



Independent Statistical Service

ISS Data Validation Package

User Manual

Independent Statistical Service

www.iss-statistical.net

©2019 Independent Statistical Service

Table of Contents

Table of Contents	2
Introduction	4
ISS Data Validation Options	4
DVP Fee	4
Data Validation Quarterly Release	4
Record Length Formats	4
Testing Scenarios	5
Data Sampling	5
Condensing and Sampling	6
Exclusive Ownership	6
System Flow	7
Data Validation Package (DVP) Purpose	7
Reports	7
Data Validation: Fatal Errors	8
Purpose	8
Fatal Error Processing	8
Data Validation: Edit Errors	11
Purpose	11
Content Edit Processing	11
Relational Edit Processing	12
Fatal Error Report Detail	14
Edit Error Reports	17
Report Purpose	17
Report Usage	17
Edit Populations	21
Transmittals	22
Auto Coverage Group Description	25
Auto Relational Risk Types	26
Content Edit Table	42

Relational Edits	47
Line 01 – Voluntary Automobile	47
Line 02 & 26 – General Liability	56
Line 03 – Burglary.....	59
Line 04 – Glass.....	60
Line 06 – Inland Marine	61
Line 07 – Crop Hail	63
Line 08 – Commercial Fire.....	64
Line 09 – Businessowners	67
Line 10 & 27 – Malpractice	70
Line 11 – Farmowners.....	75
Line 15 – Auto Assigned Risk.....	77
Line 17 – Boiler & Machinery.....	86
Line 18 – Personal Lines	87
Line 23 – North Carolina Mobilehomes	97
Line 31 – Voluntary Auto Excess	101
Line 32 – Automobile Ins Plan Excess	108
Line 55 – Quarterly Automobile.....	114
Line 55 – Quarterly Automobile (<i>North Carolina Only</i>)	122
General Relational Rules – All Other Than Auto Lines	128
General Relational Rules – All Auto Lines	134
Appendix A	141
Appendix B	148

Introduction

ISS Data Validation Options

ISS offers subscribers two options, based on their technical environment, to test their statistical filings before submitting them. Both options perform the same content and relational edit checks. Each test results in the generation of diagnostic reports displaying summarized and detailed data errors. Using these diagnostic reports and User Manual in conjunction with the Statistical Plan provides the company with the tools needed to diagnose and correct errors in the file before submission to ISS.

OPTION 1 – Software Package Installation (MVS environment)

Companies using IBM's MVS operating system can install ISS's Data Validation Package (DVP) software product. The package is a set of software programs and business rule tables that are downloaded from the ISS website and easily installed. Companies can request access to the software by contacting ISS.Support@apci.org. Once approved, the software can be obtained through the [website](#) by clicking on the ISS Products button, then *Data Validation Software*. Updates to the tables are released and announced quarterly.

OPTION 2 – ISS Testing Service (other environments)

Companies using other operating systems can utilize ISS's in-house Data Validation Testing Service at no cost. Companies may submit test files to ISS via FTP, Website Upload, or Email (iss.datavalidation@apci.org).

DVP Fee

There are no fees or charges assessed by ISS to companies who choose to obtain and install the Data Validation Package software or utilize the in-house testing service.

Data Validation Quarterly Release

ISS maintains all the business rules, and will update these business rules and other reference data tables that provide direction for processing when required. Software users will need to download and install these updates with each quarterly release in order to incorporate changes to the application and rule tables. For subscribers who utilize the in-house testing services, the application and rule tables for validation reports will be updated automatically.

Record Length Formats

ISS accepts files in two record formats/lengths based upon the line:

260 byte - Personal lines, North Carolina Mobilehome, and all Supplemental lines

335 byte - All remaining lines for both Auto and OTA.

Testing Scenarios

Subscribers can test all affiliated lines individually using the Data Validation Package or in-house testing service. There are several options when testing an insurance line:

- Any number of affiliated companies and states can be included in the test file.
- Transmittal records can be included in the test file which will result in the balancing of the detailed records to the transmittal totals. Transmittal balancing results are displayed in both the Aggregate Scoreboard and Transmittal reports. This is optional, and the file will still be processed if transmittal records are not included.
- Line 15 (assigned risk automobile) can be included with line 01 or 55 (voluntary automobile) – these are the only lines that can be combined in a test file.
- Large files can be tested using a “sampling” feature that allows for the random selection of records providing a sufficient population to identify systemic problems without the overhead of processing all records. Further information regarding data sampling is provided below.

Data Sampling

Sampling is recommended for companies using the DVP for the first time or testing newly reported lines of insurance. The objective of record sampling is to identify significant edit errors in a large record volume submission by processing a small sample in order to reduce processing time and help identify major coding issues. Sampling can be run for all lines, however it is less useful for the smaller input files.

The submission will be sorted by line, company, state, and major category. The major category for the Automobile lines (001, 015, 055) is Coverage, and Personal lines (018) is Subline. The Sampling process is applied to data and the results are run through the Data Validating processes. The standard sample process selects:

- Every 100th Exposure/Premium record,
- Every 10th Paid Loss record,
- Every 10th Paid Expense record,
- Every 10th Outstanding Loss record, and
- Every 10th Outstanding Expense record.

Data Validation Package users will be able to use ISS’s standard sample size, or may customize the sample size parameters to any value between 1 and 1,000.

The sample counting will start over with each break in company, line, state and major category. For example, since coverage for the Auto lines is the major category, the sample counting would always start over at a break on every coverage (in addition to company, line, and state). If a break occurs before one record of each amount type is selected, then one record for each type will always be selected. This guarantees that at least one money type record for each set of parameters is included, if it exists.

Condensing and Sampling

The Data Validation Package will condense similar data records. The purpose of this is to increase the performance of the Package by processing summed records with similar data elements instead of each individual record.

The Job control of the Data Validation Package runs Sampling and Condensing in the same job. The output of the job has two files:

- A condensed-only output file that is saved; and
- A condensed and sampled file.

The company can either run the full-condensed file or the condensed and sampled file through the data validation process. Both files will always be available in the DVP. Once errors are corrected and are under ISS's established tolerance levels, it is recommended that companies send the condensed file as it was saved in the Package.

