

Data Collection Activity

Data Services collects and maintains statistical data and produces statistical reports for the Legislature, the agency, the public, and the insurance industry. Data is obtained through scheduled data calls, special data calls, statistical plans, or is downloaded from the NAIC database. Data calls and resulting reports are posted on the TDI web site at <http://www.tdi.texas.gov>.

Data collection activities include:

- ◆ [Commercial Liability Insurance Closed Claims](#)
 1. Annual Aggregate Closed Claim Report (previously known as Annual (Summary) Closed Claim Report)
 2. Quarterly Closed Claim Report
 3. Closed Claim Reconciliation Form
- ◆ [Disallowed Expense Call](#)
- ◆ [Call for Annual Experience](#) (includes Workers' Compensation Deductible Plans)
- ◆ [Texas Title Insurance Experience Report Submissions](#)
 1. Title Insurance Agent Experience Report Submission
 2. Title Insurance Company Experience Report Submission
- ◆ [Workers' Compensation Insurance Data Collection](#)
 1. Detailed Claim Information (DCI)
 2. Texas Unit Statistical Plan Data (Unit Stat)
 3. Texas Workers' Compensation Financial Call (TXWCFC)

Commercial Liability Insurance Closed Claims [\[RETURN\]](#)

Under TIC §§38.151-38.163 and 28 TAC §§5.9201, 5.9202, and 5.9204, property and casualty insurers, including county mutuals, Lloyds, reciprocals, domestic risk retention groups, and self-insured retentions, writing general liability, professional liability other than medical professional liability, product liability, liability portion of commercial multi-peril, commercial auto liability, or medical professional liability are required to file the following:

1. **Annual Aggregate Closed Claim Report** for Texas bodily injury indemnity payments of \$25,000 or less.

TDI will issue a Commissioner’s Bulletin which will detail reporting instructions, due dates, and other information needed to complete the report.

2. **Quarterly Closed Claim Report** for Texas bodily injury indemnity payments of \$25,000 or more.

These reports are automatically due. No Commissioner’s Bulletin is issued for the *Quarterly Closed Claim Reports*. Insurers are not required to submit claims the insurer closed on or after January 1, 2016. The due date for claims closed in the fourth quarter of 2015, was January 10, 2016.

3. **Closed Claim Reconciliation Form** to reconcile the *Annual Aggregate Closed Claim Report* and *Quarterly Closed Claim Reports* submitted throughout the calendar year with a company's direct losses on its annual statement.

TDI will issue a Commissioner’s Bulletin which will detail reporting instructions, due dates, and other information needed to complete the report.

Data Services developed the [Closed Claim Reporting Guide](#) to assist insurers in complying with the closed claim reporting requirements. The reporting guide and forms can be found on the TDI website at <http://www.tdi.texas.gov/webinfo/datacall.html#pc>.

For more information on the guide or for any questions on reporting closed claims, direct inquiries to:

Vicky Knox
 Texas Department of Insurance
 Property and Casualty Actuarial Office – Data Services Team, MC 105-5D
 P.O. Box 149104
 Austin, TX 78714-9104
 Phone: (512) 676-6686
 Fax: (512) 490-1062
 Email address: Vicky.Knox@tdi.texas.gov

Frequently Asked Questions

Can I get an extension on the deadline?	Extensions may be granted on a case by case basis. Requests must be in writing and include the NAIC company number, reason for the extension, contact person, fax number, and the anticipated date of filing the report.
What happens if I don't meet the deadline?	You may be referred to TDI's Enforcement Section for disciplinary action.
Can I fax my information?	No, unless specifically requested to do so by TDI staff.
Can I develop my own form?	Yes, but make sure it completely agrees with the form sent by TDI for that year.
When is a claim considered "closed?"	A claim file is closed when all the indemnity and all expenses have been paid.
What types of coverage are to be included?	Bodily injury coverage only.
What closed claims should be included?	Only claims settled under Texas law prior to calendar year 2016 are to be included. If an injury occurred in another state, but the claim was settled under Texas law, the claim file should be included. (Refer to SB 784, 84 th Regular Session.)

