

Formatting Excel Spreadsheets for Clarity Act Reporting

In order to successfully upload Clarity data to the ALDOI database, the file must be in a Microsoft Excel spreadsheet. Please make sure you are using Microsoft Excel 2000 or greater.

Please note the following:

- All fields require an entry; no fields are optional. If you have no data applicable to a field (for example, you do not write any policies in a zip code), enter zeros (0's) for all fields for that zip code.
- All fields requiring dollar entries may be rounded to the nearest dollar. **Do not include dollar signs (“\$”), commas, or decimals.**
- Leading zeros (0'S) are not required when inputting figures in fields.
- Loss ratios may be rounded to the nearest whole percent.
- Column (G) Policies in Force: Total should not count any policy more than once, while one policy may be counted in one or more of Columns (D), (E) and (F).
- Loss ratios in Columns (L) through (O) are calculated by dividing Incurred Losses in each of Columns (H) through (K) by the Direct Earned Premium in Column (C). As a result, the loss ratio displayed in Column (O) should be the sum of the loss ratios in Columns (L), (M) and (N) except for rounding differences.
- Total policy count reported to PICA must be the sum of all policies reported.
- Any policy reported to PICA must show aggregate premium amount. The system will not accept a policy count of zero (0) with aggregated premium amount other than zero (0). The system will not accept a policy count of more than zero (0) with aggregated premium amount of zero (0).
- If there is no policy count and no premium collected for a given zip code, the ratio must be reported as zero (0) instead of 100 on the Excel spreadsheet for each peril column. You will be prompted with an error message if this step is not followed.

Column Heading*** Field Size/Format (No commas allowed.)

(A) Calendar Year 4 characters

(B) Zip Code 5 characters

(C) Direct Earned Premium Format is 99999999

(D) Policies in Force: Fire* Format is 9999

(E) Policies in Force: All Other Perils* Format is 9999

(F) Policies in Force: All Wind/Hail* Format is 9999

(G) Policies in Force: Total** Format is 9999

(H) Direct Incurred Losses: Fire* Format is 99999999

(I) Direct Incurred Losses: All Other Perils* Format is 99999999

(J) Direct Incurred Losses: All Wind/Hail* Format is 99999999

(K) Direct Incurred Losses: Total** Format is 99999999

(L) Direct Incurred Loss Ratios: Fire* Format is 999999

(M) Direct Incurred Loss Ratios: All Other Perils* Format is 999999

(N) Direct Incurred Loss Ratios: All Wind/Hail* Format is 999999

(O) Direct Incurred Loss Ratios: Total** Format is 999999

*Data requested in Columns (D), (E), (F), (H), (I), (J), (L), (M) and (N) are required for calendar year 2012 and subsequent.

**Data requested in Columns (A), (B), (C), (G), (K) and (O) are required for calendar years 2007 and subsequent , though insurers are encouraged to provide this data if available for any earlier years.

***Column headings should take up the first row in an Excel spreadsheet. Your first record of zip code data should be on the second row.