



DEPARTMENT OF COMMERCE & INSURANCE

P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 25-06

Data Call – 2025 Severe Weather

Issued: June 16, 2025

The following Bulletin is issued by the Missouri Department of Commerce and Insurance (“Department”) to inform and educate the reader on the specified issue. It does not have the force and effect of law, is not an evaluation of any specific facts or circumstances, shall not be considered a statement of general applicability and is not binding on the Department. See § 374.015, RSMo (2016).

To: All insurance companies insuring personal (residential) property and/or comprehensive private passenger automobile insurance in Missouri

From: Angela L. Nelson, Director

Re: Data Call to Collect Information Relating to Severe Weather Events in 2025

The Department has received and continues to receive inquiries related to the insurance industry’s response to, and the impact of, severe weather that occurred across the State in 2025, and most recently, the tornado that struck St. Louis on May 16. This information is needed to assist federal, state, and local officials as they help affected residents recover from property damage resulting from these severe weather events.

With this Bulletin, the Department notifies all insurers that have written or issued personal (residential) property and/or comprehensive private passenger automobile insurance in the State of Missouri about the Director’s issuance of a limited data call. This data is being sought from all insurance companies that provided coverage under the mentioned insurance policy types in 2025.

Insurance companies market these policies under various names, but the purpose of this data call is to gather information on homeowners' policies, dwelling policies, personal fire and allied lines policies, renters' policies, condominium owners' policies, mobile homeowners' policies, and any other similar types of policies insuring personal property. The Department also intends to collect information on claims submitted or paid under the comprehensive coverage of a private passenger automobile insurance policy that were related to damage caused by the same weather events.

This data call is not seeking information relating to commercial property or any other non-property type of insurance coverage.

The data call requests information regarding claims resulting from severe weather events that occurred within the State in 2025, as well as information specific to the May 16 tornado that struck the City of St. Louis. The Department believes this data call is necessary to respond to inquiries, assist federal, state, and local officials, and allow the Department to assess the magnitude and impacts of this year's severe weather events on the industry.

The instructions and the data call template are attached for the readers' reference to this Bulletin as Addendum A and Addendum B. The data call will also be transmitted electronically to all designated company representatives. The first submission is requested by June 25, 2025.

Please note that any company-identifiable information submitted in response to this data call is a confidential closed record and shall not be subject to disclosure, pursuant to Section 374.071.2 RSMo.

The Department appreciates insurance companies' prompt attention and response to this data call. Further questions about the data call can be submitted to Statistics@insurance.mo.gov

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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 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, [see Addendum B \(attached\)](#).

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.

TORNADO 2025 MISSOURI

Claims As Of Date:

6/16/2025

NAIC Group Code:

Group Name:

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 above.

NAIC Company Code:

Company Name:

INSTRUCTIONS

Please refer to the complete instructions, definitions and covered loss data to include in the schedules.

- All tabs included in this Excel Workbook must be reviewed, and all relevant information must be reported.
- Reporting will be completed by each insurance company. Groups cannot submit an aggregate report.

Data is authorized to be collected and is confidential pursuant to §§ 374.070, 374.071, 380.401, and 374.190, RSMo.

