



FAIR. FAST. PROFESSIONAL.

PPA I-File and Rate Collection System

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Basic Filing Submission Information

Rating Statute

Section 627.0651, F.S. – Rating statute for “Motor Vehicle Insurance”

- “File & Use” – Effective date must be at least 60 days after the filing has been submitted
- “Use & File” – Effective date must be no less than 30 days prior to date of filing
- “Informational Only” – Should only be used for annual rate certifications or exemptions

Note: Definition of “motor vehicle insurance” under Chapter 627, F.S., does not include motorcycles (applicable rating statute is Section 627.062, F.S.)

Cover Letters

Rule 69O-170.013, F.A.C., requires cover letters to contain:

- Purpose of the filing
- Filing type (File & Use, Use & File)
- Proposed effective dates
- If resubmission of a previous file, brief explanation of prior filing, including OIR filing number
- If corresponding form has been filed, corresponding OIR filing number for form (or when form will be submitted)

Explanatory Memoranda

Rule 69O-170.013, F.A.C., requires explanatory memoranda to contain:

- Organization of components of filing
- Identification and highlights of changes from current, approved filing
- Information required by Rule 69O-170.006, F.A.C.
 - Manual page checklist/revision notice
 - Underwriting guidelines and list of changes made
- If no rate effect, a detailed explanation of how it was so determined or why it is believed that there is no rate effect

Manual Pages

Rule 69O-170.006, F.A.C., requires manual pages to contain:

- Insurer Name(s)
- Line of Business and Program Name (if applicable)
- Unique Page Numbering
- Revision Date or other Date connected with the filing, e.g., filing date, effective date, editing date, etc. (specify the type of date used).

Other Filing Requirements

Rule 690-175.003, F.A.C., requires filing to contain:

- Required supporting documentation referenced in I-File and ARCS
- Percentage of policies, by program, written on 6-month and annual term
- If base rates are changed
 - Separate rate level indications and support for all coverages
 - If base rates vary by territory, separate support by territory for each type of motor vehicle coverage for which a proposed rate change is filed
 - Calendar/accident year, Florida-only data for liability coverages
 - Either calendar year or calendar/accident year, Florida-only data for physical damage coverage
- Individual risk premium modification for collision, personal injury protection, bodily injury liability, and property damage liability coverage based on at least one aspect of an insured's driving record



P&C Universal Data Letter

Filing: W07-378838 (Rate & Rule - PPA / Private Passenger Types (Autos Only))

Please complete the required fields with a red star (*).

Section V: Rate/Rule Filings

- A. *Is this filing being submitted by a Rating Organization? Yes No
- B. *Is this filing being made to comply with the annual rate filing requirements found in Section 627.0645, Florida Statutes? Yes No
- C. If yes, are you filing the annual rate certification form OIR-B1-586 or exemption form OIR-B1-584? Yes No
- D. Have you included a listing of all changes in manual pages or rules with supporting information and explanation? Yes No
- E. Does this filing result in a significant revision in rates or rating variables? If Yes, explain in filing: Yes No
- F. Does this filing result in a significant revision in underwriting rules or guidelines? If Yes, explain in filing: Yes No
- G. Does this filing amend any of the following? Yes No

(Please mark the appropriate item, if applicable)

- Base Rate(s) & Loss Costs
- Base Rate(s) Only
- Loss Costs Only

H. Summary of Rate Filing as applicable

- *Overall Rate Change Request
- *Overall Rate Indicated
- *Total Earned Premium Volume **(000s)**
(all programs affected by this filing)
- *Total Number of Policies
(all programs affected by this filing)

USDL - FAQs

Section V.B. – Annual Rate Filing

- Click 'Yes' if this is an annual rate filing, annual rate certification or annual rate exemption

Section V.C. – Certification/Exemption

- Click 'Yes' only if this is an annual rate certification or annual rate exemption

Section V.H. – Summary of Filing

- Rate change - Should match selected in rate level indication workbook and RCS
- Premium information (in 000's) - Should match RCS
- Policy Information – Should match earned car years

Edit Interrogatories

Work Unit Number: W07-378838

Name: Testing - Omni

Purpose: Rate & Rule

Product: PPA / Private Passenger Types (Autos Only)

Below is a list of interrogatories for this filing. Please answer questions by checking the appropriate selection.

