

**HOW COMPANIES USE CREDIT SCORE INFORMATION**  
**Complete information below and return to TDI**

TDI is required to provide information on Helpinsure.com about how carriers use credit score information. To view the current information about credit scoring on Helpinsure.com, visit <http://www.helpinsure.com/lcenter/credit.html>.

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

Melissa Hield  
Fax: 512-305-7463  
Email: [Melissa.Hield@tdi.texas.gov](mailto:Melissa.Hield@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.

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: \_\_\_\_\_

The company does not use credit score information.

**DATA FILE FAQs**

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

**A:** The items in column B of the record layout Excel file (TDI Helpinsure Data Call Record Layout and ZIP lists 3-2013.xls) are intended to be 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/county 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 TDI Helpinsure Data Call Record Layout and ZIP lists 3-2013.xls file. Be sure to use the ZIP/county/county code table provided by TDI; the position of each ZIP/county 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 "premium" values in the record. TDI will use it as a "check sum" field to verify that 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 is happy to review sample rate test files. Please submit the data in a zipped (compressed) comma-delimited.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-20130601-TEST.txt. Then email it to: [Melissa.Hield@tdi.texas.gov](mailto:Melissa.Hield@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 2013 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 May 15, 2013, data call deadline, then the company may provide their updated rates when they are effective.

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- 6 ZIP Code
- 7 County Code
- 8 Profile 1 value – Example: homeowners; frame; below average; 75000; 1; 0
- 9 Profile 2 value – Example: homeowners; frame; below average; 75000; 10; 0
- 10 Profile 3 value – Example: homeowners; frame; below average; 75000; 35; 0
- 11 Etc.
- Last Total = Total of all the profile values

Examples of records:

- TDI#, MGA#, File Type, File Subtype, date, ZIP1, County, profile 1 value, profile 2 value, profile 3 value,...,total1
- TDI#, MGA#, File Type, File Subtype, date, ZIP2, County, profile 1 value, profile 2 value, profile 3 value,...,total2
- TDI#, MGA#, File Type, File Subtype, date, ZIP3, County, profile 1 value, profile 2 value, profile 3 value,...,total3

### **File Naming Convention**

Please use this naming convention for the data files:

TDI#-MGA#-Line-Sub Line-Date.txt

- TDI# is 6 digits, left-padded with zeroes
- MGA# is 3 digits, left-padded with zeroes
- Line is "R" for Residential/homeowners and "A" for Auto
- Sub Lines for Auto are "C" for Car and "T" for Truck
- Sub Lines for Residential/homeowners are "I" for Including Wind and "E" for Excluding Wind (Coastal ZIPS only)
- Effective date of the rates in YYYYMMDD format

**Auto example:** for a county mutual with TDI number 12345 and MGA number 9:

012345-009-A-C-20130601.txt  
012345-009-A-T-20130601.txt

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

**Homeowner example:**

012345-000-R-I-20130601.txt  
012345-000-R-E-20130601.txt

### **Suggested Method for Preparing Data Files Using Microsoft Excel 2002**

- Use multiple spreadsheets.
- Save the spreadsheets individually as comma-separated value (CSV) files.
- Open a blank worksheet.
- Import the first CSV file into cell A1 of the worksheet, specifying a delimiter of something other than a comma (e.g., a semicolon).
- Import the second CSV file into cell B1 in the same manner, and so on.
- Save the spreadsheet as a CSV file.
- Use a text editor (e.g., Notepad) to remove the resultant double quotes (using Replace All).

## INSTRUCTIONS TO PREPARE THE SAMPLE RATE DATA FILE

### General Instructions

- Use the record layout in the Excel spreadsheet attachment included in the data call to submit the sample rates. The Excel spreadsheet also includes the ZIP code/county tables for the personal auto, residential property including wind, and residential property excluding wind sample rates. Please see examples shown below.
- A company must report a “record” for each representative ZIP code for this data call. However, the field where the sample rate is reported may be empty if the company does not have a rate for a particular coverage or profile specified in the instructions.
- Use comma-delimited fields in the data file.
- Because the data file will be in a comma-delimited format, do not use commas in any data elements. For example, enter 1000 - **do not** enter 1,000.

