



State of Missouri

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JAN 22 1986

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DIVISION OF INSURANCE
STATE OF MISSOURI

Bulletin #86-02

BULLETIN

TO: All Writers of Homeowners and Residential Fire and Private Passenger Automobile

FROM: W. Bradford Connor, Statistician

SUBJECT: Revised Reporting for 1985 Homeowners and Automobile Data

DATE: January 22, 1986

The required format for reporting automobile and homeowners exposures and losses by zip code is being changed immediately. The purpose of this change is to allow writers of automobile and homeowners to report to us on as few tapes as possible. **RESCINDED AND INOPERATIVE** your company may report losses and exposures for auto and property coverages on one tape.

Because of the change in reporting format an extension of time is granted for reporting 1985 experience. Data previously due in March 1986 will now be due in June 1986.

The only changes required to accomplish our objective of reporting all data on one tape are listed below:

- 1) Homeowners exposures format to be changed to an 80 byte record and code for type of data be changed to either "P" for property (homeowners) or "A" for automobile.
- 2) In position "9" for exposures and position "41" for losses report on annual reports.
- 3) For loss reports the "A" or "P" are required in position "30."
- 4) In homeowners the year is now reported and the type of coverage in position "13" as is done in auto.

Statistical Section
Missouri Division of Insurance
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FOR DIVISION USE ONLY

TAPE #

MISSOURI ZIP REPORTING
TRANSMITTAL LETTER

Please fill out all data to expedite processing of your tape. This transmittal must accompany every tape submitted to our office. Lines are to be filled out.

NAIC CODE _____

Company or Group Name _____

Address _____

If multiple companies are listed on the tape, list their names and their eight-digit NAIC codes below in order as on tape.

Person Submitting Tape:

NAME _____

Phone # _____

Complete all of the following:

YEAR _____ Your Tape ID # _____

RECORD LENGTH _____ BLOCK SIZE _____

Storage Medium/Device _____ BPI _____

RESCINDED AND INOPERATIVE

Show below by arabic numeral ("1"=first) the order in which you reported on this tape* the items below:

FOR:	Exposures	Losses	Total Count	
			Exposures	Losses
Homeowners/ Dwelling Fire	_____	_____	_____	_____
Auto Comprehensive	_____	_____	_____	_____
Auto Collision	_____	_____	_____	_____
Auto BI Liability - Not applicable at this time.				
Auto PD Liability - Not applicable at this time.				

*Use same order for all companies being reported. This must be completed in order for our office to know the order in which the data is on the tape.

Form of Return Delivery Expected. Please check appropriate item.

MAIL _____
FED. EXPRESS _____
OTHER _____

(Indicate Name)

Amount of return postage enclosed: \$ _____

NOTE: NO tapes will be returned unless postage is received. Also, tapes should always be labeled with your company's _____

REPORTING INSTRUCTIONS

(Sections 374.400 and 374.450 RSMo 1979 Supp)

1. The attached format is for magnetic tape only.
2. Tape must be IBM 360-370 compatible.
3. Data received on tape must be either 1600 or 6250 BPI, and the tapes labeled externally.
4. Tape labels should be standard labels.
5. Reports should be structured in zip code order (ascending zip).
6. Zip codes that have no count should not be reported.
7. If an amount or count field has no data, it may contain either blanks or zeros.
8. Negative loss count and negative loss dollars are acceptable, but the negative sign must be in the high order digit of the low order (right most) byte of the field. No negative counts are possible for house or car years earned.
9. Amount or count fields that contain data must be right justified, zero filled. Again, the sign, if any, must be in the high order digit of the low order (right-most) byte of the field.
10. All tapes that do not comply with the attached format will be returned to the company and another tape will be required.
11. A transmittal letter must be enclosed with each tape (please copy for your use).
12. Return postage must be provided with each tape.

Multiple Companies Per Tape

When more than one company is to be reported on a single tape:

- A. Zero fill all remaining positions of the last data record of the previous company.
- B. Create a new header record.
- C. Create detail records as necessary.

Repeat the above procedure for multiple companies as many times as desired and on transmittal letter show order of companies and order of types of data.

REPORTING FORMAT

AUTOMOBILE AND HOMEOWNERS EXPOSURES

First Record Format - 80 bytes - blocked 80 bytes.