Exclusive Ownership

ISS is the sole and exclusive owner of all right, title and interest in and to the software programs, rules, data, edit tables including edit and reasonability tolerances, installation manuals and user manuals which make up the "ISS Data Validation Package." The "ISS Data Validation Package" is to be treated as confidential, containing substantial trade secrets, and is being offered for the exclusive use by your company. Further distribution of the software, documentation, or information contained in the "ISS Data Validation Package" is prohibited without the express written consent of ISS.

System Flow

Data Validation Package (DVP) Purpose

The purpose of the DVP is to identify errors and verify your data submissions for accuracy and reasonability across all business lines, prior to submitting data to ISS.

Additionally, there is an “ISS Testing Service” as well. This is a free service available to subscribers who are unable to run the data validation package. A company can submit its data to ISS, have it run through the DVP, and get the results (reports) within 5 business days. Further information on how to use this service is on the ISS website.

Reports

Data Validation: Scoreboard

This summary-level report can be found in the collection of validation reports distributed as a zipped file. This report allows subscribers to confirm the companies and lines included in their testing files. The new report also provides a fast and easy way to check edit errors and balancing issues for each state before reviewing the more detailed reports.

Data Validation: Fatal Errors

When a record enters the system, it first passes through the first checkpoint process where Fatal Errors are determined and assignments are performed. Fatal Errors are displayed in the *Fatal Error Summary Report*, *Fatal Error Detail Report*, and *Fatal Line Report*.

Additionally, records are mapped into ISS’s internal record format. When the record is validated it will proceed to the edit error process.

Data Validation: Edit Errors

Next the data is processed through a series of field comparisons. This process utilizes rules developed and maintained by ISS resulting in the identification of Content Edit and Relational Edit errors and additional assignments. Content Edit errors and Relational Edit errors are presented in two reports, the *Content/Relational Error Summary Report* and the *Error Detail Report*.

Transmittal Balancing

As a final step in the process, transmittal totals are balanced to the processed totals. The program compares the transmittal information regarding the amounts from each state submitted to the totals that it has accumulated from processing.

The processed data amounts, transmittal totals and the calculated differences for each company and state are displayed in the *Submission Transmittal Balancing Report*.

One or more of several occurrences could cause an out of balance situation. The transmittal, for example, may have been stated incorrectly or input erroneously. Fatal errors in the submission will also contribute to an out of balance situation.

Data Validation: Fatal Errors

Purpose

When a record first enters the system, loaded data is mapped from various input formats to an internal record format using record mapping rules developed and maintained by ISS. Next the input data is checked for errors in key fields; these errors are called 'Fatal Errors'.

Fatal Error Processing

Fatal Errors are defined as errors in a record that prevent accurate identification or accurate loading of a record. There are two main categories of Fatal Errors.

Submission Definition

The first category of Fatal Errors is based on the submission definition. Company, Line, State, Call Year, and Period are the five fields that define a submission. When the data is incorrect in any of these fields, a Fatal Error will occur and the field will be marked. The following are the fields and the reasons for their occurrence:

Company –

A Company value that is not defined in the DVP will generate a Fatal Error.

Line –

An invalid value in the line field will result in a line Fatal Error. When a line Fatal Error occurs the record cannot be formatted correctly. The output will display a raw form of the record to be reviewed.

State –

Valid states are determined by line. For example, State 42, Texas, is valid for line 50 (Fast Track) but not for line 18 (Personal Lines). A state value of 42 reported in line 18 would result in a Fatal Error.

Call Year –

Call Year has a value defined by the system as the current year. As time passes the value changes from year to year. Any value reported in the call year field is acceptable if it is between 1989 and the current call year. Any value greater than the current call year is considered a Fatal Error.

Period –

Annual lines should have a period of 00 and quarterly lines should have a period of 01, 02, 03, or 04. Please refer to the call for the applicable lines. Any value that cannot be converted or does not match the valid values will result in a Fatal Error

Incorrect Values

The second category of Fatal Errors results from incorrect values for a given field data type. Alphanumeric, Signed Numeric and Numeric are three classifications of field data types. When incorrect values are reported in any of these fields, a Fatal Error will occur and the field will be marked. The following are the data types and the reasons for their occurrence:

Alphanumeric –

Coding for this field data type can contain a mix of alphabetical or numeric values. The reported values should be right justified with leading zeroes as required by the Reporting Instructions in the Statistical Plans. The following fields are designated as alphanumeric:

- Claim Number
- Auto Deductible Indicator Code
- Deductible Code (Other Than Automobile)
- Wind Deductible Code (Other Than Automobile)

Signed Numeric –

For this field data type only the rightmost position of the field can contain a signed numeric value. The reported values should be right justified with leading zeroes as required by the Reporting Instructions in the Statistical Plans. The only fields designated as Signed Numeric are these money fields:

- Written Exposure
- Written Premium
- Paid Losses
- Paid Claims
- Paid Allocated Loss Adjustment Expenses
- Outstanding Losses
- Outstanding Claims
- Outstanding Allocated Loss Adjustment Expenses
- Total Limits Incurred
- Other Incurred Losses and Expenses

Numeric –

This field data type requires all values to be unsigned numeric. All data elements not included in the previous field type classifications, including fields identified as RESERVED FOR FUTURE USE, are designated as (unsigned) numeric. The Reporting Instructions in the Statistical Plans provides specific instructions for the justification of the data element. Any position not containing a numeric value should be zero filled, as spaces are also considered Fatal Errors.

Records with errors in any of these fields are isolated from all of the other records before balancing, editing, and reasonability. Their money amounts do not contribute to the data totals and would likely cause a submission to be out of balance. All Fatal Errors processed are written to a Fatal Error file and will be displayed in the *Fatal Error Summary Report*.

Fatal Error Summary Report Overview

The purpose of the *Fatal Error Summary Report* is to allow the Data Validation Package user to view any errors in reporting that may have occurred in the fields. The errors that are displayed show the frequency of error and a sum of the money totals. The *Fatal Error Summary Report* is the first report generated by the DVP. When a record reported does not match the expected values for any of these key fields, it is displayed on this report.