- This data call is intended to collect information from carriers regarding catastrophic storms affecting Missouri policyholders.
- Data is being collected for two geographic regions: the entire state of Missouri and the St. Louis region
- The St. Louis region is defined as the following zip codes: 63105, 63107, 63108, 63110, 63112, 63113, 63115, 63117, 63147 and will be reported at the individual zip code level.
- Data will be collected monthly and should include data beginning January 1, 2025, through the 16th of the reporting month. They should be reported by the 25th of the month.
- For example, by June 25, 2025, a company would provide claim information for the period of January 1, 2025 to June 16, 2025. By July 25, 2025, the company would provide claim information for the period of January 1, 2025 to July 16, 2025.
- For the aggregated state of Missouri, catastrophic losses are defined as losses resulting from a severe convective storm. For the purposes of this data call, DCI is defining a severe convective storm as a thunderstorm where one or more of the following are present:
 - Strong winds (wind equal to or greater than 58 mph (50 knots or ~93 km/h).
 - Large hailstones (hailstones of at least 1 inch in diameter).
 - A tornado (regardless of its strength).
- When reporting for the St. Louis ZIP codes, the May 16, 2025, tornado is the only catastrophic event for which data should be reported.
- Three tabs are provided for three lines of business: Residential Property includes Homeowners and Dwelling Fire (for non-commercial properties), Personal Auto includes only Comprehensive Private Passenger Auto, and Renters includes Tenant or Condominium Unit Owners Insurance policies (HO4 or HO6).
- When reporting for the state of Missouri, report all catastrophic losses for all severe convective storms that occurred in 2025, aggregated at the state level.
- Under the ZIP code data field, the ZIP code to use for the state of Missouri is 00000.
- 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.
- 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.
- Number of Claims with Payment: number of all claims resulting in payment regardless of closure status of the claim.
- Number of Claims Closed without Payment: the number of all closed claims not resulting in payment.
- Total Dollar Amount Paid Loss: total losses paid out.
- Total Dollar Amount Case Incurred Loss: total paid plus reserves for outstanding claims.

CONFIDENTIALITY NOTICE

The State of Missouri authorizes the collection of information in the Missouri 2025 Tornado data call (the "Confidential information"), all of which shall be deemed to be confidential and exempt from public disclosure in accordance with state law. The State's contract with the NAIC requires the NAIC to protect and maintain the Confidential information. All Confidential information shall be protected and maintained in accordance with such contract and using reasonable security measures similar to those measures used by the NAIC for the protection of its own Confidential information of a similar kind.

Group/Company Contact

Name (FORMAT = First Last):

E-Mail Address (FORMAT = x@x.xxx):

Phone Number (FORMAT = xxx-xxx-xxxx):

Data Call Reporting Schedule:

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NOTES:

Residential Property					
	Please Include Cumulative Claims and Losses as of date of reported date.				
Claim/loss location 5-Digit ZIP Code (00000 for the entire State of Missouri)	Number of Claims Received	Number of Claims With Payment	Number of Claims Closed without Payment	Total Dollar Amount Paid Loss (tip: paid loss should never be higher than case incurred loss)	Total Dollar Amount Case Incurred Loss (tip: case incurred should equal paid loss plus reserves for outstanding claims.)

Please Note: Data is authorized to be collected pursuant to §374.190, RSMo and §380.401, RSMo.

Please Note: Data is confidential pursuant to §374.070 and §374.071, RSMo.

Comprehensive Personal Auto					
	Please Include Cumulative Claims and Losses as of date of reported date.				
Claim/loss location 5-Digit ZIP Code (00000 for the entire State of Missouri)	Number of Claims Received	Number of Claims With Payment	Number of Claims Closed without Payment	Total Dollar Amount Paid Loss (tip: paid loss should never be higher than case incurred loss)	Total Dollar Amount Case Incurred Loss (tip: case incurred should equal paid loss plus reserves for outstanding claims.)

Please Note: Data is authorized to be collected pursuant to §374.190, RSMo and §380.401, RSMo.

Please Note: Data is confidential pursuant to §374.070 and §374.071, RSMo.

Renters					
	Please Include Cumulative Claims and Losses as of date of reported date.				
Claim/loss location 5-Digit ZIP Code (00000 for the entire State of Missouri)	Number of Claims Received	Number of Claims With Payment	Number of Claims Closed without Payment	Total Dollar Amount Paid Loss (tip: paid loss should never be higher than case incurred loss)	Total Dollar Amount Case Incurred Loss (tip: case incurred should equal paid loss plus reserves for outstanding claims.)

Please Note: Data is authorized to be collected pursuant to §374.190, RSMo and §380.401, RSMo.

Please Note: Data is confidential pursuant to §374.070 and §374.071, RSMo.