Header Record

<u>Position</u>	<u>Description</u>	<u>Type</u>	<u>Comments</u>
01-03	NAIC Group Code	N	
04-08	NAIC Company Code	N	
09-09	Zero fill	N	
10-11	Year	N	
12-12	Type of Data	A	A - (Car Year Earned) P - (House Year Earned)
13-13	Type of coverage being reported	N	Ø = Homeowners 1 = Comprehensive 2 = Collision
14-80	Company name	A	

Following Records (Data) - 80 bytes - blocked 80 bytes.

<u>Position</u>	<u>Description</u>	<u>Type</u>	<u>Comments</u>
01-01	Policy Type - see Table A		
02-61	Zip & Count information by Range - see Table B	N	
	Zip Code		
	Count - Range 1	9(5))	
	Count - Range 2	9(5))	
	Count - Range 3	9(5))	Occurs 2 times*
	Count - Range 4	9(5))	
	Count - Range 5	9(5))	
	Zero fill unused portions of positions		
62-80	Zero fill	N	Zero filled

* - This indicates that two different zip codes and their attendant policy counts are to be reported on one record. Five positions are allowed for zip code and each policy count for that zip code. If all five positions are not used for the count field, left zero fill the field. For further clarification, see the data record transaction format.

TABLE A - Policy Type Code

AUTOMOBILE REPORTING

- A. Preferred Family - A policy form at least equal to Family Automobile ordinarily offered only to risks meeting high acceptance standards at rates less than the industry average.
- B. Standard Family - A policy form at least equal to Family Automobile ordinarily offered to risks categorized as better than average at rates at or near the industry average.
- C. Standard Basic - A policy form of the Basic Automobile type ordinarily offered to risks evaluated as average or slightly below average at rates at or slightly above the industry average.
- D. Nonstandard Basic - A policy form of the Basic Automobile type ordinarily offered to risks evaluated as poor or below average at rates considerably greater than the industry average.
- E. JUA (Joint Underwriting Association) Basic - A policy written under 303.200 RSMo.

HOMEOWNERS REPORTING

- RESCINDED AND INOPERATIVE**
- A. Homeowners Forms 1, 2, 3 and 5 - basic policies carried by a "home owner" on the building and contents. This package includes fire, wind, theft, and liability coverages.
 - B. Homeowners Forms 4 & 6 includes Tenants Insurance and Condominium Unit Owners Insurance like "A" above but for the contents only, or contents and inner walls only.
 - C. Dwelling Fire Forms 1 - 5 - more limited, this insurance has no liability coverage or any theft coverage unless paid for by additional premium. It may not cover contents or perils other than fire.
 - D. ISO' Forms 8, or any policy similar to HO 1-3, with dwelling coverage based on actual cash value rather than replacement cost.
 - E. Any dwelling fire coverage written on a surcharged basis only.

TABLE B - Range Limits

AUTOMOBILE REPORTING

<u>Range</u>	<u>Symbols or Ranges</u>	<u>Value New</u>
1	Symbols 1 - 4	0 - \$ 3,700
2	Symbols 5 - 7	\$3,701 - \$ 8,000
3	Symbols 8 - 12	\$8,001 - \$17,500
4	Symbols 13 - 14	\$17,501 - \$24,000
5	Symbols 15+	\$24,001 and above

ISO Symbols for Value Range of Private Passenger Automobiles

Enter Comprehensive and Collision counts as separate reports.

- A. Zero fill all remaining positions of the last data record of the type of coverage being reported.
- B. Create a company record for the second coverage being reported.
- C. Create data records as required.

HOMEOWNERS REPORTING

Range 1 -	\$0 - \$14,999
Range 2 -	\$15,000 - \$34,999
Range 3 -	\$35,000 - \$59,999
Range 4 -	\$60,000 - \$94,999
Range 5 -	\$95,000 and above

RESCINDED AND INOPERATIVE

Earned Counts

A house is said to be earned for a quarter (and has the count of "1") if the policy on it has been in force for at least 45 days within the quarter. A policy in existence for less than the 45 days in the quarter is reported as a house count of zero for that quarter.

To develop house years earned average the house quarter count and accumulate rounding off to whole numbers as the last step. House years earned may also be developed from the average of house months earned or track actual inception and expiration date.

Car Years Earned should be calculated in a vein similar to house years.

