CALIFORNIA EARTHQUAKE ZONING

and

PROBABLE MAXIMUM LOSS EVALUATION PROGRAM

An Analysis of Potential Insured Earthquake Losses From Questionnaires Submitted to The California Department of Insurance by Licensed Property/Casualty Insurers in California for 1997 to 2001

California Administrative Code Title 10, Chapter 5, Subchapter 3, Section 2307

> JOHN GARAMENDI Insurance Commissioner

California Department of Insurance Los Angeles, California 2003 The statistics were compiled and the report prepared by the:

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The Rate Specialist Bureau would like to thank Mr. Richard J. Roth, Jr., FCAS for his assistance in the preparation of this report. Mr. Roth retired from the Department at the end of year 2000. He was the author of the prior reports.

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Introduction

In the aftermath of the San Fernando earthquake in 1971, concern about the exposure of the insurance industry to earthquake losses greatly increased, leading the California Department of Insurance to issue Ruling 226 which requires all licensed insurers to annually report their insured exposures for earthquake shake damage on residential and commercial structures in California. At that time, the percentage of homes and commercial structures insured for earthquake damage was less than 10%, and the insurance losses from the San Fernando earthquake were about \$46 million.

Since then, the demand for earthquake insurance has grown dramatically, along with the dramatic increase in housing and commercial building values. The insurance industry paid out about \$1 billion after the Loma Prieta earthquake in northern California in 1989. For the Northridge earthquake on January 17, 1994, the insurance industry paid out more than \$15 billion. While no insurers went out of business after the Northridge earthquake, the financial impact was severely constricting for insurers of all sizes. Scientists predict that more such earthquakes in the Los Angeles and San Francisco areas are probable. However, there has been no major damage caused by earthquakes in the years after the Northridge earthquake.

Each year, all licensed insurers report to the California Department of Insurance on a detailed questionnaire their insured exposures for earthquake shake damage on residential and commercial structures in California. These questionnaires include calculations for estimating what is called the *Probable Maximum Loss* (PML), or the expected insured loss after deductible, for structure and contents damage from a large earthquake.

The questionnaires/reports received from the individual insurers are not made public. Only the aggregate results for all insurance companies are published here. This report covers the reported earthquake insurance exposure from 1997 through December 2001. The prior report authored by Mr. Richard Roth, Jr. was published in 1998 for reporting data through December 1996. This report updates all the information through the end of 2001.

The main purpose of this reporting requirement is to make an effort to quantify each insurance company's exposure to a large earthquake, and to monitor the insurer's solvency and ability to pay claims. It is also informative and useful to have the aggregate industry exposure.

This questionnaire helped lead to the development of the many earthquake computer simulation models that are now available. Also, this questionnaire has encouraged insurers, reinsurance intermediaries, and risk modeling firms to gain knowledge about seismicity, geology, and structural engineering and to develop their own in-house expertise.

Reinsurers often use the questionnaire to monitor the earthquake exposures of their ceding companies. For this reason, the questionnaire is well known in the reinsurance industry.

This report has been useful to researchers, the news media, government officials, and members of the California Legislature.

The Insurance Industry's Aggregate Earthquake Exposure

All property/casualty insurance companies licensed to do business in California are required to report annually their PML earthquake exposure with respect to risks located in California. This section is a discussion and analysis of the responses from that reporting requirement. A copy of the Instructions, with maps of the earthquake zones, is included in the Appendix of this report.

Probable Maximum Loss (PML) means the average monetary loss (after the specified deductible) which will be experienced by typical buildings in a given earthquake building class in the specified earthquake PML zone for the maximum size earthquake that is likely to occur in that earthquake zone. This definition assumes a large magnitude earthquake, and the damage results only from vibratory (or shake) motion. The PML is obtained by multiplying a specified PML factor times the replacement value of the structure and contents, which is assumed to be equal to the insured coverage limit or *direct liability*.

The insurance industry's aggregate insured PMLs on a direct basis (meaning before reinsurance) were shown as follows for earthquake insurance in effect at the end of the respective years. Table 1 shows that the insurance industry insures a substantial amount of earthquake risk in California, which is in the billions of dollars for both residential and commercial buildings.

This table shows that t	ne insuran	ce indust	ry insures	a substan	tial amou	nt of earth	quake risl	k in Califor	nia.				
(in \$millions)		D	irect Insu	ured Proba	able Max	imum Los	ses (PMI	Ls) as of t	he End o	f:			
Earthquake Zone	1992	1993	% Chng 1993/92	1994	% Chng 1994/93	1995	% Chng 1995/94	1996	% Chng 1996/95				
A. San Francisco	\$13,199	\$11,324	-14.2%	\$11,729	3.6%	\$12,812	9.2%	\$11,532	-10.0%				
B. Los Angeles / Orange	\$16,707	\$13,528	-19.0%	\$13,863	2.5%	\$15,485	11.7%	\$15,245	-1.6%				
Earthquake Zone	_	1997 *	1997/96	1998	1998/97	1999	1999/98	2000	2000/99	2001	2001/00		
A. San Francisco		\$9,968	-13.6%	\$10,054	0.9%	\$10,321	2.7%	\$11,886	15.2%	\$10,832	-8.9%		
B. Los Angeles / Orange		\$14,748	-3.3%	\$13,805	-6.4%	\$14,769	7.0%	\$17,276	17.0%	\$12,310	-28.7%		
(in \$millions)	The	Fotal Dire	ect Liabil	ity (total p	oroperty v	/alues) an	d Direct	Insured Pl	MLs (exp	ected dan	nage) aci	ross Califo	ornia:
	Direct L	.iability	% Chng	Dir Liab	% Chng	Dir Liab	% Chng	Dir Liab	% Chng	Dir Liab	% Chng	Dir Liab	% Chng
Earthquake Zone	1995	1996	1995/96	1997 *	1997/98	1998	1998/99	1999	1999/98	2000	2000/99	2001	2001/00
A. San Francisco	\$231,209	\$221,747	-4.1%	\$107,113	-51.7%	\$140,586	31.2%	\$115,180	-18.1%	\$119,936	4.1%	\$131,271	9.5%
B. Los Angeles / Orange	\$259,476	\$251,914	-2.9%	\$137,161	-45.6%	\$181,409	32.3%	\$174,352	-3.9%	\$174,206	-0.1%	\$171,429	-1.6%
C. Santa Barbara	\$49,997	\$49,152	-1.7%	\$26,582	-45.9%	\$38,386	44.4%	\$39,308	2.4%	\$39,004	-0.8%	\$39,341	0.9%
D. San Diego	\$47,044	\$45,425	-3.4%	\$24,595	-45.9%	\$36,225	47.3%	\$38,013	4.9%	\$35,094	-7.7%	\$36,326	3.5%
E. South-East	\$66,665	\$72,846	9.3%	\$32,896	-54.8%	\$45,890	39.5%	\$45,330	-1.2%	\$43,333	-4.4%	\$42,715	-1.4%
F. Central	\$12,974	\$10,547	-18.7%	\$8,681	-17.7%	\$8,207	-5.5%	\$10,890	32.7%	\$7,388	-32.2%	\$11,848	60.4%
G. North-Central	\$24,724	\$24,096	-2.5%	\$15,996	-33.6%	\$17,718	10.8%	\$23,040	30.0%	\$21,191	-8.0%	\$20,047	-5.4%
H. North	\$3,876	\$3,629	-6.4%	\$2,677	-26.2%	\$2,371	-11.4%	\$3,010	27.0%	\$1,966	-34.7%	\$2,315	17.7%
	Direct	PML	% Chng	Dir PML	% Chng	Dir PML	% Chng	Dir PML	% Chng	Dir PML	% Chng	Dir PML	% Chng
Earthquake Zone	1995	1996	1995/96	1997*	1997/98	1998	1998/99	1999	1999/98	2000	2000/99	2001	2001/00
A. San Francisco	\$12,812	\$11,532	-10.0%	\$9,968	-13.6%	\$10,054	0.9%	\$10,321	2.7%	\$11,886	15.2%	\$10,832	-8.9%
B. Los Angeles / Orange	\$15,485	\$15,245	-1.6%	\$14,748	-3.3%	\$13,805	-6.4%	\$14,769	7.0%	\$17,276	17.0%	\$12,310	-28.7%
C. Santa Barbara	\$2,769	\$2,586	-6.6%	\$2,631	1.7%	\$2,767	5.2%	\$2,882	4.1%	\$3,985	38.3%	\$2,561	-35.7%
D. San Diego	\$3,150	\$3,427	8.8%	\$2,896	-15.5%	\$2,730	-5.7%	\$3,249	19.0%	\$4,011	23.4%	\$3,033	-24.4%
E. South-East	\$3,819	\$4,509	18.1%	\$4,072	-9.7%	\$3,693	-9.3%	\$3,843	4.1%	\$4,952	28.8%	\$3,419	-31.0%
E. South-East	\$1,113	\$757	-31.9%	\$1,137	50.2%	\$920	-19.1%	\$886	-3.7%	\$908	2.5%	\$896	-1.3%
F. Central		\$2,417	2.7%	\$2,239	-7.4%	\$1,855	-17.2%	\$2,397	29.2%	\$2,306	-3.8%	\$1,788	-22.5%
	\$2,352	φZ,417	2.1 /0	<i>\\\\\\\\\\\\\</i>									

Direct Liability is the industry total amount of earthquake insurance coverage in the policies. An insurer insuring a \$200,000 house for that amount of earthquake coverage would have a direct liability of \$200,000, and a PML of \$4,260 for a 10% deductible policy in San Francisco (using a 2.13% PML factor for Zone A).

The given PML percentages were derived from an examination of the structural damage in past earthquakes, with engineering adjustments for the size of the earthquake, and the results averaged over the earthquake zone. Actual insured losses will vary due to poor soil conditions (including landslide and liquefaction) and close proximity to the fault line. In fact, at the Loma Prieta earthquake, the soil conditions and the proximity to the fault line had a greater effect on insured losses than did the type or condition of the structure.

Residential versus Commercial Earthquake Insurance

The markets for residential and commercial earthquake insurance are quite different and are examined separately. Table 2 shows this breakdown for Zone A (San Francisco), and Zone B (Los Angeles/Orange).

			Dire	ect Insure	d PMLs		ons) as of	the End	of:		
	Direct		% Chng	Dir PML	% Chng	Dir PML	% Chng	Dir PML	% Chng	Dir PML	% Chng
Earthquake Zone	1992	1993	1993/92	1994	1994/93	1995	1995/94	1996	1996/95	1997	1997/96
A. San Francisco - Residential (1A, B, E)	\$2,457	\$3,230	31.5%	\$3,393	5.0%	\$3,406	0.4%	\$2,648	-22.3%	\$979	-63.0%
- Commerical & others	\$10,742	\$8,093	-24.7%	\$8,336	3.0%	\$9,400 \$9,406	12.8%	\$2,040 \$8,884	-22.5%	\$8,990	-03.0%
Total:	\$13,199	\$11,323	-14.2%	\$11,729	3.6%	\$12,812	9.2%	\$11,532	-10.0%	\$9,968	-13.6%
% Residential	19%	29%		29%		27%		23%		10%	
% Commercial	81%	29% 71%		29% 71%		73%		23% 77%		90%	
		Dir PML 1998	% Chng 1998/97	Dir PML 1999	% Chng 1999/98	Dir PML 2000	% Chng 2000/99	Dir PML 2001	% Chng		
Earthquake Zone A. San Francisco	-	1990	1990/97	1999	1999/90	2000	2000/99	2001	2001/00		
- Residential (1A, B, E)		\$1,033	5.6%	\$947	-8.3%	\$1,146	21.0%	\$1,328	15.9%		
- Commerical & others		\$9,020	0.3%	\$9,374	3.9%	\$10,740	14.6%	\$9,504	-11.5%		
Total:	-	\$10,054	0.9%	\$10,321	2.7%	\$11,886	15.2%	\$10,832	-8.9%		
% Residential		10%		9%		10%		12%			
% Commercial		90%		91%		90%		88%			
Earthquake Zone	Direct 1992	PML 1993	% Chng 1993/92	Dir PML 1994	% Chng 1994/93	Dir PML 1995	% Chng 1995/94	Dir PML 1996	% Chng 1996/95	Dir PML 1997	% Chng 1997/96
B. Los Angeles / Orange	1332	1995	1999/92	1334	1994/95	1995	1333/34	1990	1330/33	1551	1997/90
- Residential (1A, B, E)	\$1,997	\$2,614	30.9%	\$2,778	6.3%	\$2,605	-6.2%	\$1,859	-28.6%	\$952	-48.8%
- Commerical & others	\$14,710	\$10,914	-25.8%	\$11,085	1.6%	\$12,880	16.2%	\$13,386	3.9%	\$13,795	3.1%
Total:	\$16,707	\$13,528	-19.0%	\$13,863	2.5%	\$15,485	11.7%	\$15,245	-1.5%	\$14,748	-3.3%
% Residential	12%	19%		20%		17%		12%		6%	
% Commercial	88%	81%		80%		83%		88%		94%	
		Dir PML	% Chng	Dir PML	% Chng	Dir PML	% Chng	Dir PML	% Chng		
Earthquake Zone	_	1998	1998/97	1999	1999/98	2000	2000/99	2001	2001/00		
B. Los Angeles / Orange											
- Residential (1A, B, E)		\$997	4.7%	\$1,135	13.8%	\$1,306	15.1%	\$1,368	4.7%		
- Commerical & others	-	\$12,808	-7.2%	\$13,634	6.5%	\$15,970	17.1%	\$10,942	-31.5%		
Total:		\$13,805	-6.4%	\$14,769	7.0%	\$17,276	17.0%	\$12,310	-28.7%		
% Residential		7%		8%		8%		11%			
% Commercial		93%		92%		92%		89%			

Commercial and residential earthquake insurance are two different markets, with a different group of insurers in each market. The following charts show the breakdown between the amount of residential versus commercial earthquake insurance for "Zone A" (San Francisco) and "Zone B" (Los Angeles and Orange Counties) from 1985 to 2001.

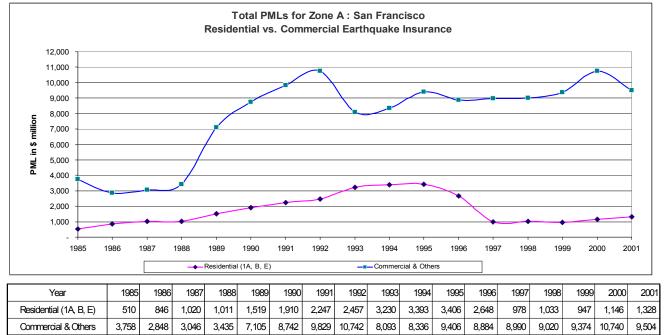
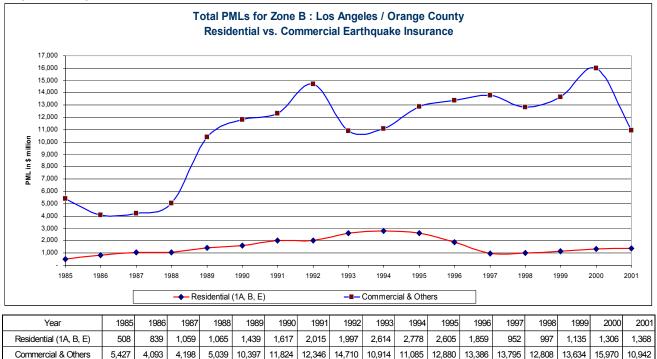


Chart 1 shows the Direct Insured PML for Residential vs. Commercial in "Zone A" (San Francisco).

Chart 2 shows the Direct Insured PML for Residential vs. Commercial in insurance for "Zone B" (Los Angeles/Orange Counties).



The Northridge earthquake occurred in the Los Angeles area on January 17, 1994. In reaction, there should have been large increases in residential earthquake insurance in 1995 and 1996. However, due to industry-wide restrictions on the sale of residential earthquake insurance, the drastic increase in rates, and the reduction in coverages after the Northridge earthquake, the trend was reversed in a decreasing mode. Only existing residential earthquake insurance policies were renewed in Los Angeles and San Francisco. All of the increase in PML in 1995 can be attributed to increases in commercial earthquake insurance.

Most of the commercial earthquake insurance is sold on large commercial buildings. Small commercial businesses generally don't buy earthquake insurance, because of the cost, the short time horizon of small businesses, the small amount of assets at risk, and the availability of disaster loans and grants. Disaster recovery for small businesses is a very important, but complex, social and economic problem. The downtown areas of Whittier, Santa Cruz, and Northridge were slow to recover after their earthquakes despite the substantial financial aid available, partly because people and businesses moved out of the damaged downtown areas.

For the Northridge earthquake, the insured losses were predominately residential, because of the location of the earthquake in a mainly residential, university area, and because of the high number of contents, chimney, and garden wall claims. There were a large number of commercial losses (mainly apartments and condominiums, and some unexpected problems with some steel buildings), but residential losses still predominated. If the Northridge earthquake had occurred in downtown Los Angeles, commercial losses would have been far greater than residential losses. Table 3 shows the very large amount of commercial earthquake exposure in Los Angeles. In San Francisco, most of the commercial earthquake exposure was located south of San Francisco in Silicon Valley.

			RE	SIDENTIAL	(1A, B, E CI	asses): Dir	ect Insured	PMLs (in \$r	nillions) as	of the End	of:		
Earthquake Zone	1995	1996	% Chng 1996/95	1997*	% Chng 1997/96	1998	% Chng 1998/97	1999	% Chng 1999/98	2000	% Chng 2000/99	2001	% Chr 2001/0
A. San Francisco	\$3,406	\$2,648	-22.2%	\$979	-63.0%	\$1,033	5.6%	\$947	-8.3%	\$1,146	21.0%	\$1,328	15.9
B. Los Angeles / Orange	\$2,606	\$1,087	-58.3%	\$952	-12.4%	\$997	4.7%	\$1,135	13.8%	\$1,306	15.1%	\$1,368	4.7
C. Santa Barbara	\$595	\$467	-21.5%	\$202	-56.6%	\$261	28.9%	\$270	3.4%	\$524	94.1%	\$413	-21.2
D. San Diego	\$508	\$390	-23.2%	\$115	-70.5%	\$124	7.5%	\$137	10.5%	\$151	10.5%	\$158	4.8
E. South-East	\$644	\$458	-28.8%	\$164	-64.3%	\$226	38.0%	\$233	3.2%	\$281	20.4%	\$299	6.5
F. Central	\$91	\$72	-20.7%	\$46	-36.6%	\$31	-32.2%	\$32	2.7%	\$31	-0.9%	\$70	121.2
G. North-Central	\$221	\$200	-9.4%	\$76	-62.1%	\$70	-8.5%	\$69	-0.8%	\$81	16.9%	\$84	3.9
H. North	\$83	\$41	-50.6%	\$34	-16.3%	\$15	-56.5%	\$11	-23.5%	\$12	9.6%	\$12	-0.5
			СОММ	ERCIAL &	ALL OTHEF	S Classes:	Direct Insu	ired PMLs (i	n \$millions) as of the E	ind of:		
			% Chng				% Chng		% Chng		% Chng		% Chr
Earthquake Zone	1995	1996	1998/97	1997*		1998	1998/97	1999	1999/98	2000	2000/99	2001	2001/0
A. San Francisco	\$9,406	\$8,884	-5.6%	\$8,990	1.2%	\$9,020	0.3%	\$9,374	3.9%	\$10,740	14.6%	\$9,504	-11.5
B. Los Angeles / Orange	\$12,880	\$14,158	9.9%	\$13,795	-2.6%	\$12,808	-7.2%	\$13,634	6.5%	\$15,970	17.1%	\$10,942	-31.5
C. Santa Barbara	\$2,174	\$2,119	-2.5%	\$2,428	14.6%	\$2,506	3.2%	\$2,612	4.2%	\$3,461	32.5%	\$2,148	-37.9
D. San Diego	\$2,642	\$3,036	14.9%	\$2,781	-8.4%	\$2,606	-6.3%	\$3,113	19.4%	\$3,860	24.0%	\$2,875	-25.5
E. South-East	\$3,175	\$4,050	27.6%	\$3,908	-3.5%	\$3,467	-11.3%	\$3,610	4.1%	\$4,671	29.4%	\$3,120	-33.2
F. Central	\$1,022	\$685	-32.9%	\$1,092	59.3%	\$889	-18.5%	\$855	-3.9%	\$877	2.6%	\$826	-5.79
G. North-Central	\$2,131	\$2,216	4.0%	\$2,163	-2.4%	\$1,785	-17.5%	\$2,328	30.4%	\$2,225	-4.4%	\$1,704	-23.4
H. North	\$427	\$243	-43.2%	\$270	11.2%	\$304	12.6%	\$280	-7.9%	\$166	-40.7%	\$348	109.9

The commercial exposure has always been greater than the residential exposure; however, the demand for residential earthquake insurance before 1995 was increasing. Before 1995, about 80% of the earthquake exposure was commercial (Table 2). However, in 1995 and 1996, restrictions were placed on the sale of residential earthquake insurance and the amount of commercial earthquake insurance increased to about 90% of the total insured earthquake exposure. In other words, since the Northridge earthquake, the amount of residential earthquake insurance has declined from about 20% to only about 11% of the total earthquake insurance in 2001. This change is due to legislation passed by the California Legislature in 1996 authorizing the issuance of the "mini" earthquake policy and the creation of the California Earthquake Authority (CEA).

In 1995, the California Legislature passed legislation, AB 1366, authorizing insurers to offer a basic or "mini" residential earthquake insurance policy for compliance with the law requiring that earthquake coverage be offered with the purchase of a homeowners policy. This "mini" policy has a 15% deductible on the structure, no coverage for appurtenant structures (such as detached garages, swimming pools, and garden walls which are frequently damaged in an earthquake) and greatly limited coverage for contents. The PML for the "mini" policy is about 68-73% lesser of the PML for the typical residential earthquake policy with a 10% deductible in effect at the time of the Northridge earthquake. Insurers began selling this "mini" policy statewide in 1996. The significant drop in residential PML for 1996 and 1997 in both San Francisco and Los Angeles (see Table 2) partly reflects this phase in of the "mini" policy.

The California Legislature authorized the creation of the California Earthquake Authority (CEA) in 1996. The CEA is an insurance pool for earthquake insurance on homes, condos, and rental units. There is no commercial coverage offered. The CEA insured only a few policies in December 1996, and didn't become fully operational until 1997. Insurers representing about 70% of the homeowners insurance market began placing their residential earthquake policies with the CEA. The policy that is insured by the CEA is the "mini" policy. Insurers that were not members of the CEA also offered the "mini" policy, but many also offered the option of choosing lower deductibles. Recently, the CEA began offering lower deductibles for an extra charge, but very few people choose it.

According to a Department of Insurance survey conducted shortly after the Northridge earthquake, 42% of the homes in the Northridge area had earthquake insurance in 1994 (30% of the homes statewide). The policies included a lower deductible and broader coverage.

In 2001, less than 16% of the homes in California had earthquake insurance. Of those that had earthquake insurance, most had the restricted "mini" policy. The "mini" policy has a very high 15% deductible that would pay little or nothing in the event of a moderate earthquake. In other words, on a \$200,000 home, damage under \$30,000 would not be covered by the earthquake insurance policy. This means that California today is essentially uninsured against earthquake damage to homes. This raises a serious concern for the Commissioner in his dealing with public policy issues.

The California Department of Insurance, in addition to collecting earthquake PML loss data, also monitors the homeowners and earthquake insurance marketplace. A study by the Statistical Analysis Division of the Department entitled "Earthquake Coverage Experience Five Year Trend" (located at <u>http://www.insurance.ca.gov/docs/FS-Consumer.htm</u> under "Studies and Reports") documents the downward trend in the number of residential earthquake insurance policies issued by the CEA.

	1996	1997	1998	1999	2000	2001
TOTAL - ALL Companies:						
EQ Written Premiums	\$778,006,665	\$606,430,271	\$588,724,450	\$625,837,060	\$637,262,420	\$661,266,849
# of Policies	2,385,746	1,540,846	1,371,662	1,363,194	1,282,400	1,285,982
Total CEA Companies:						
EQ Written Premiums	\$576,560,688 *	\$436,901,121	\$399,348,674	\$417,802,063	\$419,779,934	\$429,533,010
# of Policies	1,884,615	1,103,938	942,469	920,358	838,635	832,440
CEA Policies (% of Total)	78.99%	71.64%	68.71%	67.51%	65.40%	64.73%
*Note: 1996 - Includes Ear	thquake policies issu	ued by CEA mem	ber companies be	fore being renewe	ed through a CEA	policy.

Reinsurance has a Vital Role in the Earthquake Insurance Market

The reinsurance market plays a vital role in distributing earthquake losses into the worldwide insurance industry, thus enabling earthquake insurance to be offered to the extent that it is in California. Reinsurance is used especially with respect to large commercial buildings, or to limit the total loss from one earthquake event.

Earthquake insurance could not be sold by primary insurers in California without the participation of the reinsurance market, especially for commercial earthquake insurance. Reinsurance is the sharing of insurance risks between insurers with respect to a contract on specific risks or with respect to a catastrophe contract applying to all risks in one earthquake zone. Insurers share the risks because it is safer for an insurer to insure a portion of many buildings, rather than take all of the risk on a few buildings.

A *per risk* reinsurance contract limits the insured loss to the primary insurer on each individual structure insured. A *catastrophe* contract limits the total amount of loss to the primary insurer from one event. An example of a per risk treaty is one which will pay 50% of each and every loss. A catastrophe reinsurance treaty only pays if the aggregate losses exceed a very high amount, such as \$25 million. Due to the unpredictable nature of the peril of earthquakes, great reliance is placed on per risk and catastrophe reinsurance. The extent of the use of reinsurance is shown in Table 4. *Direct PML* is the total amount of PML covered by insurance and written by *primary* insurers, before consideration of any reinsurance shared (*ceded*) to other insurers.

From Table 4, we can see that the amount of PML which is reinsured with other insurers worldwide is very substantial; about 50-60% of the direct PML insured. Without the availability of the worldwide reinsurance market, the availability of earthquake insurance in California would be greatly restricted.

TABLE 4: Use of Per Risk Reinsurance by Residential vs. Commercial - 1995 to 2001

This table shows that per risk reinsurance is used much more in Commercial than in Residential earthquake insurance.

	Re	sidential		Cor	nmercial		То	tal PML	
	<u> </u>		% PML			% PML	1995	1995	% PML
1995 Zone Area	Direct PML	Net PML	Ceded	Direct PML	Net PML	Ceded	Direct PML	Net PML	Ceded
A San Francisco	\$3,406	\$3,142	7.8%	\$9,406	\$4,635	50.7%	\$12,812	\$7,776	39.3%
B Los Angeles/Orange	\$2,606	\$2,469	5.2%	\$12,880	\$6,284	51.2%	\$15,485	\$8,753	43.5%
C Santa Barbara	\$595	\$563	5.4%	\$2,174	\$1,137	47.7%	\$2,769	\$1,700	38.6%
D San Diego	\$508	\$478	6.0%	\$2,642	\$1,373	48.0%	\$3,150	\$1,851	41.2%
E South-East	\$644	\$607	5.7%	\$3,175	\$1,559	50.9%	\$3,819	\$2,166	43.3%
F Central	\$91	\$86	5.4%	\$1,022	\$575	43.8%	\$1,113	\$660	40.6%
G North-Central	\$221	\$208	6.1%	\$2,131	\$1,199	43.7%	\$2,352	\$1,407	40.2%
H North	\$83	\$42	48.7%	\$427	\$176	58.7%	\$510	\$219	57.1%
1006 7	Direct PML		% PML	Direct DM		% PML	1996 Direct DM	1996	% PML
1996 Zone Area A San Francisco	\$2,648	Net PML \$2.404	Ceded 9.2%	Direct PML \$8,884	Net PML \$4,216	Ceded 52.5%	Direct PML \$11,532	Net PML \$6,620	Ceded 42.6%
B Los Angeles/Orange	\$1,087	\$1,047	3.6%	\$14,158	\$7,266	48.7%	\$15,245	\$8,313	45.5%
C Santa Barbara	\$467	\$438	6.2%	\$2,119	\$1,035	51.2%	\$2,586	\$1,472	43.1%
D San Diego	\$390	\$369	5.6%	\$3,036	\$1,468	51.6%	\$3,427	\$1,837	46.4%
E South-East	\$458	\$435	5.0%	\$4,050	\$1,760	56.5%	\$4,509	\$2,195	51.3%
F Central	\$72	\$69	3.5%	\$685	\$335	51.1%	\$757	\$405	46.6%
G North-Central	\$200	\$191	4.6%	\$2,216	\$1,245	43.8%	\$2,417	\$1,437	40.6%
H North	\$41	\$40	2.0%	\$243	\$103	57.6%	\$283	\$143	49.6%
	1		% PML			% PML	1997	1997	% PML
1997 Zone Area	Direct PML	Net PML	Ceded	Direct PML	Net PML	Ceded	Direct PML	Net PML	Ceded
A San Francisco	\$979	\$878	10.3%	\$8,990	\$3,848	57.2%	\$9,968	\$4,725	52.6%
B Los Angeles/Orange	\$952	\$823	13.6%	\$13,795	\$6,262	54.6%	\$14,748	\$7,086	52.0%
C Santa Barbara	\$202	\$172	15.2%	\$2,428	\$975	59.8%	\$2,631	\$1,147	56.4%
D San Diego	\$115	\$100	13.0%	\$2,781	\$1,297	53.4%	\$2,896	\$1,397	51.8%
E South-East	\$164	\$155	5.2%	\$3,908	\$1,658	57.6%	\$4,072	\$1,813	55.5%
F Central	\$46	\$36	20.3%	\$1,092	\$531	51.4%	\$1,137	\$567	50.1%
G North-Central	\$76	\$77	-1.3%	\$2,163	\$988	54.3%	\$2,239	\$1,065	52.4%
H North	\$34 *'97 Direct PML	\$30 are adjusted	11.7%	\$270	\$121	55.3%	\$304	\$151	50.4%
4000 7			% PML			% PML	1998	1998	% PML
1998 Zone Area	Direct PML	Net PML	Ceded	Direct PML	Net PML	Ceded	Direct PML	Net PML	Ceded
A San Francisco	\$1,033	\$931	10.0%	\$9,020	\$3,109	65.5%	\$10,054	\$4,039	59.8%
B Los Angeles/Orange	\$997	\$900	9.7%	\$12,808	\$4,579	64.2%	\$13,805	\$5,479	60.3%
C Santa Barbara	\$261	\$243	6.9%	\$2,506	\$916	63.4%	\$2,767	\$1,159	58.1%
D San Diego	\$124	\$98	20.8%	\$2,606	\$933	64.2%	\$2,730	\$1,031	62.2%
E South-East	\$226	\$198	12.2%	\$3,467	\$1,374	60.4%	\$3,693	\$1,572	57.4%
F Central	\$31	\$30	3.7%	\$889	\$290	67.4%	\$920	\$320	65.2%
G North-Central H North	\$70 \$15	\$58 \$13	16.1% 10.6%	\$1,785 \$304	\$651 \$99	63.5% 67.5%	\$1,855 \$319	\$709 \$112	61.8% 64.9%
	*	\$.0		\$00	<u> </u>				
1999 Zone Area	Direct PML	Net PML	% PML Ceded	Direct PML	Net PML	% PML Ceded	1999 Direct PML	1999 Net PML	% PML Ceded
A San Francisco	\$947	\$826	12.8%	\$9,374	\$2,862	69.5%	\$10,321	\$3,688	64.3%
B Los Angeles/Orange	\$1,135	\$973	14.3%	\$13,634	\$4,362	68.0%	\$14,769	\$5,334	63.9%
C Santa Barbara	\$270	\$246	8.9%	\$2,612	\$831	68.2%	\$2,882	\$1,077	62.6%
D San Diego	\$137	\$108	21.1%	\$3,113	\$1,003	67.8%	\$3,249	\$1,111	65.8%
E South-East	\$233	\$201	14.0%	\$3,610	\$1,195	66.9%	\$3,843	\$1,396	63.7%
F Central	\$32	\$28	13.4%	\$855	\$309	63.9%	\$886	\$336	62.1%
G North-Central	\$69	\$61	12.2%	\$2,328	\$696	70.1%	\$2,397	\$757	68.4%
H North	\$11	\$11	2.0%	\$280	\$104	62.9%	\$291	\$115	60.5%
	Ţ.,	+ · · ·		\$200	ψ104				
			% PML			% PML	2000	2000	
2000 Zone Area	Direct PML	Net PML	Ceded	Direct PML	Net PML	% PML Ceded	Direct PML	Net PML	Cedeo
2000 Zone Area A San Francisco	Direct PML \$1,146	Net PML \$1,019	Ceded 11.1%	Direct PML \$10,740	Net PML \$3,687	% PML Ceded 65.7%	Direct PML \$11,886	Net PML \$4,706	Ceded 60.4%
2000 Zone Area A San Francisco B Los Angeles/Orange	Direct PML \$1,146 \$1,306	Net PML \$1,019 \$1,056	Ceded 11.1% 19.1%	Direct PML \$10,740 \$15,970	Net PML \$3,687 \$6,057	% PML Ceded 65.7% 62.1%	Direct PML \$11,886 \$17,276	Net PML \$4,706 \$7,113	Cedeo 60.4% 58.8%
2000 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara	Direct PML \$1,146 \$1,306 \$524	Net PML \$1,019 \$1,056 \$314	Ceded 11.1% 19.1% 40.1%	Direct PML \$10,740 \$15,970 \$3,461	Net PML \$3,687 \$6,057 \$1,427	% PML Ceded 65.7% 62.1% 58.8%	Direct PML \$11,886 \$17,276 \$3,985	Net PML \$4,706 \$7,113 \$1,741	Ceded 60.4% 58.8% 56.3%
2000 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara D San Diego	Direct PML \$1,146 \$1,306 \$524 \$151	Net PML \$1,019 \$1,056 \$314 \$129	Ceded 11.1% 19.1% 40.1% 14.4%	Direct PML \$10,740 \$15,970 \$3,461 \$3,860	Net PML \$3,687 \$6,057 \$1,427 \$1,374	% PML Ceded 65.7% 62.1% 58.8% 64.4%	Direct PML \$11,886 \$17,276 \$3,985 \$4,011	Net PML \$4,706 \$7,113 \$1,741 \$1,503	Ceded 60.4% 58.8% 56.3% 62.5%
2000 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara D San Diego E South-East	Direct PML \$1,146 \$1,306 \$524 \$151 \$281	Net PML \$1,019 \$1,056 \$314 \$129 \$232	Ceded 11.1% 19.1% 40.1% 14.4% 17.4%	Direct PML \$10,740 \$15,970 \$3,461 \$3,860 \$4,671	Net PML \$3,687 \$6,057 \$1,427 \$1,374 \$1,923	% PML Ceded 65.7% 62.1% 58.8% 64.4% 58.8%	Direct PML \$11,886 \$17,276 \$3,985 \$4,011 \$4,952	Net PML \$4,706 \$7,113 \$1,741 \$1,503 \$2,156	Ceded 60.4% 58.8% 56.3% 62.5% 56.5%
2000 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara D San Diego E South-East F Central	Direct PML \$1,146 \$1,306 \$524 \$151 \$281 \$31	Net PML \$1,019 \$1,056 \$314 \$129 \$232 \$29	Ceded 11.1% 19.1% 40.1% 14.4% 17.4% 7.0%	Direct PML \$10,740 \$15,970 \$3,461 \$3,860 \$4,671 \$877	Net PML \$3,687 \$6,057 \$1,427 \$1,374 \$1,923 \$381	% PML Ceded 65.7% 62.1% 58.8% 64.4% 58.8% 56.6%	Direct PML \$11,886 \$17,276 \$3,985 \$4,011 \$4,952 \$908	Net PML \$4,706 \$7,113 \$1,741 \$1,503 \$2,156 \$410	% PML Ceded 60.4% 58.8% 56.3% 62.5% 56.5% 54.8% 53.8%
2000 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara D San Diego E South-East	Direct PML \$1,146 \$1,306 \$524 \$151 \$281	Net PML \$1,019 \$1,056 \$314 \$129 \$232	Ceded 11.1% 19.1% 40.1% 14.4% 17.4%	Direct PML \$10,740 \$15,970 \$3,461 \$3,860 \$4,671	Net PML \$3,687 \$6,057 \$1,427 \$1,374 \$1,923	% PML Ceded 65.7% 62.1% 58.8% 64.4% 58.8%	Direct PML \$11,886 \$17,276 \$3,985 \$4,011 \$4,952	Net PML \$4,706 \$7,113 \$1,741 \$1,503 \$2,156	Cedeo 60.4% 58.8% 56.3% 62.5% 56.5% 54.8% 53.8%
2000 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara D San Diego E South-East F Central G North-Central	Direct PML \$1,146 \$1,306 \$524 \$151 \$281 \$31 \$81	Net PML \$1,019 \$1,056 \$314 \$129 \$232 \$29 \$69	Ceded 11.1% 19.1% 40.1% 14.4% 17.4% 7.0% 14.8% 1.4%	Direct PML \$10,740 \$15,970 \$3,461 \$3,860 \$4,671 \$877 \$2,225	Net PML \$3,687 \$6,057 \$1,427 \$1,374 \$1,923 \$381 \$995	% PML Ceded 65.7% 62.1% 58.8% 64.4% 58.8% 56.6% 55.3% 59.6%	Direct PML \$11,886 \$17,276 \$3,985 \$4,011 \$4,952 \$908 \$2,306 \$178	Net PML \$4,706 \$7,113 \$1,741 \$1,503 \$2,156 \$410 \$1,064 \$79	Cedec 60.4% 58.8% 56.3% 62.5% 56.5% 54.8% 53.8% 55.5%
2000 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara D San Diego E South-East F Central G North-Central	Direct PML \$1,146 \$1,306 \$524 \$151 \$281 \$31 \$81	Net PML \$1,019 \$1,056 \$314 \$129 \$232 \$29 \$69	Ceded 11.1% 19.1% 40.1% 14.4% 17.4% 7.0% 14.8%	Direct PML \$10,740 \$15,970 \$3,461 \$3,860 \$4,671 \$877 \$2,225	Net PML \$3,687 \$6,057 \$1,427 \$1,374 \$1,923 \$381 \$995	% PML Ceded 65.7% 62.1% 58.8% 64.4% 58.8% 56.6% 55.3%	Direct PML \$11,886 \$17,276 \$3,985 \$4,011 \$4,952 \$908 \$2,306	Net PML \$4,706 \$7,113 \$1,741 \$1,503 \$2,156 \$410 \$1,064	Cedeo 60.4% 58.8% 56.3% 62.5% 56.5% 54.8% 53.8% 55.5%
2000 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara D San Diego E South-East F Central G North-Central H North 2001 Zone Area	Direct PML \$1,146 \$1,306 \$524 \$151 \$281 \$31 \$81 \$12 Direct PML	Net PML \$1,019 \$1,056 \$314 \$129 \$232 \$29 \$69 \$12 Net PML	Ceded 11.1% 19.1% 40.1% 14.4% 17.4% 7.0% 14.8% 1.4% % PML Ceded	Direct PML \$10,740 \$15,970 \$3,461 \$3,860 \$4,671 \$877 \$2,225 \$166 Direct PML	Net PML \$3,687 \$6,057 \$1,427 \$1,374 \$1,923 \$381 \$995 \$67 Net PML	% PML Ceded 65.7% 62.1% 58.8% 64.4% 58.8% 56.6% 55.3% 59.6% % PML Ceded	Direct PML \$11,886 \$17,276 \$3,985 \$4,011 \$4,952 \$908 \$2,306 \$178 2001 Direct PML	Net PML \$4,706 \$7,113 \$1,741 \$1,503 \$2,156 \$410 \$1,064 \$79 2001 Net PML	Cedec 60.4% 58.8% 56.3% 62.5% 56.5% 54.8% 53.8% 55.5% % PML Cedec
2000 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara D San Diego E South-East F Central G North-Central H North 2001 Zone Area A San Francisco	Direct PML \$1,146 \$1,306 \$524 \$151 \$281 \$31 \$81 \$12 Direct PML \$1,328	Net PML \$1,019 \$1056 \$314 \$129 \$232 \$29 \$69 \$12 Net PML \$1,095	Ceded 11.1% 19.1% 40.1% 14.4% 17.4% 7.0% 14.8% 1.4% % PML Ceded 17.5%	Direct PML \$10,740 \$15,970 \$3,461 \$3,860 \$4,671 \$877 \$2,225 \$166 Direct PML \$9,504	Net PML \$3,687 \$6,057 \$1,427 \$1,374 \$1,923 \$381 \$995 \$67 Net PML \$3,817	% PML Ceded 65.7% 62.1% 58.8% 64.4% 58.8% 56.6% 55.3% 59.6% % PML Ceded 59.8%	Direct PML \$11,886 \$17,276 \$3,985 \$4,011 \$4,952 \$908 \$2,306 \$178 2001 Direct PML \$10,832	Net PML \$4,706 \$7,113 \$1,741 \$1,503 \$2,156 \$410 \$1,064 \$79 2001 Net PML \$4,913	Cedec 60.4% 58.8% 56.3% 62.5% 56.5% 54.8% 55.5% % PML Cedec 54.6%
2000 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara D San Diego E South-East F Central G North-Central H North 2001 Zone Area A San Francisco B Los Angeles/Orange	Direct PML \$1,146 \$1,306 \$524 \$151 \$281 \$31 \$81 \$12 Direct PML \$1,328 \$1,368	Net PML \$1,019 \$1,056 \$314 \$129 \$232 \$29 \$69 \$12 Net PML \$1,095 \$1,000	Ceded 11.1% 19.1% 40.1% 14.4% 17.4% 7.0% 14.8% 1.4% % PML Ceded 17.5% 26.9%	Direct PML \$10,740 \$15,970 \$3,461 \$3,860 \$4,671 \$877 \$2,225 \$166 Direct PML \$9,504 \$10,942	Net PML \$3,687 \$6,057 \$1,427 \$1,374 \$1,923 \$381 \$995 \$67 Net PML \$3,817 \$4,612	% PML Ceded 65.7% 62.1% 58.8% 64.4% 58.8% 56.6% 55.3% 59.6% % PML Ceded 59.8% 57.9%	Direct PML \$11,886 \$17,276 \$3,985 \$4,011 \$4,952 \$908 \$2,306 \$178 2001 Direct PML \$10,832 \$12,310	Net PML \$4,706 \$7,113 \$1,741 \$1,503 \$2,156 \$410 \$1,064 \$79 2001 Net PML \$4,913 \$5,612	Cedec 60.4% 58.8% 56.3% 62.5% 56.5% 54.8% 53.8% 53.8% 53.8% 54.6% 54.6% 54.4%
2000 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara D San Diego E South-East F Central G North-Central H North 2001 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara	Direct PML \$1,146 \$1,306 \$524 \$151 \$281 \$31 \$81 \$12 Direct PML \$1,328 \$1,368 \$413	Net PML \$1,019 \$1,056 \$314 \$129 \$232 \$29 \$69 \$12 Net PML \$1,095 \$1,000 \$319	Ceded 11.1% 19.1% 40.1% 14.4% 17.4% 7.0% 14.8% 1.4% % PML Ceded 17.5% 26.9% 22.6%	Direct PML \$10,740 \$15,970 \$3,461 \$3,860 \$4,671 \$877 \$2,225 \$166 Direct PML \$9,504 \$10,942 \$2,148	Net PML \$3,687 \$6,057 \$1,427 \$1,374 \$1,923 \$381 \$995 \$67 Net PML \$3,817 \$4,612 \$950	% PML Ceded 65.7% 62.1% 58.8% 64.4% 58.8% 56.6% 55.3% 59.6% % PML Ceded 59.8% 57.9% 55.8%	Direct PML \$11,886 \$17,276 \$3,985 \$4,011 \$4,952 \$908 \$2,306 \$178 2001 Direct PML \$10,832 \$12,310 \$2,561	Net PML \$4,706 \$7,113 \$1,741 \$1,503 \$2,156 \$410 \$1,064 \$79 2001 Net PML \$4,913 \$5,612 \$1,269	Cedec 60.4% 58.8% 56.3% 62.5% 54.8% 53.8% 55.5% % PML Cedec 54.6% 54.4% 50.5%
2000 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara D San Diego E South-East F Central G North-Central H North 2001 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara D San Diego	Direct PML \$1,146 \$1,306 \$524 \$151 \$281 \$31 \$81 \$12 Direct PML \$1,328 \$413 \$413 \$158	Net PML \$1,019 \$1,056 \$314 \$129 \$232 \$29 \$69 \$12 Net PML \$1,095 \$1,000 \$319 \$129	Ceded 11.1% 19.1% 40.1% 14.4% 17.4% 7.0% 14.8% 1.4% % PML Ceded 17.5% 26.9% 22.6% 18.4%	Direct PML \$10,740 \$15,970 \$3,461 \$3,860 \$4,671 \$877 \$2,225 \$166 Direct PML \$9,504 \$10,942 \$2,148 \$2,875	Net PML \$3,687 \$6,057 \$1,427 \$1,374 \$1,923 \$381 \$995 \$67 Net PML \$3,817 \$4,612 \$950 \$1,090	% PML Ceded 65.7% 62.1% 58.8% 64.4% 58.8% 56.6% 59.6% 59.6% % PML Ceded 59.8% 57.9% 55.8% 62.1%	Direct PML \$11,886 \$17,276 \$3,985 \$4,011 \$4,952 \$908 \$2,306 \$178 2001 Direct PML \$10,832 \$12,310 \$2,561 \$3,033	Net PML \$4,706 \$7,113 \$1,741 \$1,503 \$2,156 \$410 \$1,664 \$79 2001 Net PML \$4,913 \$5,612 \$1,269 \$1,219	Cedec 60.4% 58.8% 56.3% 62.5% 54.8% 53.8% 55.5% % PML Cedec 54.6% 54.6% 54.6% 50.5%
2000 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara D San Diego E South-East F Central G North-Central H North 2001 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara	Direct PML \$1,146 \$1,306 \$524 \$151 \$281 \$31 \$81 \$12 Direct PML \$1,328 \$1,368 \$413 \$158 \$299	Net PML \$1,019 \$1,056 \$314 \$129 \$232 \$29 \$69 \$12 Net PML \$1,095 \$1,000 \$319 \$129 \$254	Ceded 11.1% 19.1% 40.1% 14.4% 17.4% 7.0% 14.8% 1.4%	Direct PML \$10,740 \$15,970 \$3,461 \$3,860 \$4,671 \$877 \$2,225 \$166 Direct PML \$9,504 \$10,942 \$2,148 \$2,875 \$3,120	Net PML \$3,687 \$6,057 \$1,427 \$1,374 \$1,923 \$381 \$995 \$67 Net PML \$3,817 \$4,612 \$950 \$1,090 \$1,331	% PML Ceded 65.7% 62.1% 58.8% 64.4% 58.8% 55.3% 59.6% % PML Ceded 59.8% 57.9% 55.8% 62.1% 57.4%	Direct PML \$11,886 \$17,276 \$3,985 \$4,011 \$4,952 \$908 \$2,306 \$178 2001 Direct PML \$10,832 \$12,310 \$2,561 \$3,033 \$3,419	Net PML \$4,706 \$7,113 \$1,741 \$1,503 \$2,156 \$410 \$1,064 \$79 2001 Net PML \$4,913 \$5,612 \$1,269 \$1,219 \$1,584	Cedec 60.4% 58.8% 56.3% 62.5% 54.8% 53.8% 55.5% % PML Cedec 54.6% 54.4% 50.5% 59.8% 53.7%
2000 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara D San Diego E South-East F Central G North-Central H North 2001 Zone Area A San Francisco B Los Angeles/Orange C Santa Barbara D San Diego E South-East	Direct PML \$1,146 \$1,306 \$524 \$151 \$281 \$31 \$81 \$12 Direct PML \$1,328 \$413 \$413 \$158	Net PML \$1,019 \$1,056 \$314 \$129 \$232 \$29 \$69 \$12 Net PML \$1,095 \$1,000 \$319 \$129	Ceded 11.1% 19.1% 40.1% 14.4% 17.4% 7.0% 14.8% 1.4% % PML Ceded 17.5% 26.9% 22.6% 18.4%	Direct PML \$10,740 \$15,970 \$3,461 \$3,860 \$4,671 \$877 \$2,225 \$166 Direct PML \$9,504 \$10,942 \$2,148 \$2,875	Net PML \$3,687 \$6,057 \$1,427 \$1,374 \$1,923 \$381 \$995 \$67 Net PML \$3,817 \$4,612 \$950 \$1,090	% PML Ceded 65.7% 62.1% 58.8% 64.4% 58.8% 56.6% 59.6% 59.6% % PML Ceded 59.8% 57.9% 55.8% 62.1%	Direct PML \$11,886 \$17,276 \$3,985 \$4,011 \$4,952 \$908 \$2,306 \$178 2001 Direct PML \$10,832 \$12,310 \$2,561 \$3,033	Net PML \$4,706 \$7,113 \$1,741 \$1,503 \$2,156 \$410 \$1,664 \$79 2001 Net PML \$4,913 \$5,612 \$1,269 \$1,219	Ceded 60.4% 58.8% 56.3% 62.5% 56.5%

Most of the reinsurance is sold to insurers worldwide. There has been a large growing market for catastrophe reinsurance developing in Bermuda. The heavy reliance on the worldwide insurance market is not necessarily a regulatory concern, since the non-California licensed insurers are usually well-regarded insurers, and California must rely on the worldwide insurance capacity to meet the needs of an earthquake disaster.

TABLE 5: Use of Reinsurance

This table shows that mos	t of the e	arthqua	ike risk	is distribi	uted arc	ound the	world ti	nrough tr	ie reinsi	urance n	narket.								
							Direct a	nd Cede		s (in \$m		as of th							
			% Chng		% Chng		% Chng		% Chng		% Chng		% Chng		% Chng		% Chng		% Chng
Zone A: San Francisco	1992	1993	1993/92	1994	1994/93	1995	1995/94	1996	1996/95	1997	1997/96	1998	1998/97	1999	1999/98	2000	2000/99	2001	2001/00
Direct PML	\$13,199	\$11,324	-14.2%	\$11,729	3.6%	\$12,812	9.2%	\$11,532	-10.0%	\$9,968	-13.6%	\$10,054	0.9%	\$10,321	2.7%	\$11,886	15.2%	\$10,832	-8.9%
Per risk PML ceded	\$7,265	\$4,083	<u>-43.8%</u>	<u>\$4,120</u>	<u>0.9%</u>	<u>\$5,036</u>	<u>22.2%</u>	<u>\$4,912</u>	-2.5%	\$5,243	<u>6.7%</u>	<u>\$6,014</u>	14.7%	\$6,633	<u>10.3%</u>	<u>\$7,180</u>	<u>8.2%</u>	<u>\$5,919</u>	-17.6%
Net PML after per risk	\$5,933	\$7,241		\$7,609		\$7,776		\$6,620		\$4,725		\$4,039		\$3,688		\$4,706		\$4,913	
Catastrophe PML ceded	\$2,481	\$2,089	-15.8%	\$2,088	0.0%	\$1,881	-9.9%	\$1,665	-11.5%	<u>\$1,840</u>	10.5%	<u>\$676</u>	-63.3%	<u>\$1,123</u>	66.2%	\$1,644	46.4%	\$448	-72.8%
Net after Catastrophe ceded	\$3,452	\$5,152		\$5,521		\$5,895		\$4,955		\$2,885		\$3,364		\$2,565		\$3,062		\$4,465	
Total PML Ceded																			
by Primary Insurers	\$9,746	\$6,171	-36.7%	\$6,208	0.6%	\$6,917	11.4%	\$6,577	-4.9%	\$7,083	7.7%	\$6,690	-5.6%	\$7,756	15.9%	\$8,824	13.8%	\$6,367	-27.8%
% Ceded	73.8%	54.5%		52.9%		54.0%		57.0%		71.1%		66.5%		75.1%		74.2%		58.8%	
						[Direct a	nd Cede	ed PML	s (in \$m	illions)	as of th	e End o	f:					
			% Chng		% Chng		% Chng		% Chng		% Chng		% Chng		% Chng		% Chng		% Chng
Zone B: Los Angeles/Orange	1992	1993	1993/92	1994	1994/93	1995	1995/94	1996	1996/95	1997	1997/96	1998	1998/97	1999	1999/98	2000	2000/99	2001	2001/00
Direct PML	\$16,707	\$13,528	-19.0%	\$13,863	2.5%	\$15,485	11.7%	\$15,245	-1.55%	\$14,748	-3.26%	\$13,805	-6.39%	\$14,769	7.0%	\$17,276	17.0%	\$12,310	-28.7%
Per risk PML ceded	\$9,673	\$5,013	-48.2%	\$5,369	<u>7.1%</u>	\$6,732	25.4%	\$6,931	2.96%	\$7,662	10.55%	\$8,325	8.66%	\$9,435	13.3%	<u>\$10,162</u>	7.7%	\$6,698	-34.1%
Net PML after per risk	\$7,034	\$8,515		\$8,494		\$8,753		\$8,313		\$7,086		\$5,479		\$5,334		\$7,113		\$5,612	
Catastrophe PML ceded	\$3,084	\$2,236	-27.5%	<u>\$2,227</u>	-0.4%	<u>\$2,474</u>	<u>11.1%</u>	\$2,589	4.65%	<u>\$2,573</u>	-0.61%	<u>\$1,093</u>	-57.54%	<u>\$1,551</u>	42.0%	\$2,094	<u>35.0%</u>	<u>\$1,103</u>	-47.3%
	60.050	\$6,279		\$6,267		\$6,279		\$5,724		\$4,512		\$4,387		\$3,783		\$5,020		\$4,509	
Net after Catastrophe ceded	\$3,950	1.1																	
	\$3,950																		
Net after Catastrophe ceded	\$3,950 \$12,757	\$7,249	-43.2%	\$7,597	4.8%	\$9,207	21.2%	\$9,521	3.41%	\$10,236	7.50%	\$9,418	-7.99%	\$10,986	16.7%	\$12,256	11.6%	\$7,801	-36.4%

The availability of reinsurance for catastrophe perils such as earthquakes and hurricanes depends on the availability of capital among the worldwide reinsurance companies and the impact of all types of catastrophes around the world. In 1998-2000, reinsurance was readily available at relatively low rates even as the frequency and severity of natural disasters seemed to be increasing. The leading reinsurers of earthquake insurance are Lloyd's of London, a number of specialty reinsurers in Bermuda, and some very large reinsurers in Europe.

The availability and cost of reinsurance in the worldwide insurance market varies yearly, and this affects the availability and cost of earthquake insurance for California property owners. In 2001, the cost and availability of reinsurance started to become more difficult. Consequently, the use (amount ceded) of reinsurance started to decline. After the September 11, 2001 terror attacks in New York and at the Pentagon, insurers and reinsurers had to pay billions of dollars for property, liability, and workers' compensation claims. This will impact the availability and price of reinsurance in the years after 2001.

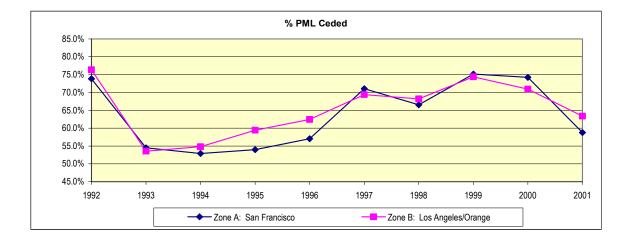
Table 6 and the chart show that the reinsurance market is subject to change. There were wide increases and decreases in the use of the reinsurance over these years, depending on price and availability. The primary cause of the change is the number of catastrophes around the world each year, earthquake and non-earthquake.

When reinsurance rates rise, new capital comes into the market and then the rates stabilize again. The reinsurance companies have become very knowledgeable about earthquake insurance and the use of computer models to estimate the PML for a portfolio of risks and to estimate the proper rates.

TABLE 6: Amount of Probable Maximum Loss (PML) Ceded to Reinsurers

This table shows the amount of PML ceded each year, which varies with the price of reinsurance.

			Direct	Insured PI	MLs (in \$m	nillions) as	of the En	d of:		
Zone A: San Francisco	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
Total Direct PML	\$13,199	\$11,324	\$11,729	\$12,812	\$11,532	\$9,968	\$10,054	\$10,321	\$11,886	\$10,832
Retained afer Reinsurance	<u>\$3,453</u>	<u>\$5,153</u>	\$5,521	<u>\$5,895</u>	<u>\$4,955</u>	<u>\$2,885</u>	<u>\$3,364</u>	<u>\$2,565</u>	\$3,062	<u>\$4,465</u>
Total Ceded	\$9,746	\$6,171	\$6,208	\$6,917	\$6,577	\$7,083	\$6,690	\$7,756	\$8,824	\$6,367
% Ceded	73.8%	54.5%	52.9%	54.0%	57.0%	71.1%	66.5%	75.1%	74.2%	58.8%
			Direct	Insured PI	MLs (in \$m	nillions) as	of the En	d of:		
Zone B: Los Angeles/Orange	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
Total Direct PML	\$16,707	\$13,528	\$13,863	\$15,485	\$15,245	\$14,748	\$13,805	\$14,769	\$17,276	\$12,310
Retained afer Reinsurance	<u>\$3,950</u>	\$6,279	\$6,266	\$6,278	\$5,724	<u>\$4,512</u>	\$4,387	\$3,783	\$5,020	\$4,509
Total Ceded	\$12,757	\$7,249	\$7,597	\$9,207	\$9,521	\$10,236	\$9,418	\$10,986	\$12,256	\$7,801
% Ceded	76.4%	53.6%	54.8%	59.5%	62.5%	69.4%	68.2%	74.4%	70.9%	63.4%



These PMLs are only a Portion of All of the Potential Insured Losses

A major earthquake in the Los Angeles/Orange County area would cost at least \$12-17 billion (Table 1) in insured structural damage from shaking, but this is only part of potential insurance exposure. This report only covers shake damage because that type of loss is the easiest to quantify. In the 1989 Loma Prieta and 1994 Northridge earthquakes, over 90% of the insured losses were from shake damage to structures and contents. However, there is a significant potential insurance exposure from fire, because every commercial fire policy and homeowners insurance policy covers fire damage following an earthquake. The 1991 Oakland fire shows the disastrous potential of wind driven fires. In that event, 1,941 homes were destroyed and 2,069 were partially damaged, for a total insured loss of about \$2 billion. That type of event could easily have been caused by an earthquake.