### Definitions

- Record: Includes the sample rate data for one ZIP/county combination. A new record begins with the company’s TDI number.
- TDI Number: Use the company’s four or five-digit number assigned by TDI.
- MGA Number: Include only if the company or county mutual writes personal auto via an MGA. If not applicable then 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 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 subtype as follows: I = Including wind or E = Excluding wind.
- Effective Date: Include the effective date of the sample rates in YYYYMMDD format, for example, **20130601 for June 1, 2013**.
- ZIP Code: Refers to the representative ZIP code designated by TDI; see Excel spreadsheet tables included in this data call. There is one (1) representative ZIP code located in two counties; companies are requested to submit rates for both ZIP/county combinations as shown in the record layout Excel spreadsheet.
- County Code: See ZIP code/county name/county code table in Excel spreadsheet. Texas has 254 counties and each county has a name and a code. Be sure to use the ZIP/county/county code table provided by TDI; the position of each ZIP/county 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 description to calculate the sample rate, and display the sample rate value for each profile in the company’s data file.
- Total: Include a total for all the profile values as a “check sum” at the end of each record. TDI will use this value in the data validation check.

In 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)
- 4 File Subtype (I=Including Wind or E=Excluding Wind, C=Car or T=Truck)
- 5 Effective Date

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- Please list other discounts offered that are not shown 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	Noncombustible roof	Personal property marked with an identifying number	Good condition	Multiple policies	Senior

- Please list other discounts offered that are not shown 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	Noncombustible roof	Personal property marked with an identifying number	Good condition	Multiple policies	Senior

- Please list other discounts offered that are not shown above:

Company Name	Discount

**Personal Auto Insurance Discounts**

- Check the box to indicate the discounts offered:

Company Name	Airbags	Anti-lock brakes	Daytime lights	Driver's ed	Claims	Driving record	Low mileage	Multiple policies	Young driver	Good grades	Multiple vehicles

- Please list other discounts offered that are not shown 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 1 (Wind/Tropical Cyclone): If the company does not offer a 2 percent 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	Chambers	Kleberg	San Patricio
Brazoria	Galveston	Matagorda	Willacy
Calhoun	Jefferson	Nueces	Harris (part)
Cameron	Kenedy	Refugio	

- Deductible clause 2 (Other than Wind): If the company does not offer a 1 percent 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	Noncombustible roof	Personal property marked with an identifying number	Good condition	Multiple policies	Senior

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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, then the fields where the premium is reported for these profiles will be empty; do not enter zeroes.

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

**A:** TDI understands that many companies use credit score as just one of several attributes in overall tier selection; in other words, 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.

**ADDITIONAL INFORMATION**

After an insurer submits its sample rates, TDI will send the insurer a link to an online form to review and certify the sample rates and provide additional information as described below.

**Company Contact Information**

- Toll Free Number, contact local agent, or other method to get a quote
- Website address

**Cumulative Rate Change from June 2, 2012 – June 1, 2013**

- 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:
  - Auto: \_\_\_\_\_
  - Homeowners: \_\_\_\_\_
  - Condo: \_\_\_\_\_
  - 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:


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- Claim history
  - Claim-free in prior 5 years
  - One fire loss in prior 3 years

### **Definitions**

**Coverage type:** Indicates whether the coverage is for a homeowners, condominium-unit owners, or renters policy. Identify the policy form used by the company that is most likely offered new customers.

