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**Bulletin 12-19**

**Date**            September 10, 2012

**To:**             Select Property and Casualty Insurers

**Re:**             Private Passenger Automobile Insurance Rate Guide  
Homeowners Insurance Rate Guide

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Pursuant to §19-112 of the Insurance Article, the Maryland Insurance Administration ("MIA") hereby requests that certain personal lines property and casualty insurers actively writing this business in Maryland provide information related to Homeowners ("HO") and Private Passenger Automobile ("PPA") insurance premiums. This information is necessary for the MIA to publish rate comparison guides for consumers. **If you did not receive this bulletin directly from the MIA, no further action is required on your part.**

Please submit the annual premium information, with an effective date as of February 1, 2013 (or after) for Private Passenger Auto and Homeowners, based on the scenarios shown on the enclosed Premium Scenarios for each designated zip code/county.

Provide the requested information in the Excel spreadsheet, with the formatting explained in the attached Excel format write-up.

In order to expedite this process, email transmission is requested and preferable. No paper documents will be accepted. If unable to email, please send the information on a CD to:

Mr. Linas Glemza  
Property & Casualty Unit  
Maryland Insurance Administration  
200 St Paul Street, Suite 2700  
Baltimore, MD 21202

If you have any questions, please contact Linas Glemza at (410) 468-2044, or by email at [lglemza@mdinsurance.state.md.us](mailto:lglemza@mdinsurance.state.md.us).

Please provide this information no later than *Friday December 14, 2012*. In addition, please refer to the next page for a listing of revisions to this premium comparison request.

Therese Goldsmith  
Insurance Commissioner

Signature on original

By:

Sandra Castagna  
Associate Commissioner  
Property & Casualty

Enclosures: PPA Premium Scenarios  
HO Premium Scenarios  
PPA and HO Excel Format  
File specifications

## **SUMMARY OF REVISIONS – February 2013 edition**

### **Major Updates for February 2013**

- 1) All Homeowners scenarios have been revised. Changes consist of (but not limited to):
  - a) Home Value amounts for Scenarios 1 to 4 have all been revised (Homeowners);
  - b) Water/Sewer Backup limits have been revised for Scenarios 1-3 and 5 (Homeowners);
  - c) A new rating factor has been added: Age of Home (Homeowners);
  - d) Auto/Home discount has been clarified for each scenario (Homeowners); and
  - e) Format of Scenario descriptions has been revised.
  
- 2) Revisions to Auto Scenarios are as follows:
  - a) Most VINS have been revised. Scenarios 3, 4 and 7 – no revisions. Vehicle # 2 for each of Scenarios 9 and 10 have not changed.
  - b) Scenario 8 has been overhauled.
  - c) No changes to liability limits. Comprehensive deductible for Scenario 8 has changed.
  - d) Scenario 12 has been materially revised.
  
- 3) The layout for the contact tab has been revised to clarify matters. One additional piece of information is now requested.
  
- 4) Instructions for file naming convention have been modified. One item has been deleted.

### **Major Updates for August 2012**

- 2) HO tab – If your company used deductibles different from those listed in the scenarios, you must list the deviations. Zips and scenarios need to be identified where needed. If your company did not deviate from the deductibles listed, please state so in the HO spreadsheet tab.

**The following are not new, but are being re-emphasized with this edition:**

- 1) For all rate guides, all information must be submitted in one file. There should be ONLY one file. Clarifying language is made on Page 6, Item 4. Thus the premiums for each guide should be on their own spreadsheet tab (page), and the contact information must be on another spreadsheet tab (or page), within the same excel file.
- 2) Links and Macros – Please remove all links and macros prior to submission.
- 3) If your company has had no rate or rating rule changes since the last rate guide that would impact your premiums, please do the following:
  - a) Verify the contact information from your prior submission;
  - b) Put your information into the latest format supplied – do not use prior templates.
  - c) Verify the bycovbycomp tab
  - d) Make sure company spelling name is same as in the compname tab

**PPA Rate Guide Scenarios February 2013**

Provide premiums, with an **effective date of February 1, 2013 or after**, based on the below listed scenarios and instructions for each designated zip code (county, city/town) **by Friday December 14, 2012**. Provide the requested information in the format listed below.

Provide annual premiums for the insurer's rating territory that most closely corresponds to the town or city limits or to the zip code designated for that county.

Counties for which forms are required; designated cities or towns and Zip Codes:

| <b>County</b>   | <b>City/Town</b> | <b>Zip Code</b> |
|-----------------|------------------|-----------------|
| Allegany        | Cumberland       | 21502           |
| Anne Arundel    | Annapolis        | 21401           |
| Not Applicable  | Baltimore City   | 21218           |
| Baltimore       | Owings Mills     | 21117           |
| Calvert         | Prince Frederick | 20678           |
| Caroline        | Denton           | 21629           |
| Carroll         | Westminster      | 21157           |
| Cecil           | Elkton           | 21921           |
| Charles         | Waldorf          | 20603           |
| Dorchester      | Cambridge        | 21613           |
| Frederick       | Frederick (City) | 21701           |
| Garrett         | Oakland          | 21550           |
| Harford         | Belair           | 21014           |
| Howard          | Columbia         | 21044           |
| Kent            | Chestertown      | 21620           |
| Montgomery      | Colesville       | 20904           |
| Prince George's | Fort Washington  | 20744           |
| Queen Anne's    | Centreville      | 21617           |
| Somerset        | Princess Anne    | 21853           |
| St. Mary's      | Leonardtown      | 20650           |
| Talbot          | Easton           | 21601           |
| Washington      | Hagerstown       | 21740           |
| Wicomico        | Salisbury        | 21804           |
| Worcester       | Berlin           | 21811           |

If your company has multiple tiers, determine tier placement by the information provided in the rating scenarios. If a scenario does not provide sufficient information for tier placement, place the subject of the scenario in the middle or standard tier. *Reference date point for surcharges and other date related items is February 1, 2013.*

The following abbreviations are used in this form:

- "COMP" means comprehensive or other than collision coverage;
- "PIP" means personal injury protection; and
- "UM" means uninsured motorist coverage.
- "COLL" means collision coverage