Property damage and bodily injury liability are now recognized as major exposures because architects, engineers, builders, landlords, neighbors, municipalities, and utility companies could be sued for building damage and collapse, and every bodily injury or death is a potential lawsuit. Additional insurance exposure could arise from workers' compensation, commercial and private passenger vehicles, high valued contents, business interruption coverage, additional living expense, debris removal, and medical costs. Furthermore, there are claim adjustment expenses, even if there is nothing payable under the insurance policy (because of the high deductible). This indicates that the total insured exposure for earthquake damage would be considerably more than the estimates in this report for shake damage only.

Small businesses which rent space in commercial structures usually do not insure their inventory, records, and fixtures. At a 15% deductible, homes are not adequately covered for earthquake damage. Most commercial buildings are only partially insured for earthquake damage. Many older urban buildings are not covered at all. Unless the peril which caused the damage is insured, there is no coverage for additional living expense or business interruption (business income) expense.

Recent Earthquakes

The United States Geological Survey (USGS) publishes a list of real-time earthquake activity around the world via the National Earthquake Information Center's (NEIC) website at: <u>http://neic.usgs.gov/neis/bulletin/</u>, and a list of earthquake activity in the Nevada/California region during the past week at: <u>http://pasadena.wr.usgs.gov/recenteqs/Quakes/quakes0.htm</u>. Local seismicity reports can also be viewed at: <u>http://www.trinet.org/eqreports/eqreports.html</u> for Southern California, and <u>http://quake.wr.usgs.gov/recent/weekreps/weekly.html</u> for Northern California.

The following table lists the damage-causing earthquakes of magnitude 6 or greater that have occurred in California since 1975. We have also added a column to show the "Estimated Property Damage in 2001 Dollars" for the seven costliest earthquakes. This estimate includes both insured and uninsured losses. There have been no major damage-causing earthquakes since 1994.

TABLE 7: CALIFORNIA EARTHQUAKES

Magnitude 6.0 and Greater Earthquakes from 1970 to 2001

ate E	picenter	Magnitude	Original Estimated Property Damage *1	Property Damage Adjusted to 2001 \$s *2
	San Fernando - near Sylmar (Southern California) mperial Valley	6.5 ~ 6.6 6.5	\$553 Million	\$2.418 Billion
ay 25-27, 1980 H	lilton Creek (Mammoth Lakes/Owens Valley area)	6.2 (& 3 M6 after	rshocks)	
•	Aad River (Cape Mendocino/Eureka area)	7.2		
	Vestmorland (Southern California)	6.0		
	Coalinga (western San Joaquin Valley)	6.7 (6.4 avg)	\$31 Million	\$55 Million
	Aorgan Hill	6.2	+	
	Dffshore: Mendocino Fracture Zone (~140 miles SW of Eureka)	6.7		
	Eastern Sierra (Round Valley), near Bishop	6.2		
	Chalfant Valley (Near Bishop)	6.2 & 6.6		
•	<i>M</i> endocino	6.0		
	Vhittier Narrows (& M 5.5 aftershock on 10/04/87)	5.9	\$358 Million	\$558 Million
	Elmore Ranch (Imperial County)	6.2		
	Superstition Hills (Imperial Cnty)	6.6		
	oma Prieta (Santa Cruz)	7.1 (6.9)	\$7 Billion	\$9.998 Billion
igust 17, 1991 C	Cape Mendocino region, near Honeydew (San Andreas North)	6.2		
July 12, 1991 C	Offshore: 50 miles WNW of Crescent City	6.9		
August 16, 1991 C	Offshore: 62 miles WSW of Crescent City	6.3		
August 17, 1991 C	Offshore: around 62 miles WSW of Crescent City	7.1		
oril 22, 1992 J	loshua Tree (Morongo Valley)	6.1		
oril 25, 1992 C	Cape Mendocino region	7.2	\$66 Million	\$83 Million
oril 26, 1992 C	Cape Mendocino region	6.6 & 6.5		
ne 28, 1992 L	anders [4:57am]	7.6	\$92 Million	\$116 Million
ne 28, 1992 B	Big Bear [8:05 am]	6.6		
ay 17, 1993 B	Big Pine (North Death Valley)	6.1		
nuary 17, 1994 N	lorthridge	6.7	\$13-20 Billion	\$15-24 Billion
ptember 1, 1994 C	Offshore: 90 miles SW of Cape Mendocino	6.9 to 7.2		
ptember 12, 1994 T	ahoe Valley (at Carter's Station, NV)	6.0		
bruary 18, 1995 C	Offshore: around 80 miles W of Eureka	6.6		
tober 16, 1999 H	lector Mine (by Joshua Tree, near Lavic Lake)	7.1		
: Includes insured and t		7.1		

The Landers, Mendocino and Loma Prieta earthquakes were significant earthquakes but not in insurance terms, even though the Loma Prieta earthquake had about \$1 billion in insured losses. The real surprise came with the Northridge earthquake of January 17, 1994. The total insured losses from the Northridge earthquake has grown to over \$15 billion. To put the \$15 billion amount in context, the population of Los Angeles County (where Northridge is located) was 9,244,646, with 1,565,862 single unit dwellings and 1,402,997 apartment units (as of January 1, 1995 - "*California Statistical Abstract, 1995*"). This works out to \$1,623 per person over a very large geographical area for just insurance payments. The value of the total loss would be much greater if disaster assistance, loss of use, and uncompensated losses are included.

The Future and the Role of Scientific Knowledge

In the past decade, there has been a dramatic increase in interest in the science of earthquakes by the insurance industry. This interest has extended to seismic maps, structural engineering, and earthquake damage mitigation. Considering the amount of money that can be paid out in insured losses from earthquakes and hurricanes, the use of scientific knowledge, the use of computer technology, the interest in the mitigation of losses to existing buildings, the promotion of wise construction of future buildings, and the enforcement of building codes will continue to grow.

The California Geological Survey, a California state agency, has been issuing detailed Seismic Hazard Zone maps for the populated areas of California. These maps are available at: <u>http://www.consrv.ca.gov/CGS/index.htm</u>.

The United States Geological Survey also has a wealth of public information on earthquakes at <u>http://earthquake.usgs.gov</u>. Periodically, the USGS issues probability predictions of major earthquakes in California.

The result will be a better insurance product with risk-based premiums, reasonable coverage, and an insurance industry that can better manage its portfolio of catastrophe risks.

Rating and Underwriting Earthquake Risks

Insurers manage the business of insurance through two processes, rating and underwriting. The first is the process of determining the proper *rate* to be charged given the risk characteristics of what is being insured for the peril being covered. For instance, the rate for homeowners insurance is based on the size of the house, the type of construction, and the rating of the local fire protection. The *underwriting* is the process of determining whether to insure the risk at any price. For instance, a house that is vacant would have difficulty getting insurance at all because of the arson, malicious mischief, or vandalism potential. An example involving earthquake insurance would be a house on the side of a hill, which could slide at even a small earthquake. In both cases, a claim on the insurance policy is likely to be made and the amount of the claim is very uncertain, so the risk could not be priced reasonably and would be rejected.

In the case of earthquake insurance, the rate could be based on the susceptibility of shake damage to the structure and contents, the proximity to known earthquake faults, the characteristics of the faults, and the soil conditions under the structure. The underwriting process would decide not to insure in the case of very poor construction, very poor soil conditions, or close proximity to major faults. Underwriting can be used as a powerful mitigation tool by requiring specific retrofitting to the property in order for it to become insurable. An aspect of underwriting is the use of deductibles to eliminate the numerous small losses that occur at an earthquake. Another aspect of underwriting is the use of exclusions to eliminate claims for swimming pools, patio decking, brick veneer, etc. Exclusions are also used to exclude non-seismic earth movement, such as landslides.

Nevertheless, all insurers must comply with California statute. California Insurance Code Section 10086.5(c) specifies that "Underwriting standards applicable to residential property

insurance shall not be applied in a discriminatory fashion against any person who accepts or elects to continue earthquake coverage."

Earthquake Rates and Coverages

In the early 1980s and before, insurers charged one rate for earthquake insurance (about \$2.00 per \$1,000 of coverage and a 5% deductible) for a standard house anywhere along the coast. A lower rate was charged for the interior of the state and a higher rate for masonry homes. So few homes had earthquake insurance that the insurance industry did not pay much attention to the actuarial correctness of these rates. This is no longer true.

Today, earthquake insurance rates are as complicated as private passenger automobile insurance rates (which vary by the driver's driving record, number of years of driving experience, annual mileage driven, loss frequency and severity of rating territory, type of car, usage of car, sex, marital status, etc.). As part of its regulatory authority, all earthquake insurance rates must be filed and prior approved by the California Department of Insurance. Earthquake insurance rates now being filed with the Department are based on average annual expected losses by zip code (which reflect soil conditions and proximity to known faults), building construction, and policy coverages. When earthquake rates are determined by actuaries, the actuaries normally do not include the potential losses from the mega-catastrophe earthquake. The rates are usually based on all of the small, medium, and large earthquakes that are likely to occur only in the next hundred years, with some tempering for large earthquakes that occur only once every two or three hundred years.

In the short term, insurers want to know the "exceedance probabilities." That is, the probability of the aggregate losses from one earthquake event exceeding a certain amount. Exceedance probabilities are used to price earthquake reinsurance. In addition, a guide often used by insurers is to ask how many years of premium would it take to pay for a large size earthquake. Many insurers regard 5 to 10 years of premium to pay for a large earthquake as a reasonable level of risk to take.

A typical earthquake policy insures for loss against structural damage, damage to contents, and loss of use (residential) or business income (commercial). *Loss of use* covers the cost of additional living expenses such as the cost of moving into a hotel or an apartment until the structure is repaired, or it covers the loss of rental income on the house. *Business income* covers the loss of profits and the costs arising from the shutdown of the business (sometimes called "business interruption"). In the Loma Prieta earthquake, for every \$100 of insured residential damage, there was an average of \$20 of contents damage, and \$10 of loss of use. It turned out that these ratios were the same for the 1994 Northridge earthquake, even though the dollar amounts were much greater.

A 15% deductible is actually quite high. In order for a house to sustain damage to at least 15% of its value, the house must be located within 20 miles of the fault or on poor soil condition. Nevertheless, rates being charged for the 15% deductible policies have risen to about \$3.00 per \$1,000 of coverage for wood frame houses on good soil and up \$6.00 or \$7.00 per \$1,000 for houses in higher risk locations or near known faults. For a high value house in a high risk area, the premium can easily run into thousands of dollars per year. From the consumer perspective, these rates make purchasing earthquake insurance a difficult decision making process. From surveys and focus groups, it is known that the decision to purchase earthquake insurance is price sensitive. The average premium paid for a CEA policy on a house is \$590. There are indications that the demand for earthquake insurance is still strong, but homeowners in the medium to low risk areas (where the premiums are in the \$300 to \$700 range) are buying most of the policies. However, the homeowners in the higher risk areas are often deciding not to pay the large premiums.

Probable Maximum Loss and Capacity

The terms *capacity* and *probable maximum loss (PML)* need to be discussed. Since an insurance company has limited financial resources, insurance managers need measures to quantify the amount of exposure to potential loss that the company might sustain from a catastrophic event. Suppose an insurance company sold earthquake insurance on 100,000 homes in the San Francisco Bay area, with an average replacement cost of \$200,000. The aggregate replacement cost of these homes would then be \$20 billion (\$200,000 x 100,000). It is highly unlikely that any event (even a 1991 Oakland type fire) could destroy all 100,000 homes. In the event of an earthquake, most of the homes would be only partially damaged and many not damaged at all. Thus, insurers need an estimate of what the actual total damage might be.

For many years, fire insurance managers used the concept of a *probable maximum loss* to estimate what percentage of a particular building would likely be damaged in the event of a fire. The California Department of Insurance carried this concept over to earthquake insurance when it devised its Earthquake Questionnaire in the 1970s. In the questionnaire, the replacement cost of the insured homes is multiplied by a "PML percentage factor" to give a dollar estimate of the expected average damage to all of the insured homes in that defined earthquake zone. For a single family residence and a 10% deductible earthquake policy, the PML percentage factor is 2.13% of the insured value in the San Francisco Bay area earthquake zone. This means that the expected average PML loss from a major earthquake for the above example of 100,000 homes would be \$426 million (2.13% x \$20 billion). The 2.13% figure was derived by inspecting typical damaged houses in past earthquakes in California. The damage statistics were compiled by structural engineers and then estimates were made of what the damage would be to these houses if the earthquake had been a major earthquake. The result was the 2.13% PML factor for insurance with a 10% deductible. There are different PML factors for different deductibles and for commercial buildings of differing construction. The goal is to estimate what would happen if the maximum likely fault rupture occurred at one of the large faults in the affected zone. The PML percentage also varies from fault zone to fault zone.

From an insurance company underwriter's point of view, \$426 million is a much more useful number than the \$20 billion figure. Say that the insurer only wants to commit \$250 million of the insurance company's surplus to a possible earthquake event in the San Francisco Bay area earthquake zone. Then, the underwriter can determine that there are too many earthquake policies in the zone.

Like the rates, the probable maximum loss estimate does not include an estimate of damage from the mega-catastrophe earthquake event, nor does it include the possibility of an unusually large number

of small or medium size earthquakes. Sometimes PML estimates are described as assuming the largest expected earthquake in the next hundred years. Other times, the PML estimates are said to be based on the size of an earthquake at the 90th percentile of damaging earthquakes.

With the advent of computer modeling and more sophisticated exposure analysis techniques, the question has been asked, "Are PMLs obsolete?" The point of the question is that a computer model can generate a table of average annual losses by zip code and a graph of exceedance probabilities. With this information, an insurer can choose a level of risk and plan accordingly. The level of risk will determine how much earthquake insurance to sell and what kind of reinsurance program to purchase. On the other hand, the PML tends only to answer the question, "What is the worst thing that can happen?"

An insurer's *capacity* is the maximum amount of PML exposure on all building risks that an insurer is willing to insure in any one earthquake zone. When a limit is placed on a certain earthquake zone, such as \$250 million, this is called a capacity limit of \$250 million for that zone. Sometimes it is expressed in terms of the state as a whole. In other words, capacity is the maximum amount of aggregate loss that the insurer is willing to put at risk from one earthquake event.

After the 1994 Northridge earthquake, insurance managers re-evaluated their PML exposures in relationship to their chosen capacity for California earthquake exposure. Consequently, many insurers announced that they would not be selling any more earthquake insurance policies (but would be renewing existing policies). Of course, after the Northridge earthquake, many property owners saw what an earthquake can do to a home and decided that they wanted earthquake insurance, only to find that it was not available.

The insurer determines its capacity based on the amount of surplus the insurer has, the insurer's cash flow and profits from other lines of insurance in California and other states, and the availability and cost of reinsurance. "Reserves" are amounts set aside to pay losses for events which have already occurred and are not available to pay future earthquake losses. All this boils down to asking how much of the insurer's resources is the management willing to risk on one major earthquake, and this is what is called "capacity."

Improving the Insurability of Earthquake Risks

The art of insuring earthquakes is essentially a strategy of limiting the potential insured loss in each location where such an event is likely to occur. Fundamental insurance textbooks often make the statement that catastrophic perils are not insurable risks. What statements like this mean is that catastrophic perils are events that rarely occur or might not occur at all in a given period (year). However, when a catastrophe does occur, the potential damage is very severe and devastating. The catastrophe loss does not behave like regular insurable risk loss. There is no stable flow of annual losses such as losses in automobile or workers' compensation insurance so that actuaries or statisticians can use the prior years' loss experience data to run the predictive model to estimate future losses. However, with proper modification, catastrophes are actually insurable up to a certain limit.

Insurance companies have been insuring catastrophic events for hundreds of years. One of the first forms of insurance insured ships and cargo at sea, when each loss of a ship and cargo was certainly a catastrophic event. Today, nuclear reactors, large sporting events, airplanes, oil spills, prescription drugs, (defective) household products, and terror attacks all present the possibility of a very large number of losses at once. Various insurance programs have been devised to protect the public to some extent in each of these situations.

In the case of earthquakes, the worst situation an insurer can have is to have all of the insured exposures concentrated in one area, in fully-insured high-valued houses, and built on poor soil conditions (liquefaction or hillsides) near a fault line. In this case, the PML from one event would be very high indeed.

In order to make the potential loss from an earthquake more insurable, the strategy is essentially one of sticking to basic risk management techniques. The strategy involves these essential points:

- Spread the risks geographically, to reduce the proportion of total risks insured that can be affected by one earthquake. This is done by identifying the known fault areas and spreading the number of insured risks among these areas.
- Control the amount of loss that is probable from each risk. This is done by imposing large deductibles, by not insuring high valued dwellings, by imposing exclusions (such as brick veneer, swimming pools, garden walls, etc.), by limiting the coverage on contents, and by requiring earthquake retrofitting to lessen the building's susceptibility to earthquake damage.
- Make the rates reflect the risk of loss. This is to avoid underpricing earthquake insurance in high-risk areas. Underpricing will cause the insurer to attract a lot of insureds and result in adverse financial results for the insurer in the long run.
- Judiciously purchase reinsurance. Reinsurance can be purchased to limit the amount of loss on each risk or on the aggregate of all risks combined. Since reinsurance is expensive, the proper coverage and price must be worked out carefully. On commercial risks, reinsurance is a necessary element of the strategy.
- Utilize the vast available research in seismology, geology, and structural engineering. An effective strategy to improve the insurability of earthquakes must include the exploitation of this available research. In the Loma Prieta earthquake, the damage causing liquefaction areas in the Marina District and the hillside areas in Santa Cruz were all well known.

The implementation of this strategy will make small and medium-sized earthquakes insurable.

Summary

The demand for earthquake insurance has grown dramatically over recent years and, hence, so has the insurance industry's exposure to large amounts of insured earthquake losses. Ordinarily, insurers deal with situations which involve many insurable risk exposures, the total of which is predictable based on past loss experience. Earthquake insurance, on the other hand, deals with low frequency and high severity events, where the past event history is not reliable for predicting the future loss experience at a particular location. Instead, the insurance industry must rely on engineering, geological, and seismological information and professional expertise to make estimates of the potential loss exposure to a group of insured buildings in a particular fault zone.

The California Department of Insurance uses the information from these earthquake questionnaires to monitor the financial stability of the individual companies and to encourage the prudent expansion and availability of needed earthquake insurance. The insurers use this PML information to manage their portfolios of earthquake risks to ensure that the insurer's potential loss does not exceed the insurer's capacity to pay the losses. With this expanded report, the Department is updating the PML information for 1997 to 2001. Henceforth, the report will be updated every two years.

Reference

California Earthquake Zoning and Probable Maximum Loss Evaluation Program (1996 data) by Richard J. Roth, Jr., FCAS (1997-1998); California Department of Insurance

Residential and Earthquake Insurance Coverage Study (1996 - 2000) by the Statistical Analysis Division (2001); California Department of Insurance

Earthquake Information Sources & Other Related Links

- * United States Geological Survey: (www.earthquake.usgs.gov) & USGS' Pasadena office: (http://pasadena.wr.usgs.gov)
- * Northern California Earthquake Data Center (NCEDC): (http://quake.geo.berkeley.edu) The Northern California Earthquake Data Center is a joint project of the University of California Berkeley Seismological Laboratory and the United States Geological Survey (USGS). The NCEDC is a long-term archive and distribution center for seismological and geodetic data for Northern and Central California. NCEDC Provides Northern California Seismicity data, etc.
- *U.C. Berkeley Seismological Laboratory:* (http://www.seismo.berkeley.edu/seismo/seismo.eqinfo.html) Information on Northern California Seismicity.
- *Humboldt State University Geology Dept.:* (http://sorrel.humboldt.edu/~geodept/earthquakes/eqk_info.html) Information on Humboldt County and North Coast Seismicity.
- * Trinet / Southern California Seismic Network (SCSN): (www.trinet.org/scsn/scsn.html)

Southern California Earthquake Center: (www.scecdc.scec.org)

The Southern California Seismic Network is jointly operated by the U.S Geological Survey Pasadena office and the Caltech Seismological Laboratory. It is also part of the TriNet cooperative project between the USGS, Caltech, and the California Geological Survey. SCSN provides Southern California Seismicity Reports, etc.

- * *California Department of Insurance:* (www.insurance.ca.gov/) Consumer guide on earthquake insurance, and various earthquake reports/studies by the CDI.
- * California Geological Survey, California Department of Conservation: (www.consrv.ca.gov/cgs/) Information on California Earthquakes and the Seismic Hazard Mapping Program.
- * California Secretary of State: Museum/Patterns of the land Geology: (www.ss.ca.gov/museum/geoptions.htm) - Display of Historic California Earthquakes from 1769-2000.
- * *California Seismic Safety Commission:* (www.seismic.ca.gov/) Established in 1975 by the passage of the Seismic Safety Commission Act, the Commission advises the Governor, Legislature, and state/local governments on ways to reduce earthquake risk. The Commission also investigates earthquakes and researches earthquake-related issues and reports.
- * *California Earthquake Authority (CEA):* (http://www.earthquakeauthority.com/) For earthquake insurance policy information and a list of member companies.
- * Insurance Information Institute (I.I.I.): (http://www.iii.org) Insurance information and loss data.
- * *Seismo-Watch:* (http://www.seismo-watch.com/) Earthquake news, special reports, and weekly maps on earthquake activity.

List of Magnitude 5.0 and Greater California Earthquakes from 1965 to 2001 (Including Lesser Earthquakes that Resulted in Injury or Property Damage)

Date	Location of Earthquake	Magnitude
October 30, 2001	Anza (northern San Diego County, Southern California) (10 miles ESE of Anza and 21 miles S of Palm Springs, on the San Jacinto Fault Zono * Followed by at least 25 M2 aftershocks during the next two days.	<i>M</i> 5.1
August 10, 2001	Portola (Northeastern California) (around 9 miles W of Portola)	M 5.5
February 10, 2001	<i>4 miles NNW of Big Bear Lake (Southern California)</i> * As of Feb. 12, there were over 45 aftershocks, including a M4.2 which had occurred	<i>M</i> 5.1 1 3 hrs. after.
January 13, 2001	Offshore: Cape Mendocino (Northern California) (57 miles WNW from Ferndale, CA)	Rvsd: M 5.4 (5.6)
<i>September 3, 2000</i> [1:36 am]	 Napa Valley-Sonoma area (Northern California) (6 miles NE of Sonoma or 3 miles WSW of Yountville) * Injuries: 25, 3 of them serious * Damages: initial estimate between \$5-15 million, rose to \$60 million in property da * Damage occurred mainly in Napa and Yountville; around 2500 structures damaged. * Damage included: hundreds of fallen chimneys; broken windows; items knocked d from shelves; cracked walls and foundations; & broken water and gas lines. * As of 12:00am on Sept. 9, there were over 300 small aftershocks, only 11 of which larger than M1.6. 	own
<i>March 16, 2000</i> [7:19 am]	Offshore: Mendocino Fracture Zone (off the coast of Cape Mendocino; 49 miles W of Punta Gorda) * Followed by M 4.8 quake 8 hours later; No reports of damage.	M 5.9 (5.8)
January 7, 2000	Offshore: around 110 miles WSW of Eureka (Gorda plate)	M 5.4
December 24, 1999	Ukiah (Northern California) (20 miles SE of Fort Bragg and 20 miles W of Ukiah)	M 5.4
October 20, 1999	 Lavic Lake (Hector) - aftershocks (10 miles N of Lavic Lake, in the extreme northern portion of the aftershock zone) * Two M 5.0 quakes occurred at 6:54pm and 6:57pm. * Another M 5.0 aftershock occurred in the same location on 10/22/99. 	M 5.0
October 16, 1999 [2:46 am]	 Hector Mine Quake (Southern California) (47 miles ESE of Barstow; 32 miles N of Joshua Tree in the High Desert region on the Twenty-Nine Palms Marine Corps Base, near Lavic Lake) * Damage: around \$200,000 * The M 7.1 quake occurred in a remote area of the Mojave Desert, and created a 25-long surface rupture, along what had been classified as an inactive fault. Followed M 5.8 aftershocks at 2:59am and 5:57am. As of mid-November 1999, the Hector se consisted of the mainshock, and at least 5 M5's, 48 M4's, 276 M3's, and many small 	by two equence

Hector Mine (con't)	* The M 7.1 quake derailed a passing Amtrak train, causing some injuries but none serie * Also occurring on or near October 16 th , were swarms in the Brawley Seismic Zone - o under the Salton Sea north of Obsidian Butte and another in the Westmorland area. Th was also some activity south of the US/Mexico border.	ne
<i>August 17, 1999</i> [6:06 pm]	 Marin County (Northern California) (17 miles NNW of San Francisco at Bolinas, CA – on a small thrust fault very close to the San Andreas Fault, near the section ruptured by the SF 1906 quake) * Felt throughout the northern Bay Area. Shaking was strong enough that all BART trainwere temporarily stopped while the tracks were inspected. No damage. 	M 5.0
August 1, 1999	<i>Central California/Nevada border</i> (near Scotty's Junction in Nevada – NE of Death Valley National Park) * Also felt in Mammoth Lakes and Ridgecrest in California.	M 5.7
<i>May 15, 1999</i> [6:22 am]	 Near Mammoth Lakes, California (12 miles SE of Mammoth Lakes in the High Sierras, 8 miles WSW of Toms Place) * By May 20th, more that 1500 aftershocks were recorded. More than 60 M3.0+ aftershocks were recorded; the largest, a M4.8 that occurred the same morning. 	M 5.6
<i>November 26, 1998</i> [11:49 am]	 3 miles NW of Redding in the northern Sacramento Valley * Largest earthquake occurring in the Redding area in the past 120 years. * Followed by dozens of aftershocks, the largest measuring M4.4 on 11/26 and M4.2 on * Minor damage. 	M 5.2 11/28.
October 30, 1998	<i>Near the north shore of Lake Tahoe (CA-NV border)</i> (about 7 miles SE of Truckee or 3 miles NE of Tahoe Vista)	M 5.4
August 12, 1998	 San Juan Bautista (Central California) (7 miles SSE of San Juan Bautista or about 8 miles SSW of Hollister) * The quake ruptured a section of the San Andreas fault. * As of Aug. 20, there were over 250 aftershocks recorded - the largest was a M3.3 occurring on Aug. 18. * Items were thrown from tables & shelves, and pictures knocked from walls; but there was no significant damage. 	M 5.4
June to Aug. 1998	Toms Place / Mammoth Lakes sequence	
June 8, 1998 [10:24 pm]	Toms Place (East of Mammoth Lakes) (about 0.5 miles S of the caldera boundary, near the Hilton Creek fault)	M 5.1
July 14, 1998	 South of the Long Valley caldera (7 miles W of Toms Place, 11 miles ESE of Mammoth Lakes) * As of 6:00p.m. on June 9, the aftershocks included over 400 quakes big enough to be detected. 22 aftershocks were M>=2.5, and 5 were M>=3.0 * As of July 2, the total number of aftershocks was around 1600, including several quake 12 miles S of Mammoth Lakes (9 miles S of Long Valley caldera). 	M 5.1
March 5, 1998	 Coso Earthquake (southern Owens Valley) (17 miles ENE of Little Lake) * As of March 9, 495 recorded earthquakes in the Coso sequence; largest was a M5.1 aftershock that occurred on March 6. 	M 5.2
October 26, 1997	Offshore: 65 miles W of Trinidad (NW of Eureka)	M 5.2

April 26, 1997	 6 miles NNE of Simi Valley ~ Northridge aftershock * Aftershock to the M6.7 Northridge quake of January 17, 1994. * As of 4/27/97: 55 smaller aftershocks to this aftershock. * This was the 10th aftershock of M>5.0 since the Northridge quake; previous one occurred on June 26, 1995. 	M 5.1
March 18, 1997	Calico EarthquakeRvsd: 1(12 miles ENE of Barstow in the Calico Mountains)* Aftershock of the M7.3 Landers earthquake of June 28, 1992. This was the 23 rd M5+ quake in the continuing Joshua Tree/Landers/Big Bear sequence.	M 5.3 (5.0)
<i>January 21, 1997</i> [11:17 pm]	 <i>1 mile NW of Punta Gorda, off the coast of Cape Mendocino</i> * M4.2 foreshock on Jan. 13; followed by a M4.6 aftershock on Jan. 22 at 12 a.m. Largest aftershock was a M5.2 on Jan. 25. * No significant damage. 	M 5.7
December 26, 1996	 13 miles SW of Eureka in the Gorda plate (Northern California) * Damage: \$5 million * Damage included cracked walls, broken windows, broken utility lines, and power outage A fire destroyed a building. 	M 5.4 ges.
November 27, 1996	 Coso Range swarm (16 miles E of Coso Junction) * Followed by a M 5.1 quake occurring the next day and over 3000 small aftershocks in the following six months. 	M 5.3
July 24, 1996	Offshore: West of Eureka (115 miles W of Crescent City)	M 5.7 (6.0)
January 7, 1996	Ridgecrest	M 5.2
September 20, 1995 August 17, 1995	 <i>Ridgecrest (10 miles N of Ridgecrest)</i> <i>Ridgecrest (11 miles N of Ridgecrest)</i> * A M5.4 foreshock occurred on August 17, 1995, and generated 2,500 aftershocks during the following 5 weeks. * After the M5.8 quake, over 1,900 aftershocks occurred during the following two weeks. 	M 5.8 M 5.4
September 12, 1995	<i>Markleeville (Double Springs Flats)</i> (along the California-Nevada border north of Mammoth Lakes)	M 5.9
June 26, 1995	Northridge aftershock	M 5.0
May 9, 1995	Ridgecrest	M 5.5
February 18, 1995	<i>Offshore: around 80 miles W of Eureka</i> * Followed on 3/01/95 by a M4.6 aftershock.	M 6.6

Items knocked over, but no reports of damage.

December 26, 1994	<i>Offshore: 12 miles WSW of Eureka</i> * Damage: over \$5 million; Minor injuries. * Followed by a M 4.4 aftershock on 2/08/1995 (offshore 11 miles W of E	<i>M 5.4</i> ureka)	
September 12, 1994	18 miles SE of Tahoe Valley* Followed by a M 5.3 aftershock.	М 6.0	
September 1, 1994	Mendocino Fracture Zone (located offshore about 90 miles SW of Cape Mendocino) * No damage due to its far-offshore location.	M 6.9 to 7.2	
<i>January 17, 1994</i> [4:31am]	 17, 1994 Northridge (San Fernando Valley, Southern California) Rvsd: M 6.9 (6) (20 miles WNW of Los Angeles; 1 mile SSW of Northridge) * Deaths: 57; Injuries: 9,000+ with more than 1,500 seriously injured * Damage: \$13 to \$20 billion in estimated insured & uninsured property damage. [\$12.5 billion in insured losses (includes commercial & auto claims, in addition to \$8.3 billion in residential claims). By 1998, insurers paid an estimated \$15.3 billion in losses.] Combined economic loss was \$20 - \$40 billion. * 25,000 dwellings were uninhabitable; 7,000 buildings were red-tagged (severely damaged) and 22,000 buildings were yellow-tagged (moderately damaged). * 9 hospitals were closed, and 9 parking garages collapsed. * Major freeway damage occurred up to 32 km from the epicenter; collapses and other severe dama closed parts of 11major roads to downtown Los Angeles. Section of the I-5 Fwy collapsed. * Intense aftershock sequence lasted for years and included more than 14,000 events, including 10 - the largest of which was a M 5.9 which occurred 1 minute after the main jolt. 13 aftershocks of M 4.0+ occurred between January 18 and 28. 		
November 14, 1993	Parkfield area (Central California)	M 5.0 (4.6)	
August 21, 1993	August 21, 1993Landers aftershock (Southern California) (outside of Barstow, in the Calico Mountains)		
May 27, 1993	May 27, 1993Wheeler Ridge / Bakersfield (Southern California) (around 15 miles SSW of Bakersfield in Kern County)		
May 17, 1993	Big Pine, California	M 6.1	
July 11, 1992	California City/Mojave (in Kern County) (13 miles NNE of the town of Mojave, on the Garlock Fault) * Possibly triggered by the Landers quake.	M 5.7	
July 5, 1992	Lavic Lake	M 5.0	
June 28, 1992	 Landers - Big Bear sequence (Southern California) * Deaths: 1; Injuries: 402 * Damage: around \$92.3 million (includes both insured and uninsured proparound \$40 million in estimated insured property damage * At least 4,369 homes were damaged & 77 were destroyed – estimated co * Over 600 mobile homes fell off their foundations. * 27 businesses were destroyed & 139 had minor damage – loss of approxit * Damage to roads, schools, and other public facilities – estimated loss of \$200 	st of \$48 million mately \$17 million	

Landers (con't)	 the M 6.1 Joshua Tree earthquake (which occurred on April 22, 1992) might have been foreshock of these quakes. * Elevated microseismicity was recorded throughout western U.S. within minutes of the and lasted for several months. Most notable was the Little Skull Mountain M5.6 quake the Nevada Test Site on June 29 and a M5.5 jolt on the Garlock fault on July 11. Elevativity was also recorded volcanoes at Mammoth Lakes, Mt. Shasta and Yellowstone 					
(4:57 am) (eastern side of the Sa * Damage occurred in * Aftershock sequence			side of the San Bo ge occurred in Yu hock sequence con	esert of Southern California) M 7.3 (7. n Bernardino Mtns. near Landers, 6 miles N of Yucca Valley) Yucca Valley, Joshua Tree, and Landers. e consisted of thousands of tremors, including 143 quakes registering were M5s). Seven M5 aftershocks also occurred from 6/28 to 7/01.		
June 28, 1992 (8:05am)Big Bear (Southern California) (occurred just 3 hours after the Landers quake) (5 miles SE of Big Bear Lake; 25 miles E of San Bernardino) * Substantial damage in Big Bear area and landslides/blocked roads in the San Bernardi * Had a M 5.5 pre-shock, and M 5.1 and M 5.0 aftershocks two hours later. * Three other M 5+ aftershocks occurred in 1992.			M 6.4 (6.6) no Mtns.			
April 25-26, 19	92			tion (Northern Calif.) aka: The Petrolia/Ferndale or Leolia; in the area of the Mendocino Triple Junction)	lost Coast Quake	
April 25, 199	2	2 mile	s Northwest of	f Petrolia	M 7.2	
April 26, 1992 [12:41 & 4:18 am]		About 14 miles offshore in the Gorda plate M 6.6 & 6. * Injuries: 356 * Damages: over \$60 million from the 3 quakes * Plate-glass windows shattered; bricks & masonry fell onto the sidewalk/street; homes were shaken from their foundations; chimneys toppled; underground utility lines broken. * Ferndale, Fortune, Honeydew, Petrolia, Rio Del, and Scotia were declared federal disaster zones.				
April 22, 1992		Joshua Tree (Southern California) (11 miles E of Desert Hot Springs; 18 miles N of Indio) * Injuries: 32 (minor) * Damage: around \$34,000 * Preceded by a M 4.6 foreshock and followed by three M 5 aftershocks.		M 6.1		
July – August	1991	Honey	dew Earthqua	ke sequence	M 6.2 – 7.1	
	July 12, August 1 August 1	6, 1991	7:50pm 3:26pm 12:29pm	50 miles WNW of Crescent City in the Pacific Ocean 62 miles WSW of Crescent City, offshore Cape Mendocino region, near Honeydew	M 6.9 M 6.3 M 6.2	
	August 1	7, 1991	3:30pm	<i>(located onshore about 13 miles SSE of Cape Mendocino)</i> around 62 miles WSW of Crescent City, offshore	M 7.1	
		* Possib * 60% c * "Hone the Ma cracke	bly a foreshock to the foreshock in Hon of residents in Hon bydew" quake was atole River Valley	the April 1992 Cape Mendocino earthquake. heydew reported structural damage from the M 6.2 quake. the only one centered on land and caused substantial damage for . Homes were shaken from their foundations; chimneys fell; were broken. Landslides, rock falls, and liquefaction occurred.	in	
June 28, 1991		(12 mile * Death * Dama	es NE of Pasadena s: 2; Injuries: 10 ge: \$33.5 million		M 5.8	

April 18, 1990Chittenden, California (about 6 miles NW of San Juan Bautista)* Probable aftershock to the Loma Prieta quake.		M 5.4
February 28, 1990	 <i>uary 28, 1990</i> <i>2 miles NW of Upland (Southern California)</i> (about 30 miles E of Los Angeles) * Injuries: 38 (minor) * Damage: \$10.4 million * Triggered landslides which blocked roads in Mt. Baldy area; damage to the San Anti- 	
October 17, 1989Loma Prieta (Bay Area, Northern California)[5:04 pm](15 miles NE of Santa Cruz, along the San Andreas Fault)* Deaths:63; Injuries: 3,757* Damage: around \$7 billion (includes insured & uninsured property damage); aroun million in insured losses. Hardest hit were Santa Cruz, Los Gatos, and Watsonvill* 414 single-family homes & 104 mobile homes were destroyed; over 18,000 homes damaged. Apartment buildings collapsed due to liquefaction of the soil and fire. * 97 businesses were destroyed; and 2,575 businesses were damaged. 		vere
January 18, 1989	Malibu (Southern California) (10 miles S of Malibu; 20 miles WSW of Los Angeles) * Several injuries and slight damage.	M 5.0
December 3, 1988	Pasadena (Southern California)	M 5.0
June 12, 1988	Along the Calaveras Fault, Santa Clara Valley (around 8 miles NE of San Jose)	M 5.3
June 10, 1988	<i>Tejon Ranch / Grapevine (in Kern County)</i> (15 miles NE of Frazier Park; 32 miles SSE of Bakersfield) * Caused the pumping plant on the California Aqueduct to be temporarily shut down.	M 5.4
November 23, 1987	<i>Elmore Ranch (Imperial County, Southern California)</i> (17 miles SE of Salton City; around 90 miles E of San Diego)	M 6.2
<i>November 24, 1987</i>	Superstition Hills (Southern California) (20 miles SSE of Salton City; around 90 miles E of San Diego) * Injuries: 94 * Damage: \$2.7 million	M 6.6
October 1, 1987 October 4, 1987 [7:42 am]	 Whittier Narrows (San Gabriel Valley, Southern California) Whittier Narrows ~ aftershock (7 miles SE of Pasadena; around 10 miles E of downtown Los Angeles) * Deaths: 8; Injuries: 200 * Damage: \$358 million * Two quakes, 3 days apart, occurred on a previously unknown fault east of Los Angele between Whittier and Montebello along the WNW trending Whittier fault zone. * More than 10,400 buildings damaged - mainly older unreinforced masonry residentia commercial buildings in Whittier, Alhambra and Pasadena. Damage to the San Gabrier San Gab	al and
July 31, 1987	Mendocino area	M 6.0

July 20-21, 1986	<i>Chalfant Valley (Bishop) M 6.2 & 6.</i> (in the east-central Sierra Nevada Mountains, along the northern portion of the Fish Slough fault zone)				
	July 20, 19867:29 am about 6 miles N of BishopM 6.2July 21, 19867:42 am about 6 miles N of BishopM 6.6* Minor structural damages and several injuries were reported.* Damage: \$437,000				
	 * Minor surface ruptures were me displacements on the order of a * A M5.2 aftershock occurred on 		l and horizontal		
July 13, 1986	* Deaths: 1; Injuries: 28 * Damage: \$720,000				
<i>July 8, 1986</i> [2:21 am]	 (in the Mission wash area between * Injuries: 29 * Damage: around \$4 to \$5 millio * Significant damage to at least 51 	 6 miles NW of North Palm Springs, Northern Coachella Valley (in the Mission wash area between the Mission Creek and Banning faults) * Injuries: 29 * Damage: around \$4 to \$5 million * Significant damage to at least 51 buildings in the Palm Springs/Morongo Valley areas * The aftershock sequence included as many as 13 M4's over several years. 			
August 4, 1985	East of Coalinga ~ aftershe	ock (Southern California)	M 5.8		
November 26, 1984	8 miles SSE of Toms Place	, CA (East of Mammoth Lakes)	M 5.6		
November 23, 1984	<i>Eastern Sierra (10 miles W of Bishop in Round Valley), CA</i> * Followed by thousands of aftershocks, including three of M5+.		4 M 6.2		
September 10, 1984	Offshore: Mendocino Fracture Zone (offshore: around 140 miles SW of Eureka)		M 6.7		
April 24, 1984	Morgan Hill (Northern Ca. (Along the Calaveras Fault, Santa * Injuries: 27 * Damage: around \$10 million		M 6.2		
May 2, 1983 Coalinga, California (western San Joaquin Valley) [4:42 pm] (near Anticline Ridge, about 9 miles NE of Coalinga) * Injuries: 200, 47 (serious) * Damage: \$31 million * Destroyed over 800 homes, constructed mainly of unreinforced adobe. 59 of the buildings in downtown commercial district collapsed or were heavily damaged damage occurred to pre-1930 buildings of unreinforced brick masonry wall cort * Production from nearby oil fields was shut down for some time. * Strong aftershocks continued for more than two years. The largest 1983 aftershincluded a M 6.0 on July 22 and a M 5.2 on September 9.		maged. Most severe vall construction.			

September 4, 1981	North of Santa Barbara Island	M 5.9
April 26, 1981	Westmorland (Southern California)	M 6.0
<i>November 8, 1980</i> [2:27 am]	 Offshore: Cape Mendocino (Gorda)/Eureka (No. California) or "Trinidad Earthquake" (located offshore about 30 miles W of Trinidad) * Injuries: 8 * Damage: around \$1.75 million * Freeway overpass on Highway 101 S of Eureka collapsed. * Many chimneys were knocked down; water and sewer lines severed; and two homes shifted from their foundations. Many cracked walls and broken windows. 	M 7.2
June 8, 1980	Victoria in Northern Baja California (SSE of Calexico, CA – south of the US/Mexico border)	M 6.4
May 25-27, 1980	 Mammoth Lakes / Owens Valley area * Injuries: 13 sparsely populated area. * Damage: \$2 million * Followed by a M6.0 aftershock and two M6.1 aftershocks. 	M 6.2
February 25, 1980	White Wash Earthquake (near the Anza seismic gap) (25 miles S of Palm Springs)	M 5.5
<i>January 24, 1980</i> [11:00 am]	 Livermore (Contra Costa County, California) (in the East Bay hills of Contra Costa County, centered just N of Livermore along the Marsh Creek-Greenville fault system) * Deaths: 1; Injuries: 44 * Damage: \$11.5 million (mainly to the Lawrence Livermore Laboratory). * Surface fault ruptures occurred near the overpass at Interstate 580 and Greenville Road and extended northwest-ward for about 3.7 miles. * Aftershocks included a M5.1 occurring one minute later and a M5.4 on January 26. 	M 5.8 (5.5)
October 15, 1979	<i>Imperial Valley (Southern California)</i> (18 miles SE of El Centro in Baja California) * Injuries: 91 * Damage: \$30 million * This quake produced a slip in the earth of about 20 inches.	M 6.5
August 6, 1979	Coyote Lake, Santa Clara Valley (SE of Morgan Hill, along the Calaveras Fault) * Injuries: 16	M 5.8
January 1, 1979	Malibu (Southern California) (8 miles S of Malibu; 23 miles W of Los Angeles)	M 5.2
August 13, 1978	 Santa Barbara, California (under the Santa Barbara Channel - less than 1 mile SE of Santa Barbara) * Injuries: 65, mostly minor * Damage: \$15 million * Preceded by a swarm of small earthquakes from March through July 1978. * Felt strongly in Goleta and UC Santa Barbara. Shattered windows; derailed a freight train; and damaged several buildings. 	M 5.1

November 26, 1976	Offshore: West of Orick (Northern California) (around 80+ miles offshore, W of Orick and NW of Eureka)	M 5.8~6.3
August 1, 1975	<i>Oroville, California</i> (along the western foothills of the Sierra Nevada; centered about 4.5 miles S of Oroville, near the town of Palermo, along the Cleveland Hill fault) * Damage: \$2.5 million	M 5.8
	 * Toppled chimneys; broke windows; cracked walls; and downed lighting fixtures. * Caused nearly 2.5 miles of discontinuous surface fault ruptures, stopping just short of 0 	Droville Dam.
May 31, 1975	Galway Lake (Southern California) (36 miles SE of Barstow)	M 5.0
February 21, 1973	 Offshore: Point Mugu (Ventura County, Southern CA) (9 miles SE of Oxnard; 40 miles W of Los Angeles) * Injuries: 15 * Damage: \$1 million * Destroyed powerlines, but caused little other serious damage. 	M 5.3 (5.9)
February 9, 1971 [6:00 am]	 San Fernando ~near Sylmar (Southern California) (in the northern San Fernando Valley, along the San Fernando fault zone) * Deaths: 65, mostly at the V.A. Hospital where 49 people died. * Injuries: about 2000 injuries. * Damage: \$553 million (includes insured and uninsured losses). * Caused extensive property damage in the Los Angeles area, including the collapse of structures at Olive View Hospital in Sylmar and the Veterans Administration Hospital at San Fernando, a freeway interchange and the Van Norman Dam. * Caused more than 10 miles of discontinuous surface ruptures with average displacement of about 3 feet both horizontally and vertically. * Followed by a strong aftershock sequence that included four M5+ quakes. 	M 6.6 nts
September 12, 1970	 12, 1970 Lytle Creek, 15 miles NW of San Bernardino (So. California) * Preceded by a M 4.1 foreshock. * Caused landslides and blocked roads; minor damage elsewhere. 	
October 1, 1969Santa Rosa on the Rodgers Creet fault (Northern California)[9:57 pm]* Injuries: 15* Damage: \$7.25 million* The 2 quakes occurred 80 minutes apart; caused significant damage in Santa Rosa.* 74 buildings were damaged (21 required subsequent demolition).		M 5.6 & 5.7
April 28, 1969	Coyote Mountain (on the Anza fault)	M 5.8
June 25, 1968	Punta Gorda	M 5.4
April 8, 1968Borrego Mountain (Imperial Valley, Southern CA) (1 mile N of Ocotillo Wells) * Severed power lines in San Diego County & collapsed ceilings in Imperial Valley. * Caused landslides and hurled large boulders downslope.		M 6.4 (6.5)

Date	Location of Earthquake	Magnitude
September 12, 1966	Truckee, California	М 6.0
June 27, 1966	 6 miles NW of the town of Parkfield, California * Sparsely populated area – very little damage. 	М 6.0
October 8, 1965	Santa Clara Valley, California	M 6.8

USGS' Explanation of "Magnitude":

Seismologists indicate the size of an earthquake in units of magnitude. There are many different ways that magnitude is measured from seismograms because each method only works over a limited range of magnitudes and with different types of seismometers. Some methods are based on body waves (which travel deep within the structure of the earth), some based on surface waves (which primarily travel along the uppermost layers of the earth), and some based on completely different methodologies. However, all of the methods are designed to agree well over the range of magnitudes where they are reliable.

Earthquake magnitude is a logarithmic measure of earthquake size. In simple terms, this means that at the same distance from the earthquake, the shaking will be 10 times as large during a magnitude 5 earthquake as during a magnitude 4 earthquake. The total amount of energy released by the earthquake, however, goes up by a factor of 32.

Magnitudes commonly used by seismic networks include:				
Magnitude type	Applicable magnitude range	Distance range	Comments	
Duration (Md)	<4	0-400 km	Based on the duration of shaking as measured by the time decay of the amplitude of the seismogram. Often used to compute magnitude from seismograms with "clipped" waveforms due to limited dynamic recording range of analog instrumentation, which makes it impossible to measure peak amplitudes.	
Local (Ml)	2-6	0-400 km	The original magnitude relationship defined by Richter and Gutenberg for local earthquakes in 1935. It is based on the maximum amplitude of a seismogram recorded on a Wood-Anderson torsion seismograph. Although these instruments are no longer widely in use, MI values are calculated using modern instrumentation with appropriate adjustments.	
Surface wave (Ms)	5-8	20-180 degrees	A magnitude for distant earthquakes based on the amplitude of Rayleigh surface waves measured at a period near 20 sec.	
Moment (Mw)	>3.5	all	Based on the moment of the earthquake, which is equal to the rigidity of the earth times the average amount of slip on the fault times the amount of fault area that slipped.	

Source: United States Geological Survey (USGS) "http://pasadena.wr.usgs.gov/recenteqs/glossary.htm#mag"

16-100

deep

earthquakes)

Body (Mb)

4-7

for deep-focus earthquakes.

degrees (only Based on the amplitude of P body-waves. This scale is most appropriate

CALIFORNIA EARTHQUAKE INSURANCE DIRECT EARNED PREMIUMS AND INCURRED LOSSES **

Year	Earthquakes	Direct Earned Premiums	Prem Change %	Dir Incurred Losses	Loss Ratio (IL/EP %)
1970		\$5,873,000		-\$137,025	-2.3%
1971	San Fernando (6.6)	\$4,617,916	-21.4%	\$803,220	17.4%
1972		\$8,954,000	93.9%	\$2,076,000	23.2%
1973		\$10,897,000	21.7%	\$67,000	0.6%
1974		\$12,966,000	19.0%	\$444,000	3.4%
1975	Oroville (5.8)	\$13,842,000	6.8%	-\$81,835	-0.6%
1976		\$17,130,000	23.8%	\$78,000	0.5%
1977		\$19,760,000	15.4%	\$141,000	0.7%
1978	Santa Barbara (5.1)	\$23,159,000	17.2%	\$357,000	1.5%
1979	Imperial Valley (6.5)	\$28,523,000	23.2%	\$431,000	1.5%
1980	Livermore (5.8) /	\$38,287,000	34.2%	\$2,013,000	5.3%
	Mammoth Lakes (6.2) / Mad River-Eureka ar	ea (7.2)			
1981	Westmorland (6.0)	\$50,057,600	30.7%	\$474,450	0.9%
1982		\$58,435,829	16.7%	-\$42,917	-0.1%
1983	Coalinga (6.4~6.7)	\$71,487,378	22.3%	\$2,354,678	3.3%
1984	Morgan Hill (6.4)	\$79,807,699	11.6%	\$4,097,384	5.1%
1985		\$135,545,515	69.8%	\$1,597,608	1.2%
1986	N PalmSprings (5.8), Oceanside (5.3) Chalfant Valley/Bishop (6.2 & 6.6)	\$180,420,975	33.1%	\$16,084,948	8.9%
1987	So Calif: WhittierNarrows (5.9)	\$209,265,158	16.0%	\$47,666,040	22.8%
	Imperial County: Elmore Ranch (6.2) / Super	stition Hills (6.6)			
1988		\$278,755,325	33.2%	\$31,305,149	11.2%
1989	Loma Prieta (7.1)	\$335,222,202	20.3%	\$433,108,542	129.2%
1990	Southern California (Upland: 5.5)	\$384,596,293	14.7%	\$181,480,824	47.2%
1991	No Calif: Honeydew (6.2) So Calif: Sierra Madre (5.8)	\$425,642,634	10.7%	\$70,107,557	16.5%
1992	Cape Mendocino region (7.2, 6.6, & 6.5)	\$481,689,597	13.2%	\$61,762,604	12.8%
	So Calif: Joshua Tree (6.1) / Landers (7.6) /	Big Bear (6.6)			
1993		\$524,936,856	9.0%	\$13,016,383	2.5%
1994	Northridge (6.7) Eureka (5.4)	\$623,780,445	18.8%	\$7,438,612,042	1192.5%
1995		\$742,716,047	19.1%	\$1,085,812,794	146.2%
1996	SW of Eureka (5.4)	\$936,594,646	26.1%	\$56,535,949	6.0%
	t exhibit for CEA info)	4 <u>j</u> j		· - · j j	
1997	J	\$723,103,276	-22.8%	\$333,615,686	46.1%
1998		\$397,090,870	-45.1%	\$94,369,920	23.8%
1999	Hector (7.1)	\$375,088,155	-5.5%	\$61,579,209	16.4%
2000	Napa (5.2)	\$391,874,530	4.5%	\$204,923,313	52.3%
2001	Beverly Hills / West Hollywood (4.2)	\$457,989,704	16.9%	\$394,275,584	86.1%

Premium and Loss data are Annual Statement "Line 12" (Earthquake) data, and include all California licensed companies supplying premium and/or loss data. Not all of the Northridge earthquake insured losses were reported here, since some earthquake losses may have been included under commercial lines experience.

**Note: This does not include California Earthquake Authority premium and loss data.

Earthquake Premium and Loss Data, Including California Earthquake Authority Data

In September 1996, the State Legislature established the California Earthquake Authority (CEA) per California Insurance Code Sections 10089.5 through 10089.54.

Year		Direct Earned Premiums	Prem Change %	Dir Incurred Losses	Loss Ratio (IL/EP %)
1997	Annual Statement Total	\$723,103,276		\$333,615,686	46.14%
1777	California Earthquake Authority (CEA)	\$136,366,904		\$0	10.1170
	GRAND TOTAL:	\$859,470,180	-8.2%	\$333,615,686	38.82%
1998	Annual Statement Total	\$397,090,870		\$94,369,920	23.77%
	California Earthquake Authority (CEA)	\$393,874,333		\$0	
	GRAND TOTAL:	\$790,965,203	-8.0%	\$94,369,920	11.93%
1999	Annual Statement Total	\$375,088,155		\$61,579,209	16.42%
	California Earthquake Authority (CEA)	\$406,387,744		\$756,624	0.19%
	GRAND TOTAL:	\$781,475,899	-1.2%	\$62,335,833	7.98%
2000	Annual Statement Total	\$391,874,530		\$204,923,313	52.29%
	California Earthquake Authority (CEA)	\$435,801,207		-\$272,816	-0.06%
	GRAND TOTAL:	\$827,675,737	5.6%	\$204,650,497	24.73%
2001	Annual Statement Total	\$457,989,704		\$394,275,584	86.09%
	California Earthquake Authority (CEA)	\$426,541,469		\$129,472	0.03%
	GRAND TOTAL:	\$884,531,173	6.9%	\$394,405,056	44.59%

1. General Instructions, Construction Classifications, Earthquake Zones and Maps (The Instructions which are to used for 2001 data, to be reported in 2002, is attached.)

2. Earthquake Zones & Subzones

(The Maps showing these Zones are at the end of this Appendix – see Figures 1 and 2.)

Zone A: San Francisco Bay Area and North Coast Counties Subzone A-1: San Francisco and San Mateo Counties Subzone A-2: Alameda and Contra Costa Counties Subzone A-3: Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito, Santa Clara, Santa Cruz, Solano, and Sonoma Counties
Zone B: Los Angeles/Orange Counties (see Figure 2)

 Subzone B-1: Los Angeles Countes (see Figure 2)
 Subzone B-1: Los Angeles County, west of Los Angeles downtown section (west of Interstate 5 & south of Mulholland Drive (crest of the Santa Monica Mountains)
 Subzone B-2: remainder of Los Angeles County, east of Los Angeles downtown section Subzone B-3: Orange County

Zone C: Kern, San Luis Obispo, Santa Barbara, and Ventura Counties

Zone D: San Diego County

- Zone E: South-East California Alpine, Imperial, Inyo, Mono, Riverside, and San Bernardino Counties
- Zone F: Central California Fresno, Kings, Madera, Mariposa, Merced, and Tulare Counties

Zone G: North - Central California Amador, Butte, Calaveras, Colusa, El Dorado, Glenn, Nevada, Placer, Sacramento, San Joaquin, Stanislaus, Sutter, Tuolomne, Yolo, and Yuba Counties

Zone H: Northern California, except coastal Lassen, Modoc, Plumas, Shasta, Sierra, Siskiyou, Tehama, and Trinity Counties

DEPARTMENT OF INSURANCE

300 South Spring Street, South Tower Los Angeles, CA 90013

January 2002



TO: ALL INSURERS LICENSED TO TRANSACT PROPERTY AND CASUALTY INSURANCE IN THE STATE OF CALIFORNIA AND OTHER INTERESTED PERSONS

SUBJECT: CALIFORNIA EARTHQUAKE ZONING AND PROBABLE MAXIMUM LOSS EVALUATION PROGRAM

The enclosed California Earthquake Liability Questionnaire as of December 31, 2001, will be due according to the following schedule:

Primary Carriers	-	June 30, 2002
Reinsurers	-	August 31, 2002
Retrocessionaires	-	September 30, 2002

This report is authorized by California Administrative Code, Title 10, Chapter 5, Subchapter 3, Article 3, Section 2307. This will be the twenty-second year that the Questionnaire has been required. This report form can also be downloaded from the Department's website at: "http://www.insurance.ca.gov/" under the "Regulating Insurers" section.

Companies which had no written Earthquake Insurance in force under any form on December 31, 2001, may satisfy the reporting requirement by so indicating at the bottom of this letter over the signature of an officer of the company.

Starting this year, for companies that have data to report on Form A or Form B, we ask that you download them in <u>Microsoft Excel format</u> from our website. Fill out the form in Excel, send us a hard copy and a copy of the file on a diskette to the address listed below.

There were no changes to the PML Percentages this year. In 1998, there were revisions in the PML percentages for residential structures. These revisions are discussed on Page 2 of the Instructions.

