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Texas Department of Insurance
HelpInsure.com Website Data Collection – July 2020

General Instructions

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Who Reports Data?

Property and casualty insurers that write new personal automobile or residential property business are required to submit information to the Texas Department of Insurance (TDI) if they meet one of the following criteria:

- Insurers who are in one of the top 25 national groups and have more than $1 million in direct written premiums in Texas must respond to this call.
- Those insurers must also include data from all business issued and processed through nonaffiliated companies, such as a county mutual.

TDI has notified the insurers that are required to report data; all other property and casualty insurers have the option to report the requested information, and TDI encourages them to participate.

What Data to Report?

- If an insurer is writing new business in Texas, the insurer should submit sample rates for new business and for all ZIP codes, unless the company does not have a rate for a particular coverage or profile specified in the instructions.
- If an insurer writes only renewal business and subsequently sells new business, the insurer must submit sample rate data when it begins writing new business.
- If an insurer is in the top-25 national groups and not writing new business, the insurer must confirm this by sending an email to the data call contact (see the following section).

How to Report Data to TDI

- Insurers must submit the data in a comma-separated values (CSV) file according to the "Record Layout and ZIP Code Lists" layout provided by TDI as an Excel file attachment to these instructions.
- Insurers must provide information on how to contact the company (toll-free number, local agent, or another method), website address, discounts, and overall statewide rate changes through an online form.
- TDI will send instructions to participating insurers on how to send the sample rate data file. TDI will also send participating insurers a link to the online application that they must use to submit the additional information and certify their sample rates.

ZIP Codes

- TDI requests data for 314 specific ZIP codes for personal auto liability insurance.

- TDI requests data for 333 specific ZIP codes for residential property (homeowners, condos, and renters) insurance. TDI requests residential property sample rates that include wind coverage

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for these 333 ZIP codes. Insurers must also provide a second set of sample rates that exclude wind coverage for the 42 specific ZIP codes (included in the 333 total ZIP codes) in the coastal counties and the portion of Harris County designated as a catastrophe area.
- These instructions include the list of ZIP codes in an Excel spreadsheet attachment.

Credit Score

- TDI requests that participating insurers confirm how they use credit score information by completing the form on Page 19 of these instructions.

Deadline

Insurers must submit their data by August 26, 2020, for sample rates that are in effect on June 1, 2020.

TDI Contact Information

Please direct questions regarding the HelpInsure.com website data collection instructions to Joshua Fellers by email at DataCall@tdi.texas.gov or by telephone at 512-676-6687.

Instructions for Calculating Personal Auto Sample Rate Estimates

Please use the following guidelines when calculating your sample rate information:

- Calculate the annual premium that is in effect on June 1, 2020, for each profile in each of the ZIP codes provided by TDI.
- If you do not offer an annual policy, multiply the sample rate estimate by the appropriate number to calculate an annual premium. For example, multiply the sample rate estimate for a six-month policy by two to arrive at an annual (12-month) sample rate.
- Calculate sample rates based on the policy form your company is most likely to offer new customers.
- The sample rate should include discounts, surcharges, or other rating factors specifically mentioned in the profile categories and variables. Do not include any discounts, surcharges, or other rating factors beyond those applicable to the sample rate profile description.
- If the sample rate for the vehicle includes certain applicable discounts, surcharges, or other rating factors (for example, passive restraints, antilock brakes, or airbags), then note the applicable discounts, surcharges, or other rating factors on the "Additional Information" section of the form.
- Enter the sample rate for a given profile, even if the sample rate does not vary by category or variable. For example, the sample rate for an insurer may be the same for a given profile even though the vehicle differs.
- Enter whole-dollar amounts only. Round to the nearest whole dollar (for example, enter 450 for 450.35).

- Do not use commas in any numeric values submitted (for example, enter 1000 not 1,000).

The profile categories and variables provided are not exhaustive. Your company may need to use other rating factors not mentioned when calculating the sample rates. If you have a question regarding the applicability of a rating variable not specifically mentioned or implicit in the profile description, you may find answers in the list of frequently asked questions on Page 4, or you may email your question to DataCall@tdi.texas.gov.