**Scenarios: For each scenario listed, provide the total annual policy premium (rounded off to whole dollars) in the format shown on the enclosed "PPA Excel Format". The scenarios use ISO 10 digit VIN's. If you do not use ISO VIN's, use comparable VIN's as appropriate. **Otherwise, do not modify the scenarios.****

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| <b>Scenario 1:<br/>Young Single<br/>Male</b> | Age 23. Rents an apartment. Do not apply companion policy discount.<br>Drives a 2009 Honda CR-V EX UTL4x4 VIN 5J6RE48509<br>If credit is used to determine premium, then calculate as if there was no credit history.<br>Drives 15 miles each day total for work. Drives 15,000 miles annually.<br>No accidents or violations in past 3 years.<br>Liability \$30,000/\$60,000/\$15,000<br>Full PIP \$2,500<br>UM \$30,000/\$60,000/\$15,000<br>COMP \$250 deductible<br>COLL \$500 deductible |
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| <b>Scenario 2:<br/>Young Single<br/>Female</b> | <p>Age 23. Rents an apartment. Do not apply companion policy discount.<br/>         Drives a 2009 Jeep Liberty Limited UTL 4x2 4DR VIN 1J8GP58K09<br/>         If credit is used to determine premium, then calculate as if there was no credit history.<br/>         Drives 35 miles each way to/from work. Drives 15,000 miles annually.<br/>         Speeding ticket 19 months – 10 miles over the speed limit.<br/>         Liability \$30,000/\$60,000/\$15,000<br/>         Full PIP \$2,500<br/>         UM \$30,000/\$60,000/\$15,000<br/>         COMP \$250 deductible<br/>         COLL \$500 deductible</p>  |
| <b>Scenario 3:<br/>Single Male</b>             | <p>Age 30 Homeowner. Apply a companion homeowners policy discount.<br/>         Drives a 2006 Subaru Forester 2.5x Premium AWD VIN JF1SG65606<br/>         If credit is used to determine premium, then calculate as if the driver has no credit history.<br/>         Drives 50 miles each day total for work. Drives 25,000 miles annually.<br/>         No accidents or violations in past 3 years.<br/>         Liability \$100,000/\$300,000/\$50,000<br/>         Full PIP \$2,500<br/>         UM \$100,000/\$300,000/\$50,000<br/>         COMP \$250 deductible<br/>         COLL \$500 deductible</p>  |
| <b>Scenario 4:<br/>Single Female</b>           | <p>Age 30 Homeowner. Apply a companion homeowners policy discount.<br/>         Drives a 2007 Toyota Prius HCHBK VIN JTDKB20U07<br/>         If credit is used to determine premium, then calculate as if the driver has the best credit history.<br/>         Drives 20 miles each way to/from work and 15,000 miles annually.<br/>         No accidents or violations in the past 3 years.<br/>         Liability \$100,000/\$300,000/\$50,000<br/>         Full PIP \$2,500<br/>         UM \$100,000/\$300,000/\$50,000<br/>         COMP \$250 deductible<br/>         COLL \$500 deductible</p>  |
| <b>Scenario 5:<br/>Single Male</b>             | <p>Age 50. Homeowner. Apply a companion homeowners policy discount.<br/>         Drives a 2005 Ford F-250 XLT 4x4 4DR Crew Cab Gas 172WB VIN 1FTNW21505<br/>         Drives 60 miles each day total for work – business use. Drives 25,000 miles annually.<br/>         Second vehicle – 1990 Camaro RS Convertible VIN 1G1FP33E0L<br/>         Pleasure use only – drives 3,000 miles per year. Garage kept<br/>         If credit is used to determine premium, then calculate as if the driver has the best credit history.<br/>         No accidents or violations in past 3 years.<br/>         Liability \$100,000/\$300,000/\$50,000<br/>         Full PIP \$2,500<br/>         UM \$100,000/\$300,000/\$50,000<br/>         COMP \$250 deductible<br/>         COLL \$500 deductible</p> |

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| <b>Scenario 6:<br/>Senior Citizen<br/>Single Male</b>   | <p>Age 65. Homeowner. Apply a companion homeowners policy discount.<br/>         Drives a 2012 Ford Escape XLS UTL 4x2 4DR VIN 1FMCU0C70C<br/>         Drives 5,000 miles a year<br/>         If credit is used to determine premium, then calculate as if the driver has the best credit history.<br/>         Retired – Pleasure use only.<br/>         No accidents or violations in past 3 years.<br/>         Liability \$100,000/\$300,000/\$50,000<br/>         Full PIP \$2,500<br/>         UM \$100,000/\$300,000/\$50,000<br/>         COMP \$250 deductible<br/>         COLL \$500 deductible</p>  |
| <b>Scenario 7:<br/>Senior Citizen<br/>Single Female</b> | <p>Age 65. Does not own a home. Do not apply any companion policy discount.<br/>         Drives a 2004 Honda Accord Coupe LX 2.4L/4 VIN 1HGCM71304<br/>         If credit is used to determine premium, then calculate as if the driver has the best credit history.<br/>         Retired – Pleasure use only – drives 5,000 miles annually.<br/>         No accidents or violations in past 3 years.<br/>         Liability \$100,000/\$300,000/\$50,000<br/>         Full PIP \$2,500<br/>         UM \$100,000/\$300,000/\$50,000<br/>         COMP \$250 deductible<br/>         COLL \$500 deductible</p>  |
| <b>Scenario 8:<br/>Single Female</b>                    | <p>Age 50. Does not own a home<br/>         Drives a 2010 Ford Explorer XLT UTL 4x4 4DR VIN 1FMEU7DE0A<br/>         If credit is used to determine premium, then calculate as if the driver has the best credit history.<br/>         Drives 30 miles each way to/from work. Drives 20,000 miles annually.<br/>         No accidents or violations in past 3 years.<br/>         Liability \$250,000/\$500,000/\$100,000<br/>         Full PIP \$2,500<br/>         UM \$250,000/\$500,000/\$100,000<br/>         COMP \$500 deductible<br/>         COLL \$500 deductible</p>  |
| <b>Scenario 9:<br/>Family Rate</b>                      | <p>Premiums given should include coverage for 2 vehicles and 2 drivers, with a multi-car discount and a companion homeowners discount, where available.</p> <p>Married Male Age 35. Homeowner.<br/>         Drives a 2010 Dodge Dakota CrewCab PKP 4x4 4DR VIN 1D7HW5GP0A<br/>         If credit is used to determine premium, then calculate as if the driver has the best credit history.<br/>         Drives 45 miles each day total for work. Drives 35,000 miles annually. Self-employed.<br/>         No accidents or violations in past 3 years.<br/>         Liability \$250,000/\$500,000/\$100,000<br/>         Full PIP \$2,500<br/>         UM \$250,000/\$500,000/\$100,000<br/>         COMP \$250 deductible<br/>         COLL \$500 deductible</p> <p>Married Female Age 32. Homeowner.<br/>         Drives a 2005 Nissan Altima 2.5 4DR Sedan 4Cyl Gas VIN 1N4AL11D05<br/>         If credit is used to determine premium, then calculate as if the driver has the best credit history.<br/>         Drives 10 miles each way to/from work. Drives 15,000 miles annually.<br/>         No accidents or violations in past 3 years.<br/>         Liability \$250,000/\$500,000/\$100,000<br/>         Full PIP \$2,500<br/>         UM \$250,000/\$500,000/\$100,000<br/>         COMP \$250 deductible<br/>         COLL \$500 deductible</p> <p>Two children under age 12</p> |

