

PROPERTY & CASUALTY RATE COLLECTION SYSTEM FREQUENTLY ASKED QUESTIONS

“What changes are being made to I-File and the rate collection systems?”

We have tried to move all questions to one new interrogatory component; your answers will determine if additional components will need to be added.

The Rate Collection Systems, which used to be a separate application, has been integrated in to I-File. We have updated some of the rating information collected for private passenger auto, homeowners, mobile homeowners and dwelling fire programs. We have added a new commercial lines rate collection system, which will collect rate data for general liability, commercial property (residential and non-residential), attorney liability, medical malpractice (physicians and surgeons), and commercial-multi peril products.

The list of products that may require the new rate collection systems is as follows:

- Private Passenger Auto (Full Coverage or Liability Only)
 - Private Passenger Types (Autos Only)
 - Private Passenger Types (Including at Least One of MC/MH/Antique)
- Private Passenger Auto Physical Damage Only
- Homeowners Multi-peril
- Mobile Home Multi-peril
- Mobile home Physical Damage Only
- Property (Fire)
 - Personal (Dwelling Fire)
 - Commercial Residential (Condo Assn Only)
 - Commercial Residential (Excluding Condo Assn)
 - Commercial Non-residential
- Commercial Multi-peril/Indivisible Package
 - Commercial Residential (Condo Assn Only)
 - Commercial Residential (Excluding Condo Assn)
 - Commercial Non-residential
- Other Liability
 - Premises & Operations (Products and Completed Operations)
 - Errors and Omissions / Lawyers
- Medical Malpractice
 - Physicians and Surgeons
- Commercial Auto (Full Coverage or Liability Only)
- Commercial Auto (Physical Damage Only)

“Where can I find the presentations and user guide?”

<http://www.floir.com/pcfr/training.htm>

“If I filed in the past using the old H/D/ARCS System what should I do first when I make my next rate filing?”

Unless you are filing a new program, we suggest that you choose the option to modify an existing program. Check the listing of programs and policies to ensure they are all still active. If some programs or policies are not currently active, you will need to delete them. If you have questions, about which program you should be using please contact the appropriate person listed below:

Homeowners/Mobile Home – Ken Ritzenthaler (Ken.Ritzenthaler@fldfs.com)

Dwelling Fire – Bob Lee (Robert.Lee@fldfs.com)

Private Passenger Automobile – Howard Eagelfeld (Howard.Eagelfeld@fldfs.com)

“What is the 12 month ending date?”

Annual data is collected on the rate level effect form. The 12 month ending date is the ending date of this 12 month period. (In the old H/D/ARCS, it was collected on the final screen before you clicked “Build.”)

“I don’t see the 575 or 1102 forms in the Rate Collection System. Where are these forms?”

To maintain uniformity across multiple lines of business, the form numbers have been removed and they have been given generic names. (See listing below.)

Private Passenger Auto

Form 575	Rating Examples
Form 576	Statewide Rate Level Effect
Form 577	Rate Level Effect
Form 578	Rate Level Effect All Coverages

Homeowners/Mobile Homeowners

Form 1102	Rating Examples
Form 1103	Statewide Rate Level Effect
Form 1104	Rate Level Effect

Dwelling Fire

Form 1193	Rating Examples
Form 1194	Statewide Rate Level Effect
Form 1195	Rate Level Effect

“I understand there are changes being made to the OIR defined regions for private passenger auto. Where can I find a description of them?”

These OIR regions are used in the territory definitions – the company maps each of its territories to one or more OIR regions. The list can be found on the territory sets upload screen for private passenger auto products.

“Are there changes being made to the OIR defined regions for homeowners, mobile homeowners or dwelling products?”

No, these regions are the same as they are currently (each of the 67 counties in Florida).

“Where can I find a listing of the specialty and class codes that are used for general liability, medical malpractice, attorney liability and commercial non-residential property?”

On the screen used to add or edit the Specialty/Class Codes, there is a file available for download that lists all of the specialty or class codes by product type.

“Are the rating examples being updated?”

Yes. Although you will see that the number of examples has increased, note that in several cases one example is only slightly different from another. For example, two risks may be defined exactly the same except for the level of windstorm loss mitigation credit.

