	888,615		418,107

Part III: Other types of risks:

- (1) Class 7 and commercial inland "Exceptions"
- (2) Commercial inland addenda
- (3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)
- (4) All other (e.g., earthquake, sprinkler leakage)
- (5) 50% of amounts for over 8 stories for Zone E (Page 9, (3) totals):
- (6) 50% of amounts for over 8 stories for Zone E (Page 12, sub-total for Part II):

Column 1	Column 2	Column 3	Column 4
Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated PML on Net Liability
1,230,252	791,206	787,864	677,671
2,486	572	1,049	257
0	0	0	0
6,181,777	42,977	2,710,395	38,689
1,893,672	874,948	1,734,589	770,782
98,784	66,726	91,546	61,001
9,406,972	1,776,429	5,325,442	1,548,400
80,951,450	7,012,950	33,206,656	6,200,513

ZONE TOTALS

Sub-totals

ZONE E COUNTIES: Alpine, Imperial, Inyo, Mono, Riverside, San Bernardino
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.25%	0
1A 1-4 Family 5%	0	0	0	2.38%	0
1A 1-4 Family 10%	122,765	10,773	122,758	1.13%	10,767
1B "Homeowners" - 1% or flat	1,649	86	1,649	5.25%	86
1B "Homeowners" 5%	674,049	37,095	625,807	2.38%	33,754
1B "Homeowners" 10%	3,353,793	41,348	3,073,002	1.13%	37,662
1B "Homeowners" 15% & up	4,394,699	30,967	4,355,238	0.63%	30,716
1B "Homeowners" 15% "Mini"	17,500,763	56,461	2,776,206	0.31%	10,814
1B "Homeowners" "Wrap"	8,218,754	136,409	1,879,882	2.06%	5,828
1C Wood Frame - small 5%	11,623	349	11,118	3.00%	333
1D Wood - other 5%	430,448	53,735	420,047	10.00%	52,695
1E Mobile Homes 2%	26,302	1,315	26,302	5.00%	1,315
2A Metal - small 5%	53,195	1,198	43,825	2.00%	1,057
2B Metal - other 5%	18,216	2,212	17,158	10.00%	2,106
3A Steel 5%	199,319	91,992	184,431	15.00%	79,244
3B Steel 5%	948,088	543,595	832,045	25.00%	487,350
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	233,261	152,426	206,377	20.00%	130,175
4B Concrete 5%	119,444	102,941	81,099	35.00%	69,094
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	3,762	1,693	3,512	45.00%	1,580
5A Mixed 5%	1,316,057	626,597	1,154,116	25.00%	549,144
5B Mixed 10%	4,853	2,912	4,153	60.00%	2,492
5C Mixed 10%	651	488	651	75.00%	488
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	15,768,099	3,647,167	14,155,877	xxx	3,333,549
Sub-Totals:	53,399,790	5,541,761	29,975,251		4,840,250

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	35,231	10,324	28,254	15.00%	6,374
3B Steel 5%	111,036	85,299	111,036	25.00%	85,299
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	37,500	25,225	37,500	20.00%	25,225
4B Concrete 5%	12,500	12,500	5,000	35.00%	5,000
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	1,302	104	1,302	xxx	104
Sub-Totals:	197,568	133,452	183,091		122,002

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	2,889,860	1,381,670	2,435,230	1,256,090
(2) Commercial inland addenda	1,753	313	988	225
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	4,511,029	76,146	2,549,660	71,954
(5) 50% of amounts for over 8 stories for Zone B (Page 9, (3) totals):	1,893,672	874,948	1,734,589	770,782
(6) 50% of amounts for over 8 stories for Zone C (Page 10, sub-total for Part II):	11,250	9,272	11,250	9,272
(7) 50% of amounts for over 8 stories for Zone D (Page 11, sub-total for Part II):	454,228	218,861	438,509	207,314
Sub-totals	9,761,793	2,581,211	7,170,225	2,315,637
ZONE TOTALS	63,359,151	8,236,424	37,328,568	7,277,889

ZONE F COUNTIES: Fresno, Kings, Madera, Mariposa, Merced, Tulare
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	3.13%	0
1A 1-4 Family 5%	0	0	0	1.88%	0
1A 1-4 Family 10%	4,200	68	3,671	1.13%	61
1B "Homeowners" - 1% or flat	70	2	70	3.13%	2
1B "Homeowners" 5%	174,562	11,234	154,215	1.88%	8,684
1B "Homeowners" 10%	138,929	1,606	116,292	1.13%	1,345
1B "Homeowners" 15% & up	87,951	577	84,673	0.63%	557
1B "Homeowners" 15% "Mini"	2,715,641	8,418	724,948	0.31%	2,246
1B "Homeowners" "Wrap"	992,876	15,438	4,123	1.56%	13
1C Wood Frame - small 5%	1,911	57	1,910	3.00%	57
1D Wood - other 5%	181,715	54,363	174,591	10.00%	53,651
1E Mobile Homes 2%	3,837	192	3,821	5.00%	191
2A Metal - small 5%	95,888	7,432	87,638	2.00%	7,305
2B Metal - other 5%	8,555	856	5,105	10.00%	511
3A Steel 5%	65,705	12,615	65,705	15.00%	12,615
3B Steel 5%	334,784	273,753	270,034	25.00%	213,442
3C Steel 10%	1	0	0	25.00%	0
4A Concrete 5%	123,527	35,375	122,652	20.00%	34,500
4B Concrete 5%	93,936	40,284	91,436	35.00%	37,784
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	2,306	1,037	2,306	45.00%	1,037
5A Mixed 5%	309,363	192,649	257,733	25.00%	177,898
5B Mixed 10%	2,152	1,291	2,152	60.00%	1,291
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	10,000	10,000	0	10.00%	0
Risks in above classes not written at standard deductible	2,862,633	1,283,587	2,540,162	xxx	1,154,786
Sub-Totals:	8,210,542	1,950,835	4,713,236		1,707,976

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	12,000	12,000	12,000	25.00%	12,000
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	0	0	0	xxx	0
Sub-Totals:	12,000	12,000	12,000		12,000

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	589,913	381,869	503,470	394,200
(2) Commercial inland addenda	2,302	313	1,216	178
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	1,056,685	6,214	443,887	2,358
Sub-Totals:	1,648,900	388,396	948,573	396,737
ZONE TOTALS	9,871,443	2,351,231	5,673,809	2,116,712

