

OPERATIONS MANAGER

## TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION

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July 1, 1995

TAIPA Bulletin No. 26

To All Member Companies:

#### Take-Out Plans

The Plan of Operation of the Texas Automobile Insurance Plan Association (TAIPA) has been amended by the adoption of a new Section 17. This section provides for a mandatory and a voluntary Take-Out Plan. The mandatory plan requires an insurer, under certain circumstances, to make an offer to write the business on a voluntary basis at the end of the assignment period. The offer is to be made to eligible risks only, as defined in the new Section 17. The voluntary plan gives a quota credit for an insurer which writes the risk on a voluntary basis before the end of the three year assignment period.

These take-outs are to be written by the assigned insurer or another rate-regulated insurer within the company group. A take-out by a county mutual does not comply with the plan.

The new section becomes effective on December 1, 1995 and applies to policies expiring on and after that date.

The prescribed form which companies must use to make the mandatory offer is attached. Commissioner Bomer has requested that the Governing Committee of TAIPA formulate a Spanish language version of this form. The Governing Committee has not yet had an opportunity to formulate the means by which this request can be carried out, but insurers can expect to have further word from TAIPA on this subject prior to December 1.

Insurers are required to submit two separate reports on their voluntary and mandatory take-out activities. The report for mandatory take-out offers is to be completed and filed with the Texas Department of Insurance only. Voluntary take-out activity will be reported to the Texas Department of Insurance and to AIPSO which is TAIPA's system vendor. This second report is required in order to claim voluntary take-out credits. Copies of both reporting forms are attached.

The text of the entire Section 17, Take-Out Plans, is included. Insurers are encouraged to review this new section thoroughly and become familiar with its provisions.

There are two provisions that need particularly to be noted. The first is on the credits. Any company that writes a TAIPA assigned insured on a voluntary basis gets take-out credit. This may not necessarily be the insurer that made the offer. Please note that the assigned insurer does not get take-out credit if it writes its own TAIPA insured on a voluntary basis within six months of the end of the three year assignment period. The second important aspect to note is the mandatory plan and its comparison of premium. In all cases the premium for the voluntary policy must be less than the premium resulting from the use of TAIPA rates. The comparison is based on rates in effect both for TAIPA risks and the offering insurer at the time of the take-out offer. The premium is to calculated based on rates that will apply if the offer is accepted.

The Governing Committee, working with the Commissioner and the staff of the Texas Department of Insurance, has formulated these plans with a view of reducing the number of risks written through TAIPA.

Very truly yours,

Margaret Alsobrook Operations Manager

Margaret Alsobrook

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#### Section 17. TAKE-OUT PLANS

This section is applicable to private passenger and miscellaneous personal vehicles.

- A. 1. An insured is eligible for mandatory takeout if during the three successive years prior to the end of the three year assignment period the named insured and all other persons who usually operate the vehicle:
  - a. have been licensed to operate an automobile for at least three consecutive years, and
  - b. have not been involved in an accident or convicted of a traffic violation for which premium surcharges are imposed in accordance with Rule 42 of the Texas Automobile Rules and Rating Manual.
  - 2. The assigned insurer or any authorized insurer within the group under the same ownership and management as the assigned insurer shall offer to write the coverage previously afforded by the assigned policy for a period of one year. The coverages and limits of liability to be offered for such insureds shall not be less than those afforded by the assigned policy. The rates offered shall be below those in effect for the Association at the time the new policy becomes effective. The offer to write may include any other coverages offered by the assigned insurer on a voluntary basis.

The offer to insure may require the payment of a membership fee, as long as the membership fee is a uniform requirement of the insurer as a condition of providing insurance, is applied uniformly throughout the state and the total of the premium and membership fee is below the premium which would be charged for the equivalent coverages at rates in effect for the Association at the time the new policy becomes effective. The offer to insure may not require any other membership qualifications.

3. On a prescribed form, the assigned insurer shall provide the insured with a notice of intent to offer coverage at expiration of the assigned policy. A copy of the notice shall be simultaneously provided to the producer of record. The offer to write must be mailed to the insured at least 60 days prior to the expiration of the assigned policy.