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| <p><b>Scenario 10:<br/>Family Rate</b></p> | <p>Premiums given should include coverage for 2 vehicles and 2 drivers, with a multi-car discount and a companion homeowners discount, where available.</p> <p>Married Male Age 26. Homeowner.<br/>Drives a 2008 Toyota Tundra Double Cab 4x2 4DR VIN 5TFRV54108<br/>If credit is used to determine premium, then calculate as if the driver has the best credit history.<br/>Drives 10 miles each way to/from work. Drives 20,000 miles annually.<br/>No accidents or violations in past 3 years.<br/>Liability \$250,000/\$500,000/\$100,000<br/>Full PIP \$2,500<br/>UM \$250,000/\$500,000/\$100,000<br/>COMP \$250 deductible<br/>COLL \$500 deductible</p> <p>Married Female Age 24. Homeowner.<br/>Drives a 2006 Toyota Sienna Wag 4x2 LE 5DR Sport Van VIN 5TDZA23C06<br/>If credit is used to determine premium, then calculate as if the driver has the best credit history.<br/>Does not work, but drives locally about 5,000 miles annually.<br/>No accidents or violations in past 3 years.<br/>Liability \$250,000/\$500,000/\$100,000<br/>Full PIP \$2,500<br/>UM \$250,000/\$500,000/\$100,000<br/>COMP \$250 deductible<br/>COLL \$500 deductible</p> <p>One child under age 2.</p> |
| <p><b>Scenario 11:<br/>Family Rate</b></p> | <p>Premiums given should include coverage for 2 vehicles and 2 drivers, with a multi-car discount. Do not apply a companion policy discount.</p> <p>Married Male Age 29. Rents a home.<br/>Drives a 2011 Chevrolet Silverado 1500 PKP 4x2 2DR Regular Cab VIN 1GCNCSEA0B<br/>If credit is used to determine premium, then calculate as if the driver has no credit history.<br/>Drives 20 miles each way to/from work. Drives 15,000 miles annually.<br/>No accidents or violations in past 3 years.<br/>Liability \$30,000/\$60,000/\$15,000<br/>Full PIP \$2,500<br/>UM \$30,000/\$60,000/\$15,000<br/>COMP \$250 deductible<br/>COLL \$500 deductible</p> <p>Married Female Age 29. Rents a home.<br/>Drives a 2007 Ford Taurus SE Sedan 4DR VIN 1FAFP53U07<br/>If credit is used to determine premium, then calculate as if the driver has no credit history.<br/>Works part time, but drives 5,000 miles annually.<br/>No accidents or violations in past 3 years.<br/>Liability \$30,000/\$60,000/\$15,000<br/>Full PIP \$2,500<br/>UM \$30,000/\$60,000/\$15,000<br/>COMP \$250 deductible<br/>COLL \$500 deductible</p> <p>Two children under age 12</p>                                     |

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| <p><b>Scenario 12:<br/>Family Rate</b></p> | <p>Premiums given should include coverage for 2 vehicles and 3 drivers, with a multi-car discount and a companion homeowners discount, where available.</p> <p>Married Male Age 44. Homeowner.<br/>         Drives a 2011 Chevy Equinox AWD UTL 4x4 4DR VIN 2CNFLNEC0B<br/>         If credit is used to determine premium, then calculate as if the driver has the worst credit history.<br/>         Drives 30 miles each way to/from work. Drives 35,000 miles annually. Self-employed.<br/>         One at fault accident 15 months ago – paid claim in excess of \$10,000.<br/>         Liability \$100,000/\$300,000/\$50,000<br/>         Full PIP \$2,500<br/>         UM \$100,000/\$300,000/\$50,000<br/>         COMP \$250 deductible<br/>         COLL \$500 deductible</p> <p>Married Female Age 44. Homeowner.<br/>         Drives a 2008 Toyota Camry SE Sedan 4DR VIN 4T1BK46K08<br/>         If credit is used to determine premium, then calculate as if the driver has the worst credit history.<br/>         Does not work, but drives locally about 5,000 miles annually.<br/>         No accidents or violations in past 3 years.<br/>         Liability \$100,000/\$300,000/\$50,000<br/>         Full PIP \$2,500<br/>         UM \$100,000/\$300,000/\$50,000<br/>         COMP \$250 deductible<br/>         COLL \$500 deductible</p> <p><b>Young Single Male</b><br/>         Age 17<br/>         Does not have his own vehicle—he is an occasional driver of the 2008 Toyota.<br/>         Has 1 year of driving experience.<br/>         Took a driver training course.<br/>         Has a B average in school.<br/>         Speeding ticket 6 months ago – 10 miles over the speed limit.</p> |
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## **Homeowners Rate Guide Scenarios – February 2013**

Provide premiums, **with an effective date of February 1, 2013 or after**, based on the attached scenarios and instructions for each designated zipcode (county, city/town) **by Friday December 14, 2012**. Provide the requested information in the Excel spreadsheet format as shown on the enclosed “Homeowners Excel Format” in the bulletin.

Provide annual premiums for the insurer’s rating territory that corresponds to the zip code designated for that county/city. Provide the total policy premium for each rating scenario for the noted zip code.

