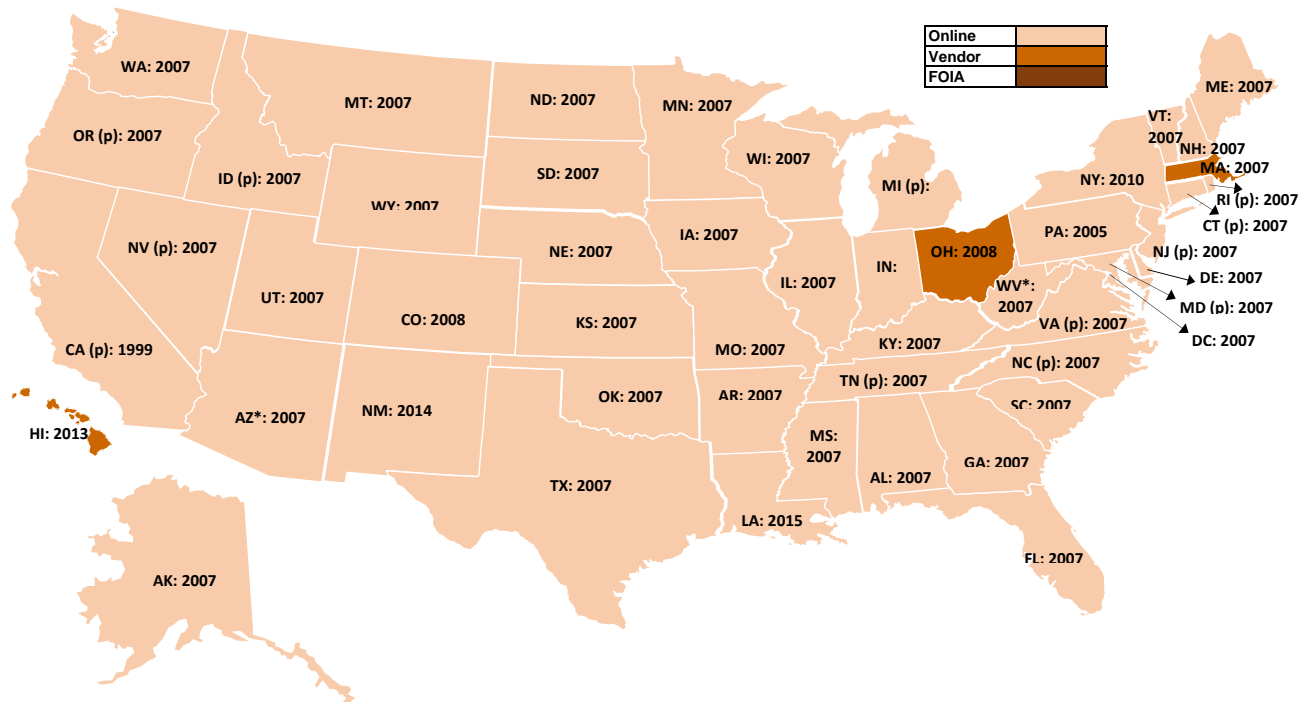


This information is specific to **P&C Filings on the S&P Global Market Intelligence Platform**, opposed to RateFilings.com; the link to the RateFilings.com version can be found at the end of this document. It is applicable to the data available through all webpages (including rate filings archive) and S&P Global Market Intelligence Office.

The below map shows the year from which data is comprehensively available for each state (2007 for most) along with our collection source, which can be identified using the legend on the top right corner of the map. Please reach out to your Account Manager if you need historical documents.



Pending documents (p) are comprehensively available for CA, CT, ID, MD, MI, NV, NJ, NC, OR, RI, TN and VA; Pending documents are available for FL but we are not currently collecting them.

Collection Frequency for Vendor States

Monthly IN (paper filings only), OH (available on effective date)
 Once a Month MA
 Weekly HI

State Additional Details

AZ Unapproved filings prior to 2016 are not comprehensively available.
 IN Paper Filings are collected through a vendor on a monthly basis.
 LA 2013-2014 Selected Groups for Selected TOIs (see below); limited filings available for 2010-2012.
 NM 2014 - current (2011 – 2013 only Homeowners, Personal Auto, and Workers Comp for all companies)
 TX All data and documents are available from April 2016. Prior to April 2016, data is available comprehensively back up to 2007. Documents are available for the below listed companies for Homeowners, Personal Auto, and Workers Comp (and linked to the data), and as requested (see below).

