



# Missouri state data call regarding 2025 Tornado and State Catastrophe claims

## Submission of reports

In order to access to the data collection software, all company contacts who plan to submit data on behalf of one or more companies will need to send an email to [help@naic.org](mailto:help@naic.org) requesting that they be assigned the role highlighted below. In order to avoid unnecessary delays filing your first report, please send the email to NAIC help desk as soon as you know who will be submitting the data on your company's behalf.

The reports must be submitted using the template, available [HERE](#).

The template, "MO\_2025\_TORNADO", includes all coverage types and should be submitted to the data call in RDC labeled MO\_2025\_TORNADO. The role to request from the NAIC for this data call is **RDC\_MO2025TORNADO\_USER\_PR**.

Once the permission is assigned, the report must be submitted by logging into the [NAIC reporting portal](#), selecting "PAC" as the "datacall group," and select the correct file name you are submitting. Before attempting to submit a file, please review the "File Submission Guide."

The first report is due by June 25, 2025, containing cumulative claims data as of June 16, 2025. Below is the reporting schedule:

### Data Call Reporting Schedule:

| Data Call Report Number | 2025 Cumulative Claims Data Reported As Of | Report Due Date    |
|-------------------------|--|--------------------|
| 1st Report              | June 16, 2025                              | June 25, 2025      |
| 2nd Report              | July 16, 2025                              | July 25, 2025      |
| 3rd Report              | August 16, 2025                            | August 25, 2025    |
| 4th Report              | September 16, 2025                         | September 25, 2025 |
| 5th Report              | October 16, 2025                           | October 25, 2025   |
| 6th Report              | November 16, 2025                          | November 25, 2025  |
| 7th Report              | December 16, 2025                          | December 25, 2025  |



## MO\_2025\_TORNADO

Data for two geographic regions are being collected in for this data call. Claims relating to the May 16th Tornado in the St. Louis region will be reported. The zip codes we are collecting for the St. Louis region include 63105, 63107, 63108, 63110, 63112, 63113, 63115, 63117, and 63147 and should be aggregated at the zip code level.

Using the same data call template, loss data for the entire state of Missouri will also be collected for any catastrophic losses in 2025. Catastrophic losses are any losses resulting from a severe convective storm and should be aggregated on the state level using a 00000 zip code.

### **INTRO TAB**

In addition to detailed instructions regarding the scope of the data call, the intro tab has yellow highlighted data fields that must be completed. NAIC Group Code is a required field. Your file will fail without it. If you are not part of a group and therefore have no group code/name, please include your company code and name.

Reporting will be completed by each insurance company. Group's cannot submit an aggregate report.

### **RESIDENTIAL PROPERTY TAB**

The intent of this tab is to collect cumulative losses on an aggregate level for all residential property coverages. The Residential Property Tab should not include renter/tenant or condominium unit owners policies.

### **PERSONAL AUTO TAB**

The intent of this tab is to collect cumulative losses on an aggregate level for comprehensive private personal auto coverages.

### **RENTERS TAB**

The intent of this tab is to collect cumulative losses on an aggregate level for all renters coverages. This tab should include Tenant and Condominium Unit Owners Insurance policies (HO4 or HO6).

All tabs are collecting the same data for the different lines of business:

Column A: Zip code of claim loss location. Note: When reporting aggregated statewide data, enter 00000 as the zip code

Column B: Number of Claims Received: number of all claims received by the company, regardless of whether payment was made or the closure status of the claim.

Column C: Number of Claims with Payment: number of all claims resulting in payment regardless of closure status of the claim.

Column D: Number of Claims without payment: number of all closed claims not resulting in payment.

Column E: Total Dollar Amount Losses Paid: total losses paid out.

Column F: Total Dollar Amount Case Incurred Losses: total paid plus reserves for outstanding claims.