The Homeowners rating examples are:

HO-3 \$150,000 New Construction Risk	Masonry structure insured for replacement cost at \$150,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 2005 and does NOT have a hip roof.
HO-3 \$150,000 Pre-2001 Construction Risk	Masonry structure insured for replacement cost at \$150,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990 and does NOT have a hip roof.

HO-3 \$150,000 Pre-2001 Construction Risk with Mitigation	Masonry structure insured for replacement cost at \$150,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990 and does NOT have a hip roof. Include the maximum possible windstorm loss mitigation credit for this risk.
HO-3 \$300,000 New Construction Risk	Masonry structure insured for replacement cost at \$300,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 2005 and does NOT have a hip roof.
HO-3 \$300,000 Pre-2001 Construction Risk	Masonry structure insured for replacement cost at \$300,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990 and does NOT have a hip roof.
HO-3 \$300,000 Pre-2001 Construction Risk with Mitigation	Masonry structure insured for replacement cost at \$300,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990 and does NOT have a hip roof. Include the maximum possible windstorm loss mitigation credit for this risk.
HO-4 New Construction Risk	Masonry apartment with two units; Contents insured for replacement cost at \$25,000 with a single \$500 deductible for all Section I perils combined; Loss of use insured at 20% of the amount of insurance on the contents; \$100,000 Liability coverage; \$1,000 Medical expense; I.S.O. Protection Class 4; I.S.O. HO-4 POLICY TYPE. The rates should be ANNUAL RATES for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was built in 2005 and does NOT have a hip roof.
HO-4 Pre-2001 Construction Risk	Masonry apartment with two units; Contents insured for replacement cost at \$25,000 with a single \$500 deductible for all Section I perils combined; Loss of use insured at 20% of the amount of insurance on the contents; \$100,000 Liability coverage; \$1,000 Medical expense; I.S.O. Protection Class 4; I.S.O. HO-4 POLICY TYPE. The rates should be ANNUAL RATES for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was built in 1990 and is NOT eligible for any windstorm loss reduction credits.
HO-6 New Construction Risk	Condominium unit in a masonry building with six units; Contents insured for replacement cost at \$50,000 with a single \$500 deductible for all Section I perils combined; Loss of use insured at 40% of the amount of insurance on the contents; \$100,000 Liability coverage; \$1,000 Medical expenses; I.S.O. Protection Class 4; I.S.O. HO-6 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was built in 2005 and does NOT have a hip roof.
HO-6 Pre-2001 Construction Risk	Condominium unit in a masonry building with six units; Contents insured for replacement cost at \$50,000 with a single \$500 deductible for all Section I perils combined; Loss of use insured at 40% of the amount of insurance on the contents; \$100,000 Liability coverage; \$1,000 Medical expenses; I.S.O. Protection Class 4; I.S.O. HO-6 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was built in 1990 and is NOT eligible for any windstorm loss reduction credits.

The Mobile Home rating examples are:

MHO-3 ACV Risk	Mobile Home insured for actual cash value at \$40,000 with 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the mobile home; Contents insured for replacement cost at 50% of the amount of insurance on the mobile home; Loss of Use insured at 20% of the amount of insurance on the mobile home; \$100,000 Liability coverage; \$1,000 Medical expense; I.S.O. Protection Class 4. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was manufactured in 1990. The mobile home is a TIED DOWN MOBILE HOME located IN PARK.
MHO-3 Replacement Cost Risk	Mobile Home insured for replacement cost at \$40,000 with 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the mobile home; Contents insured for replacement cost at 50% of the amount of insurance on the mobile home; Loss of Use insured at 20% of the amount of insurance on the mobile home; \$100,000 Liability coverage; \$1,000 Medical expense; I.S.O. Protection Class 4. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure is a 5 YEAR OLD STRUCTURE. The mobile home is a TIED DOWN MOBILE HOME located IN PARK.
MHO-4 Base Risk	Contents insured for replacement cost at \$25,000 with a single \$500 deductible for all Section I perils combined; Loss of Use insured at 20% of the amount of insurance on the contents; \$100,000 Liability coverage; \$1,000 Medical expense; I.S.O. Protection Class 4. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was manufactured in 2005. The mobile home is a TIED DOWN MOBILE HOME located IN PARK.