We again emphasize the importance of primary carriers supplying the necessary information to their reinsurers, and reinsurers supplying it to their retrocessionaires, to assure complete reporting by zone. The results of this form may be seriously impaired without the consolidation of reinsurance data by zone. Your cooperation on this matter is essential to the success of the program. To help in this regard, a Form "X" is included which should be used for reporting to reinsurers.

		George Yen Chief, Rate Specialist Bureau		
Compan	y Name:	NAIC Company Code:		
"(Our Company did not have any Earthquake Ins	urance in force as of December, 2001."		
Mail to:	Earthquake Questionnaire	(Signature)		
	Rate Specialist Bureau			
	California Department of Insurance	(Print Name)		
	300 South Spring Street	(Title)		
	Los Angeles, California 90013	(e-mail address		

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE

California Administrative Code Title 10, Chapter 5, Subchapter 3, Article 3, Section 2307

> **<u>General Instructions</u>** (Revised 10/2001)

Who Must Report:

All insurers licensed to transact property insurance in the State of California must report with respect to their earthquake liabilities written in this State.

When one or more companies writing earthquake exposure are members of a group, a group questionnaire must be submitted, separately for primary and reinsurance.

The questionnaires are due according to the following schedule:

Primary Carriers	-	June 30, 2002
Reinsurers	-	August 31, 2002
Retrocessionaires	-	September 30, 2002

Completed questionnaires should be sent to:

Earthquake Questionnaire Rate Specialist Bureau - 14th Floor Department of Insurance 300 South Spring Street Los Angeles, California 90013 (Information: (213) 346-6774)

Reasons for the Questionnaire:

Part of the regulatory responsibility of the Department of Insurance is to monitor the financial capacity of the licensed insurance companies and to assure to the extent possible that the insurance companies will be able to pay all claims arising under their policies of insurance in this state. To this end, the Department held a public hearing and issued Ruling No. 226 in 1978 which authorized the collection of statistical information on the earthquake exposures. The Department publishes a report periodically containing an industry summary of this information.

This questionnaire enables each individual company to quantify approximately its own earthquake exposure with respect to its volume, location, and type of structure insured.

Besides the Department of Insurance, the aggregate industry summaries of PML (probable maximum loss) on earthquake exposures have been of great interest to reinsurance companies, investment analysts, and the press. Information on individual companies is not included in the published report.

Pursuant to California legislation AB 1366 (passed in 1995; amending California Insurance Code Section 10089, among others), insurers may offer a "mini" residential earthquake insurance policy in compliance with the statutory mandatory offer of earthquake insurance at the time of the sale of a homeowners fire policy. In the "mini" policy, there is a 15% deductible, but there is no Coverage B for appurtenant structures and there are restrictions on the contents and loss of use coverages. Therefore, the PML is much less for the "mini" policy than for a typical earthquake insurance policy with the same 15% deductible. Some insurers are offering a "wrap around" policy which covers a portion of the deductible and increases the contents and loss of use coverages. The combination of a "mini" policy and a "wrap around" policy would essentially be equivalent in coverage to the typical earthquake policy that had been sold prior to the Northridge earthquake in January 1994.

The California Earthquake Authority (CEA), a state agency, was in operation in 1997. Insurers which joined the CEA offered the "mini" policy which was then insured by the CEA. Such CEA policies are not to be included in the detail portions of Forms A or B. With respect to these CEA policies, there is only an interrogatory on Page 1B of Forms A and B.

In view of the large amount of residential losses after the Northridge earthquake, many structural engineers believe that the PML factors given in this questionnaire were too low. In addition, the scientific consulting firms using earthquake computer modeling have done extensive work in analyzing the potential losses under the CEA earthquake insurance policy. Therefore, the residential PML percentage factors have been changed in Form A to the factors shown below.

Class	Deductible	Zone A	Zone B	Zone C	Zone D	Zone E	Zone F	Zone G	Zone H
1A	1%	6.75	5.75	6.13	2.63	5.25	3.13	1.75	2.50
&	5%	3.63	3.00	3.13	1.19	2.38	1.88	1.00	1.50
1B	10%	2.13	1.63	1.75	0.56	1.13	1.13	0.63	0.88
	15%	1.38	1.00	1.13	0.31	0.63	0.63	0.38	0.50
	"Mini"	0.69	0.50	0.56	0.16	0.31	0.31	0.19	0.25
	"Wrap"	2.94	2.50	2.56	1.03	2.06	1.56	0.81	1.25

These factors are intended to give a general estimate of the impact of a large earthquake in the earthquake Zone. Therefore, these factors are not necessarily comparable to the loss costs used in ratemaking, which include the impact of small and medium size earthquakes and the probability of earthquakes.

There are no changes this year in the questionnaire to the reporting for commercial structures. The commercial PML factors look all right at this time.

Questionnaire Format

(1) In order to achieve uniformity, the use of the attached standard report format is required (except as provided under Section 2307 relating to special situations) for all earthquake coverages written on California risks.

This Questionnaire is to be completed with respect to earthquake insurance in force at the end of the year, not in force at any time during the year.

- (2) Probable Maximum Loss (PML) is defined as the average monetary loss (after the specified deductible) which will be experienced by typical buildings in a given earthquake building class in the specified earthquake PML zone. This definition assumes a large magnitude earthquake, and the damage results only from vibratory motion. The following forms give the suggested PML percentages when the standard deductibles are being used. The given PML percentages were derived from an examination of the structural damage in past earthquakes, with engineering adjustments for the size of the earthquake, and the results averaged over the earthquake zone. Actual insured losses will vary due to poor soil conditions (including landslide) and close proximity to the fault line. In fact, the importance of soil conditions and proximity to the fault line may be greater than the type or condition of the structure. These PML percentages were derived with the intention that they be applied to the value of the structure plus contents plus time element exposures such as business interruption if any. The term "value" means the full actual cash value or replacement cost, as the policy may provide. If there is less than full insurance to value, meaning that if the policy was written for policy limits less than the full potential value of the earthquake loss, then applying the PML percentage to the policy limits will under-estimate the PML. If such is the case, companies are asked to adjust the reported PMLs to a higher level accordingly. This definition of PML does not include (and this Questionnaire does not ask for) monetary loss from workers' compensation, automobile damage, life and accident and health, general liability, crime, fire following an earthquake, or flood, wave or water damage (except for a specific coverage called "earthquake sprinkler leakage").
 - (3) For convenience, the questionnaire is in two sections Form "A" for primary insurance and Form "B" for reinsurance.
 - (4) It is important to separate buildings into low rise (8 or less stories) and high rise (over 8 stories). In a great earthquake, the seismic motions will be both high frequency and low frequency. It turns out that high frequency motion principally affects low rise buildings and low frequency motion principally affects high rise buildings. High frequency motions tend to be damped and dispersed quickly, leaving the low frequency motions to dominate at large distances. So, in order to obtain the correct total PML by zone, the amount of high rise (over 8 stories) exposure in the neighboring zones must also be considered. The calculation of the total zone PML accounts for this in the form.
 - (5) <u>The Page 1 Zone Summary</u> includes provision for limiting the reported net PML by the provisions of a <u>catastrophe reinsurance</u> treaty. Each zone is to be considered separately when applying the provisions of the catastrophe treaty. We received a number of calls requesting us to do this, because some companies were reporting net PML amounts for Zone A and B which were larger than that which they would ever have to pay. Also, the California Legislature has specifically requested information on earthquake catastrophe reinsurance.

Form "A" - Primary Insurance

(1) Primary business written with standard deductibles must be reported in detail by construction class, buildings 8 stories and under, over 8 stories, and by zone/subzone as defined in Table 4. Primary business written with different or large flat deductibles or self-insured retentions does not need to be reported by construction class, but may be reported under "Risks in above classes not written at standard deductible".

This category should also be used when the actual deductibles are higher than the standard deductible, and a lower PML percentage would be required than is given in Column 5.

- (2) Primary companies must provide their reinsurers a report covering the treaties, indicating liabilities ceded by zone/subzone, buildings 8 stories and under, and over 8 stories, using the report format provided herein. (Reinsurers usually have the required information on facultative risks already).
- (3) Column 1 <u>Earthquake class and standard percent deductible</u>. See Table 1 attached for a description of the classes. These are the standard deductibles commonly used on most policies. If the deductible actually used is higher (or lower) then a lower (or higher) PML percentage (Column 5) should be used.
- (4) Column 2 <u>Aggregate direct liability</u>. The term "direct" has the same meaning as it is used in the Annual Statement, namely the full liability, after deductibles, before reduction for reinsurance. See Note (14) below relating to homeowners policies.
- (5) Column 3 <u>Aggregate direct PML</u>. This is the PML of the risks before reinsurance and should be equal to the PML percentage times the Aggregate Direct Liability, subject to the qualifications in Notes (6) and (7).
- (6) Column 4 <u>Aggregate liability net of reinsurance.</u> The PML percentage is intended to be applied to the full monetary value of the building, contents, and business interruption. Therefore, if there is full insurance to value, then the face amount of the policy would be the appropriate "aggregate liability," subject to Note (14) below. If the reinsurance is pro rata, then the PML percentage applied to the aggregate net liability would give the correct net PML. If not pro rata, the company will have to use judgment accordingly. Also, if the company knows that often the policies are not issued at full insurance to value, judgment should be used to report a higher PML than would otherwise result from applying the given PML percentages.
- (7) Column 5 <u>Minimum PML Percentage</u>. This percentage applied to the amount in Column 4 gives the "Estimated PML on net liability" (Column 6). The companies should use a higher PML percentage when:
 - (a) the particular risk justifies it,
 - (b) the reinsurance was written on an excess of loss basis,
 - (c) there is less than full insurance to value,
 - (d) the actual deductible is less than the deductible indicated in Column 2, or
 - (e) see Note (11) below relating to time element exposures.

If the primary business was written with large flat deductibles or deductibles different than the standard deductibles, then the company will have to use judgment accordingly to estimate the proper entry for Column 6. See Note (1) above.

- (8) Column 6 <u>Estimated PML on net liability</u>. This is the net probable maximum loss to the company after deductible and reinsurance.
- (9) Part III, Line (4) <u>All Other Primary Business</u>.

This line provides for such situations as excess or layered coverage, highly protected risks, stop loss contracts, and "earthquake sprinkler leakage" (EQSL). (Some companies estimate the PML for EQSL as: (100% of the property value) x (.005) minus the deductible minus reinsurance).

- (10) <u>California FAIR Plan Liability and PML</u> should be reported on line (3). Liabilities assumed from all pools and associations should be combined in one entry. (Report only your <u>share</u> of the FAIR Plan or pool liability.)
- (11) <u>Time Element Exposures:</u> Business interruption, rents, extra expense, etc. may require higher PMLs than the direct damage coverages, so primary companies may use a higher PML percentage than shown in column 5 to reflect time element exposures. A maximum period of one year of potential liability should be assumed. If time element coverages use different deductibles or PML than property coverages, report them under "Risks in above classes not written at standard deductible" of the applicable Part.

- (12) <u>All earthquake liabilities</u> (other than earthquake sprinkler leakage) at a single location should be given the earthquake class applying to the building. This includes all subjects of insurance and all types of coverages. If there are multiple buildings at a single location, use the highest ISO construction class. If the earthquake class is not known on a description-waived policy, assign the liability to the most likely class.
- (13) Policies with a single occurrence limit per policy (or a stop loss policy) (not per risk or location), covering risks in more than one earthquake sub-zone (A1, A2, A3, or B1, B2, B3) should be treated as one risk in the earthquake sub-zone. For instance, a chain of stores located in sub-zones A1, A2, and A3 is insured for \$5 million in the event of a single earthquake. Treat the chain of stores as a single risk and place it in the sub-zone with the highest PML. On another issue, assume two commercial buildings valued at \$10 million each and the PML percentages are 35% and 50%, giving a PML of \$8.5 million for both buildings. If the single occurrence limit is \$7.5 million, then the insured PML is \$7.5 million.
- (14) <u>Contents</u>. Under the EQ Class 1B Homeowners (excluding HO 4 and HO 6), the contents liability is 50% of the policy amount. Therefore, the aggregate liability is established as 1.5 times the face amount of the policy. If a higher percentage applies, that percentage should be used. Outbuilding and additional living expenses are to be ignored. For HO 4 and HO 6, use the face amount of the policies.

Form "B" - Reinsurance

- (1) A separate form is being provided for reinsurance liabilities. There is no requirement to report by construction class, but business assumed should be reported by high rise (over 8 stories) or low rise (8 stories or less) to the extent possible. (However, reinsurers would have to know the construction class in order to estimate the PML).
- (2) All of the comments with respect to Form "A" are applicable as well to reinsurers when completing Form "B".
- (3) Reinsurers must also report their experience to their retrocessionaires. (A retrocession is defined as a transaction under which a reinsurer cedes all or part of the reinsurance it has assumed to another carrier, regardless of the identity of the primary insurer.)
- (4) Retrocessionaires must report retrocessions as reinsurance on Form "B".
- (5) The questionnaire requests the "aggregate assumed liability" before retrocessions. This is because we do not believe that we are receiving full reporting from the retrocessionaires. Also, we would like to know the individual reinsurer's full exposure. We are well aware that the importance of the liability amount varies greatly depending on the layer of coverage.
- (6) On Page 1 of the Questionnaire, there is provision for limiting the estimated net PML amount by zone by any catastrophe reinsurance.
- (7) The primary companies should deduct only per risk reinsurance, and not aggregate or catastrophe reinsurance, in order to get net liability or net PML. To be consistent, therefore, the reinsurers should only report per risk exposures assumed when computing assumed liability and assumed PML, and not include any aggregate or catastrophe exposure. The objective is to make the reporting easier. The Department of Insurance will know the amount of such catastrophe PML exposure from page one of the Questionnaire, although not by company.

TABLE 1

CONSTRUCTION (BUILDING) CLASSIFICATIONS

Any building which fully qualifies under more than one definition should be placed in the lower numbered (i.e. best) classification.

Habitational (small)

<u>Class 1A:</u>	Single through four family dwellings. No limitations on story height, area, and construction materials.
<u>Class 1B:</u>	"Homeowners". In the "mini" policy, there is a 15% deductible, but there is no Coverage B for appurtenant structures and there are restrictions on the contents and loss of use coverages. Therefore, the PML is much less for the "mini" policy than for a typical earthquake insurance policy with the same 15% deductible. Some insurers are offering a "wrap around" policy which covers a portion of the deductible and increases the contents and loss of use coverages.
<u>Class 1E:</u>	Mobile homes and contents.
	Wood Frame Buildings, including Habitational not Qualifying Above
	Excluded are structures which are classed for fire as wood frame but have concrete supported floors and/or some walls of unit masonry or concrete.
<u>Class 1C:</u>	Habitational: Wood frame and frame stucco habitational buildings which do not exceed 2 stories in height, regardless of area.
	Non-habitational: Wood frame and frame stucco buildings, except: (1) buildings which are over 3 stories in height; and (2) buildings which are over 3,000 sq. ft. in ground floor area.
<u>Class 1D:</u>	Wood frame and frame stucco buildings not qualifying under Class 1C.
	All-metal Buildings
<u>Class 2A:</u>	All-metal buildings which are one story in height and 20,000 sq. ft. or less in ground floor area. Wood or cement-asbestos are acceptable alternatives to metal roofing and/or siding.
<u>Class 2B:</u>	Buildings which would qualify as Class 2A except for exceeding area or height limitations.
	Steel Frame Buildings
<u>Class 3A:</u>	Buildings with a complete steel frame carrying all loads. Floors and roofs must be of poured-in-place reinforced concrete or of concrete fill on metal decking welded to the steel frame (open web steel joists excluded). Exterior walls must be non-load bearing and of poured-in-place reinforced concrete or of reinforced unit masonry. Buildings having column-free areas greater than 2,500 sq. ft. (such as auditoriums, theaters, public halls, etc.) do not qualify.
<u>Class 3B:</u>	Buildings with a complete steel frame carrying all loads. Floors and roofs must be of poured-in-place reinforced concrete metal, or any combination thereof, except that roofs on buildings over three stories may be of any material. Exterior and interior walls may be of any non-load bearing material.
<u>Class 3C:</u>	Buildings having a complete steel frame with floors and roofs of any material (such as wood joist on steel beams) and with walls of any non-load bearing materials.

Reinforced Concrete Buildings

Combined Reinforced Concrete and Structural Steel Buildings

NOTE: Class 4A and 4B buildings must have all vertical loads carried by a structural system consisting of one or a combination of the following: (a) poured-in-place reinforced concrete frame, (b) poured-in-place reinforced concrete bearing walls, (c) partial structural steel frame with (a) and/or (b). Floors and roofs must be of poured-in-place reinforced concrete, except that materials other than reinforced concrete may be used for the roofs of buildings over 3 stories.

<u>Class 4A:</u>	Buildings with a structural system as defined by the note above with poured-in-place reinforced concrete exterior walls or reinforced unit masonry exterior walls. Not qualifying are buildings having column-free areas greater than 2,500 sq. ft. (such as auditoriums, theaters, public halls, etc.).
<u>Class 4B:</u>	Buildings having a structural system as defined by the note above with exterior and interior non-bearing walls of any material.
<u>Class 4C:</u>	Buildings having: (a) partial or complete load carrying system of precast concrete, and/or (b) reinforced concrete lift-slab floors and/or roofs, and (c) otherwise qualifying for Class 4A and 4B.
<u>Class 4D:</u>	Buildings having a reinforced concrete frame, or combined reinforced concrete and structural steel frame. Floors and roofs may be of any material (such as wood joist on reinforced concrete beams) while walls may be of any non-load bearing material.
	Mixed Construction
<u>Class 5A:</u>	Buildings having load bearing exterior walls of (a) poured-in-place reinforced concrete, and/or (b) precast reinforced concrete (such as "tilt-up" walls), and/or (c) reinforced brick masonry, and/or (d) reinforced hollow concrete block masonry. Floors and roofs may be of wood, metal, poured-in-place concrete, precast concrete, or other material. Interior bearing walls must be of wood frame or any one of a combination of the aforementioned wall materials.
	EDITORIAL NOTE: No class distinction is made between newer highly earthquake resistive buildings and older moderate earthquake resistive buildings having these construction materials. ISO Classes 5A and 5AA shall be combined and considered as Class 5A.
<u>Class 5B:</u>	Buildings having load bearing walls of unreinforced brick or other types of unreinforced solid unit masonry, excluding adobe.
<u>Class 5C:</u>	Buildings having load bearing walls of hollow tile or other hollow unit masonry construction, adobe, and cavity wall construction. Also included are buildings not covered by any other class.
	Earthquake Resistive Construction
<u>Class 6:</u>	Any building with any combination of materials so designed and constructed as to be highly earthquake resistant and <u>also</u> with superior damage control features in addition to the minimum requirements of building codes.
	Miscellaneous
<u>Class 7:</u>	Bridges, tunnels, dams, piers, wharves, tanks, tank contents, towers of all types, and the like. Time-element coverages for these structures to be included.

TABLE 2

CONSTRUCTION CLASSES, PML, AND DEDUCTIBLES

Class	Deductible	Zone A	Zone B	Zone C	Zone D	Zone E	Zone F	Zone G	Zone H
1 A	1%	6.75	5.75	6.13	2.63	5.25	3.13	1.75	2.50
&	5%	3.63	3.00	3.13	1.19	2.38	1.88	1.00	1.50
1B	10%	2.13	1.63	1.75	0.56	1.13	1.13	0.63	0.88
	15%	1.38	1.00	1.13	0.31	0.63	0.63	0.38	0.50
	"Mini"	0.69	0.50	0.56	0.16	0.31	0.31	0.19	0.25
	"Wrap"	2.94	2.50	2.56	1.03	2.06	1.56	0.81	1.25
1C	5%	3	3	3	3	3	3	3	3
1D	5%	10	10	10	10	10	10	10	10
1E	2%	5	5	5	5	5	5	5	5
2A	5%	2	2	2	2	2	2	2	2
2B	5%	10	10	10	10	10	10	10	10
3A	5%	15	15	15	15	15	15	15	15
3B	5%	25	25	25	25	25	25	25	25
3C	10%	25	25	25	25	25	25	25	25
4A	5%	20	20	20	20	20	20	20	20
4B	5%	35	35	35	35	35	35	35	35
4C	10%	50	50	50	50	50	50	50	50
4D	10%	45	45	45	45	45	45	45	45
5A	5%	25	25	25	25	25	25	25	25
5B	10%	60	60	60	60	60	60	60	60
5C	10%	75	75	75	75	75	75	75	75
6	5%	10	10	10	10	10	10	10	10
*7	0%	50	50	50	50	50	50	50	50
COC	**	**	**	**	**	**	**	**	**

Net PML (%)

*Includes special structures such as bridges, tunnels, dams, piers, wharves, tanks, tank contents, towers of all types, and the like. Time-element coverages for these structures are also to be included.

**Buildings in the course of construction (COC) are to be placed in the completed building class, using 50% of the completed PML and the full value of the usual deductible (Fire Forms where insurance is written at 80% of value or higher).

Buildings constructed of materials of more than one class shall be assigned to the Construction Class with the highest PML.

Earthquake liabilities on buildings, contents, time element, and other location coverages shall be included under the building Construction Class.

TABLE 3

COMMERCIAL INLAND MARINE ADDENDUM & EXCEPTIONS

Liabilities for the following Commercial Inland Marine classes shall be reported in accordance with the requirement of this regulation and included in each zone/subzone. The Company shall assign to each such risk, factors resulting in no less a Net PML than "Gross PML" less "Deductible" as shown on Table 2 for the containing building.

	ISO Classification
Addendum Class	Code
Bailee's customers - dryers and cleaners, laundry, rug cleaners	171
Bailee's customers - all others	172
Cold storage locker operators	200
Camera dealers	220, 221
Data processing equipment	225, 226-incl.
Differences in conditions	228
Equipment dealers	234, 235
Musical instruments dealers	240, 241-incl.
Marine supply dealers	283
Miscellaneous dealers not subject to ISO	320
Floor plan policies	328
Fine arts - dealers	332
Fine arts - museums, galleries, and institutions	333
Fine arts - Commercial (excl. dealers, museums, institutions)	334
Furriers block	352
Jewelers block	400 -423
Physicians and surgeons equipment	482
Processing risks	483
Stamp and coin dealers	516
Valuable papers and records	530
Garment contractors	600 - 624

NOTE: Property in the open shall be reported at the PML assigned by the company, but in no event shall the PML be less than 5% nor the net PML, considering deductible, less than 2%.

All Exception Classes to be reported in Part III

	ISO Classification
Exception Class	Code
Bridges	160
Bridges and tunnels time-element	161
Dams	
Builders risks	370-379
Installation floaters	382
Piers, wharves, and docks	484
Radio and TV broadcasting, equipment and towers	485-488 incl.
Tanks and storage	517

NOTE: These classes should be recorded in each zone at the PML established by the company for earthquake in the underwriting process.

TABLE 4 CALIFORNIA EARTHQUAKE ZONES and SUBZONES

The Zones and Subzones according to which all data reported in this call are classified are defined below, with references to the maps attached as Figures 1 & 2.

ZONE A

SUBZONE A1

San Francisco and San Mateo Counties

SUBZONE A2

Alameda and Contra Costa Counties

SUBZONE A3

Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito, Santa Clara, Santa Cruz, Solano and Sonoma Counties

ZONE B

SUBZONE B1

Los Angeles County, west of Interstate 5 and south of Mulholland Drive (crest of the Santa Monica Mountains). See Figure 2.

SUBZONE B2

Remainder of Los Angeles County, not contained in Subzone B1. See Figure 2.

SUBZONE B3

Orange County

ZONE C

Kern, San Luis Obispo, Santa Barbara, and Ventura Counties

ZONE D

San Diego County

ZONE E

Alpine, Imperial, Inyo, Mono, Riverside, and San Bernardino Counties

ZONE F

Fresno, Kings, Madera, Mariposa, Merced, and Tulare Counties

ZONE G

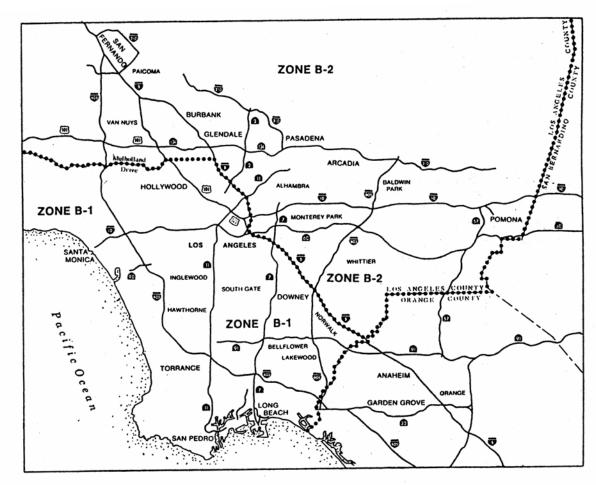
Amador, Butte, Calaveras, Colusa, El Dorado, Glenn, Nevada, Placer, Sacramento, San Joaquin, Stanislaus, Sutter, Tuolomne, Yolo, and Yuba Counties

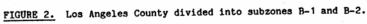
ZONE H

Lassen, Modoc, Plumas, Shasta, Sierra, Siskiyou, Tehama, and Trinity Counties









Instructions

Aggregate Industry Responses

	Pages
Exhibit 1: California Earthquake Liability Questionnaire as of December 31, 2001 Form A – Primary Business	2-17
Exhibit 2: California Earthquake Liability Questionnaire as of December 31, 2000 Form A – Primary Business	18-33
Exhibit 3: California Earthquake Liability Questionnaire as of December 31, 1999 Form A – Primary Business	34-49
Exhibit 4: California Earthquake Liability Questionnaire as of December 31, 1998 Form A – Primary Business	50-65
Exhibit 5: California Earthquake Liability Questionnaire as of December 31, 1997 Form A – Primary Business	66-81

CALIFORNIA	EARTHQUAKE LI	ABILITY QUESTION	NAIRE	
Form	n "A" - Primary Bu	siness TOTAL		
	As of Decembe	er 31, 2001		
Data Entry Workshe	eet (Enter Data fro	m Responses to Que	estionnaires)	
		Surplus -	226 065 560 × 1	h

NAIC C Count:	OMPANY OR GRO	UP CODE:	All Co's	Surplus =	226,065,560	x 1,000
		(1)	(2)	(3)	(4)	(5) Estimated Net
Zone	Area	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount	PML Amount Limited by Catastrophe Reinsurance
А	San Francisco	131,270,582	10,832,059	94,430,442	4,912,854	4,465,096
В	Los Angeles/					
	Orange County	171,428,888	12,310,094	125,697,408	5,612,157	4,509,173
С	Santa Barbara	39,340,726	2,561,142	28,712,653	1,268,937	1,065,668
D	San Diego	36,325,709	3,033,173	27,463,698	1,218,754	945,508
E	South-East	42,715,115	3,418,818	32,121,373	1,584,063	1,228,369
F	Central	11,847,580	896,046	8,018,343	358,780	332,685
G	North-Central	20,046,506	1,788,012	13,601,482	790,768	723,759
Н	North	2,315,276	360,817	1,637,920	256,303	131,219
						SUM from Total

All Co's	CALIFORNIA EARTHQUA	KE LIABILITY QUESTIONNAIRE	
		Primary Business	
	As of Dece	ember 31, 2001	
(1) Premiums earned (all zones combined)	- 2001 (000's omitted)		
(a) Direct premiums earned	4,121,022		
(b) Assumed premiums earned	d 29,410		
(c) Ceded premiums earned	1,432,997		
(2) Estimated PML on aggregate ceded lial	bility (other than catastrophe	coverage)	
Estimated PML ceded to:	Zone A	Zone B	
U.S. Reinsurers - CA licensed	2,805,042	2,439,344	
U.S. Reinsurers - non CA	44,818	60,988	
Lloyd's of London	933,486	923,640	
Other U.K.	155,623	144,386	
Western Europe	1,293,524	1,073,646	
All Other	614,698	479,108	
Totals	5,847,192	5,121,112	
(3) Amounts recoverable from catastrophe	reinsurance		
Amounts recoverable from:	Zone A	Zone B	
U.S. Reinsurers - CA licensed	6,761,117	1,775,730	
U.S. Reinsurers - non CA	46,397	61,453	
Lloyd's of London	361,742	441,467	
Other U.K.	59,566	75,023	
Western Europe	213,057	296,323	
All Other	280,221	349,634	
Totals	7,722,101	2,999,630	
(4) Were most of your per risk treaties (on limitation?	exposures ceded) in effect d	uring 2000 subject to an occurrence or pe	er event
Ye	25	No	
<u>C</u>	alifornia Earthquake Authority	y (CEA) Interrogatory	
(1) Was your company a member of the Cl	EA? Yes	No	
(2) If so, how many CEA policies that your	company issued were outsta	nding at the end of the year?	1,297,361
What was the total liability (exposure or	Coverage A) on these policie	es? 62,694,109,303	

SUBZONE A-1 COUNTIES: San Francisco and San Mateo (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
1A 1-4 Family-1% or flat	33,679	597	33,011	6.75%	564
1A 1-4 Family 5%	205,726	13,519	119,135	3.63%	7,747
1A 1-4 Family 10%	1,368,827	43,485	634,377	2.13%	22,944
1B "Homeowners" - 1% or flat	23,068	1,736	21,855	6.75%	1,493
1B "Homeowners" 5%	776,937	23,732	775,549	3.63%	23,681
1B "Homeowners" 10%	943,617	19,760	798,436	2.13%	15,928
1B "Homeowners" 15% & up	1,746,023	27,866	750,244	1.38%	11,567
1B "Homeowners" 15% "Mini"	10,798,584	121,059	10,422,977	0.69%	118,465
1B "Homeowners" "Wrap"	125	4	125	2.94%	4
1C Wood Frame - small 5%	740,011	16,179	622,420	3.00%	13,549
1D Wood - other 5%	1,224,304	69,124	917,533	10.00%	52,275
1E Mobile Homes 2%	35,435	1,793	35,170	5.00%	1,759
2A Metal - small 5%	26,697	1,701	23,852	2.00%	1,649
2B Metal - other 5%	52,553	11,107	43,259	10.00%	9,386
3A Steel 5%	274,543	98,987	128,954	15.00%	47,638
3B Steel 5%	129,741	56,027	104,127	25.00%	34,009
3C Steel 10%	107,169	29,886	37,759	25.00%	10,127
4A Concrete 5%	1,151,865	320,205	1,009,154	20.00%	235,134
4B Concrete 5%	74,683	38,251	36,102	35.00%	19,236
4C Concrete 10 %	110,587	57,794	44,230	50.00%	22,550
4D Concrete 10 %	25,262	14,952	2,287	45.00%	1,760
5A Mixed 5%	386,000	167,186	196,789	25.00%	63,739
5B Mixed 10%	11,649	6,314	8,215	60.00%	4,754
5C Mixed 10%	99,842	75,438	40,962	75.00%	31,094
6 EQ resistive 5%	24,320	18,245	7,504	10.00%	3,417
Risks in above classes not written at					
standard deductible	4,694,804	794,276	2,932,063	XXX	442,532
Sub-Totals:	25,066,051	2,029,225	19,746,090		1,197,004
Part II: Insurance on structures of over 8	stories:				
Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel 5%	204,903	86,930	74,813	15.00%	42,324
2D Steel 5%	204,900	40,530	74,013	15.00%	47.02

Appendix III - Page 4

3A Steel						
	5%	204,903	86,930	74,813	15.00%	42,324
3B Steel	5%	120,900	40,513	66,750	25.00%	17,025
3C Steel	10%	0	0	0	25.00%	(
4A Concrete	5%	272,715	118,849	159,848	20.00%	36,556
4B Concrete	5%	28,000	20,297	10,500	35.00%	7,975
4C Concrete	10 %	0	0	0	50.00%	(
4D Concrete	10 %	0	0	0	45.00%	(
5A Mixed	5%	112,382	65,729	30,136	25.00%	14,093
5B Mixed	10%	392	235	392	60.00%	23
5C Mixed	10%	0	0	0	75.00%	(
6 EQ resistive	5%	59,694	5,969	23,031	10.00%	2,303
Risks in above c	lasses not written at	-				
standard deduct	ible	316,564	137,366	181,185	XXX	56,36
Su	b-Totals:	1,115,550	475,887	546,655		176,88
					•	
Part III: Other ty	oes of risks:		Column 1	Column 2	Column 3	Column 4
Part III: Other ty	oes of risks:		Aggregate	Aggregate	Aggregate	Estimated
Part III: Other ty	oes of risks:					Estimated PML on
Part III: Other ty	oes of risks:		Aggregate Direct	Aggregate Direct	Aggregate Liability Net	Estimated PML on
	sks in above classes not written at andard deductible 316,5	ons	Aggregate Direct	Aggregate Direct	Aggregate Liability Net	Estimated PML on Net Liability
	commercial inland Excepti	ons	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated
(1) Class 7 and ((2) Commercial	commercial inland Excepti		Aggregate Direct Liability 1,832,534	Aggregate Direct PML 560,020	Aggregate Liability Net of Reinsurance 150,194	Estimated PML on Net Liabilit 83,69
(1) Class 7 and ((2) Commercial (3) Liabilities ass FAIR Plan, IF	commercial inland Excepti inland addenda sumed: pools and associat R)	ions (e.g.,	Aggregate Direct Liability 1,832,534 525,804	Aggregate Direct PML 560,020 87,496	Aggregate Liability Net of Reinsurance 150,194 85,944	Estimated PML on Net Liability 83,69 12,84
(1) Class 7 and ((2) Commercial (3) Liabilities ass FAIR Plan, IF (4) All other (e.g	commercial inland Excepti inland addenda sumed: pools and associat RI) ., earthquake, sprinkler lea	ions (e.g.,	Aggregate Direct Liability 1,832,534	Aggregate Direct PML 560,020 87,496	Aggregate Liability Net of Reinsurance 150,194	Estimated PML on Net Liability 83,69 12,84
(1) Class 7 and ((2) Commercial (3) Liabilities ass FAIR Plan, IF (4) All other (e.g	commercial inland Excepti inland addenda sumed: pools and associat R)	ions (e.g.,	Aggregate Direct Liability 1,832,534 525,804	Aggregate Direct PML 560,020 87,496	Aggregate Liability Net of Reinsurance 150,194 85,944	Estimated PML on Net Liabilit 83,69 12,84

SUBZONE A-2 COUNTIES: Alameda and Contra Costa (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	35,038	570	32,263	6.75%	53
1A 1-4 Family 5%	866,877	23,973	714,238	3.63%	19,11
1A 1-4 Family 10%	2,356,209	67,358	987,455	2.13%	35,92
1B "Homeowners" - 1% or flat	14,998	1,217	13,496	6.75%	93
1B "Homeowners" 5%	950,123	30,250	950,123	3.63%	30,25
1B "Homeowners" 10%	1,322,374	27,855	1,165,186	2.13%	23,64
1B "Homeowners" 15% & up	3,702,916	54,433	1,378,739	1.38%	19,80
1B "Homeowners" 15% "Mini"	14,112,281	159,396	13,689,835	0.69%	156,47
1B "Homeowners" "Wrap"	290	9	290	2.94%	
1C Wood Frame - small 5%	1,765,953	37,509	1,038,374	3.00%	22,14
1D Wood - other 5%	423,742	26,282	238,580	10.00%	15,04
1E Mobile Homes 2%	198,745	9,428	197,148	5.00%	9,85
2A Metal - small 5%	29,732	4,805	23,404	2.00%	3,50
2B Metal - other 5%	10,338	651	7,270	10.00%	41
3A Steel 5%	161,710	69,746	79,381	15.00%	39,24
3B Steel 5%	282,945	257,320	38,485	25.00%	34,41
3C Steel 10%	76,574	33,289	31,371	25.00%	14,13
4A Concrete 5%	163,981	61,321	101,345	20.00%	37,10
4B Concrete 5%	16,919	12,320	11,048	35.00%	8,08
4C Concrete 10 %	63,217	36,609	30,361	50.00%	20,18
4D Concrete 10 %	2,245	2,098	445	45.00%	29
5A Mixed 5%	394,906	184,964	228,946	25.00%	98,95
5B Mixed 10%	4,665	3,479	3,795	60.00%	2,95
5C Mixed 10%	82,316	60,116	33,182	75.00%	23,21
6 EQ resistive 5%	29,407	3,162	19,885	10.00%	1,18
Risks in above classes not written at	0.000.000				0 / 0
standard deductible	2,632,395	598,488	1,859,579	XXX	243,62
Sub-Totals:	29,700,897	1,766,648	22,874,224	•	861,05

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel 5%	10,537	10.159	10.485	15.00%	10,148
3B Steel 5%	22.113	18,653	16,450	25.00%	15,625
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	3,479	1,988	3,434	20.00%	1,974
4B Concrete 5%	0	0	0	35.00%	0
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	47,018	13,630	11,398	25.00%	3,975
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	C
6 EQ resistive 5%	26,193	2,619	10,603	10.00%	1,060
Risks in above classes not written at				_	
standard deductible	48,804	19,425	26,955	XXX	5,893
Sub-Totals:	158,144	66,474	79,325		38,675
Part III: Other types of risks:		Column 1	Column 2	Column 3	Column 4
	-	Aggregate	Aggregate	Aggregate	Estimated
		Direct	Direct	Liability Net	PML on
		Liability	PML	of Reinsurance	e Net Liability
(1) Class 7 and commercial inland Excep	tions	1,029,648	508,730	209,707	127,692
(2) Commercial inland addenda		481,217	67,917	67,069	9,241
(3) Liabilities assumed: pools and associ	ations (e.g.,		•		
FAIR Plan, IRI)		2	0	2	C
(4) All other (e.g., earthquake, sprinkler le	eakage)	5,239,938	441,021	2,841,933	197,479
Sub-Totals:	-	6,750,805	1,017,668	3,118,711	334,412
		00 000 040	0.050.700	26.072.260	1 004 144
ZONE TOTALS		36,609,846	2,850,790	26,072,260	1,234,144

SUBZONE A-3 COUNTIES: Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito, Santa Clara, Santa Cruz, Solono, Sonoma (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
rthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	92,704	1,557	85,315	6.75%	1,35
1A 1-4 Family 5%	2,263,731	115,796	1,872,127	3.63%	91,74
1A 1-4 Family 10%	10,880,211	262,745	7,951,071	2.13%	192,56
1B "Homeowners" - 1% or flat	9,865	785	9,057	6.75%	62
1B "Homeowners" 5%	410,824	13,755	410,778	3.63%	13,75
1B "Homeowners" 10%	3,063,530	57,320	2,661,483	2.13%	50,00
1B "Homeowners" 15% & up	3,926,212	60,406	1,504,741	1.38%	22,12
1B "Homeowners" 15% "Mini"	28,267,945	332,917	27,790,038	0.69%	329,60
1B "Homeowners" "Wrap"	1,307	38	1,307	2.94%	3
1C Wood Frame - small 5%	2,887,316	63,804	1,739,234	3.00%	39,40
1D Wood - other 5%	555,716	53,031	305,031	10.00%	28,39
1E Mobile Homes 2%	837,654	42,317	823,994	5.00%	41,19
2A Metal - small 5%	104,572	27,270	71,221	2.00%	22,20
2B Metal - other 5%	38,478	5,628	23,043	10.00%	3,18
3A Steel 5%	319,228	112,443	113,754	15.00%	44,05
3B Steel 5%	91,041	50,510	50,496	25.00%	26,87
3C Steel 10%	292,290	72,798	112,104	25.00%	28,61
4A Concrete 5%	272,944	120,921	175,319	20.00%	63,66
4B Concrete 5%	48,816	37,437	22,394	35.00%	12,72
4C Concrete 10 %	321,242	177,015	125,595	50.00%	70,29
4D Concrete 10 %	11,942	8,105	1,468	45.00%	75
5A Mixed 5%	960,271	427,427	452,418	25.00%	184,62
5B Mixed 10%	13,246	7,948	1,604	60.00%	1,29
5C Mixed 10%	233,574	174,345	98,756	75.00%	74,30
6 EQ resistive 5%	53,951	7,027	22,325	10.00%	3,60
Risks in above classes not written at					
standard deductible	4,331,333	942,979	3,018,636	XXX	380,62
Sub-Totals:	60,289,942	3,176,325	49,443,310		1,727,62

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
rthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel 5%	24,649	10,138	8,959	15.00%	3,151
3B Steel 5%	21,100	6,819	11,300	25.00%	475
3C Steel 10%	0	0	0	25.00%	0
4A Concrete 5%	52,788	9,105	28,498	20.00%	1,362
4B Concrete 5%	3,450	3,450	1,449	35.00%	1,449
4C Concrete 10 %	0	0	0	50.00%	0
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	163,467	40,867	58,601	25.00%	14,651
5B Mixed 10%	0	0	0	60.00%	0
5C Mixed 10%	0	0	0	75.00%	0
6 EQ resistive 5%	139,743	13,974	53,803	10.00%	5,380
Risks in above classes not written at					
standard deductible	110,806	95,032	86,025	XXX	80,620
Sub-Totals:	516,003	179,385	248,635	-	107,088
Part III: Other types of risks:		Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		Direct	Direct	Liability Net	PML on
		Liability	PML 0	of Reinsurance	e Net Liability
(1) Class 7 and commercial inland Excep	tions	2,248,204	655,149	214,557	121,127
(2) Commercial inland addenda		602,449	78,968	149,165	15,318
(3) Liabilities assumed: pools and associ	ations (e.g.,	,			- /
FAIR Plan, IRI)		13,286	2,163	7,706	1,288
(4) All other (e.g., earthquake, sprinkler le	eakage)	10,940,074	885,390	6,257,571	373,061
Sub-Totals:		13,804,013	1,621,669	6,628,999	510,794
ZONE TOTALS		74,609,958	4,977,379	56,320,944	2,345,510
Questionnair	e (Primary Insura	nce)			

Totals For Zone A Composite of Zones A-1 (page 2), A-2 (page 3), and A-3 (page 4) (In thousands of dollars)

	Aggregate	Aggregate	Aggregate	Estimated
	Direct	Direct	Liability Net	Net PML
	Liability	PML	of Reinsurance	Amount
(1) 100% of sub-totals (p. 2, Part I)	25,066,051	2,029,225	19,746,090	1,197,004
50% of sub-totals (p. 3, Part I)	14,850,448	883,324	11,437,112	430,528
100% of sub-totals (p. 4, Part I)	60,289,942	3,176,325	49,443,310	1,727,628
Totals	100,206,442	6,088,874	80,626,513	3,355,160
OR				
(2) 50% of sub-totals (p. 2, Part I)	12,533,026	1,014,612	9,873,045	598,502
100% of sub-totals (p. 3, Part I)	29,700,897	1,766,648	22,874,224	861,056
100% of sub-totals (p. 4, Part I)	60,289,942	3,176,325	49,443,310	1,727,628
Totals	102,523,864	5,957,585	82,190,580	3,187,186
PLUS				
(3) 100% of sub-totals (p. 2, Part II)	1,115,550	475,887	546,655	176,880
100% of sub-totals (p. 3, Part II)	158,144	66,474	79,325	38,675
100% of sub-totals (p. 4, Part II)	516,003	179,385	248,635	107,088
Totals	1,789,698	721,746	874,615	322,643
PLUS				
(4) 33% of sub-totals (p. 14, Part II)	76,091	12,887	33,521	5,201
(E) Creater of (1) or (2) (with respect				
(5) Greater of (1) or (2) (with respect	400.070.000	0.000 507	04 504 640	0.000.000
to net PML) plus (3) and (4)	102,072,230	6,823,507	81,534,648	3,683,003
(6) Sub-totals for Other Types of Risks				
(p. 2, Part III)	8,643,534	1,369,215	3,148,085	384,644
(p. 3, Part III)	6,750,805	1,017,668	3,118,711	334,412
(p. 4, Part III)	13,804,013	1,621,669	6,628,999	510,794
Totals	29,198,352	4,008,552	12,895,794	1,229,851
(7) Totals for Zone A ((5) plus (6))				

Page 5 Questionnaire (Primary Insurance)

SUBZONE B-1: Los Angeles County west of Interstate 5 and south of Mulholland Drive (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
1A 1-4 Family-1% or flat	60.715	791	56.077	5.75%	73 [.]
1A 1-4 Family 5%	803,152	40,992	449,725	3.00%	33,79
1A 1-4 Family 10%	6,942,504	224,698	2,994,588	1.63%	91,443
1B "Homeowners" - 1% or flat	276,171	36,470	155,068	5.75%	12,25
1B "Homeowners" 5%	710,105	21,297	707,728	3.00%	21,219
1B "Homeowners" 10%	890,045	15,142	829,384	1.63%	13,60
1B "Homeowners" 15% & up	2,895,122	46,039	1,221,134	1.00%	16,29
1B "Homeowners" 15% "Mini"	29,113,598	250,384	28,806,149	0.50%	248,81
1B "Homeowners" "Wrap"	520	13	520	2.50%	1
1C Wood Frame - small 5%	3,841,994	81,457	2,651,515	3.00%	56,66
1D Wood - other 5%	2,443,893	138,659	1,159,931	10.00%	67,91
1E Mobile Homes 2%	101,183	5,154	96,919	5.00%	4,84
2A Metal - small 5%	135,968	13,450	82,783	2.00%	4,23
2B Metal - other 5%	55,310	8,829	35,830	10.00%	5,38
3A Steel 5%	372,722	131,478	154,565	15.00%	77,68
3B Steel 5%	309,535	174,851	243,103	25.00%	133,74
3C Steel 10%	262,169	78,631	98,164	25.00%	29,25
4A Concrete 5%	431,344	176,655	273,915	20.00%	114,59
4B Concrete 5%	220,085	88,646	163,255	35.00%	52,83
4C Concrete 10 %	260,118	131,297	99,679	50.00%	50,65
4D Concrete 10 %	74,314	46,993	18,959	45.00%	11,75
5A Mixed 5%	1,101,988	462,773	553,737	25.00%	217,53
5B Mixed 10%	40,905	28,509	29,356	60.00%	21,58
5C Mixed 10%	296,300	224,235	146,587	75.00%	110,99
6 EQ resistive 5%	88,786	15,684	48,076	10.00%	7,47
Risks in above classes not written at	10.001.010	1 001 007	0.000.007		704 07
standard deductible	10,661,648	1,601,095	6,236,087	XXX	724,35
Sub-Totals:	62,390,194	4,044,220	47,312,834		2,129,64

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel 5%	225,826	128,160	105,683	15.00%	57,520
3B Steel 5%	137,201	84,115	90,387	25.00%	55,668
3C Steel 10%	276	69	276	25.00%	69
4A Concrete 5%	117,961	82,392	44,268	20.00%	29,685
4B Concrete 5%	19,275	13,793	14,360	35.00%	8,878
4C Concrete 10 %	0	0	0	50.00%	(
4D Concrete 10 %	15,742	8,459	4,812	45.00%	2,22
5A Mixed 5%	128,106	48,526	42,977	25.00%	17,014
5B Mixed 10%	225	135	225	60.00%	135
5C Mixed 10%	0	0	0	75.00%	(
6 EQ resistive 5%	137,473	13,747	69,218	10.00%	6,922
Risks in above classes not written at				_	
standard deductible	405,320	143,549	209,701	XXX	43,439
Sub-Totals:	1,187,405	522,945	581,907		221,552
Part III: Other types of risks:		Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		Direct	Direct	Liability Net	PML on
		Liability	PML	of Reinsurance	Net Liability
(1) Class 7 and commercial inland Exception	ons	2,452,667	700,934	250,947	147,52
(2) Commercial inland addenda		1,029,640	140,065	279,969	27,870
(3) Liabilities assumed: pools and associat	ions (e.g.,	,,	- /	- /	7-
FAIR Plan, IRI)		26	0	26	
(4) All other (e.g., earthquake, sprinkler lea	akage)	16,809,014	1,261,542	9,916,388	490,958
Sub-Totals:		20,291,346	2,102,541	10,447,330	666,35
ZONE TOTALS		83,868,945	6,669,707	58,342,071	3,017,554

SUBZONE B-2: Remainder of Los Angeles County not part of Subzone B-1 (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	64,476	945	61,562	5.75%	79
1A 1-4 Family 5%	785,979	50,306	438,879	3.00%	34,92
1A 1-4 Family 10%	6,221,459	196,731	2,147,166	1.63%	68,92
1B "Homeowners" - 1% or flat	108,391	8,346	101,283	5.75%	6,93
1B "Homeowners" 5%	315,654	9,464	315,159	3.00%	9,44
1B "Homeowners" 10%	2,398,041	36,265	2,063,808	1.63%	31,10
1B "Homeowners" 15% & up	5,190,907	66,804	1,947,124	1.00%	22,37
1B "Homeowners" 15% "Mini"	31,133,202	272,141	30,942,847	0.50%	271,16
1B "Homeowners" "Wrap"	445	11	445	2.50%	1
1C Wood Frame - small 5%	4,104,317	83,027	2,339,770	3.00%	47,52
1D Wood - other 5%	1,523,148	86,538	651,102	10.00%	38,46
1E Mobile Homes 2%	471,349	24,195	469,096	5.00%	23,45
2A Metal - small 5%	76,613	6,963	56,351	2.00%	6,62
2B Metal - other 5%	192,306	31,945	93,522	10.00%	12,92
3A Steel 5%	187,310	50,444	88,654	15.00%	24,82
3B Steel 5%	208,661	80,631	119,591	25.00%	57,67
3C Steel 10%	209,505	52,124	97,088	25.00%	24,55
4A Concrete 5%	452,587	165,817	258,150	20.00%	107,23
4B Concrete 5%	89,032	37,040	66,470	35.00%	23,63
4C Concrete 10 %	17,187	10,992	7,565	50.00%	4,11
4D Concrete 10 %	29,779	13,847	3,731	45.00%	1,82
5A Mixed 5%	1,284,339	619,813	576,965	25.00%	254,34
5B Mixed 10%	17,211	10,327	10,511	60.00%	6,30
5C Mixed 10%	183,731	138,050	91,793	75.00%	68,93
6 EQ resistive 5%	19,217	1,922	18,347	10.00%	1,83
Risks in above classes not written at					
standard deductible	5,577,626	1,030,524	4,053,246	XXX	487,82
Sub-Totals:	60,862,472	3,085,212	47,020,225		1,637,78

Part II: Insurance on structures of over 8 stories:

Colu	umn 1	Column 2	Column 3	Column 4	Column 5	Column 6
	nd standard deductible structions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
3A Steel	5%	16,415	10,367	2,731	15.00%	2,123
3B Steel	5%	15,427	11,357	11,443	25.00%	9.799
3C Steel	10%	145	36	145	25.00%	36
4A Concrete	5%	17,439	7,380	12,387	20.00%	2,762
4B Concrete	5%	9,500	7,875	3,890	35.00%	2,26
4C Concrete	10 %	0	0	0	50.00%	(
4D Concrete	10 %	0	0	0	45.00%	
5A Mixed	5%	66,307	16,001	19,679	25.00%	4,77
5B Mixed	10%	110	66	110	60.00%	6
5C Mixed	10%	5,279	5,731	2,045	75.00%	3,30
6 EQ resistive	5%	142,826	14,283	50,825	10.00%	5,08
Risks in above cla	asses not written at	<u></u>				
standard deductib		89,203	12,207	69,217	XXX	4,97
Sub-	Totals:	362,651	85,303	172,472		35,18
Part III: Other type	es of risks:		Column 1	Column 2	Column 3	Column 4
			Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
			Liability	PML	of Reinsurance	Net Liability
(1) Class 7 and co	ommercial inland Except	ions	583,497	302,363	128,001	76,94
(2) Commercial in	land addenda		622,066	78,980	170,472	16,08
(3) Liabilities assu	imed: pools and associa	tions (e.g.,				
FAIR Plan, IRI)		13	0	13	
(4) All other (e.g.,	earthquake, sprinkler lea	akage)	4,707,808	417,418	3,414,469	184,69
Sub-	Totals:		5,913,384	798,761	3,712,955	277,72
ZON	NE TOTALS		67,138,507	3,969,275	50,905,652	1,950,69
	Ouestienneire	(Primary Insura	200)			

SUBZONE B-3: Orange County (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	34,161	450	34,161	5.75%	45
1A 1-4 Family 5%	3,340,549	48,681	3,116,248	3.00%	24,88
1A 1-4 Family 10%	1,505,544	52.272	597.649	1.63%	24,39
1B "Homeowners" - 1% or flat	36,396	3,166	31,498	5.75%	2,19
1B "Homeowners" 5%	386,892	11,595	386,892	3.00%	11,59
1B "Homeowners" 10%	1,510,910	27,958	912,705	1.63%	18,34
1B "Homeowners" 15% & up	1,218,396	16,376	505,838	1.00%	5,94
1B "Homeowners" 15% "Mini"	23,056,467	210,007	22,850,057	0.50%	208,96
1B "Homeowners" "Wrap"	1.895	47	1.895	2.50%	4
1C Wood Frame - small 5%	3,591,661	72.777	1,524,170	3.00%	31.32
1D Wood - other 5%	312,000	24,423	171,387	10.00%	13,11
1E Mobile Homes 2%	515,969	23,595	512,369	5.00%	25,61
2A Metal - small 5%	72,178	8,084	55,568	2.00%	7,95
2B Metal - other 5%	9,169	655	6,709	10.00%	43
3A Steel 5%	180,250	68,916	126,587	15.00%	46,72
3B Steel 5%	117,427	87,565	73,477	25.00%	50,15
3C Steel 10%	84,798	20,690	28,348	25.00%	8,80
4A Concrete 5%	273,725	117,258	150,204	20.00%	66,41
4B Concrete 5%	37,011	10,464	30,637	35.00%	7,15
4C Concrete 10 %	66,772	38,511	31,359	50.00%	21,41
4D Concrete 10 %	1,722	787	663	45.00%	33
5A Mixed 5%	671,823	344,957	326,518	25.00%	152,08
5B Mixed 10%	3,027	1,938	3,027	60.00%	1,87
5C Mixed 10%	38,773	28,937	17,161	75.00%	12,72
6 EQ resistive 5%	119,467	14,503	23,005	10.00%	5,91
Risks in above classes not written at				_	
standard deductible	3,452,758	797,118	2,302,186	XXX	302,57
Sub-Totals:	40,639,739	2,031,729	33,820,318		1,051,44

Co						
00	olumn 1	Column 2	Column 3	Column 4	Column 5	Column 6
rthquake class a	and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Ir	nstructions)	Direct	Direct	Liability Net	PML	PML on
		Liability	PML	of Reinsurance	Percentage	Net Liability
	5%	04.070	00 755	40.475	15.00%	11.000
3A Steel 3B Steel	5% 5%	31,673	22,755	18,175		11,862
		108,982	12,365	100,444	25.00%	3,984
3C Steel	10%	0	0	0	25.00%	
4A Concrete	5%	20,818	2,532	20,273	20.00%	2,023
4B Concrete	5%	4,750	1,396	2,595	35.00%	732
4C Concrete	10 %	25,111	13,060	11,791	50.00%	10,867
4D Concrete	10 %	0	0	0	45.00%	(
5A Mixed	5%	44,645	12,147	12,383	25.00%	3,845
5B Mixed	10%	0	0	0	60.00%	(
5C Mixed	10%	0	0	0	75.00%	
6 EQ resistive	5%	25,664	2,566	10,551	10.00%	1,05
	classes not written at	-				
standard deduct		141,312	28,347	90,006	XXX	13,67
Sub	o-Totals:	402,954	95,169	266,218	-	48,03
Part III: Other typ	nes of risks:		Column 1	Column 2	Column 3	Column 4
	003 01 1131(3.				Oblami O	Column 4
			Aggregate	Aggregate	Aggregate	
	<u>pes of fisks.</u>					
	<u>200 01 113(3.</u>		Aggregate	Aggregate Direct	Aggregate	Estimated PML on
(1) Class 7 and (otions	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated PML on Net Liabilit
. ,	commercial inland Excep	otions	Aggregate Direct	Aggregate Direct	Aggregate Liability Net	Estimated PML on Net Liability 51,76
(2) Commercial	commercial inland Excep inland addenda		Aggregate Direct Liability 533,629	Aggregate Direct PML 243,034	Aggregate Liability Net of Reinsurance 90,633	Estimated PML on Net Liability 51,76
(2) Commercial	commercial inland Excep inland addenda sumed: pools and associ		Aggregate Direct Liability 533,629	Aggregate Direct PML 243,034	Aggregate Liability Net of Reinsurance 90,633	Estimated PML on Net Liability
(2) Commercial i(3) Liabilities assFAIR Plan, IF	commercial inland Excep inland addenda sumed: pools and associ	ations (e.g.,	Aggregate Direct Liability 533,629	Aggregate Direct PML 243,034 63,244	Aggregate Liability Net of Reinsurance 90,633 107,786	Estimated PML on Net Liability 51,76 13,39
 (2) Commercial i (3) Liabilities ass FAIR Plan, IF (4) All other (e.g 	commercial inland Excep inland addenda sumed: pools and associ २।)	ations (e.g.,	Aggregate Direct Liability 533,629 463,609	Aggregate Direct PML 243,034 63,244	Aggregate Liability Net of Reinsurance 90,633 107,786	Estimated PML on Net Liability 51,76 13,39
(2) Commercial i (3) Liabilities ass FAIR Plan, IF (4) All other (e.g Sub	commercial inland Excep inland addenda sumed: pools and associ RI) ., earthquake, sprinkler l	ations (e.g.,	Aggregate Direct Liability 533,629 463,609 1 8,493,387	Aggregate Direct PML 243,034 63,244 0 674,641	Aggregate Liability Net of Reinsurance 90,633 107,786 1 5,550,646	Estimated PML on Net Liabilit 51,76 13,39 258,11

Totals For Zone B Composite of Zones B-1 (page 6), B-2 (page 7), and B-3 (page 8) (In thousands of dollars)