**ZONE G COUNTIES: Amador, Butte, Calavera, Colusa, El Dorado, Glenn, Nevada, Placer
Sacramento, San Joaquin, Stanislaus, Sutter, Tuolumne, Yolo, Yuba**
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	1.75%	0
1A 1-4 Family 5%	0	0	0	1.00%	0
1A 1-4 Family 10%	72,938	5,835	72,148	0.63%	5,830
1B "Homeowners" - 1% or flat	506	8	490	1.75%	7
1B "Homeowners" 5%	360,612	12,039	324,497	1.00%	11,182
1B "Homeowners" 10%	612,555	4,074	512,706	0.63%	3,426
1B "Homeowners" 15% & up	416,848	1,594	409,248	0.38%	1,565
1B "Homeowners" 15% "Mini"	7,909,508	15,029	1,461,547	0.19%	2,778
1B "Homeowners" "Wrap"	3,552,595	28,716	9,676	0.81%	18
1C Wood Frame - small 5%	14,606	431	9,280	3.00%	271
1D Wood - other 5%	389,764	57,212	382,877	10.00%	56,523
1E Mobile Homes 2%	6,901	345	6,901	5.00%	345
2A Metal - small 5%	118,295	4,682	107,608	2.00%	4,501
2B Metal - other 5%	54,741	14,474	30,647	10.00%	13,899
3A Steel 5%	145,405	52,730	137,605	15.00%	47,078
3B Steel 5%	598,047	383,605	528,251	25.00%	318,844
3C Steel 10%	398	99	278	25.00%	70
4A Concrete 5%	85,916	59,763	71,930	20.00%	53,286
4B Concrete 5%	349,434	340,440	73,396	35.00%	64,401
4C Concrete 10%	25,000	25,000	25,000	50.00%	25,000
4D Concrete 10%	7,083	1,771	5,714	45.00%	1,428
5A Mixed 5%	612,547	395,864	571,196	25.00%	379,088
5B Mixed 10%	715	429	715	60.00%	429
5C Mixed 10%	10,059	10,044	6,559	75.00%	6,544
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	8,224,767	2,713,207	7,260,768	xxx	2,479,665
Sub-Totals:	23,569,242	4,127,390	12,009,037		3,476,178

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	66,250	24,048	66,250	15.00%	24,048
3B Steel 5%	36,507	36,507	33,007	25.00%	33,007
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	28,650	20,505	28,600	xxx	20,490
Sub-Totals:	131,407	81,060	127,857		77,545

Part III: Other types of risks:

- (1) Class 7 and commercial inland Exceptions
- (2) Commercial inland addenda
- (3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)
- (4) All other (e.g., earthquake, sprinkler leakage)
- (5) 100% of amounts for over 8 stories: Carson City and County, plus Douglas and Washoe counties, all in Nevada:

Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
1,332,722	725,909	1,085,848	813,708
5,027	682	2,669	366
0	0	0	0
3,092,754	34,230	1,980,275	25,966
0	0	0	0
4,430,503	760,821	3,068,792	840,041
28,131,152	4,969,271	15,205,686	4,393,763

ZONE TOTALS

ZONE H COUNTIES: Lassen, Modoc, Plumas, Shasta, Sierra, Siskiyou, eham, Trinity
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	2.50%	0
1A 1-4 Family 5%	233	3	210	1.50%	3
1A 1-4 Family 10%	122,538	12,164	122,538	0.88%	12,164
1B "Homeowners" - 1% or flat	0	0	0	2.50%	0
1B "Homeowners" 5%	23,880	408	23,880	1.50%	408
1B "Homeowners" 10%	30,918	272	45,577	0.88%	401
1B "Homeowners" 15% & up	52,932	265	52,778	0.50%	264
1B "Homeowners" 15% "Mini"	850,269	2,126	81,517	0.25%	203
1B "Homeowners" "Wrap"	370,283	4,629	0	1.25%	0
1C Wood Frame - small 5%	3,081	93	2,995	3.00%	90
1D Wood - other 5%	158,292	15,830	42,257	10.00%	13,226
1E Mobile Homes 2%	4,301	215	4,301	5.00%	215
2A Metal - small 5%	20,388	114	20,388	2.00%	114
2B Metal - other 5%	798	80	798	10.00%	80
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	17,500	17,500	12,500	25.00%	12,500
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	3,871	774	3,871	20.00%	774
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	15,156	6,346	15,154	25.00%	6,345
5B Mixed 10%	149	89	149	60.00%	89
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	824,277	271,664	755,237	xxx	248,000
Sub-Totals:	2,498,866	332,572	1,184,149		294,877

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	0	0	0	25.00%	0
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	0	0	0	xxx	0
Sub-Totals:	0	0	0		0

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	99,236	48,629	55,020	70,235
(2) Commercial inland addenda	469	46	203	22
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	223,564	46,685	79,129	871
Sub-Totals:	323,269	95,360	134,352	71,128
ZONE TOTALS	2,822,134	427,932	1,318,501	366,005

All Co's

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE
Form "A" - Primary Business
As of December 31, 2011

NAIC COMPANY OR GROUP CODE:		All Co's	Surplus =	176,156,161 x 1,000		
	(1)	(2)	(3)	(4)	(5)	
Zone	Area	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount	Estimated Net PML Amount Limited by Catastrophe Reinsurance
A	San Francisco	251,464,548	18,323,242	86,519,514	15,216,266	12,320,051
B	Los Angeles/ Orange County	282,130,485	24,430,201	153,989,950	18,589,519	14,274,566
C	Santa Barbara	66,795,855	5,738,845	36,351,398	4,678,319	3,509,498
D	San Diego	81,336,200	7,623,745	36,064,014	6,066,965	4,556,522
E	South-East	66,282,053	9,479,790	39,836,763	7,905,923	6,250,612
F	Central	11,765,317	1,952,664	7,292,232	1,601,580	1,554,225
G	North-Central	31,504,188	4,495,557	19,232,441	3,972,085	3,661,584
H	North	2,970,959	444,753	1,555,727	334,929	340,467

All Co's

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE
Form "A" - Primary Business
As of December 31, 2011

(a) Direct premiums earned	382,342,304
(b) Assumed premiums earned	23,069
(c) Ceded premiums earned	1,591,245

(2) Estimated PML on aggregate ceded liability (other than catastrophe coverage)

Estimated PML ceded to:	<u>Zone A</u>	<u>Zone B</u>
U.S. Reinsurers - CA licenses	969,396	1,837,857
U.S. Reinsurers - non CA	73,777	73,912
Lloyd's of London	407,521	605,778
Other U.K.	66,951	233,842
Western Europe	180,891	287,202
All Other	689,118	655,070
Totals	2,387,653	3,693,663

(3) Amounts recoverable from catastrophe reinsurance

Amounts recoverable from:	<u>Zone A</u>	<u>Zone B</u>
U.S. Reinsurers - CA licenses	698,270	1,077,619
U.S. Reinsurers - non CA	35,643	36,403
Lloyd's of London	695,400	846,740
Other U.K.	65,204	66,540
Western Europe	147,937	303,990
All Other	999,053	1,381,209
Totals	2,641,507	3,712,501

(4) Were most of your per risk treaties (on exposures ceded) in effect during 2011 subject to an occurrence or per event limitation?

