

PENNSYLVANIA INSURANCE DEPARTMENT

CALL FOR 2021 PENNSYLVANIA PERSONAL AUTOMOBILE EXPERIENCE

INSTRUCTIONS FOR PARTS 3 AND 4

INTRODUCTION

The Pennsylvania Insurance Department (Department) is also conducting a data call with the 20 largest personal auto insurance companies and other personal auto insurance companies that are not among the 20 largest but write a high volume of minimum limit policies in Pennsylvania. The purpose of this data call is to gain a better understanding of the potential impacts of increasing the minimum limits for motor vehicle insurance and mandating non-stacked uninsured and underinsured motorists coverage in Pennsylvania.

The data requested in Part 3 is similar to the data that was collected in 2012 and in 2016 when previous proposals to increase the minimum motor vehicle financial responsibility limits were under consideration. New for 2021 is that Part 3 also requests data by the stacking election of the policyholder.

The information requested in Part 4 will aid in understanding the potential rate and premium impacts of increasing the minimum limits and mandating non-stacked uninsured and underinsured motorists coverages in Pennsylvania.

GENERAL INSTRUCTIONS

The following insurers must respond to this data call:

<u>NAIC#</u>	<u>Company Name</u>
25178	State Farm Mutual Automobile Insurance Company
26271	Erie Insurance Exchange
29688	Allstate Fire and Casualty Insurance Company
11851	Progressive Advanced Insurance Company
32786	Progressive Specialty Insurance Company
14137	GEICO Secure Insurance Company
36447	LM General Insurance Company
14138	GEICO Advantage Insurance Company
37877	Nationwide Property and Casualty Insurance Company
12484	Liberty Mutual Personal Insurance Company
23760	Nationwide General Insurance Company
23787	Nationwide Mutual Insurance Company
41491	GEICO Casualty Company
25968	USAA Casualty Insurance Company
19062	Automobile Insurance Company of Hartford, CT
19704	American States Insurance Company
25941	United Services Automobile Association
14990	Pennsylvania National Mutual Casualty Insurance Company

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36161	Travelers Property Casualty Insurance Company
21687	Mid Century Insurance Company
25405	Safe Auto Insurance Company
22906	Permanent General Assurance Corporation of Ohio
11252	Encompass Home and Auto Insurance Company
17957	American Independent Insurance Company
19658	Bristol West Insurance Company
10480	Glacier Insurance Company
21164	Dairyland Insurance Company

Part 3 of this data call requests calendar year 2021 written car-year data for private passenger automobiles, (non-commercial) motorcycles and all other (non-commercial) motor vehicles by zip code and by county.

Part 3 submissions for more than one insurance company should not be combined into a single Part 3. Each Part 3 should be submitted in a separate worksheet.

Part 4 of this data call requests the premium charged to a policy with a specific risk profile under different coverage and limit scenarios. A single premium should be provided for each requested entry; ranges should not be provided. Part 4 identifies the risk profile and provides instruction on how to decide what classification / rating value to use when not otherwise identified.

Part 4 submissions for more than one insurance company should not be combined into a single Part 4. Each Part 4 should be submitted in a separate worksheet.

Questions about the data call should be directed to Dennis Sloand at desloand@pa.gov or at (717) 214-1927.

Insurance companies should submit the data call via e-mail to Dennis Sloand at desloand@pa.gov. If you are unable to do so (e.g. if the files are too large) please contact Dennis Sloand at (717) 214-1927 or desloand@pa.gov to make other arrangements for your submission.

INSTRUCTIONS FOR SUBMISSION OF DATA:

Parts 3 and 4 of this data call are to be submitted in Excel format, compatible with version 2010.

The required procedure for naming the spreadsheet files is:
Part Number_ Company NAIC number.

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For example, if the XYZ Insurance Company has NAIC number 99999, it must submit its Part 3 template as “3_99999.xls” and its Part 4 template as “4_99999.xls”.

Please do not use any other naming convention.