Personal Auto Sample Profile Categories, Variables, and Definitions

The following categories contain variables that will be used to develop sample rates:

- Vehicle make, model, and year (two variables)
    - 2019 Toyota Camry four-door sedan, 2.5 liter/4-cylinder engine VIN 4T1B11HK&K
    - 2019 Ford F-150 truck, regular cab, 4x2, 5.0 liter/8-cylinder engine VIN 1FTMF1C5&K
- Marital status (two variables)
    - Single
    - Married
- Sex (two variables)
    - Male
    - Female
- Age (three variables)
    - 18 years old
    - 30 years old
    - 65 years old
- Limits of coverage (three variables)
    - 30/60/25
    - 50/100/50
    - 100/300/100
- Use of vehicle (two variables)
    - Drive car 10,000 miles per year and/or primarily for pleasure
    - Drive car 18,000 miles per year and/or primarily to/from work
- Credit score (three variables)
    - Below-average risk
    - Average risk
    - Above-average risk
- Driving record (three variables)
    - One at-fault accident in last 36 months
    - One speeding ticket in last 36 months

     o   No violations

Definitions

- *Vehicle make, model, and year:* Indicates the vehicle's make, model, year, and VIN to be used in rating.
- *Marital Status:* Indicates whether the driver is single or married.
- *Gender or Sex:* Indicates whether the driver is male or female.
- *Age:* Indicates the age of the rated driver.
- *Limits of coverage:* Indicates the limits for liability coverage. The minimum financial responsibility limits are 30/60/25. The limits of 50/100/50 and 100/300/100 represent commonly purchased higher limits. If you are not currently offering a particular limit, then leave the field for that profile blank on the data file.
- *Use of vehicle:* Indicates vehicle usage.
- *Credit score:* Indicates the credit score rate or relativity used to rate the policy.
  - From the range of rates, relativities, or tiers used to rate the policy in relation to the use of credit, the "average risk" should be the middle rate. The "below-average risk" should be the middle rate of the rates lower than the "average risk" rate. The "above-average risk" rate should be the middle rate of the rates higher than the "average risk" rate. For example, if there are nine rate levels associated with credit scoring, the middle rate level, "rate level 5," would be used for the average risk. "Rate level 3" would be used for the below-average risk, and "rate level 7" would be used for the above-average risk. If there are 10 rate levels, select the same "rate levels." That is, "rate level 5" is the average risk, "rate level 3" is the below-average risk, and "rate level 7" is the above-average risk. For example, the rate relativities might be 0.90 for "rate level 3," 1.00 for "rate level 5," and 1.10 for "rate level 7."
- *Driving record:* Indicates the type of violation, if any, to use in rating. Use the following assumptions:
  - "No violations" means no "at-fault" or "not at fault" accidents.
  - No violations or at-fault accidents occurred in the last 37 to 60 months.
  - The customer has prior coverage at the quoted coverage amounts and there was no lapse in coverage. For example, when rating 30/60/25, assume the customer currently has the minimum limits; when rating 50/100/50, assume the customer currently has 50/100/50.
  - The at-fault accident meets the company's property damage threshold. Since thresholds vary from company to company, a specific threshold was not listed in the data call.

Auto Sample Rate FAQs

Question: The Commissioner's Bulletin is worded "The insurer is in one of the top-25 national groups, has more than $1 million in direct written premium in Texas, and issues and processes business through a nonaffiliated company (for example, a county mutual)." In our case, it is our

Managing General Agent (MGA) writing through a county mutual. We need to clarify that the reporting burden in our situation is through the insurer. Additionally, how will that appear on the website? Under the county mutual's name or the insurer's name?

Answer: For national insurers writing through an MGA and a county mutual, the reporting burden is on the national insurer. The name of the county mutual and the MGA will appear on the sample rates "Results" page on HelpInsure.com.

Q: Does Texas include motorcycles and motor homes within the scope of personal auto?

