

Texas Department of Insurance

# Appraisal Experience Data Call Report

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December 2024





# Appraisal Experience Data Call Report

by the

**Texas Department of Insurance**

Submitted December 2024

A handwritten signature in black ink, appearing to read "C. Brown", with a long horizontal flourish extending to the right.

Cassie Brown  
Commissioner of Insurance

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# Background and overview



# Background

Appraisal has been a topic of public policy discussion in recent years, including as the subject of multiple bills in the 88th Legislative regular session in 2023. The House Insurance Committee also asked for testimony about appraisal in September 2022 and June 2024.

## Appraisal basics

Nearly all Texas residential property and personal auto insurance policies have an appraisal provision. Appraisal is a way to help resolve disputes about the loss amount for a covered, first-party property insurance claim. Appraisal can be cheaper, more efficient, and a timelier option than litigation.

Appraisal takes place after the insurance company adjusts the claim and makes an offer. If the insured doesn't agree with the amount, either they or the company can demand an appraisal.

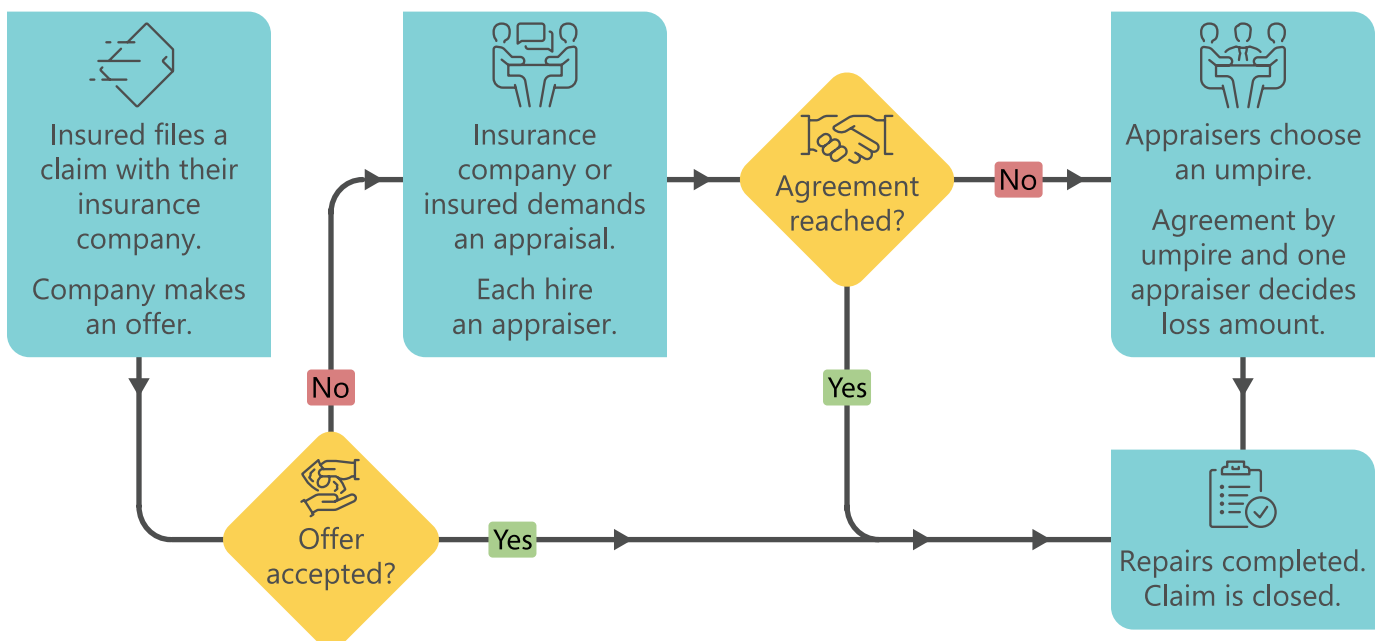
## Appraisal process

Each side hires a neutral appraiser to evaluate the damaged property. The two appraisers try to reach an agreement. If they can't agree, they choose a third appraiser as an umpire. An agreement by the two appraisers, or by the umpire and either of the appraisers, sets the loss amount. The amount set by an appraisal decision is typically binding.

Each side pays its own appraiser and half of any other appraisal expenses, including the umpire.

Appraisal doesn't determine coverage or anything else related to the terms and conditions of the insurance contract.

## Appraisal process



## Data call and report overview

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This report is based on appraisal experience information provided by residential property and personal auto insurers in Texas in response to a Texas Department of Insurance (TDI) data call. TDI issued the data call because, although appraisal is widely allowed in policy forms, insurers don't routinely collect and report appraisal data. There isn't a lot of publicly available data to help understand how and when appraisal is used and what impact it has.

TDI sent the [data call](#) on April 12, 2024, and asked insurers to provide information by July 12, 2024. Some groups asked for more time. TDI extended the deadline to August 2, 2024. One group didn't send all their information until October 14, 2024.

