

Company Name: _____

Company NAIC No: _____

Texas Call for Annual Experience – 2016

AFFIDAVIT

THE STATE OF _____

COUNTY OF _____

I, _____, the (position) _____
of _____

being duly sworn, depose and say that, to the best of my knowledge, all of the information my company has provided in response to the subject data call, including any related exhibits, schedules, and explanations attached, annexed, or referred to, comprises a complete and accurate response to the data call.

Signature

Subscribed and sworn to before me this the ___ day of _____, 20_____

Notary Public

Printed Name of Notary

My Commission Expires:

Call for Annual Experience – 2016

Due February 10, 2017

Instructions:

TDI collects this data call using PDF interactive fill-in forms created in Adobe Designer 7.0. We recommend that you have or install Adobe Acrobat Standard 7.0, Adobe Acrobat Professional 7.0, Adobe Reader 7.0, or a higher (more recent) version to successfully fill in the forms.

1. No group reporting is allowed. Each insurance company must respond to this call.
2. Reported experience should be valued as of December 31, 2016.
3. If a company has no experience to report, **please do not enter zeros in the form fields**. Instead, click the "NONE" boxes on both the Summary page and the Workers' Compensation Deductible Plans page, and then follow the instructions on the top portion of the Summary page to submit your report.

Script Errors: These forms contain internal programming and calculations. Entering zeros will cause script errors. To correct this problem, click the "Clear Form" button to restart the form.

4. "Number of Direct Policies Written This Period" [column (1)] means Texas new and renewal policies issued by the company acting as the primary insurer during the year. Adjust for cancellations only if the policy was issued and canceled in the same year. Do not adjust for policies assumed or ceded. Report policies on an annual basis. For example, report a 12-month policy as a 1.0 policy and a six-month policy as a 0.5 policy.

Use the accounting date rather than the effective date to determine the calendar year when reporting policies.

For private-passenger automobile policies that include both liability and physical damage coverage, report a policy for each.

For workers' compensation policies, use an annual premium to determine the premium size category. For example, report a six-month policy with a premium of \$4,000 as a 0.5 policy in the \$5,000 – \$100,000 category.

For general liability policies that include both products and premises operations coverage, report a policy for each.

Commercial multiple peril experience should include fire and allied coverage, and casualty coverage.

Miscellaneous professional liability should exclude accountants, architects, beauticians and barbers, lawyers, medical laboratory personnel, psychologists, real estate agents, surveyors, and X-ray lab personnel.

5. "Total Premiums on Direct Policies Written This Period" [column (2)] means the total premiums on the policies reported in column (1). Do not include premiums from any transaction on a policy with an accounting date before January 1, 2016, or after December 31, 2016. Report total policy premium (estimate if necessary), even if initial premium collected was a deposit or an installment premium. On multistate policies, report only the Texas portion of the premiums. TDI does not expect the amounts reported in this column to balance with the *Texas Statutory Page 14* of the Annual Statement.

6. Complete "Total Direct Premiums Written This Period" [column (3)] and "Total Direct Losses Paid This Period" [column (4)] using the same methods and rules used to complete the *Texas Statutory Page 14* of the Annual Statement. This includes any premium transaction that occurred during the year (for example, cancellations, endorsements, or retro adjustments), and any direct losses paid during the year, regardless of when the policy was written or when the accident occurred.
7. Complete "Net Underwriting Profit or Loss This Period" [column (5)] based on Texas experience for each line of business subject to the data call. Calculate the underwriting profit or loss on a direct basis. Calculate underwriting profit or loss as the direct premiums earned, less direct losses incurred, less loss expenses incurred, less other underwriting expenses incurred, and less dividends paid to policyholders. The underwriting profit or loss should be for the calendar year of the report.
8. "Number of Rate Filings This Period" [column (6)] is the number of unique rate filings insurers submitted to TDI with effective dates during the reporting period. Complete a separate Property and Casualty Rate Filing Exhibit for each line of business of the report.
9. TDI will issue additional calls as experience for subsequent calendar years becomes available.
10. Submit your data call report by email no later than **February 10, 2017**, to PCDataCallAnnual@tdi.texas.gov.
11. Submit your Affidavit using **one** of the following methods no later than **February 10, 2017**:

Mail:

Vicky Knox
Texas Department of Insurance
Data Services, MC105-5D
PO Box 149104
Austin, TX 78714-9104

Fax:

Vicky Knox
Data Services
512-490-1061

Email:

PCDataCallAnnual@tdi.texas.gov

Direct questions concerning this call to Vicky Knox,
Texas Department of Insurance, phone: 512-676-6686, email: PCDataCallAnnual@tdi.texas.gov

Call for Annual Experience – 2016

Workers' Compensation Deductible Plans

Due February 10, 2017

Instructions:

1. Complete this call on an individual insurer basis along with the Call for Annual Experience.
2. Reported experience should be valued as of December 31, 2016.
3. If a company has no experience to report, please do not enter zeros in the form fields. Instead, click the "NONE" boxes on both the Summary page and the Workers' Compensation Deductible Plans page, then follow the instructions on the top portion of the Summary page to submit your report.