Yes No

California Earthquake Authority (CEA) Interrogatory

(1) Was your company a member of the CEA? Yes No

(2) If so, how many CEA policies that your company issued were outstanding at the end of the year? **470,346**

What was the total liability (exposure or Coverage A) on these policies? **158,900,909**

SUBZONE A-1 COUNTIES: San Francisco and San Mateo
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.75%	0
1A 1-4 Family 5%	1,265	46	2,741	3.63%	43
1A 1-4 Family 10%	68,807	5,309	68,725	2.13%	5,306
1B "Homeowners" - 1% or flat	2,375	160	2,375	6.75%	160
1B "Homeowners" 5%	129,750	27,697	110,394	3.63%	21,190
1B "Homeowners" 10%	1,257,522	30,002	1,094,100	2.13%	26,248
1B "Homeowners" 15% & up	25,400,156	272,157	2,859,271	1.38%	266,138
1B "Homeowners" 15% "Mini"	12,847,292	88,647	3,370,428	0.69%	23,266
1B "Homeowners" "Wrap"	2,292,324	67,394	0	2.94%	0
1C Wood Frame - small 5%	8,577	514	5,330	3.00%	418
1D Wood - other 5%	387,184	38,719	355,281	10.00%	35,529
1E Mobile Homes 2%	389	20	389	5.00%	20
2A Metal - small 5%	31,390	427	19,013	2.00%	210
2B Metal - other 5%	22,743	2,274	19,146	10.00%	1,915
3A Steel 5%	368,048	214,890	297,799	15.00%	182,731
3B Steel 5%	557,187	276,807	419,649	25.00%	230,176
3C Steel 10%	290,170	72,543	244,276	25.00%	61,069
4A Concrete 5%	193,403	119,871	167,110	20.00%	100,250
4B Concrete 5%	308,198	265,587	172,103	35.00%	138,514
4C Concrete 10 %	298,009	149,004	250,875	50.00%	125,437
4D Concrete 10 %	17,302	7,786	12,084	45.00%	5,438
5A Mixed 5%	367,600	143,323	289,316	25.00%	105,618
5B Mixed 10%	21,308	16,385	16,875	60.00%	13,353
5C Mixed 10%	258,927	195,883	210,897	75.00%	159,860
6 EQ resistive 5%	0	0	0	10.00%	49
Risks in above classes not written at standard deductible	13,343,413	2,260,756	11,564,217	xxx	1,790,156
Sub-Totals:	58,473,341	4,256,202	21,552,394		3,293,092

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	506,399	216,546	484,927	15.00%	200,196
3B Steel 5%	573,666	412,744	519,193	25.00%	368,461
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	421,285	306,154	341,015	20.00%	241,534
4B Concrete 5%	231,372	214,850	221,507	35.00%	204,985
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	16,220	7,299	12,220	45.00%	5,499
5A Mixed 5%	169,739	68,970	146,910	25.00%	61,763
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	175,579	17,558	147,809	10.00%	14,781
Risks in above classes not written at standard deductible	3,371,688	1,431,123	1,072,319	xxx	1,222,720
Sub-Totals:	5,465,947	2,675,244	2,945,900		2,319,939

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	752,269	324,689	460,575	361,024
(2) Commercial inland addenda	9,969	6,383	6,878	5,681
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	73,005,022	340,247	2,421,978	296,345
Sub-Totals:	73,767,259	671,320	2,889,432	663,050
ZONE TOTALS	137,706,548	7,602,766	27,387,725	6,276,081

SUBZONE A-2 COUNTIES: Alameda and Contra Costa
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.75%	0
1A 1-4 Family 5%	2,326	84	2,157	3.63%	84
1A 1-4 Family 10%	343,895	31,924	343,711	2.13%	31,913
1B "Homeowners" - 1% or flat	2,611	176	2,611	6.75%	176
1B "Homeowners" 5%	313,685	30,114	286,492	3.63%	26,079
1B "Homeowners" 10%	2,596,861	61,342	2,398,447	2.13%	56,014
1B "Homeowners" 15% & up	6,122,837	84,771	6,094,292	1.38%	84,237
1B "Homeowners" 15% "Mini"	16,340,112	112,747	2,800,431	0.69%	19,418
1B "Homeowners" "Wrap"	3,860,858	113,509	0	2.94%	0
1C Wood Frame - small 5%	19,403	1,800	7,692	3.00%	1,448
1D Wood - other 5%	340,445	34,046	333,950	10.00%	33,396
1E Mobile Homes 2%	1,156	58	1,156	5.00%	58
2A Metal - small 5%	66,696	4,968	61,512	2.00%	4,819
2B Metal - other 5%	20,581	2,059	16,123	10.00%	1,612
3A Steel 5%	217,425	81,160	206,661	15.00%	75,308
3B Steel 5%	313,801	161,316	305,894	25.00%	156,447
3C Steel 10%	240,553	60,503	231,307	25.00%	58,194
4A Concrete 5%	139,235	85,680	125,370	20.00%	76,949
4B Concrete 5%	50,242	25,403	38,642	35.00%	20,593
4C Concrete 10%	267,867	133,934	252,597	50.00%	126,398
4D Concrete 10%	52,413	23,707	52,108	45.00%	23,554
5A Mixed 5%	661,686	234,552	481,448	25.00%	164,733
5B Mixed 10%	17,402	10,441	13,887	60.00%	8,332
5C Mixed 10%	205,743	154,932	198,313	75.00%	149,153
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	10,056,318	1,597,938	8,970,647	xxx	1,303,869
Sub-Totals:	42,254,150	3,047,165	23,225,447		2,422,785

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	37,499	19,486	36,373	15.00%	18,360
3B Steel 5%	15,000	15,000	11,250	25.00%	11,250
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	8,140	1,151	8,140	35.00%	1,151
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	58,146	14,537	56,233	25.00%	14,058
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	143,374	14,337	138,656	10.00%	13,866
Risks in above classes not written at standard deductible	142,032	61,777	104,865	xxx	53,759
Sub-Totals:	404,191	126,288	355,517		112,444

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	1,088,724	613,138	755,111	651,964
(2) Commercial inland addenda	5,106	1,410	2,869	1,075
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	3,801,876	68,070	2,610,729	50,925
Sub-Totals:	4,895,705	682,618	3,368,709	703,963
ZONE TOTALS	47,554,047	3,856,070	26,949,673	3,239,192