The prescribed form will be adopted and amended by the Governing Committee. The prescribed form and any changes are to be filed with the Commissioner prior to use. The Commissioner may disapprove the use of the form if it contains a prohibited mandatory take-out eligibility standard.

- 4. If the insured does not accept the offer, the assigned insurer has no further obligation to the insured or to the producer of record. If the offer is accepted, the insurer is required to issue a voluntary policy for coverage for a period of one year. The insurer may, at its option, offer to service the voluntary policy through the producer of record.
- B. 1. An insured is eligible for voluntary take-out if the insured has been insured through the Association for at least one year immediately preceding the issuance of the voluntary policy.
  - 2. The coverage and limits of liability to be offered for such voluntary policies shall not be less than those afforded by the assigned policy. The rates offered shall be below those in effect for the Association at the time the new policy becomes effective. The offer to write may include any other coverages offered by the insurer on a voluntary basis.

The offer to insure may require the payment of a membership fee, as long as the membership fee is a uniform requirement of the insurer as a condition of providing insurance, is applied uniformly throughout the state and the total of the premium and membership fee is below the premium which would be charged for the equivalent coverages at rates in effect for the Association at the time the new policy becomes effective. The offer to insure may not require any other membership qualification.

- The assigned or other insurer shall provide the insured with notice of intent to offer coverage. A copy of the notice shall be simultaneously provided to the producer of record.
- 4. If the insured does not accept the offer, the offering insurer has no further obligation to the insured or the producer of record, unless

the offering insurer is also the assigned insurer. If the offer is accepted, the offering insurer is required to issue a policy for a period of one year. The offering insurer may, at its option, offer to service the voluntary policy through the producer of record. If the offering insurer issues a replacement voluntary policy, the assigned insurer has no further obligation to the insured or the producer of record, unless the assigned insurer is also the offering insurer.

- C. The amount of credit provided for policies written under the terms of Sections A and B
  - a. none for a policy written in accordance with subsection A:
  - b. 2.0 credits for each average eligible vehicle on policies in-force written in accordance with subsection B. However, no credit shall be given to the assigned insurer which voluntarily writes its own assigned risk within six months of eligibility for mandatory take-out.

Credits are applied to the insurer's assignment quota by subtracting the insurer's total credits from the average eligible vehicles for the most recent four quarters in accordance with Section 16. The take-out credits allowed under this Section are cumulative with other credits provided under Section 16. The take-out credits shall be applied for four quarters.

An insurer may earn excess take-out credits and may sell take-out credits to any other insurer in accordance with Section 16.

2. The insurer must provide the proper notification to the producer of record as specified in A.3. and B.3. The voluntary policy must remain in effect for at least 60 days. The take-out policy must be written at rates below the rates in effect for the Association at the time the take-out policy becomes effective.

To claim for voluntary take out the insurer must submit an approved reporting form to the Texas Department of Insurance and the Association or its designee quarterly for all polices qualifying during the calendar quarter. The report is due 30 days following the end of the quarter. An insurer is required to

submit supporting data upon request to the Texas Department of Insurance or the Association.

- D. This section does not render the insured ineligible for coverage though the Association. The insured has the option to continue the policy with the assigned insurer, unless the three year assignment period has expired. In that case, the insured may re-apply for assignment.
- E. If the Governing Committee finds that any insurer without good cause is not complying with the provisions of this Section, it shall notify the Commissioner of Insurance.

## Prescribed Language for Mandatory Take-Out Notification

Insured Name and Address

Policy Number Policy Expiration Date

## IMPORTANT NOTICE: PLEASE READ

Your policy written through the Texas Automobile Insurance Plan Association expires on the above date. In the past three years no usual operator of the vehicle has been involved in an accident or traffic violation conviction for which a premium surcharge was imposed. Therefore, we are offering to insure you as a regular policyholder. This offer is contingent on no accident or traffic violation conviction incidents occurring before the above policy expiration date.