The Dwelling Fire rating examples are:

DP-3 \$150,000 New Construction Owner Occupied Risk	Masonry structure insured for replacement cost at \$150,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. DP-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 2005, does NOT have a hip roof, and is occupied by the owner.
DP-3 \$150,000 Pre-2001 Construction Owner Occupied Risk	Masonry structure insured for replacement cost at \$150,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. DP-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990, does NOT have a hip roof, and is occupied by the owner.
DP-3 \$150,000 Pre-2001 Construction Owner Occupied Risk with Mitigation	Masonry structure insured for replacement cost at \$150,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. DP-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990, does NOT have a hip roof, and is occupied by the owner. Include the maximum possible windstorm loss mitigation credit for this risk.
DP-3 \$150,000 New Construction Non-Owner Occupied Risk	Masonry structure insured for replacement cost at \$150,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. DP-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 2005, does NOT have a hip roof, and is NOT occupied by the owner.

<p>DP-3 \$150,000 Pre-2001 Construction Non-Owner Occupied Risk</p>	<p>Masonry structure insured for replacement cost at \$150,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. DP-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990, does NOT have a hip roof, and is NOT occupied by the owner.</p>
<p>DP-3 \$300,000 New Construction Owner Occupied Risk</p>	<p>Masonry structure insured for replacement cost at \$300,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. DP-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 2005, does NOT have a hip roof, and is occupied by the owner.</p>
<p>DP-3 \$300,000 Pre-2001 Construction Owner Occupied Risk</p>	<p>Masonry structure insured for replacement cost at \$300,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. DP-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990, does NOT have a hip roof, and is occupied by the owner.</p>
<p>DP-3 \$300,000 Pre-2001 Construction Owner Occupied Risk with Mitigation</p>	<p>Masonry structure insured for replacement cost at \$300,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. DP-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990, does NOT have a hip roof, and is occupied by the owner. Include the maximum possible windstorm loss mitigation credit for this risk.</p>
<p>DP-3 \$300,000 New Construction Non-Owner Occupied Risk</p>	<p>Masonry structure insured for replacement cost at \$300,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. DP-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 2005, does NOT have a hip roof, and is NOT occupied by the owner.</p>
<p>DP-3 \$300,000 Pre-2001 Construction Non-Owner Occupied Risk</p>	<p>Masonry structure insured for replacement cost at \$300,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. DP-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990, does NOT have a hip roof, and is NOT occupied by the owner.</p>

The Private Passenger Auto rating examples are:

PPA Platinum Example A	<p>Age/Sex/Marital Status - Married Male Age 40, Married Female Age 40, No Additional Operators; Policy Term - One Year; Policy Tenure - New Business; Prior Insurance - Proof Available for Preceding Three Years; Coverages Purchased - BI, PD, PIP, MP, UM, COMP, COLL; Limits Purchased - 10/20,10,10,1,10/20 Non-Stacked, All limits in thousands of dollars, Unchanged for prior 3 years; Deductibles - \$100 COMP, \$250 COLL, \$0 PIP; Number of Cars - One; Experience of Operators - No violations or accident involvement in past 3 years; Use and Mileage - Pleasure Use, 8,000 miles per year; Insurance Credit Score - 80th Percentile; Make and Model of Car - Toyota Camry LE; Age of Car - Latest model year (2007 as of October 1, 2006, etc.); Safety Devices - Drivers Side Airbag.</p>
PPA Platinum Example B	<p>Age/Sex/Marital Status - Married Male Age 50, Married Female Age 50, Single Male Age 20, Single Female Age 18; Policy Term - One Year; Policy Tenure - New Business; Prior Insurance - Proof Available for Preceding Three Years; Coverages Purchased - BI, PD, PIP, MP, UM, COMP, COLL; Limits Purchased - 25/50,50,10,5,25/50 Non-Stacked, All limits in thousands of dollars, Unchanged for prior 3 years; Deductibles - \$250 COMP, \$500 COLL, \$0 PIP; Number of Cars - Two, Camry driven equally by each of the males, Corolla driven equally by each of the females; Experience of Operators - No violations or accident involvement in past 3 years, All were licensed at age 16; Use and Mileage - Camry driven to work 12 road miles each way, 12,000 miles per year, Corolla pleasure use, 8,000 miles per year; Insurance Credit Score - 80th Percentile; Make and Model of Car - Toyota Camry LE, Toyota Corolla LE; Age of Car - Latest model year (2007 as of October 1, 2006, etc.) and five model years old; Safety Devices - Drivers Side Airbag.</p>
PPA Platinum Example C	<p>Age/Sex/Marital Status - Married Male Age 70, Married Female Age 65; Policy Term - One Year; Policy Tenure - Has continuously renewed policy with company for prior five years; Prior Insurance - Proof Available for Preceding Five Years; Coverages Purchased - BI, PD, PIP, MP, UM, COMP, COLL; Limits Purchased - 50/100,100,10,5,50/100 Non-Stacked, All limits in thousands of dollars, Unchanged for prior 3 years; Deductibles - \$250 COMP, \$500 COLL, \$0 PIP; Number of Cars - One; Experience of Operators - No violations or accident involvement in past 3 years; Use and Mileage - Pleasure use, 6,000 miles per year; Insurance Credit Score - 80th Percentile; Make and Model of Car - Toyota Camry LE; Age of Car - Five model years old (2002 as of October 1, 2006, etc.); Safety Devices - Drivers Side Airbag; Additional Discounts - Paid In Full, Homeowner.</p>
PPA Gold Example D	<p>Age/Sex/Marital Status - Married Male Age 40, Married Female Age 40, No Additional Operators; Policy Term - One Year; Policy Tenure - New Business; Prior Insurance - Proof Available for Preceding Year; Coverages Purchased - BI, PD, PIP, MP, UM, COMP, COLL; Limits Purchased - 10/20,10,10,1,10/20 Non-Stacked, All limits in thousands of dollars, Unchanged for prior 3 years; Deductibles - \$100 COMP, \$250 COLL, \$0 PIP; Number of Cars - One; Experience of Operators - One minor violation, one not-at-fault accident in last 3 years each by the male operator; Use and Mileage - Pleasure Use, 8,000 miles per year; Insurance Credit Score - 50th Percentile; Make and Model of Car - Toyota Camry LE; Age of Car - Latest model year (2007 as of October 1, 2006, etc.); Safety Devices - Drivers Side Airbag.</p>
PPA Gold Example E	<p>Age/Sex/Marital Status - Single Female Age 25; Policy Term - One Year; Policy Tenure - New Business; Prior Insurance - Proof Available for Preceding Year; Coverages Purchased - BI, PD, PIP, MP, UM, COMP, COLL; Limits Purchased - 25/50,50,10,5,25/50 Non-Stacked, All limits in thousands of dollars, Unchanged for prior 3 years; Deductibles - \$250 COMP, \$500 COLL, \$0 PIP; Number of Cars - One; Experience of Operators - One minor violation and one not-at-fault accident in prior 3 years, licensed at age 16; Use and Mileage - Camry driven to work 12 road miles each way, 12,000 miles per year; Insurance Credit Score - 50th Percentile; Make and Model of Car - Toyota Camry LE; Age of Car - Latest model year (2007 as of October 1, 2006, etc.) and five model years old; Safety Devices - Drivers Side Airbag.</p>
PPA Gold Example F	<p>Age/Sex/Marital Status - Married Male Age 70, Married Female Age 65; Policy Term - One Year; Policy Tenure - Has continuously renewed policy with company for prior two years; Prior Insurance - Proof Available for Preceding Two Years; Coverages Purchased - BI, PD, PIP, MP, UM, COMP, COLL; Limits Purchased - 50/100,100,10,5,50/100 Non-Stacked, All limits in thousands of dollars, Unchanged for prior 2 years; Deductibles - \$250 COMP, \$500 COLL, \$0 PIP; Number of Cars - One; Experience of Operators - One minor violation and one not-at-fault accident by female operator; Use and Mileage - Pleasure use, 6,000 miles per year; Insurance Credit Score - 50th Percentile; Make and Model of Car - Toyota Camry LE; Age of Car - Five model years old (2002 as of October 1, 2006, etc.); Safety Devices - Drivers Side Airbag; Additional Discounts - Paid In Full, Homeowner.</p>
PPA Silver Example G	<p>Age/Sex/Marital Status - Married Male Age 40, Married Female Age 40, No Additional Operators; Policy Term - One Year; Policy Tenure - New Business; Prior Insurance - Proof Available for Preceding Year, Lapse of 40 days just prior to that; Coverages Purchased - BI, PD, PIP, MP, UM, COMP, COLL; Limits Purchased - 10/20,10,10,1,10/20 Non-Stacked, All limits in thousands of dollars, Unchanged for prior year; Deductibles - \$100 COMP, \$250 COLL, \$0 PIP; Number of Cars - One; Experience of Operators - One minor violation, one at-fault accident last year each by the male operator; Use and Mileage - Pleasure Use, 8,000 miles per year; Insurance Credit Score - 20th Percentile; Make and Model of Car - Toyota Camry LE; Age of Car - Latest model year (2007 as of October 1, 2006, etc.); Safety Devices - Drivers Side Airbag.</p>