- | | |
|--|--|
| 1. Are you someone other than an employee of the company who is making this filing on behalf of the company? | Yes No
<input type="radio"/> <input checked="" type="radio"/> |
| 2. Is this filing being made to comply with a change in Florida law? | Yes No
<input checked="" type="radio"/> <input type="radio"/> |
| 3. Does this filing propose changes in the level of coverage you are providing to your insureds? | Yes No
<input checked="" type="radio"/> <input type="radio"/> |
| 4. Is this filing being made to adjust rates for an existing program with business AND has the company experienced at least 100 claims in any one coverage over the last three years, or as many years as are available for analysis? | Yes No
<input type="radio"/> <input checked="" type="radio"/> |
| 5. Does this filing change any rating variable (other than the base rate)? | Yes No
<input checked="" type="radio"/> <input type="radio"/> |
| 6. Does this filing include rates or rating factors that result in a rate change to the Office's RCS rating examples OR is there an overall rate change associated with this filing OR does this filing include the introduction of a new program? | Yes No
<input checked="" type="radio"/> <input type="radio"/> |
| 7. Does your company use credit information, credit reports or credit/insurance scores in underwriting or rating (including any categorization that would affect the premium charged to the insured)? | Yes No
<input checked="" type="radio"/> <input type="radio"/> |

Cancel

Clear

Save

Interrogatory - FAQs

Your answers determine the exhibits that will be required to be submitted. You cannot change your answers after the filing has been submitted. It is important to answer these questions correctly!

- #1 – Answer “Yes” if you are not employed by the company. **Will require submission of a letter of authorization**
- #2 – Answer “Yes” if there is some aspect of the existing program that would not comply with Florida laws unless changed. **Will require submission of Law Change Support Documentation exhibit. Follow instructions on exhibit!**
- #3 - A change in the level of coverage produces a rate level change ... even if you are not changing the rates! **Will require submission of Coverage Change exhibit. Follow instructions on exhibit!**

Interrogatory – FAQs (cont.)

- #4 – Answer “Yes” if any coverage has more than 100 claims in last 3 years and you are changing rates. Will require submission of Rate Level Indication Workbook. Existing programs with sufficient data volume must complete the workbook.
NO EXCEPTIONS!
- #5 – Answer “Yes” if any rating variables (other than base rates) are changing. Changes in rating variables must be accompanied by support. This is more than just measuring the impact of the change.

Interrogatory – FAQs (cont.)

- #6 – Answer “Yes” if:
 - Rates or rating factors change which results in a change in the RCS rating examples, OR
 - There is an overall rate change , OR
 - This is a new program.

Will require submission of RCS exhibits.
- #7 – Answer “Yes” if credit information is used in underwriting **or** rating. Will require submission of credit models and credit questionnaires.



Use of Credit

Common Tasks

- [Start a new filing](#)
- [Start Data Reporting](#)
- [Submit a filing](#)
- [Review submitted filings](#)
- [Add to a submitted filing](#)

Other Places

- [Filing workbench](#)

Work Unit Number: W07-376500

Name:

Purpose: Rate & Rule

Product: PPA / Private Passenger Types (Autos Only)

Select the file you wish to include with this filing component. To choose a file, click Browse. Navigate to the location of the file on your computer, and click Open. After you have selected the file you wish to upload, click Upload. If you do not wish to upload any files, click Cancel.

Files must be less than ten Megabytes (10,000 Kilobytes) and 1000 pages in size.

Please select the file you wish to upload as your Use of Credit:

Title

File to upload

Contains "Trade Secret" Information

(Note: A claim of trade secret must be based on, and in accordance with Sections 688.002, 812.081, 815.045 and/or 626.97411. The factual and legal basis for such a claim must be set out in detail and each document claimed to be a trade secret must be marked "TRADE SECRET")

Use of Credit - FAQs

- You must check the “Trade Secret” box for the file to be locked from public view
- If the “Trade Secret” box is not checked and you have submitted the filing or response, this information will immediately be available for viewing over the internet!
- Workbench is not public. Once submitted you will get a file number 08-xxxxx

PPA Rate Collection System

Home	Help	Contact Us	Account	Filing Search	Logout
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Rate Collection

Initial Rate Interrogatory



Common Tasks

- This is a filing for a new program
- This is a filing that modifies an existing program(s)

12 Month Ending Date (mm/dd/yyyy): 

NOTE: This date will be used for annual data provided in the Rate Level Effect forms.

Initial Rate Interrog - FAQs

A “New” program is:

- A self-contained set of rules, rates, and underwriting guidelines that will be used only for new business or requires a complete application with significant new information for renewal business

A “New” program is NOT a:

- Change of name
- New MGA in charge of the business
- New rating variable that will be used for all insureds
- Method for making an inconvenient rate change disappear



Rate Collection Workbench

Generate Rate Component List

Common Tasks

- **Manage Programs**
- **Manage Coverages**
- **Manage Territory Sets**
- **Manage Companies**
- **Start Over**
- **Return to Filing Component List**

Companies in Filing:

Company Name	NAIC Co Code	NAIC Group
[REDACTED]	[REDACTED]	[REDACTED]

Filing Setup Information:

- [-] Filing
 - [-] Programs
 - [-] [REDACTED]
 - [-] Companies
 - [REDACTED]
 - [-] Coverages
 - [-] APC
 - No Territory Sets assigned
 - [-] BI
 - No Territory Sets assigned
 - [-] COLL
 - No Territory Sets assigned
 - [-] COMP
 - No Territory Sets assigned
 - [-] MP
 - No Territory Sets assigned
 - [-] PD
 - No Territory Sets assigned
 - [-] PIP
 - No Territory Sets assigned
 - [-] UM
 - No Territory Sets assigned

Rate Collection

Manage Programs



Common Tasks

Program List:

	Program Name	Action	Companies (NAIC Co Code)	Edit	Delete
<input type="radio"/>	[REDACTED]	New	[REDACTED]	Edit	Delete

Program History - Programs used in the Replace/Merge/Split operation:

Either this program has no history or no program has been selected for a history search.