Another group reported that it didn't have the resources to identify all claims involving appraisal. The group only reported a limited set of residential property appraisals and didn't provide most of the requested information for those appraisals.

### Scope of report

TDI asked for data from the top 10 homeowners multi-peril groups and the top 10 private passenger auto groups in TDI's [2023 Market Conditions Annual Report](#). Insurer groups had to provide data for first-party claims reported in three 12-month periods:

- July 2020–June 2021
- July 2021–June 2022
- July 2022–June 2023

Each group was required to report Texas residential property and personal auto claims data:

- **Residential property:** Homeowner, condominium unit owner, and residential dwelling fire and allied lines policies. Doesn't include renters policies or other policies that only provide contents coverage. Doesn't include mobile homes insured through a personal automobile policy. See the appendix for more detail.
- **Personal auto:** Personal automobile policies and any other policies reported under the Texas Private Passenger Automobile Statistical Plan. This includes mobile homes insured through a personal automobile policy. See the appendix for more detail.

### Type of data requested

TDI asked for:

- Total appraisal data for each period. The request included questions about claim totals, appraisals demanded and completed, and appraisals preceded or followed by lawsuits.
- Claim-level data for each of the completed appraisals. The request included questions about the background of claims, the amount initially offered, which party demanded appraisal, whether an umpire was involved, how long appraisal took, the amount awarded, and the insurer's appraisal expense (including paying its appraiser and a portion of any umpire fees).

The data call questions are in the appendix.



# Data call results

## Key findings

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### Frequency

- Appraisal was used in less than 2% of all payable residential property claims and less than 0.02% of payable personal auto claims.
- Use of appraisal in payable residential property claims grew from about 1.2% to 2.3% during the three years reported.
- When appraisal was used, it was initiated by the claimant for about 99% of residential property appraisals and 94% of personal auto appraisals.

### Outcomes

- About half of the residential property appraisal awards were:
  - \$16,000–\$37,000.
  - \$10,800–\$28,500 more than the insurer's initial offer.
- About half of the personal auto appraisal awards were:
  - \$13,000–\$38,000.
  - \$2,100–\$5,900 more than the insurer's initial offer.

### Duration and expense

- Over half of the residential property appraisals were completed within three months after appraisal was demanded. Almost 90% were completed within eight months.
- Over half of the personal auto appraisals were completed within one month after appraisal was demanded. Over 90% were completed within four months.
- Only 16% of residential property appraisals and 7% of personal auto appraisals used an umpire.
- Insurer expenses averaged just over \$2,800 for residential property appraisals and just under \$570 for personal auto appraisals.

### Litigation

- Residential property appraisals were usually not preceded or followed by a lawsuit, and the frequency dropped during the three years reported:
  - Lawsuits filed before an appraisal decreased from 3.5% to 0.4%.
  - Lawsuits filed after an appraisal decreased from 10.9% to 0.9%.
- Only one personal auto appraisal was preceded by a lawsuit. Only 13 were followed by a lawsuit.

## Notes about the data

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Keep these points in mind when reviewing the results:

- The data provided by 12 insurer groups represents about 69% of the residential property market and 83% of the personal auto market in Texas. This is based on market share information in TDI's [2023 Market Conditions Annual Report](#).
- The results don't include data from one of the insurer groups subject to the data call. The group only reported a limited set of appraisals and didn't provide most of the requested information for those appraisals.
- One insurer group included data for a few claims (37) that were filed after the requested reporting period (i.e., after June 2023). The data didn't materially affect the analysis.
- Over 80% of the residential property appraisals were from two insurer groups.
- Appraisals with missing data, unspecified award amounts, and award amounts less than \$0 were excluded from some of the analysis.
- The data provided by each insurer group was based on information available at the time the group reported to TDI.
- The distribution percentiles reflect the percentage of amounts that are at or below the listed amount. For example, 25% of the residential property award amounts were less than or equal to \$16,204, and 75% of the amounts were above it.
- The years referenced in the report's tables and graphs match up to the reporting periods:
  - **2021:** July 2020–June 2021
  - **2022:** July 2021–June 2022
  - **2023:** July 2022–June 2023

## Appraisal use

### How often is appraisal used?

Appraisal was used in less than 2% of all payable residential property claims. On an annual basis, payable claims involving appraisal nearly doubled from 1.18% to 2.30%.

Appraisal was used in fewer than two out of every 10,000 payable personal auto claims.

### Claims involving appraisal

Category	Appraisals demanded	Completed appraisals	Payable claims	Appraisals on payable claims	Total claims	Appraisals on total claims
<b>Residential property</b>						
2021	4,909	4,520	416,405	1.18%	590,858	0.83%
2022	4,581	4,225	255,379	1.79%	376,512	1.22%
2023	7,726	6,973	336,205	2.30%	490,246	1.58%
<b>Personal auto</b>						
2021	423	397	2,395,374	0.02%	3,012,497	0.01%
2022	460	434	2,566,898	0.02%	3,263,018	0.01%
2023	483	446	2,633,454	0.02%	3,309,528	0.02%

### Who usually initiates appraisal?

Claimants demanded about 99% of the residential property appraisals and about 94% of the personal auto appraisals.