PPA Silver Example H Age/Sex/Marital Status - Married Male Age 50, Married Female Age 50, Single Male Age 20, Single Female Age 18; Policy Term - One Year; Policy Tenure - New Business; Prior Insurance - Proof Available for Preceding Year, Lapse of 40 days just prior to that; Coverages Purchased - BI, PD, PIP, MP, UM, COMP, COLL; Limits Purchased - 25/50,50,10,5,25/50 Non-Stacked, All limits in thousands of dollars, Unchanged for prior year; Deductibles - \$250 COMP, \$500 COLL, \$0 PIP; Number of Cars - Two, Camry driven equally by each of the males, Corolla driven equally by each of the females; Experience of Operators - One minor violation and one at-fault accident last year for the 40 year old male, All were licensed at age 16; Use and Mileage - Camry driven to work 12 road miles each way, 12,000 miles per year, Corolla pleasure use, 8,000 miles per year; Insurance Credit Score - 20th Percentile; Make and Model of Car - Toyota Camry LE, Toyota Corolla LE; Age of Car - Latest model year (2007 as of October 1, 2006, etc.) and five model years old; Safety Devices - Drivers Side Airbag.

PPA Silver Example I Age/Sex/Marital Status - Married Male Age 70, Married Female Age 65; Policy Term - One Year; Policy Tenure - First renewal of policy; Prior Insurance - Proof Available for Preceding Year, Lapse of 40 days just prior to that; Coverages Purchased - BI, PD, PIP, MP, UM, COMP, COLL; Limits Purchased - 50/100,100,10,5,50/100 Non-Stacked, All limits in thousands of dollars, Unchanged for prior year; Deductibles - \$250 COMP, \$500 COLL, \$0 PIP; Number of Cars - One; Experience of Operators - One minor violation and one at-fault accident by female operator last year; Use and Mileage - Pleasure use, 6,000 miles per year; Insurance Credit Score - 20th Percentile; Make and Model of Car - Toyota Camry LE; Age of Car - Five model years old (2002 as of October 1, 2006, etc.); Safety Devices - Drivers Side Airbag; Additional Discounts - Paid In Full, Homeowner.

“This looks like you are requiring more work of us, is there a trade off?”

Yes, although we are collecting more data, we will not be requiring RCS data for recoupment filings (unless it is a filing for an FHCF reimbursement premium recoupment).

“What about the rating examples for the commercial lines?”

The Property / Commercial Residential (Condo Assn Only) rating examples are:

Small Condominium Example Small condominium with one story building with 5 units; No clubhouse, swimming pool, fences, playground, fitness facility, or on-site laundry; Building insured value \$500,000; Year built - 1975; Construction - Joisted masonry; I.S.O. Protection Class 2; Sprinklered - No; Coinsurance - 80%; Building code effectiveness - None; Windstorm protection device - Windstorm shutter installed, FBC 2001; Hurricane Deductible (per occurrence) - 3%; Deductible (other than hurricane) - \$1,000.