All Co's

**SUBZONE A-3 COUNTIES: Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito,
Santa Clara, Santa Cruz, Solono, Sonoma**
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.75%	0
1A 1-4 Family 5%	1,353	49	1,736	3.63%	49
1A 1-4 Family 10%	174,523	13,271	173,698	2.13%	13,241
1B "Homeowners" - 1% or flat	3,831	258	3,831	6.75%	258
1B "Homeowners" 5%	787,016	73,066	724,243	3.63%	68,487
1B "Homeowners" 10%	4,582,119	108,611	4,155,691	2.13%	95,588
1B "Homeowners" 15% & up	6,778,270	96,294	6,662,463	1.38%	93,342
1B "Homeowners" 15% "Mini"	31,988,588	220,721	4,665,700	0.69%	32,359
1B "Homeowners" "Wrap"	10,083,838	296,465	0	2.94%	0
1C Wood Frame - small 5%	45,244	2,065	16,684	3.00%	1,208
1D Wood - other 5%	829,662	87,465	782,633	10.00%	82,763
1E Mobile Homes 2%	10,975	548	10,975	5.00%	548
2A Metal - small 5%	122,500	3,792	85,108	2.00%	3,122
2B Metal - other 5%	102,741	11,440	95,552	10.00%	10,566
3A Steel 5%	717,172	315,326	667,903	15.00%	294,107
3B Steel 5%	800,095	360,262	722,989	25.00%	313,370
3C Steel 10%	865,825	216,456	813,287	25.00%	203,322
4A Concrete 5%	435,132	194,016	396,882	20.00%	176,732
4B Concrete 5%	94,141	69,827	77,883	35.00%	54,315
4C Concrete 10%	865,825	432,913	813,287	50.00%	406,643
4D Concrete 10%	14,296	6,739	10,905	45.00%	5,113
5A Mixed 5%	1,334,256	441,715	1,097,731	25.00%	375,420
5B Mixed 10%	37,096	20,258	31,771	60.00%	17,284
5C Mixed 10%	619,681	463,511	579,531	75.00%	432,898
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	15,541,713	3,415,823	14,552,772	xxx	2,823,747
Sub-Totals:	76,835,893	6,850,893	37,143,254		5,504,482

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	32,500	6,903	32,500	15.00%	6,903
3B Steel 5%	10,000	5,352	10,000	25.00%	5,352
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	7,550	20	7,550	20.00%	20
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	442,180	114,295	415,652	25.00%	107,663
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	441,606	44,161	414,809	10.00%	41,481
Risks in above classes not written at standard deductible	214,213	194,248	175,032	xxx	154,930
Sub-Totals:	1,148,049	364,979	1,055,543		316,349

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	1,729,802	1,006,152	1,268,847	950,397
(2) Commercial inland addenda	17,807	7,196	11,818	5,213
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	7,333,738	106,130	4,058,733	85,221
Sub-Totals:	9,081,348	1,119,478	5,339,399	1,040,831
ZONE TOTALS	87,065,290	8,335,350	43,538,196	6,861,662

All Co's

Totals For Zone A

Composite of Zones A-1 (page 2), A-2 (page 3), and A-3 (page 4)
(In thousands of dollars)

	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount
(1) 100% of sub-totals (p. 2, Part I)	58,473,341	4,256,202	21,552,394	3,293,092
50% of sub-totals (p. 3, Part I)	21,127,075	1,523,583	11,612,724	1,211,393
100% of sub-totals (p. 4, Part I)	76,835,893	6,850,893	37,143,254	5,504,482
Totals	156,436,310	12,630,678	70,308,371	10,008,967
OR				
(2) 50% of sub-totals (p. 2, Part I)	29,236,671	2,128,101	10,776,197	1,646,546
100% of sub-totals (p. 3, Part I)	42,254,150	3,047,165	23,225,447	2,422,785
100% of sub-totals (p. 4, Part I)	76,835,893	6,850,893	37,143,254	5,504,482
Totals	148,326,714	12,026,159	71,144,898	9,573,814
PLUS				
(3) 100% of sub-totals (p. 2, Part II)	5,465,947	2,675,244	2,945,900	2,319,939
100% of sub-totals (p. 3, Part II)	404,191	126,288	355,517	112,444
100% of sub-totals (p. 4, Part II)	1,148,049	364,979	1,055,543	316,349
Totals	7,018,188	3,166,510	4,356,960	2,748,732
PLUS				
(4) 33% of sub-totals (p. 14, Part II)	265,739	52,639	256,643	50,723
(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)	163,720,236	15,849,827	74,921,974	12,808,422
(6) Sub-totals for Other Types of Risks (p. 2, Part III)	73,767,259	671,320	2,889,432	663,050
(p. 3, Part III)	4,895,705	682,618	3,368,709	703,963
(p. 4, Part III)	9,081,348	1,119,478	5,339,399	1,040,831
Totals	87,744,312	2,473,415	11,597,540	2,407,844
(7) Totals for Zone A ((5) plus (6)) (Enter here and on Page 1)	251,464,548	18,323,242	86,519,514	15,216,266
Totals Check	272,325,885	19,794,186	97,875,595	16,376,935
Difference	(20,861,336)	(1,470,944)	(11,356,081)	(1,160,670)

SUBZONE B-1: Los Angeles County west of Interstate 5 and south of Mulholland Drive
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.75%	0
1A 1-4 Family 5%	1,832	55	2,471	3.00%	55
1A 1-4 Family 10%	124,401	8,106	123,878	1.63%	8,066
1B "Homeowners" - 1% or flat	1,377	80	1,377	5.75%	80
1B "Homeowners" 5%	569,925	38,024	436,190	3.00%	31,941
1B "Homeowners" 10%	6,957,993	116,483	5,386,938	1.63%	90,350
1B "Homeowners" 15% & up	11,631,768	138,245	11,173,899	1.00%	113,073
1B "Homeowners" 15% "Mini"	33,523,437	167,618	6,549,547	0.50%	32,896
1B "Homeowners" "Wrap"	15,000,340	375,009	0	2.50%	0
1C Wood Frame - small 5%	6,445	407	5,814	3.00%	388
1D Wood - other 5%	854,964	90,013	816,777	10.00%	86,195
1E Mobile Homes 2%	23,201	1,160	22,454	5.00%	1,123
2A Metal - small 5%	148,862	6,669	119,757	2.00%	6,649
2B Metal - other 5%	59,512	5,951	57,346	10.00%	5,735
3A Steel 5%	746,399	198,457	608,259	15.00%	179,428
3B Steel 5%	976,275	504,770	886,263	25.00%	460,323
3C Steel 10%	740,185	185,046	707,385	25.00%	176,847
4A Concrete 5%	617,784	328,839	572,683	20.00%	290,340
4B Concrete 5%	238,299	142,938	203,334	35.00%	121,262
4C Concrete 10%	751,627	375,814	723,239	50.00%	361,619
4D Concrete 10%	25,882	12,872	24,914	45.00%	12,437
5A Mixed 5%	2,303,186	797,066	1,024,089	25.00%	386,986
5B Mixed 10%	15,110	9,066	14,992	60.00%	8,995
5C Mixed 10%	647,482	475,971	602,372	75.00%	454,016
6 EQ resistive 5%	1,999	200	1,999	10.00%	200
Risks in above classes not written at standard deductible	46,341,740	6,506,075	41,960,416	xxx	5,264,600
Sub-Totals:	122,310,024	10,484,933	72,026,393		8,093,605

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	472,824	208,539	390,798	15.00%	151,788
3B Steel 5%	602,212	326,181	508,119	25.00%	270,972
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	200,999	105,232	187,164	20.00%	97,646
4B Concrete 5%	80,483	62,268	63,272	35.00%	50,037
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	65,373	29,418	63,282	45.00%	28,477
5A Mixed 5%	327,061	114,797	291,103	25.00%	90,257
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	443,084	44,308	426,349	10.00%	42,635
Risks in above classes not written at standard deductible	1,495,302	692,164	1,325,829	xxx	641,385
Sub-Totals:	3,687,337	1,582,907	3,255,916		1,373,197

