

June 25, 2021

- To: Authorized Insurance Companies that wrote Private Passenger Automobile insurance between 2016 and 2020 within Washington state.
- Re: Special data call relating to claims activity and premium refunds, credit, or reductions

Pursuant to <u>RCW 48.02.060</u> and <u>WAC 284-30-650</u>, I, Insurance Commissioner Mike Kreidler, hereby instruct each authorized property and casualty insurer to provide claim information regarding the **private passenger automobile insurance** it has written in Washington state between 2016 and 2020, and details on the types of refunds, credit, or reductions it may have provided to its insureds in 2020 relating to the COVID-19 pandemic.

Please note, this special data call is unique and different from any previous data requests you may have received from my office. Information provided in this data call shall be public and non-confidential.

For *each company*, please submit the following state-wide information. NO group responses are allowed.

- 1. At the link provided below, please log in and complete the Qualtrics survey which includes:
 - a. A Cover Page
 - b. A questionnaire relating to COVID-19 premium refund, credits, and reductions, and if necessary, the explanatory memorandum
 - c. A worksheet listing the COVID-19 premium refund, credits, and reduction

Link to Survey: <u>https://washingtoninsurance.sjc1.qualtrics.com/jfe/form/SV_cu6aMPGIUTZIpkW</u>. Instructions for the linked survey are attached.

- 2. Within the attached worksheet, provide quarterly underwriting expense amounts (calendar year quarters). Also within the attached worksheet provide the information listed below for Bodily Injury Liability, Personal Injury Protection, Property Damage Liability, Comprehensive, and Collision coverages:
 - a. Earned Vehicle Exposures
 - a. Loss Adjustment Expense
 - b. Direct Earned Premium BEFORE Application of any Premium Credit/ Refund/Dividend
 - c. The Amount of any COVID-19 Related Premium Credit/ Refund/Dividend

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Additionally provide state-wide aggregate calendar quarterly accident development triangles for Bodily Injury Liability, Personal Injury Protection, Property Damage Liability, Comprehensive, and Collision coverages:

- a. Paid Losses
- b. Incurred Losses
- c. Reported Claim Counts (including Claims Closed without Payment)
- d. Closed Claim Counts (with Payment)
- e. Closed Claim Counts (without Payment)
- f. Open Claim Counts

Attached is an Excel worksheet template for the purpose of completing item #2. One worksheet should be completed and submitted for *each* company. I will not accept data submitted in a different format.

I expect this mandatory survey be completed, and the requested data will be sent electronically to my office, no later than 5:00 p.m. on July 30, 2021. The worksheet is to be submitted electronically to <u>datacall@oic.wa.gov</u>. If you have any questions, please contact my staff, David Forte, at <u>DavidF@oic.wa.gov</u>.

Sincerely,

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Mike Kreidler Insurance Commissioner

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