Script Errors: These forms contain internal programming and calculations. Entering zeros will cause script errors. To correct this problem, click the "Clear Form" button to restart the form.

4. Complete each deductible plan, as applicable, for the voluntary portion of the workers' compensation market only.

"Number of Direct Policies Written This Period" [column (1)] means new and renewal policies issued by the company acting as the primary insurer during the year. Adjust for cancellations only if the policy was issued and canceled in the same year. Do not adjust for policies assumed or ceded. Report policies on an annual basis. For example, report a 12-month policy as a 1.0 policy, and report a six-month policy as a 0.5 policy.

Use the accounting date, rather than the effective date, to determine the calendar year when reporting policies.

Use the "Estimated Annual Premiums on Direct Policies Written This Period Prior to Deductible Credit" [column (2)] to determine the premium size category. For example, report a six-month policy with a premium of \$4,000 as a 0.5 policy in the \$5,000 – \$9,999 category for the appropriate plan.

5. "Estimated Annual Premiums on Direct Policies Written This Period Prior to Deductible Credit" [column (2)] means total policy premiums on the policies reported in column (1) before the credit is given for the purchase of a deductible plan. Do not include premiums from any transaction on a policy issued before January 1, 2016, or after December 31, 2016. Report total policy premium even if initial premium collected was a deposit or an installment premium. For multistate policies, report only the Texas portion.
6. "Estimated Annual Premiums on Direct Policies Written This Period After Deductible Credit" [column (3)] is defined as total policy premiums on the policies reported in column (1) after the credit is given for the purchase of a deductible plan. Do not include premiums from any transaction on a policy issued before January 1, 2016, or after December 31, 2016. Report the total policy premium even if the initial premium collected was a deposit or an installment premium. For multistate policies, report only the Texas portion.
7. For policies in which the insured did not purchase a deductible plan, complete section 5, "No Deductible Plan." In column (3), enter the annual premiums for the policies reported in column (1).

8. The response to question 6, column (1) of this report should be equal to the response to question 3d, column (1) of the Call for Annual Experience, Summary page.
9. The response to question 6, column (3) of this report should be equal to the response to question 3d, column (2) of the Call for Annual Experience, Summary page.
10. TDI will issue additional calls as experience for subsequent calendar years becomes available.

Direct questions concerning this call to Vicky Knox,
Texas Department of Insurance, phone: 512-676-6686, email: PCDataCallAnnual@tdi.texas.gov

Property and Casualty Rate Filing Exhibit

Instructions:

For each rate filing reported in column (6) of the Texas Call for Annual Experience, Summary page 1, complete a separate row in the Property and Casualty Rate Filing Exhibit.

1. Column (1) – Select the line of business from the drop-down list for each rate filing that was effective in the reporting period.
2. Column (2) – For each rate filing in column (1), note the overall rate change from the previous filing for the state of Texas. If your company reduced rates by 5 percent for all policyholders, the column should show "-5.00." If your company reduced rates 20 percent in Bexar County with no other changes across the state, the overall rate change should be a premium-weighted average of a 20 percent reduction in Bexar County and zero percent for all other counties. You can highlight the 20 percent rate change in column (5) or (6).
3. Column (3) – For each rate filing, enter the effective date for new business.
4. Column (4) – For each rate filing, enter the effective date for renewal business.
5. Column (5) – For each rate filing, select the most prevalent significant impact description from the drop-down list. If more than one description applies, please select the most significant description for column (5) and include the others with additional information provided in column (6). If none of the significant impact descriptions are adequate, please select "Other" and provide supporting details in column (6).
6. Column (6) – Describe the rate filing. Note if the rate filing only applies to a subline or specific product. Examples of sublines or specific products include renters under the homeowners multiple peril line of business, or motorcycles under the private passenger auto line of business. In addition, include comments such as "The filing only applies to select geographical areas of the state or certain classes," or "The rates are being introduced for a new product," and so on.
7. Column (7) – For each rate filing, enter the overall rate change for the period January 1, 2015, through December 31, 2015.
8. Column (8) – For each rate filing, enter the overall rate change for the period January 1, 2014, through December 31, 2014.
9. Column (9) – For each rate filing, enter the overall rate change for the period January 1, 2013, through December 31, 2013.