	Aggregate	Aggregate	Aggregate	Estimated
	Direct	Direct	Liability Net	Net PML
	Liability	PML	of Reinsurance	Amount
(1) 100% of sub-totals (p. 6, Part I)	62,390,194	4,044,220	47,312,834	2,129,647
50% of sub-totals (p. 7, Part I)	30,431,236	1,542,606	23,510,112	818,890
100% of sub-totals (p. 8, Part I)	40,639,739	2,031,729	33,820,318	1,051,447
Totals	133,461,169	7,618,556	104,643,265	3,999,984
OR				
(2) 50% of sub-totals (p. 6, Part I)	31,195,097	2,022,110	23,656,417	1,064,824
100% of sub-totals (p. 7, Part I)	60,862,472	3,085,212	47,020,225	1,637,780
100% of sub-totals (p. 8, Part I)	40,639,739	2,031,729	33,820,318	1,051,447
Totals	132,697,308	7,139,051	104,496,960	3,754,050
PLUS				
(3) 100% of sub-totals (p. 6, Part II)	1,187,405	522,945	581,907	221,552
100% of sub-totals (p. 7, Part II)	362,651	85,303	172,472	35,188
100% of sub-totals (p. 8, Part II)	402,954	95,169	266,218	48,038
Totals	1,953,010	703,417	1,020,597	304,778
PLUS				
(4) 50% of sub-totals (p. 10, Part II)	94,911	21,857	32,293	8,247
50% of sub-totals (p. 11, Part II)	224,443	84,045	91,902	31,793
Totals	319,353	105,901	124,195	40,041
(5) Greater of (1) or (2) (with respect				
to net PML) plus (3) and (4)	135,733,532	8,427,874	105,788,057	4,344,803
	-			
(6) Sub-totals for Other Types of Risks				
(p. 6, Part III)	20,291,346	2,102,541	10,447,330	666,355
(p. 7, Part III)	5,913,384	798,761	3,712,955	277,726
(p. 8, Part III)	9,490,626	980,918	5,749,066	323,274
Totals	35,695,356	3,882,220	19,909,351	1,267,355
(7) Totals for Zone B ((5) plus (6))				
(Enter here and on Page 1)	171,428,888	12,310,094	125,697,408	5,612,157

Page 9 Questionnaire (Primary Insurance)

ZONE C COUNTIES: Kern, San Luis Obispo, Santa Barbara, Ventura (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
1A 1-4 Family-1% or flat	79.176	1.013	70.758	6.13%	856
1A 1-4 Family 5%	787,447	49,498	424,578	3.13%	38,504
1A 1-4 Family 10%	4,431,949	112,982	2,429,589	1.75%	57,823
1B "Homeowners" - 1% or flat	8.757	1,180	4.698	6.13%	375
1B "Homeowners" 5%	594,057	17,964	594.057	3.13%	17,964
1B "Homeowners" 10%	1,805,279	28,482	1,487,612	1.75%	23,394
1B "Homeowners" 15% & up	2,091,115	30,049	797,101	1.13%	10,58
1B "Homeowners" 15% "Mini"	15,297,755	147,422	15,090,830	0.56%	146,24
1B "Homeowners" "Wrap"	1,245	32	1,245	2.56%	3
1C Wood Frame - small 5%	1,757,929	38,403	844,543	3.00%	18,83
1D Wood - other 5%	336,911	28,131	162,334	10.00%	12,24
1E Mobile Homes 2%	476,316	24,151	472,825	5.00%	23,62
2A Metal - small 5%	90,694	10,141	44,620	2.00%	8,12
2B Metal - other 5%	41,142	3,906	14,176	10.00%	1,24
3A Steel 5%	90,538	34,870	42,059	15.00%	18,51
3B Steel 5%	69,318	31,144	43,245	25.00%	14,17
3C Steel 10%	217,570	50,594	84,366	25.00%	21,15
4A Concrete 5%	202,699	65,992	144,340	20.00%	50,21
4B Concrete 5%	77,673	42,411	59,494	35.00%	31,11
4C Concrete 10 %	151,717	75,858	65,512	50.00%	32,91
4D Concrete 10 %	6,839	6,103	1,435	45.00%	1,12
5A Mixed 5%	566,175	203,981	293,603	25.00%	117,48
5B Mixed 10%	8,128	4,697	6,061	60.00%	3,45
5C Mixed 10%	123,219	92,414	55,098	75.00%	41,32
6 EQ resistive 5%	57,892	19,963	23,413	10.00%	5,58
Risks in above classes not written at					
standard deductible	2,883,354	306,678	1,966,152	XXX	191,27
Sub-Totals:	32,254,894	1,428,059	25,223,743		888,17

Part II: Insurance on structures of over 8 stories:

Co	blumn 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class a	and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See I	(See Instructions)		Direct Direct	Liability Net	PML	PML on
		Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel	5%	5,000	5,000	4,000	15.00%	4,000
3B Steel	5%	4,566	1,142	4,566	25.00%	1,142
3C Steel	10%	0	0	0	25.00%	(
4A Concrete	5%	0	0	0	20.00%	(
4B Concrete	5%	0	0	0	35.00%	(
4C Concrete	10 %	0	0	0	50.00%	(
4D Concrete	10 %	10,927	4,917	3,629	45.00%	1,633
5A Mixed	5%	71,891	18,910	19,778	25.00%	5,24
5B Mixed	10%	1,250	1,250	394	60.00%	394
5C Mixed	10%	1,250	1,250	394	75.00%	394
6 EQ resistive	5%	88,687	9,994	29,432	10.00%	3,298
Risks in above c	lasses not written at				-	
standard deducti	ble	6,250	1,250	2,394	XXX	394
Sul	o-Totals:	189,821	43,713	64,586		16,49

Part III: Other types of risks:	Column 1	Column 2	Column 3	Column 4
	Aggregate	Aggregate	Aggregate	Estimated
	Direct	Direct	Liability Net	PML on
	Liability	PML	of Reinsurance	Net Liability
(1) Class 7 and commercial inland "Exceptions"	754,768	411,074	175,575	97,653
(2) Commercial inland addenda	182,462	35,821	62,578	7,873
(3) Liabilities assumed: pools and associations (e.g.,				
FAIR Plan, IRI)	2,101	11	1,588	8
(4) All other (e.g., earthquake, sprinkler leakage)	4,980,175	290,755	2,674,284	106,348
(5) 50% of amounts for over 8 stories for Zone B (Page				
9, (3) totals):	976,505	351,708	510,298	152,389
Sub-totals	6,896,011	1,089,369	3,424,324	364,271
ZONE TOTALS	39,340,726	2,561,142	28,712,653	1,268,937

Page 10 Questionnaire (Primary Insurance)

ZONE D: San Diego County (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
thquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabili
1A 1-4 Family-1% or flat	29,004	344	28,805	2.63%	45
1A 1-4 Family 5%	317,698	24,850	166,710	1.19%	19,77
1A 1-4 Family 10%	975,473	25,867	386,624	0.56%	9,32
1B "Homeowners" - 1% or flat	5,194	591	3,558	2.63%	26
1B "Homeowners" 5%	381,019	9,700	381,019	1.19%	9,70
1B "Homeowners" 10%	1,262,560	11,112	930,438	0.56%	8,30
1B "Homeowners" 15% & up	498,360	3,828	207,199	0.31%	1,1
1B "Homeowners" 15% "Mini"	17,532,752	50,610	17,395,707	0.16%	50,28
1B "Homeowners" "Wrap"	2,650	27	2,650	1.03%	
1C Wood Frame - small 5%	909,554	19,456	571,798	3.00%	12,3
1D Wood - other 5%	256,526	21,073	146,738	10.00%	11,9
1E Mobile Homes 2%	600,631	31,261	596,064	5.00%	29,8
2A Metal - small 5%	38,610	6,608	29,427	2.00%	4,84
2B Metal - other 5%	21,390	3,092	9,555	10.00%	1,1:
3A Steel 5%	299,035	114,953	127,891	15.00%	44,1
3B Steel 5%	51,087	16,623	35,940	25.00%	11,3
3C Steel 10%	285,769	87,512	102,495	25.00%	28,3
4A Concrete 5%	180,025	56,617	97,456	20.00%	21,7
4B Concrete 5%	48,984	32,918	26,819	35.00%	11,7
4C Concrete 10 %	269,917	140,713	92,667	50.00%	49,5
4D Concrete 10 %	1,226	551	1,226	45.00%	5
5A Mixed 5%	623,288	254,993	281,915	25.00%	99,4
5B Mixed 10%	1,780	1,069	1,091	60.00%	5
5C Mixed 10%	207,044	155,283	83,769	75.00%	62,8
6 EQ resistive 5%	88,852	24,761	21,299	10.00%	8,2
Risks in above classes not written at					
standard deductible	2,468,176	523,018	1,716,722	xxx	223,5
Sub-Totals:	27,356,603	1,617,430	23,445,581		721,44

Part II: Insurance on structures of over 8 stories:

Colu		Column 2	Column 3	Column 4	Column 5	Column 6
thquake class and	d standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Inst	tructions)	Direct	Direct	Liability Net	PML	PML on
		Liability	PML	of Reinsurance	Percentage	Net Liabilit
3A Steel	5%	27,287	16,359	6,812	15.00%	5,48
3B Steel	5%	38,077	33,113	8,188	25.00%	3,31
3C Steel	10%	0	0	0	25.00%	
4A Concrete	5%	34,482	27,437	7,782	20.00%	6,90
4B Concrete	5%	16,195	16,133	3,834	35.00%	3,77
4C Concrete	10 %	6,200	3,500	869	50.00%	84
4D Concrete	10 %	0	0	0	45.00%	
5A Mixed	5%	117,976	33,619	41,295	25.00%	10,97
5B Mixed	10%	0	0	0	60.00%	
5C Mixed	10%	0	0	0	75.00%	
6 EQ resistive	5%	135,826	13,582	56,082	10.00%	11,00
Risks in above c	lasses not written at				•	-
standard deducti	ble	72,842	24,346	58,942	XXX	21,28
Sub-T	otals:	448,885	168,089	183,805	_	63,58
Part III: Other typ	es of risks:		Column 1	Column 2	Column 3	Column 4
		-	Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
			Liability	PML	of Reinsurance	Net Liabili
		-				
(1) Class 7 and c	commercial inland "Exc	ceptions"	1,164,627	377,632	143,567	64,43
(2) Commercial i	nland addenda		130,226	26,068	34,008	4,78
. ,	umed: pools and asso	ciations (e.g.,				-
FAIR Plan, IR	,		0	0	0	
	, earthquake, sprinkler		6,120,004	467,706	3,095,557	202,82
. ,	nts for over 8 stories for	or Zone B (Pag				
9, (3) totals):			976,505	351,708	510,298	152,38
(6) 50% of amou	nts for over 8 stories for	or Zone E (Pag	е			-
12, sub-total f	for Part II):		128,858	24,541	50,882	9,29
	Sub-totals		8,520,220	1,247,654	3,834,312	433,72
701	E TOTALS	-	36,325,709	3,033,173	27,463,698	1,218,75
2011		Dece 11	30,320,709	3,033,173	21,403,098	1,210,70
		Page 11				
	Questionnaire	e (Primary Insu	irance)			

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ZONE E COUNTIES: Alpine, Imperial, Inyo, Mono, Riverside, San Bernardino (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	29,113	415	26,495	5.25%	27
1A 1-4 Family 5%	747.626	70.999	518,671	2.38%	52.27
1A 1-4 Family 10%	2,298,674	38,476	1,498,798	1.13%	23,69
1B "Homeowners" - 1% or flat	4,020	283	3,238	5.25%	20
1B "Homeowners" 5%	594,241	17,270	594,241	2.38%	17,27
1B "Homeowners" 10%	1,226,068	15,520	928,670	1.13%	10,94
1B "Homeowners" 15% & up	1,000,956	9,397	475,787	0.63%	3,67
1B "Homeowners" 15% "Mini"	18,019,934	95,377	17,765,172	0.31%	94,56
1B "Homeowners" "Wrap"	2,041	42	2,041	2.06%	4
1C Wood Frame - small 5%	2,009,502	41,231	872,615	3.00%	17,87
1D Wood - other 5%	268,436	31,022	126,930	10.00%	15,14
1E Mobile Homes 2%	1,013,828	51,311	1,011,614	5.00%	50,58
2A Metal - small 5%	183,118	17,202	96,927	2.00%	15,68
2B Metal - other 5%	45,814	13,788	19,014	10.00%	5,91
3A Steel 5%	226,154	90,859	134,518	15.00%	52,75
3B Steel 5%	192,308	52,429	127,042	25.00%	19,45
3C Steel 10%	269,191	66,246	104,734	25.00%	26,12
4A Concrete 5%	395,512	201,950	277,530	20.00%	136,22
4B Concrete 5%	53,726	24,130	33,353	35.00%	11,37
4C Concrete 10 %	255,576	128,269	106,351	50.00%	49,86
4D Concrete 10 %	1,833	822	1,831	45.00%	82
5A Mixed 5%	903,885	422,696	435,177	25.00%	200,98
5B Mixed 10%	5,187	2,694	2,107	60.00%	1,09
5C Mixed 10%	198,244	149,020	96,500	75.00%	72,68
6 EQ resistive 5%	79,816	12,830	23,998	10.00%	4,91
Risks in above classes not written at					
standard deductible	3,450,517	533,497	2,422,724	xxx	267,43
Sub-Totals:	33,475,319	2,087,774	27,706,076		1,151,87

Part II: Insurance on structures of over 8 stories:

Colum	n 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instru	uctions)	Direct	Direct	Liability Net	PML	PML on
		Liability	PML	of Reinsurance	Percentage	Net Liabilit
3A Steel 5	5%	5,310	797	5,310	15.00%	79
3B Steel 5	5%	7,500	7,500	2,600	25.00%	2,60
3C Steel 1	0%	0	0	0	25.00%	
4A Concrete	5%	0	0	0	20.00%	
4B Concrete	5%	0	0	0	35.00%	
4C Concrete	10 %	0	0	0	50.00%	
4D Concrete	10 %	0	0	0	45.00%	
5A Mixed	5%	111,963	27,990	40,041	25.00%	10,01
5B Mixed 1	0%	0	0	0	60.00%	
5C Mixed 1	0%	0	0	0	75.00%	
6 EQ resistive	5%	127,942	12,794	51,812	10.00%	5,18
Risks in above class	ses not written at					
standard deductible		5,000	0	2,000	XXX	
Sub-To	tals:	257,715	49,081	101,763		18,58
Part III: Other types	of risks:		Column 1	Column 2	Column 3	Column 4
<u>. a.t.m. ett.e. typee</u>		-	Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
		_	Liability		f Reinsuranc	
(1) Class 7 and com	mercial inland "Exce	ntione"	858,911	384,535	176,064	94,33
(2) Commercial inla		puons	300,174	43,652	65,654	8,74
	ed: pools and assoc	iations (e.a.	300,174	43,052	05,054	0,7-
FAIR Plan, IRI)		ations (e.g.,	1	0	1	
	arthquake, sprinkler l	eakage)	6,527,136	396,166	3,437,321	118,09
	for over 8 stories for		5,527,100	000,100	0,101,021	110,00
9, (3) totals):			976,505	351,708	510,298	152,38
,	for over 8 stories for	Zone C (Page	0.0,000	001,100	0.0,200	
10, sub-total for		i i v je	94,911	21,857	32,293	8,24
,	for over 8 stories for	Zone D (Page	- ,	,	- , , , -	-,-
11, sub-total for		ſ	224,443	84,045	91,902	31,79
,	Sub-totals		8,982,080	1,281,964	4,313,534	413,60
	TOTALS		42,715,115	3,418,818	32,121,373	1,584,06

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ZONE F COUNTIES: Fresno, Kings, Madera, Mariposa, Merced, Tulare (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabili
1A 1-4 Family-1% or flat	29,287	217	28,250	3.13%	21
1A 1-4 Family 5%	79,685	2,036	38,355	1.88%	93
1A 1-4 Family 10%	3,825,735	43,797	3,309,738	1.13%	38,02
1B "Homeowners" - 1% or flat	0	0	0	3.13%	
1B "Homeowners" 5%	35,043	767	35,043	1.88%	76
1B "Homeowners" 10%	571,090	5,541	483,536	1.13%	4,73
1B "Homeowners" 15% & up	53,861	351	33,273	0.63%	22
1B "Homeowners" 15% "Mini"	1,822,797	8,635	1,755,542	0.31%	8,42
1B "Homeowners" "Wrap"	187	3	187	1.56%	
1C Wood Frame - small 5%	76,781	1,992	60,436	3.00%	1,56
1D Wood - other 5%	115,540	12,562	68,761	10.00%	7,59
1E Mobile Homes 2%	164,661	8,260	164,444	5.00%	8,22
2A Metal - small 5%	73,110	16,021	46,719	2.00%	12,46
2B Metal - other 5%	64,218	6,581	12,749	10.00%	1,33
3A Steel 5%	45,611	17,643	18,277	15.00%	4,74
3B Steel 5%	22,522	22,504	7,522	25.00%	7,50
3C Steel 10%	110,297	24,720	55,480	25.00%	12,04
4A Concrete 5%	27,444	11,645	18,799	20.00%	7,71
4B Concrete 5%	1,477	661	1,006	35.00%	48
4C Concrete 10 %	88,545	44,272	47,118	50.00%	23,55
4D Concrete 10 %	302	121	302	45.00%	12
5A Mixed 5%	191,307	90,546	90,520	25.00%	45,74
5B Mixed 10%	1,515	1,024	720	60.00%	44
5C Mixed 10%	71,354	53,513	37,797	75.00%	28,34
6 EQ resistive 5%	28,885	2,705	18,224	10.00%	1,91
Risks in above classes not written at					
standard deductible	964,769				
Sub-Totals: Part II: Insurance on structures of over 8	8,466,024	169,505 545,623	620,205 6,953,002	xxx	
Sub-Totals:	8,466,024			xxx Column 5	260,62
Sub-Totals: Part II: Insurance on structures of over 8 - Column 1	8,466,024 stories:	545,623	6,953,002		260,62 Column 6
Sub-Totals: Part II: Insurance on structures of over 8 - Column 1	8,466,024 stories: Column 2	545,623 Column 3	6,953,002 Column 4	Column 5	260,62 Column 6
Sub-Totals: Part II: Insurance on structures of over 8 Column 1 arthquake class and standard deductible	8,466,024 stories: Column 2 Aggregate	545,623 Column 3 Aggregate	6,953,002 Column 4 Aggregate	Column 5 Minimum	260,62 Column (Estimated PML on
Sub-Totals: Part II: Insurance on structures of over 8 Column 1 arthquake class and standard deductible	8,466,024 stories: Column 2 Aggregate Direct	545,623 Column 3 Aggregate Direct	6,953,002 Column 4 Aggregate Liability Net	Column 5 Minimum PML	260,62 Column (Estimated PML on
Sub-Totals: Part II: Insurance on structures of over 8 : Column 1 arthquake class and standard deductible (See Instructions)	8,466,024 <u>stories:</u> <u>Column 2</u> Aggregate Direct Liability	545,623 Column 3 Aggregate Direct PML	6,953,002 Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage	260,62 Column (Estimated PML on
Sub-Totals: Part II: Insurance on structures of over 8 : Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5%	8,466,024 <u>stories:</u> <u>Column 2</u> Aggregate Direct Liability 0	545,623 Column 3 Aggregate Direct PML 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance	Column 5 Minimum PML Percentage 15.00%	260,62 Column (Estimated PML on
Sub-Totals: Part II: Insurance on structures of over 8 - Column 1 Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5%	8,466,024 stories: Column 2 Aggregate Direct Liability 0 0	545,623 Column 3 Aggregate Direct PML 0 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0	Column 5 Minimum PML Percentage 15.00% 25.00%	260,62 Column 6 Estimated PML on
Sub-Totals: Part II: Insurance on structures of over 8 - Column 1 Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10%	8,466,024 stories: Column 2 Aggregate Direct Liability 0 0 0 0	545,623 Column 3 Aggregate Direct PML 0 0 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0	Column 5 Minimum PML Percentage 15.00% 25.00% 25.00%	260,62 Column 6 Estimated PML on
Sub-Totals: Part II: Insurance on structures of over 8 - Column 1 Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5%	8,466,024 stories: Column 2 Aggregate Direct Liability 0 0 0 0 0	545,623 Column 3 Aggregate Direct PML 0 0 0 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0	Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 20.00%	260,62 Column 6 Estimated PML on
Sub-Totals: Part II: Insurance on structures of over 8 - Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5%	8,466,024 stories: Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 0	545,623 Column 3 Aggregate Direct PML 0 0 0 0 0 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0	Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 20.00% 35.00%	260,62 Column 6 Estimated PML on
Sub-Totals: Part II: Insurance on structures of over 8 : Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 %	8,466,024 stories: Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Column 3 Aggregate Direct PML 0 0 0 0 0 0 0 0 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0	Column 5 Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00%	260,62 Column 6 Estimated PML on Net Liabili
Sub-Totals: Part II: Insurance on structures of over 8 : Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 %	8,466,024 stories: Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Column 3 Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Column 5 Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00%	260,62 Column 6 Estimated PML on Net Liabili
Sub-Totals: Part II: Insurance on structures of over 8 : Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5%	8,466,024 stories: Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	545,623 Column 3 Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Column 5 Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00%	260,62 Column 6 Estimated PML on Net Liabili
Sub-Totals: Part II: Insurance on structures of over 8 : Column 1 Column 1 Column 1 :arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10%	8,466,024 stories: Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	545,623 Column 3 Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 11,888 0	Column 5 Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00%	260,62 Column 6 Estimated PML on Net Liabili
Sub-Totals: Part II: Insurance on structures of over 8 : Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10%	8,466,024 stories: Column 2 Aggregate Direct Liability 0	545,623 Column 3 Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 11,888 0 0 0	Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 45.00% 60.00% 75.00%	260,62 Column 6 Estimated PML on Net Liabili
Sub-Totals: Part II: Insurance on structures of over 8 - Column 1 Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5%	8,466,024 stories: Column 2 Aggregate Direct Liability 0	545,623 Column 3 Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 11,888 0 0 0	Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 45.00% 60.00% 75.00%	260,62 Column 6 Estimated PML on Net Liabili
Sub-Totals: Part II: Insurance on structures of over 8 and standard deductible Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 10% 4D Concrete 10% 5B Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at	8,466,024 stories: Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 51,495	545,623 Column 3 Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 9,221 0 0 0 0 5,149	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 11,888 0 0 26,004	Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00%	260,62 Column 6 Estimated PML on Net Liabilit 2,97 2,60
Sub-Totals: Part II: Insurance on structures of over 8 : Column 1 Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Sub-Totals:	8,466,024 stories: Column 2 Aggregate Direct Liability 0 <td>545,623 Column 3 Aggregate Direct PML 0 14,430</td> <td>6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 35.00% 45.00% 45.00% 25.00% 60.00% 75.00% 10.00%</td> <td>260,62 Column 6 Estimated PML on Net Liabilit 2,97 2,60 6 5,63</td>	545,623 Column 3 Aggregate Direct PML 0 14,430	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0	Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 35.00% 45.00% 45.00% 25.00% 60.00% 75.00% 10.00%	260,62 Column 6 Estimated PML on Net Liabilit 2,97 2,60 6 5,63
Sub-Totals: Part II: Insurance on structures of over 8 and standard deductible Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 36 Concrete 5% 4B Concrete 5% 4D Concrete 10 % 4D Concrete 5% 5% Steel 10% 4D Concrete 5% 4D Concrete 10 % 5% 5% A Mixed 5% 5% Risks in above classes not written at standard deductible	8,466,024 stories: Column 2 Aggregate Direct Liability 0 <td>545,623 Column 3 Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3</td> <td>260,62 Column 6 Estimated PML on Net Liabilit 2,97 2,97 2,60 6 5,63 Column 4</td>	545,623 Column 3 Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0	Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3	260,62 Column 6 Estimated PML on Net Liabilit 2,97 2,97 2,60 6 5,63 Column 4
Sub-Totals: Part II: Insurance on structures of over 8 : Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 5% Risks in above classes not written at standard deductible Sub-Totals:	8,466,024 stories: Column 2 Aggregate Direct Liability 0 <td>545,623 Column 3 Aggregate Direct PML 0 14,430 Column 1 Aggregate</td> <td>6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate</td> <td>260,62 Column 6 Estimated PML on Net Liabili 2,97 2,97 2,60 6 5,63 Column 4</td>	545,623 Column 3 Aggregate Direct PML 0 14,430 Column 1 Aggregate	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0	Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate	260,62 Column 6 Estimated PML on Net Liabili 2,97 2,97 2,60 6 5,63 Column 4
Sub-Totals: Part II: Insurance on structures of over 8 : Column 1 Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Sub-Totals:	8,466,024 stories: Column 2 Aggregate Direct Liability 0 <td>545,623 Column 3 Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3</td> <td>260,62 Column 6 Estimatec PML on Net Liabili 2,97 2,97 2,60 6 5,63 Column 4 Estimatec PML on</td>	545,623 Column 3 Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0	Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3	260,62 Column 6 Estimatec PML on Net Liabili 2,97 2,97 2,60 6 5,63 Column 4 Estimatec PML on
Sub-Totals: Part II: Insurance on structures of over 8 : Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3A Steel 5% 3B Steel 5% 3C Concrete 5% AC Concrete 10% 4D Concrete 5% 4D Concrete 10% 5% A Mixed 5% 5% A Mixed 5% 5% A mode of the standard deductible Sub-Totals: Part III: Other types of risks:	8,466,024 stories: Column 2 Aggregate Direct Liability 0 <td>Column 3 Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance</td> <td>260,62 Column 6 Estimated PML on Net Liabili 2,97 2,60 6 5,63 Column 4 Estimated PML on a Net Liabili</td>	Column 3 Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0	Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance	260,62 Column 6 Estimated PML on Net Liabili 2,97 2,60 6 5,63 Column 4 Estimated PML on a Net Liabili
Sub-Totals: Part II: Insurance on structures of over 8 : Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Excep	8,466,024 stories: Column 2 Aggregate Direct Liability 0 <td>545,623 Column 3 Aggregate Direct PML 0</td> <td>6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 84,680</td> <td>260,62 Column 6 Estimated PML on Net Liabilit 2,97 2,60 6 5,63 Column 4 Estimated PML on PML on Net Liabilit 45,06</td>	545,623 Column 3 Aggregate Direct PML 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0	Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 84,680	260,62 Column 6 Estimated PML on Net Liabilit 2,97 2,60 6 5,63 Column 4 Estimated PML on PML on Net Liabilit 45,06
Sub-Totals: Part II: Insurance on structures of over 8 : Column 1 Column 1 Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 10% 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Excep (2) Commercial inland addenda	8,466,024 stories: Column 2 Aggregate Direct Liability 0 <td>Column 3 Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance</td> <td>260,62 Column 6 Estimated PML on Net Liabili 2,97 2,60 6 5,63 Column 2 Estimated PML on PML on Net Liabili 45,06</td>	Column 3 Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0	Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance	260,62 Column 6 Estimated PML on Net Liabili 2,97 2,60 6 5,63 Column 2 Estimated PML on PML on Net Liabili 45,06
Sub-Totals: Part II: Insurance on structures of over 8 : Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 5C Mixed 10% 5C Mixed 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except (2) Commercial inland addenda (3) Liabilities assumed: pools and associal	8,466,024 stories: Column 2 Aggregate Direct Liability 0 <td>545,623 Column 3 Aggregate Direct PML 0</td> <td>6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 84,680 16,011</td> <td>260,62 Column 6 Estimated PML on Net Liabilit 2,97 2,60 6 5,63 Column 4 Estimated PML on PML on Net Liabilit 45,06</td>	545,623 Column 3 Aggregate Direct PML 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0	Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 84,680 16,011	260,62 Column 6 Estimated PML on Net Liabilit 2,97 2,60 6 5,63 Column 4 Estimated PML on PML on Net Liabilit 45,06
Sub-Totals: Part II: Insurance on structures of over 8 : Column 1 Column 1 Column 1 Column 1 Column 1 Column 1 Sarthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 10% 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Excep (2) Commercial inland addenda	8,466,024 stories: Column 2 Aggregate Direct Liability 0	545,623 Column 3 Aggregate Direct PML 0	6,953,002 Column 4 Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0	Column 5 Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 84,680	Net Liabilit

ZONE TOTALS

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Questionnaire (Primary Insurance)

11,847,580

896,046 8,018,343

358,780

ZONE G COUNTIES: Amador, Butte, Calavera, Colusa, El Dorado, Glenn, Nevada, Placer Sacramento, San Joaquin, Stanislaus, Sutter, Tuolumne, Yolo, Yuba (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
irthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Ass and standard deductible ee Instructions) Aggregate Direct Aggregate Direct Aggregate Direct Aggregate Direct Aggregate Liability Aggregate Liability nily 1% or flat nily 10% 16,230 75 15,899 owners" - 1% or flat owners" 5% 169,391 3,510 117,694 owners" 5% 141,419 2,277 102,880 owners" 15% & up owners" 15% "Mini" 942,706 7,238 777,516 owners" 15% "Mini" 5,176,544 15,966 5,046,755 owners" 15% "Mini" 681 6 681 other 5% 247,853 28,046 139,753 for 38,843 57,220 5,294 12,347 5% 50,954 7,463 30,492 other 5% 24,702 5,294 12,347 5% 68,350 34,068 43,516 10% 220,611 112,181 90,690 te 5% 501,688 189,993 226,856 10% 5,759 3,455 313 10% <t< td=""><td>Percentage</td><td>Net Liabilit</td></t<>	Percentage	Net Liabilit		
1A 1-4 Family-1% or flat	16 230	75	15 800	1.75%	7
,				1.00%	19,18
5	<u> </u>	,	,	0.63%	3.02
	,,	,	,	1.75%	3,02
		,		<u>1.00%</u> 0.63%	2,23
1B "Homeowners" 10%			,		6,28
•			,	0.38%	38
		,		0.19%	15,72
•				0.81%	0.00
1C Wood Frame - small 5%	,		,	3.00%	2,96
				10.00%	17,17
		,	,	5.00%	28,37
	<u> </u>	,	,	2.00%	7,06
				10.00%	2,89
		,	,	15.00%	15,34
				25.00%	26,28
		- /	,	25.00%	23,92
	151,487	90,049		20.00%	57,78
4B Concrete 5%	11,677	9,532	8,404	35.00%	7,18
4C Concrete 10 %	220,611	112,181	90,690	50.00%	45,77
4D Concrete 10 %	3,279	1,447	3,279	45.00%	1,44
5A Mixed 5%	501,688	189,993	226,856	25.00%	91,70
5B Mixed 10%	5,759	3,455	313	60.00%	18
5C Mixed 10%	180,670	135,484	83,220	75.00%	62,39
6 EQ resistive 5%	55,540	7,230	24,887	10.00%	3,14
Risks in above classes not written at	-				
standard deductible	2,136,628	281,766	1,409,044	XXX	147,99
Sub-Totals:	11,766,550	1,090,521	9,385,216		588,56
Part II: Insurance on structures of over 8 Column 1 rthquake class and standard deductible (See Instructions)	3 stories: Column 2 Aggregate Direct	Column 3 Aggregate Direct	Column 4 Aggregate Liability Net	Column 5 Minimum PML	Column 6 Estimated PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
		0.074		1	
3A Steel 5%	3,524	2,654	2,209	15.00%	1,60
3B Steel 5%	302	76	302	25.00%	7
3C Steel 10%	0	0	0	25.00%	
4A Concrete 5%	11,500	8,172	5,750	20.00%	3,64
4B Concrete 5%	63	22	63	35.00%	2
4C Concrete 10 %	0	0	0	50.00%	
4D Concrete 10 %	0	0	0	45.00%	
5A Mixed 5%	64,537	16,134	21,702	25.00%	5,42
5B Mixed 10%	0	0	0	60.00%	
5C Mixed 10%	0	0	0	75.00%	
6 EQ resistive 5%	119,681	11,968	49,580	10.00%	4,95
Risks in above classes not written at	· · · ·		·		
	30 972	26	21 972		2

standard deductible Sub-Totals:

art III: Other tvi s of risk Pa

30,972 21,972 26 xxx 230,579 39,052 101,578 Coli 1 Col ~ 0 \sim

26

15,759

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Part III: Other types of risks:	Column 1	Column 2	Column 3	Column 4
	Aggregate Direct	Aggregate Direct	Aggregate Liability Net	Estimated PML on
	Liability	PML	of Reinsurance	Net Liability
(1) Class 7 and commercial inland Exceptions	815,729	323,841	141,912	68,616
(2) Commercial inland addenda	92,468	14,902	57,803	5,540
(3) Liabilities assumed: pools and associations (e.g.,				
FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	7,141,179	319,697	3,914,973	112,291
(5) 100% of amounts for over 8 stories: Carson City and County, plus Douglas and Washoe counties,				
all in Nevada:	0	0	0	0
Sub-Totals:	8,049,376	658,440	4,114,688	186,447
ZONE TOTALS	20,046,506	1,788,012	13,601,482	790,768
Page 14				
Questionnaire (Primary Insu	rance)			

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ZONE H COUNTIES: Lassen, Modoc, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabili
1A 1-4 Family-1% or flat	4,034	55	3,122	2.50%	1
1A 1-4 Family 5%	30,742	737	4,799	1.50%	59
1A 1-4 Family 10%	26,474	523	16,532	0.88%	39
1B "Homeowners" - 1% or flat	0	0	0	2.50%	
1B "Homeowners" 5%	9,353	176	9,353	1.50%	17
1B "Homeowners" 10%					96
	132,320	1,019	113,159	0.88%	
1B "Homeowners" 15% & up	30,151	155	18,817	0.50%	10
1B "Homeowners" 15% "Mini"	637,912	2,610	624,137	0.25%	2,57
1B "Homeowners" "Wrap"	0	0	0	1.25%	
1C Wood Frame - small 5%	14,832	402	10,349	3.00%	26
1D Wood - other 5%	35,345	3,516	18,133	10.00%	1,79
1E Mobile Homes 2%	142,486	7,129	142,345	5.00%	7,11
2A Metal - small 5%	9,475	526	8,406	2.00%	50
2B Metal - other 5%	2,035	203	1,261	10.00%	12
3A Steel 5%	7,598	1,139	4,834	15.00%	72
3B Steel 5%	157,940	157,940	157,940	25.00%	157,94
3C Steel 10%	51,238	7,510	28,084	25.00%	4,33
4A Concrete 5%	8,195	791	2,150	20.00%	35
4B Concrete 5%	1,194	457	1,151	35.00%	44
4C Concrete 10 %	26,725	13,362	16,532	50.00%	8,26
4D Concrete 10 %	0	0	0	45.00%	
5A Mixed 5%	57,363	20,751	49,083	25.00%	18,68
5B Mixed 10%	0	0	0	60.00%	.0,00
5C Mixed 10%	20,977	15,731	12,984	75.00%	9,73
6 EQ resistive 5%	1,500	15,751	1,500	10.00%	15
Risks in above classes not written at	1,500	150	1,000	10.0070	
standard deductible	234,702	26,825	179,158	XXX	16,14
Sub-Totals:	1,642,591	261,706	1,423,829	XXX	231,41
Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabili
3A Steel 5%	0	0	0	15.00%	
3B Steel 5%	0	0	0	25.00%	
3C Steel 10%	0	0	0	25.00%	
		-			
4A Concrete 5%	0	0	0	20.00%	
4B Concrete 5%	0	0	0	35.00%	
4C Concrete 10 %	0	0	0	50.00%	
	0	0	0	45.00%	
4D Concrete 10 %		4,577	0 206	25.00%	
5A Mixed 5%	18,310	4,577	8,306		2,07
5A Mixed 5% 5B Mixed 10%	0	0	0	60.00%	2,07
5A Mixed 5% 5B Mixed 10% 5C Mixed 10%	0	0	0	60.00% 75.00%	
5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5%	0	0	0	60.00%	
5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at	0 0 15,745	0 0 1,574	0 0 9,740	60.00% 75.00% 10.00%	
5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible	0 0 15,745 227	0 0 1,574 17	0 0 9,740 45	60.00% 75.00%	97
5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at	0 0 15,745	0 0 1,574	0 0 9,740	60.00% 75.00% 10.00%	97
5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals:	0 0 15,745 227	0 0 1,574 17 6,168	0 0 9,740 45 18,091	60.00% 75.00% 10.00% xxx	97 3,05
5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible	0 0 15,745 227	0 0 1,574 17 6,168 Column 1	0 0 9,740 45 18,091 Column 2	60.00% 75.00% 10.00% xxx Column 3	2,07 97 3,05 Column 4
5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals:	0 0 15,745 227	0 0 1,574 77 6,168 Column 1 Aggregate	0 0 9,740 45 18,091 Column 2 Aggregate	60.00% 75.00% 10.00% xxx Column 3 Aggregate	97 3,05 Column 4 Estimateo
5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals:	0 0 15,745 227	0 0 1,574 17 6,168 Column 1 Aggregate Direct	0 0 9,740 45 18,091 Column 2 Aggregate Direct	60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net	97 3,05 Column 4 Estimated PML on
5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals:	0 0 15,745 227	0 0 1,574 77 6,168 Column 1 Aggregate	0 0 9,740 45 18,091 Column 2 Aggregate	60.00% 75.00% 10.00% xxx Column 3 Aggregate	97 3,05 Column 4 Estimated PML on
5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks:	0 0 15,745 227 34,282	0 0 1,574 7 6,168 Column 1 Aggregate Direct Liability	0 0 9,740 45 18,091 Column 2 Aggregate Direct PML	60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance	97 3,05 Column 4 Estimateo PML on Net Liabilit
5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exception	0 0 15,745 227 34,282	0 0 1,574 7 6,168 Column 1 Aggregate Direct Liability 119,091	0 0 9,740 45 18,091 Column 2 Aggregate Direct PML 62,220	60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 34,869	97 3,05 Column 4 Estimateo PML on Net Liabilit
5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Excep (2) Commercial inland addenda	0 0 15,745 227 34,282	0 0 1,574 7 6,168 Column 1 Aggregate Direct Liability	0 0 9,740 45 18,091 Column 2 Aggregate Direct PML	60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance	97 3,05 Column 4 Estimated PML on Net Liabilit
5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exception	0 0 15,745 227 34,282	0 0 1,574 7 6,168 Column 1 Aggregate Direct Liability 119,091	0 0 9,740 45 18,091 Column 2 Aggregate Direct PML 62,220	60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 34,869	97 3,05 Column 4 Estimateo PML on Net Liabilit
5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Excep (2) Commercial inland addenda	0 0 15,745 227 34,282	0 0 1,574 7 6,168 Column 1 Aggregate Direct Liability 119,091	0 0 9,740 45 18,091 Column 2 Aggregate Direct PML 62,220	60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 34,869	97 3,05 Column 4 Estimatec
5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exception (2) Commercial inland addenda (3) Liabilities assumed: pools and associal	0 0 15,745 227 34,282 tions	0 0 1,574 77 6,168 Column 1 Aggregate Direct Liability 119,091 21,826	0 0 9,740 45 18,091 Column 2 Aggregate Direct PML 62,220 3,698	60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 34,869 8,160	97 3,05 Column 4 Estimatec PML on Net Liabilit 16,59 86
5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Excep (2) Commercial inland addenda (3) Liabilities assumed: pools and associal FAIR Plan, IRI)	0 0 15,745 227 34,282 tions	0 0 1,574 7 6,168 Column 1 Aggregate Direct Liability 119,091 21,826 0	0 0 9,740 45 18,091 Column 2 Aggregate Direct PML 62,220 3,698	60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 34,869 8,160	97 3,05 Column 4 Estimatec PML on Net Liabilit 16,59 86
5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Excep (2) Commercial inland addenda (3) Liabilities assumed: pools and associal FAIR Plan, IRI) (4) All other (e.g., earthquake, sprinkler left	0 0 15,745 227 34,282 tions	0 0 1,574 7 6,168 Column 1 Aggregate Direct Liability 119,091 21,826 0 497,486	0 0 9,740 45 18,091 Column 2 Aggregate Direct PML 62,220 3,698 0 27,026	60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 34,869 8,160 0 152,971	97 3,05 Column 4 Estimatec PML on Net Liabilit 16,59 86 4,37
5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Excep (2) Commercial inland addenda (3) Liabilities assumed: pools and associal FAIR Plan, IRI) (4) All other (e.g., earthquake, sprinkler left)	0 0 15,745 227 34,282 tions	0 0 1,574 7 6,168 Column 1 Aggregate Direct Liability 119,091 21,826 0 497,486	0 0 9,740 45 18,091 Column 2 Aggregate Direct PML 62,220 3,698 0 27,026	60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 34,869 8,160 0 152,971	97 3,05 Column 4 Estimatec PML on Net Liabilit 16,59 86 4,37
5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Excep (2) Commercial inland addenda (3) Liabilities assumed: pools and associal FAIR Plan, IRI) (4) All other (e.g., earthquake, sprinkler left)	0 0 15,745 227 34,282 tions	0 0 1,574 7 6,168 Column 1 Aggregate Direct Liability 119,091 21,826 0 497,486	0 0 9,740 45 18,091 Column 2 Aggregate Direct PML 62,220 3,698 0 27,026	60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 34,869 8,160 0 152,971	

Page 15 Questionnaire (Primary Insurance)

			"A" - Primary Bus		IAIRE							
	As of December 31, 2000											
	Data Entry Worksheet (Enter Data from Responses to Questionnaires)											
NAIC COMPANY OR GROUP CODE: All Co's Surplus = 105,981,873 x 1,000 Count: 1												
		(1)	(2)	(3)	(4)	(5) Estimated Net						
				Aggregate	Estimated	PML Amount						
		Aggregate	Aggregate	Liability	Net	Limited by						
		Direct	Direct	Net of	PML	Catastrophe						
Zone	Area	Liability	PML	Reinsurance	Amount	Reinsurance						
А	San Francisco	119,935,527	11,886,034	91,857,178	4,705,957	3,062,076						
В	Los Angeles/											
	Orange County	174,206,118	17,275,944	132,221,684	7,113,499	5,019,573						
С	Santa Barbara	39,004,047	3,984,915	30,477,683	1,741,062	940,744						
D	San Diego	35,094,495	4,010,994	27,128,019	1,503,239	1,008,701						
E	South-East	43,333,325	4,951,699	33,086,312	2,155,542	1,459,338						
F	Central	7,388,104	908,246	4,604,189	410,133	354,435						
G	North-Central	21,191,499	2,305,914	15,049,348	1,064,210	740,440						
Н	North	1,966,290	178,435	1,331,540	79,380	383,574						
						SUM from Total						

All Co's C	CALIFORNIA EARTHQUAKE	LIABILITY QUESTIONNAIRE	
	Form "A" - Prir	-	
	As of Decem	ber 31, 2000	
(1) Premiums earned (all zones combined) -	2000 (000's omitted)		
(a) Direct premiums earned	3,266,963		
(b) Assumed premiums earned	84,499		
(c) Ceded premiums earned	104,699		
(2) Estimated PML on aggregate ceded liability	ity (other than catastrophe co	overage)	
Estimated PML ceded to:	Zone A	Zone B	
U.S. Reinsurers - CA licensed	3,060,050	4,259,704	
U.S. Reinsurers - non CA	184,098	314,121	
Lloyd's of London	1,369,444	1,752,725	
Other U.K.	256,625	991,771	
Western Europe All Other	1,245,373 897,014	1,245,592 937,328	
Totals	7,012,604	9,501,241	
(3) Amounts recoverable from catastrophe re	insurance		
Amounts recoverable from:	Zone A	Zone B	
U.S. Reinsurers - CA licensed	5,656,974	9,536,791	
U.S. Reinsurers - non CA	103,691	74,169	
Lloyd's of London	967,100	1,509,459	
Other U.K.	1,002,916	1,662,427	
Western Europe All Other	710,064 1,959,479	1,040,089	
Totals	10,400,224	2,961,177 16,784,112	
(4) Were most of your per risk treaties (on ex limitation?	posures ceded) in effect duri	ng 2000 subject to an occurrence o	or per event
Yes		No	
Califo	ornia Earthquake Authority (C	EA) Interrogatory	
(1) Was your company a member of the CEA	A? Yes	No	
(2) If so, how many CEA policies that your co	ompany issued were outstand	ling at the end of the year?	866,000
What was the total liability (exposure or Co	overage A) on these policies?	9 148,600,000,00	0

SUBZONE A-1 COUNTIES: San Francisco and San Mateo (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
1A 1-4 Family-1% or flat	31,255	546	30,166	6.75%	508
1A 1-4 Family 5%	458,392	34,458	269,026	3.63%	18,129
1A 1-4 Family 10%	1,376,048	30,950	1,215,427	2.13%	28,086
1B "Homeowners" - 1% or flat	0	0	0	6.75%	0
1B "Homeowners" 5%	656,525	20,010	653,358	3.63%	19,895
1B "Homeowners" 10%	981,366	18,379	829,110	2.13%	15,618
1B "Homeowners" 15% & up	1,797,118	19,946	1,743,228	1.38%	19,180
1B "Homeowners" 15% "Mini"	10,503,876	141,823	10,159,833	0.69%	139,450
1B "Homeowners" "Wrap"	65	2	65	2.94%	2
1C Wood Frame - small 5%	676,740	14,578	575,829	3.00%	12,346
1D Wood - other 5%	1,261,786	83,975	1,016,673	10.00%	61,190
1E Mobile Homes 2%	45,337	2,396	37,534	5.00%	2,064
2A Metal - small 5%	34,513	1,500	28,478	2.00%	1,654
2B Metal - other 5%	32,047	4,702	15,930	10.00%	3,287
3A Steel 5%	287,125	67,656	121,565	15.00%	26,337
3B Steel 5%	286,715	135,089	166,211	25.00%	53,823
3C Steel 10%	163,107	41,811	34,179	25.00%	9,192
4A Concrete 5%	436,674	214,779	182,620	20.00%	85,432
4B Concrete 5%	59,544	48,479	25,059	35.00%	18,856
4C Concrete 10 %	182,474	92,726	48,249	50.00%	23,213
4D Concrete 10 %	27,317	15,667	20,017	45.00%	9,098
5A Mixed 5%	890,312	255,524	535,885	25.00%	94,338
5B Mixed 10%	12,088	6,090	8,225	60.00%	5,000
5C Mixed 10%	159,794	108,083	38,584	75.00%	22,464
6 EQ resistive 5%	24,250	6,999	10,250	10.00%	2,999
Risks in above classes not written at					
standard deductible	3,152,608	957,224	1,797,257	XXX	372,251
Sub-Totals:	23,537,076	2,323,393	19,562,759		1,044,412

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductib	e Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
3A Steel 5%	375,654	117,181	148,270	15.00%	40,01
3B Steel 5%	468,589	281,422	328,578	25.00%	77,29
3C Steel 10%	0	0	0	25.00%	11,20
4A Concrete 5%	490,179	300,184	72,788	20.00%	32,16
4B Concrete 5%	86,714	51,947	40,141	35.00%	15,82
4C Concrete 10 %	0	0	0	50.00%	- / -
4D Concrete 10 %	11,620	3,854	9,220	45.00%	4,20
5A Mixed 5%	109,614	55,849	20,867	25.00%	9,87
5B Mixed 10%	0	0	0	60.00%	
5C Mixed 10%	0	0	0	75.00%	
6 EQ resistive 5%	104,812	13,427	20,088	10.00%	2,90
Risks in above classes not written at					
standard deductible	575,011	300,850	221,524	XXX	138,37
Sub-Totals:	2,222,193	1,124,714	861,476		320,65
Part III: Other types of risks:		Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		Direct	Direct	Liability Net	PML on
		Liability	PML	of Reinsurance	Net Liabilit
(1) Class 7 and commercial inland Exc	entions	1,423,755	505,758	138,690	76,58
(2) Commercial inland addenda	optiono	37.848	2.636	30,753	2,06
(3) Liabilities assumed: pools and asso	ciations (e.g.,	01,010	2,000	00,100	2,00
FAIR Plan, IRI)		441	352	240	15
(4) All other (e.g., earthquake, sprinkle	r leakage)	5,859,682	385,782	2,957,422	131,23
	C ,	7,321,726	894,528	3,127,105	210,02
Sub-Totals:		1,021,120	,		

SUBZONE A-2 COUNTIES: Alameda and Contra Costa (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
1A 1-4 Family-1% or flat	36,849	810	34,171	6.75%	544
1A 1-4 Family 5%	698,585	29,203	286,959	3.63%	20,93
1A 1-4 Family 10%	2,378,157	53,844	2,223,277	2.13%	47,79
1B "Homeowners" - 1% or flat	277	19	161	6.75%	1
1B "Homeowners" 5%	836,213	26,400	835,973	3.63%	26,39
1B "Homeowners" 10%	1,296,899	25,168	1,174,026	2.13%	22,62
1B "Homeowners" 15% & up	3,598,614	38,065	3,544,930	1.38%	36,46
1B "Homeowners" 15% "Mini"	13,998,188	177,493	13,585,783	0.69%	174,65
1B "Homeowners" "Wrap"	270	8	270	2.94%	
1C Wood Frame - small 5%	1,692,562	35,779	1,027,435	3.00%	21,85
1D Wood - other 5%	546,037	52,546	358,442	10.00%	31,92
1E Mobile Homes 2%	208,383	9,789	158,757	5.00%	7,76
2A Metal - small 5%	40,075	3,299	7,675	2.00%	45
2B Metal - other 5%	34,140	10,154	23,087	10.00%	7,39
3A Steel 5%	136,312	70,619	51,817	15.00%	13,07
3B Steel 5%	276,984	194,914	178,176	25.00%	45,98
3C Steel 10%	58,635	14,330	18,378	25.00%	4,07
4A Concrete 5%	218,168	56,963	113,272	20.00%	25,04
4B Concrete 5%	40,298	31,643	19,466	35.00%	12,84
4C Concrete 10 %	79,355	39,677	32,017	50.00%	16,00
4D Concrete 10 %	4,174	1,847	437	45.00%	29
5A Mixed 5%	890,204	448,509	475,721	25.00%	185,41
5B Mixed 10%	4,052	2,124	3,319	60.00%	1,68
5C Mixed 10%	70,305	47,232	17,498	75.00%	12,80
6 EQ resistive 5%	5,700	570	5,700	10.00%	57
Risks in above classes not written at					
standard deductible	3,194,644	922,037	1,711,104	xxx	284,50
Sub-Totals:	30,344,079	2,293,041	25,887,850		1,001,09

Part II: Insurance on structures of over 8 stories:

Co	blumn 1	Column 2	Column 3	Column 4	Column 5	Column 6
	and standard deductible nstructions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
		Liability		orritemouranee	rereentage	Het Elability
3A Steel	5%	19,403	8,138	5,334	15.00%	3,261
3B Steel	5%	28,350	15,625	10,300	25.00%	2,800
3C Steel	10%	0	0	0	25.00%	C
4A Concrete	5%	3,322	1,079	1,940	20.00%	460
4B Concrete	5%	2,500	2,500	1,500	35.00%	1,500
4C Concrete	10 %	0	0	0	50.00%	0
4D Concrete	10 %	0	0	0	45.00%	C
5A Mixed	5%	18,235	8,121	3,904	25.00%	1,051
5B Mixed	10%	0	0	0	60.00%	C
5C Mixed	10%	0	0	0	75.00%	(
6 EQ resistive	5%	33,252	3,325	9,381	10.00%	938
Risks in above cla	asses not written at					
standard deductib		78,835	22,056	25,325	XXX	3,835
Sub	o-Totals:	183,897	60,844	57,684		13,845
Part III: Other type	es of risks:	_	Column 1	Column 2	Column 3	Column 4
		-	Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
		-	Liability	PML	of Reinsurance	Net Liability
(1) Class 7 and co	ommercial inland Exceptio	ns	820,314	427,613	168,131	103,902
(2) Commercial in	land addenda		14,336	1,456	12,568	1,284
(3) Liabilities assu	imed: pools and association	ons (e.g.,				
FAIR Plan, IRI)	ĺ	1,819	639	315	188
(4) All other (e.g.,	earthquake, sprinkler leak	(age)	4,794,476	375,587	2,769,585	110,118
Sut	o-Totals:	-	5,630,944	805,294	2,950,598	215,492
ZC	ONE TOTALS		36,158,921	3,159,179	28,896,132	1,230,434
	Questionnaire	(Primary Insurand				

SUBZONE A-3 COUNTIES: Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito, Santa Clara, Santa Cruz, Solono, Sonoma (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
rthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	95,757	1,914	84,710	6.75%	1,51
1A 1-4 Family 5%	1,548,159	100,304	744,959	3.63%	48,95
1A 1-4 Family 10%	3,992,180	89,224	3,683,289	2.13%	76,27
1B "Homeowners" - 1% or flat	30	2	30	6.75%	
1B "Homeowners" 5%	344,999	11,500	343,410	3.63%	11,44
1B "Homeowners" 10%	2,904,819	53,326	2,629,943	2.13%	48,11
1B "Homeowners" 15% & up	4,028,644	74,424	3,891,562	1.38%	62,17
1B "Homeowners" 15% "Mini"	27,371,707	324,322	26,890,737	0.69%	321,00
1B "Homeowners" "Wrap"	1,287	38	1,287	2.94%	3
1C Wood Frame - small 5%	2,737,984	62,409	1,658,500	3.00%	38,99
1D Wood - other 5%	1,043,987	111,515	759,592	10.00%	77,31
1E Mobile Homes 2%	942,305	42,205	775,004	5.00%	38,32
2A Metal - small 5%	130,538	23,477	45,192	2.00%	18,26
2B Metal - other 5%	53,179	7,158	37,597	10.00%	4,75
3A Steel 5%	277,151	61,753	186,185	15.00%	33,11
3B Steel 5%	409,467	226,929	241,840	25.00%	100,31
3C Steel 10%	281,467	70,516	94,520	25.00%	23,64
4A Concrete 5%	518,170	242,624	241,682	20.00%	89,66
4B Concrete 5%	114,667	77,744	84,841	35.00%	42,32
4C Concrete 10 %	302,411	153,999	90,173	50.00%	45,00
4D Concrete 10 %	57,600	47,461	21,145	45.00%	18,19
5A Mixed 5%	1,603,077	670,695	820,727	25.00%	271,20
5B Mixed 10%	4,667	2,800	1,657	60.00%	99
5C Mixed 10%	204,587	153,861	65,353	75.00%	48,59
6 EQ resistive 5%	3,651	850	3,505	10.00%	85
Risks in above classes not written at					
standard deductible	5,500,216	1,685,241	3,240,553	xxx	660,73
Sub-Totals:	54,472,706	4,296,291	46,637,992		2,081,82

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
thquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel 5%	25,539	8,346	18,387	15.00%	5.27
3B Steel 5%	82,000	48,188	35,969	25.00%	9,628
3C Steel 10%	0	0	0	25.00%	(
4A Concrete 5%	46,401	23,240	13,531	20.00%	4,172
4B Concrete 5%	11,500	525	11,492	35.00%	3,919
4C Concrete 10 %	0	0	0	50.00%	(
4D Concrete 10 %	785	353	785	45.00%	35
5A Mixed 5%	173,896	43,474	46,662	25.00%	11,66
5B Mixed 10%	0	0	0	60.00%	(
5C Mixed 10%	0	0	0	75.00%	
6 EQ resistive 5%	137,272	13,727	43,094	10.00%	4,30
Risks in above classes not written at				_	
standard deductible	29,633	14,278	11,833	xxx	2,87
Sub-Totals:	507,026	152,131	181,753		42,19
Part III: Other types of risks:		Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		Direct	Direct	Liability Net	PML on
		Liability	PML	of Reinsurance	Net Liabilit
(1) Class 7 and commercial inland Exce	ptions	1,719,941	450,702	180,974	98,79
(2) Commercial inland addenda		98,744	6,272	80,353	4,42
(3) Liabilities assumed: pools and assoc	iations (e.g.,				
FAIR Plan, IRI)		680	567	615	50
(4) All other (e.g., earthquake, sprinkler	leakage)	9,003,718	597,312	5,249,614	163,60
Sub-Totals:		10,823,084	1,054,853	5,511,556	267,33
ZONE TOTALS		65,802,816	5,503,275	52,331,301	2,391,34
Questionna	ire (Primary Insura	nce)			

Totals For Zone A Composite of Zones A-1 (page 2), A-2 (page 3), and A-3 (page 4) (In thousands of dollars)

	Aggregate	Aggregate	Aggregate	Estimated
	Direct	Direct	Liability Net	Net PML
	Liability	PML	of Reinsurance	Amount
	. <u></u>			
(1) 100% of sub-totals (p. 2, Part I)	23,537,076	2,323,393	19,562,759	1,044,412
50% of sub-totals (p. 3, Part I)	15,172,040	1,146,521	12,943,925	500,548
100% of sub-totals (p. 4, Part I)	54,472,706	4,296,291	46,637,992	2,081,823
Totals	93,181,822	7,766,205	79,144,675	3,626,783
OR				
(2) 50% of sub-totals (p. 2, Part I)	11,768,538	1,161,696	9,781,379	522,206
100% of sub-totals (p. 3, Part I)	30,344,079	2,293,041	25,887,850	1,001,097
100% of sub-totals (p. 4, Part I)	54,472,706	4,296,291	46,637,992	2,081,823
Totals	96,585,323	7,751,029	82,307,221	3,605,126
PLUS				
(3) 100% of sub-totals (p. 2, Part II)	2,222,193	1,124,714	861,476	320,658
100% of sub-totals (p. 3, Part II)	183,897	60,844	57,684	13,845
100% of sub-totals (p. 4, Part II)	507,026	152,131	181,753	42,190
Totals	2,913,116	1,337,689	1,100,913	376,693
PLUS				
(4) 33% of sub-totals (p. 14, Part II)	64,835	27,465	22,330	9,628
(5) Greater of (1) or (2) (with respect				
to net PML) plus (3) and (4)	96,159,773	9,131,358	80,267,919	4,013,104
(6) Sub-totals for Other Types of Risks				
(p. 2, Part III)	7,321,726	894,528	3,127,105	210,028
(p. 3, Part III)	5,630,944	805,294	2,950,598	215,492
(p. 4, Part III)	10,823,084	1,054,853	5,511,556	267,333
Totals	23,775,754	2,754,676	11,589,259	692,853
(Z) Totals for Zono A ((5) plus (6))				
(7) Totals for Zone A ((5) plus (6)) (Enter here and on Page 1)	119,935,527	11,886,034	91,857,178	4,705,957
(Enter here and on rage 1)	119,900,027	11,000,034	31,037,178	7,705,357