INSTRUCTIONS FOR COMPLETING PART 3

Part 3 consists of twelve worksheets (in one file):

- Private Passenger Automobiles – Split Limits – By Zip Code
- Private Passenger Automobiles – Split Limits – By County
- Private Passenger Automobiles – Combined Single Limit – By Zip Code
- Private Passenger Automobiles – Combined Single Limit – By County
- Motorcycles (non-commercial) – Split Limits – By Zip Code
- Motorcycles (non-commercial) – Split Limits – By County
- Motorcycles (non-commercial) – Combined Single Limit – By Zip Code
- Motorcycles (non-commercial) – Combined Single Limit – By County
- All Other Motor Vehicles (non-commercial) – Split Limits – By Zip Code
- All Other Motor Vehicles (non-commercial) – Split Limits – By County
- All Other Motor Vehicles (non-commercial) – Combined Single Limit – By Zip Code
- All Other Motor Vehicles (non-commercial) – Combined Single Limit – By County

Within each worksheet, written car-year information is requested on personal auto liability policies issued by your company that became effective during the period January 1, 2021 to December 31, 2021.

No rows or columns should be added or deleted to the Part 3 template provided. The car year data should not be rounded.

Each column should be completed in accordance with the following instructions:

Instructions for Split Limits coverage (Sheets labeled “Split Limits”)

Column 1: Written car-years at \$15,000 / \$30,000 / \$5,000 (Bodily Injury Per Person / Bodily Injury Per Accident / Property Damage Per Accident).

Column 2: Written car-years at limits greater than \$15,000 / \$30,000 / \$5,000 but less than \$30,000 / \$60,000 / \$10,000 (Bodily Injury Per Person / Bodily Injury Per Accident / Property Damage Per Accident).

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This column represents the number of written car-years with at least one limit greater than \$15,000 / \$30,000 / \$5,000 and at least one limit less than \$30,000 / \$60,000 / \$10,000.

For example, written car years for policies written at \$20,000 / \$40,000 / \$5,000 would be included.

Column 3: Written car-years at \$30,000 / \$60,000 / \$10,000 (Bodily Injury Per Person / Bodily Injury Per Accident / Property Damage Per Accident).

Column 4: Written car-years at limits greater than \$30,000 / \$60,000 / \$10,000 (Bodily Injury Per Person / Bodily Injury Per Accident / Property Damage Per Accident).

This column represents the number of written car-years with each limit greater than or equal to \$30,000 / \$60,000 / \$10,000 but exclusive of (i.e. not including) written car-years at \$30,000 / \$60,000 / \$10,000.

For example, written car years for policies written at \$30,000 / \$60,000 / \$25,000 would be included.

Column 5: Written car-years; Total - all bodily injury / property damage split limits. This column is pre-populated with the appropriate formula; please do not make any changes to this column.

Column 6: Written car-years at \$15,000 / \$30,000 – stacked coverage (Uninsured Motorists Per Person / Uninsured Motorists Per Accident).

Column 7: Written car-years at limits greater than \$15,000 / \$30,000 but less than \$30,000 / \$60,000 – stacked coverage (Uninsured Motorists Per Person / Uninsured Motorists Per Accident).

This column represents the number of written car-years with at least one limit greater than \$15,000 / \$30,000 and at least one limit less than \$30,000 / \$60,000.

For example, written car years for policies written at \$20,000 / \$50,000 would be included.

Column 8: Written car-years at \$30,000 / \$60,000 – stacked coverage (Uninsured Motorists Per Person / Uninsured Motorists Per Accident).

Column 9: Written car-years at limits greater than \$30,000 / \$60,000 – stacked coverage (Uninsured Motorists Per Person / Uninsured Motorists Per Accident).

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This column represents the number of written car-years with each limit greater than or equal to \$30,000 / \$60,000 but exclusive of (i.e. not including) written car-years at \$30,000 / \$60,000.

For example, written car years for policies written at \$30,000 / \$90,000 would be included.