Fatal Error Detail Report Overview

The purpose of the *Fatal Error Detail Report* is slightly different from the summary report. Instead of displaying the frequency of Fatal Errors and summing the money totals, the detail report lists the individual fatal error records and the corresponding money amounts. Also included in the *Fatal Error Detail Report* is an area for undetermined line errors

Fatal Line Report

The purpose of the *Fatal Line Report* is to display all records where the values reported for the Line of business and certain other predetermined fields by line do not match anticipated combinations. For example, currently ISS does not have a business line number 73. If a company reports an unanticipated value (e.g. 73) in the Line of Business field the data record is a fatal error and cannot establish the record format and be categorized. Therefore any records with a line fatal error are written to the *Fatal Line Report* and the unformatted raw data record is displayed.

No other data checks are performed on Fatal Errors records that are processed on this report. Furthermore, Fatal Errors will not be included in any subsequent totals or further processing. Their money amounts do not contribute to the data totals and will most likely cause a submission to be out of balance. These records will not go through edits and reasonability. All other records passing Data Validation 1 will successfully move on to Data Validation 2.

Data Validation: Edit Errors

Purpose

After loading company data, checking for fatal errors, and mapping input records to the internal record format, the system checks for data validity. This process uses rules developed and maintained by ISS.

The primary purpose of the edits is to validate the statistical codes reported under the calls for all business lines. Each record will pass through a series of Content checks, then Relational checks. Those records not conforming to the ISS Statistical Plans will show up on various reports.

What is the difference between money errors and non-money errors? Money errors will not be excluded from reports or other ISS2000 processing, while non-money errors will be excluded from reports and further ISS2000 processing. Money errors include invalid zip codes, exposure without premium, paid losses without paid claims, outstanding losses without outstanding claims, etc., while non-money errors are coding errors which should be either under tolerance or corrected before the submission can be approved.

Content Edit Processing

The Content Edit determines that a field contains a valid value for the given line for any reason. For example, each state has its own valid territories, but the Content Edit checks only to see if the value is valid in any state. Content Edit Checks are done to improve the performance of the system by identifying error records prior to doing complex relational edit checks. Any field that fails a content edit check will not have any relational edit checks applied. The ISS Statistical Plans may be referenced to determine whether the code that was reported has ever existed.

Every data record is subjected to all content edits specified for its line code. Some fields are applicable to only certain records (i.e., type of loss does not apply to premium records for Auto lines), and therefore these fields are not checked for content.

A Content Error occurs when the content of a field either does not match with the expected content or is missing. In other words, a record that contains a code that does not match any table value for that data field fails the content edit for that field. A record failing content edits for a specific field will not be subjected to relational edits in which that field is part of the comparison.

For Auto lines, Class and Coverage fields are also part of this content edit. The risk type and coverage group assignments serve as the content edits for the Class and Coverage fields, respectively. For example, when the Class field is checked it is assigned a risk type. If a Class code does not exist for a line/state it will be assigned a risk of 000. Additionally, when the Coverage field is checked it is assigned a Coverage Group. If a Coverage code does not exist for a line/state it will be assigned a coverage group code of 00. Details on the content edits are provided by business line in the Content Edit Tables chapter in this Manual.

It is important to note that Content edit values do not carry an effective or expiration date.

Relational Edit Processing

A Relational Edit checks a field value relative to some other field(s) and value(s). For example, each state has its own valid territories. The relational check will check the territory value relative to the state. A relational edit also uses effective date and expiration date to identify when a value became valid and when it no longer remains valid. This comparison is performed on the policy's effective date. Where Policy Effective Date is not reported, the calendar or accident year will be used for this comparison.

A record is subjected to a relational test only if it:

- Meets the qualification(s) for the test
- Passed the Fatal Error qualifications for that record
- Failed no content edits on fields that are included in the relation test with the exception of effective (or accident) date

Dependent Relational Edits

Certain fields impact many different relational edits for a given line. If one of these key fields had an invalid value itself (due to either a content or a relational error), then the relational edits that depend on it would most likely result in an error regardless of the values in the other fields in the relation. Therefore, relational edits that depend on a field that has already failed will not be checked.

For example, Personal Lines (line 18) has a subline field that impacts almost every relational edit for the line in some way. Subline has its own relational edit that uses a combination of item code and subline to determine if it is correct. If the edit fails due to an invalid subline code, then it would be likely that most of the other relations that use subline would end without a valid match and get flagged as an error also. To prevent one invalid code in a record from causing many relational edits to fail, dependent relational edits are assigned to a key relational edit. In this case, any relational edit identified as dependent on the subline relational edit will not be checked.

Like Content Edits, Relational Edits are defined in reference tables. Details on the relational edit qualifications and the fields involved in each relation are provided by business line in the Relational Edits chapters in this Manual.

Validation Process

As an example of how the process works- a record reported under the AIP Call (Line 15) containing Territory Code 290 would be identified as having a Territory Content error and the relational test for territory code would not be performed.

Edit Error Report Overview

Three reports will support the Edit Error processes. The reports that display any content and relational errors are the Error Detail Report and the Content / Relational Error Summary Report. Also included in this process is the Submission Balancing Transmittal Report.

Error Detail Report

The purpose of this report is to display individual records that have any content or relational errors. The field in error, type of error, and the reason why the field failed will be displayed for that individual record.

Content / Relational Error Summary Report

The purpose of this report is to display the sum of errors for a data element within distinct type of business. The summation includes the number of occurrences and percentage of error.

Fatal Error Report Detail

Fatal Error Report Purpose

Fatal Errors are defined as errors in a record that prevent the accurate loading of that record. If a record cannot be identified as valid, the field(s) causing the problem will be marked as a fatal error. The purpose of the reports is to provide a detailed and summary list of records that fails the criteria of the load and will not be processed through the system. These records must be corrected prior to filing with ISS.