### Residential property appraisals demanded

Category	2021	2022	2023	Total
Claimant demanded	4,785	4,525	7,670	16,980
Insurer demanded	123	56	56	235
<b>Total appraisals</b>	<b>4,909</b>	<b>4,581</b>	<b>7,726</b>	<b>17,216</b>
Percent demanded by claimant	97.5%	98.8%	99.3%	98.6%

### Personal auto appraisals demanded

Category	2021	2022	2023	Total
Claimant demanded	399	424	428	1,251
Insurer demanded	15	21	47	83
<b>Total appraisals</b>	<b>414</b>	<b>445</b>	<b>475</b>	<b>1,334</b>
Percent demanded by claimant	96.4%	95.3%	90.1%	93.8%

Note: Almost half of the personal auto appraisals demanded by an insurer came from one insurer group.

## Appraisal outcomes

### Award amounts

The average residential property award was \$33,949, and the average personal auto award was \$29,541. Most personal auto appraisals involved vehicles declared a total loss.

### Award amounts

Distribution	Residential property	Personal auto
25th percentile	\$ 16,204	\$ 12,800
50th percentile	23,983	21,646
75th percentile	37,259	37,500
<b>Average award</b>	<b>\$ 33,949</b>	<b>\$ 29,541</b>

### Awards compared to initial offer

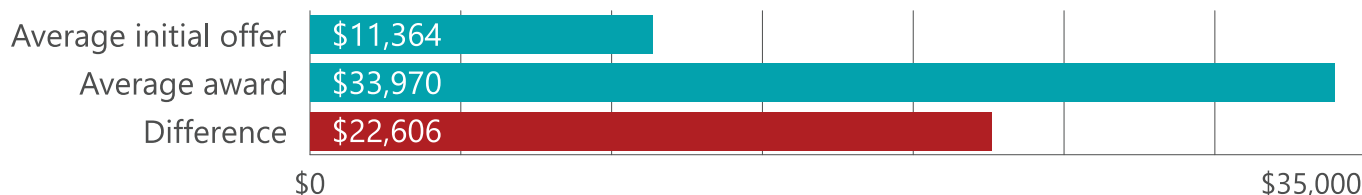
Residential property awards averaged about \$22,600 more than the insurer's initial offer. About half of the awards were \$10,800 to \$28,500 more than the initial offer.

Personal auto awards averaged about \$5,300 more than the initial offer. About half of the awards were \$2,100 to \$5,900 more than the initial offer.

About 97% of residential property and 98% of the personal auto appraisal awards were more than the insurer's initial offer.

Appraisals with an umpire typically had a greater difference between the award and the insurer's initial offer. An umpire was used in about 16% of completed residential property appraisals and 7% of completed personal auto appraisals.

### Residential property average initial offer vs. award



### Residential property difference between initial offer and award

Distribution	With umpire	Without umpire	All appraisals
25th percentile	\$ 12,145	\$ 10,649	\$ 10,820
50th percentile	22,395	17,596	18,127
75th percentile	37,785	27,053	28,474

## Residential property awards greater than initial offer

Category	With umpire	Without umpire	All appraisals
Awards greater than initial offer	2,469	12,393	14,865
<b>Total appraisals</b>	<b>2,548</b>	<b>12,824</b>	<b>15,375</b>
Percent of appraisals	97%	97%	97%

## Personal auto average initial offer vs. award



## Personal auto difference between initial offer and award

Distribution	With umpire	Without umpire	All appraisals
25th percentile	\$ 3,071	\$ 2,080	\$ 2,148
50th percentile	5,853	3,486	3,571
75th percentile	10,439	5,747	5,935

## Personal auto awards greater than initial offer

Category	With umpire	Without umpire	All appraisals
Awards greater than initial offer	92	1,149	1,241
<b>Total appraisals</b>	<b>95</b>	<b>1,174</b>	<b>1,269</b>
Percent of appraisals	97%	98%	98%

## Timing and length of appraisal

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### Appraisal timing

Almost 75% of residential property appraisals were demanded in the first six months after the claim was filed.

Over 75% of personal auto appraisals were demanded in the first 10 weeks after the claim was filed.

### Days from claim filing to appraisal demand

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Distribution	Residential property	Personal auto
25th percentile	54	22
50th percentile	101	37
75th percentile	191	69
90th percentile	328	118

### Appraisal length

Over half of the residential property appraisals were completed within three months after the demand and almost 90% within eight months. Residential property appraisals using an umpire usually took over twice as long as those without an umpire.

Over half of the personal auto appraisals were completed within a month after the demand and over 90% within four months. Appraisals with an umpire usually took much longer than those without an umpire.