A: No. Motorcycles and motor homes are not within the scope of the requested personal auto sample rates. TDI is requesting sample rates for a car and a truck.

Q: For the personal auto sample rates, are there specific UMBI, PIP, Med Pay, Comprehensive, or Collision amounts that should be used when rating the requested scenarios?

A: No. For the personal auto sample rates, TDI is requesting only bodily injury and property damage liability coverages. Sample rates for other auto coverages are not required.

Q: For the auto sample rates, should companies submit separate records for the car and the truck?

A: Yes. Please submit separate data files for the car sample rates and the truck sample rates. Please designate file type as A = auto and file subtype as C = car or T = truck. Also, please follow the file naming convention explained on Page 14 under *How to Use the Record Layout Excel File to Prepare a Data File*.

Q: My company uses a credit score in combination with other factors to rate a policy. What should I do?

A: TDI understands that many companies use a credit score as just one of several attributes in overall tier selection; that is, they define "risk" as the full set of attributes, not just the credit score. However, the data call instructions are to rate to the above-average, average, and below-average credit score. Insurers should only look at the credit score for this data call.

Instructions for Calculating Residential Property Sample Rate Estimates

Please use the following guidelines when calculating your company's sample rate information:

- These instructions include the specific fire protection (PPC) information along with the list of ZIP codes.
- Calculate the annual premium that will be in effect on June 1, 2020, for each profile in each of the ZIP codes provided by TDI.
- If the company does not offer an annual policy, multiply the sample rate estimate by the appropriate number to calculate an annual premium. For example, multiply the sample rate estimate for a six-month policy by two to arrive at an annual (12-month) sample rate.
- Calculate sample rates based on the policy form your company is most likely to offer new customers.
- The sample rate should include discounts, surcharges, or other rating factors specifically mentioned in the profile categories and variables. Do not include any discounts, surcharges, or other rating factors beyond those applicable to the sample rate profile description.
- Enter the sample rate for a given profile even if the sample rate does not vary by category or variable. For example, the sample rate for an insurer may be the same for a given profile even though the type of construction differs.
- Enter whole-dollar amounts only. Round to the nearest whole dollar (enter 450 for 450.35).
- Do not use commas in any numeric values submitted (enter 1000, not 1,000).

Additional guidelines for calculating residential property sample rates:

- *Contents coverage:* Coverage for contents is usually a fixed percentage of the dwelling coverage. Different companies have different percentages as part of their base policy. No additional amounts of coverage should be used in calculating the sample rates. Use the amount of coverage provided by the policy without upgrading for additional coverage. Report this amount of coverage in the "Additional Information" form.
- *Replacement cost on contents:* Replacement cost on contents should be assumed in calculating the sample rates.
- *Deductible clause one (wind/tropical cyclone):*
  - Use a 1% wind/tropical cyclone deductible for all counties, except the 14 coastal counties and the portion of Harris County designated as a catastrophe area listed in the following table.
  - For the 14 coastal counties and the portion of Harris County designated as a catastrophe area, use a 2% wind/tropical cyclone deductible.
  - If there is a separate tropical cyclone deductible, use the wind deductible amount.
  - If these percentage deductibles do not apply to your company, use the closest dollar amount to a 1 or 2% deductible given the coverage amount. Note the deductible amount used if it is different from the instructions in the "Additional Information" form.

Coastal Counties				
Aransas	Cameron	Jefferson	Matagorda	San Patricio
Brazoria	Chambers	Kenedy	Nueces	Willacy
Calhoun	Galveston	Kleberg	Refugio	Harris (part)

- *Deductible clause two (other than wind):*
  - Use 1% other than wind deductible for all counties.
  - If a 1% deductible does not apply to your company, use the closest dollar amount to a 1% deductible given the coverage amount. Note the deductible amount used if different from the instructions in the "Additional Information" form.
- *Wind coverage:*
  - Provide sample rates that include wind coverage for the 333 ZIP codes for homeowners.
  - Provide a second set of sample rates that excludes wind coverage for the 42 ZIP codes in the coastal counties and the portion of Harris County designated as a catastrophe area.
- *Insurance to value:* Assume the insurance to value equals 100%.

