



Statistical Bulletin

April 05, 2023

Bulletin No. 2023-HO-01

Topic: Homeowners Policy Form Changes
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In 2021 there were multi-state filing changes to the Homeowners Program. As a result of these changes, Homeowners Contents Comprehensive Form HO 00 14 (HO-14) was introduced.

In order to be consistent with the industry standards, ISS is updating coding in the Personal Lines Statistical plan to capture the new Homeowners HO-14 form. HO-14 will be reported with Policy Form 14.

These changes apply to policies beginning March 2022 and subsequent. The coding on the attached pages (34, 142, 143, 145, and 154) will be immediately reflected in the Personal Lines Statistical Plan.

H. REINSURANCE

Calls for experience will require data on direct business only. Therefore, the reports of experience shall not include premiums received from or losses paid to other carriers on account of reinsurance assumed by the reporting carrier; nor shall any deductions be made by the reporting carrier for premiums ceded to or for losses recovered from other carriers on account of reinsurance ceded.

I. CORRECTION OF ERRORS

Adjustments of errors in the original coding are to be accomplished by making a reversal of the original entry and by making a new entry showing the proper codes, premiums or losses.

J. POLICY EFFECTIVE YEAR

Report the four digit year the policy became effective. For renewals report the effective year of the renewal policy period.

K. DEDUCTIBLE CODING

Each premium and loss entry must be identified with deductible type and amount of deductible except as provided in points N, O and P below. Deductible coding is not required for watercraft and snowmobile endorsements. Please report zeros when coding is not required.

L. AMOUNT OF INSURANCE

Amount of Insurance (limits of liability) shall be shown on both premium and loss records except as provided in points N, O and P below.

Homeowners – For all Homeowners Policy Forms other than Form 4 (Tenants), Form 6 (Condominiums) and Form 14 (Tenants Comprehensive Form), record the limit of liability (coverage amount on the principal dwelling).

For Policy Form 4 (Tenants), Policy Form 6 (Condominiums) and Policy Form 14 (Tenants Comprehensive Form), record the amount of insurance on contents.

When a policy is endorsed at inception to provide for automatic increases in the limits of liability during the policy term, record the average total amount of insurance in force during the policy term; i.e., the original policy amount plus the average increase resulting from the attaching at inception of the Inflation Guard Endorsement of a similar endorsement.

Mobilehome – For Mobilehome Policies, code the Amount of Insurance.

TABLE 11: NUMBER OF FAMILIES CODES

| DESCRIPTION | CODE |
|--|------|
| Policy Forms 1, 2, 3, 5 and 8 | |
| Not a Townhouse or Row House: | |
| One Family | 1 |
| Two Family | 3 |
| Three Family | 6 |
| Four Family | 8 |
| Townhouse or Row House: | |
| With one Individual Family Dwelling Unit within a single Fire Division | 1 |
| With two Individual Family Dwelling Units within a single Fire Division | 3 |
| With three or four Individual Family Dwelling Units within a single Fire Division | 2 |
| With five through eight Individual Family Dwelling Units within a single Fire Division | 4 |
| With nine or more Individual Family Dwelling Units within a single Fire Division | 9 |
| Form 4, Tenants & Form 14 Tenants Comprehensive Form | |
| One Family | 8 |
| Two through Four Families | 1 |
| Five through Ten Families | 2 |
| Eleven or more Families | 3 |
| Tenants Form in States without Form 4 Self-Rating | 9 |
| Form 6, Condominiums | |
| One through Four Families | 1 |
| Five through Ten Families | 2 |
| Eleven or more Families | 3 |
| One through Four Families rented to others | 5 |
| Five through Ten Families rented to others | 6 |
| Eleven or more Families rented to others | 7 |
| Tenants Form in States without Form 4 Self-Rating | 9 |

NOTE: The Distinction between one and two families is mandatory.