The cost of your current policy and the cost of our proposed policy for the same coverage are shown below. Both amounts are based on the current policy information and are subject to adjustment based on any changes to your address, vehicle, drivers of the vehicle, use of the vehicle, or other rating factors.

Current Texas	Automobile Insurance Plan Ass	ociation 12 month premium \$
Proposed	(Name of Company)	12 month premium \$
(our company ma	ay issue two six-month policies)	• • • • • • • • • • • • • • • • • • • •

Please check with your current agent to see if other arrangements have been made for your automobile insurance coverage. You have the options of (1) accepting the coverage offer, (2) reapplying to the Texas Automobile Insurance Plan Association, or (3) obtaining coverage with another insurance company. Please follow the steps below to exercise your option:

- If you choose to accept our coverage offer please contact a (Name of company) agent and have this letter with you. If you are unable to locate an agent of our company in the phone book, you may call us at (show a toll-free or toll number). Our agent will explain any possible additional coverage options at the time of application.
  - [Direct writer option: If you choose to accept our coverage offer, please contact us by calling (show toll-free or toll number) and have this letter with you. Our representative will explain any possible additional coverage options at the time of application.]
- 2. If you choose to reapply to the Texas Automobile Insurance Plan Association please contact your current agent.
- 3. If you choose to request coverage from another company, this letter may assist you in your attempt.

Your present policy will not be continued after the expiration date shown above. This offer expires and coverage stops at that date. Please exercise one of the options above and do not allow your coverage to lapse.

cc: Producer of Record

## Texas Automobile Insurance Plan Association

## Reporting Requirements for Mandatory Take-Out Program Activity

Each member of TAIPA shall quarterly submit a report of mandatory take-out activity to the Texas Department of Insurance. The report shall include the following elements, reported for each of five months — the three months in the reporting quarter plus the two months following the end of the reporting quarter.

- 1. Number of Policies Reaching Three Years with Assigned Insurer
- 2. Vehicles on Policies Reaching Three Years with Assigned Insurer
- 3. Mandatory Take-Out Offers
- 4. Vehicles on Mandatory Take-Out Offers
- 5. Offers Accepted
- 6. Vehicles on Offers Accepted
- 7. Written Premium on Policies Issued for Accepted Offers
- 8. Does the TAIPA member allow its agents or representatives to offer excess liability limits or physical damage coverages with the voluntary policy? Report 1 = Yes or 0 (zero) = No for each item a f.
  - a. Excess Limits same as other voluntary policies
  - b. Excess Limits different from other voluntary policies
  - c. Collision same as other voluntary policies
  - d. Collision different from other voluntary policies
  - e. Comprehensive same as other voluntary policies
  - f. Comprehensive different from other voluntary policies

#### Instructions

1. All data elements will be reported in the month of the <u>effective date</u> of the voluntary policy.

#### Example

The expiration of the third year of a policy obtained through TAIPA is December 31, 1995. If the consumer were eligible for the mandatory take-out offer, the TAIPA member would send the offer to the insured and producer of record on November 2, 1995. If the consumer accepted the offer, the voluntary policy would become effective January 1, 1996. In the fourth quarter 1995 report, the TAIPA member would report this activity in Lines 1 through 4 in the fourth column entitled "1st Month Following Reporting Quarter" and write "Jan 96" in the top of that column. In the first quarter 1996 report, the TAIPA member would report this activity on all lines in the first column entitled "1st Month in Reporting Quarter" and write "Jan 96" in the top of that column. Lines 8a through 8f should be reported for all five months in each reporting quarter.

- 2. Report actual numbers for items 1 -7. For item 8, report if yes and 0 (zero) if no.
- 3 Submit the Mandatory Take-Out Reporting Form and the Certification Form together, no later than 30 days after the end of the reporting quarter. Report first quarter by April 30, second quarter by July 30, third quarter by October 30 and fourth quarter by January 30. Submit reports to the Texas Department of Insurance:

Mandatory Take-Out Credit Reporting Texas Department of Insurance Mail Code 105-5G P.O. Box 149104 Austin, TX 78714-9104 (512) 475-1878 phone (512) 463-6122 facsimile

4. Each report shall be submitted on either a copy of the attached paper form or on diskette in a spreadsheet format (Lotus .WK1). If the paper form is submitted, the month and year must be entered at the top of the column, as shown in the attached examples for 4th Quarter 1995 and 1st Quarter 1996 reporting. For electronic reporting, use the following format:

Column (or Field) 1: TAIPA Member Number

Column (or Field) 2: NAIC Group Number (or if not a member of a group, Company)
Column (or Field) 3: Reporting Quarter in YYQ format -- Report second quarter 1996

as 962

Column (or Field) 4: Month in YYMM format -- Report December 1995 as 9512, report February 1996 as 9602.