Provide coverage under Special Form HO-3. Dollar values indicated in the scenarios are “insured for” values. If Special Form HO-3 is not offered by the company, than report rates for the company’s most comparable coverage. Explain the details of the substitution. Attach an addendum if necessary.

For Condominiums (Unit-Owners) – provide premiums under the standard HO-6 form. If the standard Form HO-6 is not offered by the company, than report rates for the company’s most comparable coverage. Explain the details of the substitution. Attach an addendum if necessary.

For Renters – provide premiums under the standard HO-4 form. If the standard Form HO-4 is not offered by the company, than report rates for the company’s most comparable coverage. Explain the details of the substitution. Attach an addendum if necessary.

Other considerations:

- 1) If your company has multiple tiers, determine tier placement by the information provided in the rating scenarios. If a scenario does not provide sufficient information for tier placement, place the subject of the scenario in the middle or standard tier.
- 2) Calculate the homeowners, condominium, and renters premiums without applying any discounts or surcharges, other than those listed in the scenarios..
- 3) Use replacement cost coverage for all personal property coverages
- 4) For Condos (Unit-owners) – use \$5,000 of Loss Assessment coverage for zip code.
- 5) Auto/Home discount is new. Apply the discount rule that assumes auto policy is also with the company. If your company offers only one of HO or PPA, apply the discount assuming the insured has the policy with another carrier.
- 6) Age of Home is new. Use February 1, 2013 as the reference date to determine age of home, or any other date related features.

## Homeowners Scenario 1

| Zip Code | County/City     | Town/City        | Home Value | Construction | Protection Class | Deductible | Age of Home (in years) | Water/Sewer Backup Limit | Auto/Home Discount | Liability |
|----------|-----------------|------------------|------------|--------------|------------------|------------|------------------------|--------------------------|--------------------|-----------|
| 21502    | Allegany        | Cumberland       | \$100,000  | Frame        | 5                | \$500      | 45                     | \$10,000                 | No                 | \$100,000 |
| 21401    | Anne Arundel    | Legion Ave       | \$320,000  | Frame        | 5                | \$500      | 35                     | \$10,000                 | No                 | \$100,000 |
| 21117    | Baltimore       | Owings Mills     | \$220,000  | Frame        | 5                | \$500      | 55                     | \$10,000                 | No                 | \$100,000 |
| 21218    | Baltimore City  | Waverly          | \$110,000  | Frame        | 1                | \$500      | 75                     | \$10,000                 | No                 | \$100,000 |
| 20678    | Calvert         | Prince Frederick | \$350,000  | Frame        | 5                | \$500      | 35                     | \$10,000                 | No                 | \$100,000 |
| 21629    | Caroline        | Denton           | \$180,000  | Frame        | 5                | \$500      | 35                     | \$10,000                 | No                 | \$100,000 |
| 21157    | Carroll         | Carrollton       | \$300,000  | Frame        | 5                | \$500      | 45                     | \$10,000                 | No                 | \$100,000 |
| 21921    | Cecil           | Elkton           | \$210,000  | Frame        | 5                | \$500      | 35                     | \$10,000                 | No                 | \$100,000 |
| 20603    | Charles         | Waldorf          | \$310,000  | Frame        | 5                | \$500      | 35                     | \$10,000                 | No                 | \$100,000 |
| 21613    | Dorchester      | Cambridge        | \$160,000  | Frame        | 5                | \$500      | 75                     | \$10,000                 | No                 | \$100,000 |
| 21701    | Frederick       | Frederick        | \$300,000  | Frame        | 5                | \$500      | 35                     | \$10,000                 | No                 | \$100,000 |
| 21550    | Garrett         | Oakland          | \$120,000  | Frame        | 5                | \$500      | 35                     | \$10,000                 | No                 | \$100,000 |
| 21014    | Harford         | Bel Air          | \$250,000  | Frame        | 5                | \$500      | 35                     | \$10,000                 | No                 | \$100,000 |
| 21044    | Howard          | Columbia         | \$410,000  | Frame        | 5                | \$500      | 35                     | \$10,000                 | No                 | \$100,000 |
| 21620    | Kent            | Chestertown      | \$240,000  | Frame        | 5                | \$500      | 35                     | \$10,000                 | No                 | \$100,000 |
| 20904    | Montgomery      | Colesville       | \$440,000  | Frame        | 5                | \$500      | 45                     | \$10,000                 | No                 | \$100,000 |
| 20744    | Prince George's | Fort Washington  | \$280,000  | Frame        | 5                | \$500      | 45                     | \$10,000                 | No                 | \$100,000 |
| 21617    | Queen Anne's    | Centreville      | \$330,000  | Frame        | 5                | \$500      | 45                     | \$10,000                 | No                 | \$100,000 |
| 21853    | Somerset        | Princess Anne    | \$110,000  | Frame        | 5                | \$500      | 75                     | \$10,000                 | No                 | \$100,000 |
| 20650    | St. Mary's      | Leonardtown      | \$280,000  | Frame        | 5                | \$500      | 35                     | \$10,000                 | No                 | \$100,000 |
| 21601    | Talbot          | Easton           | \$310,000  | Frame        | 5                | \$500      | 75                     | \$10,000                 | No                 | \$100,000 |
| 21740    | Washington      | Hagerstown       | \$190,000  | Frame        | 5                | \$500      | 75                     | \$10,000                 | No                 | \$100,000 |
| 21804    | Wicomico        | Salisbury        | \$150,000  | Frame        | 5                | \$500      | 35                     | \$10,000                 | No                 | \$100,000 |
| 21811    | Worcester       | Berlin           | \$240,000  | Frame        | 5                | \$500      | 45                     | \$10,000                 | No                 | \$100,000 |