Column 10: Written car-years; Total - all uninsured motorists split limits – stacked coverage
This column is pre-populated with the appropriate formula; please do not make any changes to this column.

Column 11: Written car-years at \$15,000 / \$30,000 – stacked coverage (Underinsured Motorists Per Person / Underinsured Motorists Per Accident).

Column 12: Written car-years at limits greater than \$15,000 / \$30,000 but less than \$30,000 / \$60,000 – stacked coverage (Underinsured Motorists Per Person / Underinsured Motorists Per Accident).

This column represents the number of written car-years with at least one limit greater than \$15,000 / \$30,000 and at least one limit less than \$30,000 / \$60,000.

For example, written car years for policies written at \$20,000 / \$50,000 would be included.

Column 13: Written car-years at \$30,000 / \$60,000 – stacked coverage (Underinsured Motorists Per Person / Underinsured Motorists Per Accident).

Column 14: Written car-years at limits greater than \$30,000 / \$60,000 – stacked coverage (Underinsured Motorists Per Person / Underinsured Motorists Per Accident).

This column represents the number of written car-years with each limit greater than or equal to \$30,000 / \$60,000 but exclusive of (i.e. not including) written car-years at \$30,000 / \$60,000.

For example, written car years for policies written at \$30,000 / \$90,000 would be included.

Column 15: Written car-years; Total - all underinsured motorists limits – stacked coverage.
This column is pre-populated with the appropriate formula; please do not make any changes to this column.

Column 16: Written car-years at \$15,000 / \$30,000 – non-stacked coverage (Uninsured Motorists Per Person / Uninsured Motorists Per Accident).

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Column 17: Written car-years at limits greater than \$15,000 / \$30,000 but less than \$30,000 / \$60,000 – non-stacked coverage (Uninsured Motorists Per Person / Uninsured Motorists Per Accident).

This column represents the number of written car-years with at least one limit greater than \$15,000 / \$30,000 and at least one limit less than \$30,000 / \$60,000.

For example, written car years for policies written at \$20,000 / \$50,000 would be included.

Column 18: Written car-years at \$30,000 / \$60,000 – non-stacked coverage (Uninsured Motorists Per Person / Uninsured Motorists Per Accident).

Column 19: Written car-years at limits greater than \$30,000 / \$60,000 – non-stacked coverage (Uninsured Motorists Per Person / Uninsured Motorists Per Accident).

This column represents the number of written car-years with each limit greater than or equal to \$30,000 / \$60,000 but exclusive of (i.e. not including) written car-years at \$30,000 / \$60,000.

For example, written car years for policies written at \$30,000 / \$90,000 would be included.

Column 20: Written car-years; Total - all uninsured motorists split limits – non-stacked coverage This column is pre-populated with the appropriate formula; please do not make any changes to this column.

Column 21: Written car-years at \$15,000 / \$30,000 – non-stacked coverage (Underinsured Motorists Per Person / Underinsured Motorists Per Accident).

Column 22: Written car-years at limits greater than \$15,000 / \$30,000 but less than \$30,000 / \$60,000 – non-stacked coverage (Underinsured Motorists Per Person / Underinsured Motorists Per Accident).

This column represents the number of written car-years with at least one limit greater than \$15,000 / \$30,000 and at least one limit less than \$30,000 / \$60,000.

For example, written car years for policies written at \$20,000 / \$50,000 would be included.

Column 23: Written car-years at \$30,000 / \$60,000 – non-stacked coverage (Underinsured Motorists Per Person / Underinsured Motorists Per Accident).

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Column 24: Written car-years at limits greater than \$30,000 / \$60,000 – non-stacked coverage (Underinsured Motorists Per Person / Underinsured Motorists Per Accident).

This column represents the number of written car-years with each limit greater than or equal to \$30,000 / \$60,000 but exclusive of (i.e. not including) written car-years at \$30,000 / \$60,000.

For example, written car years for policies written at \$30,000 / \$90,000 would be included.

