pennsylvania
INSURANCE DEPARTMENT

INSTRUCTIONS for LIMITATIONS AFFECTING UNPAID CLAIMS ESTIMATES

Pennsylvania
Special Schedule "W" – 2019

In accordance with the Casualty Actuarial Society's Statement of Principles Regarding Property and Casualty Unpaid Claims Estimates, please discuss any limitations that may have had a substantive impact on any unpaid claims estimate presented in your Schedule "W". (The Statement of Principles 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.)

NOTE: Any company writing loss portfolio transfer contracts also must report calendar year 2019 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.