

OIC Earthquake Data Call FAQ

When is the data call due?

The OIC Earthquake data call is due by close of business (5pm PST) on October 13th, 2017.

What date should my data reflect for my submission?

The OIC Earthquake data call is for policies in place as of December 31st, 2016.

We do not sell property coverage in Washington, do we still have to submit?

No. Only admitted carriers with active policies in Washington State as of 12/31/16 are required to submit data under this data call.

We do not sell plans with "earthquake" coverage in Washington, do we still have to submit?

Yes. You may skip questions 4-7 on the "Questions" tab but all other portions must be filled in.

We need more time, can we have an extension beyond 10/13/17?

The OIC is not offering extensions beyond the stated date so that we can meet legislative deadlines for our report.

We do not offer plans in a county, what do we do?

Please enter "N/A" in any boxes where you do not offer coverage. If you offer coverage but have no active policies during the data call time period please enter "0".

What is "Coverage A"?

Per the NAIC: "Coverage A provides coverage for a house and its contents, as well as any structures attached to the premises, such as a garage or deck."

What does "capacity" mean?

Capacity means the total exposure or maximum loss covered under a particular policy for a single event within the noted parameters.

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What is “FIPS Code” in column B?

FIPS codes are numeric codes used by the federal government to represent county names. OIC uses them to ensure that submitted data is correctly coded in our system. The entered codes represent the counties listed in the corresponding row in column A.

Column C asks for the dollar value of Commercial Properties insured. Our company does not capture replacement value, only Total Insured Value. What do we do?

Please enter Total Insured Value here instead. Exclude any additional coverages beyond structure/contents where possible.

Can I group several companies together when I submit?

No. Please submit a copy of the data call spreadsheet for each company with a NAIC company number.

Where do I put my company name on this form?

Please include your company name and NAIC company number in the name of the file like shown below for fictional company ABC Insurance (NAIC #12345):

“ABC Insurance 12345 EQ Data Call.xls”

We write a mix of earthquake policies and traditional all-perils policies in the state of Washington. How do we enter our data?

Please make sure to answer questions 1-7 and indicate how you offer this coverage in question 3. In the residential and commercial tabs please count earthquake only policies in column D and traditional all-perils only policies in column E. Traditional all-perils policies with earthquake coverage should be counted in columns D and E. Column C should reflect the sum of maximum exposure for each policy form a single risk. Do not double count exposure from policies with all-perils and earthquake coverage.