Disallowed Expense Call [\[RETURN\]](#)

The *Disallowed Expense Call* collects data on insurer expenses that, by statute, may not be considered in the determination of rates.

Under Texas Insurance Code §2251.002, property and casualty insurers writing fire and allied lines, multiple peril crop, farm owners multiple peril, homeowners multiple peril, commercial multiple peril, inland marine, medical malpractice, other general liability, products liability, private passenger automobile, commercial automobile, fidelity, and surety in the state of Texas are required to submit countrywide direct written premium and insurance expense data.

TDI will issue a Commissioner’s Bulletin usually in March that details reporting instructions, due dates, and other information needed to complete the report.

Direct data call information and inquiries to:

TDI Data Services
 Texas Department of Insurance
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 Email address: DataCall@tdi.texas.gov

Frequently Asked Questions

Are county mutuals and farm mutuals required to file this report?	With the passage of SB 14, 78th Legislature, Regular Session, county mutuals are required to file. Farm mutuals are not required to file.
Can I get an extension on the deadline?	Extensions may be granted on a case by case basis. Requests must be in writing and include the NAIC company number, reason for the extension, contact person, fax number, and the anticipated date of filing the report.
What happens if I don’t meet the deadline?	You may be referred to TDI’s Enforcement Section for disciplinary action.
Can I fax my information?	You may fax the Affidavit only (not the report), but email is the preferred method for submission. You are not required to mail the original Affidavit.
If my company didn’t write any premium for the reporting year, do we still have to file?	Yes, you will need to file a “None” submission with an Affidavit. Instructions for filing a “None” submission will be included in the Commissioner’s Bulletin.
If we did not write any premium for the reporting year, do we still have to file the Compensation of Benefits data form and Affiliate Transaction data form?	No.
Are any reports published as a result of this data call?	Yes. <i>General Expense Information: 100% of Industry Median</i> is published for use by all insurance companies writing any line of insurance subject to TIC §2251.002, which prohibits use in rate calculations of certain administrative expenses that exceed 110% of the industry median.
Do we need to report countrywide premium or Texas premium only?	Report countrywide premium.

Call for Annual Experience and Call for Annual Experience - Workers' Compensation Deductible Plans [\[RETURN\]](#)

The *Call for Annual Experience* collects data from individual property/casualty insurance companies licensed to write business in Texas. The *Call for Annual Experience - Workers' Compensation Deductible Plans* collects data from individual insurance companies licensed to write workers' compensation insurance in Texas. Data from both calls are used for analysis of premium and loss trends and market conditions.

Under TIC Chapter 2251, Property/Casualty insurers, including county mutuals, Lloyds, reciprocals, and domestic risk retention groups, are required to file the *Call for Annual Experience* data within approximately 30 days from the end of the calendar year.

TDI will issue a Commissioner's Bulletin towards the end of each calendar year which will detail reporting instructions, due dates, and any other information needed to complete the call.

In accord with TIC §38.001, insurance companies licensed to write workers' compensation are required to file the *Call for Annual Experience - Workers' Compensation Deductible Plan* data within approximately 30 days from the end of the calendar year.

TDI will issue a Commissioner's Bulletin towards the end of each calendar year which will detail reporting instructions, due dates, and any other information needed to complete the call.

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Frequently Asked Questions

Can I get an extension on the deadline?	Extensions may be granted on a case by case basis. Requests must be in writing and include the NAIC company number, reason for the extension, contact person, fax number, and the anticipated date of filing the report.
What happens if I don't meet the deadline?	You may be referred to TDI's Enforcement Section for disciplinary actions.
Can I fax my information in?	Only the affidavit may be faxed in. The data call must be submitted electronically using the interactive PDF form.
Do I have to file?	If your company is licensed for any one line of business on the call, you must file. This applies even if you have never written business. Simply submit a " NONE " report.