Large Condominium Example Large condominium with one building with 10-stories (10 units per story); No clubhouse, swimming pool, fences, playground, fitness facility, or on-site laundry; Building insured value \$5,700,000; Year built - 2002; Construction - Wind resistive; I.S.O. Protection Class 2; Sprinklered - Yes; Coinsurance - 80%; Building code effectiveness - None; Windstorm protection device - Windstorm shutter installed, FBC 2001; Hurricane Deductible (per occurrence) - 3%; Deductible (other than hurricane) - \$5,000.

The Property / Commercial Residential (Excluding Condo Assn) examples are:

Apartment - Typical Apartment Complex Example Typical Apartment Complex with five building each with 2-stories (10 units per story in each building) - none owner occupied; No clubhouse, swimming pool, fences, playground, or fitness facility; Each building insured value \$1,000,000 with total insured value at \$5,000,000; Contents (rental office and on-site laundry) insured value \$5,000; Business income (rental value for 4 months) - \$400,000; Year built - 2002; Construction - Wind resistive; I.S.O. Protection Class 2; Sprinklered - Yes; Coinsurance - 80%; Building code effectiveness - None; Windstorm protection device - Windstorm shutter installed, FBC 2001; Hurricane Deductible (per occurrence) - 3%; Deductible (other than hurricane) - \$5,000.

Apartment - Duplex Example Duplex apartment with one story building with 2 units, owner occupied in one of the two units; Building insured value \$250,000; Business income (rental value for 4 months) - \$2,000; Year built - 1987; Construction - Joisted masonry; I.S.O. Protection Class 2; Sprinklered - No; Coinsurance - 80%; Building code effectiveness - None; Windstorm protection device - Windstorm shutter installed; Hurricane Deductible (per occurrence) - 2%; Deductible (other than hurricane) - \$1,000.

Apartment - Older and Smaller Example Older and smaller apartment with one story building with 5 units - none owner occupied; No other structure within premise; No clubhouse, swimming pool, fences, playground, fitness facility, or on-site laundry; Building insured value \$350,000; Contents (supply storage) insured value \$1,000; Business income (rental value for 4 months) - \$15,000; Year built - 1975; Construction - Joisted masonry; I.S.O. Protection Class 2; Sprinklered - No; Coinsurance - 80%; Building code effectiveness - None; Windstorm protection device - Windstorm shutter installed; Hurricane Deductible (per occurrence) - 3%; Deductible (other than hurricane) - \$1,000.

The Commercial Multi-Peril / Indivisible Pkg / Residential (Condo Assn Only) example is:

Small Condominium Example Small condominium with one story building with 5 units; No clubhouse, swimming pool, fences, playground, fitness facility, or on-site laundry; Building insured value \$500,000; Year built - 1975; Construction - Joisted masonry; I.S.O. Protection Class 2; Sprinklered - No; Coinsurance - 80%; Building code effectiveness - None; Windstorm protection device - Windstorm shutter installed, FBC 2001; Hurricane Deductible (per occurrence) - 3%; Deductible (other than hurricane) - \$1,000; \$1,000,000 Liability limit.

The Commercial Multi-peril / Indivisible Pkg / Residential (Excluding Condo Assn) examples are:

Apartment - Duplex Example Duplex apartment with one story building with 2 units, owner occupied in one of the two units; Building insured value \$250,000; Business income (rental value for 4 months) - \$2,000; Year built - 1987; Construction - Joisted masonry; I.S.O. Protection Class 2; Sprinklered - No; Coinsurance - 80%; Building code effectiveness - None; Windstorm protection device - Windstorm shutter installed; Hurricane Deductible (per occurrence) - 2%; Deductible (other than hurricane) - \$1,000; \$300,000 Liability limit.

Apartment - Older and Smaller Example Older and smaller apartment with one story building with 5 units - none owner occupied; No other structure within premise; No clubhouse, swimming pool, fences, playground, fitness facility, or on-site laundry; Building insured value \$350,000; Contents (supply storage) insured value \$1,000; Business income (rental value for 4 months) - \$15,000; Year built - 1975; Construction - Joisted masonry; I.S.O. Protection Class 2; Sprinklered - No; Coinsurance - 80%; Building code effectiveness - None; Windstorm protection device - Windstorm shutter installed; Hurricane Deductible (per occurrence) - 3%; Deductible (other than hurricane) - \$1,000; \$1,000,000 Liability limit.

