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200 ST. PAUL STREET, SUITE 2700  
BALTIMORE, MARYLAND 21202  
WWW.MDINSRUANCE.STATE.MD.US  
Bulletin 09-15

Date June 11, 2009  
To: Select Property and Casualty Insurers  
Re: Private Passenger Automobile Insurance Rate Guide

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Pursuant to §19-112 of the Insurance Article, the Maryland Insurance Administration (“MIA”) hereby requests **that certain select** personal lines property and casualty insurers provide information related to 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.**

The information to be submitted are the annual premiums effective as of August 1, 2009, based on the scenarios shown on the enclosed Premium Scenarios for each designated zip code/county (PPA).

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

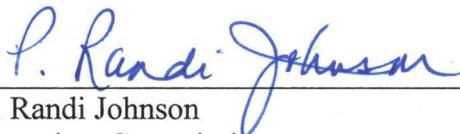
In order to expedite this process, email transmission is requested and preferable. No paper documents will be accepted. If unable to email, please send the information on a CD or diskette to:

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 July 24, 2009. In addition, please refer to the next page for a listing of revisions to this premium comparison request.

Ralph S. Tyler  
Insurance Commissioner

By:   
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P. Randi Johnson  
Associate Commissioner  
Property & Casualty

Enclosures: PPA Premium Scenarios  
PPA Excel Format

## **SUMMARY OF REVISIONS – August 2009 edition**

### **The following are new:**

- 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 5, 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) PPA scenarios #4 VIN changes has been updated. The new VIN is JTDKB20U07. The seventh digit was changed from a 2 to a 0.
- 3) Links and Macros – Some submissions include macros. Please remove all macros prior to submission. In addition, some submissions include links (to other external spreadsheets). Please break these links prior to submission.
- 4) Data and File Requirements section has been updated to reflect formatting requirements – especially contact information.

## **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> . 1 - if Preferred/Better than average risk 2 - if Standard/Average risk 3 - if Non-Standard/Below average risk
(G)	Scenario Code (1 through 12) 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

## DATA and FILE Requirements

### Requirements:

- 1) ALL ENTRIES MUST 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**. Refer to the layout file.
- 5) Filing naming convention
  - a) File name should contain NAIC group code (or NAIC Company code if group code is zero). Using company name is an acceptable alternative.
  - b) File name should contain Aug09 or 0809 in it;
  - b) There are no other specific requirements for naming convention.
- 6) Spreadsheet detail requirements:
  - a) Arial font with font size of 12. Use default color of black;
  - b) Do not use 1000 separator (i.e. comma);
  - c) Premiums must be rounded to ZERO decimal places;
  - d) Do not use currency format;
  - e) 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;
  - g) Row height is 12.75 (Excel default). Company name column width MUST be set to 34.14. Company name must fit within this setting. There are no specific width requirements for the remaining columns;
  - h) Do not activate "Wrap Text";
  - i) Do not use borders or colored/highlighted cells;
  - j) The Effective Date of Rates is to be formatted in date format.

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)

For each type of Guide (as contact info may vary). August 2009 updates are in italics.

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 - Company Address 1 (can also be Department name)

Column E - Company Address 2

Column F - City, State Zip (*Note new format*)

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

Column H - Fax number (*Optional*)

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

The following 2 items are required:

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

Column K - 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 I, if your company does not have a phone number for this purpose, please use the phrase "See Yellow Pages".

**PPA Rate Guide Scenarios August 2009**

Provide premiums, **effective August 1, 2009**, based on the below listed scenarios and instructions for each designated zip code (county, city/town) **by July 24, 2009**. Provide the requested information in the excel format attached.

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	Rockville	20855
Prince George's	Glenn Dale	20769
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 August 1, 2009.*

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.****

<b>Scenario 1: Young Single Male</b>	Age 23. Rents an apartment. Do not apply companion policy discount. Drives a 2003 Honda CR-V EX UTL4x4 VIN SHSRD78803 If credit is used to determine premium, then calculate as if there was no credit history. Drives 15 miles each day total for work. Drives 15,000 miles annually. No accidents or violations in past 3 years. Liability \$20,000/\$40,000/\$15,000 Full PIP \$2,500 UM \$20,000/\$40,000/\$15,000 COMP \$250 deductible COLL \$500 deductible
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<p><b>Scenario 2: Young Single Female</b></p>	<p>Age 23. Rents an apartment. Do not apply companion policy discount.          Drives a 2003 Jeep Liberty Limited UTL4x4 4DR VIN 1J4DL58K03          If credit is used to determine premium, then calculate as if there was no credit history.          Drives 35 miles each way to/from work. Drives 15,000 miles annually.          Speeding ticket 19 months – 10 miles over the speed limit.          Liability \$20,000/\$40,000/\$15,000          Full PIP \$2,500          UM \$20,000/\$40,000/\$15,000          COMP \$250 deductible          COLL \$500 deductible</p>
<p><b>Scenario 3: Single Male</b></p>	<p>Age 30 Homeowner. Apply a companion homeowners policy discount.          Drives a 2006 Subaru Forester 2.5x Premium AWD VIN JF1SG65606          If credit is used to determine premium, then calculate as if the driver has no credit history.          Drives 50 miles each day total for work. Drives 25,000 miles annually.          No accidents or violations in past 3 years.          Liability \$100,000/\$300,000/\$50,000          Limited PIP \$2,500          UM \$100,000/\$300,000/\$50,000          COMP \$250 deductible          COLL \$500 deductible</p>
<p><b>Scenario 4: Single Female</b></p>	<p>Age 30 Homeowner. Apply a companion homeowners policy discount.          Drives a 2007 Toyota Prius HCHBK VIN JTDKB20U07          If credit is used to determine premium, then calculate as if the driver has the best credit history.          Drives 20 miles each way to/from work and 15,000 miles annually.          No accidents or violations in the past 3 years.          Liability \$100,000/\$300,000/\$50,000          Limited PIP \$2,500          UM \$100,000/\$300,000/\$50,000          COMP \$250 deductible          COLL \$500 deductible</p>
<p><b>Scenario 5: Single Male</b></p>	<p>Age 50. Homeowner. Apply a companion homeowners policy discount.          Drives a 2005 Ford F-250 4x4 4DR VIN 1FTDW21505          Drives 60 miles each day total for work – business use. Drives 25,000 miles annually.          Second vehicle – 1990 Camaro RS Convertible VIN 1G1FP33E0L          Pleasure use only – drives 3000 miles per year. Garage kept          If credit is used to determine premium, then calculate as if the driver has the best credit history.          No accidents or violations in past 3 years.          Liability \$100,000/\$300,000/\$50,000          Limited PIP \$2,500          UM \$100,000/\$300,000/\$50,000          COMP \$250 deductible          COLL \$500 deductible</p>