Page 5 Questionnaire (Primary Insurance)

SUBZONE B-1: Los Angeles County west of Interstate 5 and south of Mulholland Drive (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	61,978	795	61,017	5.75%	78
1A 1-4 Family 5%	2,787,006	160,149	649,978	3.00%	75,28
1A 1-4 Family 10%	5,950,942	109,566	4,524,632	1.63%	55,85
1B "Homeowners" - 1% or flat	32	2	32	5.75%	
1B "Homeowners" 5%	733,756	22,007	729,214	3.00%	21,87
1B "Homeowners" 10%	1,050,714	16,517	985,798	1.63%	15,29
1B "Homeowners" 15% & up	2,633,115	27,404	2,483,520	1.00%	18,74
1B "Homeowners" 15% "Mini"	29,179,820	262,013	28,848,032	0.50%	260,35
1B "Homeowners" "Wrap"	582	15	582	2.50%	1
1C Wood Frame - small 5%	3,893,032	82,881	2,641,078	3.00%	56,72
1D Wood - other 5%	2,750,672	176,424	1,357,976	10.00%	89,09
1E Mobile Homes 2%	296,616	9,751	110,378	5.00%	6,14
2A Metal - small 5%	714,891	19,090	615,959	2.00%	10,41
2B Metal - other 5%	54,256	9,637	33,054	10.00%	6,38
3A Steel 5%	818,583	285,863	414,453	15.00%	130,92
3B Steel 5%	1,077,808	554,378	701,345	25.00%	185,91
3C Steel 10%	260,995	64,465	74,854	25.00%	17,36
4A Concrete 5%	1,178,222	429,626	783,493	20.00%	219,51
4B Concrete 5%	280,200	169,899	150,575	35.00%	73,87
4C Concrete 10 %	343,486	168,474	108,351	50.00%	50,93
4D Concrete 10 %	42,729	28,617	6,330	45.00%	3,26
5A Mixed 5%	2,815,504	1,468,071	1,373,014	25.00%	592,11
5B Mixed 10%	16,278	12,159	9,461	60.00%	6,91
5C Mixed 10%	245,804	172,569	72,797	75.00%	47,63
6 EQ resistive 5%	62,608	24,251	48,608	10.00%	10,25
Risks in above classes not written at					
standard deductible	9,330,106	2,558,848	4,824,393	XXX	1,002,57
Sub-Totals:	66,579,735	6,833,470	51,608,923		2,958,24

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel 5%	451,771	202,437	249,920	15.00%	89,203
3B Steel 5%	583,514	361,274	407,450	25.00%	184,756
3C Steel 10%	0	0	0	25.00%	(
4A Concrete 5%	224,980	155,125	75,085	20.00%	31,752
4B Concrete 5%	44,280	42,051	11,788	35.00%	10,529
4C Concrete 10 %	3,000	1,514	261	50.00%	132
4D Concrete 10 %	21,469	11,036	5,115	45.00%	2,356
5A Mixed 5%	132,853	47,846	32,578	25.00%	11,249
5B Mixed 10%	0	0	0	60.00%	(
5C Mixed 10%	5	4	5	75.00%	4
6 EQ resistive 5%	168,535	28,564	46,305	10.00%	6,824
Risks in above classes not written at					
standard deductible	792,417	529,050	260,690	XXX	140,669
Sub-Totals:	2,422,824	1,378,901	1,089,197		477,473
Part III: Other types of risks:		Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		Direct	Direct	Liability Net	PML on
		Liability	PML	of Reinsurance	Net Liability
(1) Class 7 and commercial inland Exception	ons	2,143,979	753,616	324,885	187,42
(2) Commercial inland addenda		447,526	25,468	154,234	20,070
(3) Liabilities assumed: pools and associat	ions (e.g.,				
FAIR Plan, IRI)		2,492	1,271	1,465	618
(4) All other (e.g., earthquake, sprinkler lea	kage)	16,624,400	892,293	9,932,469	313,634
Sub-Totals:		19,218,398	1,672,648	10,413,053	521,747
ZONE TOTALS		88,220,956	9,885,019	63,111,173	3,957,463
Questionnaire	(Primary Insura	nce)			

SUBZONE B-2: Remainder of Los Angeles County not part of Subzone B-1 (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	64,525	921	62,522	5.75%	79
1A 1-4 Family 5%	1,452,016	50,850	788,731	3.00%	31,78
1A 1-4 Family 10%	6,250,744	99,127	6,193,415	1.63%	43,59
1B "Homeowners" - 1% or flat	572	33	556	5.75%	3
1B "Homeowners" 5%	292,143	8,769	290,000	3.00%	8,70
1B "Homeowners" 10%	2,807,214	40,936	2,421,637	1.63%	34,68
1B "Homeowners" 15% & up	4,154,877	41,640	4,106,910	1.00%	40,09
1B "Homeowners" 15% "Mini"	32,191,871	303,970	31,953,481	0.50%	302,15
1B "Homeowners" "Wrap"	430	11	430	2.50%	1
1C Wood Frame - small 5%	4,274,778	89,220	2,511,859	3.00%	53,62
1D Wood - other 5%	1,886,779	137,665	824,229	10.00%	64,02
1E Mobile Homes 2%	442,371	22,473	410,648	5.00%	20,54
2A Metal - small 5%	75,016	971	51,918	2.00%	93
2B Metal - other 5%	211,883	35,405	66,394	10.00%	10,89
3A Steel 5%	367,583	215,351	153,046	15.00%	56,70
3B Steel 5%	626,332	412,650	284,170	25.00%	140,37
3C Steel 10%	216,347	53,970	58,093	25.00%	14,25
4A Concrete 5%	449,418	248,201	163,150	20.00%	66,92
4B Concrete 5%	134,963	79,027	87,619	35.00%	44,24
4C Concrete 10 %	7,409	3,494	2,577	50.00%	1,32
4D Concrete 10 %	30,885	19,695	20,454	45.00%	13,13
5A Mixed 5%	1,873,499	932,974	1,120,679	25.00%	430,78
5B Mixed 10%	17,347	10,024	7,463	60.00%	4,05
5C Mixed 10%	192,093	138,445	55,620	75.00%	37,65
6 EQ resistive 5%	9,586	1,447	9,586	10.00%	1,44
Risks in above classes not written at					
standard deductible	6,289,863	1,155,509	5,292,496	xxx	671,39
Sub-Totals:	64,320,544	4,102,778	56,937,683		2,094,17

Col	umn 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible (See Instructions)		Aggregate Direct	Aggregate Direct	Aggregate Liability Net	Minimum PML	Estimated PML on
		Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel	5%	123,450	35.589	96,168	15.00%	17,658
3B Steel	5%	41,533	26,383	33,943	25.00%	27,235
3C Steel	10%	0	0	0	25.00%	(
4A Concrete	5%	52,929	25,346	10,444	20.00%	5,287
4B Concrete	5%	6,000	2,726	2,345	35.00%	1,56
4C Concrete	10 %	0	0	0	50.00%	(
4D Concrete	10 %	0	0	0	45.00%	(
5A Mixed	5%	66,269	14,692	21,411	25.00%	5,10
5B Mixed	10%	0	0	0	60.00%	(
5C Mixed	10%	5,533	4,150	1,463	75.00%	1,09
6 EQ resistive	5%	167,431	25,743	42,623	10.00%	5,16
Risks in above cl	asses not written at					
standard deductil	ole	90,858	56,574	45,274	xxx	31,59
Sub	-Totals:	554,003	191,203	253,671		94,703
Part III: Other typ	es of risks:		Column 1	Column 2	Column 3	Column 4
			Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
			Liability	PML	of Reinsurance	Net Liability
(1) Class 7 and c	ommercial inland Excepti	ons	616,968	364,798	102,153	57,10
(2) Commercial ir	nland addenda		248,613	8,829	87,244	7,70
(3) Liabilities ass	umed: pools and associa	tions (e.g.,				
FAIR Plan, IRI)			1,540	588	1,211	55
(4) All other (e.g.,	earthquake, sprinkler lea	akage)	4,084,096	507,572	2,240,501	111,87
Sub	-Totals:		4,951,217	881,787	2,431,109	177,24
ZO	NE TOTALS		69,825,764	5,175,768	59,622,463	2,366,11
	Questionnaire	(Primary Insura	nce)			

SUBZONE B-3: Orange County (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabili
1A 1-4 Family-1% or flat	38,154	569	36,627	5.75%	48
1A 1-4 Family 5%	1,655,172	86,975	1,042,824	3.00%	56,47
1A 1-4 Family 10%	1,577,144	36,388	1,445,699	1.63%	30,41
1B "Homeowners" - 1% or flat	309	18	254	5.75%	1
1B "Homeowners" 5%	313,653	9,409	313,430	3.00%	9,40
1B "Homeowners" 10%	1,364,952	18,273	1,108,170	1.63%	14,22
1B "Homeowners" 15% & up	1,192,238	11,973	1,146,910	1.00%	9,85
1B "Homeowners" 15% "Mini"	22,267,397	220,621	22,056,373	0.50%	219,56
1B "Homeowners" "Wrap"	1,330	33	1,330	2.50%	3
1C Wood Frame - small 5%	3,855,343	77,859	1,611,376	3.00%	32,84
1D Wood - other 5%	552,563	46,926	355,564	10.00%	28,02
1E Mobile Homes 2%	714,164	29,247	407,609	5.00%	20,34
2A Metal - small 5%	35,822	359	27,016	2.00%	38
2B Metal - other 5%	17,602	2,461	11,683	10.00%	1,87
3A Steel 5%	270,277	119,319	163,611	15.00%	32,16
3B Steel 5%	271,939	181,259	128,686	25.00%	60,64
3C Steel 10%	46,363	11,972	16,189	25.00%	4,06
4A Concrete 5%	377,061	165,653	154,768	20.00%	56,1 ⁻
4B Concrete 5%	214,726	73,477	47,453	35.00%	30,59
4C Concrete 10 %	49,886	25,235	20,017	50.00%	10,00
4D Concrete 10 %	4,163	3,482	1,144	45.00%	64
5A Mixed 5%	1,581,621	829,580	802,187	25.00%	301,36
5B Mixed 10%	901	541	110	60.00%	6
5C Mixed 10%	37,333	27,604	11,174	75.00%	8,37
6 EQ resistive 5%	3,501	50	3,501	10.00%	Ę
Risks in above classes not written at					
standard deductible	3,483,203	1,089,460	2,269,171	xxx	540,83
Sub-Totals:	39,926,816	3,068,743	33,182,876		1,468,86

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
•	nd standard deductible structions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
						12.12
3A Steel	5%	90,382	32,900	48,637	15.00%	10,10
3B Steel	5%	153,061	137,924	127,662	25.00%	92,629
3C Steel	10%	0	0	0	25.00%	(
4A Concrete	5%	16,104	4,325	1,145	20.00%	1,14
4B Concrete	5%	8,000	6,050	4,500	35.00%	4,50
4C Concrete	10 %	0	0	0	50.00%	
4D Concrete	10 %	0	0	0	45.00%	
5A Mixed	5%	19,477	4,869	6,269	25.00%	1,56
5B Mixed	10%	0	0	0	60.00%	
5C Mixed	10%	0	0	0	75.00%	
6 EQ resistive	5%	25,959	2,595	8,355	10.00%	83
	lasses not written at	84,314	45,856	33,300	ا I	11.00
standard deducti	-Totals:	397,297	234,519	229,868	XXX	11,00 121,78
Cub		001,201	204,010	220,000	- ·	121,70
Part III: Other typ	bes of risks:		Column 1	Column 2	Column 3	Column 4
			Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
			Liability	PML	of Reinsurance	e Net Liabilit
(1) Class 7 and c	commercial inland Excer	tions	659,146	262,056	71,312	31,97
(2) Commercial i	•	10113	54,949	4.571	39.425	3,20
()	sumed: pools and associ	ations (e.a.	01,010	1,071	00,120	0,20
FAIR Plan, IR	•	allonio (olgi,	1,259	786	1,147	71
(4) All other (e.g., earthquake, sprinkler leakage)		6,979,253	574.016	4,307,200	161,66	
.,	-Totals:	g-,	7,694,606	841,429	4,419,084	197,56
ZOL	NE TOTALS		48,018,720	4,144,690	37,831,828	1,788,21
	Questionnaire	(Primary Insur	ance)			

Totals For Zone B Composite of Zones B-1 (page 6), B-2 (page 7), and B-3 (page 8) (In thousands of dollars)

	Aggregate	Aggregate	Aggregate	Estimated
	Direct	Direct	Liability Net	Net PML
	Liability	PML	of Reinsurance	Amount
(1) 100% of sub-totals (p. 6, Part I)	66,579,735	6,833,470	51,608,923	2,958,243
50% of sub-totals (p. 7, Part I)	32,160,272	2,051,389	28,468,841	1,047,086
100% of sub-totals (p. 8, Part I)	39,926,816	3,068,743	33,182,876	1,468,866
Totals	138,666,823	11,953,602	113,260,640	5,474,195
OR				
(2) 50% of sub-totals (p. 6, Part I)	33,289,867	3,416,735	25,804,461	1,479,121
100% of sub-totals (p. 7, Part I)	64,320,544	4,102,778	56,937,683	2,094,173
100% of sub-totals (p. 8, Part I)	39,926,816	3,068,743	33,182,876	1,468,866
Totals	137,537,228	10,588,256	115,925,020	5,042,160
PLUS				
(3) 100% of sub-totals (p. 6, Part II)	2,422,824	1,378,901	1,089,197	477,473
100% of sub-totals (p. 7, Part II)	554,003	191,203	253,671	94,703
100% of sub-totals (p. 8, Part II)	397,297	234,519	229,868	121,783
Totals	3,374,124	1,804,623	1,572,736	693,959
PLUS				
(4) 50% of sub-totals (p. 10, Part II)	76,321	13,642	25,264	4,525
50% of sub-totals (p. 11, Part II)	224,629	108,214	99,798	44,269
Totals	300,950	121,856	125,061	48,793
(5) Greater of (1) or (2) (with respect				
to net PML) plus (3) and (4)	142,341,897	13,880,080	114,958,438	6,216,947
(6) Sub-totals for Other Types of Risks				
(p. 6, Part III)	19,218,398	1,672,648	10,413,053	521,747
(p. 7, Part III)	4,951,217	881,787	2,431,109	177,241
(p. 8, Part III)	7,694,606	841,429	4,419,084	197,564
Totals	31,864,221	3,395,864	17,263,246	896,552
(7) Totals for Zone B ((5) plus (6))				
(Enter here and on Page 1)	174,206,118	17,275,944	132,221,684	7,113,499

ZONE C COUNTIES: Kern, San Luis Obispo, Santa Barbara, Ventura (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	82.510	1.014	74,604	6.13%	85
1A 1-4 Family 5%	1,200,054	240,269	689,021	3.13%	59,20
1A 1-4 Family 10%	2,599,953	42,292	2,426,077	1.75%	22,87
1B "Homeowners" - 1% or flat	68	4	68	6.13%	,•.
1B "Homeowners" 5%	537,657	16,228	537,644	3.13%	16,22
1B "Homeowners" 10%	1,650,102	23,882	1,468,133	1.75%	21,27
1B "Homeowners" 15% & up	1,834,551	19,002	1,747,176	1.13%	15,49
1B "Homeowners" 15% "Mini"	15,295,414	157,268	15,092,576	0.56%	156,13
1B "Homeowners" "Wrap"	1,120	29	1,120	2.56%	2
1C Wood Frame - small 5%	1,917,426	42,213	911,396	3.00%	20,49
1D Wood - other 5%	605,159	92,415	324,651	10.00%	47,62
1E Mobile Homes 2%	533,981	23,921	464,127	5.00%	21,91
2A Metal - small 5%	57,002	3,752	32,142	2.00%	3,68
2B Metal - other 5%	31,836	13,151	16,080	10.00%	5,10
3A Steel 5%	140,254	49,959	65,721	15.00%	17,67
3B Steel 5%	233,423	187,421	130,438	25.00%	101,12
3C Steel 10%	143,770	35,945	46,836	25.00%	11,71
4A Concrete 5%	189,077	58,543	63,891	20.00%	24,30
4B Concrete 5%	76,831	56,593	53,327	35.00%	37,50
4C Concrete 10 %	159,235	76,843	50,452	50.00%	25,03
4D Concrete 10 %	41	17	25	45.00%	1
5A Mixed 5%	1,059,415	477,534	545,907	25.00%	203,45
5B Mixed 10%	8,483	5,084	4,153	60.00%	2,48
5C Mixed 10%	119,089	89,316	39,255	75.00%	29,44
6 EQ resistive 5%	34,102	13,094	22,094	10.00%	3,09
Risks in above classes not written at					-
standard deductible	2,675,920	714,324	1,703,199	xxx	396,83
Sub-Totals:	31,186,474	2,440,112	26,510,112		1,243,61

Part II: Insurance on structures of over 8 stories:

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class	and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)		Direct	Direct	Liability Net	PML	PML on
		Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel	5%	0	0	0	15.00%	0
3B Steel	5%	0	0	0	25.00%	C
3C Steel	10%	0	0	0	25.00%	C
4A Concrete	5%	1,263	253	1,263	20.00%	253
4B Concrete	5%	0	0	0	35.00%	(
4C Concrete	10 %	0	0	0	50.00%	(
4D Concrete	10 %	10,811	4,865	3,518	45.00%	1,583
5A Mixed	5%	54,060	13,515	17,593	25.00%	4,398
5B Mixed	10%	0	0	0	60.00%	C
5C Mixed	10%	0	0	0	75.00%	(
6 EQ resistive	5%	86,508	8,650	28,153	10.00%	2,815
Risks in above of	classes not written at					
standard deduct	tible	0	0	0	xxx	(
Su	ıb-Totals:	152,642	27,283	50,527		9,049
Part III: Other ty	pes of risks:		Column 1	Column 2	Column 3	Column 4
		•	Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
			Liability	PML	of Reinsurance	Net Liability
(1) Class 7 and	commercial inland "Excep	tions"	692,381	363,931	137,735	70,974
(2) Commercial	•		43,320	2,009	101,944	1,335
(3) Liabilities as	sumed: pools and associa	tions (e.g.,			•	
FAIR Plan, If	र।)		654,717	78,609	22,589	2,868
(4) All other (e.g	., earthquake, sprinkler le	akage)	4,587,452	170,659	2,868,408	66,246
(5) 50% of amou	unts for over 8 stories for 2	Zone B (Page				
9, (3) totals):			1,687,062	902,311	786,368	346,979
	Sub-totals		7,664,932	1,517,519	3,917,044	488,402
	ONE TOTALS		39,004,047	3,984,915	30,477,683	1,741,062

Questionnaire (Primary Insurance)

ZONE D: San Diego County (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column (
thquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimate
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabili
1A 1-4 Family-1% or flat	25,432	287	25,432	2.63%	2
1A 1-4 Family 5%	916,830	30,251	678,046	1.19%	14,04
1A 1-4 Family 10%	1,029,897	15,112	955,501	0.56%	14,6
1B "Homeowners" - 1% or flat	0	0	0	2.63%	
1B "Homeowners" 5%	332,326	8,913	331,828	1.19%	8,9
1B "Homeowners" 10%	1,486,020	9,534	1,366,802	0.56%	8,3
1B "Homeowners" 15% & up	570,367	4,937	547,761	0.31%	4,8
1B "Homeowners" 15% "Mini"	16,079,485	55,896	15,973,834	0.16%	55,7
1B "Homeowners" "Wrap"	1,815	19	1,815	1.03%	
1C Wood Frame - small 5%	910,015	19,998	564,120	3.00%	12,7
1D Wood - other 5%	339,715	40,889	195,116	10.00%	21,5
1E Mobile Homes 2%	576,740	25,933	476,589	5.00%	22,3
2A Metal - small 5%	41,090	8,008	25,101	2.00%	4,1
2B Metal - other 5%	16,851	1,568	6,606	10.00%	5
3A Steel 5%	182,921	74,874	73,371	15.00%	17,9
3B Steel 5%	391,362	242,788	283,783	25.00%	115,9
3C Steel 10%	184,854	46,688	57,156	25.00%	14,3
4A Concrete 5%	210,202	117,525	69,473	20.00%	27,6
4B Concrete 5%	38,287	24,361	24,652	35.00%	11,7
4C Concrete 10 %	188,052	94,024	58,250	50.00%	29,1
4D Concrete 10 %	31	12	31	45.00%	
5A Mixed 5%	1,203,215	479,751	672,012	25.00%	182,7
5B Mixed 10%	1,332	1,299	390	60.00%	3
5C Mixed 10%	175,193	117,843	57,431	75.00%	36,2
6 EQ resistive 5%	10,250	250	1,250	10.00%	2
Risks in above classes not written at					
standard deductible	2,219,978	728,571	1,368,819	xxx	294,5
Sub-Totals:	27,132,259	2,149,331	23,815,168		899,0

Part II: Insurance on structures of over 8 stories:

		Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and si	tandard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instruc	ctions)	Direct	Direct	Liability Net	PML	PML on
		Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel	5%	68,070	53,665	42,982	15.00%	19,744
	5%	50,750	32,253	17,163	25.00%	5,080
	0%	0	0	0	25.00%	0
4A Concrete	5%	36,594	32,150	12,502	20.00%	8,316
4B Concrete	5%	42,500	33,715	41,500	35.00%	32,715
4C Concrete	10 %	0	0	0	50.00%	0
4D Concrete	10 %	0	0	0	45.00%	0
5A Mixed	5%	83,057	20,764	25,697	25.00%	6,424
5B Mixed 1	0%	0	0	0	60.00%	0
5C Mixed	10%	0	0	0	75.00%	0
6 EQ resistive	5%	110,736	11,073	34,260	10.00%	3,426
Risks in above clas	ses not written at					
standard deductible		57,550	32,809	25,492	xxx	12,832
Sub-Tota	als:	449,257	216,429	199,596		88,537
Part III: Other types	<u>of risks:</u>	-	Column 1 Aggregate Direct Liability	Column 2 Aggregate Direct PML	Column 3 Aggregate Liability Net of Reinsurance	Column 4 Estimated PML on Net Liability
		-	Liability			
(1) Class 7 and con	nmercial inland "Exc	ceptions"	1,122,720	402,166	114,405	49,329
(2) Commercial inla	nd addenda		30,140	2,547	23,141	2,139
(3) Liabilities assum	ned: pools and asso	ciations (e.g.,				
FAIR Plan, IRI)			348	250	262	164
(4) All other (e.g., e	arthquake, sprinkler	· leakage)	4,537,498	295,748	2,137,216	93,450
(5) 50% of amounts	for over 8 stories for	or Zone B (Pag	е			
9, (3) totals):		L	1,687,062	902,311	786,368	346,979
(6) 50% of amounts	for over 8 stories for	or Zone E (Pag	е			
12, sub-total for	Part II):		135,212	42,212	51,865	23,564
	Sub-totals	-	7,512,979	1,645,234	3,113,256	515,625
ZONE T	OTALS	_	35,094,495	4,010,994	27,128,019	1,503,239
20.12						
20112 1		Page 11				

Appendix III - Page 29

ZONE E COUNTIES: Alpine, Imperial, Inyo, Mono, Riverside, San Bernardino (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	30.542	390	27.891	5.25%	25
1A 1-4 Family 5%	1,543,255	69,413	985,319	2.38%	34,33
1A 1-4 Family 10%	1,103,022	17,141	1,003,908	1.13%	13,08
1B "Homeowners" - 1% or flat	1,535	81	988	5.25%	5
1B "Homeowners" 5%	476,386	13,848	476,386	2.38%	13,84
1B "Homeowners" 10%	1,207,757	11,765	1,056,035	1.13%	9,68
1B "Homeowners" 15% & up	1,131,990	8,081	1,072,364	0.63%	6,88
1B "Homeowners" 15% "Mini"	17,677,359	104,615	17,456,970	0.31%	103,93
1B "Homeowners" "Wrap"	1,499	31	1,499	2.06%	3
1C Wood Frame - small 5%	2,059,034	43,786	909,249	3.00%	19,72
1D Wood - other 5%	513,309	88,524	287,753	10.00%	45,17
1E Mobile Homes 2%	1,264,366	55,569	997,828	5.00%	49,96
2A Metal - small 5%	231,859	3,183	126,132	2.00%	2,30
2B Metal - other 5%	61,793	18,043	27,118	10.00%	6,92
3A Steel 5%	290,844	94,169	188,967	15.00%	40,07
3B Steel 5%	561,391	228,459	457,205	25.00%	158,80
3C Steel 10%	206,445	51,471	66,711	25.00%	16,31
4A Concrete 5%	336,626	225,877	199,159	20.00%	113,96
4B Concrete 5%	112,674	55,469	63,741	35.00%	29,60
4C Concrete 10 %	230,025	110,389	86,530	50.00%	38,81
4D Concrete 10 %	1,407	631	1,405	45.00%	63
5A Mixed 5%	1,992,187	941,462	1,112,550	25.00%	386,20
5B Mixed 10%	10,893	8,216	3,313	60.00%	2,32
5C Mixed 10%	180,286	129,246	59,080	75.00%	44,27
6 EQ resistive 5%	501	100	501	10.00%	10
Risks in above classes not written at					
standard deductible	3,135,996	767,557	2,167,856	xxx	390,98
Sub-Totals:	34,362,980	3,047,516	28,836,459		1,528,29

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductibl	e Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel 5%	4.750	713	1.000	15.00%	15
3B Steel 5%	0	0	0	25.00%	
3C Steel 10%	0	0	0	25.00%	
4A Concrete 5%	27,000	27,000	25,420	20.00%	25,42
4B Concrete 5%	0	0	0	35.00%	
4C Concrete 10 %	0	0	0	50.00%	
4D Concrete 10 %	0	0	0	45.00%	
5A Mixed 5%	96,578	24,502	28,691	25.00%	7,24
5B Mixed 10%	0	0	0	60.00%	
5C Mixed 10%	0	0	0	75.00%	
6 EQ resistive 5%	122,096	12,209	38,118	10.00%	3,81
Risks in above classes not written at	-				
standard deductible	20,000	20,000	10,500	xxx	10,50
Sub-Totals:	270,424	84,424	103,729		47,12
Part III: Other types of risks:		Column 1	Column 2	Column 3	Column 4
<u></u>	•	Aggregate	Aggregate	Aggregate	Estimated
		Direct	Direct	Liability Net	PML on
		Liability	PML	of Reinsurance	Net Liabili
(1) Class 7 and commercial inland "Ex	ceptions"	940,769	379,757	160,482	83,79
(2) Commercial inland addenda		25,659	2,402	24,260	2,20
(3) Liabilities assumed: pools and ass	ociations (e.g.,	7.00	000	011	10
FAIR Plan, IRI)		742 5,744,739	222 413,211	611 3,049,341	19
(4) All other (e.g., earthquake, sprinkle(5) 50% of amounts for over 8 stories	0,	, ,	413,211	3,049,341	98,15
9, (3) totals):		1,687,062	902,311	786,368	346,97
(6) 50% of amounts for over 8 stories	for Zone C (Page				
10, sub-total for Part II):		76,321	13,642	25,264	4,52
(7) 50% of amounts for over 8 stories	for Zone D (Page				
11, sub-total for Part II):		224,629	108,214	99,798	44,26
Sub-totals		8,699,921	1,819,759	4,146,124	580,11
ZONE TOTALS		43,333,325	4,951,699	33,086,312	2,155,54
ZONE TOTALS Questionnaire (Primary Insu					

ZONE F COUNTIES: Fresno, Kings, Madera, Mariposa, Merced, Tulare (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
1A 1-4 Family-1% or flat	29,758	223	29,033	3.13%	18
1A 1-4 Family 5%	122,287	5,643	72,231	1.88%	4,39
1A 1-4 Family 10%	86,587	1,506	74,201	1.13%	1,47
1B "Homeowners" - 1% or flat	0	0	0	3.13%	
1B "Homeowners" 5%	18,564	424	18,564	1.88%	42
1B "Homeowners" 10%	504,147	4,733	452,808	1.13%	4,24
1B "Homeowners" 15% & up	98,321	678	93,102	0.63%	64
1B "Homeowners" 15% "Mini"	1,827,375	10,173	1,742,497	0.31%	9,88
1B "Homeowners" "Wrap"	207	3	207	1.56%	
1C Wood Frame - small 5%	62,581	1,635	48,702	3.00%	1,27
1D Wood - other 5%	166,017	12,788	100,707	10.00%	6,58
1E Mobile Homes 2%	163,494	8,079	161,924	5.00%	8,00
2A Metal - small 5%	47,171	559	24,793	2.00%	39
2B Metal - other 5%	63,180	10,448	13,975	10.00%	2,97
3A Steel 5%	58,598	15,192	33,281	15.00%	10,63
3B Steel 5%	17,500	17,500	1,100	25.00%	1,10
3C Steel 10%	73,113	18,278	26,062	25.00%	6,51
4A Concrete 5%	47,335	18,064	24,179	20.00%	11,84
4B Concrete 5%	17,734	15,957	16,975	35.00%	15,69
4C Concrete 10 %	74,219	37,109	28,098	50.00%	14,04
4D Concrete 10 %	294	117	294	45.00%	11
5A Mixed 5%	261,654	112,924	129,175	25.00%	55,84
5B Mixed 10%	16,715	10,729	15,528	60.00%	9,57
5C Mixed 10%	74,061	48,143	23,394	75.00%	17,15
6 EQ resistive 5%	6,000	700	6,000	10.00%	70
Risks in above classes not written at	770.007	246,463	400.005	1	145.00
standard deductible Sub-Totals:	779,967 4,616,879	246,463	488,965 3,625,794	XXX	145,30 329,01
Part II: Insurance on structures of over 8			3,020,734	-	
Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
· · · ·	Liability	PML	of Reinsurance	Percentage	Net Liabilit
3A Steel 5%	0	0	0	15.00%	
3B Steel 5%	0	0	0	25.00%	
3C Steel 10%	0	0	0	25.00%	
4A Concrete 5%	0	0	0	20.00%	
4A Concrete 5%	0	0	0	35.00%	
4C Concrete 10 %	0	0	0	50.00%	
4D Concrete 10 %	0	0	0	45.00%	
5A Mixed 5%	17,505	4,376	6,289	25.00%	1,57
	17,505	4,370	0,209	20.00%	1,57

0			Oolullii S	Oolulliil 4	Column 5	Oolullii 0
arthquake class a	and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Ir	nstructions)	Direct	Direct	Liability Net	PML	PML on
		Liability	PML	of Reinsurance	Percentage	Net Liability
					15.0004	
3A Steel	5%	0	0	0	15.00%	(
3B Steel	5%	0	0	0	25.00%	
3C Steel	10%	0	0	0	25.00%	
4A Concrete	5%	0	0	0	20.00%	
4B Concrete	5%	0	0	0	35.00%	
4C Concrete	10 %	0	0	0	50.00%	
4D Concrete	10 %	0	0	0	45.00%	
5A Mixed	5%	17,505	4,376	6,289	25.00%	1,57
5B Mixed	10%	0	0	0	60.00%	
5C Mixed	10%	0	0	0	75.00%	
6 EQ resistive	5%	43,164	4,316	15,507	10.00%	1,55
	lasses not written at					
standard deduct		0	0	0	XXX	
Sub	o-Totals:	60,669	8,692	21,796	• .	3,12
Part III: Other typ	pes of risks:		Column 1	Column 2	Column 3	Column 4
			Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
			Liability	PML 0	of Reinsurance	e Net Liabilit
(1) Class 7 and (commercial inland Except	tions	325,123	149,752	68,444	34,48
(2) Commercial i	•	10113	9,350	325	9,692	28
	sumed: pools and associa	ations (e.a.	3,330	525	3,092	20
FAIR Plan, IF	•		288	149	268	12
	., earthquake, sprinkler le	akage)	2,375,795	151,261	878,195	43,09
.,	p-Totals:	go/	2,710,556	301,487	956,599	77,99
ZONE TOTALS			7,388,104	908,246	4,604,189	410,13
		age 13	,, -	,	, ,	-,
		(Primary Insura	nce)			
	Questionnalle	(i iiiiaiy iii3ula				

ZONE G COUNTIES: Amador, Butte, Calavera, Colusa, El Dorado, Glenn, Nevada, Placer Sacramento, San Joaquin, Stanislaus, Sutter, Tuolumne, Yolo, Yuba (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
rthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	20,628	91	20,313	1.75%	8
1A 1-4 Family 5%	548,075	21,026	284,573	1.00%	10,40
1A 1-4 Family 10%	176,974	2,988	153,613	0.63%	2.73
1B "Homeowners" - 1% or flat	0	0	0	1.75%	, -
1B "Homeowners" 5%	83,818	1,494	75,788	1.00%	1,49
1B "Homeowners" 10%	847,677	6,269	739,450	0.63%	5,69
1B "Homeowners" 15% & up	237,553	1,342	227,237	0.38%	1,31
1B "Homeowners" 15% "Mini"	4,893,441	20,498	4,745,290	0.19%	20,26
1B "Homeowners" "Wrap"	395	3	395	0.81%	
1C Wood Frame - small 5%	125,717	3,408	94,956	3.00%	2,75
1D Wood - other 5%	242,958	45,638	116,621	10.00%	22,74
1E Mobile Homes 2%	544,191	26,962	540,366	5.00%	26,76
2A Metal - small 5%	58,514	615	4,700	2.00%	24
2B Metal - other 5%	41,929	8,454	14,697	10.00%	4,59
3A Steel 5%	178,081	29,355	60,100	15.00%	14,43
3B Steel 5%	99,048	72,256	54,150	25.00%	25,63
3C Steel 10%	159,039	39,762	57,761	25.00%	14,43
4A Concrete 5%	172,651	59,396	94,185	20.00%	45,17
4B Concrete 5%	52,217	38,196	28,342	35.00%	15,37
4C Concrete 10 %	169,344	84,697	57,672	50.00%	28,86
4D Concrete 10 %	7,210	3,332	5,210	45.00%	2,38
5A Mixed 5%	960,057	489,713	615,380	25.00%	322,85
5B Mixed 10%	15,647	11,068	9,625	60.00%	6,11
5C Mixed 10%	139,896	97,580	45,100	75.00%	83,20
6 EQ resistive 5%	0	0	0	10.00%	
Risks in above classes not written at					
standard deductible	4,932,303	596,994	4,131,022	XXX	238,20
Sub-Totals:	14,707,363	1,661,138	12,176,545		895,78
Part II: Insurance on structures of over 8	<u>3 stories:</u>				
Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
rthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on

(000 11		Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel	5%	20,000	20,000	3,000	15.00%	3,000
3B Steel	5%	0	0	0	25.00%	(
3C Steel	10%	0	0	0	25.00%	(
4A Concrete	5%	22,000	22,000	10,500	20.00%	10,500
4B Concrete	5%	8,750	8,750	3,000	35.00%	3,000
4C Concrete	10 %	0	0	0	50.00%	
4D Concrete	10 %	0	0	0	45.00%	(
5A Mixed	5%	37,862	9,465	12,867	25.00%	3,21
5B Mixed	10%	0	0	0	60.00%	(
5C Mixed	10%	0	0	0	75.00%	
6 EQ resistive	5%	93,358	9,335	31,727	10.00%	3,17
Risks in above c	lasses not written at	t				
standard deduct	ible	14,500	13,676	6,573	xxx	6,28
Sub-	Totals:	196,470	83,226	67,667		29,17

Part III: Other types of risks:	Column 1	Column 2	Column 3	Column 4
	Aggregate	Aggregate	Aggregate	Estimated
	Direct	Direct	Liability Net	PML on
	Liability	PML	of Reinsurance	Net Liability
(1) Class 7 and commencial inland Eventions	442.200	100 101	402.042	50.455
Class 7 and commercial inland Exceptions	443,290	180,191	103,042	50,155
(2) Commercial inland addenda	32,388	1,901	29,663	1,829
(3) Liabilities assumed: pools and associations (e.g.,				
FAIR Plan, IRI)	46,700	5,809	5,947	4,150
(4) All other (e.g., earthquake, sprinkler leakage)	5,765,289	373,650	2,666,484	83,112
(5) 100% of amounts for over 8 stories: Carson City				
and County, plus Douglas and Washoe counties,				
all in Nevada:	0	0	0	0
Sub-Totals:	6,287,667	561,551	2,805,136	139,247
ZONE TOTALS	21,191,499	2,305,914	15,049,348	1,064,210
Dogo 14				

Page 14

Questionnaire (Primary Insurance)

ZONE H COUNTIES: Lassen, Modoc, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabili
1A 1-4 Family-1% or flat	2,853	22	2,807	2.50%	1
1A 1-4 Family 5%	14,157	295	8,707	1.50%	29
- 3		557	,		49
5	27,253		24,247	0.88%	48
1B "Homeowners" - 1% or flat	0	0	0	2.50%	
1B "Homeowners" 5%	5,741	124	5,741	1.50%	12
1B "Homeowners" 10%	121,235	877	105,270	0.88%	84
1B "Homeowners" 15% & up	44,055	264	38,991	0.50%	24
1B "Homeowners" 15% "Mini"	608,710	3,532	592,498	0.25%	3,49
1B "Homeowners" "Wrap"	0	0	0	1.25%	
1C Wood Frame - small 5%	12,237	314	11,227	3.00%	28
1D Wood - other 5%	25,069	2,716	9,651	10.00%	99
1E Mobile Homes 2%	136,164	6,797	136,010	5.00%	6,79
2A Metal - small 5%	85,000	900	81,305	2.00%	63
2B Metal - other 5%	1,257	125	638	10.00%	6
3A Steel 5%	5,481	822	2,872	15.00%	43
3B Steel 5%	1,000	1,000	1,000	25.00%	1,00
3C Steel 10%	16,043	4,010	8,140	25.00%	2,03
					,
4A Concrete 5%	5,000	1,000	5,000	20.00%	1,00
4B Concrete 5%	16,055	5,619	7,228	35.00%	2,53
4C Concrete 10 %	16,477	8,238	8,360	50.00%	4,18
4D Concrete 10 %	0	0	0	45.00%	
5A Mixed 5%	30,503	12,110	20,694	25.00%	5,06
5B Mixed 10%	5,016	2,292	882	60.00%	85
5C Mixed 10%	13,015	9,760	6,619	75.00%	4,96
6 EQ resistive 5%	0	0	0	10.00%	
Risks in above classes not written at	-	-			-
standard deductible	231,674	49,348	82,988	xxx	23,96
Sub-Totals:	1,423,995	110,722	1,160,874		60,28
Part II: Insurance on structures of over 8					
Column 1	Column 2	Column 3	Column 4	Column 5 Minimum	
Column 1 arthquake class and standard deductible	Column 2 Aggregate	Aggregate	Aggregate	Minimum	Estimated
Column 1	Column 2				Estimated PML on
Column 1 arthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct	Aggregate Direct PML	Aggregate Liability Net	Minimum PML Percentage	Estimated PML on
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5%	Column 2 Aggregate Direct Liability	Aggregate Direct PML 0	Aggregate Liability Net of Reinsurance	Minimum PML Percentage 15.00%	Estimated PML on
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5%	Column 2 Aggregate Direct Liability 0 0	Aggregate Direct PML 0 0	Aggregate Liability Net of Reinsurance 0 0	Minimum PML Percentage 15.00% 25.00%	Estimated PML on
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5%	Column 2 Aggregate Direct Liability	Aggregate Direct PML 0	Aggregate Liability Net of Reinsurance	Minimum PML Percentage 15.00%	Estimated PML on
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5%	Column 2 Aggregate Direct Liability 0 0	Aggregate Direct PML 0 0	Aggregate Liability Net of Reinsurance 0 0	Minimum PML Percentage 15.00% 25.00%	Estimated PML on
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10%	Column 2 Aggregate Direct Liability 0 0	Aggregate Direct PML 0 0	Aggregate Liability Net of Reinsurance 0 0 0	Minimum PML Percentage 15.00% 25.00%	Estimated PML on
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5%	Column 2 Aggregate Direct Liability 0 0 0	Aggregate Direct PML 0 0 0 0	Aggregate Liability Net of Reinsurance 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 20.00%	Estimated PML on
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5%	Column 2 Aggregate Direct Liability 0 0 0 0 0	Aggregate Direct PML 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 20.00% 35.00%	Estimated PML on
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 %	Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 0 0	Aggregate Direct PML 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 20.00% 35.00%	Estimated PML on Net Liabili
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 %	Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 0 0 0 0	Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 20.00% 35.00% 50.00% 45.00%	Estimated PML on Net Liabili
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 10 % 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10%	Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 0 0 0 0 0 0 0 7,281	Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00%	Estimated PML on Net Liabili
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10%	Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 7,281 0 0 0	Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00%	Estimated PML on Net Liabili
Column 1arthquake class and standard deductible (See Instructions)3A Steel5%3B Steel5%3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10 %5A Mixed5%5B Mixed10%5C Mixed10%5C Mixed10%5C Mixed5%	Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00%	Estimated PML on Net Liabili
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10%	Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 7,281 0 0 0	Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00%	Estimated PML on Net Liabili
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10 % 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at	Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 7,281 0 0 0 0 9,707	Aggregate Direct PML 0 0 0 0 0 0 0 1,820 1,820 0 0 970	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 3,694 0 0 0 4,925	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 60.00% 75.00% 10.00%	Estimated PML on Net Liabili
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals:	Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 7,281 0 0 0 9,707	Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00%	Estimated PML on Net Liabili 92 92 45
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4D Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible	Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 7,281 0 0 0 9,707	Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3	Estimated PML on Net Liabilit
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals:	Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 7,281 0 0 0 9,707	Aggregate Direct PML 0 0 0 0 0 0 0 0 1,820 0 0 1,820 0 0 0 2,790 Column 1 Aggregate	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate	Estimated PML on Net Liabilit
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals:	Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 7,281 0 0 0 9,707	Aggregate Direct PML 0 0 0 0 0 0 0 0 1,820 0 1,820 0 0 0 2,790 Column 1 Aggregate Direct	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 3,694 0 0 0 3,694 0 0 0 4,925 0 0 8,619 Column 2 Aggregate Direct	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net	Estimated PML on Net Liabilit
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals:	Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 7,281 0 0 0 9,707	Aggregate Direct PML 0 0 0 0 0 0 0 0 1,820 0 0 1,820 0 0 0 2,790 Column 1 Aggregate	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate	Estimated PML on Net Liabilit
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4D Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks:	Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 16,988	Aggregate Direct PML 0 0 0 0 0 0 0 1,820 0 0 1,820 0 0 0 970 0 2,790 Column 1 Aggregate Direct Liability	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 3,694 0 0 3,694 0 0 4,925 0 0 4,925 0 0 8,619 Column 2 Aggregate Direct PML	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance	Estimated PML on Net Liabilit 92 92 45 1,41 Column 4 Estimated PML on Net Liabilit
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 5C Mixed 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except	Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 16,988	Aggregate Direct PML 0 0 0 0 0 0 1,820 0 1,820 0 0 1,820 0 0 2,790 Column 1 Aggregate Direct Liability 67,130	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 3,694 0 0 3,694 0 0 4,925 0 0 4,925 0 0 8,619 Column 2 Aggregate Direct PML 36,143	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 26,859	Estimated PML on Net Liabilit
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Excert (2) Commercial inland addenda	Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 16,988 ptions	Aggregate Direct PML 0 0 0 0 0 0 0 1,820 0 0 1,820 0 0 0 970 0 2,790 Column 1 Aggregate Direct Liability	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 3,694 0 0 3,694 0 0 4,925 0 0 4,925 0 0 8,619 Column 2 Aggregate Direct PML	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance	Estimated PML on Net Liabilit
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exception (2) Commercial inland addenda (3) Liabilities assumed: pools and assoce	Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 16,988 ptions	Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 25.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 26,859 6,681	Estimated PML on Net Liabilit 92 92 48 1,41 Column 4 Estimated PML on Net Liabilit 13,91 21
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Excert (2) Commercial inland addenda	Column 2 Aggregate Direct Liability 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 16,988 ptions	Aggregate Direct PML 0 0 0 0 0 0 1,820 0 1,820 0 0 0 970 2,790 Column 1 Aggregate Direct Liability 67,130 5,971	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 3,694 0 0 0 3,694 0 0 0 4,925 0 0 4,925 0 0 8,619 Column 2 Aggregate Direct PML 36,143 225	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 26,859 6,681	Estimated PML on Net Liabilit 92 92 48 1,41 Column 4 Estimated PML on Net Liabilit 13,91 21
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exception (2) Commercial inland addenda (3) Liabilities assumed: pools and assoce	Column 2 Aggregate Direct Liability 0 0 0 0 0 7,281 0 0 7,281 0 0 9,707 0 16,988	Aggregate Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 25.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 26,859 6,681	Estimatec PML on Net Liabilit 92 92 49 1,41 Column 4 Estimatec PML on Net Liabilit 13,91 21
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4B Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exception (2) Commercial inland addenda (3) Liabilities assumed: pools and assoce FAIR Plan, IRI)	Column 2 Aggregate Direct Liability 0 0 0 0 0 7,281 0 0 7,281 0 0 9,707 0 16,988	Aggregate Direct PML 0 0 0 0 0 0 1,820 0 1,820 0 0 0 970 2,790 Column 1 Aggregate Direct Liability 67,130 5,971	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 3,694 0 0 0 3,694 0 0 0 4,925 0 0 4,925 0 0 8,619 Column 2 Aggregate Direct PML 36,143 225	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 26,859 6,681	Net Liabilit
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exception (2) Commercial inland addenda (3) Liabilities assumed: pools and assoce FAIR Plan, IRI) (4) All other (e.g., earthquake, sprinkler	Column 2 Aggregate Direct Liability 0 0 0 0 0 7,281 0 0 7,281 0 0 9,707 0 16,988	Aggregate Direct PML 0 0 0 0 0 0 0 1,820 0 0 1,820 0 0 0 2,790 Column 1 Aggregate Direct Liability 67,130 5,971	Aggregate Liability Net of Reinsurance 0 0 0 0 0 0 0 0 3,694 0 0 3,694 0 0 0 4,925 0 0 4,925 0 0 8,619 Column 2 Aggregate Direct PML 36,143 225 28,531	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 26,859 6,681	Estimatec PML on Net Liabilit 92 92 49 1,41 Column 4 Estimatec PML on Net Liabilit 13,91 21 2 3,52

Page 15 Questionnaire (Primary Insurance)

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE Form "A" - Primary Business -- TOTAL

As of December 31, 1999

Data Entry Worksheet (Enter Data from Responses to Questionnaires)

NAIC C Count:	OMPANY OR GRO	UP CODE:	All Co's	Surplus =	139,077,829	< 1,000
oount.		(1)	(2)	(3)	(4)	(5) Estimated Net
Zone	Area	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount	PML Amount Limited by Catastrophe Reinsurance
А	San Francisco	115,180,388	10,321,409	85,815,240	3,688,270	2,565,205
В	Los Angeles/					
	Orange County	174,352,047	14,769,035	128,765,202	5,334,139	3,782,914
С	Santa Barbara	39,307,864	2,881,643	29,649,656	1,076,826	778,338
D	San Diego	38,013,487	3,249,457	28,703,388	1,110,538	710,024
Е	South-East	45,329,525	3,843,343	34,117,465	1,395,748	910,557
F	Central	10,889,895	886,461	7,288,197	336,060	285,884
G	North-Central	23,040,230	2,396,629	15,108,668	756,567	528,912
Н	North	3,009,962	291,409	2,204,325	114,994	114,258
						SUM from Total

All Co's	CALIFO	RNIA EARTHQUAK	E LIABILITY QUESTIC	DNNAIRE	
			rimary Business		
		As of Dece	mber 31, 1999		
(1) Premiums earned (all zones co	ombined) - 1999 (00	00's omitted)			
(a) Direct premiums e	earned	25,680,225			
(b) Assumed premiur	ns earned	371,741			
(c) Ceded premiums	earned	(12,366,750)			
(2) Estimated PML on aggregate	ceded liability (othe	r than catastrophe o	coverage)		
Estimated PML cede	d to:	Zone A	Zone B		
U.S. Reinsurers - CA	licensed	4,092,163	4,568,234		
U.S. Reinsurers - nor	n CA	226,292	184,197		
Lloyd's of London		1,071,283	1,361,581		
Other U.K.		301,378	404,471		
Western Europe		594,673	604,660		
All Other		301,003	569,852		
Totals		6,586,792	7,692,995		
(3) Amounts recoverable from cat	astrophe reinsurand	<u>ce</u>			
Amounts recoverable	from:	Zone A	Zone B		
U.S. Reinsurers - CA	licensed	458,672	585,750		
U.S. Reinsurers - nor		54,389	34,284		
Lloyd's of London		444,553	463,992		
Other U.K.		166,228	187,341		
Western Europe		249,478	258,677		
All Other		341,822	355,453		
Totals		1,715,141	1,885,497		
(4) Were most of your per risk trea limitation?	aties (on exposures	ceded) in effect du	ring 2000 subject to ar	n occurrence or per ev	ent
	Yes		No		
	<u>California Ea</u>	arthquake Authority	(CEA) Interrogatory		
(1) Was your company a member	of the CEA?	Yes		No	
(2) If so, how many CEA policies t	hat your company i	ssued were outstar	ding at the end of the	year?	1,779,131
What was the total liability (exp	osure or Coverage	A) on these policies	3?	246,072,254,121	

SUBZONE A-1 COUNTIES: San Francisco and San Mateo (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

	Column 3	Column 4	Column 5	Column 6
Aggregate	Aggregate	Aggregate	Minimum	Estimated
Direct	Direct	Liability Net	PML	PML on
Liability	PML	of Reinsurance	Percentage	Net Liability
60,875	4,946	58,750	6.75%	4,902
885,754	43,937	145,143	3.63%	11,635
606,030	17,336	420,670	2.13%	14,917
0	0	0	6.75%	C
579,441	17,610	575,277	3.63%	17,458
465,211	9,492	404,919	2.13%	8,292
327,780	5,055	300,538	1.38%	4,686
10,495,569	135,158	10,115,474	0.69%	132,534
441	13	441	2.94%	13
2,505,136	96,662	2,405,545	3.00%	94,306
1,266,613	141,824	1,010,341	10.00%	75,866
30,784	1,493	30,386	5.00%	1,48
20,805	458	4,128	2.00%	396
26,576	7,759	10,863	10.00%	4,24
443,462	65,463	259,192	15.00%	29,665
422,311	110,429	269,954	25.00%	24,71
143,891	38,544	34,157	25.00%	10,556
286,405	84,784	99,505	20.00%	22,334
128,374	49,257	88,625	35.00%	14,210
150,291	77,860	24,641	50.00%	12,04
82,226	12,941	75,047	45.00%	9,96
833,529	191,041	510,210	25.00%	73,933
10,970	7,438	8,706	60.00%	4,99
133,061	84,651	43,081	75.00%	17,583
128,145	83,183	35,794	10.00%	25,07
2 701 309	666 135	1 486 285	XXX	226,432
, ,	,	, ,	7000	842,23
	60,875 885,754 606,030 0 579,441 465,211 327,780 10,495,569 441 2,505,136 1,266,613 30,784 20,805 26,576 443,462 422,311 143,891 286,405 128,374 150,291 82,226 833,529 10,970 133,061	60,875 4,946 885,754 43,937 606,030 17,336 0 0 579,441 17,610 465,211 9,492 327,780 5,055 10,495,569 135,158 441 13 2,505,136 96,662 1,266,613 141,824 30,784 1,493 20,805 458 26,576 7,759 443,462 65,463 422,311 110,429 143,891 38,544 286,405 84,784 128,374 49,257 150,291 77,860 82,226 12,941 833,529 191,041 10,970 7,438 133,061 84,651 128,145 83,183 2,701,309 666,135	$\begin{array}{c c c c c c c c c c c c c c c c c c c $	60,875 4,946 58,750 6.75% 885,754 43,937 145,143 3.63% 606,030 17,336 420,670 2.13% 0 0 0 6.75% 579,441 17,610 575,277 3.63% 465,211 9,492 404,919 2.13% 327,780 5,055 300,538 1.38% 10,495,569 135,158 10,115,474 0.69% 441 13 441 2.94% 2,505,136 96,662 2,405,545 3.00% 1,266,613 141,824 1,010,341 10.00% 30,784 1,493 30,386 5.00% 20,805 458 4,128 2.00% 26,576 7,759 10,863 10.00% 443,462 65,463 259,192 15.00% 443,891 38,544 34,157 25.00% 143,891 38,544 34,157 25.00% 143,891 38,544 34,157 25.00

		Liability		orritonitoarantee	i oloollago	
3A Steel	5%	312,513	74,032	163,110	15.00%	33,028
3B Steel	5%	437,625	129,463	215,718	25.00%	22,917
3C Steel	10%	0	0	0	25.00%	0
4A Concrete	5%	381,176	154,868	133,861	20.00%	26,998
4B Concrete	5%	38,404	17,918	12,046	35.00%	4,926
4C Concrete	10 %	4,560	1,030	4,560	50.00%	2,280
4D Concrete	10 %	36,561	11,468	10,302	45.00%	3,100
5A Mixed	5%	113,764	65,143	14,601	25.00%	6,844
5B Mixed	10%	0	0	0	60.00%	0
5C Mixed	10%	76	18	76	75.00%	18
6 EQ resistive	5%	91,450	12,802	19,036	10.00%	3,515
Risks in above c	lasses not written at					-
standard deduct	ible	401,124	155,881	164,124	XXX	44,112
Su	b-Totals:	1,817,253	622,623	737,434		147,738
					-	
Part III: Other typ	<u>bes of risks:</u>		Column 1	Column 2	Column 3	Column 4
			Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
			Liability	PML	of Reinsurance	Net Liability
					-	-
(1) Class 7 and o	commercial inland Excepti	ons	713,116	224,673	83,007	37,282
(2) Commercial i			168,323	24,547	54,412	5,793
()	sumed: pools and associa	tions (e.g.,	-		-	-
FAIR Plan, IF	/		2	0	2	0
(4) All other (e.g	., earthquake, sprinkler lea	akage)	6,212,665	574,717	2,353,733	137,090
Su	b-Totals:		7,094,106	823,937	2,491,153	180,165
70			21 646 247	2 400 000	24 646 202	4 470 400
20	NE TOTALS		31,646,347	3,400,029	21,646,260	1,170,139

SUBZONE A-2 COUNTIES: Alameda and Contra Costa (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	41.100	773	38.917	6.75%	73
1A 1-4 Family 5%	1,025,573	58,282	280,714	3.63%	21,61
1A 1-4 Family 10%	693,117	22,810	528,851	2.13%	20,69
1B "Homeowners" - 1% or flat	0	0	0	6.75%	
1B "Homeowners" 5%	743,836	23,359	743,504	3.63%	23,34
1B "Homeowners" 10%	872,764	27,933	811,107	2.13%	26,43
1B "Homeowners" 15% & up	595,037	8,159	514,591	1.38%	7,06
1B "Homeowners" 15% "Mini"	13,771,276	167,823	13,319,102	0.69%	164,35
1B "Homeowners" "Wrap"	290	9	290	2.94%	
1C Wood Frame - small 5%	6,045,184	40,643	5,383,552	3.00%	29,64
1D Wood - other 5%	552,695	56,479	341,130	10.00%	35,17
1E Mobile Homes 2%	136,018	6,801	135,995	5.00%	6,79
2A Metal - small 5%	38,956	5,188	12,338	2.00%	4,95
2B Metal - other 5%	14,400	3,189	9,571	10.00%	1,32
3A Steel 5%	250,401	56,586	157,679	15.00%	14,65
3B Steel 5%	251,445	67,968	152,849	25.00%	7,18
3C Steel 10%	61,964	20,587	16,209	25.00%	5,90
4A Concrete 5%	175,323	54,062	112,267	20.00%	18,96
4B Concrete 5%	188,888	38,394	147,686	35.00%	14,13
4C Concrete 10 %	135,729	34,920	82,401	50.00%	8,19
4D Concrete 10 %	22,768	2,786	21,381	45.00%	2,21
5A Mixed 5%	1,518,503	364,010	1,058,940	25.00%	148,67
5B Mixed 10%	23,514	9,426	18,479	60.00%	5,88
5C Mixed 10%	83,366	51,020	26,952	75.00%	13,46
6 EQ resistive 5%	115,145	85,154	34,694	10.00%	25,54
Risks in above classes not written at					
standard deductible	3,975,842	940,072	1,767,640	XXX	215,24
Sub-Totals:	31,333,134	2,146,432	25,716,839		822,23

C	olumn 1	Column 2	Column 3	Column 4	Column 5	Column 6
	and standard deductible Instructions)	Aggregate Direct	Aggregate Direct	Aggregate Liability Net	Minimum PML	Estimated PML on
		Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel	5%	52.237	36,246	20,389	15.00%	15,421
3B Steel	5%	86,430	24,251	53,879	25.00%	3,776
3C Steel	10%	0	0	00,079	25.00%	0,770
4A Concrete	5%	16,289	12,740	14,221	20.00%	3,172
4B Concrete	5%	1,437	15	1,437	35.00%	15
4C Concrete	10 %	0	0	0	50.00%	C
4D Concrete	10 %	8,106	62	8,056	45.00%	50
5A Mixed	5%	27,555	8,574	7,808	25.00%	975
5B Mixed	10%	0	0	0	60.00%	C
5C Mixed	10%	0	0	0	75.00%	C
6 EQ resistive	5%	32,543	3,254	7,646	10.00%	765
Risks in above cl	lasses not written at					
standard deducti	ble	39,436	12,737	21,211	XXX	709
Su	ıb-Totals:	264,033	97,879	134,647		24,883
Part III: Other typ	bes of risks:		Column 1	Column 2	Column 3	Column 4
			Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
			Liability	PML	of Reinsurance	e Net Liability
(1) Class 7 and c	commercial inland Exception	ns	508,938	264,620	105,212	61,745
(2) Commercial i	•	10	25,802	2,953	20,957	2,512
· · ·	umed: pools and association	ons (e.a.,	20,002	2,000	20,007	2,012
FAIR Plan, IR	•	(;;,	5,440	1,632	1,109	332
,	, earthquake, sprinkler leak	age)	4,525,370	359,756	2,324,264	102,236
.,	ib-Totals:	5-7	5,065,549	628,960	2,451,541	166,825
Z	ONE TOTALS		36,662,716	2,873,272	28,303,028	1,013,940
	Questionnaire	Primary Insurance	20)		. ,	. ,