## Homeowners Scenario 2

| Zip Code | County/City     | Town/City        | Home Value | Construction | Protection Class | Deductible | Age of Home (in years) | Water/Sewer Backup Limit | Auto/Home Discount | Liability |
|----------|-----------------|------------------|------------|--------------|------------------|------------|------------------------|--------------------------|--------------------|-----------|
| 21502    | Allegany        | Cumberland       | \$120,000  | Frame        | 5                | \$500      | 35                     | \$15,000                 | Yes                | \$100,000 |
| 21401    | Anne Arundel    | Legion Ave       | \$370,000  | Frame        | 5                | \$500      | 25                     | \$15,000                 | Yes                | \$100,000 |
| 21117    | Baltimore       | Owings Mills     | \$270,000  | Frame        | 5                | \$500      | 45                     | \$15,000                 | Yes                | \$100,000 |
| 21218    | Baltimore City  | Waverly          | \$160,000  | Frame        | 1                | \$500      | 65                     | \$15,000                 | Yes                | \$100,000 |
| 20678    | Calvert         | Prince Frederick | \$390,000  | Frame        | 5                | \$500      | 25                     | \$15,000                 | Yes                | \$100,000 |
| 21629    | Caroline        | Denton           | \$230,000  | Frame        | 5                | \$500      | 25                     | \$15,000                 | Yes                | \$100,000 |
| 21157    | Carroll         | Carrollton       | \$350,000  | Frame        | 5                | \$500      | 35                     | \$15,000                 | Yes                | \$100,000 |
| 21921    | Cecil           | Elkton           | \$260,000  | Frame        | 5                | \$500      | 25                     | \$15,000                 | Yes                | \$100,000 |
| 20603    | Charles         | Waldorf          | \$360,000  | Frame        | 5                | \$500      | 25                     | \$15,000                 | Yes                | \$100,000 |
| 21613    | Dorchester      | Cambridge        | \$210,000  | Frame        | 5                | \$500      | 65                     | \$15,000                 | Yes                | \$100,000 |
| 21701    | Frederick       | Frederick        | \$350,000  | Frame        | 5                | \$500      | 25                     | \$15,000                 | Yes                | \$100,000 |
| 21550    | Garrett         | Oakland          | \$170,000  | Frame        | 5                | \$500      | 25                     | \$15,000                 | Yes                | \$100,000 |
| 21014    | Harford         | Bel Air          | \$300,000  | Frame        | 5                | \$500      | 25                     | \$15,000                 | Yes                | \$100,000 |
| 21044    | Howard          | Columbia         | \$460,000  | Frame        | 5                | \$500      | 25                     | \$15,000                 | Yes                | \$100,000 |
| 21620    | Kent            | Chestertown      | \$280,000  | Frame        | 5                | \$500      | 25                     | \$15,000                 | Yes                | \$100,000 |
| 20904    | Montgomery      | Colesville       | \$480,000  | Frame        | 5                | \$500      | 35                     | \$15,000                 | Yes                | \$100,000 |
| 20744    | Prince George's | Fort Washington  | \$330,000  | Frame        | 5                | \$500      | 35                     | \$15,000                 | Yes                | \$100,000 |
| 21617    | Queen Anne's    | Centreville      | \$380,000  | Frame        | 5                | \$500      | 35                     | \$15,000                 | Yes                | \$100,000 |
| 21853    | Somerset        | Princess Anne    | \$160,000  | Frame        | 5                | \$500      | 65                     | \$15,000                 | Yes                | \$100,000 |
| 20650    | St. Mary's      | Leonardtown      | \$330,000  | Frame        | 5                | \$500      | 25                     | \$15,000                 | Yes                | \$100,000 |
| 21601    | Talbot          | Easton           | \$350,000  | Frame        | 5                | \$500      | 65                     | \$15,000                 | Yes                | \$100,000 |
| 21740    | Washington      | Hagerstown       | \$240,000  | Frame        | 5                | \$500      | 65                     | \$15,000                 | Yes                | \$100,000 |
| 21804    | Wicomico        | Salisbury        | \$200,000  | Frame        | 5                | \$500      | 25                     | \$15,000                 | Yes                | \$100,000 |
| 21811    | Worcester       | Berlin           | \$290,000  | Frame        | 5                | \$500      | 35                     | \$15,000                 | Yes                | \$100,000 |

### Homeowners Scenario 3

| Zip Code | County/City     | Town/City        | Home Value | Construction | Protection Class | Deductible | Age of Home (in years) | Water/Sewer Backup Limit | Auto/Home Discount | Liability |
|----------|-----------------|------------------|------------|--------------|------------------|------------|------------------------|--------------------------|--------------------|-----------|
| 21502    | Allegany        | Cumberland       | \$170,000  | Masonry      | 5                | \$1,000    | 25                     | \$75,000                 | Yes                | \$300,000 |
| 21401    | Anne Arundel    | Legion Ave       | \$420,000  | Masonry      | 5                | \$1,000    | 15                     | \$75,000                 | Yes                | \$300,000 |
| 21117    | Baltimore       | Owings Mills     | \$320,000  | Masonry      | 5                | \$1,000    | 35                     | \$75,000                 | Yes                | \$300,000 |
| 21218    | Baltimore City  | Waverly          | \$210,000  | Masonry      | 1                | \$1,000    | 55                     | \$75,000                 | Yes                | \$300,000 |
| 20678    | Calvert         | Prince Frederick | \$440,000  | Masonry      | 5                | \$1,000    | 15                     | \$75,000                 | Yes                | \$300,000 |
| 21629    | Caroline        | Denton           | \$280,000  | Masonry      | 5                | \$1,000    | 15                     | \$75,000                 | Yes                | \$300,000 |
| 21157    | Carroll         | Carrollton       | \$400,000  | Masonry      | 5                | \$1,000    | 25                     | \$75,000                 | Yes                | \$300,000 |
| 21921    | Cecil           | Elkton           | \$310,000  | Masonry      | 5                | \$1,000    | 15                     | \$75,000                 | Yes                | \$300,000 |
| 20603    | Charles         | Waldorf          | \$410,000  | Masonry      | 5                | \$1,000    | 15                     | \$75,000                 | Yes                | \$300,000 |
| 21613    | Dorchester      | Cambridge        | \$260,000  | Masonry      | 5                | \$1,000    | 55                     | \$75,000                 | Yes                | \$300,000 |
| 21701    | Frederick       | Frederick        | \$400,000  | Masonry      | 5                | \$1,000    | 15                     | \$75,000                 | Yes                | \$300,000 |
| 21550    | Garrett         | Oakland          | \$220,000  | Masonry      | 5                | \$1,000    | 15                     | \$75,000                 | Yes                | \$300,000 |
| 21014    | Harford         | Bel Air          | \$350,000  | Masonry      | 5                | \$1,000    | 15                     | \$75,000                 | Yes                | \$300,000 |
| 21044    | Howard          | Columbia         | \$510,000  | Masonry      | 5                | \$1,000    | 15                     | \$75,000                 | Yes                | \$300,000 |
| 21620    | Kent            | Chestertown      | \$330,000  | Masonry      | 5                | \$1,000    | 15                     | \$75,000                 | Yes                | \$300,000 |
| 20904    | Montgomery      | Colesville       | \$530,000  | Masonry      | 5                | \$1,000    | 25                     | \$75,000                 | Yes                | \$300,000 |
| 20744    | Prince George's | Fort Washington  | \$380,000  | Masonry      | 5                | \$1,000    | 25                     | \$75,000                 | Yes                | \$300,000 |
| 21617    | Queen Anne's    | Centreville      | \$430,000  | Masonry      | 5                | \$1,000    | 25                     | \$75,000                 | Yes                | \$300,000 |
| 21853    | Somerset        | Princess Anne    | \$210,000  | Masonry      | 5                | \$1,000    | 55                     | \$75,000                 | Yes                | \$300,000 |
| 20650    | St. Mary's      | Leonardtown      | \$380,000  | Masonry      | 5                | \$1,000    | 15                     | \$75,000                 | Yes                | \$300,000 |
| 21601    | Talbot          | Easton           | \$400,000  | Masonry      | 5                | \$1,000    | 55                     | \$75,000                 | Yes                | \$300,000 |
| 21740    | Washington      | Hagerstown       | \$290,000  | Masonry      | 5                | \$1,000    | 55                     | \$75,000                 | Yes                | \$300,000 |
| 21804    | Wicomico        | Salisbury        | \$250,000  | Masonry      | 5                | \$1,000    | 15                     | \$75,000                 | Yes                | \$300,000 |
| 21811    | Worcester       | Berlin           | \$340,000  | Masonry      | 5                | \$1,000    | 25                     | \$75,000                 | Yes                | \$300,000 |