Back

Manage Programs - FAQs

- Program name should be recognizable to you, OIR, your successor
- All separate programs in filing must be identified
- Previously existing programs can be merged, split, or replaced



Rate Collection Manage Coverages

Common Tasks

- Add Standard Coverage
- Add Custom Coverage

Select a Program: ▼

Current Coverages:

	Coverage Name	Coverage Type	Defined	Update Rates?	Edit	Delete
<input type="radio"/>	APC	N/A	Standard	<input type="checkbox"/>	Edit	Delete
<input type="radio"/>	BI	Liability	Standard	<input type="checkbox"/>	Edit	Delete
<input type="radio"/>	COLL	Physical Damage	Standard	<input type="checkbox"/>	Edit	Delete
<input type="radio"/>	COMP	Physical Damage	Standard	<input type="checkbox"/>	Edit	Delete
<input type="radio"/>	MP	Liability	Standard	<input type="checkbox"/>	Edit	Delete
<input type="radio"/>	PD	Liability	Standard	<input type="checkbox"/>	Edit	Delete
<input type="radio"/>	PIP	Liability	Standard	<input type="checkbox"/>	Edit	Delete
<input type="radio"/>	UM	Liability	Standard	<input type="checkbox"/>	Edit	Delete

Description:

Manage Coverages - FAQs

- Identify all coverages that exist in each program
- APC is “Additional Policy Charge” and is used for MGA fees or approved flat dollar amounts that do not depend on coverage

Rate Collection

Manage Territory Sets



Common Tasks

- **Upload Territory Set**

Program & Policy/Coverage List showing assigned Territory Sets:

[Unassign All](#)

Program	Policy/Coverage	Territory Set Name	Type	Unassign
	APC	---unassigned---	-----	Unassign
	BI	---unassigned---	-----	Unassign
	COLL	---unassigned---	-----	Unassign
	COMP	---unassigned---	-----	Unassign
	MP	---unassigned---	-----	Unassign
	PD	---unassigned---	-----	Unassign
	PIP	---unassigned---	-----	Unassign
	UM	---unassigned---	-----	Unassign

Available Territory Sets:

(Territory sets uploaded by user or mandatory)

Territory Set Name	Type	Defined	Preview	Assign	Delete
Default Private Passenger Auto (Autos Only) Territory Set	N/A	Standard	Preview	Assign	Delete

[Back](#)



Rate Collection

Add Territory Set

Common Tasks

- **Download Template**
- **Private Passenger Auto Region Definitions**

Territory Set Name:

Upload File

Browse...

Territory Type:

Cancel

Save

Microsoft Excel - PPA Territory Definitions.xls [Read-Only] OIR Territory Definitions Screen Shot

	1	2	4
1	Automobile Rate Collection System		
2	Territory Component		
3	Each Occupied Row is a SEPARATE Territory		
4			
5			
6			
7			
8			
9	County	County Part	Zip Codes
91			
92	<u>Complex Counties (11):</u>		
93			
94	Broward	Central Fort Lauderdale	33301, 33304... 33306, 33311, 33312, 33315, 33316, 33394
95	Broward	Rem. of Fort Lauderdale	33068, 33308, 33309, 33313, 33319, 33321... 33323, 33334,
96	Broward	Central Hollywood, Dania, Hallandale	33004, 33009, 33019... 33021
97	Broward	Coral Springs, Coconut Creek, Parkland	33063, 33065... 33067, 33071, 33073, 33076
98	Broward	Cooper City, Davie, Weston	33314, 33317, 33324... 33332 Note H
99	Broward	Pembroke Pines and Miramar	33023... 33029
100	Broward	Deerfield and Pompano Beach	33060... 33062, 33064, 33069, 33441, 33442 Note I
101	Broward	Remainder of County	
102			
103	Duval	Central Jacksonville	32099, 32202, 32204... 32211, 32254, 32277
104	Duval	Rem. of Jacksonville	32212, 32214, 32216... 32226, 32234, 32244, 32246, 32256...
105	Duval	Atlantic Beach	32233, 32250, 32266, 32227, 32228
106	Duval	Remainder of County	
107			
108	Hillsborough	Central Tampa	33602... 33607, 33609... 33619, 33621, 33629, 33634
109	Hillsborough	Rem. of Tampa	33624... 33626, 33635... 33647 Note K
110	Hillsborough	Tampa East Suburban	33510, 33511, 33534, 33569, 33584
111	Hillsborough	Lutz, Plant City, Valrico	33548, 33549, 33556, 33558, 33559, 33563... 33567, 33594
112	Hillsborough	Remainder of County	

OFFICE OF INSURANCE REGULATION

Microsoft Excel - TerritorySet[1].xls

File Edit View Insert Format Tools Data Window Help

Territory Template Screen Shot

Type a question for help

Arial 10 B I U

Reply with Changes... End Review...