Report Usage

The validation performed in the load is limited to specified fields. Currently, the expected values in these fields are only numeric. Any other character that is reported in this field will be considered invalid. If a reported numeric value is “unexpected” that record will also be written to *Fatal Error Summary Report and the Fatal Error Detail Report*. Each record is checked for the following specific items:

- Company Code is the one to four digit company number assigned by ISS. The company code field is a four-digit field. The company code must be right justified within this field.
- Line of business code must be the appropriate two-digit number as assigned for that line in the ISS Calls.
- The state coding must be one of the two-digit codes as required in the ISS Statistical Plans.
- The Call year will be the four-digit year of the call. Reporting a Call year greater than this year will result in a fatal error.
- Accounting Quarter is the one digit code defining the quarter the transaction was entered in the company books. This code cannot be greater than 4.
- All money fields are signed-numeric. That is, the last byte should contain a character to indicate whether the field is positive or negative. Please refer to the [Technical Requirements webpage](#) for signed numeric values. A character other than a signed-numeric, as specified in the call, will result in an error.
- All other fields are required to be unsigned numeric except the following alphanumeric fields:
 - Claim Number
 - Auto Deductible Indicator Code
 - Deductible Code (Other Than Automobile)
 - Wind Deductible Code (Other Than Automobile)

The Field Name and the value reported for that field identify each error on the *Fatal Error Summary Report* and the *Fatal Error Detail Report*. These reports will calculate the frequency of the error and the percentage of error with respect to the money fields.

All fatal error records and corresponding money amounts written to the *Fatal Error Summary Report* and the *Fatal Error Detail Report* will not progress to the Edit Error process. They are isolated to this report and will not be subjected to balancing Content or Relational editing or reasonability. In addition, these records will not be included in the processed totals used to balance back to the transmittal amounts.

Fatal Error Summary Report

This report will display fatal errors as reported by the company. These errors are condensed by field name and field value. The frequency of these errors will be totaled and the money amounts that correspond to these records will be totaled. A percentage of error is calculated using the money amount in error and the total amount of money reported on that media.

Totals - The Fatal errors are distributed into “total” amounts. The fatal error totals have a frequency of error field and corresponding money totals by line of business. Totals are as follows:

- Total Errors for Data Field ID – This total is the amount of Fatal Errors for that data field. For example, if fatal errors occurred in the Call Year data field, the frequency of all Call Year Fatal Errors is totaled.
- Total Errors for Transmittal Record ID – The amount of Fatal Errors in the electronic transmittal record.
- Total Errors for Data Record ID – The total number of output records which contain at least one fatal error in the record.
- Total Media Log Timestamp – The timestamp is the time that the media is loaded. The Total Media Log Timestamp lists the complete money totals for that line. This includes all good records and fatal error records.
- Total Errors Media Log Timestamp – The total amount of errors for a media’s distinct timestamp.
- Total Unknown Line - If the record’s business line cannot be identified, it is set to line 999 for subsequent investigation.

Fatal Error Detail Reports

The *Fatal Error Detail Report* displays fatal errors as reported by the company. These errors are listed individually by Business Line, Record Name, Field ID, Field Name and

Field Value. These are the same errors which appeared in *the Fatal Error Summary Report*, however, the error records and the corresponding money amounts will be listed individually.

Individual records with their corresponding money amounts will appear on the *Fatal Error Detail Report*. However, money totals and the percentage in error will not be displayed on this report.

The system may receive a Line code and other fields that are not valid such that record format and/or business line cannot be determined. If so, the *Fatal Error Detail Report* will have a final section labeled “Line Could Not Be Determined: ‘Dump.’” This section will list the Media Timestamp with the “raw” data as reported by the company. To determine the line error, refer to the appropriate Statistical Plan for the Line of Business field position.

Edit Error Reports

Report Purpose

There are two sets of reports to choose from to display Edit Errors;

- The first set of reports display edit errors in aggregate and on a single record basis. The two reports are the Content / Relational Error Summary Report and the Error Detail Report.
- The second set of reports display edit errors on a State, Data Element, and Field level. The customer has been given the flexibility to run each set of these three reports displaying all errors or the reports can display only the over tolerance errors.

To identify and display records containing invalid statistical codes or combinations of codes as required by the Statistical Plans. Specific information about the errors identified in the edit processing is provided on these reports.

Questions relating to these tables are welcome and should be addressed to the ISS. Please include copies of the error reports that illustrate the specific questions.

Report Usage

Analysis and correction of these errors should be made prior to submitting data to ISS, particularly in cases where error rates exceed the edit tolerances. Analysis should also be performed to identify the cause of the error. A systematic error, when first introduced, may not cause a tolerance error in the first reporting period following its introduction, but left uncorrected, could create a significant error rate in subsequent reporting periods.

The totals appearing on the reports are the sum of the error records. Absolute values were used to sum the reported money amounts. By showing absolute values, the magnitude and impact these errors have on the submission are evident.

The State, Data Element, and Field level reports are unique because there are two versions of reports to choose from; “All Errors” or “Only Over Tolerance” errors. To expedite the evaluation of errors, ISS provided the opportunity to focus on the Only Over Tolerance reports. Using this version of the reports, the data elements and fields that will be questioned by ISS upon receipt of the data will be readily accessible. It is essential that these errors are corrected.

Content / Relational Error Summary Report

This report should be the first step in evaluating the errors processed. The report contains information on a Line, Company, State and Submission basis for the call year and period that the data was reported.

This report can be used to identify major types of coding errors. This information can then assist in analyzing and correcting the system and/or programs that create the statistical submissions.

The sum of the Content and Relational errors is displayed under appropriate money fields. Additionally, the frequency and percentage of error is calculated.

Errors are summarized into categories (e.g. PPNF, Commercial, Pool, non-pool, etc.). Categories by line are listed at the end of this chapter. Within the categories the sum of the errors is displayed by data element.

Errors within a data element which are over tolerance will have 'X' appear in the Over Tolerance column. It is essential that these errors be corrected, since ISS will question all errors that are over tolerance.

The final section of the report shows the total frequency and percentage of errors generated by the company for the state. When the amounts of errors are over tolerance at the state level, 'X' will appear in the Over Tolerance column. Errors must be analyzed and corrected before ISS can approve the submission.

Error Detail Report

In order to correct the errors described in the *Content / Relational Error Summary Report*, it may be necessary to determine the individual records in error and discover the reason for the error.

The *Error Detail Report* will again display information on a Line, Company, State, Call year and Period (submission definition) basis. This report provides specific information pertaining to the errors identified in the *Content / Relational Summary Error Report*.

When an indicative within a record fails a Content and/or Relational edit check that entire record will be listed separately in this report. Beneath the record the field that failed and the type of error that occurred will be displayed.

