

**Commissioner's Bulletin #B-0016-99**

March 5, 1999

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

**RE: Special Data Call for 1998 Commercial Property and Businessowners Direct Written Premium in the Texas Catastrophe Area**

**DUE: April 15, 1999**

The Texas Department of Insurance requests specific data from companies licensed to write direct commercial property or businessowners insurance in Texas during calendar year 1998. 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, 1999. **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.**

**Report 1**

- Companies reporting 1998 Texas commercial property or businessowners statistical data to 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 1998 Texas commercial property or businessowners statistical data to ISO under a full reporting plan format which have not had **all four quarters** of 1998 data **fully accepted** by ISO as of March 1, 1999. Companies falling into this category **should report premiums for the entire year**, not just quarters of 1998 which 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.**

We expect all companies which have 1998 Texas commercial property or businessowners statistical data outstanding and pending corrections as of March 1, 1999 to comply with this data call by the stated deadline of April 15, 1999.

### **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 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, 1999 to the following address:

**Texas Department of Insurance  
Technical Analysis MC 105-5S  
Attn: Joshua Zhang (CL Data Call)  
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:**

**1. Report 1**

Report only 1998 premiums reported under minimum or limited reporting format. See *Companies Subject to this Data Call*, above, for more details.

**2. Report 2**

Report premiums for all of calendar year 1998 if your company is under a full reporting plan format and if ISO has not fully accepted your reporting by March 1, 1999.

**3. Voluntary Commercial Monoline / Multi-Peril Allied Direct Written Premium**

Report on the attached form(s) the company's 1998 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 form.

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 the undersigned or to Joshua Zhang at (512) 322-3410. We appreciate your cooperation.

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Gary Gola  
Special Projects Director  
Technical Analysis MC 105-5S  
(512) 475-3026 (phone)  
(512) 463-6122 (fax)

**Special Data Call for 1998 Commercial Property and Businessowners Direct  
Written Premium in the Texas Catastrophe Area**

Company Name \_\_\_\_\_

NAIC Company Number \_\_\_\_\_

NAIC Group Number \_\_\_\_\_

**Report 1**

1998 premiums that fall under minimum or limited reporting format only

| <b>County</b>         | <b>Voluntary Commercial<br/>Monoline Allied<br/>Direct Written Premium</b> | <b>Voluntary Commercial<br/>Multi-Peril Allied Direct<br/>Written Premium</b> | <b>Voluntary<br/>Businessowners<br/>Direct Written Premium</b> |
|-----------------------|--|---|--|
| Aransas               |  |   |  |
| Brazoria              |  |   |  |
| Calhoun               |  |   |  |
| Cameron               |  |   |  |
| Chambers              |  |   |  |
| Galveston             |  |   |  |
| <b>Harris County*</b> |  |   |  |
| 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 1998 Commercial Property and Businessowners  
Direct Written Premium in the Texas Catastrophe Area**

Company Name \_\_\_\_\_

NAIC Company Number \_\_\_\_\_

NAIC Group Number \_\_\_\_\_

**Report 2**

1998 premiums for full reporting plan companies if all submissions have not been fully accepted by ISO

| <b>County</b>          | <b>Voluntary Commercial<br/>Monoline Allied<br/>Direct Written Premium</b> | <b>Voluntary Commercial<br/>Multi-Peril Allied Direct<br/>Written Premium</b> | <b>Voluntary<br/>Businessowners<br/>Direct Written Premium</b> |
|------------------------|--|---|--|
| Aransas                |  |   |  |
| Brazoria               |  |   |  |
| Calhoun                |  |   |  |
| Cameron                |  |   |  |
| Chambers               |  |   |  |
| Galveston              |  |   |  |
| <b>Harris County *</b> |  |   |  |
| 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 1998 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 1998 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)