R1C1 Territory Code

	1	2	3	4	5	6	7	8	9
1	Territory Code	Territory Description	Region						
2	1-1	Aventura, North Miami Beach, Carol City	Miami-Dade (1)						
3	1-2	Central Miami	Miami-Dade (2)						
4	1-3	Coral Gables, Coconut Grove	Miami-Dade (3)						
5	1-4	Hialeah and Opa-Locka	Miami-Dade (4)						
6	1-5	Homestead	Miami-Dade (5)						
7	1-6	Kendall	Miami-Dade (6)						
8	1-7	Miami Beach	Miami-Dade (7)						
9	1-8	Remainder of Miami-Dade	Miami-Dade (Balance)						
10	10-1	Central Fort Lauderdale	Broward (1)						
11	10-2	Remainder of Fort Lauderdale	Broward (2)						
12	10-3	Central Hollywood, Dania, Hallandale	Broward (3)						
13	10-4	Cooper City, Davie	Broward (4)						
14	10-5	Coral Springs	Broward (5)						
15	10-6	Deerfield and Pompano Beach	Broward (6)						
16	10-7	Pembroke Pines	Broward (7)						
17	10-8	Remainder of Broward	Broward (Balance)						
18	11-1	Gainesville	Alachua (1)						
19	11-2	Remainder of Alachua	Alachua (Balance)						
20	12-1	Lake County	Lake (1)						
21	13-1	Tallahassee	Leon (1)						
22	13-2	Remainder of Leon	Leon (Balance)						
23	14-1	Ocala	Marion (1)						
24	14-2	Remainder of Marion	Marion (Balance)						
25	15-1	Bradenton	Manatee (1)						
26	15-2	Remainder of Manatee	Manatee (Balance)						
27	16-1	Sarasota City	Sarasota (1)						
28	16-2	Venice, Englewood, Northport	Sarasota (2)						
29	16-3	Remainder of Sarasota	Sarasota (Balance)						
30	17-1	Altamonte Springs, Casselberry, Winter Sp	Seminole (1)						
31	17-2	Sanford, Lake Mary	Seminole (2)						
32	17-3	Remainder of Seminole	Seminole (Balance)						
33	18-1	Fort Myers	Lee (1)						
34	18-2	Remainder of Lee	Lee (Balance)						
35	19-1	Melbourne	Brevard (1)						

Territory Set

Ready NUM

Territory - FAQs

- Preview the default territory set to see level of detail and organization
- “Region definitions” shows zip code detail for definition of each
- “Download template” gives a spreadsheet with each region on a separate row
- To adjust for differing company territory definitions:
 - Duplicate each row of the template as many times as you have company territories that make up part of the region
 - Adjust the territory code and territory description on each line to match the correct company territory definition for your territory
 - **DO NOT CHANGE REGION COLUMN**
 - Each row should be understood to contain that part of the company’s territory that is within the OIR region in Column C
 - There can be repeats of a company’s territory if it forms part of more than one OIR region. Add a suffix (like -2) to the code to avoid problems.

Rate Collection Assign Territory Set



Common Tasks

Territory Set Name: Default Private Passenger Auto (Autos Only) Territory Set

Territory Type: N/A

Select Level:

- Filing (Note: All programs in the filing will be assigned this territory set.)
- Program
- Coverage

Select a Program: ▼

Current Coverages:

	Coverage Name	Coverage Type	Defined
<input type="checkbox"/>	APC	N/A	Standard
<input type="checkbox"/>	BI	Liability	Standard
<input type="checkbox"/>	COLL	Physical Damage	Standard
<input type="checkbox"/>	COMP	Physical Damage	Standard
<input type="checkbox"/>	MP	Liability	Standard
<input type="checkbox"/>	PD	Liability	Standard
<input type="checkbox"/>	PIP	Liability	Standard
<input type="checkbox"/>	UM	Liability	Standard



Rate Collection

Manage Territory Sets

Common Tasks

- **Upload Territory Set**

Program & Policy/Coverage List showing assigned Territory Sets:

[Unassign All](#)

Program	Policy/Coverage	Territory Set Name	Type	Unassign
[REDACTED]	APC	Default Private Passenger Auto (Autos Only) Territory Set	N/A	Unassign
	BI	Default Private Passenger Auto (Autos Only) Territory Set	N/A	Unassign
	COLL	Default Private Passenger Auto (Autos Only) Territory Set	N/A	Unassign
	COMP	Default Private Passenger Auto (Autos Only) Territory Set	N/A	Unassign
	MP	Default Private Passenger Auto (Autos Only) Territory Set	N/A	Unassign
	PD	Default Private Passenger Auto (Autos Only) Territory Set	N/A	Unassign
	PIP	Default Private Passenger Auto (Autos Only) Territory Set	N/A	Unassign
	UM	Default Private Passenger Auto (Autos Only) Territory Set	N/A	Unassign