- **Type of construction:** Indicates whether the type of construction is frame, stucco/hardy plank, or brick veneer.
  - **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.
  - **Stucco/Hardy Plank Construction:** Stucco/hardy plank construction consists of outer walls of stucco; asbestos board; rigid asbestos; and hard cement type sidings.
  - **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 9 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 illustration purposes, 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 homeowners policies, this is the coverage amount for the dwelling. For condominium-unit owner and renters policies, this refers to the coverage amount for personal property.
- **Age of home:** Indicates the age of 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**

**Q: If, for instance, a company accepts a minimum Coverage C limit of \$30,000 on a tenant's policy, can we instead rate a \$30,000 Coverage C policy in lieu of the \$25,000 Coverage C called for in the rating samples?**

**A:** If your rating plan has a rate for the \$25,000 coverage, then report that rate. If your rating plan does not have a rate for the \$25,000 coverage, then 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 zeroes 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

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- If 1 percent deductible is not applicable to your company, use the closest dollar amount to a 1 percent 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 homeowners ZIP codes.
  - 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 percent.

The profile categories and variables provided are not exhaustive. It is understood that 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, please contact TDI in writing for further instruction. TDI contact information is found on page 1. In addition, please review the frequently asked questions on page 7.

**Residential Property Sample Profile Categories, Variables, and Definitions**

The following categories with variables within each category will be used to develop sample rates:

- Coverage type (3 variables)
  - Homeowners
  - Condominium-unit owners
  - Renters
- Type construction (3 variables)
  - Frame
  - Stucco/hardy plank
  - Brick veneer
- Credit score (3 variables)
  - Below average risk
  - Average risk
  - Above average risk
- Coverage amount
  - Homeowners (4 variables)
    - \$75,000
    - \$150,000
    - \$200,000
    - \$350,000
  - Condominium-unit owners (2 variables)
    - \$50,000
    - \$100,000
  - Renters (1 variable)
    - \$25,000
- Age of home (Homeowners policies only, 3 variables)
  - 1 year old
  - 10 years old
  - 35 years old

**INSTRUCTIONS FOR CALCULATING RESIDENTIAL PROPERTY SAMPLE RATE ESTIMATES**

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

- TDI has furnished specific fire protection (PPC) information along with the list of ZIP codes.
- Calculate the annual premium that will be in effect on June 1, 2013, 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 instance, multiply the sample rate estimate for a six-month policy by 2 to arrive at an annual, or 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 dollars only. Round to the nearest whole dollar, for instance, 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. This amount of coverage should be reported in the “Additional Information” form.
- Replacement cost on contents: Replacement cost on contents should be assumed in calculating the sample rates.
- Deductible clause 1 (Wind/Tropical Cyclone):
  - Use a 1 percent wind/tropical cyclone deductible for all counties with the exception of the 14 coastal counties and the portion of Harris County designated as a catastrophe area listed below.
  - For the 14 coastal counties and the portion of Harris County designated as a catastrophe area, use a 2 percent wind/tropical cyclone deductible.
  - If there is a separate tropical cyclone deductible, use the wind deductible amount.
  - If these percentage deductibles are not applicable to your company, use the closest dollar amount to a 1 or 2 percent deductible given the coverage amount. Note the deductible amount used if different from the instructions in the “Additional Information” form.

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

- Deductible clause 2 (Other than Wind):
  - Use a 1 percent other than wind deductible for all counties.

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- 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.

If you have questions about variables that are not specifically mentioned in these instructions, please call TDI to discuss.

**AUTO SAMPLE RATE FAQs**

**Q: 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 non-affiliated company, for example, a county mutual." In our case, it is our 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?**

**A:** 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 personal auto sample rates being requested. TDI is requesting sample rates for an auto 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:** Please submit a data file for the car and a separate data file for the truck. 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 11 - Instructions to Prepare the Sample Rate Data File.

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

**A:** TDI understands that many companies use credit score as just one of several attributes in overall tier selection; in other words, 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.

