

CALIFORNIA EARTHQUAKE INSURANCE PREMIUM, EXPOSURES & POLICY COUNT DATA CALL (for the year 2017)

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 2017 Data Collection Workbook. This workbook was developed using Microsoft Excel. Within the workbook, you will find two (2) worksheets:

Company Contact 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, 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 (underlying insurance excluding earthquake) in Columns 1, 2, 3 and only EQ data in Columns 4, 5, 6.
- c. Column 1: Total Direct Written Premiums for property coverage.
- d. Column 2: Total Number of Policies “in force” as of 12/31/2017.
- e. Column 3: Total Exposure as of 12/31/2017. It is the policy limit of Coverage A for Homeowners, Dwelling Fire and Mobilehome OR Coverage C for Rental and Condo Unit Owners.
- f. Column 4: Total Direct Written Earthquake* (EQ) Premiums including CEA written premiums, if applicable.
- g. Column 5: Total Number of *EQ Policies/EQ Endorsements* “in force” as of 12/31/2017 including CEA.
- h. Column 6: Total EQ Exposure as of 12/31/2017 including CEA. It is the policy limit of Coverage A for Homeowners, Dwelling Fire and Mobile Home OR Coverage C for Rental and Condo Unit Owners.
- i. Data verification: This section is provided as a check for data reasonableness.

Section 2 - Total Commercial Lines:

- a. You should include applicable commercial property lines of business reported in the Annual Statement, Line 1 (Commercial Fire*), Line 5.1 (Commercial Multiple Peril, Non-Liability), and Line 12 (Earthquake*).
- 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 with 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 12/31/2017. It is the policy limit of the primary coverage of each policy. If the policy’s main coverage is real property like buildings, report the exposure for the buildings only. However, if main coverage for the policy is personal business property, then report the exposure for the personal business property only.

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

- a. Totals for Personal 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 does not reconcile with your company/group’s Annual Statement - California State Page Exhibit, and CEA premium.

Note: () Annual Statement Lines 1 (Fire) and 12 (Earthquake) include both residential and commercial business. Your company must separate the residential and commercial data in these lines.*