
COMPLAINT RATIO STUDY (CRS-2008) STATISTICAL PLAN

INTRODUCTION

This is a statistical plan for the 2008 Complaint Ratio Study (CRS-2008). This document contains the reporting requirements, due dates and related information needed to complete your company's reporting obligations.

The statistical plan contains eight sections. These sections are outlined below:

A. Scope of Study	page	2
B. General Rules	page	3
C. Reporting Due Dates	page	4
D. Retrieving The Data Call Package From The Internet	page	5
E. Method of Reporting	page	6
F. CDI Contact Information	page	6
G. Instructions For Completing The Data Workbook	page	7
H. SAD Proprietary Policy Statement Data Workbook	page	10

A. SCOPE OF STUDY

- The data required by this data call is being collected pursuant to California Insurance Code Section 12921.1.
- The data collected in the CRS Data Workbook will be used to develop your company's complaint ratio pursuant to CIC 12921.1 (a)(5)(E).

California Insurance Code 12921.1 (a)(5)(E)

Ratio of complaints received to total policies in force, or premium dollars paid in a given line, or both. Private passenger automobile **insurance** ratios shall be calculated as the number of complaints received to total car years earned in the period studied.

Important Note: For a copy of CIC 12921.1 visit the State of California Legislative Information website at <http://www.leginfo.ca.gov>.

- Upon entering the website, click on "CALIFORNIA LAW".
- Select the box entitled "Insurance Code" from the list of codes (located in 2nd column).
- Scroll down to bottom of page and TYPE 12921.1 in the "Search By Keyword" field.
- Click "Search" button (located at the bottom of page).
- Select the appropriate link from the results page.

B. GENERAL RULES

INFORMATION PERIOD:

This data call is intended to collect your company's earned premium and earned exposure data (by line of business) as of **Calendar Year 2007**.

WHO MUST FILE:

- **ALL property & casualty companies with experience in homeowners multi-peril (Line 4.0) and/or private passenger automobile (Line 19.2 & 21.1) are required to submit data.** Companies writing new and/or renewal business in the lines mentioned above will be required to submit.
- Companies that have information to report under this data call must also complete the CRS-2008 Acknowledgement of Receipt Form. This form will confirm your company's participation and provide the California Department of Insurance with your company's contact information for the data call.
- Companies that **do not write new and/or renewal business** in homeowners multi-peril (Line 4.0) and/or private passenger automobile (Line 19.2 & 21.1), must also complete the "No Experience To Report" section in the CRS-2008 Acknowledgement of Receipt Form and return that form to the California Department of Insurance.

PENALTIES FOR NON-COMPLIANCE:

- **Companies that fail to submit the completed CRS-2008 Acknowledgement of Receipt Form and CRS-2008 Data Workbook (if applicable) by the due date requested, will be considered in non-compliance with California Insurance Code Section 700 (c) and will be referred to the department's Legal Division for further action.**

RE-SUBMISSIONS:

Submissions that do not pass the department's validating tests will be returned to the company for corrections. No more than **one (1)** re-submission is acceptable. The company will be allowed **5 working days** to resubmit its data to the California Department of Insurance.

VALIDATING PROCEDURE:

Companies should establish their own validating programs and procedures to detect errors.

All data will be tested for accuracy and reasonability. Rejected data will be returned to the company for correction and resubmission. ***If the company believes that the data is correct as submitted, it must provide an explanation in writing.***

C. REPORTING DUE DATES

- The *CRS-2008 Acknowledgement of Receipt Form* is due no later than **MARCH 3, 2008**.
- The *CRS-2008 Data Workbook* is due no later than **MARCH 31, 2008**.
- *Requests for extensions in submitting the CRS-2008 data call* must be received no later than **MARCH 13, 2008**.

All extension requests should be in writing and must be sent by e-mail to:

Dairyn Valencia at: valenciad@insurance.ca.gov

Should you have an extension request, and/or questions related to the Statistical Plan or programming of the Transmittal Forms, please address your inquiries or concerns to the contact person indicated below.

Dairyn Valencia

CALIFORNIA DEPARTMENT OF INSURANCE
Statistical Analysis Division
Telephone: (213) 346-6326
Facsimile: (213) 897-6571
E-mail: valenciad@insurance.ca.gov

Fe Espinoza

CALIFORNIA DEPARTMENT OF INSURANCE
Statistical Analysis Division
Telephone: (213) 346-6306
Facsimile: (213) 897-6571
E-mail: espinozaf@insurance.ca.gov

D. RETRIEVING THE CRS-2008 DATA CALL PACKAGE FROM THE INTERNET

To retrieve the CRS-2008 Data Call Package (Acknowledgement of Receipt Form, Statistical Plan, Data Workbook and the Affidavit Form), please follow the instructions below:

- Go to the Department of Insurance website: <http://www.insurance.ca.gov>
- Select **Insurers** page.
- From the **Insurers** page, select **Data and Reports** link on the left-hand column.
- Select **Statistical Plans** and then **Reporting Year 2008 Statistical Plans** link.
- A message will appear requesting a user name and a password. Enter the following:
 - User Name: **DATANSTATS** (case sensitive)
 - Password: **STAT2008** (case sensitive)
- Select **Complaint Ratio Study (CRS-2008)**.
- From the CRS-2008 site, you can retrieve:
 - ***CRS-2008 Acknowledgement of Receipt Form – DUE MARCH 3, 2008****. *This form must be returned via e-mail per the instructions included in the form.*
 - ***CRS-2008 Data Workbook*** (Excel Form: *CRS2008_Data Workbook.xls*) – ***DUE MARCH 31, 2008***. *This must be returned via e-mail per the instructions included in the workbook.*
 - ***CRS-2008 Statistical Plan*** – *Contains detailed instructions on how to complete the CRS-2008 Data Workbook.*
 - ***CRS-2008 Affidavit Form*** - *A notarized affidavit confirming the validity of the data workbook. **** NEW FOR 2008 **** This form may now be completed on-line and mailed to California Department of Insurance.*
- * **IMPORTANT**: Regardless of your reporting status, the **Acknowledgement of Receipt Form MUST BE RETURNED NO LATER THAN MARCH 3, 2008.**

E. METHOD OF REPORTING

- The CRS-2008 Data Workbook is available on the Internet (see Section D for retrieval instructions).
- The CRS-2008 Data Workbook must be submitted via e-mail attachment to the following e-mail address: submissions@insurance.ca.gov
- For your convenience, we have included a macro that will automatically send your completed data workbook to California Department of Insurance. Click on the “**Company Contact Worksheet**” and *scroll down to the bottom of the worksheet*. The instructions for sending your completed data workbook can be found in the section entitled: “**Complete the attached worksheets and e-mail this form to CDI**”.

NOTE: A printed hard copy and fax copy will not be accepted by the department. We will print a hard copy of your data upon receiving the electronic submission. If you are unable to process an Excel 97 file, please contact this office for further instructions (Section F).

AFFIDAVIT FORM – Mandated legislative filings must be submitted with an affidavit completed and signed under oath before a notary public. Submit this form via mail to the address listed in Section F.

F. CDI CONTACT INFORMATION

Should you have an *extension request*, and/or *questions related to the Statistical Plan or the CRS-2008 Workbook*, please address your inquiries or concerns to the contact person indicated below.

CALIFORNIA DEPARTMENT OF INSURANCE
Statistical Analysis Division
300 South Spring Street, 14th Floor
Los Angeles, CA 90013
Facsimile: (213) 897-6571

Dairyn Valencia
Telephone: (213) 346-6326
E-mail: valenciad@insurance.ca.gov

Fe Espinoza
Telephone: (213) 346-6306
E-mail: espinozaf@insurance.ca.gov

G. INSTRUCTIONS FOR COMPLETING THE DATA WORKBOOK

The purpose of this section is to provide you with the reporting instructions necessary for completing the CRS-2008 Data Workbook. The data workbook was developed using Microsoft Excel. Within the workbook, you will find two (2) worksheets.

A DESCRIPTION OF EACH WORKSHEET IN THE DATA WORKBOOK

- **Company Contact Worksheet** – The Company Contact Worksheet is intended to collect basic information on your company’s designated contact person. Complete all required information. Please remember that this is on a company by company report basis. **DO NOT SUBMIT AS A GROUP.**

- **CRS-2008 Data Worksheet**

Using your mouse, Click the tab entitled **CRS-2008 Data Worksheet** to complete:

Section – 1: Private Passenger Automobile:

The data requested is broken out in Rows “a” through “d” by Auto, Motorhome, Motorcycle and Physical Damage Only Policies.

For each year 2005, 2006 and 2007, provide the DIRECT EARNED PREMIUMS and DIRECT EARNED EXPOSURES.

Direct Earned Premium: For Auto, Motor Home, and Motorcycle - Report direct earned premiums for Liability Coverage only.

PHYSICAL DAMAGE ONLY POLICIES: For companies that write “Physical Damage-Only” policies - Report direct earned exposures and premiums for the Physical Damage portion.
Physical Damage Only Policies are defined as policies where liability coverage is not provided by your company.

Section – 2: Personal Property Multiple Peril:

The data requested is broken out in Rows “a” through “f” by Homeowners, Renters, Condominiums, Dwelling Fire, Mobile Homes and Earthquake Policies.

For each year 2005, 2006 and 2007, provide the DIRECT EARNED PREMIUM and DIRECT EARNED EXPOSURES.

EARTHQUAKE ONLY POLICIES: For companies that write “Earthquake-Only” policies - Report direct earned exposures and premiums for Earthquake.
Earthquake Only Policies are defined as policies where the HOMEOWNERS COVERAGE IS NOT PROVIDED BY YOUR COMPANY.

G. INSTRUCTIONS FOR COMPLETING THE DATA WORKBOOK (continued)

IMPORTANT: Provide earned exposures in EARNED MONTHS.