### Appraisal length in days

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Distribution	25th percentile	50th percentile	75th percentile	90th percentile
<b>Residential property</b>				
With umpire	130	193	278	393
Without umpire	47	74	119	190
All appraisals	52	85	149	247
<b>Personal auto</b>				
With umpire	59	114	210	297
Without umpire	11	21	39	75
All appraisals	12	22	45	98

## Appraisal length and award amount

The median time it took to complete residential property appraisals didn't vary much for award amounts below \$100,000, but it was longer for award amounts above \$100,000.

The days to complete personal auto appraisals didn't vary much by award amount.

### Residential property median appraisal length by award amount

Category	\$0– \$10,000	\$10,000– \$20,000	\$20,000– \$30,000	\$30,000– \$40,000	\$40,000– \$50,000	\$50,000– \$100,000	Over \$100,000
Days to complete appraisal	103	78	77	82	86	107	150
Claims	1,518	4,173	3,900	2,186	1,196	1,492	622

### Personal auto median appraisal length by award amount

Category	\$0– \$10,000	\$10,000– \$20,000	\$20,000– \$30,000	\$30,000– \$40,000	\$40,000– \$50,000	Over \$50,000
Days to complete appraisal	29	28	20	21	20	18
Claims	201	368	248	143	112	158

# Appraisal expense

## Insurer expense

Insurers' average expense was about \$2,800 for a residential property appraisal and \$570 for a personal auto appraisal. With an umpire, insurers' average expense for appraisals increased to about \$4,100 for a residential property appraisal and \$890 for a personal auto appraisal.

### Residential property appraisal expense for insurers



Distribution	With umpire	Without umpire	All appraisals
25th percentile	\$ 2,904	\$ 1,693	\$ 1,756
50th percentile	3,667	2,069	2,191
75th percentile	4,551	2,534	2,903
90th percentile	6,080	3,229	4,045
<b>Average</b>	<b>\$ 4,110</b>	<b>\$ 2,589</b>	<b>\$ 2,840</b>

### Personal auto appraisal expense for insurers



Distribution	With umpire	Without umpire	All appraisals
25th percentile	\$ 514	\$ 350	\$ 350
50th percentile	751	487	500
75th percentile	1,051	619	668
90th percentile	1,331	947	998
<b>Average</b>	<b>\$ 893</b>	<b>\$ 540</b>	<b>\$ 567</b>

## Insurer expense compared to award amount

Compared to award amount, insurer expense averaged about 8% for residential property appraisals and about 2% for personal auto appraisals. The average expense increased to about 9% for residential property appraisals and about 3% for personal auto appraisals when using an umpire.

## Average appraisal expense compared to average award

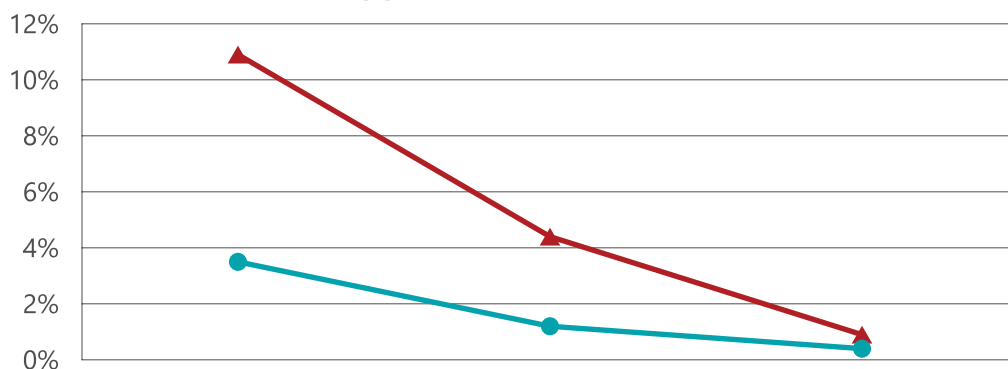
Category	With umpire	Without umpire	All appraisals
Residential property	9.17%	8.15%	8.37%
Personal auto	2.72%	1.91%	1.84%

## Appraisal and litigation

Residential property appraisals weren't usually preceded or followed by a lawsuit. The frequency dropped during the three years reported:

- Lawsuits filed before an appraisal decreased from 3.5% to 0.4%.
- Lawsuits filed after an appraisal decreased from 10.9% to 0.9%.

### Residential property lawsuits before or after appraisal



Category	2021	2022	2023
<b>● Lawsuit filed before appraisal</b>	<b>3.5%</b>	<b>1.2%</b>	<b>0.4%</b>
Claimant filed	132	51	29
Insurer filed	38	6	2
Appraisals demanded	4,909	4,581	7,726
<b>▲ Lawsuit filed after appraisal</b>	<b>10.9%</b>	<b>4.4%</b>	<b>0.9%</b>
Claimant filed	467	172	57
Insurer filed	26	13	8
Completed appraisals	4,520	4,225	6,973

One personal auto appraisal was preceded by a lawsuit and 13 were followed by a lawsuit.