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- Limits of coverage (3 variables)
  - 30/60/25
  - 50/100/50
  - 100/300/100
  
- Use of vehicle (2 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 (3 variables)
  - Below average risk
  - Average risk
  - Above average risk
  
- Driving record (3 variables)
  - One at-fault accident in prior 36 months
  - One speeding ticket in prior 36 months
  - 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: 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 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 9 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 illustration purposes, 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 months 37 - 60.
  - The customer has prior coverage at the coverage amounts being quoted 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.

## **INSTRUCTIONS FOR CALCULATING PERSONAL AUTO SAMPLE RATE ESTIMATES**

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

- Calculate the annual premium that will be in effect on June 1, 2013, 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 instance, multiply the sample rate estimate for a six-month policy by 2 to arrive at an annual, or 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, anti-lock brakes or airbags, then note the applicable discounts, surcharges, or other rating factors on the “Additional Information” 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 dollars only. Round to the nearest whole dollar, for instance, enter 450 for 450.35.
- Do not use commas in any numeric values submitted; enter 1000, not 1,000.

The profile categories and variables provided are not exhaustive. It is understood that 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, please contact TDI in writing for further instruction. TDI contact information is found on page 1. In addition, please review the frequently asked questions on page 4.

### **Personal Auto Sample Profile Categories, Variables, and Definitions**

The following categories with variables within each category will be used to develop sample rates:

- Vehicle make, model, and year (2 variables)
  - 2012 Toyota Camry four-door sedan, 2.5 liter/4 cylinder engine  
VIN: 4T1BF1FK&C
  - 2012 Ford F-150 truck, regular cab, 4x2, 5.0 liter/8 cylinder engine  
VIN: 1FT&F1CF&C
- Marital status (2 variables)
  - Single
  - Married
- Gender (2 variables)
  - Male
  - Female
- Age (3 variables)
  - 18 years old
  - 30 years old
  - 65 years old

**GENERAL INSTRUCTIONS**

**Who reports data:** Property and casualty insurers who write new personal auto and/or residential property business and meet one of the following criteria will be required to submit information to the Texas Department of Insurance:

- The insurer is in one of the top 25 national groups and has more than \$1 million in direct written premium in Texas.
- 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 non-affiliated company, for example, a county mutual.

TDI will notify insurers that are in the reporting group of their reporting responsibility. All other P&C insurers have the option to report the requested information and are encouraged to participate.

**What data to report:**

- If an insurer is writing new business anywhere in Texas, the insurer should submit sample rates for new business and for all ZIP codes.
- If an insurer writes renewal business, and at some point in the future subsequently sells new business, the insurer must submit sample rate data at that time.
- If an insurer is in the top 25 national groups and is not writing new business, TDI will request that the insurer confirm this in writing.

**How data will be reported to TDI:**

- Insurers will submit the data in a comma-delimited file according to a record layout provided by TDI as an attachment to these instructions.
- Insurers will provide additional information including how to contact the company (Toll Free number, local agent, or other method), website address, discounts, and overall statewide rate changes via an online form.
- Instructions about how to send the sample rate data file to TDI and a link to the online form to submit the additional information will be sent to insurers who are participating in the data call.

**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 including wind coverage for these 333 ZIP codes. Insurers will also provide a second set of sample rates excluding wind coverage for the 42 specific ZIP codes (included in the 333 total ZIPs) in the coastal counties and the portion of Harris County designated as a catastrophe area.
- The list of ZIP codes is provided in an Excel spreadsheet attachment with these instructions.

**Credit score:**

- TDI requests reporting carriers to confirm how they use credit score information by completing a form on page 14.

**Deadline:** Insurers should submit their data by May 15, 2013, for sample rates that will be in effect on June 1, 2013.

**TDI Contact Information:** Any questions regarding the Helpinsure.com website data collection instructions should be directed to Melissa Hield via email at [Melissa.Hield@tdi.texas.gov](mailto:Melissa.Hield@tdi.texas.gov) or telephone at 512-322-4349.