The Commercial Multi-peril / Indivisible Pkg / Non-residential (Businessowners) examples are:

Contractor - General Contractor (Residential Only) - As Tenant Example Contractor, general contractor (residential only) as tenant; Office - 600 square feet masonry non-combustible, one story, built in 1995; \$15,000 Office equipment, agreed value; \$15,000 leasehold improvements; \$20,000 Extra expense, agreed value; Rental warehouse storage unit (off-site location) - 240 square feet masonry non-combustible, one story; \$9,000 miscellaneous construction equipment plus sample materials and portable advertising and display units, agreed value; Owner plus spouse/partner - no employees; \$1,200,000 Annual receipts; \$1,000,000 Liability limit.

Mercantile Building - As Owner/Landlord Example Mercantile building as owner/landlord; 8,000 square feet, masonry non-combustible, one story, built in 1988, five tenants, no restaurant or industrial occupancies; \$1,000,000 ACV; 2% windstorm deductible, \$1,000 deductible AOP; No employees; Nine months rental reimbursement at \$10,000/month (all units), agreed value; \$50,000 Extra expense, agreed value; \$1,000,000 Liability limit.

Mercantile - Gift Store - As Tenant Example	Mercantile gift store as tenant; 1,200 square feet (of 6,000 square feet total), non-combustible construction, one story, built in 1960; \$12,000 HVAC system plus other leasehold improvements, ACV, 5% windstorm deductible, \$500 deductible AOP; \$90,000 Inventory at cost, agreed value; \$20,000 Other business personal property, agreed value, 5% windstorm deductible, \$500 deductible AOP; Owner plus one full-time manager plus three part time employees (2 FTE equivalents); Three months manager's salary at \$3,000/month, agreed value; \$30,000 Extra expenses, agreed value; \$1,000,000 Liability limit; Non-owner auto coverage.
Office Building - As Owner/Landlord Example	Office building as owner/landlord; 4,800 square feet, masonry non-combustible construction, two stories, built in 2002, four tenants, no restaurant or industrial equipment; \$720,000 building, replacement cost, 2% windstorm deductible, \$1,000 deductible AOP; No employees; Six months rental reimbursement at \$5,760/month (all units), agreed value; \$15,000 Extra expense, agreed value; \$1,000,000 Liability limit.
Contractor – General Contractor/Carpentry Contractor (Commercial Only) - As Owner/Occupant Example	Contractor, general contractor/carpentry contractor (commercial only) as owner/occupant; Office - 2,400 square feet frame, built in 1955; \$240,000 ACV; \$25,000 Office equipment/contents, agreed value, 5% windstorm deductible, \$1,000 deductible AOP; \$50,000 Extra expense, agreed value; Warehouse/garage - onsite - 1,600 square feet non-combustible, built in 2003; \$100,000 Garage replacement cost; \$50,000 Contents, agreed value, 5% windstorm deductible, \$1,000 deductible AOP; Owner plus spouse/partner plus two full time employees on site; Off-site construction superintendents - three full time employees; Off-site carpentry crew (five FTEs) payroll \$120,000; Nine months salary for both on-site employees at \$6,000/month, agreed value; Nine months salary for three off-site superintendents at \$13,500/month, agreed value; \$4,000,000 Annual receipts.
Office Risk - As Tenant Example	Office risk as tenant; 500 square feet, joisted masonry construction, built in 1994; \$10,000 business personal property, agreed value; \$500 deductible, all perils; Owner plus one full-time employee, payroll \$2,500/month; No business income coverage; \$1,000,000 Liability limit; Non-owned auto coverage.

