



Texas Department of Insurance
Property & Casualty Program – Special Projects, Mail Code 105-5S
333 Guadalupe • P. O. Box 149104, Austin, Texas 78714-9104

Commissioner's Bulletin #B-0011-05

March 15, 2005

TO: ALL PROPERTY AND CASUALTY INSURANCE COMPANIES WRITING
DIRECT COMMERCIAL PROPERTY AND BUSINESSOWNERS INSURANCE
IN TEXAS

RE: Special Data Call for 2004 Commercial Property and Businessowners Direct
Written Premium in the Texas Catastrophe Area

DUE: April 15, 2005

Pursuant to Tex. Ins. Code Ann. §38.001 (Vernon Supp. 2000) the Texas Department of Insurance requests specific data from companies licensed to write direct commercial property or businessowners insurance in Texas during calendar year 2004. This data call is necessary to allow the calculation of participation shares in the event of assessments by the Texas Windstorm Insurance Association (TWIA).

Companies Subject to this Data Call

Companies falling into one of the following categories are subject to this call and must comply by April 15, 2005. **Please note that companies falling into either of the following 2 categories are required to submit the attached data call form(s) and certification to the Department even if no applicable business is written in the Texas Catastrophe Area. NOTE: This data call is being mailed only to companies that fall into one of the following 2 categories.**

Report 1

- Companies reporting 2004 Texas commercial property or businessowners statistical data to the Insurance Services Office (ISO) under a minimum or limited reporting format which did not include place code or zip code level detail. **This report specifically includes companies reporting under the Texas Department of Insurance Minimum Reporting Guidelines for commercial lines statistical reporting.**

Report 2

- Companies reporting 2004 Texas commercial property or businessowners statistical data to ISO under a full reporting plan format which have not had **all four quarters** of 2004 data **fully accepted** by ISO as of March 1, 2005. Companies falling into this category **should report premiums for the entire year**, not just quarters of 2004 that have not been accepted by ISO. **Please note that the mere submission of data to ISO does not excuse compliance with this data call. It is the responsibility of the reporting company to verify that data submitted to ISO has passed edit checks and has been fully accepted.**

All companies that have 2004 Texas commercial property or businessowners statistical data outstanding or pending corrections as of March 1, 2005 must comply with this data call by April 15, 2005.

Definitions of Terms

The **Texas Catastrophe Area** is defined as the area comprised of the following Texas counties: Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Refugio, San Patricio, Willacy **and the following portions of Harris County** (see Statistical Reporting Bulletins #24 and #38 for place coding details)

City of Seabrook - all areas east of Highway 146
City of La Porte - all areas east of Highway 146
City of Morgan's Point
City of Pasadena - all areas east of Highway 146
City of Shoreacres – all areas east of Highway 146

Voluntary Commercial Allied Lines Direct Written Premium is defined as the total direct written allied lines premium on commercial monoline or multi-peril policies insuring commercial risks in the Texas Catastrophe Area **which include coverage for losses due to windstorm damage**. Voluntary premium does not include allied lines premium on policies insuring commercial risks in the Catastrophe Area if the policy contains a windstorm exclusion.

Voluntary Businessowners Direct Written Premium is defined as the total direct written premium on policies insuring commercial risks in the Texas Catastrophe Area **which include coverage for losses due to windstorm damage**. Voluntary premium does not include direct written premium on policies insuring commercial risks in the Catastrophe Area if the policy contains a windstorm exclusion.

Please complete and return the attached form(s) **for each company in your group** no later than April 15, 2005 to the following address:

**Texas Department of Insurance
Property & Casualty – Special Projects (MC 105-5S)
Attn: Charlie Lowe
P.O. Box 149104
Austin, TX 78714-9104**

Instructions for Completing the Attached Form(s):

Complete all forms that apply to the manner in which your company reports Texas experience under the Commercial Lines Statistical Plan:

Report 1

Report calendar year 2004 premiums reported under minimum or limited reporting format. See *Companies Subject to this Data Call*, above, for more details.

Report 2

Report premiums for all of calendar year 2004 if your company is under a full reporting plan format and ISO has not fully accepted your entire 2004 reportings by March 1, 2005.

Voluntary Commercial Monoline/Multi-Peril Allied Lines Direct Written Premium

Report on the attached form(s) the company's calendar year 2004 direct written allied lines premium on commercial monoline or multi-peril policies written in the Texas Catastrophe Area which do not exclude windstorm coverage. Report premium by county or designated area as listed on the attached form(s).

The Department and/or TWIA may request additional information in support of premium reported pursuant to this special data call.

Questions about the call should be directed to Charlie Lowe at (512) 463-6575.

Gary Gola
Special Projects Director
Property & Casualty MC 105-5S
(512) 475-3026 (phone)
(512) 463-6122 (fax)

Special Data Call for 2004 Commercial Property and Businessowners Direct Written Premium in the Texas Catastrophe Area

Company Name _____

NAIC Company Number _____

NAIC Group Number _____

Report 1

2004 premiums that fall under minimum or limited reporting format only

County	Voluntary Commercial Monoline Allied Lines Direct Written Premium	Voluntary Commercial Multi-Peril Allied Lines Direct Written Premium	Voluntary Businessowners Direct Written Premium
Aransas			
Brazoria			
Calhoun			
Cameron			
Chambers			
Galveston			
Harris County*			
Jefferson			
Kenedy			
Kleberg			
Matagorda			
Nueces			
Refugio			
San Patricio			
Willacy			

*** Catastrophe Areas, Morgan's Point, and designated portions of Seabrook, La Porte, Pasadena and Shoreacres (not all of Harris county)**

**Special Data Call for 2004 Commercial Property and Businessowners Direct Written
Premium in the Texas Catastrophe Area**

Company Name _____

NAIC Company Number _____

NAIC Group Number _____

Report 2

2004 premiums for full reporting plan companies if all submissions have not been fully accepted by ISO

County	Voluntary Commercial Monoline Allied Lines Direct Written Premium	Voluntary Commercial Multi-Peril Allied Lines Direct Written Premium	Voluntary Businessowners Direct Written Premium
Aransas			
Brazoria			
Calhoun			
Cameron			
Chambers			
Galveston			
Harris County*			
Jefferson			
Kenedy			
Kleberg			
Matagorda			
Nueces			
Refugio			
San Patricio			
Willacy			

*** Catastrophe Areas, Morgan's Point, and designated portions of Seabrook, La Porte, Pasadena and Shoreacres (not all of Harris county)**

**Special Data Call for 2004 Commercial Property and Businessowners Direct Written
Premium in the Texas Catastrophe Area**

Date Submitted: _____

Company Name: _____

NAIC Group or Company Number: _____

We certify that the information reported for the Special Data Call for 2004 Commercial Property and Businessowners Direct Written Premium in the Texas Catastrophe Area has been reviewed and certified as being true and accurate. Upon request, we will furnish detailed data or other information or submit to a physical audit of our records in support of this report to the Texas Department of Insurance.

(Authorized Signature)

(Print Name and Title)

(Company Address)

Questions regarding our report should be directed to:

(Print Name and Title)

(Phone Number)