Governor Mike Kehoe
State of Missouri

Missouri Department of
Commerce & Insurance
Angela L. Nelson, Director

## Division of Insurance Market Regulation

## ZIP Code Data Collected Pursuant to 20 CSR 600-3.100: Format to be used in reporting data on residential insurance and private passenger automobile insurance.

Premium, exposure and loss data for the prior calendar year should be reported for policies defined in 374.400, RSMo as homeowners' insurance, dwelling owners' insurance, renters' or tenants' insurance or residential fire insurance and defined pursuant to section 374.455, RSMo as private automobile insurance. Insurance products known as farmowners insurance and mobile home insurance are also included within these defined policy types, as follows:

- Homeowners/Dwelling Fire
- Farmowners (dwelling only, no adjacent structures, animals, crops, etc.)
- Mobile Homes
- Earthquake (including both endorsements and stand-alone coverage)
- Private Passenger Automobile (Comprehensive, collision and liability are reported separately. Exclude motorcycles, recreational vehicles, fleet autos, snowmobiles, trailers, motorhomes or antique autos.)

Data may be submitted via email to statistics@insurance.mo.gov

Data consists primarily of **written monthly exposures**, **written premium**, **claim counts** and **paid loss amounts**.

- **Written Exposures (House / Car Months Written)** – Written exposures are reported in the year the policy is effective. An exposure is one month of coverage for a dwelling/tenant/car. For example, an annual automobile policy effective 6/1/2023 that covers two vehicles is reported as twenty-four (24) monthly exposures writing in 2023. Cancellations are reported in the year the cancellation is effective. Report written exposures as the number of exposures written less the number of exposures canceled. In the example above, if the policy is canceled on 11/01/2023, the net written exposures reported for 2023 would be 10 exposures, which is equal to the initial 24 months of written exposures minus 14 canceled exposures (2 vehicles times 7 canceled exposure months).

- **Premium Written** – Written premium reflects the total policy premium and is reported in the year of the effective date of the policy. Cancellations are reported in the year of the cancellation is effective. Premium adjustments are reported based on the effective date of the adjustment. Report written premium as all premium written net of cancellations and adjustments. For example, an annual automobile policy effective 6/1/2023 with an annual premium of $500 is reported as $500 written premium in 2023. If the policy is canceled on 11/01/2023 and the premium refund equals $292, the net written premium reported for 2023 would be $208 (the initial $500 written premium less the $292 premium refund).

**DCI**

- **Loss Counts** – The number of paid losses. Each loss will have one count regardless of how many payments are made toward that loss. Each loss should be reported in the year the final payment is made. Claims closed without payment should not be counted. The company's standard practice for handling reopened claims should be followed. If the company's standard procedure is to assign a new claim number to reopened claims, then the reopened claims generates new counts.

- **Loss Payment Amounts** – Losses paid should reflect payments made during the data year. Salvage and subrogation amounts should be subtracted from loss amounts and, if necessary, can be reported as negative loss amounts. Loss adjustment expenses are not to be reported.

**Format**

Data should be reported in fix-length format as follows. A sample data table can be found on of this document. Do not include a header row in the data. Any negative values should have a negative sign before the value.

| Field Name | Columns | Field Length | Field Type |
|---|---|---|---|
| NAIC Group Code | 1-4 | 4 | Numeric |
| NAIC Company Code | 5-9 | 5 | Numeric |
| Year | 10-13 | 4 | Numeric |
| Zip Code | 14-18 | 5 | Numeric |
| Policy Type | 19 | 1 | Alpha |
| Exposure/Loss Type | 20 | 1 | Numeric |
| RANGE 1 - Exposure/Loss Count | 21-29 | 9 | Numeric |
| RANGE 1 - Written Premium/Loss Amount | 30-38 | 9 | Numeric |
| RANGE 2 - Exposure/Loss Count | 39-47 | 9 | Numeric |
| RANGE 2 - Written Premium/Loss Amount | 48-56 | 9 | Numeric |
| RANGE 3 - Exposure/Loss Count | 57-65 | 9 | Numeric |
| RANGE 3 - Written Premium/Loss Amount | 66-74 | 9 | Numeric |
| RANGE 4 - Exposure/Loss Count | 75-83 | 9 | Numeric |
| RANGE 4 - Written Premium/Loss Amount | 84-92 | 9 | Numeric |
| RANGE 5 - Exposure/Loss Count | 93-101 | 9 | Numeric |
| RANGE 5 - Written Premium/Loss Amount | 102-110 | 9 | Numeric |
| Data Type | 111-112 | 2 | Alpha |

**Field Definitions**

- **NAIC Group Code** – four-digit NAIC code denoting a group of affiliated insurers. Leading zeros should be included (i.e., group code 123 should be reported as 0123). If the company has no group code, the group code should be reported as 0000.