Available Territory Sets:

(Territory sets uploaded by user or mandatory)

Territory Set Name	Type	Defined	Preview	Assign	Delete
Default Private Passenger Auto (Autos Only) Territory Set	N/A	Standard	Preview	Assign	Delete

[Back](#)



Common Tasks

- [Manage Programs](#)
- [Manage Coverages](#)
- [Manage Territory Sets](#)
- [Manage Companies](#)
- [Start Over](#)
- [Return to Filing Component List](#)

Rate Collection Workbench

Generate Rate Component List

Companies in Filing:

Company Name	NAIC Co Code	NAIC Group
[REDACTED]	[REDACTED]	[REDACTED]

Filing Setup Information:

- [-] Filing
 - [-] Programs
 - [-] [REDACTED]
 - [-] Companies
 - [-] [REDACTED]
 - [-] Coverages
 - [-] APC Update Rates selected
 - [-] Territory Sets
 - Default Private Passenger Auto (Autos Only) Territory Set
 - [-] BI Update Rates selected
 - [-] Territory Sets
 - Default Private Passenger Auto (Autos Only) Territory Set
 - [-] COLL Update Rates selected
 - [-] Territory Sets
 - Default Private Passenger Auto (Autos Only) Territory Set
 - [-] COMP Update Rates selected
 - [-] Territory Sets
 - Default Private Passenger Auto (Autos Only) Territory Set
 - [-] MP Update Rates selected
 - [-] Territory Sets
 - Default Private Passenger Auto (Autos Only) Territory Set
 - [-] PD Update Rates selected
 - [-] Territory Sets
 - Default Private Passenger Auto (Autos Only) Territory Set
 - [-] PIP Update Rates selected
 - [-] Territory Sets
 - Default Private Passenger Auto (Autos Only) Territory Set
 - [-] UM Update Rates selected
 - [-] Territory Sets
 - Default Private Passenger Auto (Autos Only) Territory Set

Rate Collection

Rate Component List



Common Tasks

- [Return to Rate Collection Workbench](#)
- [Make Changes](#)
- [Return to Filing Component List](#)

Component Name	Last Updated Date	Status
Premium Breakdown	3/19/2008 10:48:40 AM	Incomplete
[REDACTED]		
Rating Example for APC	3/19/2008 10:48:40 AM	Incomplete
Rating Example for BI	3/19/2008 10:48:40 AM	Incomplete
Rating Example for COLL	3/19/2008 10:48:40 AM	Incomplete
Rating Example for COMP	3/19/2008 10:48:40 AM	Incomplete
Rating Example for MP	3/19/2008 10:48:40 AM	Incomplete
Rating Example for PD	3/19/2008 10:48:40 AM	Incomplete
Rating Example for PIP	3/19/2008 10:48:40 AM	Incomplete
Rating Example for UM	3/19/2008 10:48:40 AM	Incomplete
Statewide Rate Level Effect	3/19/2008 10:48:40 AM	Incomplete
Rate Level Effect	3/19/2008 10:48:40 AM	Incomplete
Rate Level Effect All Coverages	3/19/2008 10:48:40 AM	Incomplete

OFFICE OF INSURANCE REGULATION

Premium Breakdown Screen Shot

Program	Premium Breakdown Type	Policy/Coverage	Commissions and Brokerage (%)	General Expenses (%)	Profit and Contingency (%)	Loss and Loss Adjustment Expenses (%)	Total (=100%)
{Program Name}	Liability	BI					0.00%
		MP					0.00%
		PD					0.00%
		PIP					0.00%
		UM					0.00%
	Physical Damage	COLL					0.00%
		COMP					0.00%

Note: Other Acquisition Expenses, Premium Taxes, Misc. Licenses and Fees, Reinsurance Costs, Other and Other Description columns were hidden to make screen shot legibly fit on slide.

OFFICE OF INSURANCE REGULATION

Microsoft Excel - RatingExampleforBI[1].xls

File Edit View Insert Format Tools Data Window Help

Type a question for help

R3C2

	1	2	3	4	5	6	7	8
1	Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set
2	MUTUAL PRIVATE PASSENGER (PPA)	BI		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.			N/A	Default Private Pas Auto (Autos Only) Set
3								
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Platinum A Platinum B Platinum C Gold D Gold E Gold F Silver G Silver H Silver I

Ready NUM

OFFICE OF INSURANCE REGULATION

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type
{Program Name}	BI		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.			N/A

Rating Ex. – FAQs – Part 1

- Program name automatically fills in based on information previously entered in the system
- Rating examples should be submitted for each coverage that is changing. Not needed for coverages not changing if previous ones remain accurate.
- Nine examples (based on different rating criteria) should be submitted for each coverage
- All differences from rating example description used in determining rate should be listed
- Companies using rating criteria not specified in the examples should assume the most common case and document in differences

