CALIFORNIA DEPARTMENT OF INSURANCE

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NAIC COMPANY OR GROUP CODE:_____

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Form "X" - Reinsurance Ceded

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE

INSURANCE DEPARTMENT RULING #226, August 8, 1978

As of December 31, 2008

Name of Insurer or Group: _____

Address: _____

_____

Contact Person: _____Phone ( )_____

Reinsurer's Name:_____

Treaty Name: _____

Instructions: This special form is for reporting by the primary (ceding) insurers to the assuming reinsurers. The assuming reinsurers have been complaining that they are having difficulty completing Form B because of inadequate reporting by their ceding insurers. This special form should be sent by the ceding insurer to each assuming reinsurer. Do not send to the California Department of Insurance.

The reporting to reinsurers should include:

(1) entries in columns 2 and 3 with respect to business ceded to a particular reinsurer. The assuming reinsurer will then complete columns 4 and 5.

(2) separate reporting for proportional and non-proportional treaties. The reinsurers should already have adequate information on facultative risks.

(3) the work papers used to calculate these entries, which would enable the reinsurer to report by building height. This means that Form X should be created three times: once for reinsurance on structures 8 stories or less, once for reinsurance on structures over 8 stories, and once for reinsurance when the height is unknown or on liabilities assumed from underwriting pools and associations. (See Form B).

(4) enough information so that a reinsurer will be able to complete columns 4 and 5 based on its own reinsurance contracts. Catastrophe reinsurance is to be excluded.

Note: This is Form "X" which primary insurers should use for reporting ceded liabilities to their reinsurers. Reinsurers should also use this form for reporting to their retrocessionaires licensed in California.

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE

TO: _____
(Assuming reinsurer)

FROM: _____
(Ceding insurer)

FORM "X"
SPECIAL REPORTING FORM TO REINSURERS
As of December 31, 2008

Part I: Proportional Treaties:
(In thousands of dollars)
Ceding insurers to fill in columns 2 and 3. Assuming reinsurers complete columns 4 and 5.

Column 1	Column 2	Column 3	Column 4	Column 5
Earthquake zone/sub-zone	Aggregate ceded liability	Estimated PML on aggregate ceded liability	Aggregate liability net of retrocessions	Estimated PML on net liability
A-1 San Francisco				
A-2 SF - East				
A-3 SF - Coast				
B-1 Los Angeles				
B-2 LA - East				
B-3 LA/Orange Co.				
C Santa Barbara				
D San Diego				
E South-East				
F Central				
G North-Central				
H North				

Part II: Non-Proportional Treaties:
(In thousands of dollars)
Ceding insurers to fill in columns 2 and 3. Assuming reinsurers complete columns 4 and 5.

Column 1	Column 2	Column 3	Column 4	Column 5
Earthquake zone/sub-zone	Aggregate ceded liability Excess of Retention	Estimated PML on aggregate ceded liability	Aggregate liability net of retrocessions	Estimated PML on net liability
A-1 San Francisco				
A-2 SF - East				
A-3 SF - Coast				
B-1 Los Angeles				
B-2 LA - East				
B-3 LA/Orange Co.				
C Santa Barbara				
D San Diego				
E South-East				
F Central				
G North-Central				
H North				

Part III: Insurance when height is unknown and on liabilities assumed from underwriting pools and associations:
(In thousands of dollars)

Ceding insurers to fill in columns 2 and 3

Column 1	Column 2	Column 3	Column 4	Column 5
Earthquake zone/sub-zone	Aggregate ceded liability	Estimated PML on aggregate ceded liability	Aggregate liability net of retrocessions	Estimated PML on net liability
A-1 San Francisco				
A-2 SF - East				
A-3 SF - Coast				
B-1 Los Angeles				
B-2 LA - East				
B-3 LA/Orange Co.				
C Santa Barbara				
D San Diego				
E South-East				
F Central				
G North-Central				
H North				