DATA RECORD FOR EXPOSURES

TRANSACTION FORMAT

POSITIONS	DESCRIPTION OF FIELD	TYPE	COMMENTS
01	POLICY TYPE	A/N	MUST BE A, B, C, D OR E
02-06	ZIP CODE 1	N	MUST BE VALID MO. ZIP CODE
07-11	POLICY COUNT RANGE 1 ---- ZIP 1	N LZF	
12-16	POLICY COUNT RANGE 2 ---- ZIP 1	N LZF	
17-21	POLICY COUNT RANGE 3 ----- ZIP 1	N LZF	
22-26	POLICY COUNT RANGE 4 ----- ZIP 1	N LZF	
27-31	POLICY COUNT RANGE 5 ----- ZIP 1	N LZF	
32-36	ZIP CODE 2	N	MUST BE VALID MO. ZIP CODE
37-41	POLICY COUNT RANGE 1 ---- ZIP CODE 2	N LZF	
42-46	POLICY COUNT RANGE 2 ---- ZIP CODE 2	N LZF	
47-51	POLICY COUNT RANGE 3 ----- ZIP CODE 2	N LZF	
52-56	POLICY COUNT RANGE 4 ----- ZIP CODE 2	N LZF	
57-61	POLICY COUNT RANGE 5 ----- ZIP CODE 2	N LZF	
62-80	FILLER	N ZF	VALUES = 0's

RESCINDED AND INOPERATIVE

FIELD TYPES N - NUMERIC A - ALPHABETIC A/N - ALPHANUMERIC
 RJ - RIGHT JUSTIFIED ZF - ZERO FILLED
 SN - SIGNED NUMERIC LZF - LEFT ZERO FILLED

REPORTING FORMAT FOR EXPOSURES

Header Record - 80 Byte Record Positions

NAIC CODE	"Ø"	YEAR	"A/P"	TYPE OF DATA	COMPANY NAME
01-08	09	10-11	12	13	14-80

Detail Record - 80 Byte Record Positions

POLICY TYPE	ZIP CODE	RANGE 1 COUNT	RANGE 2 COUNT	RANGE 3 COUNT	RANGE 4 COUNT	RANGE 5 COUNT	SAME AS 2-31	ZERO FILL
1	2-6	7-11	12-16	17-21	22-26	27-31	32-61	62-80

RESCINDED AND INOPERATIVE

REPORTING FORMAT

AUTOMOBILE AND HOMEOWNERS LOSSES

Header Record*

<u>Position</u>	<u>Description</u>
01-08	NAIC Number - assigned NAIC identification number - all 8 positions, group and company
09-38	Company Name - full company name
39-40	Year - two-digit year being reported, i.e. 85, 86, etc.
41	Quarter - zero fill
42-50	Total loss count per company - total of the detail loss counts for all ranges for this company for this year. Zero fill, right justify.
51-62	Total dollar loss per company - the total of the detail loss amounts for all ranges for this company for this year. Zero fill, right justify, whole dollars only.
80	Indicate 'A' for Automobile or 'P' for Homeowners

* - Only one header record per company is needed.

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Detail Record

<u>Position</u>	<u>Description</u>
01-05	Zip Code
06	Policy Type - see Table A
07	Loss Type - see Table B
08-12	Loss Count of Range 1 - Zero fill, right justify
13-21	Loss Amount of Range 1 - Zero fill, right justify, whole dollars only
22-77	These fields are a repeat of the format of the data in 8-21, supplying the information for Ranges 2 through 5
80	Enter the character "D" to denote a detail record

TABLE A - Policy Type Code

AUTOMOBILE REPORTING

<u>Type</u>	<u>Description</u>
A	Preferred Family
B	Standard Family
C	Standard Basic
D	Nonstandard Basic
E	JUA

HOMEOWNERS REPORTING

A	Homeowners Forms 1, 2, 3 and 5
B	Homeowners Forms 4 & 6 includes Tenants Insurance and Condominium Unit Owners Insurance
C	Dwelling Fire Forms 1 - 5
D	ISO's Form 8, or any policy similar to HO 1-3, with dwelling coverage based on actual cash value rather than replacement cost
E	Any dwelling fire coverage written on a surcharged basis only

RESCINDED AND INOPERATIVE

TABLE B - Loss Type Code

AUTOMOBILE REPORTING

<u>Type</u>	<u>Description</u>
1	Comprehensive
2	Collision

HOMEOWNERS REPORTING

<u>Type</u>	<u>Description</u>
1	Fire, lightning and removal
2	Wind and hail
3	Burglary and theft
4	All other