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	2,141,883	1,396,214	1,533,604	1,210,557
(2) Commercial inland addenda	5,534	822	2,932	425
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	15,301,935	251,174	10,295,366	236,790
Sub-Totals:	17,449,352	1,648,210	11,831,903	1,447,773
ZONE TOTALS	143,446,712	13,716,051	87,114,212	10,914,575

SUBZONE B-2: Remainder of Los Angeles County not part of Subzone B-1
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.75%	0
1A 1-4 Family 5%	3,265	98	3,687	3.00%	98
1A 1-4 Family 10%	92,043	5,747	91,824	1.63%	5,720
1B "Homeowners" - 1% or flat	1,743	100	1,743	5.75%	100
1B "Homeowners" 5%	667,582	40,390	503,435	3.00%	33,279
1B "Homeowners" 10%	7,628,221	126,743	6,474,510	1.63%	107,369
1B "Homeowners" 15% & up	14,953,983	152,754	14,491,846	1.00%	147,422
1B "Homeowners" 15% "Mini"	35,297,019	176,551	3,681,233	0.50%	18,472
1B "Homeowners" "Wrap"	15,120,765	378,019	0	2.50%	0
1C Wood Frame - small 5%	14,878	447	7,729	3.00%	233
1D Wood - other 5%	883,473	88,357	848,174	10.00%	84,827
1E Mobile Homes 2%	19,448	973	19,448	5.00%	973
2A Metal - small 5%	143,328	7,024	115,906	2.00%	5,328
2B Metal - other 5%	535,177	53,518	509,120	10.00%	50,912
3A Steel 5%	418,565	174,660	341,840	15.00%	155,920
3B Steel 5%	713,109	325,836	665,249	25.00%	306,149
3C Steel 10%	636,243	159,210	606,227	25.00%	151,706
4A Concrete 5%	342,004	186,797	308,883	20.00%	166,909
4B Concrete 5%	157,719	101,711	115,125	35.00%	79,150
4C Concrete 10%	1	0	1	50.00%	0
4D Concrete 10%	1,861	837	1,861	45.00%	837
5A Mixed 5%	1,384,674	490,821	1,174,908	25.00%	403,862
5B Mixed 10%	84,524	51,466	58,613	60.00%	35,734
5C Mixed 10%	532,152	401,450	510,573	75.00%	385,080
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	26,780,078	3,938,388	23,248,286	xxx	3,028,482
Sub-Totals:	106,411,855	6,861,900	53,780,221		5,168,564

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	88,557	42,247	85,308	15.00%	38,998
3B Steel 5%	60,986	20,143	55,876	25.00%	19,859
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	70,250	55,938	47,450	20.00%	40,888
4B Concrete 5%	23,802	23,802	20,002	35.00%	20,002
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	152,969	38,243	147,220	25.00%	36,805
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	16,153	12,115	15,543	75.00%	11,657
6 EQ resistive 5%	459,567	45,957	442,209	10.00%	44,221
Risks in above classes not written at standard deductible	367,918	241,799	295,987	xxx	185,933
Sub-Totals:	1,240,203	480,243	1,109,595		398,362

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	862,506	453,368	658,049	362,458
(2) Commercial inland addenda	10,249	2,601	4,599	1,259
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	46	46	46	46
(4) All other (e.g., earthquake, sprinkler leakage)	4,261,126	43,165	3,658,908	24,021
Sub-Totals:	5,133,928	499,180	4,321,601	387,784
ZONE TOTALS	112,785,985	7,841,323	59,211,418	5,954,710

SUBZONE B-3: Orange County
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.75%	0
1A 1-4 Family 5%	2,939	88	2,732	3.00%	88
1A 1-4 Family 10%	132,714	11,176	131,772	1.63%	11,151
1B "Homeowners" - 1% or flat	4,779	261	4,779	5.75%	261
1B "Homeowners" 5%	441,763	24,626	418,491	3.00%	23,521
1B "Homeowners" 10%	4,308,948	73,086	3,969,914	1.63%	66,808
1B "Homeowners" 15% & up	4,815,568	49,078	4,701,278	1.00%	47,664
1B "Homeowners" 15% "Mini"	27,857,153	139,285	3,044,039	0.50%	15,333
1B "Homeowners" "Wrap"	13,019,298	325,482	0	2.50%	0
1C Wood Frame - small 5%	11,346	437	7,733	3.00%	328
1D Wood - other 5%	697,768	69,776	670,465	10.00%	67,809
1E Mobile Homes 2%	5,562	278	5,562	5.00%	278
2A Metal - small 5%	21,878	552	6,401	2.00%	147
2B Metal - other 5%	83,971	9,139	72,291	10.00%	7,823
3A Steel 5%	176,585	66,207	169,414	15.00%	60,827
3B Steel 5%	443,060	182,118	391,035	25.00%	137,881
3C Steel 10%	230,776	57,695	207,380	25.00%	51,846
4A Concrete 5%	266,926	163,674	261,328	20.00%	159,560
4B Concrete 5%	94,922	57,354	93,466	35.00%	56,940
4C Concrete 10%	210,792	105,396	200,559	50.00%	100,280
4D Concrete 10%	8,404	3,782	5,543	45.00%	2,494
5A Mixed 5%	2,680,304	983,047	939,269	25.00%	365,809
5B Mixed 10%	25,137	15,082	12,007	60.00%	7,284
5C Mixed 10%	162,919	122,189	159,259	75.00%	119,445
6 EQ resistive 5%	20,000	2,000	20,000	10.00%	2,000
Risks in above classes not written at standard deductible	15,128,644	2,561,267	13,598,405	xxx	1,941,707
Sub-Totals:	70,852,156	5,023,076	29,093,122		3,247,283

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	85,225	30,446	62,725	15.00%	25,446
3B Steel 5%	38,128	35,703	36,634	25.00%	34,210
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	60,250	50,950	44,750	20.00%	44,750
4B Concrete 5%	5,400	3,694	5,400	35.00%	3,694
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	121,314	35,953	120,053	25.00%	35,638
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	118,368	11,837	116,689	10.00%	11,669
Risks in above classes not written at standard deductible	93,222	70,698	74,414	xxx	55,511
Sub-Totals:	521,907	239,282	460,665		210,917

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	864,783	568,717	603,686	463,248
(2) Commercial inland addenda	3,895	925	2,119	661
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	5,621,544	113,724	3,370,989	104,170
Sub-Totals:	6,490,223	683,365	3,976,794	568,079
ZONE TOTALS	77,864,285	5,945,722	33,530,581	4,026,279

All Co's

Totals For Zone B
 Composite of Zones B-1 (page 6), B-2 (page 7), and B-3 (page 8)
 (In thousands of dollars)