Direct questions concerning this call to Vicky Knox,
Texas Department of Insurance, phone: 512-676-6686, email: PCDataCallAnnual@tdi.texas.gov

Texas Call Interactive Form Instructions

Introduction:

The Adobe interactive PDF forms contain form fields you can fill in on screen. After completion, you can print the PDF form or export the form data to a separate file. Exporting form data allows you to save the existing data or transmit it with an alternative method, such as email.

To fill out the interactive PDF form:

1. Select the Hand tool  or use the Tab key.
2. To make form fields easier to identify in the PDF file, do the following in the Document Message Bar:
 - o To display a light blue color in the background of all form fields, select "Highlight Existing Fields."
 - o To display a red outline around all form fields that you are required to complete, select "Highlight Required Fields."
3. If you leave required fields blank, you will not be able to submit your report.

To submit by email:

After completing the form, click the "Submit By Email" button located at the top of the form. Email your form using one of the three options provided below:

Option 1 (Recommended)

Desktop Email Application - Microsoft Outlook or Eudora

To submit the report with a desktop email application:

1. In the "Select Email Client" dialog box, select "Desktop Email Application," then click "OK."
2. In the "Send Data File" dialog box, click "Print Form" to print a copy of the filled-in form, then click "Send Data File." Your default email application will display a new message with the "To," "Subject," "Body," and "Attachment" fields automatically filled in. Use your email application to send the email.

Option 2

To submit a PDF form with a web-based email service:

1. In the "Select Email Client" dialog box, select "Internet Email," then click "OK."
2. In the "Sending the Data File" dialog box, click "Save Data File."
3. In the "Save Data File" dialog box, choose a location on your computer to save the file, then click "Save."
4. Open a new browser window, log in to your web-based email service, and use your service to create a new blank email.
5. In the "Sending Data File" dialog box in Acrobat, select the value in the "To" field, then right click and choose "Copy."
6. In your blank email message in your Internet email service, click in the "To" field, and paste the data you copied. Repeat steps 5 and 6 for the "Subject" and "Message Text" fields.
7. Use your Internet email service to attach the data file that you saved in step 3 to your email message.
8. If you want a copy of the filled-in form, click "Print Form" in the "Sending the Data File" dialog box in Acrobat.
9. Click "Close" in the "Sending the Data File" dialog box.

Option 3

Other:

1. In the "Select Email Client" dialog box, select "Other," then click "OK."
2. In the "Sending the Data File" dialog box, click "Save Data File."
3. In the "Save Data File" dialog box, choose a location on your computer to save the file, then click "Save."
4. Write down the values that appear in the "To," "Subject," and "Message Text" fields so you can use them later when you want to email the form data.
5. If you want a copy of the filled-in form, click "Print Form" in the "Sending the Data File" dialog box in Acrobat.
6. Click "Close" in the "Sending the Data File" dialog box.
7. When you want to submit the PDF form, create a new email message in your email application. Enter the "To," "Subject," and "Message Text" values that you wrote down in step 4. Use your email application to attach the data file that you saved in step 3, then send the email to PCDataCallAnnual@tdi.texas.gov.

EMAIL ADDRESSES

Under most circumstances, individual email addresses are protected by the Texas Public Information Act. Sharing this information for purposes of processing your information does not waive these confidentiality protections; however, you may affirmatively consent to release your email address in response to a public information request or inquiry. If you would like more information about the public or confidential nature of information maintained by TDI, please consult our Open Records Policy and our website Privacy Policy. This form is encrypted to meet privacy requirements.

NOTICE ABOUT CERTAIN INFORMATION, LAWS, AND PRACTICES

With few exceptions, you are entitled to be informed about the information that TDI collects about you. Under Texas Government Code Sections 552.021 and 552.023, you have a right to review or receive copies of information about yourself, including private information. However, TDI may withhold information for reasons other than to protect your right to privacy. Under Texas Government Code Section 559.004, you are entitled to request that TDI correct information that TDI has about you that is incorrect. For more information about the procedure and costs for obtaining information from TDI or about the procedure for correcting information kept by TDI, please contact the Agency Counsel Section in the Legal Division at AgencyCounsel@tdi.texas.gov or visit the Corrections Procedure section of TDI's website at www.tdi.texas.gov.