Statistical Bulletin

June 10, 2020   **Bulletin No. 2020-MH-02**

Topic: **North Carolina Mobilehome Territory Coding – Revision**

ISS Contacts: **iss.support@apci.org**

On December 19, 2019, the Commissioner on the behalf of the North Carolina Rate Bureau and the North Carolina Department of Insurance, issued P-19-9 which changed the effective date for implementing the new territories to June 1, 2020.

In addition to the revised effective date, we made changes to the territory list in the statistical plan. The territory code for McDowell County, previously listed as 340, is now correctly listed as 360.

ISS Stat Bulletin 2020-MH-01 has been withdrawn and replaced by 2020-MH-02.

The various revisions are set forth in the following revised pages:

• Revised Territory Groups/Map for MH(F) and MH(C)

The territory field (positions 40-41) has been expanded to a three-digit field (39-41) in the record format to accommodate these revised territory definitions. The territory codes requiring windstorm deductibles were updated as well.

These changes are applicable to all new and renewal policies becoming effective on or after June 1, 2020.

Please see attached pages from the NC Mobilehome Statistical Plan for details.

RECORD FORMAT REPORTING INSTRUCTIONS

North Carolina Mobilehome Line Code 23

> **NOTE:** Any position of the record that does not contain an alpha or numeric character must contain zeros.

POSITION	POSITION NAME AND DESCRIPTION
1-4	COMPANY NUMBER – Report the company number assigned by ISS. This field should be right justified; e.g., company number 123 would be reported as 0123.
5-6	LINE OF BUSINESS CODE – Line of Business code for North Carolina Mobilehome is 23.
7-8	STATE CODE – See Statistical Plan for codes
9-12	CALL YEAR – Report the four digit year of call
13-18	RESERVED FOR FUTURE USE – Report all zeros only
19	ACCOUNTING QUARTER – Report the quarter of the transaction e.g., 1,2,3,4.
20	RESERVED FOR FUTURE USE – Report all zeros only
21-24	EXPERIENCE PERIOD YEAR – Loss data only; report the four-digit year in which the loss occurred. For premium report zeros.
25-26	EXPERIENCE PERIOD - MONTH – Loss data only; report the two digit numeric month in which the loss occurred. For premium report zeros.
27-28	EXPERIENCE PERIOD - DAY – Loss data only; report the two digit numeric day on which the loss occurred. For premium report zeros.
29-30	COVERAGE CODE – See Statistical Plan for codes (MH-C only)
31-38	RESERVED FOR FUTURE USE – Report all zeros only
39-41	TERRITORY CODE – See Statistical Plan for codes
42-56	RESERVED FOR FUTURE USE – Report all zeros only
57-60	POLICY EFFECTIVE YEAR – Report the four digit year the policy became effective. Refer to the General Rules section of this plan for the definition.
61-65	RESERVED FOR FUTURE USE – Report all zeros only
66-68	ANNUAL STATEMENT LINE OF BUSINESS – Report the Annual Statement Line of Business code to which the data was assigned. Refer to the coding section of this plan.
69	STATUS CODE – See Statistical Plan for codes (MH-C only)
70-72	RESERVED FOR FUTURE USE – Report all zeros only