Texas Title Insurance Experience Report Submissions [\[RETURN\]](#)

1. **Texas Title Insurance Agent Experience Report Submission** collects information on income and expenses in the title industry.

Under TIC §2703.153, 28 TAC Chapter 9, Subchapter C, §9.401, title agents (including independent, affiliated, and direct operation) are required to file.

TDI will issue a Commissioner’s Bulletin detailing reporting instructions, due dates, and other information needed to complete the report.

2. **Texas Title Insurance Company Call for Experience** collects information on income and expenses in the title industry.

Under TIC §2703.153, 28 TAC Chapter 9, Subchapter C, §9.401, Title underwriters are required to file.

TDI will issue a Commissioner’s Bulletin detailing reporting instructions, due dates, and other information needed to complete the report.

A copy of the *Texas Title Insurance Statistical Plan* can be found on the TDI website at <http://www.tdi.texas.gov/title/index.html>.

Please direct data call information and inquiries to:

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 Texas Department of Insurance
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Frequently Asked Questions

Can I get an extension on the deadline?	Extensions may be granted on a case by case basis. Requests must be in writing and include the NAIC company number, reason for the extension, contact person, fax number, and the anticipated date of filing the report.
What happens if I don't meet the deadline?	You may be referred to TDI's Enforcement Section for disciplinary actions.
Are any reports published as a result of this data call?	Yes. The <i>Texas Title Insurance Agent Experience Report Compilation for Calendar Year ____</i> and the <i>Texas Title Insurance Industry Experience Report Compilation for Calendar Years ____ - ____</i> .

Workers' Compensation Insurance Data Collection [[RETURN](#)]

1. **Call for Detailed Claim Information (DCI)** collects data on workers' compensation claims. The information is used for research and medical cost containment purposes by the Division of Workers' Compensation and the Workers' Compensation Research and Evaluation Group.

Under TIC §2053.151, all insurers or other entities authorized to write workers' compensation insurance in Texas are required to file. The first report is due six to nine months after the injury is reported to insurer. Subsequent reports are to be filed annually from the 6th month valuation date until the claim is closed, no longer has indemnity or medical losses to report, or reaches the 12th reporting level, whichever comes first.

DCI data must adhere to the reporting requirements found in the [Texas Detailed Claim Information Statistical Plan](#).

2. **Unit Statistical Information (Unit Stat)** is collected and maintained for every workers' compensation policy written in Texas. The data is used in developing job classification relativities, expected loss rates, and ratios for use by the industry.

Under TIC §2053.101, all insurers or other entities licensed to and currently writing workers' compensation in Texas are required to file the first report 18 months after the effective date of the policy. For policies with losses, subsequent reports must be filed up through the 5th reporting level or until all claims are closed, whichever comes first.

Unit Statistical Data must adhere to the reporting requirements found in the [Texas Workers' Compensation Statistical Plan](#).

3. **Texas Workers' Compensation Financial Call (TXWCFC)** collects data from individual insurance companies licensed to write workers' compensation. The data is used for analyses of premium and loss trends and market conditions.

In accord with TIC §§2053.101 and 5.96, all workers' compensation insurers who have written workers' compensation policies in one or more of the past 15 policy years are required to file. Reports are automatically due April 1 of each year. **Please contact TDI's Designated Statistical Agent, listed below, for copies of reporting requirements.**

Financial call data must adhere to the reporting requirements provided in *NCCI's Financial Call Reporting Guidebook* available on <http://www.ncci.com/>.

For information related to statistical plans and reporting data, direct inquiries to the NCCI, TDI designated statistical agent, customer service at 800-NCCI-123.

For information related to the reporting requirements, including exemptions and extensions, direct inquiries to:

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