Column 25: Written car-years; Total - all underinsured motorists limits – non-stacked coverage. This column is pre-populated with the appropriate formula; please do not make any changes to this column.

Instructions for Combined Split Limits coverage (Sheets labeled “CSL”)

Column 1: Written car-years at \$35,000 (Bodily Injury and Property Damage Per Accident).

Column 2: Written car-years at limits greater than \$35,000 but less than \$70,000 (Bodily Injury and Property Damage Per Accident).

Column 3: Written car-years at \$70,000 (Bodily Injury and Property Damage Per Accident).

Column 4: Written car-years at limits greater than \$70,000 (Bodily Injury and Property Damage Per Accident).

Column 5: Written car-years; Total – all combined single limits (Bodily Injury and Property Damage Per Accident). This column is pre-populated with the appropriate formula; please do not make any changes to this column.

Column 6: Written car-years at \$35,000 – stacked coverage (Uninsured Motorists Per Accident).

Column 7: Written car-years at limits greater than \$35,000 but less than \$70,000 – stacked coverage (Uninsured Motorists Per Accident).

Column 8: Written car-years at \$70,000 – stacked coverage (Uninsured Motorists Per Accident).

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- Column 9: Written car-years at limits greater than \$70,000 – stacked coverage (Uninsured Motorists Per Accident).
- Column 10: Written car-years; Total - all combined single limits (Uninsured Motorists) – stacked coverage. This column is pre-populated with the appropriate formula; please do not make any changes to this column.
- Column 11: Written car-years at \$35,000 – stacked coverage (Underinsured Motorists Per Accident).
- Column 12: Written car-years at limits greater than \$35,000 but less than \$70,000 – stacked coverage (Underinsured Motorists Per Accident).
- Column 13: Written car-years at \$70,000 – stacked coverage (Underinsured Motorists Per Accident).
- Column 14: Written car-years at limits greater than \$70,000 – stacked coverage (Underinsured Motorists Per Accident).
- Column 15: Written car-years; Total - all combined single limits – stacked coverage (Underinsured Motorists). This column is pre-populated with the appropriate formula; please do not make any changes to this column.
- Column 16: Written car-years at \$35,000 – non-stacked coverage (Uninsured Motorists Per Accident).
- Column 17: Written car-years at limits greater than \$35,000 but less than \$70,000 – non-stacked coverage (Uninsured Motorists Per Accident).
- Column 18: Written car-years at \$70,000 – non-stacked coverage (Uninsured Motorists Per Accident).
- Column 19: Written car-years at limits greater than \$70,000 – non-stacked coverage (Uninsured Motorists Per Accident).
- Column 20: Written car-years; Total - all combined single limits (Uninsured Motorists) – non-stacked coverage. This column is pre-populated with the appropriate formula; please do not make any changes to this column.
- Column 21: Written car-years at \$35,000 – non-stacked coverage (Underinsured Motorists Per Accident).

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Column 22: Written car-years at limits greater than \$35,000 but less than \$70,000 – non-stacked coverage (Underinsured Motorists Per Accident).

Column 23: Written car-years at \$70,000 – non-stacked coverage (Underinsured Motorists Per Accident).

Column 24: Written car-years at limits greater than \$70,000 – non-stacked coverage (Underinsured Motorists Per Accident).

Column 25: Written car-years; Total - all combined single limits – non-stacked coverage (Underinsured Motorists). This column is pre-populated with the appropriate formula; please do not make any changes to this column.

INSTRUCTIONS FOR COMPLETING PART 4

Part 4 consists of two worksheets requesting the premium for specific risk profiles under four coverage/limit scenarios. Part 4A is for private passenger autos and Part 4B is for motorcycles. The risk profiles are identified in the spreadsheets; please pay particular attention to the 25 notes under “Definitions / Risk Profile”. A single entry representing the insurer’s best estimate of the premium for each risk profile and coverage/limit scenario should be provided where requested. Ranges are not acceptable.