POSITION	POSITION NAME AND DESCRIPTION
133	DEDUCTIBLE CODE - WINDSTORM[A] - For territories 110, 120, 130, 140, 150 and 160 only and only in cases where the windstorm deductible is higher than the policy deductible, code D for a flat dollar deductible. Otherwise, code zero.
134-140	DEDUCTIBLE AMOUNT - WINDSTORM[A] - For territories 110, 120, 130, 140, 150 and 160 only and only in cases where the windstorm deductible is higher than the policy deductible, report the amount of windstorm deductible. Otherwise, code zeros.
141-147	RESERVED FOR FUTURE USE – Report all zeros only
148-162	CLAIM IDENTIFIER – Loss data only. Each claim (occurrence) must be separately identified. This identifier must be the same for all claims that arise from a single occurrence regardless of the type of loss. This could be an alphanumeric field. This field must be right justified.
163-165	CLAIMANT IDENTIFIER – Loss data only. Each claimant must have a separate identifying number to distinguish claimants that arise from a single occurrence. This field must be right justified.
166-168	RESERVED FOR FUTURE USE – Report all zeros only
169-180	WRITTEN EXPOSURE – Report the exposures in the basis indicated in the Statistical Plan. Amounts must be right justified with leading zeros. This field is a signed numeric field with a signed numeric digit in the rightmost position.
181-192	WRITTEN PREMIUM – Report amount of written premium, amounts must be right justified with leading zeros. This field is a signed numeric field with a signed numeric digit in the rightmost position. Report whole dollars only. #
193-204	PAID LOSSES – Report amount of paid losses, amounts must be right justified with leading zeros. This field is a signed numeric field with a signed numeric digit in the rightmost position. Report whole dollars only. # .
205-216	PAID CLAIMS – Report number of paid claims, amounts must be right justified with leading zeros. This field is a signed numeric field with a signed numeric digit in the rightmost position.
217-228	OUTSTANDING LOSSES – Report amount of outstanding losses, amounts must be right justified with leading zeros. This field is a signed numeric field with a signed numeric digit in the rightmost position. Report whole dollars only. #
229-240	OUTSTANDING CLAIMS – Report number of outstanding claims, amounts must be right justified with leading zeros. This field is a signed numeric field with a signed numeric digit in the rightmost position.
241-260	RESERVED FOR FUTURE USE – Report all zeros only

North Carolina Mobilehome Excess Line Code 63

> **NOTE:** **Any position of the record that does not contain an alpha or numeric character must contain zeros.**

POSITION	POSITION NAME AND DESCRIPTION
1-4	COMPANY NUMBER – Report the company number assigned by ISS. This field should be right justified; e.g., company number 123 would be reported as 0123.
5-6	LINE OF BUSINESS CODE – Line of Business code for North Carolina Mobilehome Excess Losses is 63
7-8	STATE CODE – See Statistical Plan for codes
9-12	CALL YEAR – Report the calendar year of the transaction
13-18	RESERVED FOR FUTURE USE – Report all zeros only
19	ACCOUNTING QUARTER – Report the quarter of the transaction, e.g., 1,2,3,4.
20	EVALUATION PERIOD – Losses as of March 31 should be reported as a 1.
21-24	EXPERIENCE PERIOD - YEAR – Loss data only; report the four-digit year in which the loss occurred.
25-26	EXPERIENCE PERIOD - MONTH – Loss data only; report the two digit numeric month in which the loss occurred.
27-28	EXPERIENCE PERIOD - DAY – Loss data only; report the two digit numeric day on which the loss occurred.
29-30	COVERAGE CODE – See Statistical Plan for codes (MH-C only)
31-38	RESERVED FOR FUTURE USE – Report all zeros only
39-41	TERRITORY CODE – See Statistical Plan for codes
42-56	RESERVED FOR FUTURE USE – Report all zeros only
57-60	POLICY EFFECTIVE YEAR – Report the four digit year the policy became effective. Refer to the General Rules section of this plan for the definition.
61-65	RESERVED FOR FUTURE USE – Report all zeros only
66-68	ANNUAL STATEMENT LINE OF BUSINESS CODE – Report the Annual Statement Line of Business code to which this data was assigned. Refer to the coding section of this plan.
69	STATUS CODE – See Statistical Plan for codes (MH-C only)
70-72	RESERVED FOR FUTURE USE – Report all zeros only
73-74	SUBLINE CODE – See Statistical Plan for codes. This field should be right justified.

