

DEPARTMENT OF INSURANCE

Statistical Analysis Division

300 South Spring St., Los Angeles, CA 90013

www.insurance.ca.gov



December 1, 2008

Circular: Southern California Fires (SCF-2008)

TO: ALL PROPERTY AND CASUALTY INSURERS LICENSED IN CALIFORNIA

SUBJECT: **2008 Southern California Fires**

To ascertain the extent of insured damage caused by the November 2008 Southern California Fires, we are requesting that each insurer provide the California Department of Insurance with summary claims/loss data.

All property & casualty companies licensed in California are to complete the requested data workbook related to the following Southern California Fires (all possible affected ZIP Codes listed):

- 1) **Tea Fire:** Montecito and parts of Santa Barbara (93108 and 93103)
- 2) **Sayre Fire:** Sylmar, Granada Hills, Porter Ranch (91342, 91344, 91326, 91321)
- 3) **Freeway Complex Fire:** Yorba Linda, Chino Hills, Brea, Diamond Bar, Anaheim Hills, Corona (92687, 92686, 91709, 92621, 91765, 92808, 91720)

DATA WORKBOOK:

- ALL companies are to complete the **“CoInfo”** worksheet.
Please note: If you have **no** losses to report related to these fires, please complete the company information section and check **Item 5**. This will conclude your reporting requirement.
- Companies **with** loss data resulting from these fires are to complete the **“by Fire”** and **“by Line”** worksheets, and will need to submit regular updates **per month** (every 10th of each month) to *California Department of Insurance Statistical Analysis Division* with the following information:
 1. Number of Southern California Fire Storm claims (both known and IBNR).
 2. Number of total loss claims.
 3. The dollar amount of direct incurred (paid losses + reserves) losses (including IBNR) resulting from these claims to date.
 4. The amount paid (including Paid Allocated Loss Adjustment Expenses) to date on these claims.
 5. The total number of claims closed **with** payments.
 6. The number of claims pending.
 7. The “As of” date for the report.
- **INDIVIDUAL** submissions are required. *No group submissions* are allowed.

DATA DESCRIPTION:

The “Residential Property”, “Commercial Property” and “All Other Lines” data to be reported in the data workbook are as follows:

Residential Property:

- Homeowners
- Condominium Unit-Owners
- Mobile Home
- Tenants/Renters
- Dwelling Fire and Allied Lines

Commercial Property:

Residential:

- Apartment and Condominium Buildings
- Condominium Association
- Homeowners Association

Non-Residential:

- Commercial Multi-Peril
- Fire and Allied Lines
- All other commercial property policies not specified above

All Other Lines:

- Personal and Commercial Auto Physical Damage
- Commercial Non-residential (Ocean Marine, Inland Marine, Aircraft, Boiler and Machinery)

Claim Counts should be reported as follows:

- Claims are **NOT** to be double counted if more than one coverage apply. Each applicable coverage per policy should not be counted individually.
For example, if a claim is covered by Coverage A, B, C and D, for a given policy, the claim count should **ONLY be 1**, not 4.
- Expense only claims are **NOT** to be counted in the *total number of claims closed with payment* but are **to be included in the Number of Southern California Fire Storm claims**.

REPORTING DUE DATES:

- Please complete the “CoInfo” worksheet and return it to the Department on or before *December 10, 2008* via e-mail per the instructions included in the workbook.
- The “by Fire” and/or “by Line” worksheet/s is/are due every 10th of each month, via e-mail, beginning with the *December 10, 2008* report, until otherwise specified.

METHOD OF REPORTING:

- The Data Workbook is available in the Internet (see instructions below).
- Submit the Data Workbook **via e-mail**
 - The Data Workbook must be submitted as an e-mail attachment to this e-mail address: **submissions@insurance.ca.gov**
 - For your convenience, a macro is included in the workbook that will automatically send it to the California Department of Insurance. ***Scroll down to the bottom of the worksheet*** and you will find the instructions for sending your completed data workbook in the section entitled: **“E-Mail the completed workbook...”**

INSTRUCTIONS ON HOW TO OBTAIN THE DATA WORKBOOK:

- Go to the California Department of Insurance Website:
<http://www.insurance.ca.gov>
- Click on “**INSURERS**” located in the menu bar
- From the “Insurers Overview,” click on the “**Data & Reports**” (short-cut found on the left-hand side)
- From the “INSURERS: DATA & REPORTS” screen, click on the “**Statistical Plans**” link in the center section
- From the “NEWS: STATISTICAL PLANS” screen, click on the “**Reporting Year 2008 Statistical Plans**” link
- A message will appear requesting a name and password. Enter the following:
User Name: **DATANSTATS** (case sensitive)
Password: **STAT2008** (case sensitive)
Select the link **SCF-2008**.

PROPRIETARY POLICY

As a general rule all data submitted to the California Department of Insurance (CDI) Statistical Analysis Division is deemed to be proprietary in nature and treated as confidential. Data will only be released in the aggregate so no individual company experience is revealed, unless;

- Mandated by California Insurance Code or California Code of Regulations.
- Requested by other CDI Units for internal use, but continue to maintain confidentiality
- Ordered by the Insurance Commissioner or Legislative Insurance Committee in the public interest, and does not conflict with proprietary protection under current law.

CONTACT

If you have any questions please contact:

- Debbie Buenconsejo at buenconsejod@insurance.ca.gov

Your continued prompt attention and cooperation in our efforts to assist California consumers, would be greatly appreciated.

Sincerely,

Ben J. Gentile
Chief, Statistical Analysis Division