The profile categories and variables provided are not exhaustive. Your company may need to use other rating factors not mentioned when calculating the sample rates. If you have a question regarding the applicability of a rating variable not specifically mentioned or implicit in the profile description, you may find answers in the list of *Homeowners FAQs* on Page 9, or you may email DataCall@tdi.texas.gov.

Residential Property Sample Profile Categories, Variables, and Definitions

The following categories contain variables that will be used to develop sample rates:

- Coverage type (three variables)
  - Homeowners
  - Condominium-unit owners
  - Renters
- Type construction (three variables)
  - Frame
  - Stucco/hardy plank
  - Brick veneer
- Credit score (three variables)
  - Below-average risk
  - Average risk
  - Above-average risk
- Coverage amount

- o Homeowners (four variables)
  - $75,000
  - $150,000
  - $200,000
  - $350,000
- o Condominium-unit owners (two variables)
  - $50,000
  - $100,000
- o Renters (one variable)
  - $25,000
- Age of home (homeowner policies only; three variables)
  - o 1 year old
  - o 10 years old
  - o 35 years old
- Claim history (two variables)
  - o Claim-free in prior 5 years
  - o One fire loss in prior 3 years

Definitions

- *Coverage type:* Indicates whether the coverage is for a homeowner, condominium-unit owner, or renter policy. Identify the policy form the company uses that is most likely offered to new customers.
- *Type of construction:* Indicates whether the type of construction is frame, stucco/hardy plank, or brick veneer.
  - o *Frame Construction:* Frame construction consists of outer walls of frame, iron clad, sheet aluminum or aluminum siding on wood, composition siding, and asphalt-covered fiberboard.
  - o *Stucco/Hardy Plank Construction:* Stucco/hardy plank construction consists of outer walls of stucco, asbestos board, rigid asbestos, and hard-cement-type sidings.
  - o *Brick Veneer Construction:* Brick veneer construction consists of outer walls of brick veneer or stone veneer.
- *Credit score:* Indicates the credit score rate or relativity used to rate the policy. From the range of rates or relativities used to rate the policy in relation to the use of credit, the "average risk" should be the middle rate. The "below-average risk" should be the middle rate of the rates lower than the "average risk" rate. The "above-average risk" rate should be the middle rate of the rates higher than the "average risk" rate. For example, if there are nine rate levels associated with credit scoring, the middle rate level, "rate level 5," would be used for the average risk. "Rate level 3" would be used for the below-average risk, and "rate level 7" would be used for the above-average risk. If there are 10 rate levels, select the same "rate levels." That is, "rate level 5" is the average risk, "rate level 3" is the below-average risk, and "rate level 7" is

the above-average risk. For example, the rate relativities might be 0.90 for "rate level 3," 1.00 for "rate level 5," and 1.10 for "rate level 7."

- *Coverage amount:* Indicates the coverage amount used to rate the profile. For homeowner policies, this is the coverage amount for the dwelling. For condominium-unit owner and renter policies, this refers to the coverage amount for personal property.
- *Age of home:* Indicates the age of the home. The age of home variable is used to determine the applicable rating factor.
- *Claim history:* Indicates whether there is a claim and if so, the type of loss for use in rating.

Homeowner FAQs

Question: If a company accepts a minimum Coverage C limit of $30,000 on a renter's policy, can we instead rate a $30,000 Coverage C policy instead of the $25,000 Coverage C called for in the rating samples?

Answer: If your rating plan has a rate for the $25,000 coverage, report that rate. If your rating plan does not have a rate for the $25,000 coverage, leave the particular field blank because there is nothing applicable to report. A company must report a "record" for each representative ZIP code for this data call. However, the field where the premium is reported may be empty if the company does not have a rate for a particular coverage specified in the instructions.

Q: If a company does not offer a wind/hail exclusion for HO 00 04 and HO 00 06 in the second set of samples required, should they input zeros or handle another way?