<p><b>Scenario 6:</b> <b>Senior Citizen</b> <b>Single Male</b></p>	<p>Age 65. Homeowner. Apply a companion homeowners policy discount. Drives a 2001 Buick Regal GSW SED 4DR VIN 2G4WF55101 Drives 5000 miles a year If credit is used to determine premium, then calculate as if the driver has the best credit history. Retired – Pleasure use only. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p>
<p><b>Scenario 7:</b> <b>Senior Citizen</b> <b>Single Female</b></p>	<p>Age 65. Does not own a home. Do not apply any companion policy discount. Drives a 2004 Honda Accord Coupe LX VIN 1HGCM71304 If credit is used to determine premium, then calculate as if the driver has the best credit history. Retired – Pleasure use only – drives 5000 miles annually. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p>
<p><b>Scenario 8:</b> <b>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><b>Married Male</b> Age 45 Drives a 2002 Jeep Grand Cherokee UTL4x2 4DR VIN 1J8GX48S02 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 30 miles each way to/from work. Drives 20,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p><b>Married Female</b> Age 45 Drives a 2005 Dodge Caravan SE 4x2 VIN 1D4FP25R05 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 15 miles each day total for work. Drives 15,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p><b>Young Single Male</b> Age 17 Does not have his own vehicle—he is an occasional driver of the 2005 Dodge. Has 1 year of driving experience. Took a driver training course. Has a B average in school. Speeding ticket 6 months ago – 10 miles over the speed limit.</p>

<p><b>Scenario 9: 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 35. Homeowner. Drives a 2004 Dodge Durango LTD UTL4x4 4DR VIN 1D8HB58D04 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 45 miles each day total for work. Drives 35,000 miles annually. Self-employed. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Married Female Age 32. Homeowner. Drives a 2005 Nissan Altima 4DR VIN 1N4AL11D05 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 10 miles each way to/from work. Drives 15,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Two children under age 12</p>
<p><b>Scenario 10: 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. Drives a 2004 Chevrolet S-10 PKP 4x4 4DR VIN 1GCHT13X04 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 10 miles each way to/from work. Drives 20,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Married Female Age 24. Homeowner. Drives a 2006 Toyota Sienna Wag 4x2 VIN 5TDZA23C06 If credit is used to determine premium, then calculate as if the driver has the best credit history. Does not work, but drives locally about 5,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>One child under age 2.</p>

<p><b>Scenario 11: 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.  Married Male Age 29. Rents a home.  Drives a 2000 Chevrolet Silverado 1500 PKP 4x2 2DR VIN 1GCCC14V0Y  If credit is used to determine premium, then calculate as if the driver has no credit history.  Drives 20 miles each way to/from work. Drives 15,000 miles annually.  No accidents or violations in past 3 years.  Liability \$20,000/\$40,000/\$15,000  Limited PIP \$2,500  UM \$20,000/\$40,000/\$15,000  COMP \$250 deductible  COLL \$500 deductible</p> <p>Married Female Age 29. Rents a home.  Drives a 2000 Ford Taurus SE WAG 4DR VIN 1FAFP58S0Y  If credit is used to determine premium, then calculate as if the driver has no credit history.  Works part time, but drives 5,000 miles annually.  No accidents or violations in past 3 years.  Liability \$20,000/\$40,000/\$15,000  Limited PIP \$2,500  UM \$20,000/\$40,000/\$15,000  COMP \$250 deductible  COLL \$500 deductible</p> <p>Two children under age 12</p>
<p><b>Scenario 12: 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 39. Homeowner.  Drives a 2008 Chevy Tahoe Hybrid UTL 4x4 4DR VIN 1GN0K13508  If credit is used to determine premium, then calculate as if the driver has the worst credit history.  Drives 30 miles each way to/from work. Drives 35,000 miles annually. Self-employed.  One at fault accident 15 months ago – paid claim in excess of \$10,000.  Liability \$100,000/\$300,000/\$50,000  Limited PIP \$2,500  UM \$100,000/\$300,000/\$50,000  COMP \$250 deductible  COLL \$500 deductible</p> <p>Married Female Age 39. Homeowner.  Drives a 2005 Toyota Camry VIN 4T1BE30K15  If credit is used to determine premium, then calculate as if the driver has the worst credit history.  Does not work, but drives locally about 5000 miles annually.  No accidents or violations in past 3 years.  Liability \$100,000/\$300,000/\$50,000  Limited PIP \$2,500  UM \$100,000/\$300,000/\$50,000  COMP \$250 deductible  COLL \$500 deductible</p> <p>Two children under age 14.</p>