OFFICE OF INSURANCE REGULATION

Territory Set Name	Territory Code	Territory Description	Rate (\$)
Default Private Passenger Auto (Autos Only) Territory Set			
	10-1	Central Fort Lauderdale	
	10-2	Remainder of Fort Lauderdale	
	10-3	Central Hollywood, Dania, Hallandale	
	10-4	Cooper City, Davie	
	10-5	Coral Springs	
	10-6	Deerfield and Pompano Beach	
	10-7	Pembroke Pines	
	10-8	Remainder of Broward	
	1-1	Aventura, North Miami Beach, Carol City	
	11-1	Gainesville	
	11-2	Remainder of Alachua	

Rating Ex. – FAQs – Part 2

- Territory information automatically fills in from territory sets assigned to coverage
- Rate (\$) column should be filled in based on proposed rating plan using criteria specified in “Rating Example Description” column
- Rate shown should be after all rating factors have been applied!

OFFICE OF INSURANCE REGULATION

Microsoft Excel - RateLevelEffect[1].xls

File Edit View Insert Format Tools Data Window Help

Rate Level Effect 1 Screen Shot

Type a question for help

Calibri 10

R1C1 Program

1	2	3	4	5	6	7	8
Program	Policy/Coverage	Base Class Description	Risk Type	Territory Set	Region	Territory Code	
MUTUAL PRIVATE PASSENGER (PPA)	APC		N/A	Default Private Passenger Auto (Autos Only) Territory Set	Miami-Dade (1)	1-1	Aver
					Miami-Dade (2)	1-2	Caro
					Miami-Dade (3)	1-3	Cent
					Miami-Dade (4)	1-4	Cora
					Miami-Dade (5)	1-5	Hiale
					Miami-Dade (6)	1-6	Hom
					Miami-Dade (7)	1-7	Kend
					Miami-Dade (Balance)	1-8	Mian
					Broward (1)	10-1	Rem
					Broward (2)	10-2	Cent
					Broward (3)	10-3	Cent
					Broward (4)	10-4	Halla
					Broward (5)	10-5	Coog
					Broward (6)	10-6	Cora
					Broward (7)	10-7	Deer
					Broward (Balance)	10-8	Rem
					Alachua (1)	11-1	Gain
					Alachua (Balance)	11-2	Rem
					Lake (1)	12-1	Lake
					Leon (1)	13-1	Talla
					Leon (Balance)	13-2	Rem
					Marion (1)	14-1	Ocal
					Marion (Balance)	14-2	Rem
					Manatee (1)	15-1	Brad
					Manatee (Balance)	15-2	Rem
					Sarasota (1)	16-1	Sara
					Sarasota (2)	16-2	Venic
					Sarasota (Balance)	16-3	Rem
					Seminole (1)	17-1	Altar
					Seminole (2)	17-2	Winte
					Seminole (Balance)	17-3	Sanf
					Lee (1)	18-1	Rem
					Lee (Balance)	18-2	Fort
					Brevard (1)	19-1	Rem
					Brevard (Balance)	19-2	Melb
					Duval (1)	2-1	Rem
					Duval (2)	2-2	Cent
					Duval (3)	2-3	Rem
					Duval (Balance)	2-4	Rem
					St. Johns (1)	20-1	St. A
					St. Johns (Balance)	20-2	Rem
					Gadsden (1)	21-1	Gads
					Putnam (1)	22-1	Putn
					Bay (1)	23-1	Pans
					Bay (Balance)	23-2	Rem

APC BI COLL COMP MP PD PIP UM

Ready NUM

OFFICE OF INSURANCE REGULATION

Program	Policy/Coverage	Base Class Description	Risk Type	Territory Set	Region	Territory Code
{Program Name}	BI		N/A	Default Private Passenger Auto (Autos Only) Territory Set	Miami-Dade (1)	1-1
					Miami-Dade (2)	1-2
					Miami-Dade (3)	1-3
					Miami-Dade (4)	1-4
					Miami-Dade (5)	1-5
					Miami-Dade (6)	1-6
					Miami-Dade (7)	1-7
					Miami-Dade (Balance)	1-8

OFFICE OF INSURANCE REGULATION

Region	Territory Code	Territory Description	Earned Car Years	Earned Premium @ Current Rate Level (\$)	Current Annual Base Rate (\$)	Proposed Annual Base Rate (\$)	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)
Miami-Dade (1)	1-1	Aventura, North Miami Beach, Carol City						
Miami-Dade (2)	1-2	Central Miami						
Miami-Dade (3)	1-3	Coral Gables, Coconut						
Miami-Dade (4)	1-4	Hialeah and Opa-Locka						
Miami-Dade (5)	1-5	Homestead						
Miami-Dade (6)	1-6	Kendall						
Miami-Dade (7)	1-7	Miami Beach						
Miami-Dade (Balance)	1-8	Remainder of Miami-Dade						
Broward (1)	10-1	Central Fort Lauderdale						
Broward (2)	10-2	Remainder of Fort						
Broward (3)	10-3	Central Hollywood, Dania, Hallandale						
Broward (4)	10-4	Cooper City, Davie						
Broward (5)	10-5	Coral Springs						
Broward (6)	10-6	Deerfield and Pompano						
Broward (7)	10-7	Pembroke Pines						