Column (or Field) 5: Data Element Code -- Report as alphanumeric (i.e., text)

Column (or Field 6: Amount or Entry Code -- Report all entries as numeric, including 0

(zero)

5. The Certification of Mandatory Take-Out Reporting Form must be submitted with the Mandatory Voluntary Take-Out Reporting Form and must be signed by a representative of the company authorized to certify the accuracy of the report.

#### Data Retention

Reporting insurers must retain records for the Texas Department of Insurance to verify that offers were sent all eligible consumers and producers of record and any other records necessary for the Department to verify the accuracy of reported data for a period of 12 month following the effective date of the voluntary policies. Records of offers made, whether accepted or not, must be maintained for 14 months following the date of the offer. The Department will periodically request summaries of take-out activities by ZIP Code and will provide reporting insurers with four weeks notice prior to the required submission date.

# Texas Automobile Insurance Plan Association Certification of Mandatory Take-Out Report

Date Submitted:	
TAIPA Member Number:NAIC Group or Company Nu	ımber:
Insurance Plan Association M being in a true and accurate defurnish detailed data, other inf	the information reported on the Texas Automobile and atory Take-Out Form has been reviewed and certified as escription of the those activities. Upon request, we will formation or submit to a physical audit of our records in exas Department of Insurance.
(Authorized Signature)	
(Print Name and Title)	
(Company Name)	
(Company Address)	
Questions regarding our report	should be directed to:
(Print Name and Title)	
(Phone Number)	

## Texas Automobile Insurance Plan Association Mandatory Take-Out Reporting

mber Name:	1st Month in Reporting Quarter:	2nd Month in Reporting Quarter:	3rd Month in Reporting Quarter:	Ist Month Following Reporting Quarter:	2nd Month Following Reporting Quarter:
Enter the Month and Year for Each Column> mber of Policies Reaching Three ars with Assigned Insurer nicles on Policies Reaching Three ars with Assigned Insurer nicles on Policies Reaching Three ars with Assigned Insurer ndatory Take-Out Offers	in Reporting	in Reporting	in Reporting	Reporting	Reporting
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cess Limits different from other voluntary policies					
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## Texas Automobile Insurance Plan Association Mandatory Take-Out Reporting

TAIP	A Member Name: A Member Number: Group or Company Number:	1st Month in Reporting	2nd Month in Reporting	3rd Month in Reporting	1st Month Following Reporting	2nd Month Following Reporting
	Enter the Month and Year for Each Column>	Quarter: Oct 95	Quarter: Nov 95	Quarter: Dec 95	Quarter:	Quarter: Feb 96
1	Number of Policies Reaching Three			T	7.0. 10	160 16
<u> </u>	Years with Assigned Insurer			I		
2	Vehicles on Policies Reaching Three					
-	Years with Assigned Insurer			l		
3	Mandatory Take-Out Offers					
<u></u>				1		
4	Vehicles on Mandatory Take-Out Offers					
					,	
5	Offers Accepted					
6	Vehicles on Offers Accepted					
7	Written Premium on Policies Issued for					
	Accepted Offers		Į.			
8	Does the TAIPA member allow its agents or representati	ves to offer exces	s liability limits	or physical dan	1200	
	coverages with the voluntary policy?		a monity mines	or physical dan	iage	
a	Excess Limits same as other voluntary policies					
b	Excess Limits different from other voluntary policies					
С	Collision same as other voluntary policies					
d	Collision different from other voluntary policies					
е	Comprehensive same as other voluntary policies					
ſ	Comprehensive different from other voluntary policies					
	poroto:					

