



State of Missouri

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Department of Economic Development

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**Division of Insurance**

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Director

Bulletin #86-04

TO: All Insurers Writing Private Passenger Automobile or Homeowners or Dwelling Fire Insurance

FROM: W. Bradford Connor, Statistician

SUBJECT: Automobile and Homeowners Reporting

DATE: February 11, 1986

This bulletin supersedes the previous bulletin of January 22 and is for data being reported in June 1986 for the experience of the 1985 calendar year.

**RESCINDED AND INOPERATIVE**

It has become necessary for us to undertake the collection of premium data for all lines now being reported and to gather data for bodily injury liability and property damage liability for private passenger automobile insurance. We have attempted to establish a common structure so that all data can be reported on a single magnetic tape.

Most of the structure of this reporting requirement remains as before except for the introduction of a count/amount format for exposures/premiums earned. This is the same format as that used previously for losses.

Making these necessary changes in one programming step rather than in increments, as was earlier planned, will result in more efficiency both for the senders and receivers of this data.

If you have questions on interpretation of the specifications, feel free to contact me or Jackie Gordon at 314/751-0794.

WBC:jpg

SEND TO:

Statistical Section  
Missouri Division of Insurance  
Harry S. Truman Office Building, Floor 6-A  
Jefferson City, MO 65102-0690

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 \_\_\_\_\_

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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	_____	_____	_____	_____
Auto PD Liability	_____	_____	_____	_____

\*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 \_\_\_\_\_

## 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 or driver 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.

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### 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 which must be the same for all companies.

REPORTING FORMAT

AUTOMOBILE AND HOMEOWNERS EXPOSURES AND 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 number of exposures <u>or</u> total loss count per company - total of the detail exposures <u>or</u> loss counts for all ranges for this company for this year. Zero fill, right justify.
51-62	Total premium earned <u>or</u> dollar loss per company - the total of the detail premium earned <u>or</u> loss amounts for all ranges for this company for this year. Zero fill, right justify, whole dollars only.
79-80	Indicate 'AE' for Automobile Exposures 'AL' for Automobile Losses 'PE' for Property Exposures 'PL' for Property Losses

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\* - A header record is required per data type.

Detail Record

<u>Position</u>	<u>Description</u>
01-05	Zip Code
06	Policy Type - see Table A
07	Exposure <u>or</u> Loss Type - See Table B
08-12	Exposure <u>or</u> Loss Count of Range 1 - See Table C - Zero fill, right justify.
13-21	Premium Earned <u>or</u> 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

### 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.

House Years Earned should be developed by averaging 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 dates. In each case rounding is done as the final step.

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

Driver Years Earned should also be calculated the same as above but note that you should report each insured driver once. If 2 drivers are on one policy for a whole year, they should be reported as 2 driver years. If a driver is insured for more than one car he should be reported only once.

### Losses Paid

Losses are reported during the year when paid. Salvage and subrogation amounts may be reported as negative loss amounts.

### Premium Earned

This represents **RESCINDED AND INOPERATIVE** premium written less unearned premium reserve.

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

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- 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 - Exposure or Loss Type Code

AUTOMOBILE REPORTING

HOMEOWNERS REPORTING

Exposure  
& Loss  
Type

Description

1	Comprehensive
2	Collision
3	Bodily Injury Liability
4	Property Damage Liability

Exposure  
Type

Description

0 All

Loss  
Type

Description

1	Fire, lightning and removal
2	Wind and hail
3	Burglary and theft
4	All other

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TABLE C - Range Limits

AUTOMOBILE REPORTING - Comprehensive and Collision

<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

Bodily Injury and Property Damage - Age ranges

<u>Range</u>	<u>Age of Principal Driver</u>
1	Less than 24 years old
2	25 years to 34 years old
3	35 years to 44 years old
4	45 years to 64 years old
5	65 years and older

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ISO Symbols for Value Range of Private Passenger Automobiles

Enter Comprehensive and Collision counts as separate reports.

Enter Bodily Injury and Property Damage Liability counts as separate reports.

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



DATA RECORD FOR EXPOSURES/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 EXP/LOSS COUNT	SN LZF	
51-62	TOTAL PREMIUM/LOSS AMOUNT	SN LZF	
79-80	'AE' / 'AL' / 'PE' / 'PL'	A/N	

DETAIL RECORD

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

DETAIL RECORD

64-68	EXP/LOSS COUNT RANGE 5	SN LZF
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69-77	PREMIUM EARNED/LOSS AMOUNT RANGE 5	SN LZF
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80	'D'	INDICATES DETAIL RECORD
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FIELD TYPES

N - NUMERIC

A/N - ALPHANUMERIC

SN - SIGNED NUMERIC

LZF - LEFT ZERO FILLED

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REPORTING FORMAT FOR EXPOSURES/LOSSES

EXAMPLES

Header Record - 80 Byte Record Positions

NAIC NUMBER	COMPANY NAME	YEAR	ZERO FILL	TOTAL EXP/LOSS COUNT PER CO.	TOTAL PREMIUM EARNED/DOLLAR LOSS PER CO.	ZERO FILLER	A/P F/I
1-08	09-38	39-40	41	42-50	51-62	63-78	79-80

Detail Record - 80 Byte Record Positions

ZIP CODE	POLICY TYPE	EXP/LOSS TYPE	RANGE I			RANGE II			RANGE III			RANGE IV			RANGE V		
			EXP/LOSS CNT	PREM EARN/LOSS AMT	PREM EARN/LOSS AMT	EXP/LOSS CNT	PREM EARN/LOSS AMT	EXP/LOSS CNT	PREM EARN/LOSS AMT	EXP/LOSS CNT	PREM EARN/LOSS AMT	EXP/LOSS CNT	PREM EARN/LOSS AMT	EXP/LOSS CNT	PREM EARN/LOSS AMT		
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			

RECEIVED AND INOPERATIVE

REMINDERS

1. For exposures there should be no negative counts.
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 a 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.

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