### Homeowners Scenario 4

| Zip Code | County/City     | Town/City        | Home Value | Construction | Protection Class | Deductible | Age of Home (in years) | Water/Sewer Backup Limit | Auto/Home Discount | Liability |
|----------|-----------------|------------------|------------|--------------|------------------|------------|------------------------|--------------------------|--------------------|-----------|
| 21502    | Allegany        | Cumberland       | \$220,000  | Frame        | 5                | \$1,000    | 15                     | \$20,000                 | Yes                | \$300,000 |
| 21401    | Anne Arundel    | Legion Ave       | \$470,000  | Frame        | 5                | \$1,000    | 10                     | \$20,000                 | Yes                | \$300,000 |
| 21117    | Baltimore       | Owings Mills     | \$370,000  | Frame        | 5                | \$1,000    | 15                     | \$20,000                 | Yes                | \$300,000 |
| 21218    | Baltimore City  | Waverly          | \$260,000  | Frame        | 1                | \$1,000    | 15                     | \$20,000                 | Yes                | \$300,000 |
| 20678    | Calvert         | Prince Frederick | \$490,000  | Frame        | 5                | \$1,000    | 10                     | \$20,000                 | Yes                | \$300,000 |
| 21629    | Caroline        | Denton           | \$330,000  | Frame        | 5                | \$1,000    | 10                     | \$20,000                 | Yes                | \$300,000 |
| 21157    | Carroll         | Carrollton       | \$450,000  | Frame        | 5                | \$1,000    | 15                     | \$20,000                 | Yes                | \$300,000 |
| 21921    | Cecil           | Elkton           | \$360,000  | Frame        | 5                | \$1,000    | 10                     | \$20,000                 | Yes                | \$300,000 |
| 20603    | Charles         | Waldorf          | \$460,000  | Frame        | 5                | \$1,000    | 10                     | \$20,000                 | Yes                | \$300,000 |
| 21613    | Dorchester      | Cambridge        | \$310,000  | Frame        | 5                | \$1,000    | 15                     | \$20,000                 | Yes                | \$300,000 |
| 21701    | Frederick       | Frederick        | \$450,000  | Frame        | 5                | \$1,000    | 10                     | \$20,000                 | Yes                | \$300,000 |
| 21550    | Garrett         | Oakland          | \$270,000  | Frame        | 5                | \$1,000    | 10                     | \$20,000                 | Yes                | \$300,000 |
| 21014    | Harford         | Bel Air          | \$400,000  | Frame        | 5                | \$1,000    | 10                     | \$20,000                 | Yes                | \$300,000 |
| 21044    | Howard          | Columbia         | \$560,000  | Frame        | 5                | \$1,000    | 10                     | \$20,000                 | Yes                | \$300,000 |
| 21620    | Kent            | Chestertown      | \$380,000  | Frame        | 5                | \$1,000    | 10                     | \$20,000                 | Yes                | \$300,000 |
| 20904    | Montgomery      | Colesville       | \$580,000  | Frame        | 5                | \$1,000    | 15                     | \$20,000                 | Yes                | \$300,000 |
| 20744    | Prince George's | Fort Washington  | \$430,000  | Frame        | 5                | \$1,000    | 15                     | \$20,000                 | Yes                | \$300,000 |
| 21617    | Queen Anne's    | Centreville      | \$480,000  | Frame        | 5                | \$1,000    | 15                     | \$20,000                 | Yes                | \$300,000 |
| 21853    | Somerset        | Princess Anne    | \$260,000  | Frame        | 5                | \$1,000    | 15                     | \$20,000                 | Yes                | \$300,000 |
| 20650    | St. Mary's      | Leonardtown      | \$430,000  | Frame        | 5                | \$1,000    | 10                     | \$20,000                 | Yes                | \$300,000 |
| 21601    | Talbot          | Easton           | \$450,000  | Frame        | 5                | \$1,000    | 15                     | \$20,000                 | Yes                | \$300,000 |
| 21740    | Washington      | Hagerstown       | \$340,000  | Frame        | 5                | \$1,000    | 15                     | \$20,000                 | Yes                | \$300,000 |
| 21804    | Wicomico        | Salisbury        | \$300,000  | Frame        | 5                | \$1,000    | 10                     | \$20,000                 | Yes                | \$300,000 |
| 21811    | Worcester       | Berlin           | \$390,000  | Frame        | 5                | \$1,000    | 15                     | \$20,000                 | Yes                | \$300,000 |