Name and Phone Number of Contact Person for this Report:

## Texas Automobile Insurance Plan Association **Mandatory Take-Out Reporting**



Member Name:  Member Number:  Toup or Company Number:  Enter the Month and Year for Each Column>  Number of Policies Reaching Three	1st Month in Reporting Quarter: Jan 96	2nd Month in Reporting Quarter:	3rd Month in Reporting Quarter:	1st Month Following Reporting	2nd Month Following Reporting
	Jan 96		Ouarier.	Quarter:	Quarter:
Number of Policies Reaching Three		Feb 96	Mar 96	Apr 96	May 96
Years with Assigned Insurer					
Years with Assigned Insurer					
Mandatory Take-Out Offers					
Vehicles on Mandatory Take-Out Offers		***************************************			
Offers Accepted					
Vehicles on Offers Accepted					
Written Premium on Policies Issued for					
Accepted Offers					
Does the TAIPA member allow its agents or representati	ives to offer exce	ss liability limit	s or physical da	11age	
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				1	
Excess Limits different from other voluntary policies					
Collision same as other voluntary policies					
Collision different from other voluntary policies					
Comprehensive same as other voluntary policies					
Comprehensive different from other voluntary policies					
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Name and Phone Number of Contact Person for this Report: \_\_

## Texas Automobile Insurance Plan Association

## Reporting Requirements for Voluntary Take-Out Program Activity

Each member of TAIPA seeking credits for voluntary take-out policies written shall quarterly submit a report of such activity to AIPSO and the Texas Department of Insurance. The report shall include the following elements, reported for each of five months -- the three months in the reporting quarter plus the two months following the end of the reporting quarter.

- I. Voluntary Take-Out Offers
- 2. Vehicles on Voluntary Take-Out Offers
- 3. Offers Accepted
- 4. Vehicles on Offers Accepted
- 5. Written Premium on Policies Issued for Accepted Offers
- 6. Accepted Offers In-Force 60 Days After Effective Date of Take-Out Policy
- 7. Vehicles on Accepted Offers In-Force 60 Days After Effective Date of Take-Out Policy
- 8. Does the TAIPA member allow its agents or representatives to offer excess liability limits or physical damage coverages with the voluntary policy? Report 1 = Yes or 0 (zero) = No for each item a f.
  - a. Excess Limits same as other voluntary policies
  - b. Excess Limits different from other voluntary policies
  - c. Collision same as other voluntary policies
  - d. Collision different from other voluntary policies
  - e. Comprehensive same as other voluntary policies
  - f. Comprehensive different from other voluntary policies

#### Instructions

1. All data elements will be reported in the month of the <u>effective date</u> of the voluntary policy with the <u>exception of lines 6 and 7</u> ("Accepted Offers In-Force 60 Days After Effective Date of Take-Out Policy" and "Vehicles on Accepted Offers In-Force 60 Days After Effective Date of Take-Out Policy"). For lines 6 & 7, report the information in the month occurring 60 days after the effective date of the voluntary policy.

#### Examples

An offering insurer sends an offer to voluntarily insure to both the consumer and the producer of record on October 15, 1995, 60 days prior to the effective date of the voluntary policy of December 15, 1995. The consumer accepts the offer and the policy remains in force for more than 60 days. The TAIPA member would report all data elements except lines 6 & 7 in the third column (3rd Month in Reporting Quarter) of the fourth quarter 1995 report and

enter "Dec 95" in the top of that column. The TAIPA member would report Lines 6 & 7 (Accepted Offers In-Force 60 days After Effective Date of Take-Out Policy and Vehicles on those policies) for these policies in the second column (2nd Month in Reporting Quarter) of the first quarter 1996 report and enter "Feb 96" in the top of that column. Lines 8a through 8f should be reported for all five months in each reporting quarter. Generally, the only entries in the fourth and fifth columns ("1st Month Following Reporting Quarter:" and "2nd Month Following Reporting Quarter:") will be for Lines 1, 2 and 8a through 8f.