SUBZONE A-3 COUNTIES: Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito, Santa Clara, Santa Cruz, Solono, Sonoma (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
rthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	86,517	1,655	79,411	6.75%	1,44
1A 1-4 Family 5%	1,570,074	71,518	367,970	3.63%	26,34
1A 1-4 Family 10%	1,453,399	40,377	1,117,531	2.13%	36,06
1B "Homeowners" - 1% or flat	100	7	0	6.75%	
1B "Homeowners" 5%	301,693	9,930	300,659	3.63%	9,89
1B "Homeowners" 10%	2,058,776	46,857	1,882,761	2.13%	43,19
1B "Homeowners" 15% & up	1,048,309	14,075	876,377	1.38%	11,75
1B "Homeowners" 15% "Mini"	26,524,098	335,748	25,915,213	0.69%	331,54
1B "Homeowners" "Wrap"	1,805	53	1,805	2.94%	5
1C Wood Frame - small 5%	7,922,105	182,529	6,772,389	3.00%	164,45
1D Wood - other 5%	1,139,735	305,926	702,851	10.00%	108,84
1E Mobile Homes 2%	683,244	34,161	681,905	5.00%	34,09
2A Metal - small 5%	165,337	14,961	73,628	2.00%	5,55
2B Metal - other 5%	42,022	6,605	28,571	10.00%	5,26
3A Steel 5%	551,479	94,547	283,514	15.00%	28,54
3B Steel 5%	433,816	174,992	258,782	25.00%	63,86
3C Steel 10%	260,124	67,649	81,940	25.00%	21,48
4A Concrete 5%	338,290	133,551	207,256	20.00%	28,83
4B Concrete 5%	312,511	90,882	166,772	35.00%	35,82
4C Concrete 10 %	270,129	140,001	76,533	50.00%	38,10
4D Concrete 10 %	53,628	16,332	42,092	45.00%	9,78
5A Mixed 5%	2,804,576	763,311	1,682,742	25.00%	199,29
5B Mixed 10%	47,096	17,228	42,500	60.00%	13,71
5C Mixed 10%	186,878	136,550	59,374	75.00%	41,17
6 EQ resistive 5%	1,000	1,000	1,000	10.00%	1,00
Risks in above classes not written at					
standard deductible	4,731,965	1,238,859	2,370,575	XXX	380,50
Sub-Totals:	52,988,705	3,939,303	44,074,150		1,640,64

	lumn 1	Column 2	Column 3	Column 4	Column 5	Column 6
thquake class a	nd standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See In	structions)	Direct	Direct	Liability Net	PML	PML on
		Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel	5%	7,463	4,445	3.606	15.00%	1.780
3B Steel	5%	115,757	43,020	52.974	25.00%	1,78
3C Steel	10%	0	0	0	25.00%	.,
4A Concrete	5%	37,351	19,738	5,953	20.00%	2,800
4B Concrete	5%	25,788	1,651	15,705	35.00%	1,08
4C Concrete	10 %	0	0	0	50.00%	
4D Concrete	10 %	0	0	0	45.00%	
5A Mixed	5%	123,962	30,392	35,780	25.00%	8,34
5B Mixed	10%	0	0	0	60.00%	
5C Mixed	10%	0	0	0	75.00%	
6 EQ resistive	5%	122,797	12,280	33,722	10.00%	3,37
Risks in above o	classes not written at					
standard deduct		12,296	10,631	3,946	XXX	2,28
Sub	-Totals:	445,414	122,157	151,686		21,63
Part III: Other ty	pes of risks:		Column 1	Column 2	Column 3	Column 4
Part III: Other ty	pes of risks:	-	Column 1 Aggregate	Column 2 Aggregate	Column 3 Aggregate	
Part III: Other ty	<u>pes of risks:</u>					
<u>Part III: Other ty</u>	<u>pes of risks:</u>	-	Aggregate	Aggregate Direct	Aggregate	Estimated PML on
	<u>pes of risks:</u> commercial inland Excep	- tions [Aggregate Direct	Aggregate Direct	Aggregate Liability Net	
	commercial inland Excep	tions	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated PML on e Net Liabilit 85,17
(1) Class 7 and (2) Commercial	commercial inland Excep		Aggregate Direct Liability 846,801	Aggregate Direct PML 0 432,194	Aggregate Liability Net of Reinsurance 167,498	Estimated PML on e Net Liabilit 85,17
(1) Class 7 and (2) Commercial	commercial inland Excep inland addenda sumed: pools and associ		Aggregate Direct Liability 846,801	Aggregate Direct PML 0 432,194	Aggregate Liability Net of Reinsurance 167,498	Estimated PML on Net Liabilit 85,17 3,94
(1) Class 7 and (2) Commercial (3) Liabilities as FAIR Plan, If	commercial inland Excep inland addenda sumed: pools and associ	ations (e.g.,	Aggregate Direct Liability 846,801 89,714	Aggregate Direct PML 0 432,194 6,115	Aggregate Liability Net of Reinsurance 167,498 66,041	Estimated PML on Net Liabilit
(1) Class 7 and (2) Commercial (3) Liabilities as: FAIR Plan, If (4) All other (e.g	commercial inland Excep inland addenda sumed: pools and associ RI)	ations (e.g.,	Aggregate Direct Liability 846,801 89,714	Aggregate Direct PML 432,194 6,115	Aggregate Liability Net of Reinsurance 167,498 66,041	Estimated PML on Net Liabilit 85,17 3,94
(1) Class 7 and (2) Commercial (3) Liabilities as FAIR Plan, If (4) All other (e.g Sub	commercial inland Excep inland addenda sumed: pools and associ २।) , earthquake, sprinkler lo	ations (e.g.,	Aggregate Direct Liability 846,801 89,714 1 8,057,325	Aggregate Direct PML 0 432,194 6,115 0 584,766	Aggregate Liability Net of Reinsurance 167,498 66,041 1 4,212,232	Estimated PML on Net Liabilit 85,17 3,94 158,65

Totals For Zone A Composite of Zones A-1 (page 2), A-2 (page 3), and A-3 (page 4) (In thousands of dollars)

	Aggregate	Aggregate	Aggregate	Estimate
	Direct	Direct	Liability Net	Net PML
	Liability	PML	of Reinsurance	Amount
(1) 100% of sub-totals (p. 2, Part I)	22,734,988	1,953,469	18,417,673	842,23
50% of sub-totals (p. 3, Part I)	15,666,567	1,073,216	12,858,420	411,11
100% of sub-totals (p. 4, Part I)	52,988,705	3,939,303	44,074,150	1,640,64
Totals	91,390,260	6,965,989	75,350,243	2,893,99
OR		-,,	,,	_,,.
(2) 50% of sub-totals (p. 2, Part I)	11,367,494	976,735	9,208,836	421,11
100% of sub-totals (p. 3, Part I)	31,333,134	2,146,432	25,716,839	822,23
100% of sub-totals (p. 4, Part I)	52,988,705	3,939,303	44,074,150	1,640,64
Totals	95,689,333	7,062,470	78,999,826	2,883,99
PLUS				
(3) 100% of sub-totals (p. 2, Part II)	1,817,253	622,623	737,434	147,73
100% of sub-totals (p. 3, Part II)	264,033	97,879	134,647	24,88
100% of sub-totals (p. 4, Part II)	445,414	122,157	151,686	21,63
Totals	2,526,700	842,659	1,023,767	194,26
PLUS				
(4) 33% of sub-totals (p. 14, Part II)	109,931	36,790	52,763	5,24
(5) Greater of (1) or (2) (with respect				
to net PML) plus (3) and (4)	94,026,891	7,845,437	76,426,773	3,093,49
(6) Sub-totals for Other Types of Risks				
(p. 2, Part III)	7,094,106	823,937	2,491,153	180,16
(p. 3, Part III)	5,065,549	628,960	2,451,541	166,82
(p. 4, Part III)	8,993,841	1,023,075	4,445,772	247,78
Totals	21,153,496	2,475,972	9,388,466	594,77
(7) Totals for Zone A ((5) plus (6))				

Page 5 Questionnaire (Primary Insurance)

SUBZONE B-1: Los Angeles County west of Interstate 5 and south of Mulholland Drive (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
1A 1-4 Family-1% or flat	69,644	1,066	66,827	5.75%	1,002
1A 1-4 Family 5%	2,554,260	108,653	482,485	3.00%	43,17
1A 1-4 Family 10%	3,881,547	67,929	3,183,982	1.63%	58,27
1B "Homeowners" - 1% or flat	0	0	0	5.75%	
1B "Homeowners" 5%	802,619	24,066	799,016	3.00%	23,95
1B "Homeowners" 10%	842,107	24,914	785,593	1.63%	23,76
1B "Homeowners" 15% & up	1,047,668	12,734	855,670	1.00%	10,66
1B "Homeowners" 15% "Mini"	30,020,420	265,093	29,612,756	0.50%	263,05
1B "Homeowners" "Wrap"	702	18	702	2.50%	1
1C Wood Frame - small 5%	7,277,767	110,308	6,053,503	3.00%	85,00
1D Wood - other 5%	2,601,998	167,706	1,251,157	10.00%	90,07
1E Mobile Homes 2%	88,561	4,427	84,009	5.00%	4,20
2A Metal - small 5%	140,860	7,044	93,543	2.00%	19,90
2B Metal - other 5%	43,517	3,883	25,316	10.00%	2,28
3A Steel 5%	696,187	202,136	407,827	15.00%	74,52
3B Steel 5%	676,140	270,531	361,672	25.00%	86,14
3C Steel 10%	235,825	58,518	68,080	25.00%	16,43
4A Concrete 5%	509,622	187,416	267,212	20.00%	63,22
4B Concrete 5%	390,741	138,198	272,803	35.00%	63,61
4C Concrete 10 %	281,280	127,655	86,213	50.00%	31,38
4D Concrete 10 %	63,479	16,539	47,805	45.00%	6,70
5A Mixed 5%	2,594,478	905,968	1,308,236	25.00%	266,44
5B Mixed 10%	32,486	20,437	27,946	60.00%	16,18
5C Mixed 10%	239,404	160,849	73,714	75.00%	39,18
6 EQ resistive 5%	77,235	49,896	24,373	10.00%	15,56
Risks in above classes not written at					
standard deductible	8,839,387	2,217,998	3,964,894	XXX	765,36
Sub-Totals:	64,007,934	5,153,983	50,205,335		2,070,14

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel 5%	371,100	143,312	193,739	15.00%	43,326
3B Steel 5%	448.887	196,245	265.610	25.00%	48,495
3C Steel 10%	453	113	453	25.00%	11;
4A Concrete 5%	357,424	163,746	209,958	20.00%	55,738
4B Concrete 5%	42,550	25,000	16,920	35.00%	8,393
4C Concrete 10 %	3,014	1,521	275	50.00%	139
4D Concrete 10 %	18,311	1,406	15,069	45.00%	30
5A Mixed 5%	36,294	26,491	11,701	25.00%	10,089
5B Mixed 10%	62,242	15,560	13,770	60.00%	3,443
5C Mixed 10%	176	44	176	75.00%	4
6 EQ resistive 5%	111,350	21,710	23,210	10.00%	3,378
Risks in above classes not written at				_	
standard deductible	401,385	190,175	170,051	XXX	52,473
Sub-Totals:	1,853,186	785,323	920,932		225,932
Part III: Other types of risks:		Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		Direct	Direct	Liability Net	PML on
		Liability	PML	of Reinsurance	Net Liability
(1) Class 7 and commercial inland Exception	ons	1,156,297	287,183	183,291	67,38
(2) Commercial inland addenda		353,659	29,508	154,153	17,25
(3) Liabilities assumed: pools and associat	ions (e.g.,			-	
FAIR Plan, IRI)		32	0	32	
(4) All other (e.g., earthquake, sprinkler lea	ikage)	19,541,241	1,038,802	11,254,660	356,70
Sub-Totals:		21,051,228	1,355,493	11,592,136	441,33
ZONE TOTALS		86,912,348	7,294,800	62,718,403	2,737,41
Questionnaire	(Primary Insura	nce)			

SUBZONE B-2: Remainder of Los Angeles County not part of Subzone B-1 (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	68.823	1.318	61.161	5.75%	1.09
1A 1-4 Family 5%	2,070,912	83,550	400,881	3.00%	29,09
1A 1-4 Family 10%	3,652,076	70,000	3,234,397	1.63%	64,64
1B "Homeowners" - 1% or flat	250	14	0	5.75%	,
1B "Homeowners" 5%	322,348	9,511	316,936	3.00%	9,46
1B "Homeowners" 10%	1,351,906	32,270	1,238,220	1.63%	30,10
1B "Homeowners" 15% & up	1,678,179	17,913	1,297,082	1.00%	14,10
1B "Homeowners" 15% "Mini"	34,956,020	323,062	34,819,354	0.50%	322,37
1B "Homeowners" "Wrap"	575	14	575	2.50%	1
1C Wood Frame - small 5%	6,865,990	92,462	5,016,403	3.00%	55,16
1D Wood - other 5%	1,989,554	133,617	828,871	10.00%	61,83
1E Mobile Homes 2%	394,310	19,715	394,268	5.00%	19,71
2A Metal - small 5%	130,886	3,986	97,621	2.00%	17,07
2B Metal - other 5%	216,500	22,037	69,146	10.00%	6,98
3A Steel 5%	454,493	129,304	283,489	15.00%	35,63
3B Steel 5%	587,478	168,625	338,081	25.00%	56,00
3C Steel 10%	308,508	63,594	136,851	25.00%	19,83
4A Concrete 5%	436,501	154,450	205,748	20.00%	41,84
4B Concrete 5%	222,696	80,772	146,441	35.00%	25,02
4C Concrete 10 %	41,653	25,848	7,150	50.00%	2,56
4D Concrete 10 %	68,545	14,898	60,051	45.00%	9,17
5A Mixed 5%	2,547,734	765,172	1,346,259	25.00%	263,04
5B Mixed 10%	38,837	20,829	18,111	60.00%	7,08
5C Mixed 10%	271,407	157,191	122,837	75.00%	46,34
6 EQ resistive 5%	69,165	46,635	21,153	10.00%	14,02
Risks in above classes not written at					
standard deductible	6,644,348	1,341,272	4,021,722	XXX	415,14
Sub-Totals:	65,389,694	3,778,061	54,482,809		1,567,39

	umn 1	Column 2	Column 3	Column 4	Column 5	Column 6
	nd standard deductible structions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
-						
3A Steel	5%	199,014	63,982	136,765	15.00%	30,645
3B Steel	5%	168,608	54,825	130,278	25.00%	25,94
3C Steel	10%	0	0	0	25.00%	(
4A Concrete	5%	80,040	42,760	29,632	20.00%	6,62
4B Concrete	5%	11,763	3,764	7,108	35.00%	2,30
4C Concrete	10 %	8,517	0	8,517	50.00%	
4D Concrete	10 %	3,385	189	3,274	45.00%	15
5A Mixed	5%	69,893	14,786	17,502	25.00%	3,31
5B Mixed	10%	0	0	0	60.00%	
5C Mixed	10%	6,248	4,686	1,382	75.00%	1,03
6 EQ resistive	5%	177,757	17,776	39,326	10.00%	3,93
Risks in above cl	asses not written at				_	
standard deductil	ble	121,060	39,946	68,656	XXX	17,99
Sub	-Totals:	846,285	242,714	442,440		91,94
Part III: Other typ	es of risks:		Column 1	Column 2	Column 3	Column 4
			Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
			Liability	PML	of Reinsurance	Net Liabilit
(1) Class 7 and c	ommercial inland Excepti	ions	676,450	415,809	156,524	96,14
(2) Commercial in	nland addenda		192,395	50,841	83,280	11,30
(3) Liabilities ass	umed: pools and associa	tions (e.g.,			-	
FAIR Plan, IR	1)		16	0	16	
(4) All other (e.g.	, earthquake, sprinkler lea	akage)	3,616,513	640,247	1,306,086	121,29
Sub	-Totals:		4,485,374	1,106,897	1,545,906	228,73
ZO	NE TOTALS		70,721,353	5,127,672	56,471,154	1,888,07
	Questionnaire	(Primary Insura	nce)			

SUBZONE B-3: Orange County (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
1A 1-4 Family-1% or flat	50,986	956	45,625	5.75%	668
1A 1-4 Family 5%	989,379	57,096	210,768	3.00%	18,986
1A 1-4 Family 10%	1,002,946	24,069	843,393	1.63%	20,84
1B "Homeowners" - 1% or flat	0	0	0	5.75%	(
1B "Homeowners" 5%	296,027	8,873	295,954	3.00%	8,87
1B "Homeowners" 10%	1,067,453	18,863	859,849	1.63%	15,484
1B "Homeowners" 15% & up	817,587	9,742	584,417	1.00%	7,48
1B "Homeowners" 15% "Mini"	21,655,012	211,045	21,426,068	0.50%	209,900
1B "Homeowners" "Wrap"	1,760	44	1,760	2.50%	44
1C Wood Frame - small 5%	4,908,250	89,268	2,613,175	3.00%	42,50
1D Wood - other 5%	513,510	74,825	271,029	10.00%	32,48
1E Mobile Homes 2%	336,504	16,824	336,487	5.00%	16,824
2A Metal - small 5%	74,651	6,644	46,758	2.00%	7,49
2B Metal - other 5%	40,968	6,797	24,038	10.00%	4,654
3A Steel 5%	396,311	119,310	251,530	15.00%	54,08
3B Steel 5%	390,886	149,446	247,015	25.00%	35,736
3C Steel 10%	50,460	13,017	16,019	25.00%	4,363
4A Concrete 5%	306,353	135,479	148,520	20.00%	58,14
4B Concrete 5%	299,237	72,754	120,074	35.00%	24,28
4C Concrete 10 %	76,524	28,591	32,829	50.00%	6,13
4D Concrete 10 %	30,308	3,885	27,256	45.00%	1,034
5A Mixed 5%	1,914,989	641,929	1,040,439	25.00%	198,34
5B Mixed 10%	35,007	16,432	31,789	60.00%	14,489
5C Mixed 10%	59,406	39,232	33,640	75.00%	19,90
6 EQ resistive 5%	0	0	0	10.00%	
Risks in above classes not written at				_	
standard deductible	5,091,972	1,095,547	2,874,925	XXX	345,29
Sub-Totals:	40,406,486	2,840,668	32,383,357		1,148,069
Part II: Insurance on structures of over 8	stories:				
Column 1	Column 2	Column 3	Column 4	Column 5	Column 6

	lumn 1	Column 2	Column 3	Column 4	Column 5	Column 6
	nd standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See In	structions)	Direct	Direct	Liability Net	PML	PML on
		Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel	5%	77,071	49,363	36,405	15.00%	27,523
3B Steel	5%	142,619	61,327	103,219	25.00%	33,626
3C Steel	10%	0	0	0	25.00%	(
4A Concrete	5%	41,597	4,434	20,696	20.00%	1,980
4B Concrete	5%	8,575	7,641	2,450	35.00%	1,51
4C Concrete	10 %	0	0	0	50.00%	(
4D Concrete	10 %	0	0	0	45.00%	
5A Mixed	5%	24,496	9,847	5,138	25.00%	1,33
5B Mixed	10%	0	0	0	60.00%	
5C Mixed	10%	0	0	0	75.00%	
6 EQ resistive	5%	25,838	2,584	6,568	10.00%	65
Risks in above c	lasses not written at	-				
standard deducti	ible	72,907	41,413	25,605	XXX	9,38
Sub	-Totals:	393,103	176,609	200,081		76,01
Part III: Other typ	<u>bes of risks:</u>	_	Column 1	Column 2	Column 3	Column 4
		-	Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
			Liability	PML	of Reinsurance	e Net Liabilit
(1) Class 7 and o	commercial inland Excep	otions	712,080	357,867	96,659	57,01
(2) Commercial i	nland addenda		60,761	9,139	41,831	4,51
(3) Liabilities ass	sumed: pools and associ	ations (e.g.,				
FAIR Plan, IR	RI)	[1	0	1	
(4) All other (e.g.	., earthquake, sprinkler le	eakage)	7,337,156	770,816	3,768,434	180,72
Sub	-Totals:	-	8,109,997	1,137,822	3,906,925	242,24
ZO	NE TOTALS		48,909,587	4,155,099	36,490,363	1,466,33
	Questionnair	e (Primary Insura	ance)			

Totals For Zone B Composite of Zones B-1 (page 6), B-2 (page 7), and B-3 (page 8) (In thousands of dollars)

	Aggregate	Aggregate	Aggregate	Estimated
	Direct	Direct	Liability Net	Net PML
	Liability	PML	of Reinsurance	Amount
(1) 100% of sub-totals (p. 6, Part I)	64,007,934	5,153,983	50,205,335	2,070,147
50% of sub-totals (p. 7, Part I)	32,694,847	1,889,030	27,241,404	783,698
100% of sub-totals (p. 8, Part I)	40,406,486	2,840,668	32,383,357	1,148,069
Totals	137,109,267	9,883,681	109,830,097	4,001,914
OR				
(2) 50% of sub-totals (p. 6, Part I)	32,003,967	2,576,992	25,102,668	1,035,073
100% of sub-totals (p. 7, Part I)	65,389,694	3,778,061	54,482,809	1,567,397
100% of sub-totals (p. 8, Part I)	40,406,486	2,840,668	32,383,357	1,148,069
Totals	137,800,147	9,195,720	111,968,834	3,750,539
PLUS				
(3) 100% of sub-totals (p. 6, Part II)	1,853,186	785,323	920,932	225,932
100% of sub-totals (p. 7, Part II)	846,285	242,714	442,440	91,945
100% of sub-totals (p. 8, Part II)	393,103	176,609	200,081	76,016
Totals	3,092,574	1,204,646	1,563,453	393,893
PLUS				
(4) 50% of sub-totals (p. 10, Part II)	107,202	11,770	57,890	2,964
50% of sub-totals (p. 11, Part II)	396,405	68,725	268,796	23,050
Totals	503,607	80,495	326,686	26,014
(5) Greater of (1) or (2) (with respect				
to net PML) plus (3) and (4)	140,705,447	11,168,822	111,720,236	4,421,821
(6) Sub-totals for Other Types of Risks				
(p. 6, Part III)	21,051,228	1,355,493	11,592,136	441,335
(p. 7, Part III)	4,485,374	1,106,897	1,545,906	228,735
(p. 8, Part III)	8,109,997	1,137,822	3,906,925	242,248
Totals	33,646,600	3,600,213	17,044,967	912,318
(7) Totals for Zone B ((5) plus (6))				
(Enter here and on Page 1)	174,352,047	14,769,035	128,765,202	5,334,139

Page 9 Questionnaire (Primary Insurance)

ZONE C COUNTIES: Kern, San Luis Obispo, Santa Barbara, Ventura (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	77,017	1,120	68,687	6.13%	91
1A 1-4 Family 5%	1,100,927	36,072	234,044	3.13%	18,08
1A 1-4 Family 10%	1,568,464	27,347	1,461,526	1.75%	26,58
1B "Homeowners" - 1% or flat	125	8	0	6.13%	,
1B "Homeowners" 5%	481,001	14,501	480,842	3.13%	14,49
1B "Homeowners" 10%	1,090,677	17,568	1,007,015	1.75%	16,18
1B "Homeowners" 15% & up	791,015	9,094	594,590	1.13%	6,89
1B "Homeowners" 15% "Mini"	14,155,380	142,306	13,912,816	0.56%	140,94
1B "Homeowners" "Wrap"	1,410	36	1,410	2.56%	3
1C Wood Frame - small 5%	3,933,045	46,379	2,885,643	3.00%	25,03
1D Wood - other 5%	467,382	72,716	234,979	10.00%	33,99
1E Mobile Homes 2%	445,693	21,874	434,245	5.00%	21,67
2A Metal - small 5%	66,151	885	32,398	2.00%	1,22
2B Metal - other 5%	37,116	16,312	16,304	10.00%	6,84
3A Steel 5%	284,901	69,361	203,648	15.00%	15,78
3B Steel 5%	302,015	39,314	251,072	25.00%	5,21
3C Steel 10%	126,677	32,544	41,824	25.00%	10,90
4A Concrete 5%	220,461	49,426	139,052	20.00%	15,90
4B Concrete 5%	218,045	37,272	191,118	35.00%	12,78
4C Concrete 10 %	162,805	77,304	64,494	50.00%	21,99
4D Concrete 10 %	98,906	118	98,801	45.00%	7
5A Mixed 5%	2,156,198	341,424	1,625,881	25.00%	135,24
5B Mixed 10%	52,486	17,309	45,479	60.00%	14,53
5C Mixed 10%	113,696	78,722	44,093	75.00%	26,58
6 EQ resistive 5%	53,022	16,116	25,699	10.00%	5,83
Risks in above classes not written at	-				
standard deductible	2,796,452	483,101	1,565,960	XXX	137,19
Sub-Totals:	30,801,067	1,648,227	25,661,620		714,98

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible (See Instructions)	Aggregate Direct	Aggregate Direct	Aggregate Liability Net	Minimum PML	Estimated PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel 5%	0	0	0	15.00%	
3B Steel 5%	7,838	0	7,838	25.00%	(
3C Steel 10%	0	0	0	25.00%	(
4A Concrete 5%	157	31	157	20.00%	3
4B Concrete 5%	20,000	0	20,000	35.00%	(
4C Concrete 10 %	0	0	0	50.00%	(
4D Concrete 10 %	9,402	4,231	2,360	45.00%	1,061
5A Mixed 5%	47,015	11,754	11,794	25.00%	2,949
5B Mixed 10%	0	0	0	60.00%	(
5C Mixed 10%	0	0	0	75.00%	(
6 EQ resistive 5%	75,234	7,523	18,874	10.00%	1,887
Risks in above classes not written at				_	
standard deductible	54,757	0	54,757	XXX	(
Sub-Totals:	214,403	23,539	115,780		5,928
Part III: Other types of risks:		Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		Direct	Direct	Liability Net	PML on
		Liability	PML	of Reinsurance	Net Liability
(1) Class 7 and commercial inland "Except	tions"	1,468,296	255.131	696.223	78,805
(2) Commercial inland addenda		120,661	11,290	48,468	5,029
(3) Liabilities assumed: pools and associa	itions (e.g.,	,	,		,
FAIR Plan, IRI)		1	0	1	(
(4) All other (e.g., earthquake, sprinkler le	akage)	5,157,149	341,132	2,345,837	75,133
(5) 50% of amounts for over 8 stories for 2	Zone B (Page				
9, (3) totals):		1,546,287	602,323	781,726	196,940
Sub-totals	-	8,292,395	1,209,876	3,872,256	355,914

39,307,864

2,881,643 29,649,656

1,076,826

ZONE TOTALS

Page 10 Questionnaire (Primary Insurance)

ZONE D: San Diego County (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
thquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabili
1A 1-4 Family-1% or flat	34,710	326	33,076	2.63%	28
1A 1-4 Family 5%	564,125	38,772	168,250	1.19%	11,46
1A 1-4 Family 10%	797,929	12,158	725,051	0.56%	11,80
1B "Homeowners" - 1% or flat	200	5	0	2.63%	
1B "Homeowners" 5%	272,444	3,242	271,978	1.19%	3,23
1B "Homeowners" 10%	1,207,472	9,906	1,135,409	0.56%	9,23
1B "Homeowners" 15% & up	476,088	3,965	401,782	0.31%	3,6
1B "Homeowners" 15% "Mini"	14,637,885	49,906	14,531,201	0.16%	49,73
1B "Homeowners" "Wrap"	3,025	31	3,025	1.03%	;
1C Wood Frame - small 5%	1,946,408	22,399	1,552,254	3.00%	16,94
1D Wood - other 5%	380,773	47,739	194,232	10.00%	24,14
1E Mobile Homes 2%	365,591	18,271	365,581	5.00%	18,2
2A Metal - small 5%	57,076	5,222	53,371	2.00%	7,8
2B Metal - other 5%	18,245	1,702	6,014	10.00%	49
3A Steel 5%	413,397	90,519	328,610	15.00%	37,0
3B Steel 5%	730,389	81,004	622,361	25.00%	19,7
3C Steel 10%	205,890	51,924	54,274	25.00%	13,9
4A Concrete 5%	283,997	52,488	230,790	20.00%	17,9
4B Concrete 5%	277,311	19,559	257,427	35.00%	3,8
4C Concrete 10 %	224,604	105,284	69,186	50.00%	27,5
4D Concrete 10 %	59,963	37	59,963	45.00%	
5A Mixed 5%	2,081,784	302,631	1,545,689	25.00%	100,3
5B Mixed 10%	27,873	1,086	24,873	60.00%	99
5C Mixed 10%	182,495	126,749	59,322	75.00%	34,3
6 EQ resistive 5%	76,978	40,850	21,093	10.00%	12,2
Risks in above classes not written at					
standard deductible	3,016,740	805,708	1,734,242	XXX	287,14
Sub-Totals:	28,343,391	1,891,484	24,449,054		712,38

Part II: Insurance on structures of over 8 stories:

	imn 1	Column 2	Column 3	Column 4	Column 5	Column 6
thquake class and	d standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Inst	tructions)	Direct	Direct	Liability Net	PML	PML on
		Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel	5%	76,962	32,090	39,171	15.00%	8,185
3B Steel	5%	232,469	35,096	204,524	25.00%	11,228
3C Steel	10%	232,409	00,000	204,324	25.00%	11,220
4A Concrete	5%	56,736	837	47,454	20.00%	722
4B Concrete	5%	41,450	0	41,450	35.00%	
4C Concrete	10 %	0	0	0	50.00%	
4D Concrete	10 %	10,085	0	10,085	45.00%	C
5A Mixed	5%	138,375	25,749	68,694	25.00%	7,579
5B Mixed	10%	0	0	0	60.00%	C
5C Mixed	10%	0	0	0	75.00%	C
6 EQ resistive	5%	123,985	12,398	32,416	10.00%	3,242
Risks in above c	lasses not written at	-				
standard deducti	ible	112,748	31,281	93,798	xxx	15,144
Sub-T	Totals:	792,810	137,451	537,592		46,100
Part III: Other typ	oes of risks:	-	Column 1 Aggregate	Column 2 Aggregate	Column 3 Aggregate	Column 4 Estimated
			Direct Liability	Direct	Liability Net	PML on
(1) Class 7 and (1)	commercial inland "Evo	entions"	Direct Liability	Direct PML	Liability Net of Reinsurance	PML on Net Liability
	commercial inland "Exc	ceptions"	Direct Liability 1,873,172	Direct PML 215,239	Liability Net of Reinsurance 685,665	PML on Net Liability 44,797
(2) Commercial i	inland addenda	i l	Direct Liability	Direct PML	Liability Net of Reinsurance	PML on Net Liability 44,797
(2) Commercial i(3) Liabilities ass	inland addenda sumed: pools and asso	i l	Direct Liability 1,873,172 66,969	Direct PML 215,239 9,993	Liability Net of Reinsurance 685,665 31,524	PML on Net Liability 44,797 5,613
(2) Commercial i (3) Liabilities ass FAIR Plan, IR	inland addenda sumed: pools and asso RI)	ciations (e.g.,	Direct Liability 1,873,172 66,969 1	Direct PML 215,239 9,993 0	Liability Net of Reinsurance 685,665 31,524 1	PML on Net Liability 44,797 5,613
 (2) Commercial i (3) Liabilities ass FAIR Plan, IR (4) All other (e.g. 	inland addenda sumed: pools and asso ᠺI) ., earthquake, sprinkler	ciations (e.g.,	Direct Liability 1,873,172 66,969 1 5,269,470	Direct PML 215,239 9,993	Liability Net of Reinsurance 685,665 31,524	PML on Net Liability 44,797 5,613
 (2) Commercial i (3) Liabilities ass FAIR Plan, IR (4) All other (e.g. (5) 50% of amou 	inland addenda sumed: pools and asso RI)	ciations (e.g.,	Direct Liability 1,873,172 66,969 1 5,269,470	Direct PML 215,239 9,993 0 372,417	Liability Net of Reinsurance 685,665 31,524 1 2,169,708	PML on • Net Liability 44,797 5,613 0 97,882
 (2) Commercial i (3) Liabilities ass FAIR Plan, IR (4) All other (e.g. (5) 50% of amou 9, (3) totals): 	inland addenda sumed: pools and asso ᠺI) ., earthquake, sprinkler	ciations (e.g., leakage) or Zone B (Pag	Direct Liability 1,873,172 66,969 1 5,269,470 9 1,546,287	Direct PML 215,239 9,993 0	Liability Net of Reinsurance 685,665 31,524 1	PML on Net Liability 44,797 5,613
 (2) Commercial i (3) Liabilities ass FAIR Plan, IR (4) All other (e.g. (5) 50% of amou 9, (3) totals): (6) 50% of amou 	inland addenda sumed: pools and asso RI) ., earthquake, sprinkler ints for over 8 stories fo ints for over 8 stories fo	ciations (e.g., leakage) or Zone B (Pag	Direct Liability 1,873,172 66,969 1 5,269,470 9 1,546,287 9	Direct PML 215,239 9,993 0 372,417 602,323	Liability Net of Reinsurance 685,665 31,524 1 2,169,708 781,726	PML on • Net Liability 5,613 (97,882 196,946
 (2) Commercial i (3) Liabilities ass FAIR Plan, IR (4) All other (e.g. (5) 50% of amou 9, (3) totals): 	inland addenda sumed: pools and asso RI) ., earthquake, sprinkler ints for over 8 stories fo ints for over 8 stories fo	ciations (e.g., leakage) or Zone B (Pag	Direct Liability 1,873,172 66,969 1 5,269,470 9 1,546,287	Direct PML 215,239 9,993 0 372,417	Liability Net of Reinsurance 685,665 31,524 1 2,169,708	PML on PML on 44,79 5,613 (0 97,882 196,946 6,815
 (2) Commercial i (3) Liabilities ass FAIR Plan, IR (4) All other (e.g. (5) 50% of amou 9, (3) totals): (6) 50% of amou 12, sub-total f 	inland addenda sumed: pools and asso {I) ., earthquake, sprinkler ints for over 8 stories fo ints for over 8 stories fo for Part II):	ciations (e.g., leakage) or Zone B (Pag	Direct Liability 1,873,172 66,969 1 5,269,470 9 1,546,287 9 121,389	Direct PML 215,239 9,993 0 372,417 602,323 20,551	Liability Net of Reinsurance 685,665 31,524 1 2,169,708 781,726 48,118	PML on PML on 44,79 5,613 (97,882 196,944 6,815 352,055
 (2) Commercial i (3) Liabilities ass FAIR Plan, IR (4) All other (e.g. (5) 50% of amou 9, (3) totals): (6) 50% of amou 12, sub-total f 	inland addenda sumed: pools and asso RI) ., earthquake, sprinkler ints for over 8 stories fo for Part II): Sub-totals E TOTALS	ciations (e.g., leakage) or Zone B (Pag	Direct Liability 1,873,172 66,969 1 5,269,470 9 1,546,287 9 1,546,287 9 121,389 8,877,287	Direct PML 215,239 9,993 0 372,417 602,323 20,551 1,220,523	Liability Net of Reinsurance 685,665 31,524 1 2,169,708 781,726 48,118 3,716,742	PML on Net Liability 5,613 0 97,882

Appendix III - Page 45

ZONE E COUNTIES: Alpine, Imperial, Inyo, Mono, Riverside, San Bernardino (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	40,996	766	35,734	5.25%	52
1A 1-4 Family 5%	1,019,632	45,213	351,522	2.38%	16,70
1A 1-4 Family 10%	745,147	10,502	637,389	1.13%	9,66
1B "Homeowners" - 1% or flat	249	13	0	5.25%	
1B "Homeowners" 5%	394,589	9,391	393,963	2.38%	9,37
1B "Homeowners" 10%	900,707	11,750	794,435	1.13%	10,38
1B "Homeowners" 15% & up	873,452	6,691	703,703	0.63%	5,65
1B "Homeowners" 15% "Mini"	17,826,896	103,423	17,661,515	0.31%	102,91
1B "Homeowners" "Wrap"	2,761	57	2,761	2.06%	5
1C Wood Frame - small 5%	3,342,701	54,854	2,049,965	3.00%	27,59
1D Wood - other 5%	445,806	129,043	244,411	10.00%	52,74
1E Mobile Homes 2%	909,618	45,482	909,515	5.00%	45,47
2A Metal - small 5%	139,500	11,950	84,013	2.00%	4,81
2B Metal - other 5%	49,167	8,666	24,746	10.00%	5,42
3A Steel 5%	446,973	76,043	335,240	15.00%	22,73
3B Steel 5%	432,625	80,560	345,002	25.00%	19,45
3C Steel 10%	190,678	49,570	53,974	25.00%	14,2
4A Concrete 5%	443,454	110,559	333,843	20.00%	31,21
4B Concrete 5%	370,579	47,628	320,165	35.00%	18,49
4C Concrete 10 %	219,866	103,750	81,692	50.00%	34,66
4D Concrete 10 %	65,754	3,679	59,263	45.00%	72
5A Mixed 5%	2,945,093	546,140	2,056,810	25.00%	185,70
5B Mixed 10%	42,731	13,176	35,311	60.00%	8,17
5C Mixed 10%	179,138	121,372	61,662	75.00%	39,21
6 EQ resistive 5%	52,330	15,615	15,699	10.00%	4,68
Risks in above classes not written at					
standard deductible	3,226,384	665,372	1,785,197	xxx	252,45
Sub-Totals:	35,306,826	2,271,266	29,377,531		923,06

C	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class	and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See	Instructions)	Direct	Direct	Liability Net	PML	PML on
		Liability	PML	of Reinsurance	Percentage	Net Liabilit
3A Steel	5%	0	0	0	15.00%	
3B Steel	5%	14,883	0	14,883	25.00%	
3C Steel	10%	0	0	0	25.00%	
4A Concrete	5%	3,646	2,236	2,066	20.00%	65
4B Concrete	5%	0	0	0	35.00%	
4C Concrete	10 %	0	0	0	50.00%	
4D Concrete	10 %	2,933	0	2,933	45.00%	
5A Mixed	5%	83,975	20,994	22,918	25.00%	5,73
5B Mixed	10%	0	0	0	60.00%	
5C Mixed	10%	0	0	0	75.00%	
6 EQ resistive		111,960	11,196	30,556	10.00%	3,05
	classes not written at					
standard dedu		25,380	6,675	22,880	XXX	4,18
Su	ub-Totals:	242,777	41,101	96,236		13,62
Part III: Other t	types of risks:		Column 1	Column 2	Column 3	Column 4
		-	Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
		-	Liability	PML c	of Reinsuranc	Net Liabili
(1) Class 7 and	d commercial inland "Exce	eptions"	2,284,554	380.243	913,926	117,6
· · ·	al inland addenda	spacino	75.950	12.342	32.041	4.99
()	ssumed: pools and assoc	iations (e.g.,	,	,•	,	.,
FAIR Plan,	IRI)		238	9	60	
	.g., earthquake, sprinkler	leakage)	5,369,286	455,564	2,589,258	113,47
(5) 50% of amo	ounts for over 8 stories for	r Zone B (Page				
9, (3) totals):	, ,	1,546,287	602,323	781,726	196,94
(6) 50% of amo	ounts for over 8 stories for	r Zone C (Page				
10, sub-tota	al for Part II):		107,202	11,770	57,890	2,96
(7) 50% of amo	ounts for over 8 stories for	r Zone D (Page				
11, sub-tota	al for Part II):	· - [396,405	68,725	268,796	23,05
	Sub-totals	L	9,779,922	1,530,976	4,643,698	459,08
ZC	DNE TOTALS	-	45,329,525	3.843.343	34,117,465	1,395,74

ZONE F COUNTIES: Fresno, Kings, Madera, Mariposa, Merced, Tulare (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	31,202	239	30,541	3.13%	21
1A 1-4 Family 5%	117,503	4,789	63,744	1.88%	1,47
1A 1-4 Family 10%	98,440	2,410	90,074	1.13%	2,39
1B "Homeowners" - 1% or flat	30,440	12	0	3.13%	
			-		20
1B "Homeowners" 5%	16,139	303	16,139	1.88%	30
1B "Homeowners" 10%	464,255	5,208	419,746	1.13%	4,71
1B "Homeowners" 15% & up	112,488	730	97,079	0.63%	63
1B "Homeowners" 15% "Mini"	1,859,900	10,083	1,767,936	0.31%	9,79
1B "Homeowners" "Wrap"	5,887	173	5,680	1.56%	16
1C Wood Frame - small 5%	317,532	1,427	302,873	3.00%	1,04
1D Wood - other 5%	165,419	12,713	83,594	10.00%	5,38
1E Mobile Homes 2%	156,074	7,804	156,029	5.00%	7,80
2A Metal - small 5%	82,630	2,113	51,232	2.00%	2,84
2B Metal - other 5%	159,832	11,459	111,142	10.00%	4,20
3A Steel 5%	133,552	14,358	98,937	15.00%	5,32
3B Steel 5%	237,736	29,219	214,473	25.00%	9,53
3C Steel 10%	67,525	17,229	28,294	25.00%	7,37
4A Concrete 5%	147,354	5,551	141,085	20.00%	4,85
4B Concrete 5%	160,673	10,999	150,721	35.00%	3,25
4C Concrete 10 %	86,859	34,035	49,057	50.00%	15,13
4D Concrete 10 %	106,152	4,124	106,152	45.00%	4,12
5A Mixed 5%	1,481,783	98,321	1,339,342	25.00%	24,29
5B Mixed 10%	40,495	15,175	39,318	60.00%	14.03
5C Mixed 10%	69,046	41,541	28,841	75.00%	18,15
		,	,		
6 EQ resistive 5%	20,051	8	6,015	10.00%	60
Risks in above classes not written at	· · · · · · · · ·				
standard deductible Sub-Totals:	932,474 7,071,400	228,716 558,737	512,746 5,910,790	XXX	75,81 223,51
Column 1 arthquake class and standard deductible	Column 2	Column 3	Column 4	Column 5	Column 6
		Addroasto	Aggregate		
(See Instructions)	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance		Estimated PML on
	Direct Liability	Direct	Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on
3A Steel 5%	Direct Liability	Direct PML 0	Liability Net of Reinsurance	Minimum PML Percentage 15.00%	Estimated PML on
	Direct Liability 0	Direct PML 0	Liability Net of Reinsurance	Minimum PML Percentage 15.00% 25.00%	Estimated PML on
3A Steel 5%	Direct Liability	Direct PML 0	Liability Net of Reinsurance	Minimum PML Percentage 15.00%	Estimated PML on Net Liabilit
3A Steel 5% 3B Steel 5%	Direct Liability 0	Direct PML 0	Liability Net of Reinsurance 0 0	Minimum PML Percentage 15.00% 25.00%	Estimatec PML on Net Liabilit
3A Steel 5% 3B Steel 5% 3C Steel 10%	Direct Liability 0 0	Direct PML 0 0	Liability Net of Reinsurance 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 20.00%	Estimated PML on
3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5%	Direct Liability 0 0 0 0 0 0	Direct PML 0 0 0 0 0	Liability Net of Reinsurance	Minimum PML Percentage 15.00% 25.00% 25.00% 20.00% 35.00%	Estimatec PML on Net Liabilit
3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10%	Direct Liability 0 0 0	Direct PML 0 0 0 0	Liability Net of Reinsurance 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00%	Estimated PML on
3A Steel5%3B Steel5%3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10%4D Concrete10%	Direct Liability 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Direct PML 0 0 0 0 0 0 0 0 0 0	Liability Net of Reinsurance	Minimum PML Percentage 15.00% 25.00% 25.00% 20.00% 35.00% 50.00% 45.00%	Estimatec PML on Net Liabilit
3A Steel5%3B Steel5%3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10%4D Concrete10%5A Mixed5%	Direct Liability 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Direct PML 0 0 0 0 0 0 0 0 0 0 4,014	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00%	Estimatec PML on Net Liabilit
3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10%	Direct Liability 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00%	Estimatec PML on Net Liabilit
3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10%	Direct Liability 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00%	Estimatec PML on Net Liabilit
3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5%	Direct Liability 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00%	Estimatec PML on Net Liabilit
3A Steel5%3B Steel5%3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10%4D Concrete10%5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at	Direct Liability 0 0 0 0 0 0 0 0 0 16,055 0 0 39,587	Direct PML 0 0 0 0 0 0 0 4,014 0 0 3,959	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 6,774 0 0 0 16,704	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 45.00% 45.00% 60.00% 75.00% 10.00%	Estimatec PML on Net Liabilit 1,69
3A Steel5%3B Steel5%3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10%4D Concrete10%5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductible	Direct Liability 0 0 0 0 0 0 0 16,055 0 0 39,587 657	Direct PML 0 0 0 0 0 0 0 0 4,014 0 0 3,959 0	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 6,774 0 0 0 0 16,704 657	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00%	Estimatec PML on Net Liabilit 1,69
3A Steel5%3B Steel5%3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10%4D Concrete10%5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at	Direct Liability 0 0 0 0 0 0 0 0 0 16,055 0 0 39,587	Direct PML 0 0 0 0 0 0 0 4,014 0 0 3,959	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 6,774 0 0 0 16,704	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 45.00% 45.00% 60.00% 75.00% 10.00%	Estimatec PML on Net Liabilit 1,69
3A Steel5%3B Steel5%3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10 %4D Concrete10 %5A Mixed5%5B Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductible	Direct Liability 0 0 0 0 0 0 0 16,055 0 0 39,587 657	Direct PML 0 0 0 0 0 0 0 0 4,014 0 0 3,959 0	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 6,774 0 0 0 0 16,704 657	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 45.00% 45.00% 60.00% 75.00% 10.00%	Estimated PML on Net Liabilit 1,69 1,67 3,36
3A Steel5%3B Steel5%3C Steel10%4A Concrete5%4B Concrete10%4D Concrete10%5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductibleSub-Totals:	Direct Liability 0 0 0 0 0 0 0 16,055 0 0 39,587 657	Direct PML 0 0 0 0 0 0 0 0 0 0 4,014 0 0 3,959 0 0 7,973	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 45.00% 60.00% 75.00% 10.00%	Estimatec PML on Net Liabilit 1,69 1,67 3,36 Column 4
3A Steel5%3B Steel5%3C Steel10%4A Concrete5%4B Concrete10%4D Concrete10%5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductibleSub-Totals:	Direct Liability 0 0 0 0 0 0 0 16,055 0 0 39,587 657	Direct PML 0 0 0 0 0 0 0 0 0 0 4,014 0 0 3,959 0 0 7,973 Column 1	Liability Net of Reinsurance	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate	Estimatec PML on Net Liabilit 1,69 1,69 3,36 Column 4 Estimatec
3A Steel5%3B Steel5%3C Steel10%4A Concrete5%4B Concrete10%4D Concrete10%5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductibleSub-Totals:	Direct Liability 0 0 0 0 0 0 0 16,055 0 0 39,587 657	Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3	Estimatec PML on Net Liabilit 1,69 1,69 3,36 Column 4 Estimatec PML on
3A Steel5%3B Steel5%3C Steel10%4A Concrete5%4B Concrete10%4D Concrete10%5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductibleSub-Totals:Part III: Other types of risks:	Direct Liability 0 0 0 0 0 0 16,055 0 0 39,587 657 56,299	Direct PML 0 0 0 0 0 0 0 0 4,014 0 0 4,014 0 0 3,959 0 7,973 Column 1 Aggregate Direct Liability	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net	Estimatec PML on Net Liabilit 1,69 1,69 3,36 Column 4 Estimatec PML on e Net Liabilit
3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except	Direct Liability 0 0 0 0 0 0 16,055 0 0 39,587 657 56,299	Direct PML 0 0 0 0 0 0 0 0 0 0 4,014 0 0 0 3,959 0 0 7,973 Column 1 Aggregate Direct Liability 1,115,356	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 45.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance	Estimatec PML on Net Liabilit 1,69 1,69 1,67 3,36 Column 4 Estimatec PML on e Net Liabilit
3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except (2) Commercial inland addenda	Direct Liability 0 0 0 0 0 0 0 16,055 0 0 16,055 0 0 39,587 657 56,299	Direct PML 0 0 0 0 0 0 0 0 4,014 0 0 4,014 0 0 3,959 0 7,973 Column 1 Aggregate Direct Liability	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net	Estimatec PML on Net Liabilit 1,69 1,69 1,67 3,36 Column 4 Estimatec PML on e Net Liabilit
3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except (2) Commercial inland addenda (3) Liabilities assumed: pools and associ	Direct Liability 0 0 0 0 0 0 0 16,055 0 0 16,055 0 0 39,587 657 56,299	Direct PML 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 20.00% 35.00% 20.00% 35.00% 20.00% 35.00% 20.00% 35.00% 20.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 528,160 16,218	Estimatec PML on Net Liabilit 1,69 1,69 1,67 3,36 Column 4 Estimatec PML on e Net Liabilit 55,45 1,77
3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4B Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except (2) Commercial inland addenda (3) Liabilities assumed: pools and associ FAIR Plan, IRI)	Direct Liability 0 0 0 0 0 0 16,055 0 0 0 39,587 657 56,299 tions	Direct PML 0 0 0 0 0 0 0 4,014 0 0 4,014 0 0 0 3,959 0 7,973 Column 1 Aggregate Direct Liability 1,115,356 43,942	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 45.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 528,160 16,218	Estimated PML on Net Liabilit 1,69 1,69 1,67 3,36 Column 4 Estimated PML on e Net Liabilit 55,45 1,77
3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except (2) Commercial inland addenda (3) Liabilities assumed: pools and associ FAIR Plan, IRI) (4) All other (e.g., earthquake, sprinkler lag	Direct Liability 0 0 0 0 0 0 16,055 0 0 0 39,587 657 56,299 tions	Direct PML 0 0 0 0 0 0 0 4,014 4,014 0 0 0 3,959 0 7,973 Column 1 Aggregate Direct Liability 1,115,356 43,942 0 2,602,897	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 528,160 16,218 0 808,894	Estimated PML on Net Liabilit 1,69 1,69 1,67 3,36 Column 4 Estimated PML on e Net Liabilit 55,45 1,77
3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except (2) Commercial inland addenda (3) Liabilities assumed: pools and associ FAIR Plan, IRI)	Direct Liability 0 0 0 0 0 0 16,055 0 0 0 39,587 657 56,299 tions	Direct PML 0 0 0 0 0 0 0 4,014 0 0 4,014 0 0 0 3,959 0 7,973 Column 1 Aggregate Direct Liability 1,115,356 43,942	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 45.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 528,160 16,218	Estimated PML on Net Liabilit 1,69 1,69 1,67 3,36 Column 4 Estimated PML on e Net Liabilit 55,45 1,77
3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except (2) Commercial inland addenda (3) Liabilities assumed: pools and associ FAIR Plan, IRI) (4) All other (e.g., earthquake, sprinkler lag	Direct Liability 0 0 0 0 0 0 16,055 0 0 0 39,587 657 56,299 tions	Direct PML 0 0 0 0 0 0 0 4,014 4,014 0 0 0 3,959 0 7,973 Column 1 Aggregate Direct Liability 1,115,356 43,942 0 2,602,897	Liability Net of Reinsurance 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 528,160 16,218 0 808,894	Estimated PML on Net Liabilit 1,69 1,69 1,67 3,36 Column 4 Estimated PML on e Net Liabilit 55,45 1,77

Page 13 Questionnaire (Primary Insurance)

ZONE G COUNTIES: Amador, Butte, Calavera, Colusa, El Dorado, Glenn, Nevada, Placer Sacramento, San Joaquin, Stanislaus, Sutter, Tuolumne, Yolo, Yuba (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	26,362	151	24,126	1.75%	11
1A 1-4 Family 5%	330,652	14,873	131,357	1.00%	7,56
1A 1-4 Family 10%	95,509	2,129	81,605	0.63%	1.88
1B "Homeowners" - 1% or flat	271	5	46	1.75%	1,00
1B "Homeowners" 5%	78.036	780	77,919	1.00%	77
1B "Homeowners" 10%	716,989	6,619	645,215	0.63%	6,19
1B "Homeowners" 15% & up	211,633	1,004	169,743	0.38%	86
1B "Homeowners" 15% "Mini"	4,284,510	17,531	4,141,264	0.19%	17,31
1B "Homeowners" "Wrap"	641	5	641	0.81%	,.
1C Wood Frame - small 5%	1.180.455	3,764	1,135,727	3.00%	2,95
1D Wood - other 5%	216,504	50,012	98,437	10.00%	22,14
1E Mobile Homes 2%	517,903	25,896	517,903	5.00%	25,89
2A Metal - small 5%	61,522	1,257	41,429	2.00%	1,05
2B Metal - other 5%	20,506	3,249	7,786	10.00%	2,12
3A Steel 5%	298,422	20,494	227,230	15.00%	5,99
3B Steel 5%	585,386	70,126	535,867	25.00%	33,61
3C Steel 10%	152,708	38,859	45,450	25.00%	11,59
4A Concrete 5%	215,168	38,023	172,171	20.00%	23,36
4B Concrete 5%	330,635	47,385	297,050	35.00%	21,29
4C Concrete 10 %	165,904	83,084	49,191	50.00%	24,72
4D Concrete 10 %	73,170	6,504	71,970	45.00%	5,92
5A Mixed 5%	1,835,069	208,358	1,553,050	25.00%	66,24
5B Mixed 10%	68,463	13,999	64,625	60.00%	10,57
5C Mixed 10%	151,326	100,921	47,812	75.00%	28,78
6 EQ resistive 5%	52,457	3,317	15,737	10.00%	99
Risks in above classes not written at standard deductible	2,664,789	786,427	1,421,743	xxx	238,83
Sub-Totals:	14,334,989	1,544,772	11,575,093	~~~	560,82
Part II: Insurance on structures of over t		1,044,772	11,070,000		
Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabili
3A Steel 5%	25,000	25,000	11,000	15.00%	2,50
3B Steel 5%	24,287	5,000	19,387	25.00%	10
3C Steel 10%	0	0,000	0	25.00%	
4A Concrete 5%	39,848	0	39,848	20.00%	
4B Concrete 5%	8,447	0	8,447	35.00%	
	0,117	0	5,177		+

50.00% 4C Concrete 10 % 0 0 0 31,771 31,771 4D Concrete 0 10 % 45.00% 5A Mixed 5% 43,002 15,251 10,979 25.00% 5B Mixed 10% 0 0 60.00% 0 5C Mixed 10% 0 0 75.00% 0 6 EQ resistive 5% 91,238 9,123 26,826 10.00% Risks in above classes not written at 69,531 57,110 11,631 standard deductible XXX Sub-Totals: 333,124 111,484 159,889 Part III: Other types of risks: Column 2 Column 3 Column 1 Aggregate Aggregate Aggregate

0

0

0

0

2,820

2,683

7,775

15,878

Column 4

	Aggregate Direct	Aggregate Direct	Aggregate Liability Net	Estimated PML on
	Liability	PML	of Reinsurance	Net Liability
	· · · · · · · · · · · · · · · · · · ·			<u>.</u>
Class 7 and commercial inland Exceptions	2,039,072	223,557	889,507	60,255
(2) Commercial inland addenda	148,780	20,979	55,215	8,356
(3) Liabilities assumed: pools and associations (e.g.,				
FAIR Plan, IRI)	0	0	0	0
(4) All other (e.g., earthquake, sprinkler leakage)	6,184,265	495,837	2,428,963	111,253
(5) 100% of amounts for over 8 stories: Carson City and County, plus Douglas and Washoe counties,				
all in Nevada:	0	0	0	0
Sub-Totals:	8,372,117	740,373	3,373,685	179,864
ZONE TOTALS	23,040,230	2,396,629	15,108,668	756,567
Page 14				
Questionnaire (Primary Insu	rance)			