### Homeowners Scenario 5

| Zip Code | County/City     | Town/City        | Coverage C Amount | Construction | Protection Class | Deductible | Age of Home (in years) | Water/Sewer Backup Limit | Auto/Home Discount | Liability |
|----------|-----------------|------------------|-------------------|--------------|------------------|------------|------------------------|--------------------------|--------------------|-----------|
| 21502    | Allegany        | Cumberland       | \$100,000         | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$100,000 |
| 21401    | Anne Arundel    | Legion Ave       | \$100,000         | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$100,000 |
| 21117    | Baltimore       | Owings Mills     | \$100,000         | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$100,000 |
| 21218    | Baltimore City  | Waverly          | \$100,000         | Frame        | 1                | \$500      | 15                     | \$20,000                 | Yes                | \$300,000 |
| 20678    | Calvert         | Prince Frederick | \$75,000          | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$100,000 |
| 21629    | Caroline        | Denton           | \$100,000         | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$100,000 |
| 21157    | Carroll         | Carrollton       | \$75,000          | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$100,000 |
| 21921    | Cecil           | Elkton           | \$75,000          | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$100,000 |
| 20603    | Charles         | Waldorf          | \$100,000         | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$300,000 |
| 21613    | Dorchester      | Cambridge        | \$75,000          | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$300,000 |
| 21701    | Frederick       | Frederick        | \$100,000         | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$300,000 |
| 21550    | Garrett         | Oakland          | \$75,000          | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$300,000 |
| 21014    | Harford         | Bel Air          | \$75,000          | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$300,000 |
| 21044    | Howard          | Columbia         | \$75,000          | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$300,000 |
| 21620    | Kent            | Chestertown      | \$75,000          | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$300,000 |
| 20904    | Montgomery      | Colesville       | \$125,000         | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$300,000 |
| 20744    | Prince George's | Fort Washington  | \$100,000         | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$300,000 |
| 21617    | Queen Anne's    | Centreville      | \$50,000          | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$100,000 |
| 21853    | Somerset        | Princess Anne    | \$75,000          | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$100,000 |
| 20650    | St. Mary's      | Leonardtown      | \$75,000          | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$100,000 |
| 21601    | Talbot          | Easton           | \$50,000          | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$100,000 |
| 21740    | Washington      | Hagerstown       | \$75,000          | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$100,000 |
| 21804    | Wicomico        | Salisbury        | \$75,000          | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$100,000 |
| 21811    | Worcester       | Berlin           | \$75,000          | Frame        | 5                | \$500      | 15                     | \$20,000                 | Yes                | \$100,000 |

### Homeowners Scenario 6

| Zip Code | County/City     | Town/City        | Coverage C Amount | Construction | Protection Class | Deductible | Age of Home (in years) | Water/Sewer Backup Limit | Auto/Home Discount | Liability |
|----------|-----------------|------------------|-------------------|--------------|------------------|------------|------------------------|--------------------------|--------------------|-----------|
| 21502    | Allegany        | Cumberland       | \$50,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$100,000 |
| 21401    | Anne Arundel    | Legion Ave       | \$50,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$100,000 |
| 21117    | Baltimore       | Owings Mills     | \$50,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$100,000 |
| 21218    | Baltimore City  | Waverly          | \$50,000          | Frame        | 1                | \$500      | n/a                    | n/a                      | No                 | \$100,000 |
| 20678    | Calvert         | Prince Frederick | \$50,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$100,000 |
| 21629    | Caroline        | Denton           | \$50,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$100,000 |
| 21157    | Carroll         | Carrollton       | \$50,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$100,000 |
| 21921    | Cecil           | Elkton           | \$50,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$100,000 |
| 20603    | Charles         | Waldorf          | \$75,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$300,000 |
| 21613    | Dorchester      | Cambridge        | \$75,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$300,000 |
| 21701    | Frederick       | Frederick        | \$75,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$300,000 |
| 21550    | Garrett         | Oakland          | \$75,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$300,000 |
| 21014    | Harford         | Bel Air          | \$75,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$300,000 |
| 21044    | Howard          | Columbia         | \$75,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$300,000 |
| 21620    | Kent            | Chestertown      | \$75,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$300,000 |
| 20904    | Montgomery      | Colesville       | \$75,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$300,000 |
| 20744    | Prince George's | Fort Washington  | \$75,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$300,000 |
| 21617    | Queen Anne's    | Centreville      | \$50,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$100,000 |
| 21853    | Somerset        | Princess Anne    | \$50,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$100,000 |
| 20650    | St. Mary's      | Leonardtown      | \$50,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$100,000 |
| 21601    | Talbot          | Easton           | \$50,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$100,000 |
| 21740    | Washington      | Hagerstown       | \$50,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$100,000 |
| 21804    | Wicomico        | Salisbury        | \$50,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$100,000 |
| 21811    | Worcester       | Berlin           | \$50,000          | Frame        | 5                | \$500      | n/a                    | n/a                      | No                 | \$100,000 |

## PPA Excel Format

All data must start in cell A2 of the spreadsheet. PLEASE use headers. Below lists the columns in which the data must be placed. The placement of data must conform to this or the submission will be returned. The data must be placed in the following columns:

| <u>Column</u> | <u>Description</u>  |
|---------------|---|
| (A)           | NAIC Group Code   |
| (B)           | NAIC Company Code   |
| (C)           | Effective Date of rates (mm/dd/yyyy) for New Business   |
| (D)           | NAIC Company Name (NOT NAIC GROUP NAME)   |
| (E)           | Insert an asterisk (*) if credit history is used in rating, otherwise, leave blank.   |
| (F)           | Category of Risk (can vary by scenario). See page 1 of the <i>PPA Rate Guide Scenarios</i> .<br>1 - if Preferred/Better than average risk<br>2 - if Standard/Average risk<br>3 - if Non-Standard/Below average risk |
| (G)           | Scenario Code (1 through 12)<br>As defined in the <i>PPA Rate Guide Scenarios</i> .   |

