

CALIFORNIA EARTHQUAKE INSURANCE PREMIUM, EXPOSURES & POLICY COUNT DATA CALL (for the year 2022)

INSTRUCTIONS FOR COMPLETING THE DATA COLLECTION WORKBOOK

The purpose of this section is to provide you with the reporting instructions necessary for completing the EQ-EXP 2022 Data Collection Workbook. This workbook was developed using Microsoft Excel. Within the workbook, you will find two (2) worksheets:

Company Contact Worksheet Tab

Clarification noted below

Requests company contact information.

Data Worksheet Tab

Please note that the experience data requested in **Sections 1 and 2** is not only confined to those represented in Annual Statement Lines (ASLs) 1, 4, 5.1, and 12, but should also include those represented in other ASLs, if applicable.

Section 1 - Total Residential Lines:

- a. The data requested is broken out in Rows “a” through “e” by Homeowners, Renters, Condo Unit Owners, Dwelling Fire and Mobilehome business respectively.
- b. Earthquake (EQ) data and non-EQ data should be reported separately. **Report non-EQ data (i.e. exclude earthquake policies/endorsements) in Columns 1, 2, 3 and only EQ data in Columns 4, 5, 6.**
- c. **Column 1:** Direct Written Premiums for the underlying insurance. (Do not include premiums rated for EQ coverage.)
- d. **Column 2:** Number of Policies “in force” as of **12/31/2022** for the underlying insurance.
- e. **Column 3:** Exposure as of **12/31/2022**. It is the limit of insurance of Coverage A for Homeowners, Dwelling Fire and Mobilehome OR Coverage C for Renters and Condo Unit Owners. (Do not account for EQ exposures.)
- f. **Column 4:** Direct Written Earthquake (EQ) Premiums including CEA written premiums, if applicable.
- g. **Column 5:** Number of EQ Policies/EQ Endorsements “in force” as of **12/31/2022** including CEA.
- h. **Column 6:** EQ Exposure as of **12/31/2022** including CEA. It is the limit of insurance for the EQ sublimit. If the EQ sublimit is not available, report Coverage A for Homeowners, Dwelling Fire and Mobilehome OR Coverage C for Renters and Condo Unit Owners.
- i. **Data Verification:** This section is provided as a check for data reasonableness.

Section 2 - Total Commercial Lines:

- a. Applicable to commercial fire, commercial multiple peril (non-liability), and commercial earthquake business.
- b. Instructions for Columns 1 through 6 in Section 1 above are also applicable to the data requested for commercial business. If earthquake is a covered peril in your commercial policies, please consult your actuary/pricing department to breakout the EQ premium.
- c. Note for Column 3 (non-EQ) and Column 6 (EQ only): Total Exposure as of **12/31/2022**. It is the limit of insurance of the primary coverage of each policy. In general, the primary coverage should either be real property such as buildings or personal business property. If the policy’s primary coverage is real property, report the exposure for the buildings only. Similarly, if the primary coverage is personal business property, then report the exposure for the personal business property only.

Section 3 - Sub-Totals for Residential + Commercial Lines:

- a. Totals for Residential and Commercial Lines for Columns 1 through 6 will be automatically calculated.
- b. This section is provided as a check for you to ensure that the initial information in Sections 1 and 2 were entered correctly.

Sections 4 & 5 - Reconciliation of Data With Annual Statement - California State Page Exhibit:

Provide explanation if direct written premiums data submitted in Sections 1 and 2 does not reconcile with your company/group’s Annual Statement - California State Page Exhibit, and CEA premium. For premiums data submitted in Sections 1 and 2 but the ASL is not listed in Section 4, you may also indicate as such in Section 5.