

July 14, 2025

To: Presidents of Insurance Companies Writing Private Passenger Automobile Insurance

in Pennsylvania

From: Michael McKenney, Director

Bureau of Property and Casualty Insurance

RE: 2024 Pennsylvania Private Passenger Automobile Data Call

The Pennsylvania Insurance Department (Department) is conducting its annual Private Passenger Automobile Data Call (previously referred to as the "Act 6 Data Call"). The purpose of this <u>four-part</u> data call is to monitor the private passenger automobile insurance marketplace in Pennsylvania.

Part 1

Insurance companies with Pennsylvania private passenger automobile direct written premium in 2024 are required to complete Parts 1 and 2. Data for more than one insurance company may not be combined into a single submission. This information is to be submitted to the Department **no later than October 15, 2025**.

Part 2

Insurance companies with no Pennsylvania private passenger automobile direct written premium in 2024 are required to submit only Part 2. This is to be submitted to the Department **no later than October 15, 2025**.

Parts 3 and 4

The 20 largest insurance companies in terms of Pennsylvania private passenger automobile direct written premium in 2024 are also required to complete Parts 3 and 4. These companies are identified in the Instructions for Parts 3 and 4. The information requested in Parts 3 and 4 will enable the Department to perform loss ratio analyses across certain zip codes on an aggregated basis. A similar study was performed in 2016. Companies not identified in the Instructions for Parts 3 and 4 do not need to complete Parts 3 and 4. Parts 3 and 4 are to be submitted to the Department <u>no later than October 15, 2025</u>.

Consistent with previous data calls, the Department will consider the data submitted as proprietary and handle the data accordingly. Please see the instructions for additional information regarding the completion of the individual parts.

The 2024 data call letter, instructions, and templates are available on the Department's website. From www.insurance.pa.gov, click on "Filing and Reporting Requirements", "Reporting Requirements", "Data Calls" and "Private Passenger Auto Data Call" (under "Property & Casualty"). The data call will also be announced in the Pennsylvania Bulletin.

Completed data call files should be submitted via e-mail to Dillon Leonard at dilleonard@pa.gov.

Thank you for your cooperation with this important study. If you have any questions, please contact Dillon Leonard of the Bureau of Property and Casualty Insurance at (717) 783-0441 or by e-mail at dilleonard@pa.gov.