
From: Vigliaturo, Phil (COMM) <Phil.Vigliaturo@state.mn.us>
Sent: Wednesday, January 18, 2017 3:05 PM
To: Brandenburg, Aaron
Subject: RE: Auto Insurance Working Group

Hello Aaron.

I understand the document produced by the subgroup of the Auto Insurance Working Group is currently being exposed. Below are my comments:

As I understand it, the subgroup was not recommending any of these specific calls, and had some suggestions that states may want to request. For the most part, I agree with the zip code level and the types of data and the categories and of data elements that could be collected. I am guessing that no states are currently collecting number of applicants and number of refusals to write. Insurance departments may have number of complaints, although I doubt most of them track it at the zip code level. Some guidance on how to calculate average relativies by zip code would need to be provided, as I would expect that some carriers split zip codes in this era of big data.

In summary, the ideas here are great. I think it would be helpful if some sort of sample call could be developed with instructions on how insurance companies that are considering implementing the call may want to make alterations. That way it would be easier for the companies (and/or statistical agencies) to comply with the call.