



INSTRUCTIONS for LIMITATIONS AFFECTING UNPAID CLAIMS ESTIMATES

Pennsylvania
Special Schedule "W" – 2015

The Statement of Principles Regarding Property and Casualty Loss and Loss Adjustment Expense Reserves has been rescinded by the CAS Board of Directors and replaced with the Statement of Principles Regarding Property and Casualty Unpaid Claims Estimates. (This statement is available on-line at http://www.casact.org/professionalism/standards/princip/SOP-Regarding-Property-and-Casualty-Unpaid-Claims-Estimates_Final%204-22-2015.pdf.) Pursuant to the new statement of principles, please discuss any limitations that may have had a substantive impact on any unpaid claims estimate presented in your Schedule "W".

NOTE: Any company writing loss portfolio transfer contracts also must report calendar year 2015 earned premiums and/or paid losses on those contracts in response to this document. Do not include any loss portfolio transfer experience with the amounts otherwise reported in Parts A through E of Schedule W.

Any company that wrote any deductible policies also must explain how recoupment of the deductible is recorded and how adjustments were made to bring deductible policies to a first dollar basis.

Please provide this information in a Word document named "limitations.doc". Include in the document the Company or Group Name, NAIC Number and the Name and Company Title of the Person who completed the document.