	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount
(1) 100% of sub-totals (p. 6, Part I)	122,310,024	10,484,933	72,026,393	8,093,605
50% of sub-totals (p. 7, Part I)	53,205,927	3,430,950	26,890,111	2,584,282
100% of sub-totals (p. 8, Part I)	70,852,156	5,023,076	29,093,122	3,247,283
Totals	246,368,107	18,938,959	128,009,626	13,925,170
OR				
(2) 50% of sub-totals (p. 6, Part I)	61,155,012	5,242,467	36,013,197	4,046,802
100% of sub-totals (p. 7, Part I)	106,411,855	6,861,900	53,780,221	5,168,564
100% of sub-totals (p. 8, Part I)	70,852,156	5,023,076	29,093,122	3,247,283
Totals	238,419,022	17,127,442	118,886,540	12,462,650
PLUS				
(3) 100% of sub-totals (p. 6, Part II)	3,687,337	1,582,907	3,255,916	1,373,197
100% of sub-totals (p. 7, Part II)	1,240,203	480,243	1,109,595	398,362
100% of sub-totals (p. 8, Part II)	521,907	239,282	460,665	210,917
Totals	5,449,447	2,302,432	4,826,176	1,982,476
PLUS				
(4) 50% of sub-totals (p. 10, Part II)	333,109	85,598	311,216	76,180
50% of sub-totals (p. 11, Part II)	906,321	272,458	712,635	202,057
Totals	1,239,430	358,056	1,023,850	278,237
(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)	253,056,984	21,599,447	133,859,653	16,185,883
(6) Sub-totals for Other Types of Risks (p. 2, Part III)	17,449,352	1,648,210	11,831,903	1,447,773
(p. 3, Part III)	5,133,928	499,180	4,321,601	387,784
(p. 4, Part III)	6,490,223	683,365	3,976,794	568,079
Totals	29,073,502	2,830,754	20,130,298	2,403,636
(7) Totals for Zone B ((5) plus (6)) (Enter here and on Page 1)	282,130,485	24,430,201	153,989,950	18,589,519
Totals Check	334,096,982	27,503,095	179,856,210	20,895,564
Difference	(51,966,497)	(3,072,894)	(25,866,260)	(2,306,045)

ZONE C COUNTIES: Kern, San Luis Obispo, Santa Barbara, Ventura
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	6.13%	0
1A 1-4 Family 5%	244	8	289	3.13%	8
1A 1-4 Family 10%	39,057	2,744	38,978	1.75%	2,738
1B "Homeowners" - 1% or flat	1,656	102	1,656	6.13%	102
1B "Homeowners" 5%	972,054	41,491	915,977	3.13%	37,415
1B "Homeowners" 10%	4,818,456	86,588	4,326,032	1.75%	76,873
1B "Homeowners" 15% & up	7,562,402	86,045	7,432,714	1.13%	84,473
1B "Homeowners" 15% "Mini"	19,316,896	108,274	3,235,612	0.56%	18,346
1B "Homeowners" "Wrap"	10,436,060	267,163	0	2.56%	0
1C Wood Frame - small 5%	30,628	927	14,016	3.00%	427
1D Wood - other 5%	534,968	56,988	513,776	10.00%	54,868
1E Mobile Homes 2%	26,759	1,338	26,033	5.00%	1,302
2A Metal - small 5%	123,838	4,183	102,241	2.00%	3,721
2B Metal - other 5%	114,007	11,401	108,330	10.00%	10,833
3A Steel 5%	185,865	32,302	176,621	15.00%	30,275
3B Steel 5%	621,427	219,982	606,167	25.00%	215,554
3C Steel 10%	540,886	135,221	513,355	25.00%	128,339
4A Concrete 5%	139,621	81,767	127,961	20.00%	74,028
4B Concrete 5%	82,335	35,934	82,085	35.00%	35,684
4C Concrete 10%	554,466	277,233	526,827	50.00%	263,414
4D Concrete 10%	5,906	2,658	4,906	45.00%	2,208
5A Mixed 5%	811,363	249,540	702,965	25.00%	207,101
5B Mixed 10%	21,599	16,959	12,309	60.00%	9,385
5C Mixed 10%	444,509	333,343	422,157	75.00%	317,060
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	11,685,883	1,744,281	10,517,070	xxx	1,355,964
Sub-Totals:	59,070,885	3,796,471	30,408,078		2,930,116

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	16,250	4,853	16,250	15.00%	4,853
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	40,850	18,383	38,812	45.00%	17,465
5A Mixed 5%	204,269	51,067	194,077	25.00%	48,519
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	326,873	32,687	310,564	10.00%	31,056
Risks in above classes not written at standard deductible	77,976	64,205	62,728	xxx	50,467
Sub-Totals:	666,218	171,196	622,431		152,361

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	910,145	569,882	652,927	562,592
(2) Commercial inland addenda	3,907	805	2,372	697
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	3,419,977	49,276	2,252,502	41,315
(5) 50% of amounts for over 8 stories for Zone B (Page 9, (3) totals):	2,724,723	1,151,216	2,413,088	991,238
Sub-totals	7,058,752	1,771,179	5,320,889	1,595,842
ZONE TOTALS	66,795,855	5,738,845	36,351,398	4,678,319

ZONE D: San Diego County
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	2.63%	0
1A 1-4 Family 5%	582	7	611	1.19%	7
1A 1-4 Family 10%	580,376	55,773	580,264	0.56%	55,768
1B "Homeowners" - 1% or flat	3,997	105	3,997	2.63%	105
1B "Homeowners" 5%	1,689,304	48,027	1,600,391	1.19%	45,818
1B "Homeowners" 10%	3,667,444	20,717	3,388,370	0.56%	18,934
1B "Homeowners" 15% & up	2,388,768	7,615	2,331,715	0.31%	7,420
1B "Homeowners" 15% "Mini"	26,263,453	42,022	4,144,415	0.16%	6,711
1B "Homeowners" "Wrap"	15,871,449	163,476	0	1.03%	0
1C Wood Frame - small 5%	2,182	458	2,178	3.00%	458
1D Wood - other 5%	906,075	90,607	881,567	10.00%	88,156
1E Mobile Homes 2%	7,071	354	7,071	5.00%	354
2A Metal - small 5%	65,284	2,149	59,984	2.00%	2,064
2B Metal - other 5%	79,989	8,000	76,235	10.00%	7,625
3A Steel 5%	415,228	107,336	399,046	15.00%	102,443
3B Steel 5%	653,975	294,549	612,927	25.00%	262,047
3C Steel 10%	819,486	204,871	777,978	25.00%	194,494
4A Concrete 5%	250,045	86,350	203,465	20.00%	68,897
4B Concrete 5%	134,646	66,263	122,523	35.00%	62,627
4C Concrete 10 %	841,673	420,837	799,044	50.00%	399,522
4D Concrete 10 %	11,939	5,373	7,164	45.00%	3,224
5A Mixed 5%	1,580,020	514,889	1,410,465	25.00%	450,247
5B Mixed 10%	6,036	3,622	6,036	60.00%	3,622
5C Mixed 10%	664,160	496,044	627,629	75.00%	470,971
6 EQ resistive 5%	1,000	100	1,000	10.00%	100
Risks in above classes not written at standard deductible	10,912,420	2,399,404	9,764,994	xxx	1,840,466
Sub-Totals:	67,816,602	5,038,946	27,809,069		4,092,080