Homeowners Policies - Coding Tables

TABLE 12: POLICY FORM CODES

| Subline 02 | Subline 03 | Subline 04 ¹¹ | Sublines 07, 08 | Sublines 23, 24, 31, 32, 33, 34, 35 and 36 | POLICY FORM CODE |
|--------------------------------------|--------------------------------------|--------------------------|--------------------------------------|--|------------------|
| Basic | Basic | | Basic | | 01 ¹² |
| Broad | Broad | | Broad | Broad | 02 |
| Special | Special | | Special | Special | 03 |
| Tenants | Tenants | | Tenants | | 04 |
| Special Building/Contents | Special Building/Contents | | Special Building/Contents | | 05 |
| Unit Owners | Unit Owners | | Unit Owners | | 06 |
| HE-7 Enhancement North Carolina only | HE-7 Enhancement North Carolina only | | HE-7 Enhancement North Carolina only | | 07 |
| Modified Coverage | | | Modified Coverage | | 08 |
| | Tenants Comprehensive Form | | | | 14 |

TABLE 13: POLICY PROGRAM CODES (NORTH CAROLINA)

| DESCRIPTION | CODE |
|--|------|
| Prior Homeowners Policy Programs | 1 |
| Homeowners 2000 Policy Programs | 2 |
| Home Business Insurance Coverage Endorsement | 8 |

NOTE: Policy Program Code 8 should be used for Home Business Endorsement only; all other endorsements and the underlying policies require Policy Program Code 1 or 2.

¹¹ NOTE: Companies having arranged with ISS for the use of Subline 04 should follow the instructions provided by ISS.

¹² Policy Form 01 cannot be used with Policy Program Code 2 in North Carolina.

TABLE 16: SUBLINE CODES

| DESCRIPTION | CODE |
|---|------------------|
| Homeowners 1, 2, 3, 4, 5, 6, 7 ¹³ or 8 Form | 02 |
| Homeowners 1, 2, 3, 4, 5, 6, 7, 14 ¹³ Form with Coverage providing replacement cost for Coverage C (Personal Property) | 03 |
| Other Homeowners policy programs – this code is to be used only after specific approval from ISS | 04 |
| Homeowners 1, 2, 3, 4, 5, and 6 forms – FAIR Plan – Surcharged | 07 |
| Homeowners 1, 2, 3, 4, 5, and 6 forms – FAIR Plan – Unsurcharged | 08 |
| HOMEOWNERS FORMS 2 OR 3 | |
| Additional Limits of Liability for Coverage A, B, C and D | |
| without replacement cost for Coverage C | 23 ¹³ |
| with replacement cost for Coverage C | 24 ¹³ |
| Specified Additional Amount of Insurance for Coverage A Only | |
| 25% of Coverage A limit: | |
| without replacement cost for Coverage C | 31 ¹³ |
| with replacement cost for Coverage C | 32 ¹³ |
| 50% of Coverage A limit: | |
| without replacement cost for Coverage C | 33 ¹³ |
| with replacement cost for Coverage C | 34 ¹³ |
| Other than 25% or 50% of Coverage A limit: | |
| without replacement cost for Coverage C | 35 ¹³ |
| with replacement cost for Coverage C | 36 ¹³ |

¹³ North Carolina only

TABLE 19: YEAR OF CONSTRUCTION

| Year of Construction | Year of Construction Code |
|-----------------------------|----------------------------------|
| 1960 or later | Same as Year of Construction |
| Prior to 1960 | 1959 |

Year of Construction of the dwelling for Homeowners policies other than Policy Forms 04, 06, 14 shall be recorded by use of the four digits of original year of construction, unless built prior to 1960, in which case Code 1959 shall be used. Code 0000 is not a valid code except for Policy Form 04 and 014 where it is mandatory.

Year of Construction is not recorded under Form 06. This field will be used to record Increased Limits of Liability for Additions and Alterations – see the [Limit Code for Condos Table](#) on page [141](#).