

## ***Call for First Quarter Experience – 2012 Due May 15, 2012***

### ***Instructions:***

The data is collected electronically via email. The PDF interactive fill-in form was created with Adobe Designer 7.0. Users must have Adobe Acrobat Standard 7.0, Adobe Acrobat Professional 7.0, or Adobe Reader 7.0, or higher.

1. Each carrier must respond to this call.
2. Reported experience should be valued as of 03/31/2012.
3. If a company has no experience to report, please do NOT enter zeros (0) in the form fields, simply 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. Direct Policies Written [column (1)] are defined as Texas new and renewal policies issued by the carrier acting as the primary carrier. An adjustment for cancellations should be made only if the policy is issued and canceled in the same quarter. There should be no adjustment for policies assumed or ceded. Report policies on an annual basis. For example, a twelve month policy should be reported as 1.0 policy, and a six month policy should be reported as 0.5 policies.

**Use the accounting date, rather than the policy effective date,** to determine the calendar quarter in which a policy is to be reported.

For Private Passenger Automobile policies that include both liability and physical damage coverage, report a policy for each.

For Workers' Compensation, use an annual premium to determine the premium size category in which the policy is to be reported. For example, a six month policy with a premium of \$4,000 should be reported as 0.5 policies 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 & Allied and Casualty coverage.

Miscellaneous Professional Liability should exclude accountants, architects, beauticians/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)] are defined as total policy premiums on the policies reported in column (1). Do not include premiums from any transaction on a policy with an **accounting date** prior to 01/01/2012 or after 03/31/2012. Report total policy premium (estimate if necessary) even if initial premium collected was a deposit or first installment premium. On multi-state policies, report only the Texas portion. Amounts reported in this column are not expected to balance to Texas Statutory Page 14 of the annual statement.
6. Total Direct Premiums Written This Period [column (3)] and Total Direct Losses Paid This Period [column (4)] should be completed using the same methods/rules used in completing the Texas Statutory Page 14 of the annual statement. This includes any premium transaction that occurred during the quarter (for example, cancellations, endorsements, retro adjustments) and any direct losses paid during the quarter regardless of when the policy was written or when the accident occurred.
7. Underwriting Profit or Loss This Period [column (5)] should be completed for each line of business subject to the data call and be based on Texas experience. The underwriting profit or loss should be on a direct basis. Underwriting profit or loss should be calculated as the direct premiums earned less direct losses incurred, less loss expenses incurred, less other underwriting expenses incurred, less dividends paid to policyholders. The underwriting profit or loss should be for the calendar quarter of the report.
8. Number of Rate Filings This Period [column (6)] is the number of unique rate filings that were submitted to TDI with effective dates during the reporting period. Complete a separate Property/Casualty Rate Filing Exhibit for each line of business in which rate filings are reported.
9. TDI will issue additional calls as experience for subsequent calendar quarters becomes available. Such calls will be due approximately 45 days after the end of the quarter.
10. After you submit the report by email, you will receive an acknowledgement via email. The acknowledgement will instruct you to fax your affidavit to TDI at 512-463-6122.

# PROPERTY/CASUALTY RATE FILING EXHIBIT

## ***Instructions:***

1. Complete the **Property & Casualty Rate Filing Exhibit** for each line of business in which a rate filing is noted in column (6) of the Texas Call for Quarterly Experience.
2. Column (1) – Select the line of business from the drop-down list for each rate filing that was effective in the quarter.
3. Column (2) – For each rate filing in column (1), note the overall rate change from the previous filing for the State of Texas. If rates were reduced by 5% for all policyholders, the column should show (5.0%). If a rate reduction of 20% was taken 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. The (20%) rate change can be highlighted in columns (5) and/or (6).
4. Column (3) – For each rate filing, enter the effective date for new business.
5. Column (4) – For each rate filing, enter the effective date for renewal business.
6. 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 for column (5) and include the others along with additional information provided in column (6). If none of the provided Significant Impact descriptions are adequate please select “Other” and provide supporting details in column (6).
7. Column (6) – Provide a description of the rate filing. If the rate filing only applies to a subline or specific product, note that here. Examples would include renters under the homeowners multiple peril line of business, or motorcycles under the private passenger auto line of business. Additional descriptions of rate filings might include comments if the filing only applies to select geographical areas of the state or certain classes, or if the rates are being introduced for a new product, etc.
8. Column (7) – For each rate filing, enter the overall rate change for the period 1st quarter 2011 thru 4th quarter 2011.
9. Column (8) – For each rate filing, enter the overall rate change for the period 1st quarter 2010 thru 4th quarter 2010.
10. Column (9) – For each rate filing, enter the overall rate change for the period 1st quarter 2009 thru 4th quarter 2009.

