

PENNSYLVANIA INSURANCE DEPARTMENT

CALL FOR 2015 PENNSYLVANIA PERSONAL AUTOMOBILE EXPERIENCE

INSTRUCTIONS FOR PART 5

INTRODUCTION

On April 11, 2016, a joint public hearing was held by the Pennsylvania House of Representatives' Insurance and Transportation Committees in reference to HB 1258 and SB 928, two bills which propose to increase the minimum motor vehicle financial responsibility limits. The hearing was chaired by Representatives John Taylor, Tina Pickett, William Keller and Anthony DeLuca. The Pennsylvania Insurance Department was requested to testify at the hearing. Testimony was also heard from representatives of the Insurance Federation of Pennsylvania, the Insurance Agents and Brokers of Pennsylvania and the Pennsylvania Association for Justice.

As a result of the hearing, the Insurance Department was asked to conduct 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 the data call is to receive a geographic breakdown on the impact of SB 928.

The data requested is similar to that which was collected in 2012 when SB 1339, which also proposed to increase the minimum motor vehicle financial responsibility limits, was under consideration. Adjustments to the information collected in 2012 reflect the limits under consideration in SB 928.

GENERAL INSTRUCTIONS FOR PART 5

The following insurers must respond to Part 5 of 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
32786	Progressive Specialty Insurance Company
41491	GEICO Casualty Company
11851	Progressive Advanced Insurance Company
23787	Nationwide Mutual Insurance Company
26093	Nationwide Affinity Insurance Company of America
37877	Nationwide Property and Casualty Insurance Company
36447	LM General Insurance Company
19232	Allstate Insurance Company
27998	Travelers Home and Marine Insurance Company
35882	GEICO General Insurance Company
25143	State Farm Fire and Casualty Company
19704	American States Insurance Company
21687	Mid-Century Insurance Company

PENNSYLVANIA INSURANCE DEPARTMENT

CALL FOR 2015 PENNSYLVANIA PERSONAL AUTOMOBILE EXPERIENCE

INSTRUCTIONS FOR PART 5

25941	United Services Automobile Association
25968	USAA Casualty Insurance Company
14990	Pennsylvania National Mutual Casualty Insurance Company
33588	First Liberty Insurance Corporation
25405	Safe Auto Insurance Company
42889	Victoria Fire & Casualty Company
17957	American Independent Insurance Company
19658	Bristol West Insurance Company
10480	Capitol Insurance Company
21164	Dairyland Insurance Company

Part 5 of this data call requests calendar year 2015 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 5's for more than one insurance company should not be combined into a single Part 5. Each Part 5 should be submitted in a separate worksheet.

Insurance companies should submit the data call via e-mail to James Di Santo at jadisanto@pa.gov. If you are unable to do so (e.g. if the Part 5 file is too large) please contact James Di Santo at (717) 783-2118 or jadisanto@pa.gov to make other arrangements for your submission.

INSTRUCTIONS FOR SUBMISSION OF DATA:

Part 5 of this data call is to be submitted in Excel format, compatible with version 2010.

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

For example, if the XYZ Insurance Company has NAIC number 99999, it must submit its Part 5 template as "5_99999.xls".

Please do not use any other naming convention.

INSTRUCTIONS FOR COMPLETING PART 5

Part 5 consists of twelve worksheets (in one file):

- Private Passenger Automobiles – Split Limits – By Zip Code
- Private Passenger Automobiles – Split Limits – By County

PENNSYLVANIA INSURANCE DEPARTMENT

CALL FOR 2015 PENNSYLVANIA PERSONAL AUTOMOBILE EXPERIENCE

INSTRUCTIONS FOR PART 5

- 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, 2015 to December 31, 2015. Written car-year information should be reported in a manner consistent with Part 1 of this data call.

No rows or columns should be added or deleted to the Part 5 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 \$25,000 / \$50,000 / \$15,000 (Bodily Injury Per Person / Bodily Injury Per Accident / Property Damage Per Accident).

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 \$25,000 / \$50,000 / \$15,000.