2013- 2014 Louisiana: Select Groups and Types of Insurance are comprehensively available, other Groups and Types of Insurance are available, but not comprehensively.

Homeowners

State Farm Mutl Automobile Ins (Group)
Allstate Corp. (Group)
Liberty Mutual (Group)
LA Farm Bureau Mutual Ins Co.
ARX Holding Corp. (Group)

Personal Auto

State Farm Mutl Automobile Ins (Group)
Progressive Corp. (Group)
Allstate Corp. (Group)
Berkshire Hathaway Inc. (Group)
Sthrn Farm Bureau Cas Ins Grp (Group)

Workers' Comp

Louisiana Workers' Comp Corp.
LUBA Casualty Insurance Co.
American Financial Group Inc. (Group)
American International Group (Group)
Zurich Insurance Group (Group)
Travelers Companies Inc. (Group)
AMERISAFE Inc. (Group)

Texas data (prior to April 2016): 2007- April 2016, we received a data feed containing the 80+ data items we normally extract from documents for ALL companies, ALL P&C Types of Insurance (TOIs).

Texas documents (prior to April 2016): 2011- current documents for Personal Auto, Homeowners, & Workers' Comp for the below listed Groups, bolded groups are not comprehensively available prior to September 2015.

Homeowners

Ace Group
AIG Group
Allianz-Fireman's Fund Group
Allstate Insurance Group
Chubb Inc Group
Colonial County Mutual
Wright Titus Agency (Consolidated Lloyds Insurance Group)
Farmers Insurance Group
Liberty Mutual Group
Nationwide Group
Progressive Corp. Group
PURE Group
State Farm Group
Texas Farm Bureau Group
Travelers Group
USAA Insurance Group

Personal Auto

ACCC Insurance Company
ACE Group
AIG Group
Allianz-Fireman's Fund Group
Allstate Insurance Group
American Family Ins Group
Berkshire Hathaway Inc Group
Colonial County Mutual
Farmers Ins Group of Cos Group
Home State Ins Group
Liberty Mutual Group
Nationwide Group
Old American (American Overseas Group)
Progressive Corp. Group
PURE Group
State Farm Group
Texas Farm Bureau Group
Travelers Group
USAA Insurance Group
Wright Titus Agency (Consolidated Lloyds Insurance Group)

Workers' Comp

AIG Group
Liberty Mutual Group
Texas Mutual Insurance Co
Travelers Group
Zurich Group

Coverage and Collection

Filing documents sourced from states that make the most recent filings available through an online portal are published within 7 days from their public availability. Filings sourced through vendor or FOIA collection are published within 30 days from their public availability. Please refer to the detailed information above regarding coverage and collection method by state.

In addition, S&P Global Market Intelligence culls essential data points from the documents for display in our products from the Filing at a Glance, General Information, Filing Contact Information, Filing Company Information, Rate and Disposition sections of a document. The data is made available 2 days from the time we release the related document.

Collection Methodology Notes:

S&P Global Market Intelligence seeks to publish the most recent version of a given document; however, it is not always possible to identify updates to documents previously approved by the Department of Insurance.

Data is presented as it is reported by the insurer or other party submitting the filing. Various audits are performed (limited to the ones mentioned below) to root out reporting issues and, wherever possible, the data is adjusted accordingly after initial publication. S&P Global Market Intelligence prioritizes the largest groups within the Private Passenger Auto and Homeowners insurance lines for deep dive audits. Such audits might take 2 weeks from original publication of the data.

Some of the more prevalent situations where we adjust the as reported data are outlined below:

- When both *New Business* and/or *Renewal Business Effective Dates* for approved filing are not available in 'Filing at a Glance', we will use *Requested New Business* and *Requested Renewal Business* respectively.

If not available, then we will utilize the *New Business* and *Renewal Business Effective* dates found from researching attachments/ other schedules. Otherwise, we will populate *New Business* and *Renewal Business Effective* dates using the *Disposition* Date.

- When both *New Business* and/or *Renewal Business Effective Dates* for Withdrawn or Disapproved filing are reported in 'Filing at a glance', we will show 'N/A' for both *New Business* and *Renewal Business Effective Dates*.

- When the reported *Overall % Rate Impact*, *Written Premium Change* and *Written Premium* are not correct as per a standard calculation ($(\text{Overall \% Rate Impact} * \text{Written Premium}) / 100 = \text{Written Premium Change}$), educated adjustment to the reported figures is made.