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	154,754	47,687	145,638	15.00%	42,687
3B Steel 5%	50,750	18,250	49,897	25.00%	17,397
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	341,999	157,281	81,924	20.00%	47,820
4B Concrete 5%	23,500	21,752	18,000	35.00%	16,252
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	371,922	92,981	353,084	25.00%	88,271
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	495,862	49,586	470,746	10.00%	47,075
Risks in above classes not written at standard deductible	373,856	157,378	305,981	xxx	144,611
Sub-Totals:	1,812,643	544,915	1,425,270		404,113

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	1,268,179	679,632	853,999	394,731
(2) Commercial inland addenda	2,499	573	965	237
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	7,058,201	38,873	2,961,005	33,069
(5) 50% of amounts for over 8 stories for Zone E (Page 9, (3) totals):	2,724,723	1,151,216	2,413,088	991,238
(6) 50% of amounts for over 8 stories for Zone E (Page 12, sub-total for Part II):	653,353	169,590	600,618	151,498
Sub-totals	11,706,955	2,039,884	6,829,675	1,570,772
ZONE TOTALS	81,336,200	7,623,745	36,064,014	6,066,965

All Co's

ZONE E COUNTIES: Alpine, Imperial, Inyo, Mono, Riverside, San Bernardino
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	5.25%	0
1A 1-4 Family 5%	2,733	65	3,118	2.38%	65
1A 1-4 Family 10%	172,300	15,601	172,469	1.13%	15,594
1B "Homeowners" - 1% or flat	1,503	79	1,503	5.25%	79
1B "Homeowners" 5%	675,965	41,076	620,742	2.38%	38,356
1B "Homeowners" 10%	3,739,878	44,593	3,482,207	1.13%	40,950
1B "Homeowners" 15% & up	5,249,337	35,430	5,214,874	0.63%	35,157
1B "Homeowners" 15% "Mini"	18,606,974	57,682	3,883,459	0.31%	12,122
1B "Homeowners" "Wrap"	5,881,053	121,150	0	2.06%	0
1C Wood Frame - small 5%	19,648	589	11,030	3.00%	330
1D Wood - other 5%	677,701	67,770	655,616	10.00%	65,561
1E Mobile Homes 2%	28,305	1,416	28,305	5.00%	1,415
2A Metal - small 5%	142,007	16,854	105,994	2.00%	16,016
2B Metal - other 5%	85,079	8,508	82,335	10.00%	8,234
3A Steel 5%	547,079	168,118	514,319	15.00%	157,910
3B Steel 5%	522,140	299,980	450,069	25.00%	272,169
3C Steel 10%	901,420	225,575	863,955	25.00%	216,210
4A Concrete 5%	277,483	162,948	199,058	20.00%	130,407
4B Concrete 5%	92,222	81,058	76,723	35.00%	66,696
4C Concrete 10%	904,739	452,369	878,398	50.00%	439,199
4D Concrete 10%	10,726	7,577	10,068	45.00%	7,280
5A Mixed 5%	1,881,994	701,627	1,600,216	25.00%	574,042
5B Mixed 10%	12,775	7,690	7,747	60.00%	4,673
5C Mixed 10%	713,580	535,197	692,831	75.00%	519,636
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	14,679,020	3,769,316	12,285,153	xxx	2,903,940
Sub-Totals:	55,825,660	6,822,270	31,840,189		5,526,040

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	25,000	11,164	18,000	15.00%	7,101
3B Steel 5%	84,902	31,696	79,902	25.00%	29,379
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	62,295	12,459	62,295	20.00%	12,459
4B Concrete 5%	20,000	18,324	18,688	35.00%	17,011
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	399,800	99,950	388,173	25.00%	97,043
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	533,030	53,303	517,529	10.00%	51,753
Risks in above classes not written at standard deductible	181,680	112,285	116,650	xxx	88,250
Sub-Totals:	1,306,707	339,180	1,201,236		302,996

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland "Exceptions"	1,396,140	727,931	1,056,913	733,545
(2) Commercial inland addenda	1,229	267	790	226
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	3,788,163	80,870	2,300,697	73,641
(5) 50% of amounts for over 8 stories for Zone B (Page 9, (3) totals):	2,724,723	1,151,216	2,413,088	991,238
(6) 50% of amounts for over 8 stories for Zone C (Page 10, sub-total for Part II):	333,109	85,598	311,216	76,180
(7) 50% of amounts for over 8 stories for Zone D (Page 11, sub-total for Part II):	906,321	272,458	712,635	202,057
Sub-totals	9,149,686	2,318,340	6,795,337	2,076,887

All Co's

ZONE F COUNTIES: Fresno, Kings, Madera, Mariposa, Merced, Tulare
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	3.13%	0
1A 1-4 Family 5%	656	12	607	1.88%	12
1A 1-4 Family 10%	9,061	458	8,381	1.13%	450
1B "Homeowners" - 1% or flat	1,218	31	1,218	3.13%	27
1B "Homeowners" 5%	196,202	5,310	191,280	1.88%	4,775
1B "Homeowners" 10%	195,679	2,209	151,349	1.13%	1,708
1B "Homeowners" 15% & up	121,453	765	121,664	0.63%	764
1B "Homeowners" 15% "Mini"	2,583,210	8,693	688,869	0.31%	2,856
1B "Homeowners" "Wrap"	807,052	12,590	0	1.56%	0
1C Wood Frame - small 5%	1,024	31	1,010	3.00%	30
1D Wood - other 5%	262,280	26,228	256,507	10.00%	25,651
1E Mobile Homes 2%	3,752	188	3,737	5.00%	187
2A Metal - small 5%	92,171	5,774	52,378	2.00%	2,453
2B Metal - other 5%	47,330	4,733	38,132	10.00%	3,813
3A Steel 5%	161,728	49,868	125,780	15.00%	44,309
3B Steel 5%	154,132	66,040	150,451	25.00%	63,525
3C Steel 10%	366,692	91,673	355,169	25.00%	88,792
4A Concrete 5%	86,120	23,224	85,370	20.00%	22,474
4B Concrete 5%	55,299	23,529	53,924	35.00%	23,529
4C Concrete 10 %	376,600	188,300	364,962	50.00%	182,481
4D Concrete 10 %	2,161	972	2,161	45.00%	972
5A Mixed 5%	646,798	234,076	379,701	25.00%	138,883
5B Mixed 10%	2,312	1,387	2,182	60.00%	1,309
5C Mixed 10%	300,324	224,792	282,371	75.00%	212,603
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	3,205,836	605,723	2,576,969	xxx	418,922
Sub-Totals:	9,679,089	1,576,609	5,894,171		1,240,524