TABLE C - Range Limits

AUTOMOBILE REPORTING

<u>Range</u>	<u>ISO Symbols</u>		<u>Mid Point Value</u>
1	1-4	0 - \$3,700	\$2,750
2	5-7	\$3,701 - \$8,000	\$7,000
3	8-12	\$8,001 - \$17,500	\$15,000
4	13-14	\$17,501 - \$24,000	\$21,000
5	15+	\$24,001 and above	\$30,000

HOMEOWNERS REPORTING

<u>Range</u>	<u>Description</u>	<u>Mid Point Value</u>
1	\$0 - \$14,999	\$12,500
2	\$15,000 - \$34,999	\$25,000
3	\$35,000 - \$59,999	\$45,000
4	\$60,000 - \$94,999	\$75,000
5	\$95,000 and above	\$130,000

RESCINDED AND INOPERATIVE

DATA RECORD FOR LOSSES

TRANSACTION FORMAT

HEADER RECORD

POSITIONS	DESCRIPTION OF FIELD	TYPE	COMMENTS
1-3	GROUP	A/N	
4-8	COMPANY NUMBER	N	
9-38	COMPANY NAME	A/N	
39-40	YEAR	N	
41	QUARTER	N	
42-50	TOTAL LOSS COUNT	SN LZF	
51-62	TOTAL LOSS AMOUNT	SN LZF	
80	A - Automobile or P - Homeowners	A/N	

DETAIL RECORD

RESCINDED AND INOPERATIVE

1-5	ZIP CODE	N	
6	POLICY TYPE	A/N	
7	LOSS TYPE	N	
8-12	LOSS COUNT RANGE 1	SN LZF	
13-21	LOSS AMOUNT RANGE 1	SN LZF	
22-26	LOSS COUNT RANGE 2	SN LZF	
27-35	LOSS AMOUNT RANGE 2	SN LZF	
36-40	LOSS COUNT RANGE 3	SN LZF	
41-49	LOSS AMOUNT RANGE 3	SN LZF	
50-54	LOSS COUNT RANGE 4	SN LZF	
55-63	LOSS AMOUNT RANGE 4	SN LZF	

DETAIL RECORD

64-68	LOSS COUNT RANGE 5	SN LZF
69-77	LOSS AMOUNT RANGE 5	SN LZF
80	'D'	

INDICATES DETAIL RECORD

FIELD TYPES

N - NUMERIC
A/N - ALPHANUMERIC
SN - SIGNED NUMERIC
LZF - LEFT ZERO FILLED

RESCINDED AND INOPERATIVE

REPORTING FORMAT FOR LOSSES

EXAMPLES

Header Record - 80 Byte Record Positions

NAIC NUMBER	COMPANY NAME	YEAR	ZERO FILL	TOTAL LOSS CNT PER CO.	TOTAL DOLLAR LOSS PER CO.	ZERO FILLER	A/P
1-08	09-38	39-40	41	42-50	51-62	63-79	80

Detail Record - 80 Byte Record Positions

ZIP CODE	POLICY TYPE	LOSS TYPE	LOSS CNT. AMT.		LOSS CNT. AMT.		LOSS CNT. AMT.		"D"					
			RANGE I	RANGE II	RANGE III	RANGE IV	RANGE V	ZERO FILL						
1-5	6	7	8-12	13-21	22-26	27-35	36-40	41-49	50-54	55-63	64-68	69-77	78-79	80

RESCINDED AND INOPERATIVE

REMINDERS

1. For exposures there should be no negative counts. Phase II reporting is for "car/house years earned" and is a net count after renewals and cancellations are considered--it cannot be negative.
2. No fleet autos, motorcycles, recreational vehicles, snowmobiles, trailers or motor homes will be reported at this time.
3. Data on Missouri insureds who happen by the rare occurrence to be serviced by another state's post office (and hence have no Missouri zip code) need not be reported.
4. Psuedo zip code for all losses on policies that do not include zip code is 99999.
5. No decimals should be reported. All whole dollars should be used.
6. Each loss will have one count regardless of how many payments are made toward that loss.
7. Claims closed without payment will not be counted.
8. Reopened claims will be counted as a new claim unless it is reopened in a short enough time that the company reassigns the original claim number, then only it will not be counted anew. The standard practice in which the company handles a reopened claim should be followed.
9. Salvage and subrogation will be subtracted from losses paid.
10. Loss adjustment expense will not be reported in Phase III.
11. All tapes must carry a label with the following information:
 - a. Name of Company
 - b. Record Length
 - c. Block Length
12. The transmittal letter must accompany each tape.

RESCINDED AND INOPERATIVE