The goal is to use the *Error Detail Report* as a tool to understand the reason for the errors summarized in the *Content / Relational Error Summary Report*.

A 'C' appearing under the record indicates that the field failed a content edit. A description of the failing field will be included. Refer to the Statistical Plan for the valid content for all fields. Content Edits on Class and Coverage are performed in the Risk Type and Coverage Group assignment process.

An 'R' appearing under the record indicates the failure of a table-driven relational test. In short, a relational error is a field that is not valid in combination with other fields. Descriptive information for these relations by line of business appears in the final section

of this manual. The Relational Edits are listed by Line of Business name and number. Field name and Relational Edit ID list the relation explanations.

Content / Relational Error Detail Report – State Level

Using this set of detail reports, the State level report should be the first step in evaluating the errors processed. The grand total sums of both content and relational errors are shown by state for a given Line, Company, Call Year and Period. In addition, there is a Total in Error amount showing the total money amounts of the error records.

Content / Relational Error Detail Report – Data Element Level

Using this set of detail reports, the Data Element level report is the next step in evaluating the errors processed. There are no totals appearing on either version of this report. The error breakdown is by data element for a given Line, Company, Call Year and Period. Also, shown are the Edit ID and Edit Type. Both content and relational errors are shown by edit type. Edit type is either “R” for relational or “C” for content. The Edit ID is significant when reviewing the descriptive information for these relations by line of business. This information appears in the final section of this manual. The Relational Edits are listed by Line of Business name and number. Field name and Relational Edit ID list the relation explanations.

Content / Relational Error Detail Report – Field Level

The Field level report displays all of the information shown in the Data Element level report with one difference. The Field level report displays a Total In Error amount showing the total money amounts of all error records. For the all error version of the report this includes all errors displayed on the reports regardless if they are over or under tolerance.

Tolerances

Two levels of tolerances determine whether an error is above or below tolerance. ‘Total Data Element’ and ‘Total State in Error’ accumulate error totals.

The ‘Total Data Element’ tolerance is based off the total of records containing edit errors (both content and relational edit errors combined) for a given field within a state. Each field (e.g. coverage, class, territory, type of loss) has an error volume calculated as the sum of all records containing an edit error for that field.

The ‘Total State in Error’ tolerance is based off the total of all records for a state that contain edit errors in any field.

Records with negative numbers are treated as absolute values. Records with errors in multiple fields are only included once in the state error total, but are included in each data element error total. ‘Total Data Element’ has one set of tolerances and the ‘Total State in

Error' has a different set of tolerances. The reason is to more strictly limit the error volume reported in a particular data field in a state.

The tolerances use a percent in error and a minimum amount to determine if the data element or state totals are above tolerance. The error total must be above the minimum **and** above the percent in error to be considered over tolerance. The purpose of the minimum is to eliminate very small data volumes from consideration in situations where the error percent is over the threshold. Tolerances are differentiated by money fields and are currently standard across all lines. Refer to the ISS Calls, when necessary, since some lines do not require particular money fields to be reported.

Below are the tolerances for 'Total State in Error' and 'Total Data Element'.

Money Field	Total State In Error		Total Data Element	
	Percent	Minimum	Percent	Minimum
Premium	5	2000	3	2000
Exposure	5	200	3	200
Paid Losses	5	2000	3	2000
Paid Expenses	5	2000	3	2000
Paid Claims	5	20	3	20
Outstanding Losses	5	2000	3	2000
Outstanding Expenses	5	2000	3	2000
Outstanding Claims	5	20	3	20
Total Limit Incurred Losses	5	2000	3	2000
Other Incurred Losses	5	2000	3	2000

The following examples help illustrate the application of these tolerances

Accumulative Example at State Level (5%):				
State Error	Data Element Error		%	Accumulative %
N	N	Class 2	0.05%	0.05%
N	N	Class 3	0.06%	0.11%
N	N	Class 4	1.00%	1.11%
N	N	Subline	1.95%	3.06%
Y	N	Class 1	2.00%	5.06%
State Total in Error			5.06%	

Accumulative Example at Data Element Level (3%):				
	Data Element Error		%	Accumulative %
	N	Class 2	0.05%	0.05%
	N	Class 3	0.06%	0.11%
	N	Class 4	1.00%	1.11%
	Y	Class 5	1.95%	3.06%
	Y	Class 1	2.00%	5.06%
Data Element Total in Error			5.06%	

Edit Populations

In the *Content / Relational Error Summary Report*, *Data Level report* and *Field Level report* errors are grouped by edit populations. For lines that involve intricate coding, errors in this report are sorted by a certain commonality within the data record. A supporting field determines these populations. The value that is reported in a supporting field would establish the edit population that a data record will be assigned.

All Automobile lines are subdivided into populations. These populations are determined by class and coverage codes (supporting fields). The populations are:

- Private Passenger Liability
- Private Passenger Physical Damage
- Other than Private Passenger (XPP) Liability
- Other Than Private Passenger (XPP) Physical Damage

Other than Auto lines are not subdivided into edit populations. These lines have less intricate coding and therefore will not have an edit population.

Transmittals

The transmittal balancing process compares the money totals from a submission's transmittal to the accumulated money totals of all of the records from the same submission. Transmittal records can be submitted using the interactive Transmittal form, or can be included as electronic transmittal records in the data file. All submissions, including refiles, are expected to have a transmittal record for each state reported. Refer to the transmittal instructions located on each stat plan page for requirements and record formatting.

Transmittal Balancing

The transmittal balancing process automatically compares each money field total in the submission to the transmittal total, calculates any difference, and identifies the difference as under or over tolerance.

Fatal Error Records

Electronic Transmittal Records – Fatal errors can occur in electronic transmittal records if not formatted properly.

Data Total Balancing – Fatal errors in data records can cause a transmittal balancing problem, since these records are not included in the processed data that are used for balancing purposes.

Electronic Transmittals

Transmittal records may be included in the data file. Refer to the line-specific transmittal instructions document on the appropriate stat plan web page. Electronic transmittal records are included in the data validation processing, and a balancing report will be available for review. Companies still have the option to report via the web interactive transmittal form, but an embedded transmittal offers the advantage of balancing analysis within the data validation process.