A: A company should report a "record" for each representative ZIP code for this data call. However, the field where the premium is reported may be empty if the company does not have a rate for a particular coverage specified in the instructions. If the company does not offer a wind/hail exclusion in the 42 ZIP codes in the coastal counties and the portion of Harris County designated as a catastrophe area, the fields where the premium is reported for these profiles should be empty. Do not enter zeros or "n/a".

Q: My company uses a credit score in combination with other factors to rate a policy. What should I do?

A: TDI understands that many companies use a credit score as just one of several attributes in overall tier selection; that is, they define "risk" as the full set of attributes, not just the credit score. However, the data call instructions are to rate to the above-average, average, and below-average credit score. Insurers should only look at the credit score for this data call.

Additional Information Provided Via Web Application

Texas Department of Insurance
HelpInsure.com Website Data Collection – July 2020

After an insurer submits its sample rates, TDI will send the insurer a link to a web application. Insurers will use this application to review and certify the sample rates and provide the following additional information:

Company Contact Information

- Toll-free number, local agent contact information, or other method to get a quote
- Website address

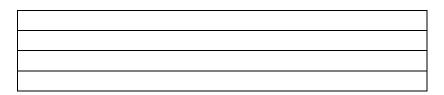## Cumulative Rate Change from June 2, 2019 to June 1, 2020

- Personal auto statewide rate change: ___%
- Homeowners statewide rate change: ___%
- Condo statewide rate change: ___%
- Renters statewide rate change: ___%

Policy Form

- Please enter the policy form most likely to be sold to customers (for example, HO-A, HO-2).

    o Auto: _____
    o Homeowners: _____
    o Condo: _____
    o Renters: _____

Discounts, Surcharges, and Other Factors Included in
Personal Auto Sample Rate Calculations

- If the personal auto sample rate includes discounts, surcharges, or other factors specific to the particular make, model, and year of the vehicle, please indicate them in the space provided here.

Personal Auto Insurance Discounts

- Check the box to indicate the discounts offered.

Company Name	Airbags	Antilock Brakes	Daytime Lights	Driver's Education	Claims	Driving Record	Low Mileage	Multiple Policies	Young Driver	Good Grades	Multiple Vehicles

- Please list other discounts offered that are not shown in the table above.

Company Name	Discount

Homeowners Contents Coverage

- Contents coverage provided by policy used for sample rates is the following percentage of the dwelling amount: ___%

Homeowners Deductibles

- Deductible clause one (wind/tropical cyclone): If the company does not offer a 2% wind/tropical cyclone deductible for the 14 coastal counties and the portion of Harris County designated as a catastrophe area, then indicate the deductible amount used in calculating the sample rate:____

Coastal Counties				
Aransas	Cameron	Jefferson	Matagorda	San Patricio
Brazoria	Chambers	Kenedy	Nueces	Willacy
Calhoun	Galveston	Kleberg	Refugio	Harris (part)

- Deductible clause two (other than wind): If the company does not offer a 1% other-than-wind deductible, then indicate the deductible amount used in calculating the sample rate:_____

Homeowners Insurance Discounts

- Check the boxes to indicate the discounts offered.

Company Name	Automatic Sprinklers	Alarm Systems	Fire Extinguishers	Claims	Full Replacement	Impact-Resistant Roof	Non-combustible Roof	Personal Property Marked with an Identifying Number	Good Condition	Multiple Policies	Senior

- Please list other discounts offered that are not shown in the table above.

Company Name	Discount

Condo Insurance Discounts

- Check the boxes to indicate the discounts offered.

Company Name	Automatic Sprinklers	Alarm Systems	Fire Extinguishers	Claims	Full Replacement	Impact-Resistant Roof	Non-combustible Roof	Personal Property Marked with an Identifying Number	Good Condition	Multiple Policies	Senior

- Please list other discounts offered that are not shown in the table above.

Company Name	Discount

Renters Insurance Discounts

- Check the boxes to indicate the discounts offered.

