



## General Questions

Q1. Does your electric utility company self-insure (excluding self-insured retention (SIR)<sup>1</sup>) against damage your company is found legally liable for?

No

Yes

Q1a. If yes, what percentage of your total liability layers are self-insured?

Q1b. Why did you choose this percentage amount?

Q2. Does your utility company utilize a self-insured retention (SIR)<sup>1</sup> that must be paid before the insurance policy will respond to a loss?

No

Yes

Q2a. If you answered yes to the above question, please explain why you decided on your SIR level:

Q3. Did your electric utility company have any challenges obtaining liability insurance within the last five years?

No

Yes

Q3a. If you answered yes to the above question, please explain:

Q4. Did any of your liability insurance companies change the coverage limits offered to your electric utility company over the past 5 years?

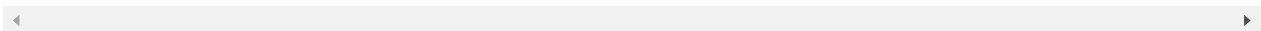
No

Yes

Q4a. If you answered yes to the above question, please explain:

Q5. How has your liability insurance premiums and coverage limits changed over the past 5 years?

	Traditional Liability Limits (\$)	Wildfire Limits (If Applicable) (\$)	Total Liability Limits (\$)	Total Premium Amount (\$)
Current Policy Period	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Previous Policy Period	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3 Years Ago	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4 Years Ago	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5 Years Ago	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



Q6. Did any of your liability insurance companies cap your premium<sup>2</sup> increases to be spread out over multiple years, or was your electric utility company required to absorb the full amount of the premium

changes in one policy period?

No, premium increase incurred in one year

Yes, spread out over years

Unknown

Q6a. If you answered yes to the above question, how many years was your increased premium capped?

Q6b. What portion of the premium increase was capped?

Traditional liability

Wildfire

Surcharges

Other:

Q7. Was your utility required to purchase additional non-wildfire liability limits to purchase wildfire limits through the same insurance company?

No

Yes

Q8. Does your company carry primary (first dollar coverage) liability insurance layer?

No

Yes

Q8a. What are the limits and which insurance company?

Insurance company name:

Liability limit:

Primary liability insurance

Q9. Did you have any challenges obtaining your primary (first dollar coverage) liability coverage layer?

No

Yes

Q9a. If you answered yes to the above question, please explain:

Q10. Do you have any additional liability insurance policies in addition to your primary liability coverage?

No

Yes

Q10a. How many **additional** liability insurance policy layers do you have (not including the primary liability insurance policy)?

Q10b. If you do have any additional liability insurance policies, please explain the layers and which liability insurance company that provides it.

	Insurance company name:	Liability limit:
Additional coverage (layer 2)	<input type="text"/>	<input type="text"/>
Additional coverage (Layer 3)	<input type="text"/>	<input type="text"/>
Additional coverage (Layer 4)	<input type="text"/>	<input type="text"/>
Additional coverage (Layer 5)	<input type="text"/>	<input type="text"/>
Additional coverage (Layer 6)	<input type="text"/>	<input type="text"/>
Additional coverage (Layer 7)	<input type="text"/>	<input type="text"/>
Additional coverage (Layer 8)	<input type="text"/>	<input type="text"/>

Q11. Did you have any challenges obtaining additional liability coverage beyond your primary liability coverage?

No

Yes

Q11a. If you answered yes to the above question, please explain:

Q12. What are your thoughts on how to make liability insurance more widely available to electric utilities?

Q13. What are your thoughts on how to make liability insurance more affordable for utilities?

## Wildfire Risk

H1.

**The following questions are related to  
wildfire risk**

Q14. Is wildfire coverage included in your liability limits or do you maintain a separate wildfire tower of coverage?

Included

Separate

Q15. Did any of your liability insurance companies begin requiring a wildfire surcharge<sup>3</sup> over the past 5 years?

No

Yes

Q15a. If you answered yes to the above question, please explain:

Q16. Did your electrical utility company receive an additional premium charge for pending wildfire claims or the likelihood that a claim would be filed because of a wildfire event?

No

Yes



Q16a. If you answered yes to the above question, what percentage premium increase resulted from the additional premium charge?

Q17. As it applies to the liability insurance market, does your electric utility company implement wildfire mitigation plans?

No

Yes

Q17a. If you answered yes to the above question, please explain:

Q17b. Please explain the challenges of implementing a wildfire mitigation plan

Q18. Has your liability insurance company made their coverage contingent upon wildfire mitigation plans?

No

Yes

Q19. Have any of your liability insurance companies provided premium discounts for having wildfire mitigation plans?

No

Yes

Q20. As it applies to the liability insurance market, does your electric utility company implement wildfire response plans?

No

Yes

Q20a. If you answered yes to the above question, please explain:

Q20b. Please explain the challenges of implementing a wildfire response plan

Q21. Has your liability insurance company made their coverage contingent upon wildfire response plans?

No

Yes

Q22. Have any of your liability insurance companies provided premium discounts for having wildfire response plans?

No

Yes

Q23. Has your electric utility company **applied** for grants or any other government funding for wildfire mitigation?

No

Yes

Q23a. If you answered yes to the above question, please select all that apply:

Local

State

Federal

Other

Q24. Has your electric utility company **received** grants or any other government funding for wildfire mitigation?

No

Yes

Q24a. If you answered yes to the above question, please select all that apply:

Local

State

Federal

Other

Q25. Please explain any challenges, if any, your electric utility company has experience when trying to obtain government funding for wildfire mitigation efforts.

Q26. Has your electric utility company sought technical assistance for wildfire mitigation from a government agency or resource?

No

Yes

Q26a. If you answered yes to the above question, please select all that apply:

Local

State

Federal

Other:

Q27. Please explain any challenges, if any, your electric utility company has experienced when trying to obtain technical assistance for wildfire mitigation from a government agency or resource.

Q28. Has your utility modelled potential wildfire liability exposure for your service territory?

No

Yes

Q28a. If you answered yes to the above question, have you modelled potential litigation results to assist in establishing the level of wildfire limits purchased?

No

Yes

**Other Risk**

H2.

**The following question is related to other risk**

Q29. Does your electric utility company have any other liability risks that you are concerned with access and affordability within the liability insurance market?

No

Yes

Q29a. If you answeres yes to the above question, please list the risks and reasons you are concerned about access and affordability.

	Risks:	Reason you are concerned about access and affordability:
1	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>