- **NAIC Company Code** – Unique five-digit identifier for each insurance company

- **Year** – Data year (four-digit year being reported, as opposed to the filing year)

    **ZIP Code** – five-digit ZIP code of the place of principle garaging (for automobile insurance) or location of the insured property. A list of valid ZIP codes is available on our website at
    https://insurance.mo.gov/filing-instructions/statistical-reporting

- **Policy Type**

  For Automobile Insurance, policy type represents the driver risk class:

  A.  Preferred Risk
  B.  Standard Risk
  C.  Non-Standard Risk
  D.  Residual Market Business

  For Homeowners/Dwelling Fire, Farmowners, Mobile Homes, and Earthquake Coverages:

  Policy-Type Codes A-C pertain to Homeowners Forms 1, 2, 3, and 5, or comparable policies. These basic policies are carried by a "home owner" on the building and contents. This package includes fire, wind, theft and liability coverages:

  A.  When the ratio of insured value of the dwelling to replacement cost is not used as a rating factor.
  B.  When the ratio of insured value of the dwelling to replacement cost is used as a rating factor and the ratio is greater than or equal to 80%.
  C.  When the ratio of insured value of the dwelling to replacement cost is used as a rating factor and the ratio is less than 80%.

  Codes D-G pertain to the following policy types:

  D.  Homeowners Forms 4 and 6, or comparable policies, including Tenant Insurance or Condominium Unit Owners Insurance, similar to the basic policies carried by a "homeowner," but for the contents only, or contents and inner walls only.
  E.  Dwelling Fire Forms 1, 2 and 3, or comparable policies without liability or theft coverage, unless paid for by additional premium. Coverage can include contents and perils other than fire by endorsement.
  F.  Homeowners Form 8, or comparable policies providing coverage to owner-occupants for dwellings whose replacement cost is much larger than its actual cash value (i.e., market value).
  G.  Any dwelling fire policy subject to a surcharge based on the physical condition of the property at the time of policy issue.

  If a company finds that any of its policies do not fall into one of the above policy type categories, the company should contact the Business Analytics/Statistics Section of the Department of Commerce and Insurance for the appropriate reporting method.

- **Exposure/Loss Type**: Single character designating record type.

  For residential property coverages:

  If the record contains premium and exposure data (i.e., Data type = PE, ME, FE, or EE - see below):

  | 0 | Homeowners/Dwelling Fire |
  |---|--------------------------|
  | 1 | Mobile home |
  | 2 | Farmowners |
  | 3 | Earthquake |

If the record contains loss data (i.e. Data type = PL, ML, FL, or EL - see below):

| 1 | Fire, Lightning and Removal |
|---|---|
| 2 | Wind and Hail |
| 3 | Burglary and Theft |
| 4 | All Other |

For automobile reporting

| 1 | Comprehensive (Car Years 1990 & Subsequent) |
|---|---|
| 2 | Comprehensive (Car Years 1989 & Prior) |
| 3 | Collision (Car Years 1990 & Subsequent) |
| 4 | Collision (Car Years 1989 & Prior) |
| 5 | Liability (Bodily Injury and Property Damage) |

- **Ranges** – Premium, loss amounts, exposures and loss counts are reported in one of five ranges that correspond to coverage limits or insured value.

  For residential coverage, the ranges are defined by the insured value of the primary structure, and exclude personal property or other coverage. If reporting for renters or condominium policies, which do not provide coverage for the structure, coverage is based on the policy limits for personal property.

  Homeowners/Dwelling Fire, Farmowners & Earthquake Reporting Range - Insured Value:

| 1 | Less than $69,999 |
|---|---|
| 2 | $70,000-$99,999 |
| 3 | $100,000-$139,999 |
| 4 | $140,000-$249,999 |
| 5 | $250,000 and above |

  Mobile Home Reporting Range - Insured Value:

| 1 | Less than $20,000 |
|---|---|
| 2 | $20,001-$29,999 |
| 3 | $30,000-$39,999 |
| 4 | $40,000-$49,999 |
| 5 | $50,000 and above |

  Ranges for Private Passenger Automobile

  Comprehensive and Collision - Ranges for comprehensive and collision correspond to ISO symbols. If an insurer employs different valuation methods, they should select the range that most closely approximates the following dollar amounts.