Tolerances

A set of rules developed by the ISS checks for transmittal error tolerances and determines whether a difference is under or over the maximum allowable difference. To be over tolerance, a difference must break both a minimum amount and a percent difference. The percent is set to .001% (.00001). The minimum amount is different depending on the money field. The following table shows the percent difference and minimum tolerances.

Total State In Error		
Money Field	Percent	Minimum
Premium	0.001	100
Exposure	0.001	20
Paid Losses	0.001	100
Paid Expenses	0.001	100
Paid Claims	0.001	5
Outstanding Losses	0.001	100
Outstanding Expenses	0.001	100
Outstanding Claims	0.001	5
Total Limit Incurred Losses	0.001	100
Other Incurred Losses	0.001	100

Note: A line of business that does not require a particular money field to be reported are ignored during processing.

Submission Transmittal Balancing Report

The Submission Transmittal Balancing report displays the output of processed money totals and electronic transmittal amounts for each data submission. These totals are compared and the resulting difference will be displayed.

Electronic transmittals will be processed then posted on the report and compared to the data. The report is organized by Submission Definition: Company, Line, State, Call Year, and Period in the first row. For every submission processed, money amounts and transmittal amounts will be displayed in all applicable fields. If there is no electronic transmittal, then the transmittal values on this report will show all zeroes. However, the data values will still reflect what was processed in the file. Companies can manually balance the data totals from the Submission Transmittal Balancing report to their transmittal form to see if they balance.

For each submission there are 4 data type abbreviations. “S” indicates the submission record amounts processed, “T” indicates the money amounts entered on the electronic transmittal, “N” indicates a Nothing to Report transmittal record, and “D” displays the calculated difference between the submission and transmittal amounts.

To the right of each money field with a calculated difference will be an “A” for “Above Tolerance” or “B” for “Below Tolerance.” Furthermore, there will be a “#” in the first position of any money field that exceeds the report limit for that field.

Correcting Transmittal Problems

A submission cannot be approved for any state with balancing issues. ISS will contact the company when an out of balance condition occurs, so it is beneficial that the balancing is checked prior to the submission of data to ISS.

Rounding a decimal amount to the nearest whole number sometimes causes balancing problems that are under tolerance. These under tolerance balancing problems will be corrected by the ISS, and the company will then be informed adjustment; however, if this change was not correct, ISS should be notified.

Over tolerance balancing problems will be reported to the company, and then can be corrected with direction from the company or corrected using a refile.

Auto Coverage Group Description

Revised July 2013

Coverage Coding is used to identify the type of insurance written on a policy. For example, an Auto policy may contain coverage for Property Damage, Personal Injury Protection (PIP), Comprehensive, Collision, etc. Additionally, the Automobile Statistical Plans may contain several different coverage codes for a type of insurance.

As an example, PIP Coverages, as found in the Automobile Statistical Plan, can have different coverage coding depending on the policy. To make the Report Production more efficient, these similar coverages are categorized into a “Coverage Group”. The table below lists all Coverage Groups and provides the corresponding description.

Coverage Group	Description
00	Invalid Coverage Code – Content Error
01	Bodily Injury
03	Medical Payments
04	Property Damage
06	Combined Single Limit
08	Package Auto Policies
09	All Other Liability
10	Comprehensive
15	Comprehensive Including Collision
17	Mechanical Breakdown
18	Single Limit
20	Collision
25	Miscellaneous Physical Damage
32	Compensation for Damage to Property (Delaware only)
40	Alternative Economic Loss
41	Uninsured Motorist – Bodily Injury
42	Underinsured Motorist – Bodily Injury
43	Uninsured / Underinsured Motorist – Bodily Injury
44	Uninsured Motorist – Property Damage
45	Underinsured Motorist – Property Damage
46	Uninsured / Underinsured Motorist – Property Damage
47	Uninsured Motorist – Bodily Injury / Property Damage Single Limit
48	Underinsured Motorist – Bodily Injury / Property Damage Single Limit
49	Uninsured / Underinsured Motorist – Bodily Injury / Property Damage Single Limit
74	Limited Property Damage (Michigan only)
75	Compulsory Property Damage (Puerto Rico only)
76	Combined Property Damage & Limited Property Damage (Michigan only)
79	Property Protection Insurance (Michigan only)
81	Basic PIP
82	Excess PIP

Auto Relational Risk Types

Revised January 2019

Class Codes are the underwriting or rating groups into which a particular risk must be placed. For example the vehicle being insured is rated based on the type of vehicle, the vehicle's owner, and the state in which the vehicle is insured.

To make the Data Validation process more efficient, similar Class Codes are categorized into a "Risk Type." This way when relational editing is performed using a classification it can verify if an edit is correct without referring to a multitude of classes. The following table describes the Risk Type Code and the description of the related risk.

Risk Code	Description	States	Class Code
000	Invalid Classification Code Reported (see Statistical Plan for valid coding)	All	
001	Voluntary private passenger (single car risks)	32	1A
002	Voluntary private passenger (multi-car risks)	32	1A
003	Voluntary private passenger (single car risks)	32	1A
004	Voluntary private passenger (multi-car risks)	32	1A
005	Voluntary private passenger (single car risks)	32	1B
006	Voluntary private passenger (multi-car risks)	32	1B
007	Voluntary private passenger (single car risks)	32	1B
008	Voluntary private passenger (multi-car risks)	32	1B
009	Voluntary private passenger (single car risks)	32	1C
010	Voluntary private passenger (multi-car risks)	32	1C
011	Voluntary private passenger (single car risks)	32	1C
012	Voluntary private passenger (multi-car risks)	32	1C
013	Voluntary private passenger (single car risks)	32	3
014	Voluntary private passenger (multi-car risks)	32	3
015	Voluntary private passenger (single car risks)	32	3
016	Voluntary private passenger (multi-car risks)	32	3
017	Voluntary private passenger (single car risks)	32	1AF
018	Voluntary private passenger (multi-car risks)	32	1AF
019	Voluntary private passenger (single car risks)	32	1AF
020	Voluntary private passenger (multi-car risks)	32	1AF
021	Voluntary private passenger (single car risks)	32	TNC
022	Voluntary private passenger (multi-car risks)	32	TNC
023	Voluntary private passenger (single car risks)	32	TNC
024	Voluntary private passenger (multi-car risks)	32	TNC
100	Voluntary private passenger (single car risks)	All	NP
100	Assigned Risk private passenger (single car risks)	15	1
101	Assigned Risk private passenger	04,16	1A
101	Assigned Risk private passenger (single car risks)	15	1A
102	Assigned Risk private passenger	04, 16	1B
102	Assigned Risk private passenger (single car risks)	15	1B
102	Assigned Risk private passenger	25	4B
102	Assigned Risk private passenger (single car risk)	39	2A
103	Assigned Risk private passenger	04, 16	1C