**Fax or mail the signed Affidavit to:**

**Texas Department of Insurance  
Attn: Julie Jones (MC105-5D)  
P. O. Box 149104  
Austin, Texas 78714-9104**

Direct questions concerning this call to Julie Jones,  
Texas Department of Insurance: phone (512) 475-3030, fax (512) 463-6122  
Email: [julie.jones@tdi.state.tx.us](mailto:julie.jones@tdi.state.tx.us)

***The forms for the Quarterly Call for Experience are  
available via the Internet at [www.tdi.texas.gov](http://www.tdi.texas.gov)***

**Call for First Quarter Experience - 2012**  
**Workers' Compensation Deductible Plans**  
***Due May 15, 2012***

***Instructions:***

The data is collected electronically via email. The PDF interactive fill-in form was created with Adobe Designer 7.0. Users must have Adobe Acrobat Standard 7.0, Adobe Acrobat Professional 7.0, or Adobe Reader 7.0, or higher.

1. Complete this call on an individual carrier basis along with the Call for First Quarter Experience.
2. Reported experience should be valued as of 03/31/2012.
3. If a company has no experience to report, please do NOT enter zeros (0) in the form fields, simply click the "NONE" boxes on both the Summary Page and the Workers' Compensation Deductible Plans page, then follow the instruction 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.

Direct policies written [column (1)] are defined as Texas new and renewal policies issued by the carrier acting as the primary carrier. An adjustment for cancellations should be made only if the policy is issued and canceled in the same quarter. There should be no adjustment for policies assumed or ceded. Reported policies should be adjusted to an annual basis. For example, a twelve month policy should be reported as 1.0 policy; a six month policy should be reported as 0.5 policies.

**Use the accounting date, rather than the effective date,** to determine the calendar quarter in which a policy is to be reported.

Use an **annual premium prior to deductible credit [column (2)]** to determine the premium size category in which the policy is to be reported. For example, a six month policy with a premium of \$4,000 should be reported as 0.5 policies 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)] are defined as total policy premiums on the policies reported in column (1) **before any credit is given for the purchase of deductible plan**. Do not include premiums from any transaction on a policy issued prior to 01/01/2012 or after 03/31/2012. Report total policy premium even if initial premium collected was a deposit or first installment premium. On multi-state policies, report only the Texas portion.
6. Estimated Annual Premiums on Direct Policies Written This Period After Deductible Credit [column (3)] are defined as total policy premiums on the policies reported in column (1) **after a credit is given for the purchase of a deductible plan**. Do not include premiums from any transaction on a policy issued prior to 01/01/2012 or after 03/31/2012. Report the total policy premium even if the initial premium collected was a deposit or first installment premium. On multi-state policies, report only the Texas portion.
7. For policies that are not eligible for or for 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 6a., column (1) of this report should be equal to the response to question 3d., column (1) of the Call For First Quarter Experience, Summary Page.
9. The response to question 6a., column (3) of this report should be equal to the response to question 3d., column (2) of the Call For First Quarter Experience, Summary Page.
10. TDI will issue additional calls as experience for subsequent calendar quarters becomes available. Such calls will be due approximately 45 days after the end of the quarter.

**Fax or mail the signed Affidavit to:**

**Texas Department of Insurance  
Attn: Julie Jones (MC105-5D)  
P. O. Box 149104  
Austin, Texas 78714-9104**

Direct questions concerning this call to Julie Jones,  
Texas Department of Insurance: phone (512) 475-3030, fax (512) 463-6122  
Email: [julie.jones@tdi.state.tx.us](mailto:julie.jones@tdi.state.tx.us)

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available via the Internet at [www.tdi.texas.gov](http://www.tdi.texas.gov)***

## Texas Call Interactive Form Instructions

### Introduction:

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

### To fill out the interactive PDF form:

- Select the Hand tool 
- Or use the tab key.
- If you want to make form fields easier to identify in the PDF file, do any of the following in the Document Message Bar:
- To display a light blue color in the background of all form fields, select Highlight Fields.
- To display a red outline around all form fields that you're required to fill, select Highlight Required Fields. (Using this option will display the form's required fields.)
- If you leave required fields blank, you will not be able to submit your report.

### To submit by email:

After you've filled in the PDF form, click the "submit by email" button located at the top of the form. In the Select Email Client dialog box, select the option that best describes how you send email, and then click OK.

### Option 1

#### Desktop Email Application - Microsoft Outlook or Eudora (Recommended)

#### 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 displays a new email 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 the Data File dialog box in Acrobat, select the value in the To field; then right-click (Windows) 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, and 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 [julie.jones@tdi.state.tx.us](mailto:julie.jones@tdi.state.tx.us)