

State of Missouri



John Ashcroft, Governor

Department of Economic Development

Carl M. Koupal, Jr., Director

Division of Insurance

P.O. Box 690

Jefferson City, Missouri 65102-0690

Telephone 314/751-4126

Lewis R. Crist

Director

BULLETIN #87-02

TO: ALL INSURERS WRITING PRIVATE PASSENGER AUTOMOBILE OR HOMEOWNERS OR DWELLING FIRE INSURANCE

FROM: LEWIS R. CRIST, DIRECTOR OF INSURANCE

SUBJECT: AUTOMOBILE AND HOMEOWNERS REPORTING

DATE: JANUARY 23, 1987

By this bulletin, Bulletin #86-04, dated February 11, 1986, is rescinded, and the criteria to be used in reporting under Sections 374.400 and 374.450 RSMo are attached hereto.

Industry personnel had expressed concern over the reporting requirements as set out in Bulletin #86-04, and following meetings with some of these individuals it has been determined that certain changes should be allowed in our criteria.

RESCINDED AND INOPERATIVE

The major changes that have been made in the reporting requirements from the February bulletin are:

A. Automobile and Homeowners:

Exposures and premiums will be reported on a written basis rather than earned.

B. Automobile Liability:

1. Automobile Liability for Property Damage and Bodily Injury have been collapsed into one category: Automobile Liability.
2. Auto Liability will be reported by policy type by amount of coverage by car years, rather than age of driver and driver years written.

Reporting under the new format is due June 1, 1987 for 1986 statistics. Each subsequent annual report will be due on June 1 of the year immediately following the year for which the data is reported.

As has been stated in the past, the information submitted to the Division under the above numbered sections is considered confidential and will not be distributed to anyone other than the submitting insurer or a member of its group except on an aggregate (total of all insurers reporting) basis. Correspondingly, each insurer is encouraged to indicate on the transmittal letter for the tape on which the data is submitted under this bulletin that such data is "confidential."

Any questions concerning this bulletin should be directed to the Statistical Section, 314-751-0794.

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 _____

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

Company or Group Name _____

Address _____

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

Shown 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 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 your company's name!

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 written.
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 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 written <u>or</u> dollar loss per company - the total of the detail premium written <u>or</u> loss amounts for all ranges for this company for this year. Zero fill, right justify, whole dollars only.
79-80	Data Type - Indicate 'AL' for Automobile Exposures 'AL' for Automobile Losses 'PE' for Property Exposures 'PL' for Property Losses

RESCINDED AND INOPERATIVE

* - 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 written <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.

House Years Written

Report the net exposures (total house years exposures less any cancellations) for the year being reported. This is not a policy count.

Car Years Written

Report the net exposures (total written car year exposures less any cancellations) for the year being reported. This is not a policy count.

Losses Paid

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

Premium Written

Report all premium written during the year less any premium refunds.

RESCINDED AND INOPERATIVE

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 Risk - 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 through 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	Automobile Liability

Exposure
Type

Description

0 All

Loss
Type

Description

1	Fire, Lightning & Removal
2	Wind and hail
3	Burglary and theft
4	All other

RESCINDED AND INOPERATIVE

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

Liability

<u>Range</u>	<u>Coverage Limits</u>
1	Split Limits: \$25,000/\$50,000 Single Limit: At least \$60,000 but less than \$100,000
2	Split Limits: \$50,000/\$100,000 Single Limit: At least \$100,000 but less than \$300,000
3	Split Limits: \$100,000/\$300,000 Single Limit: At least \$300,000 but less than \$500,000
4	Split Limits: \$250,000/\$500,000 Single Limit: At least \$500,000 but less than \$1,000,000
5	Split Limits: \$500,000/\$1,000,000 Single Limit: \$1,000,000 or greater

RESCINDED AND INOPERATIVE

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

<u>POSITIONS</u>	<u>DESCRIPTION OF FIELD</u>	<u>TYPE</u>	<u>COMMENTS</u>
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	Data Type	A/N	

DETAIL RECORD

RESCINDED AND INOPERATIVE

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 WRITTEN/LOSS AMOUNT RANGE 1	SN LZF	
22-26	EXP/LOSS COUNT RANGE 2	SN LZF	
27-35	PREMIUM WRITTEN/LOSS AMOUNT RANGE 2	SN LZF	
36-40	EXP/LOSS COUNT RANGE 3	SN LZF	
41-49	PREMIUM WRITTEN/LOSS AMOUNT RANGE 3	SN LZF	
50-54	EXP/LOSS COUNT RANGE 4	SN LZF	
55-63	PREMIUM WRITTEN/LOSS AMOUNT RANGE 4	SN LZF	

REPORTING FORMAT FOR EXPOSURES/LOSSES

EXAMPLES

Header Record - 80 Byte Record Positions

NAIC NUMBER	COMPANY NAME	YEAR	ZERO FILL	TOTAL EXP/LOSS COUNT PER COMPANY	TOTAL PREMIUM WRITTEN/DOLLAR LOSS PER COMPANY	ZERO FILLER	Data Type
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 WRITTEN LOSS AMT	EXP/LOSS CNT	PREM WRITTEN LOSS AMT	EXP/LOSS CNT	PREM WRITTEN LOSS AMT	EXP/LOSS CNT	PREM WRITTEN LOSS AMT	EXP/LOSS CNT	PREM WRITTEN LOSS AMT	EXP/LOSS CNT	PREM WRITTEN LOSS AMT	EXP/LOSS CNT	PREM WRITTEN LOSS AMT	EXP/LOSS CNT
1-5	6	7	8-12	13-21	22-26	27-35	36-40	41-49	50-54	55-63	64-68	64-68	64-68	64-68	69-77	80	

RESCINDED 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. Pseudo 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 so that the company reassigns the original claim number. Only then will it 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.
13. All companies are required to file their zip code data with our office. The only exception would be if your company or group of companies has less than 500 exposures for a calendar year.

RESCINDED AND INOPERATIVE