Risk Code	Description	States	Class Code
103	Assigned Risk private passenger (single car risks)	15	1C
103	Assigned Risk private passenger	25	5B
103	Assigned Risk private passenger (single car risk)	39	2C
104	Assigned Risk private passenger	18	5A
104	Assigned Risk private passenger (single car risk)	45	5A
104	Assigned Risk private passenger	25	4A
104	Assigned Risk private passenger (single car risk)	39	2D
105	Assigned Risk private passenger	25	5A
105	Assigned Risk private passenger (single car risk)	39	2D
106	Assigned Risk private passenger (single car risks)	45	5AF
106	Assigned Risk private passenger	18	5AF
106	Assigned Risk private passenger	25	4BF
106	Assigned Risk private passenger (single car risk)	39	2DF
107	Assigned Risk private passenger	25	5BF
107	Assigned Risk private passenger (single car risk)	39	2AF
108	Assigned Risk private passenger	16	2A
108	Assigned Risk private passenger (single car risks)	15	7A
108	Assigned Risk private passenger	25	4AF
108	Assigned Risk private passenger (single car risk)	39	2CF
109	Assigned Risk private passenger	16	2B
109	Assigned Risk private passenger (single car risks)	15	7C
109	Assigned Risk private passenger	25	5BF
109	Assigned Risk private passenger (single car risk)	39	2DF0
110	Assigned Risk private passenger (single car risks)	15	7AF
110	Assigned Risk private passenger	16	2C
110	Voluntary private passenger (single car risks)		1
110	Assigned Risk private passenger physical damage	02, 03, 11-14, 17, 18, 30, 34, 49	1
110	Assigned Risk private passenger physical damage (single car risks)	23	
110	Assigned Risk private passenger (single car risk)	31	1
111	Voluntary private passenger (single car risks)		1A
111	Assigned Risk private passenger	All Except States Below	1A
111	Assigned Risk private passenger (single car risks)	23, 35	1A
111	Assigned Risk private passenger (single car risk)	6	4A
111	Assigned Risk private passenger (single car risk)	31	6AF
112	Voluntary private passenger (single car risks)		1B
112	Assigned Risk private passenger	All Except States Below	1B
112	Assigned Risk private passenger (single car risks)	23, 35	1B
112	Assigned Risk private passenger (single car risk)	06	4B
113	Voluntary private passenger (single car risks)		1C
113	Assigned Risk private passenger	All Except States Below	1C
113	Assigned Risk private passenger (single car risks)	23, 35	1C
113	Assigned Risk private passenger (single car risk)	06	4C
114	Voluntary private passenger (single car risks)		1B/C
114	Assigned Risk private passenger	48	4A

Risk Code	Description	States	Class Code
114	Assigned Risk private passenger (single car risks)	15	7CF
115	Assigned Risk private passenger (single car risks)	31	1AF
117	Assigned Risk private passenger (single car risk)	31	6AF
118	Assigned Risk private passenger	All Except States Below	
118	Assigned Risk private passenger (single car risks)	15	7A
119	Assigned Risk private passenger	48	4B
119	Assigned Risk private passenger (single car risks)	15	7C
120	Voluntary private passenger (single car risks)		2
120	Assigned Risk private passenger		
120	Assigned Risk private passenger (single car risks)	15	7AF
121	Voluntary private passenger (single car risks)	All	2A
121	Assigned Risk private passenger	All Except States Below	2A
121	Assigned Risk private passenger (single car risks)	37	4A
121	Assigned Risk private passenger (single car risks)	07, 15, 23, 27, 35, 38, 41, 44, 47	2A
121	Assigned Risk private passenger (single car risk)	31	6B
121	Assigned Risk private passenger (single car risk)	06	7A
122	Voluntary private passenger (single car risks)	All	2B
122	Assigned Risk private passenger	All Except States Below	2B
122	Assigned Risk private passenger	03, 18	2B
122	Assigned Risk private passenger (single car risks)	23, 35	2B
122	Assigned Risk private passenger (single car risks)	45	4A
122	Assigned Risk private passenger (single car risk)	06	6A
123	Voluntary private passenger (single car risks)	All	2C
123	Assigned Risk private passenger	All Except States Below	2C
123	Assigned Risk private passenger	18	2C
123	Assigned Risk private passenger (single car risks)	23, 35	2C
123	Assigned Risk private passenger (single car risk)	06	8A
124	Voluntary private passenger (single car risks)	All	2D
124	Assigned Risk private passenger	All Except States Below	2D
124	Assigned Risk private passenger	03, 18	2D
124	Assigned Risk private passenger (single car risks)	15	7CF
124	Assigned Risk private passenger (single car risks)	23, 35	2D
124	Assigned Risk private passenger (single car risk)	06	5A
126	Voluntary Risk private passenger (single car risks)	All	2E
126	Assigned Risk private passenger	All Except States Below	2E
126	Assigned Risk private passenger (single car risks)	07, 23, 26, 27, 35, 38, 41, 44, 47	2E
126	Assigned Risk private passenger (single car risks)	45	9
126	Assigned Risk private passenger	18	9
126	Assigned Risk private passenger (single car risk)	06	8C
128	Voluntary private passenger (single car risks)	06	2C/D