An offering insurer sends an offer to voluntarily insure to both the consumer and the producer of record on December 15, 1995, 60 days prior to the effective date of the voluntary policy of February 14, 1996. The insurer would report this offer in the fourth quarter 1995 report in the column entitled "2nd Month Following Reporting Quarter" and enter "Feb 96" in the top of that column. The TAIPA member would also report this activity in the first quarter 1996 report in the second column (2nd Month in Reporting Quarter) and enter "Feb 96" in the top of the column. While the fourth quarter 1995 report would note this activity only on lines 1, 2 and 8a through 8f, the first quarter 1996 report would note this activity on lines 1 through 5 and 8a through 8f. If the policies remained in force for 60 days, these policies would also then be reported on lines 6 & 7 of the second quarter 1996 report in the April 1996 column.

- 2. The reporting insurer must fill in the appropriate months at the top of each column on the Voluntary Take-Out Reporting Form. Examples of a reporting form with months entered for 4th Quarter 1995 and 1st Quarter 1996 reporting are attached.
- 3. Report actual numbers for items 1-7. For item 8, report 1 if yes and 0 (zero) if no.
- 4. Submit the Voluntary Take-Out Reporting Form and the Certification Form together, no later than 30 days after the end of the reporting quarter. Report first quarter by April 30, second quarter by July 30, third quarter by October 30 and fourth quarter by January 30. Submit reports to both the Texas Department of Insurance and AIPSO:

Texas Department of Insurance
TAIPA Take-Out Credit Reporting
Texas Department of Insurance
Mail Code 105-5G
P.O. Box 149104
Austin, TX 78714-9104
(512) 475-1878 phone
(512) 463-6122 facsimile

AIPSO
Anthony Ruscito
AIPSO Data Services Department
302 Central Avenue
Johnston, RI 02919

5. The Certification of Voluntary Take-Out Reporting Form and Request for Credits must be submitted with the Voluntary Take-Out Reporting Form and must be signed by a representative of the company authorized to certify the accuracy of the report.

6. The reporting insurer may optionally provide a submission number on the Certification Form. The submission number will be assigned by the carrier and should be numbered in a logical sequence.

The number of vehicles for which credits are requested on the Certification Form must equal the sum of Line 7 entries for the first three columns (months) of the Voluntary Take-Out Reporting Form.

### Data Retention

Reporting insurers must retain records for the Texas Department of Insurance to verify that offers were sent all eligible consumers and producers of record and any other records necessary for the Department to verify the accuracy of reported data for a period of 12 month following the effective date of the voluntary policies. In particular, reporting insurers must be able to demonstrate any claim that voluntary policies remained in force for at least 60 days. Records of offers made, whether accepted or not, must be maintained for 14 months following the date of the offer. The Department will periodically request summaries of take-out activities by ZIP Code and will provide reporting insurers with four weeks notice prior to the required submission date.

## Texas Automobile Insurance Plan Association

# Certification of Voluntary Take-Out Report and Request for Credits

Date Submitted:	Submission Number:
TAIPA Member Number: _ NAIC Group or Company N	
Insurance Plan Association V certified as being a true and a Upon request, we will furnish	the information reported on the Texas Automobile foluntary Take-Out Reporting Form has been reviewed and accurate description of the those voluntary take-out activities. In detailed data, other information or submit to a physical audit this report to AIPSO or the Texas Department of Insurance.
We hereby attest that days on policies written pursu and request credits for these v	the following number of vehicles were insured for at least 60 nant to a voluntary take-out offer during the reporting quarter rehicles:
(Authorized Signature)	-
(Print Name and Title)	
(Company Name)	
(Company Address)	
Questions regarding our repor	t should be directed to:
Print Name and Title)	
Phone Number)	

