

**PACIFIC GAS AND ELECTRIC COMPANY
10 Year Electrical Undergrounding Plan (EUP)
Data Response**

PG&E Data Request No.:	MGRA_001-Q004
PG&E File Name:	EUP-PhI_DR_MGRA_001-Q004
Request Date:	October 9, 2026
Requester DR No.:	MGRA-DR-PGE-EUP-26-01
Requesting Party:	Mussey Grade Road Alliance
Requester:	Joseph Mitchell
Date Sent:	October 14, 2026
PG&E Witness(es):	Megan Ardell

SUBJECT: MARSH THIRD PARTY IMPACT ANALYSIS

QUESTION 004

PG&E also states that: *“All else being equal, it is estimated that during the 10-year EUP period, the wildfire risk reduction achieved from undergrounding could facilitate a reduction in homeowner insurance premiums for commercially available insurance plans in our service territory of 18 percent,”* also based on a citation from the Marsh Analysis (WP005, p. 12) Provide the assumptions and calculations on which this assertion is based.

- a. From Marsh, if the calculations are available, and/or
- b. From PG&E’s own understanding of the Marsh Analysis.

ANSWER 004

- a. Marsh’s approach, including data sources, modeling, assumptions, and calculations, is described in the Methodology Overview sections of WP005. That approach includes Marsh’s proprietary modeling and calculations. Further detail on Marsh’s calculations underlying the estimated reduction in homeowner insurance premiums for commercially available insurance is confidential and/or proprietary, and can only be provided upon the execution of a non-disclosure agreement (NDA). Please send an email to EUPinfo@pge.com to obtain an NDA that may be used for this proceeding. Once the NDA is fully executed, PG&E will provide the requested information.
- b. The WP005, Methodology Overview sections describe Marsh’s analysis of the potential effect of PG&E’s EUP on homeowner insurance premiums for commercially available insurance plans. This document and the EUP speak for themselves, and PG&E does not have a separate or different understanding of Marsh’s assumptions and calculations. As stated above, further detail on Marsh’s calculations underlying the estimated reduction in homeowner insurance premiums for commercially available insurance is confidential and/or proprietary, and can only be provided upon

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