### Personal auto lawsuits before or after appraisal

Category	2021	2022	2023
<b>Lawsuit filed before appraisal</b>	<b>-</b>	<b>0.2%</b>	<b>-</b>
Claimant filed	-	1	-
Insurer filed	-	-	-
Appraisals demanded	423	460	483
<b>Lawsuit filed after appraisal</b>	<b>1.5%</b>	<b>0.5%</b>	<b>1.1%</b>
Claimant filed	3	-	3
Insurer filed	3	2	2
Completed appraisals	397	434	446





Appendix:  
Appraisal experience  
data call instructions



## Background and purpose

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The purpose of this data call is to gather information on the appraisal experience of residential property and personal auto insurers. Appraisal has been a notable topic of public policy discussion in recent years, including as the subject of multiple bills during the 88th Legislative regular session in 2023 and invited testimony before the House Insurance Committee in September 2022.

The Texas Department of Insurance is collecting this information because although appraisal is widely allowed in policy forms, insurers do not routinely collect and report appraisal data. Accordingly, there is very little publicly available data to help understand how and when appraisal is used and what impact it has.

# General reporting instructions

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## Insurers required to report

Below is a list of the top ten homeowners multi-peril groups and the top ten private passenger auto groups listed in TDI's 2023 Market Conditions Annual Report.

Each admitted company\* in a group listed below must report **both** residential property and personal auto data, even if the group is included in only one of the two lists below.

\*Admitted companies that did not receive any residential property and personal auto insurance claims between July 1, 2020, and June 30, 2023, do not need to respond.

### Top 10: Residential property groups

- Allstate Insurance Group
- American Family Insurance Group
- Farmers Insurance Group
- Liberty Mutual Group
- Nationwide Corporation Group
- Progressive Group
- State Farm Group
- Texas Farm Bureau Mutual Group
- Travelers Group
- United Services Auto Association Group

### Top 10: Personal auto groups

- Allstate Insurance Group
- Berkshire Hathaway Group
- Farmers Insurance Group
- Home State Insurance Group
- Incline Property and Casualty Group
- Liberty Mutual Group
- Progressive Group
- State Farm Group
- Texas Farm Bureau Mutual Group
- United Services Auto Association Group

## Data call overview

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Please read the instructions and transmittal form carefully. The transmittal form consists of identifying information and two data reporting sections (Parts I and II). The reporting instructions differ in each section.

### Transmittal form

The transmittal form contains group and company identifying information and contact information. After you complete the identifying information, the data reporting sections (Parts I and II) will open.

### Part I: Summary data reporting

Part I involves **aggregate data** for Texas claims reported in three time periods. Admitted companies in the ten largest groups of residential property insurers and ten largest groups of personal auto insurers in Texas must report data under Part I. Each company must report data for **both** residential property insurance and personal auto insurance. When reporting data, fill out Part I twice: once for residential property claims, and once for personal auto claims.

### Part II: Claim level detail reporting

Part II involves **claim level data** of each of the **completed appraisals** referenced in Part I, question 8. Each company that reported any completed appraisals is **required** to report data under Part II. When reporting data, fill out Part II twice: once for residential property claims, and once for personal auto claims.

### By company reporting

Companies may report the data required in Parts I and II either by company or by group. Companies must elect one method to report and must report data in both Parts I and II using the same method.

### Business to report

**Residential property.** Insurers must report data for residential property insurance covering single-family homes (including mobile homes), condominiums, townhomes, duplexes, and quadplexes insured under a homeowner, condominium unit owner, or a residential dwelling fire and allied lines policy. Include only claims on policies where the insurer provides coverage for the dwelling (including policies that cover condominium units). Do not include claims on renters policies or other residential dwelling fire and allied policies that only provide contents coverage.

Only report claims for mobile homeowner policies issued by the insurer using a residential property policy, reported on line 4.0 of the annual statement, and required to be reported under the Texas Statistical Plan for Residential Risks. Do not report claims for mobile homeowner policies issued by the insurer using a personal automobile policy or otherwise reported under the Texas Private Passenger Automobile Statistical Plan.

**Personal auto.** Insurers must report data for all personal automobile policies or policies otherwise reported under the Texas Private Passenger Automobile Statistical Plan. This includes mobile homeowner policies issued by the insurer using a personal automobile policy.

## Data call instructions

Please read the instructions and transmittal form carefully. The transmittal form consists of identifying information and two data reporting sections (Parts I and II). The reporting instructions differ in each section. After you complete the identifying information, the data reporting sections (Parts I and II) will open.

### Transmittal form

All insurers required to respond must complete the [transmittal form](#).

1. **My insurer is reporting by company or group.** Check the first box if: (i) the insurer elects to report its data by company (not by group), or (ii) the insurer is only required to report data for a single insurance company.