  Ranges for model years 2011 and subsequent

| Range | Symbol | Vehicle Value |
|---|---|---|
| 1 | 1-5 | $0-$10,000 |
| 2 | 6-13 | $10,001 - $16,250 |
| 3 | 14-26 | $16,251 - $24,375 |
| 4 | 27-41 | $24,376-$36,000 |
| 5 | 42+ | $36,001 and above |

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Ranges for model years prior to 2011

| Range | Symbol | Vehicle Value |
|-------|--------|---------------|
| 1 | 1-4 | Less than $10,000 |
| 2 | 5-10 | $10,001 - $16,250 |
| 3 | 11-15 | $16,251 - $24,375 |
| 4 | 16-20 | $24,376 - $36,000 |
| 5 | 21+ | $36,001 and above |

All vehicles years from 1990 onward should then be totaled together for reporting.

Example:

- 1995 vehicle symbol 11, comp. and collision:  1 exposure reported in range 3 ($16,251-$24,375).

- 2011 vehicle symbol 15, comp. and collision:  1 exposure reported in (the new) range 3 ($16,251-$35,375).

- Report 2 exposures under exposure type 1 (for comprehensive, 1990 and subsequent) and exposure type 3 (for collision, 1990 and subsequent).

Liability (Bodily Injury and Property Damage)

| Range | Coverage Limits |
|-------|-----------------|
| 1 | Split Limits: $25,000/$50,000<br>Single Limit: Less than $100,000 |
| 2 | Split Limits: $50,000/$100,000<br>Single Limit: $100,000 - $299,999 |
| 3 | Split Limits: $100,000/$300,000<br>Single Limit: $300,000 - $499,999 |
| 4 | Split Limits: $250,000/$500,000<br>Single Limit: $500,000 - $999,999 |
| 5 | Split Limit: $500,000/$1,000,000<br>Single Limit: $1,000,000 or greater |

- **Data Type** - This field should be coded as follows to indicate what each record in the dataset represents:

| Data Type | Represents |
|-----------|------------|
| AE | Automobile Premium and Exposure Record |
| AL | Automobile Loss Record |
| PE | Homeowners/Dwelling Fire Exposure |
| PL | Homeowners/Dwelling Fire Loss |
| ME | Mobilehome Exposure |
| ML | Mobilehome Losses |
| FE | Farmowners Exposures |
| FL | Farmowners Losses |
| EE | Earthquake Exposures |
| EL | Earthquake Losses |

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**Example Data**

The follow table displays sample data for four records, including automobile exposures (data type=AE), automobile losses (data type=AL), Homeowners/Dwelling Fire Exposures (data type=PE) and Losses (data type=PL).

The two auto records contain data for a preferred risk (policy type=A), and monthly exposures (car months) and corresponding written premium are reported across the five coverage ranges. There was one paid claim in range five in the amount of $2,436.

For homeowners, there was one paid claim due to wind & hail (loss type=2) in the amount of $5,000.

As noted, do not include a header row contain variable labels in the data.

| Grp Code | Co Code | Data Year | ZIP | Policy Type | Exp / Loss Type | Exp / Loss Count Range 1 | Prem / Loss Amt. Range 1 | Exp / Loss Count Range 2 | Prem / Loss Amt. Range 2 | Exp / Loss Count Range 3 | Prem / Loss Amt. Range 3 | Exp / Loss Count Range 4 | Prem / Loss Amt. Range 4 | Exp / Loss Count Range 5 | Prem / Loss Amt. Range 5 | Data Type |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | Fixed-Width Position | | | | | | | |
| 1-4 | 5-9 | 10-13 | 14-18 | 19 | 20 | 21-29 | 30-38 | 39-47 | 48-56 | 57-65 | 66-74 | 75-83 | 84-92 | 93-101 | 102-110 | 111-112 |
| 0000 | 12345 | 2020 | 65012 | A | 5 | 28 | 950 | 0 | 0 | 3 | 100 | 0 | 0 | 12 | 500 | AE |
| 0000 | 12345 | 2020 | 65012 | A | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2436 | AL |
| 0000 | 12345 | 2020 | 63209 | B | 0 | 0 | 0 | 12 | 1200 | 3 | 500 | 6 | 800 | 0 | 0 | PE |
| 0000 | 12345 | 2020 | 63209 | B | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 5000 | 0 | 0 | PL |