The Commercial Auto / Trucking – Hauling examples are:

Tow Truck Example	VEHICLE: Number of vehicles - One (1), Number of trailers - None, Chassis - F-450, Weight - 16,000 lbs GVW, Radius of operation - 50 miles, Original Cost New from OEM - \$42,000, Age - Latest model year (2007 as of October 1, 2006, etc.), Safety devices - Driver-side airbag, factory-installed ALBS, passive alarm; USE: Towing/Emergency Roadside Service; DRIVER: Age/gender/marital - Charles Jones, 40-year-old male (married), Driving record - Clean; COVERAGE: Liability - \$500,000 CSL, Symbol - 1, Medical Payments - \$5,000 limit, PIP - Basic Limits (not covered by workers' compensation), UM - \$100,000 CSL (non-stacked), Comprehensive - \$1,000 deductible, Collision - \$1,000 deductible; BUSINESS TYPE: Towing, Owner - Jones Towing, Inc., Sole Stockholder - Charles Jones, Owner's credit score - Neutral; OTHER: New business, Annual policy, Paid-in-full, No experience rating, No schedule rating, Prior coverage - 36 months (liability \$500,000 CSL).
Truck Example	VEHICLE: Number of vehicles - One (1), Number of trailers - None, Chassis - F-650, Weight - 16,000 lbs GVW, Radius of operation - 50 miles, Original Cost New from OEM - \$68,000, Age - Latest model year (2007 as of October 1, 2006, etc.), Safety devices - Driver-side airbag, factory-installed ALBS, passive alarm; USE: Moving; DRIVER: Age/gender/marital - J.A. Smith, 40-year-old male (married), Driving record - Clean; COVERAGE: Liability - \$500,000 CSL, Symbol - 1, Medical Payments - \$5,000 limit, PIP - Basic Limits (not covered by workers' compensation), UM - \$100,000 CSL (non-stacked), Comprehensive - \$1,000 deductible, Collision - \$1,000 deductible; BUSINESS TYPE: Custom Mover, Owner - ABC Movers, Ind., Sole Stockholder - J.A. Smith, Owner's credit score - Neutral; OTHER: New business, Annual policy, Paid-in-full, No experience rating, No schedule rating, Prior coverage - 36 months (liability \$500,000 CSL).

The Commercial Auto / Public Autos example is:

Public Auto - Taxi Example	VEHICLE: Number of vehicles - One (1), Number of trailers - None, Make and Model - Ford Crown Victoria, Original Cost New - \$31,000, Age - 4 years, Condition - Mileage 191,000, interior refurbished, Safety devices - Driver-side airbag, factory-installed ALBS, passive alarm; USE: Taxi - operated exclusively by owner - radio dispatched, Radius of operation - 75 miles; DRIVER: Age/gender/marital - Richard Dickson, 40-year-old male (married), Driving record - Clean; COVERAGE: Liability - \$500,000 CSL, Symbol - 1, Medical Payments - \$5,000 limit, PIP - Basic Limits (not covered by workers' compensation), UM - \$100,000 CSL (non-stacked), Comprehensive - \$1,000 deductible, Collision - \$1,000 deductible; BUSINESS TYPE: Taxi for hire, Owner - Dickson Cab Service, Inc., Sole Stockholder - Richard Dickson, Owner's credit score - Neutral; OTHER: New business, Annual policy, Paid-in-full, No experience rating, No schedule rating, Prior coverage - 36 months (liability \$500,000 CSL).
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The Commercial Auto /Business Auto example is:

Corporate Owned
Automobile Business Use
Example

VEHICLE: Number of vehicles - One (1), Number of trailers - None, Make and Model - Toyota Avalon, Original Cost New - \$33,000; Age - Latest model year (2007 as of October 1, 2006, etc.), Safety devices - Driver-side airbag, factory-installed ALBS, passive alarm; USE: Used in the course of business, Radius of operation - 150 miles; DRIVER: Age/gender/marital - David Franklin, 40-year-old male (married), Driving record - Clean; COVERAGE: Liability - \$500,000 CSL, Symbol - 1, Medical Payments - \$5,000 limit, PIP - Basic Limits (not covered by workers' compensation), UM - \$100,000 CSL (non-stacked), Comprehensive - \$1,000 deductible, Collision - \$1,000 deductible; BUSINESS TYPE: Manufacturers' Representative, Owner - Franklin Enterprises, Sole Stockholder - David Franklin, Owner's credit score - Neutral; OTHER: New business, Annual policy, Paid-in-full, No experience rating, No schedule rating, Prior coverage - 36 months (liability \$500,000 CSL).