Check the second box if the insurer elects to report its data by group. Insurers that elect to report by group must also answer Question 4 below by providing the name and NAIC company number for each admitted company for which the insurer is reporting data.

2. **Name of insurance company or group.** Provide the name of the insurance company or group. For data reported on behalf of a group of companies, provide the group name. For data reported on behalf of a single company, provide the company name.
3. **NAIC company or group number.** Provide the applicable NAIC number. For data reported on behalf of a group of companies, provide the four-digit NAIC group number. For data reported on behalf of a single company, provide the company's five-digit NAIC company number.
4. **Companies in group.** If you are reporting on behalf of a group of companies, please list the names and NAIC company numbers of all companies in the group. If you are not reporting data by group, then write "N/A."
5. **Contact name.** Provide the name of the person responsible for the data included in the submission.
6. **Contact phone number.** Provide the phone number for the person responsible for the data included in the submission.
7. **Contact email address.** Provide the email address for the person responsible for the data included in the submission.

## Residential property

### Part I: Summary data (residential property)

Provide aggregate data for claims reported for each of three 12-month periods:

- July 2020–June 2021
- July 2021–June 2022
- July 2022–June 2023

For **each question** in Part I, the data should be aggregated by 12-month periods based on **when the claims were reported**.

- R1. How many claims did the insurer have?  
R1a. July 2020–June 2021  
R1b. July 2021–June 2022  
R1c. July 2022–June 2023
- R2. How many of the claims in question 1 were paid or payable?  
R2a. July 2020–June 2021  
R2b. July 2021–June 2022  
R2c. July 2022–June 2023
- R3. How many of the claims in question 1 went to appraisal?  
R3a. July 2020–June 2021  
R3b. July 2021–June 2022  
R3c. July 2022–June 2023
- R4. How many of the appraisals in question 3 were demanded by the claimant (as opposed to the insurer)?  
R4a. July 2020–June 2021  
R4b. July 2021–June 2022  
R4c. July 2022–June 2023
- R5. How many of the appraisals in question 4 were preceded by a lawsuit?  
R5a. How many of the lawsuits were filed by the claimant?  
R5a1. July 2020–June 2021  
R5a2. July 2021–June 2022  
R5a3. July 2022–June 2023  
R5b. How many of the lawsuits were filed by the insurer?  
R5b1. July 2020–June 2021  
R5b2. July 2021–June 2022  
R5b3. July 2022–June 2023
- R6. How many of the appraisals in question 3 were demanded by the insurer (as opposed to the claimant)?  
R6a. July 2020–June 2021  
R6b. July 2021–June 2022  
R6c. July 2022–June 2023
- R7. How many of the appraisals in question 6 were preceded by a lawsuit?  
R7a. How many of the lawsuits were filed by the claimant?  
R7a1. July 2020–June 2021  
R7a2. July 2021–June 2022  
R7a3. July 2022–June 2023  
R7b. How many of the lawsuits were filed by the insurer?  
R7b1. July 2020–June 2021  
R7b2. July 2021–June 2022  
R7b3. July 2022–June 2023
- R8. How many of the appraisals in question 3 have been completed?  
R8a. July 2020–June 2021  
R8b. July 2021–June 2022  
R8c. July 2022–June 2023
- R9. How many of the appraisals in question 8 were followed by a lawsuit?  
R9a. How many of the lawsuits were filed by the insurer?  
R9a1. July 2020–June 2021  
R9a2. July 2021–June 2022  
R9a3. July 2022–June 2023  
R9b. How many of the lawsuits were filed by the claimant?  
R9b1. July 2020–June 2021  
R9b2. July 2021–June 2022  
R9b3. July 2022–June 2023

## Part II: Claim level detail (residential property)

Part II involves claim level data of each of the completed appraisals referenced in Part I, Question R8. Provide answers in a [Claim level detail reporting form](#) (MS Excel) provided by TDI on the Residential Property sheet.

### 1. Background

- A. **Claim number.** Report a unique alphanumeric identifier for the claim. The insurer is not required to report the claim number the company uses for its own internal purposes. The claim number reported in this data call must be unique for each claim reported in the data call, and the insurer must maintain sufficient documentation to enable the insurer to answer specific questions about the claim by using only the claim number assigned in this data call.
- B. **Date loss incurred.** Report the date of loss in MM/DD/YYYY format.
- C. **Date claim reported.** Report the date the policyholder (or a representative of the policyholder) first notified the insurer there was a claim under the policy. Report the date in MM/DD/YYYY format.
- D. All insurers **must** report **either** county or ZIP code. Insurers **may** report **both** county and ZIP code. Insurers that elect to report county instead of ZIP code, must report county for **all** Part I claims. Report the county in which the residential property subject to the claim was located.
- E. **ZIP code.** All insurers **must** report **either** county or ZIP code. Insurers **may** report **both** county and ZIP code. Insurers that elect to report ZIP code instead of county, must report ZIP code for **all** Part I claims. Report the ZIP code in which the residential property subject to the claim was located.
- F. **Policy type.** Report the applicable policy type as follows:

