

Instructions: Summary Page

Call for Annual Experience – 2023 Due February 2, 2024

The data collected under this call is used for a report that TDI must send annually to the governor, lieutenant governor, speaker, legislature, and the public by April 1, 2024. This data call instruction guide is composed of three parts: (1) summary page instructions, (2) instructions for workers' compensation deductible plans, and (3) instructions for the property and casualty rate filing exhibit.

TDI collects the data using a fillable PDF form. This form requires that you use Adobe Acrobat Standard 9.0, Adobe Acrobat Professional 9.0, Adobe Reader 9.0, or a more recent version. **The fillable PDF form cannot be used with any software product except Adobe.**

Complete separate forms for each company in a group licensed for one or more lines of business covered in this data call.

Script Errors: These forms contain internal programming and calculations. If you enter zeroes, it will cause script errors. To correct this problem, click the "Clear Form" button and restart the form.

1. No group reporting is allowed. Each insurance company must complete a separate PDF form.
2. **Farm Mutuals** and **Surplus Lines** insurance companies are exempt from this data call and DO NOT need to submit a PDF form or affidavit.
3. The experience reported in this data call should be valued as of December 31, 2023.
4. If a company has no experience to report, click the "NONE" boxes on both the Summary page and the Workers' Compensation Deductible Plans page. Also select "NONE" in the drop-down menu in column (5) on the Rate Filing Exhibit. Do not enter zeroes in any fields on the forms. Follow the instructions on the top portion of the Summary Page to send in your report.

5. "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, not the effective date, to decide the calendar year to report the policy. For example: the policy was entered in your accounting system in December 2023, and the effective date of the policy is in January 2024. It will be reported on the 2023 Call for Experience.

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

For workers' compensation policies, use an annual premium to decide 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.

Surety should not include criminal court appearance bonds.

Miscellaneous professional liability should not include accountants, architects, beauticians and barbers, lawyers, medical laboratory personnel, psychologists, real estate agents, surveyors, or X-ray lab personnel.

6. "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, 2023, or after December 31, 2023. Report total policy premium (estimate if necessary), even if the 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.
7. Complete "Total Direct Premiums Written This Period" [column (3)] and "Total Direct Losses Paid This Period (Deducting Salvage)" [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 happened 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 happened.

8. 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.
9. "Number of Rate Filings This Period" [column (6)] is the number of unique rate filings insurers sent to TDI with effective dates during the reporting period. Each unique rate filing means each individual rate filing, regardless of the status (for example, accepted, approved, pending review, and/or the like).

Complete a separate row in the Property and Casualty Rate Filing Exhibit (Page 5 of the form) for each unique rate filing.

10. TDI will issue additional calls as experience for future calendar years becomes available.
11. Send in the data call by **February 2, 2024**, to PCDataCallAnnual@tdi.texas.gov.
12. Send the scanned affidavit by **February 2, 2024**, to PCDataCallAnnual@tdi.texas.gov.

Questions? Call 512-676-6691 or email PCDataCallAnnual@tdi.texas.gov.

Instructions: Workers' Compensation Deductible Plans

Call for Annual Experience – 2023

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1. Complete this call on an individual company basis along with the Call for Annual Experience.
2. Reported experience should be valued as of December 31, 2023.
3. If a company has no experience to report, click the "NONE" box on the Workers' Compensation Deductible Plans page. Do not enter zeroes in any fields on the forms.
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, not the effective date, to determine the calendar year when reporting policies.

Use the "Estimated Annual Premiums on Direct Policies Written This Period Before 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 Before 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, 2023, or after December 31, 2023. Report total policy premium even if the 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, 2023, or after December 31, 2023. 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 where 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 answer to question 6, column (1) of this report should be equal to the answer to question 3d, column (1) of the Call for Annual Experience, Summary Page.
9. The answer to question 6, column (3) of this report should be equal to the answer to question 3d, column (2) of the Call for Annual Experience, Summary Page.
10. TDI will issue additional calls as experience for future calendar years becomes available.

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Instructions: Property and Casualty Rate Filing Exhibit

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For each rate filing reported in column (6) of the Texas Call for Annual Experience, Summary Page 1 and 2, complete a separate row on 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 Texas. If your company reduced rates by 5% for all policyholders, the column should show "-5.00." If your company reduced rates by 20% in Bexar County, with no other changes across the state, the overall rate change should be a premium-weighted average of a 20% reduction in Bexar County and 0% for all other counties. You can highlight the 20% 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 applicable significant impact description from the drop-down list. If more than one description applies, please select the one that most affected the rate for column (5) and include the others with additional information provided in column (6). If none of the significant impact descriptions are applicable, 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/or the like.
7. Column (7) – For each rate filing, enter the overall rate change for the period January 1, 2022, through December 31, 2022.

8. Column (8) – For each rate filing, enter the overall rate change for the period January 1, 2021, through December 31, 2021.
9. Column (9) – For each rate filing, enter the overall rate change for the period January 1, 2020, through December 31, 2020.

Questions? Call 512-676-6691 or email PCDataCallAnnual@tdi.texas.gov.