POSITION	POSITION NAME AND DESCRIPTION
75	RESERVED FOR FUTURE USE – Report all zeros only
76-77	POLICY FORM CODE – See Statistical Plan for codes. This field should be right justified; e.g., policy form code should be reported as 01.
78-82	RESERVED FOR FUTURE USE – Report all zeros only
83-84	PROTECTION CLASS CODE – See Statistical Plan for codes (MH-F only)
85-88	RESERVED FOR FUTURE USE – Report all zeros only
89-90	TYPE OF DEDUCTIBLE CODE – See Statistical Plan for codes. This field should be right justified; e.g., a one digit type of deductible code should be reported as 01. (MH-F only)
91-93	RESERVED FOR FUTURE USE – Report all zeros only
94	TYPE OF LOSS CODE – See Statistical Plan for codes
95-98	RESERVED FOR FUTURE USE – Report all zeros only
99	THEFT CODE – See Statistical Plan for codes (MH-F only)
100-104	AMOUNT OF INSURANCE – This field should be right justified. Report to the nearest thousand dollars; e.g., $125,000 amount of insurance should be reported as 00125. See Statistical Plan for rounding rules. **This must be an unsigned numeric field.**
105-107	RESERVED FOR FUTURE USE – Report all zeros only
108-111	YEAR OF MANUFACTURE – Report the four digit year of manufacture
112	TIE DOWN CODE – See Statistical Plan for codes
113	ORDINANCE AND LAW CODE – See Statistical Plan for codes (MH-F only)
114-118	RESERVED FOR FUTURE USE – Report all zeros only
119-122	EXPIRATION YEAR – Report the four digit expiration year
123-124	EXPIRATION MONTH – Report the two digit expiration month
125	DEDUCTIBLE INDICATOR – Indicate D for a flat dollar deductible. Indicate P for a percentage deductible.
126-132	DEDUCTIBLE AMOUNT – Report the amount of deductible of the policy. Amounts should be right justified; e.g., a $100 deductible should be reported as 0000100. For a 20 percent deductible it should be reported as 0000020. **This must be an unsigned numeric field.**
133	DEDUCTIBLE CODE - WINDSTORM[A] - For territories 110, 120, 130, 140, 150 and 160 only and only in cases where the windstorm deductible is higher than the policy deductible, code D for a flat dollar deductible. Otherwise, code zero.

POSITION	POSITION NAME AND DESCRIPTION
134-140	DEDUCTIBLE AMOUNT - WINDSTORM[A] - For territories 110, 120, 130, 140, 150 and 160 only and only in cases where the windstorm deductible is higher than the policy deductible, report the amount of windstorm deductible. Otherwise, code zeros.
141-147	RESERVED FOR FUTURE USE – Report all zeros only
148-162	CLAIM IDENTIFIER – Loss data only. Each claim (occurrence) must be separately identified. This identifier must be the same for all claims that arise from a single occurrence regardless of the type of loss. This could be an alphanumeric field. This field must be right justified.
163-165	CLAIMANT IDENTIFIER – Loss data only. Each claimant must have a separate identifying number to distinguish claimants that arise from a single occurrence. This field must be right justified.
166-192	RESERVED FOR FUTURE USE – Report all zeros only
193-204	TOTAL LIMITS INCURRED– Report incurred losses excluding allocated loss adjustment expenses. Amounts must be right justified with leading zeros. This field is a signed numeric field with a signed numeric digit in the rightmost position. Report whole dollars only. #
205-260	RESERVED FOR FUTURE USE – Report all zeros only

Rounding, when required, is to be accomplished by adding an absolute $0.50 to the absolute value of paid loss field and then drop the cents; i.e., a negative $7.51 would round to a negative $8.00 and a negative $7.49 would round to a negative $7.00.

NOTE: Any position of the record that does not contain an alpha or numeric character must contain zeros.

TABLE 2: DEDUCTIBLE INDICATOR

DESCRIPTION	CODE
Flat Dollar Deductible	D
Percentage Deductible	P

NOTE[A]: Policy deductible indicator information should be captured in this field. This deductible would typically be the fire deductible.

TABLE 3: DEDUCTIBLE INDICATOR - WINDSTORM

Applicable only in territories 110, 120, 130, 140, 150 and 160; code 0 in all other territories.

Applicable only in cases where the windstorm deductible is higher than the policy deductible; code 0 otherwise.

DESCRIPTION	CODE
Flat Dollar Deductible	D

TABLE 4: LINE OF BUSINESS

DESCRIPTION	LINE
North Carolina Mobilehome	23
North Carolina Mobilehome Excess Losses	63

TABLE 5: SUBLINE CODES

DESCRIPTION	CODE
MH-C	01
MH-F	02

TABLE 6: TERRITORY CODES

COUNTY - NORTH CAROLINA	CODE [G]
Alamance	310
Alexander	340
Alleghany	360
Anson	300
Ashe	360
Avery	370
Beaufort	150
Bertie	180
Bladen	230