#### Policy types

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Policy type	Code
Homeowners	HO
Mobile homeowners	MHO
Dwelling	DW
Condominium unit owner	CO

- G. **Cause of loss.** The cause of loss should reflect the original and proximate cause of loss and not any ensuing causes. Report the cause of loss code as follows:

#### Cause of loss codes

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Cause of loss (COL)	COL Code
Fire - Internal source	05
Fire - External source (including fire caused by lightning)	10
Fire - Unknown source	15
Lightning - No fire	20
Windstorm	25

Cause of loss (COL)	COL Code
Hail	30
Flood or rising water	32
Explosion	33
Smoke	35
Aircraft and vehicles	40
Riot and civil commotion	45
Vandalism and malicious mischief	50
Collapse	55
Discharge, leakage or overflow of water or steam from plumbing, heating, and air conditioning systems or household appliances: damage to slab or foundation	60
Discharge, leakage or overflow of water or steam from plumbing, heating, and air conditioning systems or household appliances: other damage	61
Freeze: damage to slab or foundation	70
Freeze: other damage	71
Burglary, theft, robbery	75
Other - physical damage	80
Other - liability and medical payments	90

Insurers should report cause of loss codes in a manner that is consistent with how it reports causes of loss under the Texas Statistical Plan for Residential Risks.

- H. **Total loss?** Report if the claim was a total loss. Answer "yes" or "no."
2. **Date of appraisal demand.** Report the date of appraisal demand in MM/DD/YYYY format.
  3. **Party demanding appraisal.** Report which party demanded appraisal. Answer "claimant" or "insurer."
  4. **Insurer's initial offer amount.**
  5. **Claimant's initial demand or counteroffer amount.**
  6. **Appraisal award amount.**
  7. **Date of appraisal award.** Report the date of appraisal award in MM/DD/YYYY format.
  8. **Was an umpire used?** Answer "yes" or "no."
  9. **Amount of insurer's appraisal expenses (including the insurer's share of any umpire fees and costs).**
  10. **Amount of claimant's appraisal expenses known to the insurer (such as the claimant's share of umpire fees and costs).** Report only those amounts known to the insurer.

## Personal auto

### Part I: Summary data (personal auto)

Provide aggregate data for claims reported for each of three 12-month periods:

- July 2020–June 2021
- July 2021–June 2022
- July 2022–June 2023

For each question in Part I, the data should be aggregated by 12-month periods based on when the claims were reported.

- A1. How many claims did the insurer have?  
A1a. July 2020–June 2021  
A1b. July 2021–June 2022  
A1c. July 2022–June 2023
- A2. How many of the claims in question 1 were paid or payable?  
A2a. July 2020–June 2021  
A2b. July 2021–June 2022  
A2c. July 2022–June 2023
- A3. How many of the claims in question 1 went to appraisal?  
A3a. July 2020–June 2021  
A3b. July 2021–June 2022  
A3c. July 2022–June 2023
- A4. How many of the appraisals in question 3 were demanded by the claimant (as opposed to the insurer)?  
A4a. July 2020–June 2021  
A4b. July 2021–June 2022  
A4c. July 2022–June 2023
- A5. How many of the appraisals in question 4 were preceded by a lawsuit?  
A5a. How many of the lawsuits were filed by the claimant?  
A5a1. July 2020–June 2021  
A5a2. July 2021–June 2022  
A5a3. July 2022–June 2023  
A5b. How many of the lawsuits were filed by the insurer?  
A5b1. July 2020–June 2021  
A5b2. July 2021–June 2022  
A5b3. July 2022–June 2023
- A6. How many of the appraisals in question 3 were demanded by the insurer (as opposed to the claimant)?  
A6a. July 2020–June 2021  
A6b. July 2021–June 2022  
A6c. July 2022–June 2023
- A7. How many of the appraisals in question 6 were preceded by a lawsuit?  
A7a. How many of the lawsuits were filed by the claimant?  
A7a1. July 2020–June 2021  
A7a2. July 2021–June 2022  
A7a3. July 2022–June 2023  
A7b. How many of the lawsuits were filed by the insurer?  
A7b1. July 2020–June 2021  
A7b2. July 2021–June 2022  
A7b3. July 2022–June 2023
- A8. How many of the appraisals in question 3 have been completed?  
A8a. July 2020–June 2021  
A8b. July 2021–June 2022  
A8c. July 2022–June 2023
- A9. How many of the appraisals in question 8 were followed by a lawsuit?  
A9a. How many of the lawsuits were filed by the insurer?  
A9a1. July 2020–June 2021  
A9a2. July 2021–June 2022  
A9a3. July 2022–June 2023  
A9b. How many of the lawsuits were filed by the claimant?  
A9b1. July 2020–June 2021  
A9b2. July 2021–June 2022  
A9b3. July 2022–June 2023

## Part II: Claim level detail (personal auto)

Part II involves claim level data of each of the completed appraisals referenced in Part I, Question A8. Provide answers in a [Claim level detail reporting form](#) (MS Excel) provided by TDI on the Personal Auto sheet.