ZONE H COUNTIES: Lassen, Modoc, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabili
1A 1-4 Family-1% or flat	2,306	20	2,129	2.50%	1
1A 1-4 Family 5%	20,572	402	10,135	1.50%	31
1A 1-4 Family 10%	21,605	459	18,834	0.88%	42
					42
1B "Homeowners" - 1% or flat	0	0	0	2.50%	
1B "Homeowners" 5%	5,984	90	5,984	1.50%	g
1B "Homeowners" 10%	79,518	707	74,731	0.88%	66
1B "Homeowners" 15% & up	44,675	232	35,439	0.50%	19
1B "Homeowners" 15% "Mini"	537,080	3,085	526,666	0.25%	3,07
1B "Homeowners" "Wrap"	0	0	0	1.25%	-,
1C Wood Frame - small 5%	198,763	463	194,359	3.00%	33
1D Wood - other 5%	12,536	1,552	8,810	10.00%	99
1E Mobile Homes 2%	127,658	6,383	127,658	5.00%	6,38
2A Metal - small 5%	26,517	31	26,017	2.00%	13
2B Metal - other 5%	1,511	151	1,029	10.00%	10
3A Steel 5%	18,219	3,747	13,828	15.00%	85
		,			
3B Steel 5%	79,970	49,970	71,635	25.00%	41,63
3C Steel 10%	18,212	4,553	12,026	25.00%	3,00
4A Concrete 5%	75,000	0	75,000	20.00%	
4B Concrete 5%	81,753	89	81,592	35.00%	3
4C Concrete 10 %	18,704	9,352	12,351	50.00%	6,17
4D Concrete 10 %	45,000	0	45,000	45.00%	-,
5A Mixed 5%		12,407	,	25.00%	5,80
	391,532		382,856		5,60
5B Mixed 10%	5,690	3	5,690	60.00%	
5C Mixed 10%	15,599	11,137	10,563	75.00%	7,35
6 EQ resistive 5%	5,370	70	1,611	10.00%	16
Risks in above classes not written at					
standard deductible	529,677	109,605	212,060	XXX	17,49
Sub-Totals:	2,363,451	214,508	1,956,003	~~~~	95,24
Column 1 arthquake class and standard deductible	Column 2 Aggregate	Column 3 Aggregate	Column 4 Aggregate	Column 5 Minimum	Column 6 Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	
		Direct			PMI on
	Liability	PML	of Reinsurance		PML on Net Liabili
	Liability	PML	of Reinsurance	Percentage	
3A Steel 5%	0	0	0	Percentage 15.00%	
3A Steel5%3B Steel5%				Percentage	
	0	0	0	Percentage 15.00%	
3B Steel 5%	0	0	0	Percentage 15.00% 25.00%	
3B Steel 5% 3C Steel 10% 4A Concrete 5%	0 0 0	0 0 0	0 0 0	Percentage 15.00% 25.00% 25.00% 20.00%	
3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5%	0 0 0 0	0 0 0 0	0 0 0 0 0	Percentage 15.00% 25.00% 25.00% 20.00% 35.00%	
3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 %	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	Percentage 15.00% 25.00% 25.00% 20.00% 35.00% 50.00%	
3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 %	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00%	Net Liabili
3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 %	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	Percentage 15.00% 25.00% 25.00% 20.00% 35.00% 50.00%	Net Liabili
3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 %	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00%	Net Liabili
3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5%	0 0 0 0 0 0 8,265	0 0 0 0 0 0 0 2,066	0 0 0 0 0 0 0 5,458	Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00%	Net Liabili
3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10%	0 0 0 0 0 8,265 0 0	0 0 0 0 0 0 0 2,066 0 0	0 0 0 0 0 5,458 0 0	Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00%	Net Liabilit
3B Steel5%3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10%5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%	0 0 0 0 0 0 8,265 0	0 0 0 0 0 0 0 2,066 0	0 0 0 0 0 0 0 5,458 0	Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00%	Net Liabilit
3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10%	0 0 0 0 0 8,265 0 0	0 0 0 0 0 0 0 2,066 0 0	0 0 0 0 0 5,458 0 0	Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00%	Net Liabilit
3B Steel5%3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10%4D Concrete10%5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at	0 0 0 0 0 8,265 0 0 11,020	0 0 0 0 2,066 0 1,102	0 0 0 0 0 5,458 0 0 7,277	Percentage 15.00% 25.00% 25.00% 20.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00%	Net Liabili
3B Steel5%3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10%4D Concrete10%5A Mixed5%5B Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductibleSub-Totals:	0 0 0 0 0 8,265 0 0 11,020	0 0 0 0 0 0 0 2,066 0 0 1,102 0 3,168	0 0 0 0 0 0 0 5,458 0 0 7,277 0 12,735	Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx	Net Liabilit
3B Steel5%3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10%4D Concrete10%5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductible	0 0 0 0 0 8,265 0 0 11,020	0 0 0 0 0 0 0 2,066 0 0 1,102 0 3,168 Column 1	0 0 0 0 0 0 5,458 0 0 7,277 0 12,735 Column 2	Percentage 15.00% 25.00% 25.00% 20.00% 35.00% 50.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3	Net Liabilit
3B Steel5%3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10%4D Concrete10%5A Mixed5%5B Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductibleSub-Totals:	0 0 0 0 0 8,265 0 0 11,020	0 0 0 0 0 0 0 0 0 0 0 0 0 1,102 0 3,168 Column 1 Aggregate	0 0 0 0 0 0 5,458 0 0 7,277 0 12,735 Column 2 Aggregate	Percentage 15.00% 25.00% 25.00% 20.00% 35.00% 50.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate	Net Liabilit
3B Steel5%3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10%4D Concrete10%5A Mixed5%5B Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductibleSub-Totals:	0 0 0 0 0 8,265 0 0 11,020	0 0 0 0 0 0 0 0 0 0 0 0 0 1,102 0 3,168 Column 1 Aggregate Direct	0 0 0 0 0 0 0 5,458 0 0 5,458 0 0 7,277 0 12,735 Column 2 Aggregate Direct	Percentage 15.00% 25.00% 25.00% 20.00% 35.00% 50.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net	Net Liabilit
3B Steel5%3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10%4D Concrete10%5A Mixed5%5B Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductibleSub-Totals:	0 0 0 0 0 8,265 0 0 11,020	0 0 0 0 0 0 0 0 0 0 0 0 0 1,102 0 3,168 Column 1 Aggregate	0 0 0 0 0 0 5,458 0 0 7,277 0 12,735 Column 2 Aggregate	Percentage 15.00% 25.00% 25.00% 20.00% 35.00% 50.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate	Net Liabilit
3B Steel5%3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10%4D Concrete10%5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductibleSub-Totals:Part III: Other types of risks:	0 0 0 0 0 8,265 0 0 11,020	0 0 0 0 0 0 2,066 0 0 1,102 1,102 0 3,168 Column 1 Aggregate Direct Liability	0 0 0 0 0 0 5,458 0 0 5,458 0 0 7,277 0 12,735 Column 2 Aggregate Direct PML	Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance	Net Liabilit
3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except	0 0 0 0 0 8,265 0 0 11,020	0 0 0 0 0 0 2,066 0 0 1,102 0 3,168 Column 1 Aggregate Direct Liability 206,137	0 0 0 0 0 0 5,458 0 0 5,458 0 0 7,277 0 12,735 Column 2 Aggregate Direct PML 46,410	Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 99,572	Net Liabilit
3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except (2) Commercial inland addenda	0 0 0 0 0 0 8,265 0 0 11,020 19,285	0 0 0 0 0 0 2,066 0 0 1,102 0 3,168 Column 1 Aggregate Direct Liability	0 0 0 0 0 0 5,458 0 0 5,458 0 0 7,277 0 12,735 Column 2 Aggregate Direct PML	Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance	Net Liabilit
3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except	0 0 0 0 0 0 8,265 0 0 11,020 19,285	0 0 0 0 0 0 2,066 0 0 1,102 0 3,168 Column 1 Aggregate Direct Liability 206,137	0 0 0 0 0 0 5,458 0 0 5,458 0 0 7,277 0 12,735 Column 2 Aggregate Direct PML 46,410	Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 99,572	Net Liabilit
3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except (2) Commercial inland addenda	0 0 0 0 0 0 8,265 0 0 11,020 19,285	0 0 0 0 0 0 2,066 0 0 1,102 0 3,168 Column 1 Aggregate Direct Liability 206,137	0 0 0 0 0 0 5,458 0 0 5,458 0 0 7,277 0 12,735 Column 2 Aggregate Direct PML 46,410	Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 99,572	Net Liabilit
3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except (2) Commercial inland addenda (3) Liabilities assumed: pools and associal	0 0 0 0 0 8,265 0 0 11,020 19,285	0 0 0 0 0 0 0 2,066 0 0 1,102 0 3,168 Column 1 Aggregate Direct Liability 206,137 11,520	0 0 0 0 0 0 5,458 0 0 7,277 0 12,735 Column 2 Aggregate Direct PML 46,410 1,096	Percentage 15.00% 25.00% 25.00% 20.00% 35.00% 50.00% 25.00% 60.00% 75.00% 10.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 99,572 8,079	Net Liabilit
3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except (2) Commercial inland addenda (3) Liabilities assumed: pools and associal FAIR Plan, IRI) (4) All other (e.g., earthquake, sprinkler le (2) Commercial inland addenda	0 0 0 0 0 8,265 0 0 11,020 19,285	0 0 0 0 0 0 2,066 0 0 1,102 0 3,168 Column 1 Aggregate Direct Liability 206,137 11,520 0 409,569	0 0 0 0 0 0 5,458 0 0 7,277 0 12,735 Column 2 Aggregate Direct PML 46,410 1,096	Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% 75.00% 10.00% Column 3 Aggregate Liability Net of Reinsurance 99,572 8,079 0 127,937	Net Liabilit
3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except (2) Commercial inland addenda (3) Liabilities assumed: pools and associal FAIR Plan, IRI)	0 0 0 0 0 8,265 0 0 11,020 19,285	0 0 0 0 0 2,066 0 0 1,102 0 3,168 Column 1 Aggregate Direct Liability 206,137 11,520	0 0 0 0 0 0 5,458 0 0 7,277 0 12,735 Column 2 Aggregate Direct PML 46,410 1,096	Percentage 15.00% 25.00% 25.00% 20.00% 35.00% 50.00% 25.00% 60.00% 75.00% 10.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 99,572 8,079	Net Liabilit
3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except (2) Commercial inland addenda (3) Liabilities assumed: pools and associal FAIR Plan, IRI) (4) All other (e.g., earthquake, sprinkler le (2) Commercial inland addenda	0 0 0 0 0 8,265 0 0 11,020 19,285	0 0 0 0 0 0 2,066 0 0 1,102 0 3,168 Column 1 Aggregate Direct Liability 206,137 11,520 0 409,569	0 0 0 0 0 0 5,458 0 0 7,277 0 12,735 Column 2 Aggregate Direct PML 46,410 1,096	Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% 75.00% 10.00% Column 3 Aggregate Liability Net of Reinsurance 99,572 8,079 0 127,937	Net Liabilit

Page 15 Questionnaire (Primary Insurance)

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE Form "A" - Primary Business -- TOTAL As of December 31, 1998 Data Entry Worksheet (Enter Data from Responses to Questionnaires)

NAIC C Count:	OMPANY OR GRO	UP CODE:	All Co's	Surplus =	214,204,690 >	< 1,000
oount.		(1)	(2)	(3)	(4)	(5) Estimated Net
Zone	Area	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated Net PML Amount	PML Amount Limited by Catastrophe Reinsurance
Α	San Francisco	140,586,003	10,053,595	114,654,356	4,039,346	3,363,726
В	Los Angeles/					
	Orange County	181,409,276	13,804,807	139,460,457	5,479,358	4,386,851
С	Santa Barbara	38,385,532	2,767,333	29,642,356	1,159,314	942,779
D	San Diego	36,225,378	2,729,832	28,295,249	1,030,952	898,783
E	South-East	45,889,803	3,693,114	35,783,184	1,571,984	1,263,389
F	Central	8,207,080	920,297	5,485,920	320,008	336,825
G	North-Central	17,717,940	1,854,504	12,295,531	709,058	840,814
Н	North	2,370,978	318,888	1,370,077	111,974	119,618
						SUM from Total

All Co's	CALIFORNIA EARTHQUAKE	LIABILITY QUESTIONNAIRE	
		mary Business	
	As of Decem	1ber 31, 1998	
(1) Premiums earned (all zones combined) -	1998 (000's omitted)		
(a) Direct premiums earned	27,813,911		
(b) Assumed premiums earned	10,946		
(c) Ceded premiums earned	3,105,738		
(2) Estimated PML on aggregate ceded liabil	ity (other than catastrophe co	overage)	
Estimated PML ceded to:	Zone A	Zone B	
U.S. Reinsurers - CA licensed	2,906,617	3,865,848	
U.S. Reinsurers - non CA	178,518	196,519	
Lloyd's of London	694,051	910,657	
Other U.K.	243,828	307,883	
Western Europe	263,915	327,901	
All Other	126,909	205,822	
Totals	4,413,838	5,814,630	
(3) Amounts recoverable from catastrophe re	insurance		
Amounts recoverable from:	Zone A	Zone B	
U.S. Reinsurers - CA licensed	359,227	355,045	
U.S. Reinsurers - non CA	46,587	57,555	
Lloyd's of London	289,153	368,284	
Other U.K.	154,425	178,230	
Western Europe	231,284	271,826	
All Other	485,669	408,582	
Totals	1,566,345	1,639,522	
(4) Were most of your per risk treaties (on ex limitation?	posures ceded) in effect duri	ng 2000 subject to an occurrence or po	er event
Yes		No	
<u>Cali</u>	fornia Earthquake Authority (CEA) Interrogatory	
(1) Was your company a member of the CEA	A? Yes	No	
(2) If so, how many CEA policies that your cc	ompany issued were outstand	ling at the end of the year?	1,496,405
What was the total liability (exposure or Co	overage A) on these policies?	2 199,331,216,268	

SUBZONE A-1 COUNTIES: San Francisco and San Mateo (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
1A 1-4 Family-1% or flat	32,526	544	32,151	6.75%	537
1A 1-4 Family 5%	486,756	29,778	254,266	3.63%	10,933
1A 1-4 Family 10%	415,349	14,036	169,397	2.13%	10.036
1B "Homeowners" - 1% or flat	27,272	1,816	27,272	6.75%	1,816
1B "Homeowners" 5%	509,365	15,523	504,426	3.63%	15,344
1B "Homeowners" 10%	611,223	19,047	472,668	2.13%	16,106
1B "Homeowners" 15% & up	85,119	1,210	64,633	1.38%	973
1B "Homeowners" 15% "Mini"	15,380,431	232,120	14,990,852	0.69%	228,198
1B "Homeowners" "Wrap"	850	25	850	2.94%	25
1C Wood Frame - small 5%	767,460	36,664	649,065	3.00%	32,752
1D Wood - other 5%	1,497,970	114,253	1,316,306	10.00%	95,165
1E Mobile Homes 2%	184,786	19,690	172,815	5.00%	14,228
2A Metal - small 5%	7,386	143	3,192	2.00%	64
2B Metal - other 5%	9,026	1,557	7,169	10.00%	1,366
3A Steel 5%	335,128	65,499	241,384	15.00%	28,295
3B Steel 5%	199,085	104,561	56,786	25.00%	24,216
3C Steel 10%	61,934	13,930	31,884	25.00%	5,846
4A Concrete 5%	308,642	70,812	227,922	20.00%	21,119
4B Concrete 5%	319,870	59,653	250,872	35.00%	29,352
4C Concrete 10 %	180,137	46,520	127,505	50.00%	13,074
4D Concrete 10 %	5,788	2,578	1,088	45.00%	463
5A Mixed 5%	1,098,953	193,165	863,915	25.00%	80,731
5B Mixed 10%	70,158	13,165	64,431	60.00%	8,215
5C Mixed 10%	127,830	33,904	103,425	75.00%	17,697
6 EQ resistive 5%	4,500	1,556	345	10.00%	139
Risks in above classes not written at standard deductible	0	0	0	xxx	0
Sub-Totals:	22,727,544	1,091,750	20,634,620	7000	656,691
		.,	20,00 1,020		
Part II: Insurance on structures of over 8 s	tories:				
Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel 5%	842,915	139,802	794,719	15.00%	92,004
3B Steel 5%	961,136	201,983	719,294	25.00%	31,043
3C Steel 10%	2,000	730	1,991	25.00%	667
4A Concrete 5%	233,865	62,230	167,785	20.00%	12,671
4B Concrete 5%	12,772	3,099	11,666	35.00%	2,096

C	olumn 1	Column 2	Column 3	Column 4	Column 5	Column 6
	and standard deductible	Aggregate Direct	Aggregate Direct	Aggregate Liability Net	Minimum PML	Estimated PML on
		Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel	5%	842,915	139,802	794,719	15.00%	92,004
3B Steel	5%	961,136	201,983	719,294	25.00%	31,043
3C Steel	10%	2,000	730	1,991	25.00%	667
4A Concrete	5%	233,865	62,230	167,785	20.00%	12,671
4B Concrete	5%	12,772	3,099	11,666	35.00%	2,096
4C Concrete	10 %	4,500	1,030	4,500	50.00%	1,030
4D Concrete	10 %	70,785	18,746	53,190	45.00%	3,475
5A Mixed	5%	25,322	12,816	6,934	25.00%	3,983
5B Mixed	10%	0	0	0	60.00%	C
5C Mixed	10%	0	0	0	75.00%	(
6 EQ resistive	5%	104,494	10,449	15,744	10.00%	1,024
Risks in above o	classes not written at					
standard deduct	ible	721,370	245,183	377,546	xxx	82,276
Su	b-Totals:	2,979,159	696,068	2,153,369		230,269
Part III: Other ty	pes of risks:		Column 1	Column 2	Column 3	Column 4
			Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
			Liability	PML	of Reinsurance	Net Liability
(1) Class 7 and	commercial inland Except	ions	1,641,571	446,799	854,841	175,75
(2) Commercial			363,100	86,104	126,000	30,142
(3) Liabilities as	sumed: pools and associa	itions (e.g.,				
FAIR Plan, IF	રા)		2	0	2	(
(4) All other (e.g	., earthquake, sprinkler le	akage)	6,052,195	586,436	2,595,415	120,043
Su	b-Totals:		8,056,868	1,119,339	3,576,257	325,942

SUBZONE A-2 COUNTIES: Alameda and Contra Costa (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	44,324	948	41,705	6.75%	72
1A 1-4 Family 5%	640,256	35,007	327,017	3.63%	15,05
1A 1-4 Family 10%	416,444	22,610	204,349	2.13%	14,47
1B "Homeowners" - 1% or flat	43,233	2,891	43,233	6.75%	2,89
1B "Homeowners" 5%	591,822	18,649	591,403	3.63%	18,63
1B "Homeowners" 10%	1,061,033	38,785	907,310	2.13%	35,27
1B "Homeowners" 15% & up	305,177	4,336	242,109	1.38%	3,45
1B "Homeowners" 15% "Mini"	13,735,068	171,795	13,224,636	0.69%	168,27
1B "Homeowners" "Wrap"	265	8	265	2.94%	
1C Wood Frame - small 5%	14,538,360	49,648	13,831,987	3.00%	32,27
1D Wood - other 5%	1,201,105	74,682	991,336	10.00%	54,13
1E Mobile Homes 2%	203,207	9,742	203,104	5.00%	9,74
2A Metal - small 5%	75,147	4,406	57,651	2.00%	4,09
2B Metal - other 5%	17,343	3,331	12,396	10.00%	1,49
3A Steel 5%	415,520	84,937	334,806	15.00%	52,65
3B Steel 5%	313,050	67,011	234,261	25.00%	14,99
3C Steel 10%	51,009	17,113	18,824	25.00%	6,54
4A Concrete 5%	91,970	35,970	55,980	20.00%	11,01
4B Concrete 5%	93,769	13,774	68,639	35.00%	4,96
4C Concrete 10 %	172,849	29,614	136,137	50.00%	11,78
4D Concrete 10 %	8,122	4,661	2,438	45.00%	1,54
5A Mixed 5%	757,066	291,812	458,192	25.00%	146,93
5B Mixed 10%	513,559	2,804	507,529	60.00%	2,27
5C Mixed 10%	144,023	47,063	96,491	75.00%	16,76
6 EQ resistive 5%	82,415	5,416	81,471	10.00%	5,41
Risks in above classes not written at				_	
standard deductible	4,234,404	754,911	2,281,447	XXX	219,63
Sub-Totals:	39,750,541	1,791,924	34,954,716		855,05

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel 5%	15,234	6.645	9.187	15.00%	1.259
3B Steel 5%	21,779	12,595	2.605	25.00%	407
3C Steel 10%	0	0	0	25.00%	C
4A Concrete 5%	13,389	7,205	5,510	20.00%	1,663
4B Concrete 5%	5,895	1,896	620	35.00%	115
4C Concrete 10 %	0	0	0	50.00%	C
4D Concrete 10 %	0	0	0	45.00%	0
5A Mixed 5%	212,701	5,053	201,531	25.00%	902
5B Mixed 10%	425	6	420	60.00%	6
5C Mixed 10%	0	0	0	75.00%	C
6 EQ resistive 5%	25,152	2,515	7,887	10.00%	789
Risks in above classes not written at					
standard deductible	68,730	28,500	33,065	XXX	12,849
Sub-Totals:	363,305	64,415	260,825		17,990
Part III: Other types of risks:		Column 1	Column 2	Column 3	Column 4
	-	Aggregate	Aggregate	Aggregate	Estimated
		Direct	Direct	Liability Net	PML on
	-	Liability	PML 0	of Reinsurance	e Net Liability
(1) Class 7 and commercial inland Exception	ins	701,126	389,222	215,161	130,512
(2) Commercial inland addenda		3,187	273	1,694	117
(3) Liabilities assumed: pools and associati	ons (e.g.,				
	ons (e.g.,	47,757	13,105	7,727	1,710
(3) Liabilities assumed: pools and associati		47,757 4,587,354	13,105 480,672	7,727 2,415,081	1,710 115,070
 (3) Liabilities assumed: pools and associati FAIR Plan, IRI) 		,	,	,	115,070
 (3) Liabilities assumed: pools and associati FAIR Plan, IRI) (4) All other (e.g., earthquake, sprinkler leal 		4,587,354	480,672	2,415,081	,

SUBZONE A-3 COUNTIES: Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito, Santa Clara, Santa Cruz, Solono, Sonoma (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
rthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	98,559	2,350	93,725	6.75%	1,87
1A 1-4 Family 5%	1,332,600	63,955	677,517	3.63%	38,17
1A 1-4 Family 10%	947,019	37,920	558,586	2.13%	28,62
1B "Homeowners" - 1% or flat	103,143	6,924	102,570	6.75%	6,88
1B "Homeowners" 5%	285,643	9,263	284,738	3.63%	9,25
1B "Homeowners" 10%	2,464,269	64,608	2,140,219	2.13%	57,58
1B "Homeowners" 15% & up	553,515	7,196	434,571	1.38%	5,67
1B "Homeowners" 15% "Mini"	26,250,165	334,846	25,553,962	0.69%	330,14
1B "Homeowners" "Wrap"	2,318	69	2,318	2.94%	6
1C Wood Frame - small 5%	17,319,279	225,610	15,984,790	3.00%	196,65
1D Wood - other 5%	1,567,674	133,991	1,286,843	10.00%	96,42
1E Mobile Homes 2%	719,610	34,669	717,968	5.00%	34,61
2A Metal - small 5%	66,563	6,183	27,334	2.00%	1,32
2B Metal - other 5%	70,663	17,622	47,432	10.00%	7,60
3A Steel 5%	403,290	66,735	318,652	15.00%	37,57
3B Steel 5%	693,028	337,017	386,518	25.00%	83,84
3C Steel 10%	157,703	40,686	50,483	25.00%	13,09
4A Concrete 5%	970,528	139,202	850,831	20.00%	32,32
4B Concrete 5%	154,439	58,215	97,542	35.00%	21,14
4C Concrete 10 %	179,196	93,381	50,928	50.00%	23,99
4D Concrete 10 %	133,572	18,983	118,272	45.00%	8,61
5A Mixed 5%	1,593,522	580,684	808,569	25.00%	222,82
5B Mixed 10%	1,484,564	4,384	1,472,718	60.00%	2,97
5C Mixed 10%	228,470	91,062	148,184	75.00%	31,21
6 EQ resistive 5%	192,602	82,472	123,903	10.00%	16,93
Risks in above classes not written at					
standard deductible	6,412,530	1,306,854	4,318,599	xxx	410,09
Sub-Totals:	64,384,464	3,764,880	56,657,772		1,719,55

Column 1 Column 2 Column 3 Column 4 Column 5 Column 6 Earthquake class and standard deductible Aggregate Aggregate Aggregate Minimum Estimated (See Instructions) Direct Direct Liability Net PML PML on PML Liability of Reinsurance Percentage Net Liability 3A Steel 5% 213.386 13.431 210.099 15.00% 11.965 3B Steel 5% 177,833 36,651 123,733 25.00% 1,533 3C Steel 10% 27,170 5,434 4,060 25.00% 812 4A Concrete 5% 49,903 10,049 43,926 20.00% 4,479 4B Concrete 5% 1,500 47 1,483 35.00% 47 10 % 0 0 50.00% 0 4C Concrete 0 4D Concrete 10 % 0 0 0 45.00% 0 5A Mixed 76,706 19,177 23,678 25.00% 5,920 5% 5B Mixed 10% 0 0 0 60.00% 0 5C Mixed 10% 0 0 0 75.00% 0 5% 77.483 7.748 10.00% 6 EQ resistive 23,918 2.392 Risks in above classes not written at standard deductible 27,209 17,212 16,995 7,053 XXX 447,892 109,749 651,190 Sub-Totals: 34,201 Column 2 Part III: Other types of risks: Column 1 Column 3 Column 4 Aggregate Aggregate Aggregate Estimated Liability Net Direct Direct PML on Liability PML of Reinsurance Net Liability (1) Class 7 and commercial inland Exceptions 948,113 441,859 171,121 83,897 (2) Commercial inland addenda 35,935 3,489 16,067 2,073 (3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI) 1 0 0 1 (4) All other (e.g., earthquake, sprinkler leakage) 6,657,098 612,904 3,432,681 182,815 Sub-Totals: 7,641,147 1,058,252 3,619,870 268,785 ZONE TOTALS 72,676,801 4,932,881 60,725,535 2,022,542 Questionnaire (Primary Insurance)

Totals For Zone A Composite of Zones A-1 (page 2), A-2 (page 3), and A-3 (page 4) (In thousands of dollars)

$\begin{array}{ c c c c c c c c c c c c c c c c c c c$					
$\begin{array}{c c c c c c c c c c c c c c c c c c c $		00 0	Aggregate	00 0	Estimate
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		Direct	Direct	,	Net PML
$\begin{array}{c} 50\% \text{ of sub-totals (p. 3, Part I)} \\ 100\% \text{ of sub-totals (p. 4, Part I)} \\ 100\% \text{ of sub-totals (p. 4, Part I)} \\ Totals \\ OR \\ (2) 50\% \text{ of sub-totals (p. 2, Part I)} \\ 100\% \text{ of sub-totals (p. 2, Part I)} \\ 100\% \text{ of sub-totals (p. 4, Part I)} \\ 100\% \text{ of sub-totals (p. 4, Part I)} \\ 100\% \text{ of sub-totals (p. 4, Part I)} \\ 100\% \text{ of sub-totals (p. 4, Part I)} \\ 100\% \text{ of sub-totals (p. 2, Part II)} \\ 100\% \text{ of sub-totals (p. 2, Part II)} \\ 100\% \text{ of sub-totals (p. 2, Part II)} \\ 100\% \text{ of sub-totals (p. 2, Part II)} \\ 100\% \text{ of sub-totals (p. 2, Part II)} \\ 100\% \text{ of sub-totals (p. 4, Part II)} \\ 100\% \text{ of sub-totals (p. 4, Part II)} \\ 100\% \text{ of sub-totals (p. 4, Part II)} \\ 100\% \text{ of sub-totals (p. 4, Part II)} \\ 100\% \text{ of sub-totals (p. 4, Part II)} \\ 100\% \text{ of sub-totals (p. 14, Part II)} \\ 100\% \text{ of sub-totals (p. 14, Part II)} \\ (5) \text{ Greater of (1) or (2) (with respect to net PML) plus (3) and (4)} \\ (6) \text{ Sub-totals for Other Types of Risks} \\ (p. 2, Part III) \\ (p. 3, Part III) \\ (p. 4, Part III) \\ Totals \\ (p. 4, Part III) \\ Totals \\ (7) \text{ Totals for Zone A ((5) plus (6))} \\ \end{array}$		Liability	PML	of Reinsurance	Amount
$\begin{array}{c} 50\% \text{ of sub-totals (p. 3, Part I)} \\ 100\% \text{ of sub-totals (p. 4, Part I)} \\ 100\% \text{ of sub-totals (p. 4, Part I)} \\ Totals \\ OR \\ (2) 50\% \text{ of sub-totals (p. 2, Part I)} \\ 100\% \text{ of sub-totals (p. 2, Part I)} \\ 100\% \text{ of sub-totals (p. 4, Part I)} \\ 100\% \text{ of sub-totals (p. 4, Part I)} \\ 100\% \text{ of sub-totals (p. 4, Part I)} \\ 100\% \text{ of sub-totals (p. 4, Part I)} \\ 100\% \text{ of sub-totals (p. 2, Part II)} \\ 100\% \text{ of sub-totals (p. 2, Part II)} \\ 100\% \text{ of sub-totals (p. 2, Part II)} \\ 100\% \text{ of sub-totals (p. 3, Part I)} \\ 100\% \text{ of sub-totals (p. 4, Part II)} \\ 100\% \text{ of sub-totals (p. 4, Part II)} \\ 100\% \text{ of sub-totals (p. 4, Part II)} \\ 100\% \text{ of sub-totals (p. 4, Part II)} \\ 100\% \text{ of sub-totals (p. 4, Part II)} \\ 100\% \text{ of sub-totals (p. 4, Part II)} \\ 100\% \text{ of sub-totals (p. 14, Part II)} \\ 100\% \text{ of sub-totals (p. 14, Part II)} \\ (5) \text{ Greater of (1) or (2) (with respect to net PML) plus (3) and (4)} \\ (6) \text{ Sub-totals for Other Types of Risks} \\ (p. 2, Part III) \\ (p. 3, Part III) \\ (p. 4, Part III) \\ Totals \\ (p. 4, Part III) \\ Totals \\ (7) \text{ Totals for Zone A ((5) plus (6))} \\ \end{array}$		00 707 544	4 004 750	00 004 000	050.00
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$, ,	, ,	,
Totals OR(2) 50% of sub-totals (p. 2, Part I) 100% of sub-totals (p. 3, Part I) 100% of sub-totals (p. 4, Part I) Totals11,363,772 $545,875$ $10,317,310$ $328,33$ (3) 100% of sub-totals (p. 4, Part I) 100% of sub-totals (p. 2, Part II) 100% of sub-totals (p. 2, Part II) 100% of sub-totals (p. 3, Part II) 100% of sub-totals (p. 4, Part II) Totals $2,979,159$ $696,068$ $2,153,369$ $230,21$ (3) 100% of sub-totals (p. 2, Part II) 100% of sub-totals (p. 4, Part II) Totals $2,979,159$ $696,068$ $2,153,369$ $230,22$ (4) 33% of sub-totals (p. 14, Part II) (5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4) $56,134$ $19,820$ $26,681$ $11,79$ (6) Sub-totals for Other Types of Risks (p. 2, Part III) (p. 4, Part III) Totals $8,056,868$ $1,119,339$ $3,576,257$ $325,9$ (7) Totals for Zone A ((5) plus (6)) $21,037,438$ $3,060,863$ $9,835,791$ $842,15$, ,	,	, ,	,
NormalizeOR(2) 50% of sub-totals (p. 2, Part I)100% of sub-totals (p. 3, Part I)100% of sub-totals (p. 4, Part I)TotalsPLUS(3) 100% of sub-totals (p. 2, Part II)100% of sub-totals (p. 2, Part II)100% of sub-totals (p. 3, Part II)100% of sub-totals (p. 4, Part II)100% of sub-totals (p. 4, Part II)100% of sub-totals (p. 4, Part II)100% of sub-totals (p. 14, Part II)(4) 33% of sub-totals (p. 14, Part II)(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)(6) Sub-totals for Other Types of Risks (p. 2, Part III) (p. 4, Part III)(7) Totals for Zone A ((5) plus (6))	u ,			, ,	
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		106,987,278	5,752,592	94,769,750	2,803,77
100% of sub-totals (p. 3, Part I) 100% of sub-totals (p. 4, Part I) Totals PLUS39,750,5411,791,92434,954,716855,00100% of sub-totals (p. 4, Part I) Totals PLUS39,750,5411,791,92434,954,716855,00(3) 100% of sub-totals (p. 2, Part II) 100% of sub-totals (p. 3, Part II) Totals PLUS2,979,159696,0682,153,369230,20(4) 33% of sub-totals (p. 14, Part II) Totals PLUS2,979,159696,0682,153,369230,20(4) 33% of sub-totals (p. 14, Part II) Totals3,993,654870,2322,862,086282,44(4) 33% of sub-totals (p. 14, Part II) (5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4)119,548,5656,992,731104,818,5663,197,2(6) Sub-totals for Other Types of Risks (p. 2, Part III) (p. 3, Part III) (p. 4, Part III) Totals8,056,8681,119,3393,576,257325,90(7) Totals for Zone A ((5) plus (6))2223,060,8639,835,791842,11					
100% of sub-totals (p. 4, Part I) Totals PLUS $64,384,464$ $3,764,880$ $56,657,772$ $1,719,53$ (3) 100% of sub-totals (p. 2, Part II) 100% of sub-totals (p. 3, Part II) Totals PLUS $2,979,159$ $696,068$ $2,153,369$ $230,21$ (4) 33% of sub-totals (p. 14, Part II) C5 Greater of (1) or (2) (with respect to net PML) plus (3) and (4) $56,134$ $19,820$ $26,681$ $11,72$ (6) Sub-totals for Other Types of Risks (p. 2, Part III) (p. 3, Part III) (p. 4, Part III) $8,056,868$ $1,119,339$ $3,576,257$ $325,94$ (6) Sub-totals for Other Types of Risks (p. 4, Part III) Totals $8,056,868$ $1,119,339$ $3,576,257$ $325,94$ (7) Totals for Zone A ((5) plus (6)) $21,037,438$ $3,060,863$ $9,835,791$ $842,13$		11,363,772	545,875	10,317,310	328,34
TotalsTotals115,498,7766,102,679101,929,7992,902,9PLUS(3) 100% of sub-totals (p. 2, Part II) 100% of sub-totals (p. 4, Part II) Totals PLUS2,979,159696,0682,153,369230,21(4) 33% of sub-totals (p. 14, Part II) (5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4) $26,681$ 11,77(5) Sub-totals for Other Types of Risks (p. 2, Part III) (p. 3, Part III) (p. 4, Part III) $119,548,565$ 6,992,731104,818,5663,197,2(6) Sub-totals for Other Types of Risks (p. 4, Part III) Totals $8,056,868$ 1,119,3393,576,257325,9(7) Totals for Zone A ((5) plus (6)) $21,037,438$ 3,060,8639,835,791842,11	100% of sub-totals (p. 3, Part I)	39,750,541	1,791,924	34,954,716	855,05
PLUS (3) 100% of sub-totals (p. 2, Part II) 100% of sub-totals (p. 3, Part II) 100% of sub-totals (p. 4, Part II) 100% of sub-totals (p. 4, Part II) 100% of sub-totals (p. 4, Part II) 100% of sub-totals (p. 14, Part II) (4) 33% of sub-totals (p. 14, Part II) (5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4) (6) Sub-totals for Other Types of Risks (p. 2, Part III) (6) Sub-totals for Other Types of Risks (p. 4, Part III) (p. 4, Part III) (p. 4, Part III) (7) Totals for Zone A ((5) plus (6))	100% of sub-totals (p. 4, Part I)	64,384,464	3,764,880	56,657,772	1,719,55
$\begin{array}{c} (3) \ 100\% \ of \ sub-totals \ (p. 2, \ Part \ II) \\ 100\% \ of \ sub-totals \ (p. 3, \ Part \ II) \\ 100\% \ of \ sub-totals \ (p. 4, \ Part \ II) \\ 100\% \ of \ sub-totals \ (p. 4, \ Part \ II) \\ 100\% \ of \ sub-totals \ (p. 4, \ Part \ II) \\ 100\% \ of \ sub-totals \ (p. 4, \ Part \ II) \\ 100\% \ of \ sub-totals \ (p. 4, \ Part \ II) \\ 100\% \ of \ sub-totals \ (p. 14, \ Part \ II) \\ 100\% \ of \ sub-totals \ (p. 14, \ Part \ II) \\ 100\% \ of \ sub-totals \ (p. 14, \ Part \ II) \\ 119,548,565 \ 6,992,731 \ 104,818,566 \ 3,197,2 \\ 119,548,552 \ 3,619,870 \ 268,77 \\ 21,037,438 \ 3,060,863 \ 9,835,791 \ 842,17 \\ 10,37,438 \ 3,060,863 \ 9,835,791 \ 842,17 \\ 10,37,438 \ 3,060,863 \ 9,835,791 \ 842,17 \\ 10,37,438 \ 3,060,863 \ 9,835,791 \ 842,17 \\ 10,37,438 \ 3,060,863 \ 9,835,791 \ 842,17 \\ 10,37,438 \ 3,060,863 \ 9,835,791 \ 842,17 \\ 10,37,438 \ 3,060,863 \ 9,835,791 \ 842,17 \\ 10,37,438 \ 3,060,863 \ 9,835,791 \ 842,17 \\ 10,37,438 \ 10,37,438 \ 10,37,438 \ 10,37,438 \ 10,37,438 \ 10,3$	Totals	115,498,776	6,102,679	101,929,799	2,902,95
100% of sub-totals (p. 3, Part II) $363,305$ $64,415$ $260,825$ $17,9$ 100% of sub-totals (p. 4, Part II) $651,190$ $109,749$ $447,892$ $34,22$ 100% of sub-totals (p. 4, Part II) $651,190$ $109,749$ $447,892$ $34,22$ 100% of sub-totals (p. 14, Part II) $651,190$ $109,749$ $447,892$ $34,22$ (4) 33% of sub-totals (p. 14, Part II) $56,134$ $19,820$ $26,681$ $11,72$ (5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4) $119,548,565$ $6,992,731$ $104,818,566$ $3,197,2$ (6) Sub-totals for Other Types of Risks (p. 2, Part III) $8,056,868$ $1,119,339$ $3,576,257$ $325,99$ (p. 3, Part III) $5,339,423$ $883,272$ $2,639,663$ $247,44$ (p. 4, Part III) $7,641,147$ $1,058,252$ $3,619,870$ $268,77$ Totals $21,037,438$ $3,060,863$ $9,835,791$ $842,13$	PLUS				
100% of sub-totals (p. 4, Part II) Totals PLUS $651,190$ $109,749$ $447,892$ $34,21$ 3,993,654 $870,232$ $2,862,086$ $282,41$ (4) 33% of sub-totals (p. 14, Part II) $56,134$ $19,820$ $26,681$ $11,79$ (5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4) $119,548,565$ $6,992,731$ $104,818,566$ $3,197,2$ (6) Sub-totals for Other Types of Risks (p. 2, Part III) (p. 3, Part III) (p. 4, Part III) $8,056,868$ $1,119,339$ $3,576,257$ $325,99$ (7) Totals for Zone A ((5) plus (6)) $21,037,438$ $3,060,863$ $9,835,791$ $842,11$	(3) 100% of sub-totals (p. 2, Part II)	2,979,159	696,068	2,153,369	230,26
Totals 3,993,654 870,232 2,862,086 282,44 YEUS (4) 33% of sub-totals (p. 14, Part II) 56,134 19,820 26,681 11,74 (5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4) 119,548,565 6,992,731 104,818,566 3,197,2 (6) Sub-totals for Other Types of Risks (p. 2, Part III) (p. 3, Part III) (p. 4, Pa	100% of sub-totals (p. 3, Part II)	363,305	64,415	260,825	17,99
PLUS (4) 33% of sub-totals (p. 14, Part II) (5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4) (6) Sub-totals for Other Types of Risks (p. 2, Part III) (p. 3, Part III) (p. 4, Pa	100% of sub-totals (p. 4, Part II)	651,190	109,749	447,892	34,20
(4) 33% of sub-totals (p. 14, Part II) 56,134 19,820 26,681 11,74 (5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4) 119,548,565 6,992,731 104,818,566 3,197,2 (6) Sub-totals for Other Types of Risks (p. 2, Part III) (p. 3, Part III) (p. 4, Part III) (p. 4, Part III) Totals 8,056,868 1,119,339 3,576,257 325,94 (7) Totals for Zone A ((5) plus (6)) 21,037,438 3,060,863 9,835,791 842,113	Totals	3,993,654	870,232	2,862,086	282,46
(5) Greater of (1) or (2) (with respect to net PML) plus (3) and (4) 119,548,565 6,992,731 104,818,566 3,197,2 (6) Sub-totals for Other Types of Risks (p. 2, Part III) (p. 3, Part III) (p. 4, Part III) Totals 8,056,868 1,119,339 3,576,257 325,9 (7) Totals for Zone A ((5) plus (6)) 21,037,438 3,060,863 9,835,791 842,13	PLUS			· · ·	· · ·
to net PML) plus (3) and (4) 119,548,565 6,992,731 104,818,566 3,197,2 (6) Sub-totals for Other Types of Risks (p. 2, Part III) (p. 3, Part III) (p. 4, Part III) Totals 8,056,868 1,119,339 3,576,257 325,9 (b, 4, Part III) Totals 7,641,147 1,058,252 3,619,870 268,77 (7) Totals for Zone A ((5) plus (6)) 4,050 4,050 4,050 4,050	(4) 33% of sub-totals (p. 14, Part II)	56,134	19,820	26,681	11,79
to net PML) plus (3) and (4) 119,548,565 6,992,731 104,818,566 3,197,2 (6) Sub-totals for Other Types of Risks (p. 2, Part III) (p. 3, Part III) (p. 4, Part III) Totals 8,056,868 1,119,339 3,576,257 325,9 (b, 2, Part III) (p. 4, Part III) Totals 7,641,147 1,058,252 3,619,870 268,77 (7) Totals for Zone A ((5) plus (6)) (5) (5) (5) (5) (5)	(5) Greater of (1) or (2) (with respect				
(p. 2, Part III) 8,056,868 1,119,339 3,576,257 325,9 (p. 3, Part III) 5,339,423 883,272 2,639,663 247,4 (p. 4, Part III) 7,641,147 1,058,252 3,619,870 268,74 Totals 21,037,438 3,060,863 9,835,791 842,13		119,548,565	6,992,731	104,818,566	3,197,21
(p. 2, Part III) 8,056,868 1,119,339 3,576,257 325,9 (p. 3, Part III) 5,339,423 883,272 2,639,663 247,4 (p. 4, Part III) 7,641,147 1,058,252 3,619,870 268,74 Totals 21,037,438 3,060,863 9,835,791 842,13					
(p. 3, Part III) 5,339,423 883,272 2,639,663 247,4i (p. 4, Part III) 7,641,147 1,058,252 3,619,870 268,7i Totals 21,037,438 3,060,863 9,835,791 842,13	(6) Sub-totals for Other Types of Risks				
(p. 4, Part III) 7,641,147 1,058,252 3,619,870 268,70 Totals 21,037,438 3,060,863 9,835,791 842,13 (7) Totals for Zone A ((5) plus (6))	(p. 2, Part III)	8,056,868	1,119,339	3,576,257	325,94
Totals 21,037,438 3,060,863 9,835,791 842,13 (7) Totals for Zone A ((5) plus (6))	(p. 3, Part III)	5,339,423	883,272	2,639,663	247,40
(7) Totals for Zone A ((5) plus (6))	(p. 4, Part III)	7,641,147	1,058,252	3,619,870	268,78
	Totals	21,037,438	3,060,863	9,835,791	842,13
	(7) Totals for Zone A ((5) plus (6))				
		140 586 003	10 053 595	114 654 356	4 039 34
	(Enter here and on Page 1)	140,586,003	10,053,595	114,654,356	4,039,

Page 5 Questionnaire (Primary Insurance)

SUBZONE B-1: Los Angeles County west of Interstate 5 and south of Mulholland Drive (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
1A 1-4 Family-1% or flat	72,042	1.325	70.511	5.75%	1.238
1A 1-4 Family 5%	1,379,125	58,516	518,969	3.00%	24,644
1A 1-4 Family 10%	794,697	25,652	225,497	1.63%	16,72
1B "Homeowners" - 1% or flat	104,123	6,042	101,949	5.75%	5,91
1B "Homeowners" 5%	790,840	23,718	786,303	3.00%	23,58
1B "Homeowners" 10%	1,065,328	35,995	923,831	1.63%	33,40
1B "Homeowners" 15% & up	317,087	6,017	129,236	1.00%	2,88
1B "Homeowners" 15% "Mini"	30,095,111	279,200	29,546,500	0.50%	276,45
1B "Homeowners" "Wrap"	76,321	397	76,321	2.50%	39
1C Wood Frame - small 5%	8,801,365	129,858	7,434,627	3.00%	98,04
1D Wood - other 5%	4,144,399	244,389	2,619,223	10.00%	151,93
1E Mobile Homes 2%	102,594	4,586	99,361	5.00%	4,44
2A Metal - small 5%	60,323	6,298	13,421	2.00%	2,03
2B Metal - other 5%	53,243	7,749	32,891	10.00%	5,87
3A Steel 5%	1,303,270	156,017	1,094,641	15.00%	79,01
3B Steel 5%	971,475	291,035	629,446	25.00%	67,21
3C Steel 10%	189,572	46,649	77,050	25.00%	17,54
4A Concrete 5%	1,664,662	233,311	1,468,519	20.00%	82,87
4B Concrete 5%	452,487	148,812	334,823	35.00%	87,44
4C Concrete 10 %	288,403	95,591	168,179	50.00%	30,52
4D Concrete 10 %	383,739	18,009	359,131	45.00%	14,05
5A Mixed 5%	2,589,204	648,877	934,603	25.00%	224,28
5B Mixed 10%	328,378	53,028	317,164	60.00%	37,49
5C Mixed 10%	1,654,379	127,209	1,553,533	75.00%	40,97
6 EQ resistive 5%	45,455	12,049	15,455	10.00%	3,99
Risks in above classes not written at					
standard deductible	7,785,886	1,759,249	4,617,235	XXX	721,49
Sub-Totals:	65,513,507	4,419,578	54,148,418		2,054,49

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel 5%	397.047	135,186	324,152	15.00%	85.048
3B Steel 5%	261,568	186,656	69,596	25.00%	31,940
3C Steel 10%	453	113	453	25.00%	113
4A Concrete 5%	276,931	117,973	111,691	20.00%	28,058
4B Concrete 5%	101,047	48,401	52,118	35.00%	27,406
4C Concrete 10 %	9,667	1,889	6,894	50.00%	480
4D Concrete 10 %	2,500	47	2,500	45.00%	47
5A Mixed 5%	22,682	14,364	8,049	25.00%	4,449
5B Mixed 10%	40,616	10,154	11,970	60.00%	2,993
5C Mixed 10%	450	338	450	75.00%	338
6 EQ resistive 5%	71,743	8,249	23,580	10.00%	2,090
Risks in above classes not written at					
standard deductible	3,711,955	346,708	3,399,564	XXX	138,640
Sub-Totals:	4,896,659	870,078	4,011,017		321,603
Part III: Other types of risks:		Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		Direct	Direct	Liability Net	PML on
		Liability	PML	of Reinsurance	Net Liability
(1) Class 7 and commercial inland Exception	ons	1,603,801	736,847	278,903	156,864
(2) Commercial inland addenda		590,338	63,874	77,863	17,581
(3) Liabilities assumed: pools and associat	ions (e.g.,	,	,		,
FAIR Plan, IRI)		36	0	36	(
(4) All other (e.g., earthquake, sprinkler lea	kage)	15,627,074	1,063,121	8,177,081	315,882
Sub-Totals:		17,821,248	1,863,842	8,533,882	490,327
ZONE TOTALS		88,231,415	7,153,498	66,693,318	2,866,422
Questionnaire	(Primary Insura				• •

SUBZONE B-2: Remainder of Los Angeles County not part of Subzone B-1 (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	63,228	1,190	59,861	5.75%	97
1A 1-4 Family 5%	1,140,224	41,868	558,162	3.00%	18,71
1A 1-4 Family 10%	662,873	24,055	222,190	1.63%	18,55
1B "Homeowners" - 1% or flat	92,668	5,370	91,393	5.75%	5,29
1B "Homeowners" 5%	293,137	8,796	291,855	3.00%	8,75
1B "Homeowners" 10%	1,490,227	41,684	1,327,696	1.63%	38,68
1B "Homeowners" 15% & up	652,564	6,777	465,743	1.00%	4,90
1B "Homeowners" 15% "Mini"	35,000,205	330,841	34,501,524	0.50%	328,34
1B "Homeowners" "Wrap"	1,750	16	650	2.50%	1
1C Wood Frame - small 5%	11,837,165	99,124	9,797,897	3.00%	56,99
1D Wood - other 5%	2,907,325	155,936	1,723,201	10.00%	80,92
1E Mobile Homes 2%	399,596	19,137	398,551	5.00%	19,11
2A Metal - small 5%	650,133	2,555	600,375	2.00%	1,83
2B Metal - other 5%	195,138	19,130	110,660	10.00%	10,71
3A Steel 5%	737,761	77,876	609,363	15.00%	43,53
3B Steel 5%	748,047	206,936	509,614	25.00%	69,88
3C Steel 10%	229,919	43,093	132,826	25.00%	18,60
4A Concrete 5%	513,699	111,489	474,513	20.00%	69,27
4B Concrete 5%	509,688	52,085	453,435	35.00%	27,20
4C Concrete 10 %	60,105	27,441	27,040	50.00%	3,27
4D Concrete 10 %	36,663	19,329	16,097	45.00%	7,79
5A Mixed 5%	3,553,510	586,854	2,725,090	25.00%	269,73
5B Mixed 10%	93,255	26,570	77,642	60.00%	14,56
5C Mixed 10%	219,008	104,369	135,747	75.00%	41,46
6 EQ resistive 5%	26,865	14,062	12,865	10.00%	2,68
Risks in above classes not written at					
standard deductible	6,955,561	1,437,642	4,836,196	xxx	447,87
Sub-Totals:	69,070,313	3,464,225	60,160,185		1,609,71

	lumn 1	Column 2	Column 3	Column 4	Column 5	Column 6
	nd standard deductible structions)	Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimated PML on Net Liability
3A Steel	5%	114,593	28,306	107,779	15.00%	23,933
3B Steel	5%	360,965	43,476	319,783	25.00%	13.925
3C Steel	10%	0	0	0	25.00%	,
4A Concrete	5%	318,797	20,692	305,037	20.00%	11,022
4B Concrete	5%	6,625	3,384	4,606	35.00%	2,08
4C Concrete	10 %	0	0	0	50.00%	
4D Concrete	10 %	0	0	0	45.00%	
5A Mixed	5%	38,429	9,607	11,348	25.00%	2,83
5B Mixed	10%	0	0	0	60.00%	
5C Mixed	10%	4,078	3,059	1,204	75.00%	90
6 EQ resistive	5%	116,021	11,602	34,260	10.00%	3,42
Risks in above classes not written at					_	
standard deductible 141,554		39,753	107,677	XXX	16,07	
Sub	-Totals:	1,101,062	159,879	891,694		74,20
Part III: Other typ	es of risks:		Column 1	Column 2	Column 3	Column 4
			Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
			Liability	PML	of Reinsurance	Net Liabilit
(1) Class 7 and c	ommercial inland Except	ions	762,607	470,562	207,644	173,33
(2) Commercial in	nland addenda		173,061	36,493	32,496	11,22
(3) Liabilities ass	umed: pools and associa	tions (e.g.,				
FAIR Plan, IR	1)		18	0	18	
.,	, earthquake, sprinkler lea	akage)	5,055,134	558,559	1,930,001	147,74
Sub	-Totals:		5,990,820	1,065,614	2,170,159	332,31
ZO	NE TOTALS		76,162,195	4,689,718	63,222,038	2,016,23
	Questionnaire	(Primary Insura	nce)			

SUBZONE B-3: Orange County (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	63,181	1,210	60,070	5.75%	95
1A 1-4 Family 5%	761,300	31.725	293,291	3.00%	14,98
1A 1-4 Family 10%	299,957	13,353	138,430	1.63%	10,53
1B "Homeowners" - 1% or flat	95,370	5,488	94,421	5.75%	5,43
1B "Homeowners" 5%	274,631	8.247	274,070	3.00%	8.23
1B "Homeowners" 10%	1,218,985	22,475	928,661	1.63%	17,88
1B "Homeowners" 15% & up	155,534	1.644	99,765	1.00%	1,20
1B "Homeowners" 15% "Mini"	20,546,376	209,638	20,152,762	0.50%	207,67
1B "Homeowners" "Wrap"	1,845	46	1,845	2.50%	4
1C Wood Frame - small 5%	6,754,866	101,147	4,247,841	3.00%	51,06
1D Wood - other 5%	994,099	76,398	726,528	10.00%	50,09
1E Mobile Homes 2%	466,931	22,051	466,027	5.00%	22,03
2A Metal - small 5%	21,997	2,026	7,761	2.00%	89
2B Metal - other 5%	23,028	1,426	12,668	10.00%	71
3A Steel 5%	218,452	63,788	144,601	15.00%	33,26
3B Steel 5%	1,233,636	217,997	1,052,100	25.00%	51,69
3C Steel 10%	73,478	19,780	27,186	25.00%	7,50
4A Concrete 5%	535,171	107,164	430,539	20.00%	52,89
4B Concrete 5%	133,653	52,743	78,448	35.00%	25,13
4C Concrete 10 %	111,645	36,433	64,432	50.00%	12,87
4D Concrete 10 %	210,732	20,946	189,496	45.00%	2,07
5A Mixed 5%	2,189,536	446,414	1,565,450	25.00%	158,39
5B Mixed 10%	62,332	1,449	62,170	60.00%	1,39
5C Mixed 10%	166,423	52,302	130,381	75.00%	25,13
6 EQ resistive 5%	22,615	16,616	8,515	10.00%	2,51
Risks in above classes not written at					
standard deductible	5,055,282	965,014	3,560,283	XXX	328,57
Sub-Totals:	41,691,055	2,497,520	34,817,741		1,093,17

	uit II.	mouranee	011	0110010100	<u> </u>	0101	<u> </u>	otorico.