Rate Level – FAQs

- Earned Car Years – For 12-month period
- Earned Premium @ CRL – For 12-month period
- Current Annual Base Rate = Current Base Rate x Territory Relativity
- Proposed Annual Base Rate = Proposed Base Rate x Territory Relativity
- Current Average Annual Premium = Earned Premium @ CRL / Earned Car Years
- Proposed Average Annual Premium = Change in Base Rate x Change in Territory Relativity x Change in other rating variables
- Change in other rating variables must be documented within filing



Common Tasks

Rate Collection

Statewide Rate Level Effect

Select Level:

Filing

Program

Select Program:

Coverage	Earned Car Years	Earned Premium @ Current Rate Level (\$)	Current % Change (%)
APC	28,203.02	\$12,820,079.91	17.4
BI	28,203.02	\$12,820,079.91	17.4
COLL	28,203.02	\$12,820,079.91	17.4
COMP	28,203.02	\$12,820,079.91	17.4
MP	28,203.02	\$12,820,079.91	17.4
PD	28,203.02	\$12,820,079.91	17.4
PIP	28,203.02	\$12,820,079.91	17.4
UM	28,203.02	\$12,820,079.91	17.4
Total:	28,203.02	\$102,560,639.28	17.4

Cancel

Save



Common Tasks

Rate Collection

Rate Level Effect All Coverages

Select Level:

- Filing
 Program

Select Program:

Policy/Coverages:

APC	▲
BI	▲
COLL	▲
COMP	▼

Standard List of Regions	Earned Car Years	Earned Premium @ Current Rate Level (\$)	Current Annual Base Rate (\$)	Proposed Annual Base Rate (\$)
Alachua (1)	5,052.96	\$2,776,555.04	\$573.00	\$722.00
Alachua (Balance)	8,243.36	\$4,529,651.92	\$573.00	\$722.00
Baker (1)	391.68	\$274,572.80	\$753.00	\$949.00
Bay (1)	168.00	\$55,975.36	\$316.00	\$398.00
Bay (Balance)	32.00	\$11,927.84	\$363.00	\$457.00
Bradford (1)	1,011.04	\$390,482.88	\$379.00	\$478.00
Brevard (1)	28.48	\$12,028.24	\$422.00	\$532.00
Brevard (Balance)	1,092.96	\$461,654.32	\$422.00	\$532.00
Broward (1)	8,711.68	\$3,247,236.48	\$363.00	\$457.00
Broward (2)	526.64	\$290,252.64	\$575.00	\$725.00
Broward (3)	1,003.44	\$553,072.80	\$575.00	\$725.00
Broward (4)	2,621.76	\$1,445,068.64	\$575.00	\$725.00
Broward (5)	683.20	\$375,393.84	\$573.00	\$722.00
Broward (6)	3,380.08	\$1,857,331.04	\$573.00	\$722.00
Broward (7)	3,312.16	\$1,825,582.72	\$575.00	\$725.00
Broward (Balance)	904.48	\$497,000.32	\$573.00	\$722.00
Calhoun (1)	2,397.44	\$1,605,914.00	\$716.00	\$902.00
Charlotte (1)	39.04	\$22,514.64	\$606.00	\$764.00
Citrus (1)	285.20	\$97,898.80	\$328.00	\$413.00
Clay (1)	5,090.80	\$1,747,609.92	\$328.00	\$413.00