For example:

- A *single family home or renter or condo written for one year* is equal to **12 house months**.
- A dwelling fire with *three units written for one year* is equal to **36 house months**.
- ***One auto half year policy with three cars under the policy*** is equal to **18 car months**.

SYSTEMS REQUIREMENTS

In order to complete this filing:

1. You will first need to retrieve the data workbook from the CDI website, requiring:
 - **Internet Explorer Version 5** or
 - **Netscape Navigator**See the section below entitled, **Opening File From Department Web Site**, which outlines some of the varying messages and/or procedures you may encounter when using *Internet Explorer* as opposed to *Netscape Navigator*. It is possible to retrieve the Transmittal Form using either version.
2. Secondly, you will also need to complete this form in:
 - **Microsoft Excel 97 or higher** – The transmittal forms will only run on Microsoft Excel 97 or higher. If you are experiencing difficulty in opening the transmittal files, please contact Dairyn Valencia at 213-346-6326.

G. INSTRUCTIONS FOR COMPLETING THE DATA WORKBOOK (continued)

OPENING FILE FROM DEPARTMENT WEB SITE

Upon entering the CRS-2008 web site (see **Section D** for instructions on accessing the site), click on the Data Workbook link to bring up the Excel workbook file (entitled: *CRS2008_Data Workbook.xls*.)

You may see different messages appear when using *Internet Explorer* or *Netscape Navigator* to access the Transmittal Forms. **Please refer to the appropriate sections below to SAVE the transmittal data to your local drive or a diskette before starting your data entry.**

1. If You Are Using Internet Explorer Version 5 –

- A message will be displayed...*Microsoft Excel...The Workbook you are opening contains Macros...*
- Select **Yes**. *Enables the macros that are needed to run the workbook. Calculations have been programmed and are automatic once data are provided.*

To *save* the file to a diskette, after retrieving file from the department's web site, is indicated in Section D.

- At the **TOP LEFT-HAND** corner of the CRS-2008 Excel worksheet, **CLICK** on the button labeled "TRANSFER TO YOUR LOCAL DRIVE".
- Select the *path* where you wish to save file. If you are planning to save this file to a DISKETTE, choose the "a:*" drive, otherwise, choose "c:*" for your hard-drive.
- Under **FILE NAME** type *CRS-2008.xls*
- Select **SAVE**.
- Go to STEP 3 below and begin entering data.

2. If You Are Using Netscape Navigator –

- A message will be displayed...
- Select **SAVE TO DISK** and choose the path where you would like to save your file.
- Under **FILE NAME** type *CRS-2008.xls*.
- Select **SAVE**.
- **EXIT** Internet
- Proceed to STEP 3 below.

3. AFTER YOU HAVE DOWNLOADED FILE - Retrieve file by using Microsoft Excel (97 or higher versions) and proceed with data entry

- **OPEN** MS Excel (version 1997 or higher).
- From Excel, **RETRIEVE** and **OPEN** the file (CRS-2008.xls) from where you have saved it. When opening the file, a dialog box will appear on the screen asking if you wish to *enable macros*.
- **Select Enable Macros.**
- Complete the form using Microsoft Excel (Office 97 version or higher).
- Submit as an Excel attachment to the e-mail address listed in Section E, Method of Reporting.

G. INSTRUCTIONS FOR COMPLETING THE DATA WORKBOOK (continued)

ENTERING DATA: As stated in the beginning of Section G, the Excel workbook has a number of worksheets. The workbook should automatically open to the Company Contact Worksheet. If not, simply click on the worksheet entitled, "COMPANY CONTACT WORKSHEET". **IMPORTANT: Be sure that your company's contact information is filled out completely.**

Continue entering the appropriate data, as requested by each worksheet. To move from worksheet to worksheet, click the worksheet tabs at the bottom of your screen.

VALIDATE and confirm your entries. Be sure to check the earned premiums and earned exposures entries. Also, be sure to check the earned premium totals to reconcile with the State Page Exhibit of the Annual Statement for California.

SAVE: Save the entire workbook on diskette or on your hard drive. If unable to submit data to this department via the desired e-mail method, contact the CDI Contact Person listed in Section F of this statistical plan.

SUBMISSION OF DATA: Submit your completed data workbook to the California Department of Insurance as explained under Method of Reporting in Section E of this statistical plan. A completed CRS-2008 filing consists of a completed data workbook and a notarized affidavit.

H. SAD PROPRIETARY POLICY STATEMENT

As a general rule all data submitted to the California Department of Insurance (CDI) Statistical Analysis Division is deemed to be proprietary in nature and treated as confidential. Data will only be released in the aggregate so no individual company experience is revealed, unless;

- a. Mandated by California Insurance Code or California Code of Regulations.
- b. Requested by other CDI Units for internal use, but continue to maintain confidentiality.
- c. Ordered by the Insurance Commissioner or Legislative Insurance Committee in the public interest, and does not conflict with proprietary protection under current law.

IMPORTANT: As discussed in Section E of this Statistical Plan, a completed and notarized AFFIDAVIT Form must be submitted in conjunction with your electronic submission of the data workbook, and must be mailed to the department (see CDI address in Section F).