For example, written car years for policies written at \$25,000 / \$50,000 / \$10,000 would be included.

Column 3: Written car-years at \$25,000 / \$50,000 / \$15,000 (Bodily Injury Per Person / Bodily Injury Per Accident / Property Damage Per Accident).

Column 4: Written car-years at limits greater than \$25,000 / \$50,000 / \$15,000 (Bodily Injury Per Person / Bodily Injury Per Accident / Property Damage Per Accident).

PENNSYLVANIA INSURANCE DEPARTMENT

CALL FOR 2015 PENNSYLVANIA PERSONAL AUTOMOBILE EXPERIENCE

INSTRUCTIONS FOR PART 5

This column represents the number of written car-years with each limit greater than or equal to \$25,000 / \$50,000 / \$15,000 but exclusive of (i.e. not including) written car-years at \$25,000 / \$50,000 / \$15,000.

For example, written car years for policies written at \$25,000 / \$50,000 / \$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 (Uninsured Motorists Per Person / Uninsured Motorists Per Accident).

Column 7: Written car-years at limits greater than \$15,000 / \$30,000 but less than \$25,000 / \$50,000 (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 \$25,000 / \$50,000.

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

Column 8: Written car-years at \$25,000 / \$50,000 (Uninsured Motorists Per Person / Uninsured Motorists Per Accident).

Column 9: Written car-years at limits greater than \$25,000 / \$50,000 (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 \$25,000 / \$50,000 but exclusive of (i.e. not including) written car-years at \$25,000 / \$50,000.

For example, written car years for policies written at \$25,000 / \$75,000 would be included.

Column 10: Written car-years; Total - all uninsured motorists split limits. 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 (Underinsured Motorists Per Person / Underinsured Motorists Per Accident).

PENNSYLVANIA INSURANCE DEPARTMENT

CALL FOR 2015 PENNSYLVANIA PERSONAL AUTOMOBILE EXPERIENCE

INSTRUCTIONS FOR PART 5

Column 12: Written car-years at limits greater than \$15,000 / \$30,000 but less than \$25,000 / \$50,000 (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 \$25,000 / \$50,000.

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

Column 13: Written car-years at \$25,000 / \$50,000 (Underinsured Motorists Per Person / Underinsured Motorists Per Accident).

Column 14: Written car-years at limits greater than \$25,000 / \$50,000 (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 \$25,000 / \$50,000 but exclusive of (i.e. not including) written car-years at \$25,000 / \$50,000.

For example, written car years for policies written at \$25,000 / \$75,000 would be included.

Column 15: Written car-years; Total - all underinsured motorists limits. 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 \$65,000 (Bodily Injury and Property Damage Per Accident).

Column 3: Written car-years at \$65,000 (Bodily Injury and Property Damage Per Accident).

Column 4: Written car-years at limits greater than \$65,000 (Bodily Injury and Property Damage Per Accident).

PENNSYLVANIA INSURANCE DEPARTMENT

CALL FOR 2015 PENNSYLVANIA PERSONAL AUTOMOBILE EXPERIENCE

INSTRUCTIONS FOR PART 5

- 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 (Uninsured Motorists Per Accident).
- Column 7: Written car-years at limits greater than \$35,000 but less than \$65,000 (Uninsured Motorists Per Accident).
- Column 8: Written car-years at \$65,000 (Uninsured Motorists Per Accident).
- Column 9: Written car-years at limits greater than \$65,000 (Uninsured Motorists Per Accident).
- Column 10: Written car-years; Total - all combined single limits (Uninsured Motorists). 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 (Underinsured Motorists Per Accident).
- Column 12: Written car-years at limits greater than \$35,000 but less than \$65,000 (Underinsured Motorists Per Accident).
- Column 13: Written car-years at \$65,000 (Underinsured Motorists Per Accident).
- Column 14: Written car-years at limits greater than \$65,000 (Underinsured Motorists Per Accident).
- Column 15: Written car-years; Total - all combined single limits (Underinsured Motorists). This column is pre-populated with the appropriate formula; please do not make any changes to this column.