For each scenario code:

|      |                                   |
|------|-----------------------------------|
| (H)  | Annual Premium for zip code 21502 |
| (I)  | Annual Premium for zip code 21401 |
| (J)  | Annual Premium for zip code 21218 |
| (K)  | Annual Premium for zip code 21117 |
| (L)  | Annual Premium for zip code 20678 |
| (M)  | Annual Premium for zip code 21629 |
| (N)  | Annual Premium for zip code 21157 |
| (O)  | Annual Premium for zip code 21921 |
| (P)  | Annual Premium for zip code 20603 |
| (Q)  | Annual Premium for zip code 21613 |
| (R)  | Annual Premium for zip code 21701 |
| (S)  | Annual Premium for zip code 21550 |
| (T)  | Annual Premium for zip code 21014 |
| (U)  | Annual Premium for zip code 21044 |
| (V)  | Annual Premium for zip code 21620 |
| (W)  | Annual Premium for zip code 20855 |
| (X)  | Annual Premium for zip code 20769 |
| (Y)  | Annual Premium for zip code 21617 |
| (Z)  | Annual Premium for zip code 21853 |
| (AA) | Annual Premium for zip code 20650 |
| (AB) | Annual Premium for zip code 21601 |
| (AC) | Annual Premium for zip code 21740 |
| (AD) | Annual Premium for zip code 21804 |
| (AE) | Annual Premium for zip code 21811 |

## Homeowners Excel Format

All data must start in cell A2 of the spreadsheet. PLEASE use headers. Below lists the columns in which the data must be placed. The placement of data must conform to this or the submission will be returned. The data must be placed in the following columns:

| <u>Column</u> | <u>Description</u>   |
|---------------|--|
| (A)           | NAIC Group Code  |
| (B)           | NAIC Company Code  |
| (C)           | Effective Date of rates (mm/dd/yyyy) for New Business  |
| (D)           | NAIC Company Name (NOT NAIC GROUP NAME)  |
| (E)           | LEAVE BLANK  |
| (F)           | Category of Risk (can vary by scenario). See page 1 of the <i>Homeowners Rate Guide Scenarios</i> .<br>1 - if Preferred/Better than average risk<br>2 - if Standard/Average risk<br>3 - if Non-Standard/Below average risk |
| (G)           | Scenario Code 1 through 6 as defined in the <i>Homeowners Rate Guide Scenarios</i> .   |

For Each scenario code:

|      |                                   |
|------|-----------------------------------|
| (H)  | Annual Premium for zip code 21502 |
| (I)  | Annual Premium for zip code 21401 |
| (J)  | Annual Premium for zip code 21218 |
| (K)  | Annual Premium for zip code 21117 |
| (L)  | Annual Premium for zip code 20678 |
| (M)  | Annual Premium for zip code 21629 |
| (N)  | Annual Premium for zip code 21157 |
| (O)  | Annual Premium for zip code 21921 |
| (P)  | Annual Premium for zip code 20603 |
| (Q)  | Annual Premium for zip code 21613 |
| (R)  | Annual Premium for zip code 21701 |
| (S)  | Annual Premium for zip code 21550 |
| (T)  | Annual Premium for zip code 21014 |
| (U)  | Annual Premium for zip code 21044 |
| (V)  | Annual Premium for zip code 21620 |
| (W)  | Annual Premium for zip code 20855 |
| (X)  | Annual Premium for zip code 20769 |
| (Y)  | Annual Premium for zip code 21617 |
| (Z)  | Annual Premium for zip code 21853 |
| (AA) | Annual Premium for zip code 20650 |
| (AB) | Annual Premium for zip code 21601 |
| (AC) | Annual Premium for zip code 21740 |
| (AD) | Annual Premium for zip code 21804 |
| (AE) | Annual Premium for zip code 21811 |

## DATA and FILE Requirements

### Requirements:

- 1) ALL ENTRIES MUST BE IN NUMERIC FORMAT, except for Columns D and E. Column C should be formatted in date format.
- 2) For columns where rates are not available, please fill in “n/a”. These columns start with Column (H) through as far as (AH) depending on the number of scenarios requested.
- 3) For the Premiums, use numeric format (zero decimal places). Round off to whole numbers.
- 4) All information MUST be in **one file - REQUIRED**. Refer to the layout file.
- 5) Filing naming convention:
  - a) File name should contain a short company name and the suffix 0213.
  - b) There are no other specific requirements for naming convention.
- 6) Spreadsheet detail requirements:
  - a) Do not use 1000 separator (i.e. no comma);
  - b) Premiums must be rounded to ZERO decimal places;
  - c) Do not use currency format;
  - d) Except for Company name and the asterisk for credit use, all other cells must be in numeric format. Do not use all caps for company name;
  - f) Do not submit formulas – otherwise submission will be returned;
  - g) Do not activate “Wrap Text”;
  - h) Do not use borders or colored/highlighted cells;

For any other formatting issue, use the Excel default parameters.
- 7) We allow companies to submit disclaimers to their submissions. Due to space limitations, please keep it brief. Place disclaimers on the same spreadsheet page as the premiums. Do not place any symbols next to premiums to explain a disclaimer.

8) For the following information, create a new spreadsheet tab or page (not a file), and provide the following information (we encourage to name this tab Contact):

Column A - Type of Guide (pre-filled) – DO NOT DELETE

For each type of Guide under Section A (as contact info may vary).

Column B - Contact Name (*Required*)

Column C - Company Name (*Required and must match the name on the spreadsheet page where the premiums are listed. Do not precede company name with the word The*).

Column D - Contact Phone number (*Required - Format must be xxx-xxx-xxxx*)

Column E - A generic business email address designed to receive data requests. DO NOT SUBMIT THIS In HTML format. Text only. (*Required*)

Column F - Email address of contact name. DO NOT SUBMIT THIS In HTML format. Text only. (*Required*)

The following three items are required:

Column B - Company Name (*Required and must match the name on the spreadsheet page where the premiums are listed. Do not precede company name with the word The*).

Column C - An 800/888/866 (toll free) that your company uses for customer/consumer inquiries (*Format must be xxx-xxx-xxxx*).

Column D - website address for customer/consumer inquiries. DO NOT SUBMIT in HTML format. Text only. (*Format – do not use http://. Precede website name with www*)

For column C, if your company does not have a phone number for this purpose, please use the phrase “See Yellow Pages”.