Colu	Column 1 Column 2			Column 4	Column 5	Column 6
arthquake class ar	nd standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Ins	structions)	Direct	Direct	Liability Net	PML	PML on
		Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel	5%	408,108	35,051	359,308	15.00%	32,366
3B Steel	5%	83,500	73,606	8,328	25.00%	5.224
3C Steel	10%	0	73,000	0,528	25.00%	5,224
4A Concrete	5%	264,062	6,597	254,565	20.00%	2,317
4B Concrete	5%	80,565	6,286	75,415	35.00%	1,786
4C Concrete	10 %	0	0,200	0	50.00%	1,700
4D Concrete	10 %	0	0	0	45.00%	(
5A Mixed	5%	108,459	17,386	87,381	25.00%	5,199
5B Mixed	10%	0	0	07,301	60.00%	3,138
5C Mixed	10%	4,560	406	4,549	75.00%	406
6 EQ resistive	5%	37,930	3,793	12,513	10.00%	1,25
	asses not written at	07,000	0,700	12,010	10.0070	1,20
standard deductible123,782Sub-Totals:1,110,966		69.769	53,197	xxx	18,690	
		212,894	855,256		67,239	
Part III: Other type	es of risks:		Column 1	Column 2	Column 3	Column 4
			Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
			Liability	PML	of Reinsurance	e Net Liability
(1) Class 7 and c	ommercial inland Excep	otions	723,723	285,026	154,105	67,339
(2) Commercial ir	land addenda		89,321	15,036	12,543	1,947
(3) Liabilities assu	umed: pools and associ	ations (e.g.,			-	
FAIR Plan, IRI)		1	0	1	(
(4) All other (e.g.,	earthquake, sprinkler le	eakage)	7,551,412	600,161	3,562,601	137,042
Sub-	Totals:		8,364,457	900,223	3,729,249	206,329
ZON	E TOTALS		51,166,477	3,610,638	39,402,247	1,366,744
	Questionnaire					

Totals For Zone B Composite of Zones B-1 (page 6), B-2 (page 7), and B-3 (page 8) (In thousands of dollars)

	Aggregate	Aggregate	Aggregate	Estimated
	Direct	Direct	Liability Net	Net PML
	Liability	PML	of Reinsurance	Amount
(1) 100% of sub-totals (p. 6, Part I)	65,513,507	4,419,578	54,148,418	2,054,492
50% of sub-totals (p. 7, Part I)	34,535,157	1,732,112	30,080,093	804,859
100% of sub-totals (p. 8, Part I)	41,691,055	2,497,520	34,817,741	1,093,176
Totals	141,739,719	8,649,211	119,046,252	3,952,527
OR				
(2) 50% of sub-totals (p. 6, Part I)	32,756,754	2,209,789	27,074,209	1,027,246
100% of sub-totals (p. 7, Part I)	69,070,313	3,464,225	60,160,185	1,609,719
100% of sub-totals (p. 8, Part I)	41,691,055	2,497,520	34,817,741	1,093,176
Totals	143,518,121	8,171,534	122,052,136	3,730,141
PLUS				
(3) 100% of sub-totals (p. 6, Part II)	4,896,659	870,078	4,011,017	321,603
100% of sub-totals (p. 7, Part II)	1,101,062	159,879	891,694	74,208
100% of sub-totals (p. 8, Part II)	1,110,966	212,894	855,256	67,239
Totals	7,108,687	1,242,851	5,757,967	463,050
PLUS				· · · · · ·
(4) 50% of sub-totals (p. 10, Part II)	114,834	24,379	50,985	16,645
50% of sub-totals (p. 11, Part II)	269,512	58,687	171,962	18,170
Totals	384,346	83,066	222,947	34,815
(5) Greater of (1) or (2) (with respect				
to net PML) plus (3) and (4)	149,232,751	9,975,128	125,027,166	4,450,393
(6) Sub-totals for Other Types of Risks				
(p. 6, Part III)	17,821,248	1,863,842	8,533,882	490,327
(p. 7, Part III)	5,990,820	1,065,614	2,170,159	332,310
(p. 8, Part III)	8,364,457	900,223	3,729,249	206,329
Totals	32,176,525	3,829,679	14,433,291	1,028,965
		, , -	, , , -	
(7) Totals for Zone B ((5) plus (6))				
(Enter here and on Page 1)	181,409,276	13,804,807	139,460,457	5,479,358
(.,,	,,	.,,

Page 9 Questionnaire (Primary Insurance)

ZONE C COUNTIES: Kern, San Luis Obispo, Santa Barbara, Ventura (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	90,648	1,417	78,224	6.13%	96
1A 1-4 Family 5%	613,025	22,105	183,815	3.13%	10,55
1A 1-4 Family 10%	251,531	6,724	144,242	1.75%	6,24
1B "Homeowners" - 1% or flat	62,932	3,818	62,932	6.13%	3,81
1B "Homeowners" 5%	428,056	12,870	427,861	3.13%	12,86
1B "Homeowners" 10%	1,327,761	25,059	1,233,483	1.75%	23,37
1B "Homeowners" 15% & up	380,360	4,473	273,650	1.13%	3,25
1B "Homeowners" 15% "Mini"	15,541,809	161,407	15,082,251	0.56%	158,80
1B "Homeowners" "Wrap"	7,301	70	7,301	2.56%	7
1C Wood Frame - small 5%	4,287,129	53,862	3,194,088	3.00%	29,44
1D Wood - other 5%	788,285	74,120	567,467	10.00%	42,04
1E Mobile Homes 2%	486,255	23,021	483,579	5.00%	22,88
2A Metal - small 5%	196,401	2,450	95,144	2.00%	70
2B Metal - other 5%	38,255	10,682	23,009	10.00%	3,92
3A Steel 5%	101,943	21,915	67,784	15.00%	10,50
3B Steel 5%	327,119	133,150	86,466	25.00%	13,71
3C Steel 10%	107,687	27,520	35,374	25.00%	9,14
4A Concrete 5%	106,679	23,282	73,953	20.00%	8,49
4B Concrete 5%	76,615	38,169	40,845	35.00%	11,78
4C Concrete 10 %	117,922	62,712	35,222	50.00%	17,66
4D Concrete 10 %	12,773	5,333	10,145	45.00%	4,21
5A Mixed 5%	1,355,313	247,469	1,068,257	25.00%	150,21
5B Mixed 10%	76,033	3,052	74,360	60.00%	2,46
5C Mixed 10%	124,064	68,107	62,358	75.00%	22,10
6 EQ resistive 5%	5,000	402	1,482	10.00%	40
Risks in above classes not written at					
standard deductible	2,709,349	556,127	1,719,123	XXX	185,52
Sub-Totals:	29,620,244	1,589,316	25,132,415		755,18

Colur	nn 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instr	ructions)	Direct	Direct	Liability Net	PML	PML on
		Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel 5	5%	0	0	0	15.00%	C
3B Steel 5	5%	0	0	0	25.00%	(
3C Steel 1	0%	0	0	0	25.00%	(
4A Concrete	5%	40,616	28,874	38,300	20.00%	28,41
4B Concrete	5%	0	0	0	35.00%	(
4C Concrete	10 %	0	0	0	50.00%	(
4D Concrete	10 %	7,949	3,577	1,951	45.00%	878
5A Mixed	5%	39,750	9,938	9,757	25.00%	2,439
5B Mixed 1	0%	0	0	0	60.00%	(
5C Mixed 1	0%	0	0	0	75.00%	(
6 EQ resistive	5%	63,608	6,361	15,613	10.00%	1,56
Risks in above class	ses not written at				_	
standard deductible		77,744	8	36,348	xxx	(
Sub-Te	otals:	229,667	48,758	101,969	-	33,289
Part III: Other types	of risks:		Column 1	Column 2	Column 3	Column 4
		•	Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
		-	Liability	PML	of Reinsurance	Net Liability
(1) Class 7 and com	mercial inland "Excep	tions"	488,367	185,420	129,495	64,202
(2) Commercial inla	nd addenda		85,182	11,801	20,406	3,33
(3) Liabilities assum	ed: pools and associa	itions (e.g.,				
FAIR Plan, IRI)		· - [497	116	264	50
(4) All other (e.g., ea	arthquake, sprinkler le	akage)	4,407,232	310,496	1,378,824	71,71
(5) 50% of amounts	for over 8 stories for 2	Zone B (Page				
9, (3) totals):		· -	3,554,344	621,426	2,878,983	231,52
	-totals	-	8,535,621	1,129,259	4,407,972	370,830

38,385,532

2,767,333 29,642,356

1,159,314

ZONE TOTALS

Page 10 Questionnaire (Primary Insurance)

Appendix III - Page 60

ZONE D: San Diego County (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column
thquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimate
(See Instructions)	Direct	Direct	Liability Net	PML	PML or
	Liability	PML	of Reinsurance	Percentage	Net Liabil
1A 1-4 Family-1% or flat	38,719	463	34,072	2.63%	3
1A 1-4 Family 5%	397,515	36,542	131,218	1.19%	12,6
1A 1-4 Family 10%	179,243	3,957	99,096	0.56%	3,6
1B "Homeowners" - 1% or flat	133,575	3,712	133,250	2.63%	3,7
1B "Homeowners" 5%	250,028	6,941	249,562	1.19%	6,9
1B "Homeowners" 10%	917,525	7,858	812,268	0.56%	7,0
1B "Homeowners" 15% & up	134,088	505	97,788	0.31%	3
1B "Homeowners" 15% "Mini"	14,191,174	44,067	13,964,489	0.16%	43,7
1B "Homeowners" "Wrap"	3,257	34	3,257	1.03%	
1C Wood Frame - small 5%	2,691,793	30,064	2,080,019	3.00%	17,2
1D Wood - other 5%	912,285	49,933	715,531	10.00%	30,2
1E Mobile Homes 2%	420,423	19,540	420,153	5.00%	19,5
2A Metal - small 5%	48,987	12,122	16,013	2.00%	2,9
2B Metal - other 5%	28,830	1,321	19,919	10.00%	4
3A Steel 5%	437,695	68,651	364,644	15.00%	51,6
3B Steel 5%	278,221	93,417	167,148	25.00%	35,8
3C Steel 10%	159,006	39,333	51,534	25.00%	12,4
4A Concrete 5%	166,538	52,061	123,314	20.00%	22,6
4B Concrete 5%	229,240	35,735	198,891	35.00%	12,6
4C Concrete 10 %	202,606	82,493	87,400	50.00%	22,7
4D Concrete 10 %	24,870	3,363	19,655	45.00%	1,0
5A Mixed 5%	1,113,585	234,746	767,908	25.00%	86,2
5B Mixed 10%	324,345	18,575	305,763	60.00%	9,4
5C Mixed 10%	219,558	93,765	129,785	75.00%	27,3
6 EQ resistive 5%	152	15	152	10.00%	
Risks in above classes not written at					
standard deductible	2,474,329	456,361	1,837,247	XXX	190,7
Sub-Totals:	25,977,586	1,395,575	22,830,075		621,9

Part II: Insurance on structures of over 8 stories:

		Column 2	Column 3	Column 4	Column 5	Column 6
thquake class and	d standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Ins	tructions)	Direct	Direct	Liability Net	PML	PML on
		Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel	5%	245,032	21,373	237,076	15.00%	16,404
3B Steel	5%	66,671	53,405	13,634	25.00%	7,10
3C Steel	10%	0	0	0	25.00%	,
4A Concrete	5%	16,826	5,970	13,791	20.00%	3,41
4B Concrete	5%	6,667	83	6,529	35.00%	3
4C Concrete	10 %	0	0	0	50.00%	
4D Concrete	10 %	0	0	0	45.00%	
5A Mixed	5%	68,426	17,107	19,984	25.00%	4,99
5B Mixed	10%	0	0	0	60.00%	
5C Mixed	10%	0	0	0	75.00%	
6 EQ resistive	5%	91,229	9,123	26,644	10.00%	2,66
Risks in above c	lasses not written at	· · ·	,	· · · ·		,
standard deductible		44,173	10,312	26,266	XXX	1,73
Sub-1	Totals:	539,024	117,373	343,924		36,34
			Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Estimated PML on Net Liabilit
(1) Close 7 and (1)	commercial inland "Exc	ontiona"	617,603	167,640	84,856	34,70
(1) Class 7 and 0 (2) Commercial i		eptions	78,836	9,261	25,704	34,70
· · /	sumed: pools and asso	L ciations (e.g.,	78,830	9,201	25,704	3,02
FAIR Plan, IR	21)		1	0	1	
(4) All other (e.g.	, earthquake, sprinkler	leakage)	5,366,038	401,041	2,098,826	96,85
(5) 50% of amou	nts for over 8 stories for	or Zone B (Pag	е			
9, (3) totals):		Ī	3,554,344	621,426	2,878,983	231,52
(6) 50% of amou	nts for over 8 stories for	or Zone E (Pag	e			
12, sub-total	for Part II):	Ī	91,948	17,517	32,879	5,71
	Sub-totals		9,708,769	1,216,884	5,121,249	372,61
ZON	E TOTALS		36,225,378	2,729,832	28,295,249	1,030,95
ZON		Page 11	36,225,378	2,729,832	28,295,249	1,030,95

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ZONE E COUNTIES: Alpine, Imperial, Inyo, Mono, Riverside, San Bernardino (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	225.080	834	40.690	5.25%	44
1A 1-4 Family 5%	721,833	41,694	386,532	2.38%	18,93
1A 1-4 Family 10%	165.926	5.067	98.164	1.13%	3.88
1B "Homeowners" - 1% or flat	84,210	4,369	84,210	5.25%	4,36
1B "Homeowners" 5%	288,285	10,783	287,778	2.38%	10,77
1B "Homeowners" 10%	1,187,994	11,375	1,047,341	1.13%	9.63
1B "Homeowners" 15% & up	868.833	3.812	811.802	0.63%	3.49
1B "Homeowners" 15% "Mini"	16,961,068	101,651	16,587,539	0.31%	100,49
1B "Homeowners" "Wrap"	3.027	62	3.027	2.06%	(
1C Wood Frame - small 5%	4,730,755	73,373	3,435,896	3.00%	45,28
1D Wood - other 5%	878,419	87,658	719,674	10.00%	57,85
1E Mobile Homes 2%	957,334	46,338	955,979	5.00%	46,30
2A Metal - small 5%	87,963	14,795	40,142	2.00%	3,86
2B Metal - other 5%	117,972	17,374	64,653	10.00%	9,19
3A Steel 5%	803,505	70,985	706,428	15.00%	29,80
3B Steel 5%	447,411	149,385	236,983	25.00%	31,78
3C Steel 10%	153,152	38,711	49,564	25.00%	12,83
4A Concrete 5%	330,846	116,985	234,496	20.00%	60,44
4B Concrete 5%	84,120	53,112	47,568	35.00%	26,41
4C Concrete 10 %	145,334	72,667	45,392	50.00%	22,69
4D Concrete 10 %	9,341	4,312	1,183	45.00%	66
5A Mixed 5%	2,173,494	375,586	1,662,859	25.00%	218,03
5B Mixed 10%	179,718	23,552	178,880	60.00%	19,57
5C Mixed 10%	275,063	108,570	182,042	75.00%	46,39
6 EQ resistive 5%	18,750	14,146	2,037	10.00%	89
Risks in above classes not written at					
standard deductible	4,016,338	778,841	2,571,755	xxx	301,13
Sub-Totals:	35,915,771	2,226,038	30,482,614		1,085,26

Part II: Insurance on structures of over 8 stories:

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
rthquake class a	and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Ir	nstructions)	Direct	Direct	Liability Net	PML	PML on
		Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel	5%	6,667	285	6,484	15.00%	18
3B Steel	5%	0	0	0	25.00%	
3C Steel	10%	0	0	0	25.00%	
4A Concrete	5%	5,000	212	3,279	20.00%	8
4B Concrete	5%	10,000	0	3,335	35.00%	
4C Concrete	10 %	5,000	5,000	500	50.00%	50
4D Concrete	10 %	0	0	0	45.00%	
5A Mixed	5%	63,957	15,989	19,794	25.00%	4,94
5B Mixed	10%	0	0	0	60.00%	,-
5C Mixed	10%	0	0	0	75.00%	
6 EQ resistive	5%	85,271	8,527	26,391	10.00%	2,63
Risks in above o	classes not written at					
standard deduct	ible	8,000	5,020	5,975	XXX	3,06
Sub	o-Totals:	183,895	35,033	65,758		11,42
Part III: Other ty	noo of violes.		Column 1	Column 2	Column 3	Column 4
Part III. Other ty	pes of fisks.	-	Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
			Liability		of Reinsuranc	
		-	Liability		rteinsuranc	
(1) Class 7 and	commercial inland "Exce	eptions"	726,674	257,969	217,406	71,39
(1) Class 7 and commercial inland "Exceptions"(2) Commercial inland addenda			80,941	16,790	23,178	6,34
(2) Commercial			60,941	16,790	20,110	0,34
(3) Liabilities as	sumed: pools and assoc	iations (e.g.,			· · · · ·	0,34
(3) Liabilities as FAIR Plan, IF	sumed: pools and assoc RI)		97,810	21,952	3,539	88
 (3) Liabilities as FAIR Plan, IF (4) All other (e.g) 	sumed: pools and assoc RI) , earthquake, sprinkler	leakage)			· · · · ·	88
 (3) Liabilities as: FAIR Plan, IF (4) All other (e.g) (5) 50% of amounts 	sumed: pools and assoc RI) I., earthquake, sprinkler unts for over 8 stories for	leakage)	97,810 4,946,023	21,952 430,840	3,539 1,888,759	88 130,33
 (3) Liabilities as: FAIR Plan, IF (4) All other (e.g (5) 50% of amou 9, (3) totals): 	sumed: pools and assoc RI) ., earthquake, sprinkler unts for over 8 stories for	leakage) Zone B (Page	97,810	21,952	3,539	88 130,33
 (3) Liabilities as: FAIR Plan, IF (4) All other (e.g) (5) 50% of amou 9, (3) totals): 	sumed: pools and assoc RI) I., earthquake, sprinkler unts for over 8 stories for	leakage) Zone B (Page	97,810 4,946,023	21,952 430,840	3,539 1,888,759	88 130,33
 (3) Liabilities as: FAIR Plan, IF (4) All other (e.g) (5) 50% of amou 9, (3) totals): 	sumed: pools and assoc RI) , earthquake, sprinkler unts for over 8 stories for unts for over 8 stories for	leakage) Zone B (Page	97,810 4,946,023	21,952 430,840	3,539 1,888,759	88 130,33 231,52
 (3) Liabilities as: FAIR Plan, IF (4) All other (e.g (5) 50% of amou (9, (3) totals): (6) 50% of amou 10, sub-total 	sumed: pools and assoc RI) , earthquake, sprinkler unts for over 8 stories for unts for over 8 stories for	leakage) Zone B (Page	97,810 4,946,023 3,554,344	21,952 430,840 621,426	3,539 1,888,759 2,878,983	88 130,33 231,52
 (3) Liabilities as: FAIR Plan, IF (4) All other (e.g (5) 50% of amou (9, (3) totals): (6) 50% of amou 10, sub-total 	sumed: pools and assoc RI) unts for over 8 stories for unts for over 8 stories for for Part II): unts for over 8 stories for	leakage) Zone B (Page	97,810 4,946,023 3,554,344	21,952 430,840 621,426	3,539 1,888,759 2,878,983	88 130,33 231,52 16,64
 (3) Liabilities as: FAIR Plan, IF (4) All other (e.g (5) 50% of amou 9, (3) totals): (6) 50% of amou 10, sub-total (7) 50% of amou 	sumed: pools and assoc RI) unts for over 8 stories for unts for over 8 stories for for Part II): unts for over 8 stories for	leakage) Zone B (Page	97,810 4,946,023 3,554,344 114,834	21,952 430,840 621,426 24,379	3,539 1,888,759 2,878,983 50,985	88 130,33 231,52 16,64 18,17 475,29

Questionnaire (Primary Insurance)

ZONE F COUNTIES: Fresno, Kings, Madera, Mariposa, Merced, Tulare (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1 Earthquake class and standard deductible	Column 2	Column 3	Column 4	Column 5 Minimum	Column 6 Estimated
(See Instructions)	e Aggregate Direct	Aggregate Direct	Aggregate Liability Net	PML	PML on
(See instructions)	Liability	PML	of Reinsurance		Net Liabili
	Liability		of Reinsurance	Percentage	Net Liabili
1A 1-4 Family-1% or flat	35,137	323	33.114	3.13%	28
1A 1-4 Family 5%	46,187	462	14,116	1.88%	44
1A 1-4 Family 10%	93,274	2,744	87,910	1.13%	2,72
1B "Homeowners" - 1% or flat	4,273	133	4,273	3.13%	13
1B "Homeowners" 5%	6,092	133	6,092	1.88%	11
1B "Homeowners" 10%	726,725	8,854	666,270	1.13%	8,16
1B "Homeowners" 15% & up	111,810	548	73,719	0.63%	48
1B "Homeowners" 15% "Mini"	1,792,507	9,785	1,689,646	0.31%	9,46
1B "Homeowners" "Wrap"	73	9,785	73	1.56%	9,40
1C Wood Frame - small 5%	269,326	3,970	249,244	3.00%	3,58
1D Wood - other 5%	133,554	8,810	91,788	10.00%	5,58
1E Mobile Homes 2%	160,992	7,934	160,915	5.00%	7,93
2A Metal - small 5%		116		2.00%	7,90
2B Metal - other 5%	19,033		2,457		
3A Steel 5%	<u>170,150</u> 117,127	8,108 5,781	<u>126,773</u> 92,941	10.00% 15.00%	3,23
		,	,		
3B Steel 5%	39,192	22,705	16,362	25.00%	6,15
3C Steel 10%	72,730	18,525	21,461	25.00%	5,66
4A Concrete 5%	151,667	6,132	142,643	20.00%	3,32
4B Concrete 5%	4,881	2,006	3,024	35.00%	1,31
4C Concrete 10 %	89,585	36,626	24,085	50.00%	11,24
4D Concrete 10 %	10,208	4,565	10,208	45.00%	4,56
5A Mixed 5%	390,165	65,805	281,466	25.00%	24,48
5B Mixed 10%	76,658	4,945	72,945	60.00%	4,02
5C Mixed 10%	79,852	44,273	25,895	75.00%	13,39
6 EQ resistive 5%	0	0	0	10.00%	
Risks in above classes not written at					
standard deductible	1,280,475	290,241	930,017	XXX	110,11
Sub-Totals:	5,881,674	553,509	4,827,438		228,65
Column 1	Column 2	Column 3	Column 4	Column 5	Column 6 Estimated
arthquake class and standard deductible	e Aggregate Direct	Aggregate Direct	Aggregate Liability Net	Minimum PML	PML on
(See Instructions)	Liability	PML	of Reinsurance	Percentage	Net Liabili
				rereentage	
3A Steel 5%	0	0			
			0	15.00%	
JD SIEEI 5%	5.000		0 2.500	15.00% 25.00%	2.50
3B Steel 5% 3C Steel 10%	5,000	5,000	2,500	25.00%	2,50
3C Steel 10%	0	5,000 0	2,500 0	25.00% 25.00%	2,50
3C Steel10%4A Concrete5%	0	5,000 0 0	2,500 0 0	25.00% 25.00% 20.00%	2,50
3C Steel 10% 4A Concrete 5% 4B Concrete 5%	0 0 0	5,000 0 0	2,500 0 0	25.00% 25.00% 20.00% 35.00%	2,50
3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 %	0 0 0	5,000 0 0 0	2,500 0 0 0	25.00% 25.00% 20.00% 35.00% 50.00%	2,50
3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 %	0 0 0 0 0	5,000 0 0 0 0	2,500 0 0 0 0 0	25.00% 25.00% 20.00% 35.00% 50.00% 45.00%	
3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5%	0 0 0 0 17,277	5,000 0 0 0 0 4,319	2,500 0 0 0 0 0 5,032	25.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00%	
3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10%	0 0 0 0 17,277 0	5,000 0 0 0 0 4,319 0	2,500 0 0 0 0 0 5,032 0	25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00%	
3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10%	0 0 0 17,277 0 0	5,000 0 0 0 0 4,319 0 0	2,500 0 0 0 0 5,032 0 0 0	25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00%	1,25
3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 5% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5%	0 0 0 0 17,277 0	5,000 0 0 0 0 4,319 0	2,500 0 0 0 0 0 5,032 0	25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00%	1,25
3C Steel10%4A Concrete5%4B Concrete10 %4C Concrete10 %5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at	0 0 0 17,277 0 42,601	5,000 0 0 0 4,319 0 4,260	2,500 0 0 0 0 5,032 0 0 12,407	25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00%	1,25
3C Steel10%4A Concrete5%4B Concrete10 %4C Concrete10 %5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductible	0 0 0 17,277 0 42,601 20,000	5,000 0 0 0 4,319 0 4,260 20,000	2,500 0 0 0 0 5,032 0 0 12,407 500	25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00%	1,25
3C Steel10%4A Concrete5%4B Concrete10 %4C Concrete10 %5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at	0 0 0 17,277 0 42,601	5,000 0 0 0 4,319 0 4,260	2,500 0 0 0 0 5,032 0 0 12,407	25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00%	1,25
3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10 %4D Concrete10 %5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductibleSub-Totals:	0 0 0 17,277 0 42,601 20,000	5,000 0 0 0 4,319 0 4,260 20,000 33,579	2,500 0 0 0 0 5,032 0 0 12,407 500 20,439	25.00% 25.00% 20.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx	1,25 1,24 50 5,49
3C Steel10%4A Concrete5%4B Concrete10 %4C Concrete10 %5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductible	0 0 0 17,277 0 42,601 20,000	5,000 0 0 0 4,319 0 4,260 20,000 33,579 Column 1	2,500 0 0 0 0 5,032 0 0 12,407 500 20,439 Column 2	25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx	1,25 1,24 5,49 Column 4
3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10 %4D Concrete10 %5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductibleSub-Totals:	0 0 0 17,277 0 42,601 20,000	5,000 0 0 0 4,319 0 4,260 20,000 33,579 Column 1 Aggregate	2,500 0 0 0 0 5,032 0 0 12,407 500 20,439 Column 2 Aggregate	25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate	1,25 1,22 5,45 Column 4 Estimated
3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10 %4D Concrete10 %5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductibleSub-Totals:	0 0 0 17,277 0 42,601 20,000	5,000 0 0 0 4,319 0 4,260 20,000 33,579 Column 1 Aggregate Direct	2,500 0 0 0 0 5,032 0 0 0 12,407 500 20,439 Column 2 Aggregate Direct	25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net	1,25 1,24 5,49 Column 4 Estimated PML on
3C Steel10%4A Concrete5%4B Concrete5%4C Concrete10 %4D Concrete10 %5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductibleSub-Totals:	0 0 0 17,277 0 42,601 20,000	5,000 0 0 0 4,319 0 4,260 20,000 33,579 Column 1 Aggregate	2,500 0 0 0 0 5,032 0 0 0 12,407 500 20,439 Column 2 Aggregate Direct	25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate	1,25 1,24 50 5,49 Column 4 Estimated PML on
3C Steel10%4A Concrete5%4B Concrete10 %4D Concrete10 %5A Mixed5%5B Mixed10%5C Mixed10%6 EQ resistive5%Risks in above classes not written at standard deductibleSub-Totals:Part III: Other types of risks:	0 0 0 17,277 0 42,601 20,000 84,878	5,000 0 0 0 4,319 0 4,260 20,000 33,579 Column 1 Aggregate Direct Liability	2,500 0 0 0 0 5,032 0 0 0 12,407 500 20,439 Column 2 Aggregate Direct PML	25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net	1,25 1,24 50 5,49 Column 4 Estimated PML on Net Liabilit
3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exc	0 0 0 17,277 0 42,601 20,000 84,878	5,000 0 0 0 4,319 0 4,260 20,000 33,579 Column 1 Aggregate Direct Liability 313,212	2,500 0 0 0 0 5,032 0 0 12,407 12,407 500 20,439 Column 2 Aggregate Direct PML 149,210	25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 76,152	1,25 1,24 50 5,49 Column 4 Estimated PML on Net Liabilit 43,25
3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exc (2) Commercial inland addenda	0 0 0 17,277 0 42,601 20,000 84,878	5,000 0 0 0 4,319 0 4,260 20,000 33,579 Column 1 Aggregate Direct Liability	2,500 0 0 0 0 5,032 0 0 0 12,407 500 20,439 Column 2 Aggregate Direct PML	25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net	1,25 1,24 50 5,49 Column 4 Estimated PML on Net Liabilit 43,25
3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exc. (2) Commercial inland addenda (3) Liabilities assumed: pools and association of the standard standard addenda	0 0 0 17,277 0 42,601 20,000 84,878	5,000 0 0 0 0 4,319 0 4,260 20,000 33,579 Column 1 Aggregate Direct Liability 313,212 50,564	2,500 0 0 0 0 5,032 0 0 12,407 500 20,439 Column 2 Aggregate Direct PML 149,210 8,940	25.00% 25.00% 35.00% 35.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 76,152 12,196	1,25 1,24 50 5,49 Column 4 Estimated PML on Net Liabilit 43,25
3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exc (2) Commercial inland addenda (3) Liabilities assumed: pools and assocretion FAIR Plan, IRI)	0 0 0 17,277 0 42,601 20,000 84,878	5,000 0 0 0 4,319 0 4,260 20,000 33,579 Column 1 Aggregate Direct Liability 313,212 50,564	2,500 0 0 0 0 5,032 0 0 12,407 500 20,439 Column 2 Aggregate Direct PML 149,210 8,940	25.00% 25.00% 35.00% 35.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 76,152 12,196	1,25 1,24 50 5,49 Column 4 Estimated PML on Net Liabilit 43,25 2,51
3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exc (2) Commercial inland addenda (3) Liabilities assumed: pools and assor FAIR Plan, IRI) (4) All other (e.g., earthquake, sprinkle)	0 0 0 17,277 0 42,601 20,000 84,878	5,000 0 0 0 0 4,319 0 4,319 0 4,260 20,000 33,579 Column 1 Aggregate Direct Liability 313,212 50,564 0 1,876,752	2,500 0 0 0 0 5,032 0 0 12,407 500 20,439 Column 2 Aggregate Direct PML 149,210 8,940 0 175,059	25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 76,152 12,196	1,25 1,24 50 5,49 Column 4 Estimated PML on Net Liabilit 43,25 2,51
3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exc (2) Commercial inland addenda (3) Liabilities assumed: pools and assocretion of the second addenda	0 0 0 17,277 0 42,601 20,000 84,878	5,000 0 0 0 4,319 0 4,260 20,000 33,579 Column 1 Aggregate Direct Liability 313,212 50,564	2,500 0 0 0 0 5,032 0 0 12,407 500 20,439 Column 2 Aggregate Direct PML 149,210 8,940	25.00% 25.00% 35.00% 35.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 76,152 12,196	
3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4D Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exc (2) Commercial inland addenda (3) Liabilities assumed: pools and assoch FAIR Plan, IRI) (4) All other (e.g., earthquake, sprinkle Sub-Totals:	0 0 0 17,277 0 42,601 20,000 84,878	5,000 0 0 0 4,319 0 4,260 20,000 33,579 Column 1 Aggregate Direct Liability 313,212 50,564 0 1,876,752 2,240,528	2,500 0 0 0 0 0 5,032 0 0 0 12,407 500 20,439 Column 2 Aggregate Direct PML 149,210 8,940 0 175,059 333,209	25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 76,152 12,196 0 549,695 638,044	1,25 1,24 50 5,49 Column 4 Estimatec PML on Net Liabilit 43,25 2,51 40,08 85,85
3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exc (2) Commercial inland addenda (3) Liabilities assumed: pools and assoc FAIR Plan, IRI) (4) All other (e.g., earthquake, sprinkle	0 0 0 17,277 0 42,601 20,000 84,878	5,000 0 0 0 0 4,319 0 4,319 0 4,260 20,000 33,579 Column 1 Aggregate Direct Liability 313,212 50,564 0 1,876,752	2,500 0 0 0 0 5,032 0 0 12,407 500 20,439 Column 2 Aggregate Direct PML 149,210 8,940 0 175,059	25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 76,152 12,196	1,2 1,2 5,4 Column Estimate PML or Net Liabi 43,2 2,5

Page 13 Questionnaire (Primary Insurance)

ZONE G COUNTIES: Amador, Butte, Calavera, Colusa, El Dorado, Glenn, Nevada, Placer Sacramento, San Joaquin, Stanislaus, Sutter, Tuolumne, Yolo, Yuba (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	24,090	157	21,108	1.75%	10
1A 1-4 Family 5%	171,007	14,186	67,281	1.00%	4,03
1A 1-4 Family 10%	87,732	1,654	75,359	0.63%	1,56
1B "Homeowners" - 1% or flat	17,828	322	17,828	1.75%	32
1B "Homeowners" 5%	59,527	1,181	59,411	1.00%	1,18
1B "Homeowners" 10%	797,752	7,168	707,179	0.63%	6,62
1B "Homeowners" 15% & up	139,771	501	125,288	0.38%	45
1B "Homeowners" 15% "Mini"	4,600,274	18,274	4,422,005	0.19%	17,93
1B "Homeowners" "Wrap"	671	5	671	0.81%	
1C Wood Frame - small 5%	593,592	3,171	547,253	3.00%	2,26
1D Wood - other 5%	348,378	29,588	149,221	10.00%	14,41
1E Mobile Homes 2%	528,034	26,081	527,970	5.00%	26,08
2A Metal - small 5%	24,032	1,916	15,636	2.00%	1,61
2B Metal - other 5%	27,307	2,570	18,116	10.00%	1,28
3A Steel 5%	770,250	28,004	677,982	15.00%	6,24
3B Steel 5%	112,644	75,548	54,025	25.00%	29,09
3C Steel 10%	128,137	32,831	40,826	25.00%	10,47
4A Concrete 5%	40,171	19,769	21,149	20.00%	5,90
4B Concrete 5%	92,227	17,094	78,829	35.00%	9,41
4C Concrete 10 %	135,172	67,586	41,323	50.00%	20,66
4D Concrete 10 %	27,288	7,990	23,300	45.00%	6,28
5A Mixed 5%	1,348,626	213,898	1,039,862	25.00%	68,16
5B Mixed 10%	282,632	3,434	279,677	60.00%	2,94
5C Mixed 10%	140,447	83,415	50,378	75.00%	24,24
6 EQ resistive 5%	0	0	0	10.00%	
Risks in above classes not written at					
standard deductible	2,164,923	570,441	1,511,696	XXX	247,86
Sub-Totals:	12,662,512	1,226,783	10,573,371		509,19

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
rthquake class an	d standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Ins	tructions)	Direct	Direct	Liability Net	PML	PML on
		Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel	5%	30.000	20.000	27,563	15.00%	20.000
3B Steel	5%	10,000	10,000	5,000	25.00%	5,000
3C Steel	10%	0	0	0	25.00%	0,00
4A Concrete	5%	0	0	0	20.00%	
4B Concrete	5%	0	0	0	35.00%	
4C Concrete	10 %	0	0	0	50.00%	
4D Concrete	10 %	0	0	0	45.00%	
5A Mixed	5%	30,254	7,564	9,249	25.00%	2,31
5B Mixed	10%	0	0	0	60.00%	
5C Mixed	10%	0	0	0	75.00%	
6 EQ resistive	5%	0	0	0	10.00%	
Risks in above cl	asses not written at					
standard deducti	ble	99,850	22,498	39,040	XXX	8,41
Sub-	Totals:	170,104	60,062	80,852		35,73
	e · · ·					
Part III: Other typ	es of risks:	-	Column 1	Column 2	Column 3	Column 4
			Aggregate	Aggregate	Aggregate	Estimated
			Direct	Direct	Liability Net	PML on
		-	Liability	PML	of Reinsurance	Net Liabilit
(1) Class 7 and c	ommercial inland Exce	ptions	768,706	170,246	290,323	66,99
(2) Commercial in	nland addenda		126,445	23,468	34,543	8,13
(3) Liabilities ass	umed: pools and assoc	iations (e.g.,				
FAIR Plan, IR	I)		1,420	130	781	12
(4) All other (e.g.	, earthquake, sprinkler	leakage)	3,944,506	373,645	1,303,717	88,87
(5) 100% of amo	unts for over 8 stories:	Carson City				
and County, p	lus Douglas and Wash	oe counties,				
all in Nevada:			44,247	170	11,944	
Sub-	Totals:	-	4,885,325	567,659	1,641,308	164,13
70N	E TOTALS		17,717,940	1,854,504	12,295,531	709,05
		-	,: .:, : .0	.,,	,,	,
2011	1	Page 14				

ZONE H COUNTIES: Lassen, Modoc, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
•				PML	
(See Instructions)	Direct	Direct	Liability Net		PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabili
1A 1-4 Family-1% or flat	2,676	26	2,308	2.50%	1
1A 1-4 Family 5%	291,363	5,713	214,198	1.50%	4,22
1A 1-4 Family 10%	11,459	243	11,459	0.88%	24
1B "Homeowners" - 1% or flat	2,063	52		2.50%	
	,		2,063		
1B "Homeowners" 5%	3,962	86	3,962	1.50%	8
1B "Homeowners" 10%	88,151	771	84,081	0.88%	7:
1B "Homeowners" 15% & up	35,569	177	31,144	0.50%	16
•			,		
1B "Homeowners" 15% "Mini"	361,227	1,890	347,668	0.25%	1,8
1B "Homeowners" "Wrap"	0	0	0	1.25%	
1C Wood Frame - small 5%	26,423	269	24,610	3.00%	22
1D Wood - other 5%	16,099	1,598	6,125	10.00%	60
			,	5.00%	
	118,439	5,913	118,431		5,91
2A Metal - small 5%	7,770	55	7,147	2.00%	Ę
2B Metal - other 5%	2,698	265	890	10.00%	8
3A Steel 5%	19,311	11,397	3,289	15.00%	9
			,		
3B Steel 5%	224,090	69,940	77,000	25.00%	15,00
3C Steel 10%	137,199	35,550	16,273	25.00%	4,08
4A Concrete 5%	0	0	0	20.00%	
	-	-	-		2.5
4B Concrete 5%	2,531	2,511	2,528	35.00%	2,51
4C Concrete 10 %	34,147	17,074	10,397	50.00%	5,19
4D Concrete 10 %	0	0	0	45.00%	
5A Mixed 5%	46,124	14,625	23,496	25.00%	10,63
5B Mixed 10%	13,805	63	13,800	60.00%	6
5C Mixed 10%	29,073	20,489	10,399	75.00%	6,49
6 EQ resistive 5%	0	0	0	10.00%	
Risks in above classes not written at		-			
	215 761	E0 255	220.052	1004	20.20
standard deductible	315,761	59,355	220,053	XXX	20,26
Sub-Totals:	1,789,940	248,062	1,231,320		79,41
		Column 3	Column 4	Column 5	Column f
Column 1	Column 2	Column 3	Column 4	Column 5 Minimum	
Column 1 rthquake class and standard deductible	Column 2 Aggregate	Aggregate	Aggregate	Minimum	Estimate
Column 1	Column 2 Aggregate Direct	Aggregate Direct	Aggregate Liability Net	Minimum PML	Estimate PML on
Column 1 Inthquake class and standard deductible	Column 2 Aggregate	Aggregate	Aggregate	Minimum	Estimate PML on
Column 1 arthquake class and standard deductible (See Instructions)	Column 2 Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimate PML on Net Liabili
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5%	Column 2 Aggregate Direct	Aggregate Direct	Aggregate Liability Net	Minimum PML Percentage 15.00%	Estimate PML on Net Liabili
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5%	Column 2 Aggregate Direct Liability	Aggregate Direct PML	Aggregate Liability Net of Reinsurance	Minimum PML Percentage	Estimate PML on Net Liabili
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5%	Column 2 Aggregate Direct Liability 20,000 0	Aggregate Direct PML 20,000 0	Aggregate Liability Net of Reinsurance 20,000 0	Minimum PML Percentage 15.00% 25.00%	Estimate PML on Net Liabili
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10%	Column 2 Aggregate Direct Liability 20,000 0	Aggregate Direct PML 20,000 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0	Minimum PML Percentage 15.00% 25.00% 25.00%	Estimate PML on Net Liabili
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5%	Column 2 Aggregate Direct Liability 20,000 0 0 0	Aggregate Direct PML 20,000 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 20.00%	Estimate PML on Net Liabili
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5%	Column 2 Aggregate Direct Liability 20,000 0 0 0 0	Aggregate Direct PML 20,000 0 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 20.00% 35.00%	Estimate PML on Net Liabili
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5%	Column 2 Aggregate Direct Liability 20,000 0 0 0	Aggregate Direct PML 20,000 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 20.00%	Estimate PML on Net Liabili
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 %	Column 2 Aggregate Direct Liability 20,000 0 0 0 0	Aggregate Direct PML 20,000 0 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 20.00% 35.00% 50.00%	Estimate PML on Net Liabili
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 %	Column 2 Aggregate Direct Liability 20,000 0 0 0 0 0 0 0 0 0 0	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00%	Estimate PML on Net Liabili 20,00
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5%	Column 2 Aggregate Direct Liability 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00%	Estimate PML on Net Liabili 20,00
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10%	Column 2 Aggregate Direct Liability 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00%	Estimate PML on Net Liabili 20,00
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10%	Column 2 Aggregate Direct Liability 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00%	Estimate PML on Net Liabili 20,00
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10%	Column 2 Aggregate Direct Liability 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00%	Estimate PML on Net Liabili 20,00
Column 1 arthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 5C Mixed 5%	Column 2 Aggregate Direct Liability 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00%	Estimate PML on Net Liabili 20,00
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at	Column 2 Aggregate Direct Liability 20,000 0 0 0 0 0 0 0 15,090 0 0 20,119	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 3,772 0 0 0 0 2,012	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 4,594 0 0 0 0 6,125	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00%	Estimated PML on Net Liabili 20,00
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible	Column 2 Aggregate Direct Liability 20,000 0 0 0 0 0 15,090 0 20,119	Aggregate Direct PML 20,000 0 0 0 0 0 0 3,772 0 0 0 0 2,012 1,800	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 4,594 0 0 0 0 0 6,125	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00%	Estimated PML on Net Liabili 20,00 1,12
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at	Column 2 Aggregate Direct Liability 20,000 0 0 0 0 0 0 0 15,090 0 0 20,119	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 3,772 0 0 0 0 2,012	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 4,594 0 0 0 0 6,125	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00%	Estimated PML on Net Liabili 20,00 1,12
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible	Column 2 Aggregate Direct Liability 20,000 0 0 0 0 0 15,090 0 20,119	Aggregate Direct PML 20,000 0 0 0 0 0 0 3,772 0 0 0 0 2,012 1,800	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 4,594 0 0 0 0 0 6,125	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00%	Estimated PML on Net Liabili 20,00 1,12 1,12 67 1,80 23,56
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals:	Column 2 Aggregate Direct Liability 20,000 0 0 0 0 0 15,090 0 20,119	Aggregate Direct PML 20,000 0 0 0 0 0 0 3,772 0 0 0 0 2,012 1,800	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 4,594 0 0 0 0 0 6,125	Minimum PML Percentage 15.00% 25.00% 20.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00%	Estimate PML on Net Liabili 20,00 1,10 1,10 6 1,80 23,50
A Steel 5% 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4C Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible	Column 2 Aggregate Direct Liability 20,000 0 0 0 0 0 15,090 0 20,119	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 2,012 1,800 27,584 Column 1	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 4,594 0 0 0 4,594 0 0 0 6,125 5,000 35,719 Column 2	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3	Estimated PML on Net Liabili 20,00 1,12 1,12 67 1,80 23,56 Column 2
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals:	Column 2 Aggregate Direct Liability 20,000 0 0 0 0 0 15,090 0 20,119	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate	Estimated PML on Net Liabili 20,00 1,12 1,12 1,12 67 23,56 Column 4 Estimated
Column 1 Irthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals:	Column 2 Aggregate Direct Liability 20,000 0 0 0 0 0 15,090 0 20,119	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net	Estimated PML on Net Liabili 20,00 1,14 1,14 6 23,56 Column 4 Estimated PML on
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals:	Column 2 Aggregate Direct Liability 20,000 0 0 0 0 0 15,090 0 20,119	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate	Estimated PML on Net Liabili 20,00 1,12 1,12 6 1,80 23,56 Column 2 Estimated PML on
Column 1 Irthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals:	Column 2 Aggregate Direct Liability 20,000 0 0 0 0 0 15,090 0 20,119	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net	Estimated PML on Net Liabili 20,00 1,12 1,12 6 1,80 23,56 Column 2 Estimated PML on
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 10% 4D Concrete 10% 5A Mixed 5% 5B Mixed 10% 5C Mixed 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks:	Column 2 Aggregate Direct Liability 20,000 0 0 0	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net	Estimated PML on Net Liabili 20,00 1,10 1,10 1,10 6° 1,80 23,50 Column 4 Estimated PML on Net Liabili
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4D Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Excep	Column 2 Aggregate Direct Liability 20,000 0 0 0	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 8,250	Estimated PML on Net Liabili 20,00 1,10 1,10 1,10 6 ⁻ 1,80 23,50 Column 4 Estimated PML on Net Liabili
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4C Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exception (2) Commercial inland addenda	Column 2 Aggregate Direct Liability 20,000 0 <td>Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance</td> <td>Estimate PML on Net Liabili 20,00 1,10 1,10 1,10 6 1,80 23,50 Column 4 Estimate PML on Net Liabili</td>	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance	Estimate PML on Net Liabili 20,00 1,10 1,10 1,10 6 1,80 23,50 Column 4 Estimate PML on Net Liabili
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4B Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Except (2) Commercial inland addenda (3) Liabilities assumed: pools and associal	Column 2 Aggregate Direct Liability 20,000 0 <td>Aggregate Direct PML 20,000 0 0 0 0 0 0 3,772 0 0 0 2,012 1,800 27,584 Column 1 Aggregate Direct Liability 45,953 10,692</td> <td>Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 4,594 0 0 4,594 0 0 6,125 5,000 35,719 Column 2 Aggregate Direct PML 26,036 1,575</td> <td>Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 8,250 3,290</td> <td>Estimate PML on Net Liabili 20,00 1,10 1,10 1,10 6 1,80 23,50 Column 4 Estimate PML on Net Liabili</td>	Aggregate Direct PML 20,000 0 0 0 0 0 0 3,772 0 0 0 2,012 1,800 27,584 Column 1 Aggregate Direct Liability 45,953 10,692	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 4,594 0 0 4,594 0 0 6,125 5,000 35,719 Column 2 Aggregate Direct PML 26,036 1,575	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 8,250 3,290	Estimate PML on Net Liabili 20,00 1,10 1,10 1,10 6 1,80 23,50 Column 4 Estimate PML on Net Liabili
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4D Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exception (2) Commercial inland addenda	Column 2 Aggregate Direct Liability 20,000 0 <td>Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 8,250</td> <td>Estimated PML on Net Liabili 20,00 1,10 1,10 1,10 6⁻ 1,80 23,50 Column 4 Estimated PML on Net Liabili</td>	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 35.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 8,250	Estimated PML on Net Liabili 20,00 1,10 1,10 1,10 6 ⁻ 1,80 23,50 Column 4 Estimated PML on Net Liabili
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4B Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Excep (2) Commercial inland addenda (3) Liabilities assumed: pools and associal FAIR Plan, IRI)	Column 2 Aggregate Direct Liability 20,000 0 <td>Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 3,772 0 0 0 2,012 1,800 27,584 Column 1 Aggregate Direct Liability 45,953 10,692</td> <td>Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 4,594 0 0 0 4,594 0 0 0 6,125 5,000 35,719 Column 2 Aggregate Direct PML 26,036 1,575</td> <td>Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 8,250 3,290</td> <td>Estimated PML on Net Liabili 20,00 1,14 1,14 61 1,80 23,56 Column 4 Estimated PML on Net Liabili 4,28</td>	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 3,772 0 0 0 2,012 1,800 27,584 Column 1 Aggregate Direct Liability 45,953 10,692	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 4,594 0 0 0 4,594 0 0 0 6,125 5,000 35,719 Column 2 Aggregate Direct PML 26,036 1,575	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 8,250 3,290	Estimated PML on Net Liabili 20,00 1,14 1,14 61 1,80 23,56 Column 4 Estimated PML on Net Liabili 4,28
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4B Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Excep (2) Commercial inland addenda (3) Liabilities assumed: pools and associal FAIR Plan, IRI) (4) All other (e.g., earthquake, sprinkler left	Column 2 Aggregate Direct Liability 20,000 0 <td>Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 2,012 1,800 27,584 Column 1 Aggregate Direct Liability 45,953 10,692 0 464,184</td> <td>Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 4,594 0 0 0 4,594 0 0 0 6,125 5,000 35,719 Column 2 Aggregate Direct PML 26,036 1,575</td> <td>Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 8,250 3,290 0 91,498</td> <td>Estimated PML on Net Liabili 20,00 1,12 1,12 67 1,80 23,56 Column 4 Estimated PML on Net Liabili 4,28</td>	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 2,012 1,800 27,584 Column 1 Aggregate Direct Liability 45,953 10,692 0 464,184	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 4,594 0 0 0 4,594 0 0 0 6,125 5,000 35,719 Column 2 Aggregate Direct PML 26,036 1,575	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 8,250 3,290 0 91,498	Estimated PML on Net Liabili 20,00 1,12 1,12 67 1,80 23,56 Column 4 Estimated PML on Net Liabili 4,28
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4B Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Excep (2) Commercial inland addenda (3) Liabilities assumed: pools and associal FAIR Plan, IRI)	Column 2 Aggregate Direct Liability 20,000 0 <td>Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 3,772 0 0 0 2,012 1,800 27,584 Column 1 Aggregate Direct Liability 45,953 10,692</td> <td>Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 4,594 0 0 0 4,594 0 0 0 6,125 5,000 35,719 Column 2 Aggregate Direct PML 26,036 1,575</td> <td>Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 8,250 3,290</td> <td>Estimated PML on Net Liabili 20,00 1,12 1,12 67 1,80 23,56 Column 4 Estimated PML on Net Liabili 4,28</td>	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 3,772 0 0 0 2,012 1,800 27,584 Column 1 Aggregate Direct Liability 45,953 10,692	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 4,594 0 0 0 4,594 0 0 0 6,125 5,000 35,719 Column 2 Aggregate Direct PML 26,036 1,575	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 8,250 3,290	Estimated PML on Net Liabili 20,00 1,12 1,12 67 1,80 23,56 Column 4 Estimated PML on Net Liabili 4,28
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4B Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Excep (2) Commercial inland addenda (3) Liabilities assumed: pools and associal FAIR Plan, IRI) (4) All other (e.g., earthquake, sprinkler left	Column 2 Aggregate Direct Liability 20,000 0 <td>Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 2,012 1,800 27,584 Column 1 Aggregate Direct Liability 45,953 10,692 0 464,184</td> <td>Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 4,594 0 0 0 4,594 0 0 0 6,125 5,000 35,719 Column 2 Aggregate Direct PML 26,036 1,575</td> <td>Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 8,250 3,290 0 91,498 103,038</td> <td>Estimated PML on Net Liabili 20,00 1,14 1,14 61 1,80 23,56 Column 4 Estimated PML on Net Liabili 4,26 4,26 8,99</td>	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 2,012 1,800 27,584 Column 1 Aggregate Direct Liability 45,953 10,692 0 464,184	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 4,594 0 0 0 4,594 0 0 0 6,125 5,000 35,719 Column 2 Aggregate Direct PML 26,036 1,575	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 8,250 3,290 0 91,498 103,038	Estimated PML on Net Liabili 20,00 1,14 1,14 61 1,80 23,56 Column 4 Estimated PML on Net Liabili 4,26 4,26 8,99
Column 1 Inthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4B Concrete 10 % 4D Concrete 10 % 5A Mixed 5% 5B Mixed 10% 5C Mixed 10% 6 EQ resistive 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Excep (2) Commercial inland addenda (3) Liabilities assumed: pools and associal FAIR Plan, IRI) (4) All other (e.g., earthquake, sprinkler left	Column 2 Aggregate Direct Liability 20,000 0 <td>Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 2,012 1,800 27,584 Column 1 Aggregate Direct Liability 45,953 10,692 0 464,184</td> <td>Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 4,594 0 0 0 4,594 0 0 0 6,125 5,000 35,719 Column 2 Aggregate Direct PML 26,036 1,575</td> <td>Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 8,250 3,290 0 91,498</td> <td>Net Liabili 20,00 1,14 1,14 61 1,80 23,56 Column 4 Estimated</td>	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 2,012 1,800 27,584 Column 1 Aggregate Direct Liability 45,953 10,692 0 464,184	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 4,594 0 0 0 4,594 0 0 0 6,125 5,000 35,719 Column 2 Aggregate Direct PML 26,036 1,575	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 8,250 3,290 0 91,498	Net Liabili 20,00 1,14 1,14 61 1,80 23,56 Column 4 Estimated
Column 1 Irthquake class and standard deductible (See Instructions) 3A Steel 5% 3B Steel 5% 3C Steel 10% 4A Concrete 5% 4B Concrete 5% 4D Concrete 10 % 4D Concrete 10 % 5D Mixed 5% 5B Mixed 10% 5C Mixed 5% Risks in above classes not written at standard deductible Sub-Totals: Part III: Other types of risks: (1) Class 7 and commercial inland Exception (2) Commercial inland addenda (3) Liabilities assumed: pools and associal FAIR Plan, IRI) (4) All other (e.g., earthquake, sprinkler let Sub-Totals: ZONE TOTALS	Column 2 Aggregate Direct Liability 20,000 0 <td>Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 4,594 0 0 0 4,594 0 0 0 6,125 5,000 35,719 Column 2 Aggregate Direct PML 26,036 1,575 0 0 15,630 43,241</td> <td>Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 8,250 3,290 0 91,498 103,038</td> <td>Estimated PML on Net Liabili 20,00 1,14 1,14 0 0 0 1,80 23,56 Column 4 Estimated PML on Net Liabili 4,26 45 4,26 8,95</td>	Aggregate Direct PML 20,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Aggregate Liability Net of Reinsurance 20,000 0 0 0 0 0 0 0 0 4,594 0 0 0 4,594 0 0 0 6,125 5,000 35,719 Column 2 Aggregate Direct PML 26,036 1,575 0 0 15,630 43,241	Minimum PML Percentage 15.00% 25.00% 25.00% 35.00% 50.00% 45.00% 25.00% 60.00% 75.00% 10.00% xxx Column 3 Aggregate Liability Net of Reinsurance 8,250 3,290 0 91,498 103,038	Estimated PML on Net Liabili 20,00 1,14 1,14 0 0 0 1,80 23,56 Column 4 Estimated PML on Net Liabili 4,26 45 4,26 8,95

All Co's			THQUAKE LIABII m "A" - Primary B s of December 31	usiness	NAIRE	
NAIC CON	IPANY OR GROUP	CODE:	All Co's	Surplus =	142,097,136	x 1,000
		(1)	(2)	(3)	(4)	(5) Estimated Net
				Aggregate	Estimated	PML Amount
		Aggregate	Aggregate	Liability	Net	Limited by
		Direct	Direct	Net of	PML	Catastrophe
Zone	Area	Liability	PML	Reinsurance	Amount	Reinsurance
А	San Francisco	107,113,340	9,968,180	81,695,527	4,725,259	2,884,963
В	Los Angeles/					
	Orange County	137,161,270	14,747,859	92,950,537	7,085,591	4,512,339
С	Santa Barbara	26,582,257	2,630,892	18,463,592	1,147,109	799,060
D	San Diego	24,594,773	2,895,806	16,406,089	1,397,213	968,438
E	South-East	32,895,917	4,071,503	21,620,798	1,812,745	1,181,522
F	Central	8,681,499	1,137,338	5,997,641	566,971	397,460
G	North-Central	15,995,712	2,239,303	9,842,407	1,065,344	731,656
н	North	2,676,651	304,142	1,825,641	150,794	130,184

All Co's	CALIFORNIA EARTHQUAK	E LIABILITY QUESTION	NAIRE	
		Form "A" - Primary B	usiness	
		As of December 31	, 1997	
(1) Premiums	s earned (all zones combined) - 1997 (00	0's omitted)		
		00.555.440		
	(a) Direct premiums earned	20,555,410		
	(b) Assumed premiums earned	<u>12,743</u> 7,171,936		
	(c) Ceded premiums earned	7,171,930		
(2) Estimated	PML on aggregate ceded liability (other	than catastrophe covera	age)	
1	Estimated PML ceded to:	Zone A	Zone B	
	U.S. Reinsurers - CA licensed	16,362,791	23,108,120	
	U.S. Reinsurers - non CA	67,915	97,117	
	Lloyd's of London	494,345	843,306	
	Other U.K.	184,243	300,510	
	Western Europe All Other	52,393,472 149,599	76,843,976 300,613	
	Totals	69,652,365	101,493,642	
	Totals	09,052,505	101,493,642	
(3) Amounts	recoverable from catastrophe reinsurance	9		
(-,	·····	_		
	Amounts recoverable from:	Zone A	Zone B	
	U.S. Reinsurers - CA licensed	2,251,518	3,210,127	
	U.S. Reinsurers - non CA	66,381	76,057	
	Lloyd's of London	352,618	539,985	
	Other U.K.	132,870	198,833	
	Western Europe	6,234,175	10,531,686	
	All Other	614,302	634,586	
	Totals	9,651,864	15,191,274	
(4) Were mos limitation?	st of your per risk treaties (on exposures o	ceded) in effect during 2	001 subject to an occurrence or per	event
	Yes		No	
	California	Earthquake Authority (C	EA) Interrogatory	
(1) Was your	company a member of the CEA?	Yes	No)
(2) If so, how	many CEA policies that your company is	sued were outstanding	at the end of the year?	1,497,873
What was	the total liability (exposure or Coverage A) on these policies?	48,277	7,874,072

SUBZONE A-1 COUNTIES: San Francisco and San Mateo (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
arthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liabilit
1A 1-4 Family-1% or flat	527,299	9,497	459,525	6.75%	8,72
1A 1-4 Family 5%	742,520	30,174	418,671	3.63%	23,89
1A 1-4 Family 10%	383,356	18,128	333,565	2.13%	17,10
1B "Homeowners" - 1% or flat	2,450,764	31,990	2,440,520	6.75%	31,53
1B "Homeowners" 5%	436,935	14,520	427,753	3.63%	14,18
1B "Homeowners" 10%	2,182,301	46,561	2,032,367	2.13%	43,14
1B "Homeowners" 15% & up	857,182	12,622	542,191	1.38%	8,41
1B "Homeowners" 15% "Mini"	5,133,496	47,156	4,657,940	0.69%	43,65
1B "Homeowners" "Wrap"	227	4	227	2.94%	
1C Wood Frame - small 5%	815,400	27,668	624,143	3.00%	22,54
1D Wood - other 5%	1,825,473	146,733	1,633,263	10.00%	119,51
1E Mobile Homes 2%	32,615	1,558	32,187	5.00%	1,53
2A Metal - small 5%	44,047	810	42,496	2.00%	81
2B Metal - other 5%	40,278	3,169	31,820	10.00%	2,31
3A Steel 5%	186,349	49,681	145,030	15.00%	36,15
3B Steel 5%	154,329	100,516	96,792	25.00%	59,27
3C Steel 10%	77,880	18,237	38,978	25.00%	8,47
4A Concrete 5%	201,169	54,946	132,026	20.00%	29,40
4B Concrete 5%	202,916	87,994	91,065	35.00%	25,81
4C Concrete 10 %	89,838	34,524	31,193	50.00%	6,49
4D Concrete 10 %	71,376	25,472	14,453	45.00%	5,42
5A Mixed 5%	565,249	199,426	371,268	25.00%	112,83
5B Mixed 10%	60,073	12,482	55,319	60.00%	9,31
5C Mixed 10%	58,933	43,561	23,434	75.00%	17,06
6 EQ resistive 5%	2,824	1,201	1,459	10.00%	23
Risks in above classes not written at	•		•		•
standard deductible	0	0	0	XXX	
Sub-Totals:	17,142,829	1,018,630	14,677,685		647,88

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and standard deductible	Aggregate	Aggregate	Aggregate	Minimum	Estimated
(See Instructions)	Direct	Direct	Liability Net	PML	PML on
	Liability	PML	of Reinsurance	Percentage	Net Liability
3A Steel 5%	201,181	95,585	169,294	15.00%	74,390
3B Steel 5%	301,271	204,273	127,503	25.00%	82,847
3C Steel 10%	5,000	533	4,964	25.00%	478
4A Concrete 5%	73,048	60,273	37,846	20.00%	62,882
4B Concrete 5%	35,493	28,955	15,054	35.00%	10,842
4C Concrete 10 %	4,120	0	4,120	50.00%	C
4D Concrete 10 %	789	354	788	45.00%	353
5A Mixed 5%	49,726	25,930	21,621	25.00%	11,215
5B Mixed 10%	0	0	0	60.00%	C
5C Mixed 10%	0	0	0	75.00%	C
6 EQ resistive 5%	39,888	5,301	18,137	10.00%	3,125
Risks in above classes not written at					
standard deductible	810,504	359,846	372,832	XXX	106,406
Sub-Totals:	1,521,020	781,050	772,159		352,538
Part III: Other types of risks:		Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		Direct	Direct	Liability Net	PML on
		Liability	PML	of Reinsurance	Net Liability
(1) Class 7 and commercial inland Exceptions	733,221	240,690	179,792	81,453	
(2) Commercial inland addenda		327,493	57,324	158,018	27,186

168,494

6,368,279

7,597,487

26,261,336

43,735

625,444

967,193

2,766,873

156,478

3,158,800

3,653,088

19,102,932

34,023

182,677

325,339

1,325,762

(1)	Class	ſ	and	C	cor	nm	ner	cial	inland	Exception
	~									

- (3) Liabilities assumed: pools and associations (e.g., FAIR Plan, IRI)
- (4) All other (e.g., earthquake, sprinkler leakage) Sub-Totals:

ZONE TOTALS

Page 2 Questionnaire (Primary Insurance)