COUNTY - NORTH CAROLINA	CODE [G]
Buncombe	360
Burke	360
Cabarrus	320
Caldwell	360
Camden	150
Caswell	310
Catawba	360
Chatham	280
Cherokee	390
Chowan	150
Clay	390
Cleveland	350
Columbus	200
Craven	150
Cumberland	220
Currituck (other than Beach Areas)	130
Dare (other than Beach Areas)	130
Davidson	320
Davie	310
Duplin	190
Durham	270
Edgecombe	210
Forsyth	310
Franklin	240
Gaston	350
Gates	170
Graham	390
Granville	260
Greene	180
Guilford	310
Halifax	240
Harnett	250
Haywood	380
Henderson	360
Hertford	170
Hoke	250
Hyde(other than Beach Areas)	130
Iredell	340
Jackson	390
Johnston	240
Jones	150
Lee	290
Lenoir	190
Lincoln	350
Macon	390

COUNTY - NORTH CAROLINA	CODE [G]
Madison	380
Martin	180
McDowell	360
Mecklenburg	340
Mitchell	370
Montgomery	300
Moore	290
Nash	240
Northampton	240
Orange	280
Pamlico	130
Pasquotank	150
Perquimans	150
Person	260
Pitt	180
Polk	360
Randolph	320
Richmond	300
Robeson	230
Rockingham	310
Rowan	320
Rutherford	350
Sampson	220
Scotland	250
Stanly	340
Stokes	310
Surry	310
Swain	380
Transylvania	380
Tyrrell	150
Union	340
Vance	260
Wake	270
Warren	260
Washington	150
Watauga	360
Wayne	180
Wilkes	340
Wilson	210
Yadkin	330
Yancey	360

B. Beach Areas [G]

Beach Area – Localities south and east of the Inland Waterway from the South Carolina Line to Fort Macon (Beaufort Inlet), thence south and east of Core, Pamlico, Roanoke and Currituck Sounds to the Virginia Line, being those portions of land generally known as the "Outer Banks."

Beach Areas in Currituck, Dare and Hyde Counties: 110

Beach areas in Brunswick, Carteret, New Hanover, Onslow and Pender Counties: 120

C. Other than Beach Areas of Brunswick, Carteret, New Hanover and Pender Counties [G]

For areas of Brunswick, Carteret, New Hanover, Onslow and Pender Counties, other than the Beach Areas, refer to the following ZIP codes. If portions of these ZIP codes fall in Counties other than Brunswick, Carteret, New Hanover, Onslow and Pender Counties use the territory code for those Counties.

1. Eastern Coastal Territory [G]

ZIP Code	USPS ZIP Code	Code
28403	Wilmington	140
28404	Wilmington	140
28405	Wilmington	140
28406	Wilmington	140
28407	Wilmington	140
28408	Wilmington	140
28409	Wilmington	140
28410	Wilmington	140
28411	Wilmington	140
28412	Wilmington	140
28422	Bolivia	140
28428	Carolina Beach	140
28443	Hampstead	140
28445	Holly Ridge	140
28459	Shallotte	140
28460	Sneads Ferry	140
28461	Southport	140
28462	Supply	140
28467	Calabash	140
28468	Sunset Beach	140
28469	Ocean Isle Beach	140
28470	Shallotte	140
28480	Wrightsville Beach	140
28511	Atlantic	140
28516	Beaufort	140
28520	Cedar Island	140
28524	Davis	140
28528	Gloucester	140
28531	Harkers Island	140
28532	Havelock	140
28533	Cherry Point	140
28539	Hubert	140
28553	Marshallberg	140
28557	Morehead City	140
28570	Newport	140
28577	Sealevel	140
28579	Smyrna	140
28581	Stacy	140
28584	Swansboro	140
28589	Williston	140

2.Western Coastal Territory [G]

ZIP Code	USPS ZIP Code	Code
28401	Wilmington	160
28402	Wilmington	160
28421	Atkinson	160
28425	Burgaw	160
28429	Castle Hayne	160
28435	Currie	160
28436	Delco	160
28447	Ivanhoe	160
28448	Kelly	160
28451	Leland	160
28452	Longwood	160
28454	Maple Hill	160
28456	Riegelwood	160
28457	Rocky Point	160
28466	Wallace	160
28478	Willard	160
28479	Winnabow	160
28518	Beulaville	160
28521	Chinquapin	160
28540	Jacksonville	160
28541	Jacksonville	160
28542	Camp Lejeune	160
28543	Tarawa Terrace	160
28544	Midway Park	160
28545	McCutcheon Field	160
28546	Jacksonville	160
28547	Camp Lejeune	160
28555	Maysville	160
28574	Richlands	160
28582	Stella	160