Company Name	Automatic Sprinklers	Alarm Systems	Fire Extinguishers	Claims	Full Replacement	Impact-Resistant Roof	Non-combustible Roof	Personal Property Marked with an Identifying Number	Good Condition	Multiple Policies	Senior

- Please list other discounts offered that are not shown in the table above.

Company Name	Discount

How to Use the Record Layout Excel File to Prepare a Data File

General Instructions

- Use the record layout in the data call's Excel file attachment to prepare the sample rate data files. The Excel file has five tabs:
    - Personal Auto Record Layout
    - Res. Property Record Layout
    - Selected ZIP codes – Auto
    - Selected ZIP codes – Res. Property
    - Selected ZIP codes – Res. Prop x Wind
- Report a "record" for each representative ZIP code and county code combination.
- Use comma-delimited fields in the data file.
- If a company does not have a sample rate for a particular profile, leave that field empty. For example, if a field is empty, it will look like this: 345,456,,678,789.
- Because the data file will be saved in a comma-delimited format, do not use commas in any data elements (enter 1000, not 1,000).

Definitions

- *Record:* A record includes the sample rates for one ZIP code and county code combination.
- *TDI number:* Use the company's four- or five-digit number assigned by TDI. Each new record begins with the TDI number.
- *MGA number:* Include the MGA number only if the company or county mutual writes personal auto through an MGA. If not applicable, leave this field empty.
- *File type:* Submit personal auto sample rates and residential property sample rates in separate files. Designate file type by A = auto or R = residential.
- *File subtype:*
    - For personal auto, submit a file with sample rates for a car and a truck. Designate file subtype as follows: C = car or T = truck.
    - For residential property, submit a file with sample rates including wind coverage for the 333 representative ZIP codes and a second file with sample rates excluding wind for the 42 ZIP codes in the designated catastrophe areas. Designate file subtype as follows: I = including wind or E = excluding wind.
- *Effective date:* Include the effective date of the sample rates in YYYY/MM/DD format. For example, **20200601** for June 1, 2020.
- *ZIP code:* Refers to the representative ZIP codes designated by TDI and listed in the three Excel record layout file tables. For the one representative ZIP code located in two counties, TDI requests that companies submit rates for both ZIP code/county code combinations.
- *County code:* Each representative ZIP code has a county code. The ZIP code and county code combinations are listed in the three tabs in the Excel spreadsheet. Be sure to use the ZIP code and county code tables provided by TDI; the position of each ZIP code/county code

combination is critical to ensure that a company's sample rate data loads successfully into TDI's database.

- *Profile values:* The remainder of the TDI record layout file includes the profile descriptions. Use the descriptions to calculate the sample rates. Display the sample rate value for each profile in the data file.
- *Total:* Include a total for all the sample rate values as a "checksum" at the end of each record. TDI will use this value in the data validation check.

Summary

The record layout includes these fields:

1.	TDI number
2.	MGA number (note: include only if applicable to company)
3.	File type (R = residential or A = auto)
	File subtype (I = including wind or E = excluding wind, C = car or T =
4.	truck)
5.	Effective date
6.	ZIP code
7.	County code
	Profile 1 value – Example: homeowners, frame, below average, 75000,
8.	1, 0
	Profile 2 value – Example: homeowners, frame, below average, 75000,
9.	10, 0
	Profile 3 value – Example: homeowners, frame, below average, 75000,
10.	35, 0
11.	Etc.
Last.	Total = total of all the sample rate values in the record

Example:

55555,,R,E,20200601,78336,4,283,394,517, . . . ,174446

In this record, the TDI number is 55555, there is no MGA number, file type is R, file subtype is E, effective date is June 1, 2020, first ZIP code is 78336, first county code is 4, first profile value is 283, second profile value is 394, third profile value is 517, . . . , and the total of the sample rate values for this record is 174446.

