

# CALIFORNIA EARTHQUAKE INSURANCE PREMIUM, EXPOSURES & POLICY COUNT DATA CALL (for the year 2013)

## INSTRUCTIONS FOR COMPLETING THE DATA WORKBOOK

The purpose of this section is to provide you with the reporting instructions necessary for completing the EQ-EXP 2013 Data Workbook. The data workbook was developed using Microsoft Excel. Within the workbook, you will find two (2) worksheets.

### **Company Information Worksheet -**

Requests company contact information.

### **Data Worksheet**

Click the tab entitled **Data Worksheet** to complete:

#### ***Section 1 – Total Personal Lines:***

- a. The data requested is broken out in Rows “a” through “e” by Homeowners, Rental, Condominium Unit Owners, Dwelling Fire\* and Mobilehome business respectively.
- b. Column 1: Total Direct Written Premiums for property coverage **EXCLUDING** written premium of earthquake business.
- c. Column 2: Total Number of Policies “in force” as of 12/31/2013 **EXCLUDING** policies in-force of earthquake business.
- d. Column 3: Total Exposure **EXCLUDING** earthquake business. It is the aggregate policy limit of coverage A for Homeowners, Dwelling Fire and Mobilehome or coverage C for Rental or Condo Unit Owners.
- e. Column 4: Total Direct Written Earthquake\* (EQ) Premiums; including CEA written premiums, if applicable.
- f. Column 5: Total Number of *EQ Policies/EQ Endorsements* “in force” as of 12/31/2013 including CEA.
- g. Column 6: Total EQ Exposure as of 12/31/2013 including CEA. It is the aggregate policy limit of coverage A for Homeowners, Dwelling Fire and Mobilehome or coverage C for Rental or Condo Unit Owners.

#### ***Section 2 – Total Commercial Lines:***

- a. You should include applicable commercial property lines of business from Line 1 (Commercial Fire\*) and Line 5.1 (Commercial Multiple Peril, Non-Liability) of your annual statement.
- b. Columns 1 through 6, discussed in Section 1 above are also applicable to the data requested for commercial business.

#### ***Section 3 - Sub-Totals for Personal + Commercial Lines:***

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

#### ***Section 4 - Reconciliation of Data With Annual Statement – Calif. State Page Exhibit:***

- a. Provide explanation if data submitted in Column 1 of Sections 1 and 2 does not reconcile with your company/group’s Annual Statement - California State Page Exhibit (direct written premiums), Lines 1, 4, 5.1 and 12.

*Note: (\*) Remember that Annual Statement Lines 1 (Fire) and 12 (Earthquake) includes both residential and commercial business. Your company must separate the residential and commercial data from these lines.*