# Description of Data Edits - Personal Lines ZIP Code Data

**Edit 1: Anomalous negative exposures and / or premiums for the past three years.**

This edit indicates that negative premium was reported for the same data record (i.e., same ZIP code, coverage, etc.) for the past three years, including the most current filing. In addition, the total of all records with negative values for the most recent data year are less than -$150,000 and -30 annualized exposures, or similar threshold depending on the line of business. These values have been determined to be unusually high compared to industry averages. Please verify that the negative values are correct.

**Edit 2: Large average losses for current year.**

This edit identifies loss amounts that exceed 180 percent of the coverage range. For example, homeowners coverage range 3 represents insured dwellings valued at between $100,000 and $139,000. Average losses exceeding (1.8 * $139,999) = $251,999 would fail this data edit. Similarly, private auto liability average losses that exceed liability limits by a similar amount. Such values are not necessarily incorrect, since losses may be incurred for various additional coverages (contents, for example). However, past experience has demonstrated that anomalously high values are often incorrect.

**Edit 3: Less than $25 average annual premium for the same data record for the past three years ($10 for the earthquake data).**

The average annual premium is calculated by dividing written premium by (annualized) exposures. This edit is failed if low annual premiums are identified across 50 or more exposures across all records in a file. Such values are unusually low for 12 months of coverage, and should be verified to ensure that the data are correct.

**Edit 4: Premium reported without corresponding exposure count, or vice versa.**

A given record had positive premium but had 0 or negative exposure count or, conversely, a positive exposure count but 0 or negative premium. This edit is failed if the total premium across all records that lack a corresponding exposure that exceeds $30,000 or, conversely, if the total number of annual exposures without corresponding premium exceeds 20.

**Edit 5: Paid losses without corresponding loss count, or vice versa.**

Records were identified for which a dollar payment was reported, but there was no corresponding loss count or, conversely, a loss count was reported with no corresponding dollar payment. This edit is subject to the threshold of $300,000 of loss payments or 20 losses. Losses should be reported after final payment has been made. While there are instances when additional payments may be made after a claim has been closed, past experience has demonstrated that a large volume of such instances may indicate a data error.

**Edit 6: Losses without corresponding premium / exposure.**

A given record includes losses but 0 or negative exposures or premium amounts. This edit is subject to a threshold of $250,000 of loss payments, or 30 losses.

**Edit 7a: Duplicate records – premium / exposures.**

Multiple records were discovered in the premium / exposure file for the same ZIP code, coverage, policy type, etc.

**Edit 7b: Duplicate records – loss file.**

Multiple records were discovered for the same ZIP code, policy type, coverage, etc. in the loss file.

**Edit 8a: Premium is 20% greater or less than the premium reported on the Missouri Supplement for the following lines:**

Private Passenger Automobile:

| 19A1 | Private Auto, Liability - Bodily Injury |
|------|------------------------------------------|
| 19A2 | Private Auto, Liability - Property Damage |
| 21A1 | Private Auto, Comprehensive |
| 21A2 | Private Auto, Collision |

Homeowners:

| 1A | Fire & Allied Lines - Dwelling |
|----|---------------------------------|
| 4A | Homeowners Multi-Peril |
| 4B | Dwelling Owners Multi-Peril (ACV) |

Mobile Home

| 6 | Mobile Home |
|---|-------------|

Farmowners - NA

**Edit 8b: Loss is 15% greater or less than loss reported on the Missouri Supplement for the lines identified above.**

**Additional earthquake edit**

**Edit 9: Earthquake exposure/premium reported without corresponding residential premium / exposure.**

This edit checks the exposures reported in each ZIP code and compares the record with the homeowners, farmowners and mobile home files. Each ZIP code with earthquake coverage but no residential coverage is identified. While a few carriers do sell stand-alone earthquake policies, most earthquake coverage is sold as an endorsement to a residential policy.

Questions or comments regarding the contents of this document may be sent to statistics@insurance.mo.gov