### 1. Background

- A. **Claim number.** Report a unique alphanumeric identifier for the claim. The insurer is not required to report the claim number the company uses for its own internal purposes. The claim number reported in this data call must be unique for each claim reported in the data call, and the insurer must maintain sufficient documentation to enable the insurer to answer specific questions about the claim by using only the claim number assigned in this data call.
- B. **Date loss incurred.** Report the date of loss in MM/DD/YYYY format.
- C. **Date claim reported.** Report the date the policyholder (or a representative of the policyholder) first notified the insurer there was a claim under the policy. Report the date in MM/DD/YYYY format.
- D. All insurers **must** report **either** county or ZIP code. Insurers **may** report **both** county and ZIP code. Insurers that elect to report county instead of ZIP code, must report county for **all** Part I claims. Report the county in which the residential property subject to the claim was located.
- E. **ZIP code.** All insurers **must** report **either** county or ZIP code. Insurers **may** report **both** county and ZIP code. Insurers that elect to report ZIP code instead of county, must report ZIP code for **all** Part I claims. Report the ZIP code in which the residential property subject to the claim was located.
- F. **Type of loss.** Report the type of loss code as follows:

#### Type of loss codes

Type of loss (TOL)	TOL code
Collision	51
Fire	52
Flood and rising water	53
Glass only	54
Malicious mischief and vandalism	55
Mechanical breakdown	56
Personal effects	57
Theft	58
Towing and labor	59
Windstorm, earthquake, hail, explosion, tornado, cyclone, and water damage	60
All other	99

Insurers should report type of loss codes in a manner that is consistent with how it reports types of loss under the Texas Private Passenger Auto Statistical Plan.

- G. **Total loss?** Report if the claim was a total loss. Answer "yes" or "no."
2. **Date of appraisal demand.** Report the date of appraisal demand in MM/DD/YYYY format.
  3. **Party demanding appraisal.** Report which party demanded appraisal. Answer "claimant" or "insurer."
  4. **Insurer's initial offer amount.**
  5. **Claimant's initial demand or counteroffer amount.**
  6. **Appraisal award amount.**
  7. **Date of appraisal award.** Report the date of appraisal award in MM/DD/YYYY format.
  8. **Was an umpire used?** Answer "yes" or "no."
  9. **Amount of insurer's appraisal expenses (including the insurer's share of any umpire fees and costs).**
  10. **Amount of claimant's appraisal expenses known to the insurer (such as the claimant's share of umpire fees and costs).** Report only those amounts known to the insurer.

# Confidentiality, format, submission, and deadline

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## Confidentiality

TDI requests this information under [Insurance Code 38.001](#). An insurer must mark any information it considers to be confidential. Section 38.001 does not itself make any information confidential. Regardless of whether information is confidential, TDI may release to the public aggregate data compiled from this data call in a manner that does not identify individual insurers or groups of insurers.

## Reporting format and submission

Insurers must report using:

- [An online form](#).
- [A claim level detail reporting form](#) (MS Excel) (for Part II only) attached to the online form.

The online form includes the transmittal form, Part I: Summary data (residential property), Part I: Summary data (personal auto), and a button to attach the MS Excel reporting form for Part II: Claim level detail.

For Part II: Claim level detail, insurers must complete a claim level detail reporting form provided by TDI. The reporting form contains fields for insurers to respond to Part II: Claim level detail questions 1–10. Insurers must provide claim level data for each of the completed appraisals referenced in Part I, question 8 for residential property and personal auto. There are two sheets in the reporting form, one each for residential property and personal auto.

Once completed, attach the claim level detail reporting form to the online form and click “submit.”

TDI may ask for more information about your responses.

## Deadline

Insurers must provide this information no later than Friday, July 12, 2024. Before submitting their data, insurers must attach the claim level detail reporting form for Part II: Claim level detail (residential property and personal auto).

## Data call questions

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For questions about this data call, please contact the Property and Casualty Division at 512-676-6710 or email [PropertyCasualty@tdi.texas.gov](mailto:PropertyCasualty@tdi.texas.gov).

### FAQs

#### **What is meant by 'paid or payable' claims in questions A2 and R2?**

'Paid or payable' refers to claims that were paid or have an outstanding reserve.

#### **Does the data class include third-party claims? Does it include injury claims?**

The data class (questions A1 and R1) should be limited to first-party property damage claims. Please do not include injury claims, such as BI and PIP claims.

#### **Does TDI want the claim data evaluated as of 12/31/2023, as of the end date of each 12-month period, or as of some other date?**

Please provide current information. The information should be current through at least April 12, 2024, which is the date this data call was issued.





Texas Department of Insurance  
Appraisal Experience Data Call Report

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