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	27,000	9,450	27,000	35.00%	9,450
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	88,824	22,206	87,860	25.00%	21,965
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	219,019	21,902	216,641	10.00%	21,664
Risks in above classes not written at standard deductible	10,000	1,783	10,000	xxx	1,662
Sub-Totals:	344,843	55,341	341,501		54,741

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	581,836	311,599	433,957	302,360
(2) Commercial inland addenda	2,313	304	1,064	154
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	1,157,236	8,812	621,539	3,802
Sub-Totals:	1,741,386	320,714	1,056,560	306,315
ZONE TOTALS	11,765,317	1,952,664	7,292,232	1,601,580

All Co's

**ZONE G COUNTIES: Amador, Butte, Calavera, Colusa, El Dorado, Glenn, Nevada, Placer
Sacramento, San Joaquin, Stanislaus, Sutter, Tuolumne, Yolo, Yuba**
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	1.75%	0
1A 1-4 Family 5%	1,761	18	2,101	1.00%	18
1A 1-4 Family 10%	90,730	7,581	90,148	0.63%	7,577
1B "Homeowners" - 1% or flat	2,503	44	2,503	1.75%	44
1B "Homeowners" 5%	651,342	13,441	630,211	1.00%	13,121
1B "Homeowners" 10%	600,176	3,962	496,778	0.63%	3,265
1B "Homeowners" 15% & up	483,117	1,835	483,628	0.38%	1,811
1B "Homeowners" 15% "Mini"	7,539,292	14,325	1,462,829	0.19%	2,862
1B "Homeowners" "Wrap"	2,938,750	23,804	0	0.81%	0
1C Wood Frame - small 5%	12,658	379	9,292	3.00%	278
1D Wood - other 5%	811,037	81,101	788,289	10.00%	78,827
1E Mobile Homes 2%	6,855	343	6,855	5.00%	343
2A Metal - small 5%	108,670	3,512	99,185	2.00%	3,432
2B Metal - other 5%	67,823	6,872	65,522	10.00%	6,642
3A Steel 5%	330,747	167,506	318,956	15.00%	162,318
3B Steel 5%	229,424	124,204	211,033	25.00%	115,446
3C Steel 10%	751,958	188,177	723,396	25.00%	181,037
4A Concrete 5%	112,672	54,029	101,231	20.00%	45,499
4B Concrete 5%	106,039	76,575	102,469	35.00%	73,005
4C Concrete 10 %	855,332	427,666	824,053	50.00%	412,026
4D Concrete 10 %	7,463	1,866	6,094	45.00%	1,523
5A Mixed 5%	1,316,399	452,646	922,905	25.00%	323,866
5B Mixed 10%	11,815	7,137	11,815	60.00%	7,137
5C Mixed 10%	643,388	485,041	618,807	75.00%	466,418
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	8,207,871	1,548,990	6,745,127	xxx	1,246,994
Sub-Totals:	25,887,822	3,691,052	14,723,227		3,153,486

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	55,482	16,153	55,482	15.00%	16,153
3B Steel 5%	38,000	11,750	38,000	25.00%	11,750
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	13,750	13,750	13,750	35.00%	13,750
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	185,846	46,462	178,845	25.00%	44,711
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	458,251	45,825	440,989	10.00%	44,099
Risks in above classes not written at standard deductible	53,939	25,572	50,639	xxx	23,243
Sub-Totals:	805,268	159,512	777,705		153,706

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	977,639	587,816	681,005	617,129
(2) Commercial inland addenda	5,687	1,610	3,674	1,391
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	2,913,615	51,061	2,153,616	41,971
(5) 100% of amounts for over 8 stories: Carson City and County, plus Douglas and Washoe counties, all in Nevada:	914,156	4,506	893,214	4,402
Sub-Totals:	4,811,098	644,993	3,731,509	664,893
ZONE TOTALS	31,504,188	4,495,557	19,232,441	3,972,085

All Co's

ZONE H COUNTIES: Lassen, Modoc, Plumas, Shasta, Sierra, Siskiyou, eham, Trinity
(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
1A 1-4 Family-1% or flat	0	0	0	2.50%	0
1A 1-4 Family 5%	729	11	669	1.50%	11
1A 1-4 Family 10%	150,842	14,980	150,841	0.88%	14,980
1B "Homeowners" - 1% or flat	588	15	588	2.50%	15
1B "Homeowners" 5%	41,869	540	39,240	1.50%	540
1B "Homeowners" 10%	39,644	349	38,541	0.88%	339
1B "Homeowners" 15% & up	60,903	305	61,030	0.50%	303
1B "Homeowners" 15% "Mini"	775,959	1,939	79,703	0.25%	217
1B "Homeowners" "Wrap"	327,052	4,088	0	1.25%	0
1C Wood Frame - small 5%	2,563	77	2,479	3.00%	74
1D Wood - other 5%	192,249	19,226	78,248	10.00%	16,826
1E Mobile Homes 2%	3,913	196	3,913	5.00%	196
2A Metal - small 5%	19,357	251	19,357	2.00%	251
2B Metal - other 5%	7,900	790	7,900	10.00%	790
3A Steel 5%	23,080	3,462	23,080	15.00%	3,462
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	88,949	22,237	88,949	25.00%	22,237
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	5,000	5,000	5,000	35.00%	5,000
4C Concrete 10%	91,352	45,676	91,352	50.00%	45,676
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	64,711	19,554	64,709	25.00%	19,553
5B Mixed 10%	286	172	286	60.00%	172
5C Mixed 10%	71,638	53,729	71,638	75.00%	53,729
6 EQ resistive 5%	0	0	0	10.00%	0
Risks in above classes not written at standard deductible	570,360	136,086	465,380	xxx	87,688
Sub-Totals:	2,538,943	328,682	1,292,902		272,058

Part II: Insurance on structures of over 8 stories:

Column 1 Earthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Column 3 Aggregate Direct PML	Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	Column 6 Estimated PML on Net Liability
3A Steel 5%	0	0	0	15.00%	0
3B Steel 5%	0	0	0	25.00%	0
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	0	0	0	20.00%	0
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10%	0	0	0	50.00%	0
4D Concrete 10%	0	0	0	45.00%	0
5A Mixed 5%	40,369	10,092	40,369	25.00%	10,092
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	53,822	5,382	53,822	10.00%	5,382
Risks in above classes not written at standard deductible	0	0	0	xxx	0
Sub-Totals:	94,191	15,474	94,191		15,474

Part III: Other types of risks:

	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
(1) Class 7 and commercial inland Exceptions	101,780	50,506	72,235	46,008
(2) Commercial inland addenda	444	44	167	20
(3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	235,601	50,047	96,232	1,368
Sub-Totals:	337,824	100,597	168,634	47,397
ZONE TOTALS	2,970,959	444,753	1,555,727	334,929