1 2 3 4 5 6 7

Cancel Save



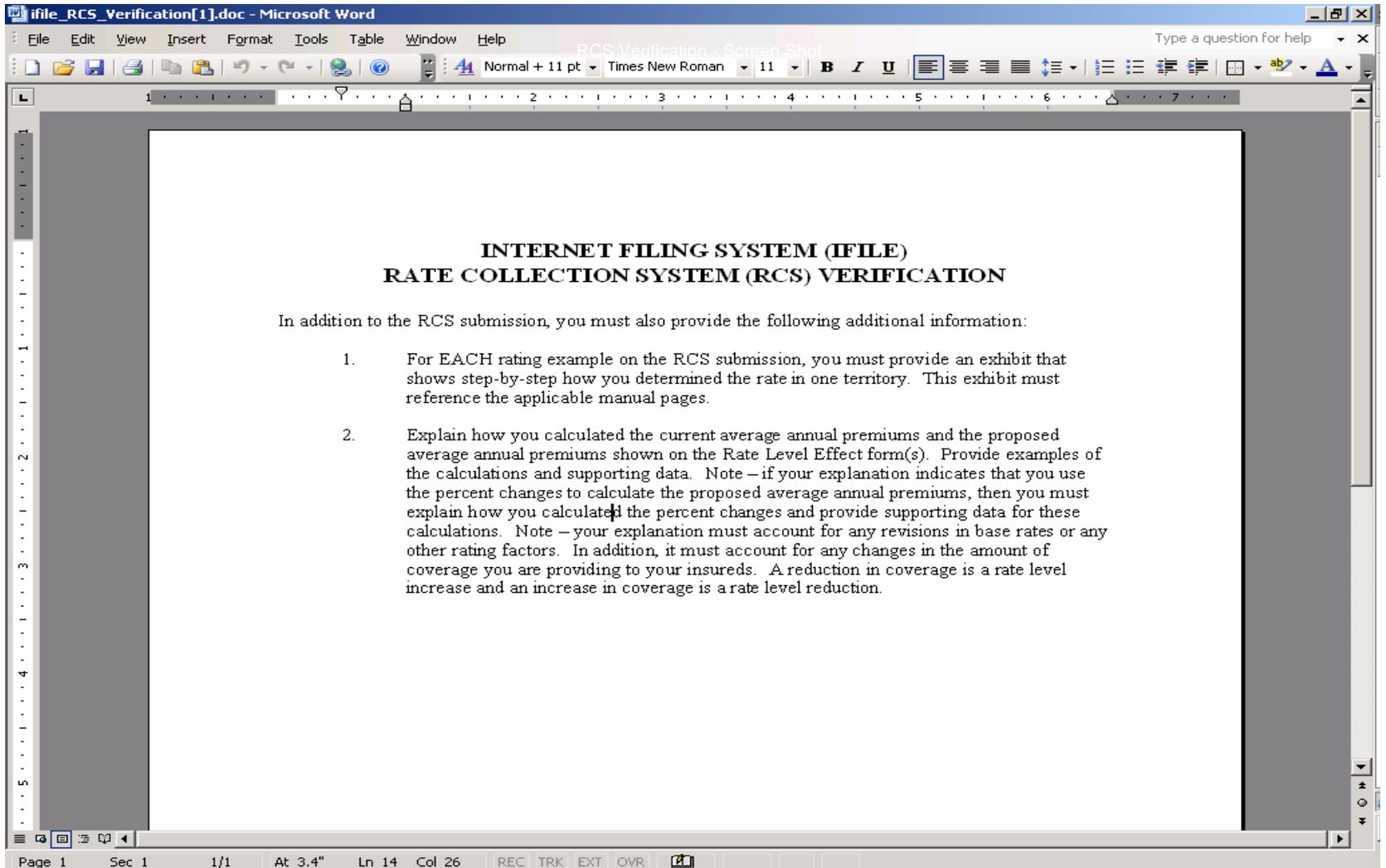
Rate Collection

Rate Component List

Common Tasks

- [Return to Rate Collection Workbench](#)
- [Make Changes](#)
- [Return to Filing Component List](#)

Component Name	Last Updated Date	Status
Premium Breakdown	3/19/2008 1:42:57 PM	Complete
[REDACTED]		
Rating Example for APC	3/19/2008 1:46:34 PM	Complete
Rating Example for BI	3/19/2008 1:55:28 PM	Complete
Rating Example for COLL	3/19/2008 2:14:02 PM	Complete
Rating Example for COMP	3/19/2008 2:23:14 PM	Complete
Rating Example for MP	3/19/2008 2:22:35 PM	Complete
Rating Example for PD	3/19/2008 2:23:55 PM	Complete
Rating Example for PIP	3/19/2008 2:24:40 PM	Complete
Rating Example for UM	3/19/2008 2:37:12 PM	Complete
Statewide Rate Level Effect	3/19/2008 2:37:30 PM	Complete
Rate Level Effect	3/19/2008 1:51:35 PM	Complete
Rate Level Effect All Coverages	3/19/2008 2:40:00 PM	Complete



**INTERNET FILING SYSTEM (IFILE)
RATE COLLECTION SYSTEM (RCS) VERIFICATION**

In addition to the RCS submission, you must also provide the following additional information:

1. For EACH rating example on the RCS submission, you must provide an exhibit that shows step-by-step how you determined the rate in one territory. This exhibit must reference the applicable manual pages.
2. Explain how you calculated the current average annual premiums and the proposed average annual premiums shown on the Rate Level Effect form(s). Provide examples of the calculations and supporting data. Note – if your explanation indicates that you use the percent changes to calculate the proposed average annual premiums, then you must explain how you calculate the percent changes and provide supporting data for these calculations. Note – your explanation must account for any revisions in base rates or any other rating factors. In addition, it must account for any changes in the amount of coverage you are providing to your insureds. A reduction in coverage is a rate level increase and an increase in coverage is a rate level reduction.

Page 1 Sec 1 1/1 At 3.4" Ln 14 Col 26 REC TRK EXT OVR

Questions