Other similar situations: when the *Rate Change Type* is not consistent with the *Overall % Rate Impact*; when the *Written Premium Change*, *Overall % Rate Impact* and *Written Premium* on the 'Rate' table are inconsistent with those on the 'Disposition' table or when the *Number of Policyholders* are greater than the *Written Premium*.

- Rate/ Rule Georgia filings for Private Passenger Auto are generated and made available for public review with *Filing Status* 'Approved' and *Filing Type* 'Rate/Rule PPA- Prior Approval', indicating the rates can be used but still require final approval from the Department of Insurance (DOI). Once a final decision is made on the filing, the DOI releases it with *Filing Type* 'Rate/Rule PPA- File and Use' and the *Filing Status* is updated accordingly (Approved/ Disapproved, etc.). We will show such 'Prior Approval' Private Passenger Auto filings with *Filing Status* as 'Pending' and *Disposition* information as 'N/A' to indicate that the rates listed in the disposition may change in the future.
- When *Approved Effective Dates* or *Overall % Rate Impact* are reported incorrectly in 'Filing at a glance' or 'Disposition Section' of Private Passenger Auto and Homeowners Rate/Rule filings of largest groups having greater than zero percent rate impact.

RateFilings.com had different coverage and collection procedures from S&P Global Market Intelligence; please refer all the state status documents (links available on the last page of this document) for detailed information.

Following are the possible areas where data might be different between the two platforms

- S&P Global Market Intelligence uses 'Other' as a category in Filing Type, Type of Insurance, Sub Type of Insurance and Disposition Status where the RateFilings.com product does not. An example of this is a Filing Status = 'Other' on S&P Global Market Intelligence could be 'Filed/Approved' on RateFilings.com. S&P Global Market Intelligence generally uses 'Other' category when reported value cannot be easily categorized to 'standard' values due to automatic extraction and no human intervention.
- Historical filings collected by RateFilings.com were collected in the same year they were made available, while S&P Global Market Intelligence began collection of these documents in 2013. In some cases the format of the document is different which causes the number of pages to render differently. In other cases the Departments of Insurance have changed the availability of certain pages and/or attachments, and less/more information is available.
- S&P Global Market Intelligence does not publish approved rate information for Florida filings while RateFilings.com collects approved rate information for Private Passenger Auto and Homeowners Rate/ Rule filings of the largest groups having non-zero rate impact.
- Bureau filings, such as ISO, are not published on RateFilings.com while S&P Global Market Intelligence publishes all such filings. The list of entities whose filings are not published on RateFilings.com can be found at the end of this document.

The data from most filings is extracted electronically, meaning that a person is not looking at every PDF. On the RateFilings.com platform the processes in place changed over the years; initially all data items were entered by hand, and more recently an automatic extractor was used for documents from most states. When data was entered by hand, consistent sources within the document were not used to gather the information, meaning the data did not always come from the 'Filing at a Glance' section and other SERFF pages.

List of Entities whose filings are not published on RateFilings.com

American Association of Insurance Services
Automobile Insurers Bureau of Massachusetts
Automobile Insurance Plans Services Office
Compensation Advisory Organization of Michigan
Commonwealth Automobile Reinsurers
Delaware Compensation Rating Bureau
Hawaii Insurance Bureau
Indiana Compensation Rating Bureau
Insurance Council of Texas
Insurance Services Office Inc.
Idaho Surveying and Rating Bureau
Independent Statistical Service Inc.
Mutual Service Office
Mississippi State Rating Bureau
Minnesota Workers Compensation Insurers Association, Inc.
National Council for Compensation Insurance Inc.
National Crop Insurance Services

North Carolina Insurance Underwriting Association
North Carolina Rate Bureau
National Independent Statistical Service
New Jersey Compensation Rating & Inspection Bureau
New Jersey Insurance Underwriting Association
New York Compensation Insurance Rating Board
Pennsylvania Compensation Rating Bureau
Property Insurance Association of Louisiana
Vehicle Tracking System
The Surety & Fidelity Association of America
Underwriters Rating Board
Wisconsin Compensation Rating Bureau
Workers Compensation Rating & Inspection Bureau of Massachusetts
Washington Surveying & Rating Bureau

More about State Status Documents

[S&P Global Market Intelligence P&C State Status](#)

This document provides coverage details for all P&C filings available on the S&P Global Market Intelligence platform.

[RateFilings.com P&C State Status](#)

This document provides coverage details for all P&C filings available on RateFilings.com.

[RateFilings.com Life & Health State Status](#)

This document provides coverage details for all L&H filings available on RateFilings.com.

For questions regarding this document please contact your Account Manager or Support at 1.888.275.2822.