

CALIFORNIA EARTHQUAKE INSURANCE PREMIUM, EXPOSURES & POLICY COUNT DATA CALL (for the year 2025)

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 2025 Data Collection Workbook. This workbook was developed using Microsoft Excel. Within the workbook, you will find two (2) worksheets:

Company Contact Worksheet Tab

Requests company contact information.

Data Worksheet Tab

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

Section 1 - Residential Property Insurance Business:

- 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 **12/31/2025** for the underlying insurance.
- e. Column 3: Exposure as of **12/31/2025**. 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 **12/31/2025** including CEA.
- h. Column 6: EQ Exposure as of **12/31/2025** 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 validity.

Section 2 - Total Residential Property Insurance Business:

- a. The total for Residential Property Insurance Business under Columns 1 through 6 will be automatically calculated.
- b. This section is provided as a check for the company to ensure that the initial information in Section 1 was entered correctly.

Sections 3 & 4 - Reconciliation of Data With Annual Statement - California State Page Exhibit:

Provide explanation in Section 4 if direct written premiums data submitted in Section 1 does not reconcile with the company/group’s Annual Statement - California State Page Exhibit, and CEA premium; i.e. when Item 3g - Difference - is not equal to 0. For premiums data submitted in Section 1 whereas the ASL is not listed in Section 3, please indicate as such in Section 4.