File Naming Convention

Please use this naming convention for the data files:

TDI number-MGA number-file type-file subtype-effective date.txt
- TDI number is six digits, left-padded with zeros
- MGA number is three digits, left-padded with zeros
- File type is "R" for residential/homeowners and "A" for auto
- File subtypes for auto are "C" for car and "T" for truck
- File subtypes for residential/homeowners are "I" for including wind and "E" for excluding wind (coastal ZIP codes only)
- Effective date of the rates in YYYYMMDD format

Example – Auto data file name:
For a county mutual with TDI number 12345 and MGA number 9:
012345-009-A-C-20200601.txt
012345-009-A-T-20200601.txt

If there is no MGA involved, then use "000" in place of the MGA number.

Example – Homeowner data file name:
012345-000-R-I-20200601.txt
012345-000-R-E-20200601.txt

Texas Department of Insurance
HelpInsure.com Website Data Collection – July 2020

Data File FAQs

Question: In the record layout Excel spreadsheet, are the profiles specified in each row intended to be column or row headings?

Answer: The items in Column B of the record layout Excel file (Record Layout and ZIP code lists – 2020 HelpInsure Data Call.xlsx) are column headings. The record layout is a guide, or template, to develop the sample rates for each of the more than 300 ZIP codes; please do not submit the data in an Excel spreadsheet.

Q: Should the ZIP code and county be listed in the output file?

A: Yes. Each record in the data file includes the sample rates for one ZIP code and county code combination. A record begins with the company's TDI number, followed by the MGA number (if applicable), file type, file subtype, effective date, ZIP code, and county code. Texas county names and codes are listed with the ZIP codes in the tabs labeled "Selected ZIPs" in the Record Layout and ZIP code lists – 2020 HelpInsure Data Call.xlsx file. Be sure to use the ZIP code and county code table provided by TDI; the position of each ZIP code/county code combination is critical to ensure that a company's sample rate data loads successfully into TDI's database.

Q: If a ZIP code returns two or more territory codes in my company's system, how should this be reported?

A: This example assumes that a company has a ZIP code that is subdivided within a county. For example, two cities within the same ZIP code/within the same county have different rates. In this case, the company should select the portion of the ZIP code with the majority or the highest percentage of the business written for the company.

Q: What goes in the field at the end of the record for the "Total"?

A: In this field, please enter a total for all the sample rate values in the record. TDI will use it as a checksum field to verify all the data in a record was received and loaded correctly.

Q: I'd like to send TDI a sample rate test file. How do I do this?

A: TDI can review sample rate test files. Please submit the data in a zipped (compressed) comma-delimited text (.txt) file.

Important: Please do not submit Excel spreadsheet files. The record layout is provided in Excel as a template to follow when calculating the sample rate estimates and programming the data file. Add the word "TEST" to the name of the file (for example, 012345-009-A-C-20200601-TEST.txt), and email it to DataCall@tdi.texas.gov.

Q: Are there any guidelines regarding rate changes and updating the HelpInsure.com data? We are planning a rate change for late 2020 and want to be prepared to provide the updated data.

A: If a company is planning to change rates after submitting sample rates to meet the August 26, 2020, data call deadline, the company may provide its updated rates when they become effective.

How Companies Use Credit Score Information

Complete the following information and return to TDI

Insurance Code Section 32.102 requires that TDI provide information on HelpInsure.com about how carriers use credit score information. To view the current information about credit scoring on HelpInsure.com, visit www.tdi.texas.gov//credit/index.html.

TDI requests companies to confirm their use of credit score information. Please complete the following form and fax or email this page to:

> Joshua Fellers
> Fax: 512-490-1061
> Email: DataCall@tdi.texas.gov

Company Name   _____

TDI Number   _____

Completed by   _____

Telephone Number _____

This form applies to: __Personal Auto   __Residential Property

If the company reports both personal auto and residential property sample rates, please complete separate forms for each and return them to TDI.

Check one of the following:
__The company does not use credit score information.

__The company uses credit score information for (check all that apply):

> __**Underwriting:** credit score is used in conjunction with other underwriting variables to determine eligibility of insurance coverage, determine company placement, or limit insurance coverage.
> __**Tiering:** credit score is used in conjunction with other rating variables to determine a rating factor.
> __**Rating:** credit score alone is used to determine a rating factor.

> Name of credit score model used: _____