## Texas Automobile Insurance Plan Association Voluntary Take-Out Reporting

IAIP	A Member Name: A Member Number: Group or Company Number:	1st Month in Reporting Quarter:	2nd Month in Reporting Quarter:	3rd Month in Reporting Quarter:	1st Month Following Reporting Quarter:	2nd Month Following Reporting Quarters
1	Voluntary Take-Out Offers	1			<b>Q</b> -4	Quarter.
,	Voluntary Take-Out Offers					
2	Vehicles on Mandatory Take-Out Offers					
3	Offers Accepted					
4	Vehicles on Offers Accepted		•			
5	Written Premium on Policies Issued for					
	Accepted Offers					
6	Accepted Offers In-Force 60 Days After					
	Effective Date of Take-Out Policy	·				
7	Vehicles on Accepted Offers In-Force 60 Days					
	After Effective Date of Take-Out Policy					
8	Does the TAIPA member allow its agents or representati	ves to offer exces	ss liability limits	or physical dam	200	
	coverages with the voluntary policy?		in included the second	or physical dam	age	
a	Excess Limits same as other voluntary policies					
b	Excess Limits different from other voluntary policies					
С	Collision same as other voluntary policies					
d	Collision different from other voluntary policies					
е	Comprehensive same as other voluntary policies					
f	Comprehensive different from other voluntary policies					

# Example - 4 Marcher 1997 Neport

## Texas Automobile Insurance Plan Association Voluntary Take-Out Reporting

TAIPA	Member Name:				1st Month	21.341
TAIPA	Member Number:  Group or Company Number:  Enter the Month and Year for Each Column>	1st Month in Reporting Quarter: Oct 95	2nd Month in Reporting Quarter: Nov 95	3rd Month in Reporting Quarter:	Following Reporting Quarter:	2nd Month Following Reporting Quarter:
1	Voluntary Take-Out Offers	\(\frac{1}{4}\)	7000 43	Dec 95	Jan 96	Feb 96
2	Vehicles on Mandatory Take-Out Offers					
3	Offers Accepted					1.0
4	Vehicles on Offers Accepted		-			
5	Written Premium on Policies Issued for Accepted Offers					
6	Accepted Offers In-Force 60 Days After Effective Date of Take-Out Policy		***************************************			
7	Vehicles on Accepted Offers In-Force 60 Days After Effective Date of Take-Out Policy					
8	Does the TAIPA member allow its agents or representati coverages with the voluntary policy?	ves to offer exce	ss liability limit	s or physical da	mage	
a	Excess Limits same as other voluntary policies			*** **********************************		
ь	Excess Limits different from other voluntary policies					
С	Collision same as other voluntary policies					
d	Collision different from other voluntary policies					
e	Comprehensive same as other voluntary policies					
ſ	Comprehensive different from other voluntary policies					

Name and Phone Number of Contact Person for this Report:

Example 111 Charler 1976 Ne port

## Texas Automobile Insurance Plan Association Voluntary Take-Out Reporting

TAIPA	Member Name:				1st Month	2nd Month
TAIPA	Member Number:	1st Month	2nd Month	3rd Month	Following	Following
NAIC	Group or Company Number:	in Reporting	in Reporting	in Reporting	Reporting	Reporting
		Quarter:	Quarter:	Quarter:	Quarter:	Quarter:
	Enter the Month and Year for Each Column>	Jan 96	feb 96	Mcr 96	Apr 96	May 96
1	Voluntary Take-Out Offers					
2	Vehicles on Mandatory Take-Out Offers					
3	Offers Accepted	a tilb for till til de				
4	Vehicles on Offers Accepted			. 8		
-	Weigen Description B 11 1 1 1 1					
5	Written Premium on Policies Issued for					
<u> </u>	Accepted Offers	:				
6	Accepted Offers In-Force 60 Days After					
	Effective Date of Take-Out Policy					
7	Vehicles on Accepted Offers In-Force 60 Days					
	After Effective Date of Take-Out Policy					
8	Does the TAIPA member allow its agents or representat	ives to offer exc	ess liability limit	s or physical da	mage	
	coverages with the voluntary policy?				_	
a	Excess Limits same as other voluntary policies					
b	Excess Limits different from other voluntary policies					
С	Collision same as other voluntary policies					
d	Collision different from other voluntary policies					
e	Comprehensive same as other voluntary policies					
f	Comprehensive different from other voluntary policies					

Name and Phone Number of Contact Person for this Report