Risk Code	Description	States	Class Code
128	Assigned Risk private passenger	16	2AF
129	Assigned Risk private passenger	16	2BF
130	Assigned Risk private passenger	16	2CF
130	Assigned Risk private passenger (single car risk)	31	3
131	Voluntary private passenger (single car risks)		3
131	Assigned Risk private passenger	All Except States Below	3
131	Assigned Risk private passenger (single car risks)	07, 15, 22, 23, 26, 27, 35, 37, 38, 39, 41, 44, 45, 47	3
131	Assigned Risk private passenger (single car risk)	31	3A
131	Assigned Risk private passenger (single car risk)	31	6BF
131	Assigned Risk private passenger (single car risk)	06	9A
132	Assigned Risk private passenger (single car risks)	06	9B
132	Assigned Risk private passenger (single car risks)	31	6BF
135	Assigned Risk private passenger (multi-car risks)	37	4AF
136	Assigned Risk private passenger (single car risks)	37	4BF
136	Assigned Risk private passenger (single car risk)	06	7B
137	Assigned Risk private passenger (single car risks)	06	7BF
137	Assigned Risk private passenger (single car risk)	22	7B
137	Assigned Risk private passenger (single car risk)	37	4CF
138	Assigned Risk private passenger	18	4B
138	Assigned Risk private passenger (single car risk)	45	4B
138	Assigned Risk private passenger (single car risk)	39	2A
138	Assigned Risk private passenger (single car risk)	06	6B
139	Assigned Risk private passenger	18	4BF
139	Assigned Risk private passenger (single car risks)	45	4BF
139	Assigned Risk private passenger (single car risk)	39	2AF
139	Assigned Risk private passenger (single car risk)	22	2B
139	Assigned Risk private passenger (single car risk)	06	6BF
140	Assigned Risk private passenger	48	4AF
141	Assigned Risk private passenger	17	2A
141	Assigned Risk private passenger (single car risks)	09, 15, 35, 38, 47	2A
141	Assigned Risk private passenger (single car risk)	31	4A
141	Assigned Risk private passenger (single car risk)	06	7A
142	Assigned Risk private passenger	09, 17	2B
142	Assigned Risk private passenger (single car risks)	35, 39, 47	2B
142	Assigned Risk private passenger (single car risk)	37	4B
142	Assigned Risk private passenger (single car risk)	45	4A
142	Assigned Risk private passenger (single car risk)	31	4B
142	Assigned Risk private passenger (single car risk)	06	6A
143	Assigned Risk private passenger	09, 17	2C
143	Assigned Risk private passenger (single car risks)	15, 35, 38, 47	2C
143	Assigned Risk private passenger (single car risk)	37	4C
143	Assigned Risk private passenger (single car risk)	31	4A
143	Assigned Risk private passenger (single car risk)	06	8A

Risk Code	Description	States	Class Code
144	Assigned Risk private passenger	09, 17	2D
144	Assigned Risk private passenger (single car risks)	35, 38, 47	2D
144	Assigned Risk private passenger (single car risk)	06	5A
145	Assigned Risk private passenger	48	4BF
145	Assigned Risk private passenger (single car risk)	31	4AF
146	Assigned Risk private passenger	09, 17	2AF
146	Assigned Risk private passenger (single car risks)	15, 35, 38, 47	2AF
146	Assigned Risk private passenger (single car risk)	31	4BF
146	Assigned Risk private passenger (single car risk)	06	7AF
147	Assigned Risk private passenger	09, 17	2BF
147	Assigned Risk private passenger (single car risks)	35, 39, 47	2BF
147	Assigned Risk private passenger (single car risk)	31, 45	4AF
147	Assigned Risk private passenger (single car risk)	06	6AF
148	Assigned Risk private passenger	16	4DF
148	Assigned Risk private passenger	17	2CF
148	Assigned Risk private passenger (single car risks)	35, 38	2CF
148	Assigned Risk private passenger (single car risk)	06	8AF
149	Assigned Risk private passenger	09,17	2DF
149	Assigned Risk private passenger (single car risks)	15, 35, 38, 47	2DF
149	Assigned Risk private passenger (single car risk)	06	5AF
150	Voluntary private passenger (single car risks)		1F
150	Assigned Risk private passenger		
151	Voluntary private passenger (single car risks)		1AF
151	Assigned Risk private passenger	All Except States Below	1AF
151	Assigned Risk private passenger (single car risks)	23, 35	1AF
151	Assigned Risk private passenger (single car risk)	31	5A
151	Assigned Risk private passenger (single car risk)	06	4AF
152	Assigned Risk private passenger (single car risks)	31	5B
153	Assigned Risk private passenger (single car risks)	22, 31	5A
154	Assigned Risk private passenger	16	4A
154	Assigned Risk private passenger (single car risk)	22	5B
155	Assigned Risk private passenger (single car risk)	31	5AF
155	Assigned Risk private passenger (single car risk)	39	4BF
155	Assigned Risk private passenger	16	4B
156	Assigned Risk private passenger	16	4C
156	Assigned Risk private passenger (single car risk)	39	4AF
156	Assigned Risk private passenger (single car risk)	31	5BF
157	Assigned Risk private passenger (single car risk)	39	4DF
157	Assigned Risk private passenger (single car risk)	31	5AF
158	Assigned Risk private passenger (single car risk)	39	4CF
160	Assigned Risk private passenger	16	4D
161	Assigned Risk private passenger	10	2A
161	Assigned Risk private passenger (single car risk)	39	4B
161	Assigned Risk private passenger (single car risk)	37	5A
161	Assigned Risk private passenger (single car risk)	31	6A
162	Assigned Risk private passenger	10	2B
162	Assigned Risk private passenger (single car risk)	39	4A

Risk Code	Description	States	Class Code
162	Assigned Risk private passenger (single car risk)	37	5B
163	Assigned Risk private passenger	10	2C
163	Assigned Risk private passenger (single car risk)	39	4D
163	Assigned Risk private passenger (single car risk)	37	5C
163	Assigned Risk private passenger (single car risk)	31	6A
164	Assigned Risk private passenger	10	2D
164	Assigned Risk private passenger (single car risk)	39	4C
164	Assigned Risk private passenger (single car risk)	37	7
166	Assigned Risk private passenger	18	5B
166	Assigned Risk private passenger (single car risks)	45	5B
166	Assigned Risk private passenger (single car risk)	39	2C
166	Assigned Risk private passenger (single car risk)	06	8B
167	Assigned Risk private passenger	18	5BF
167	Assigned Risk private passenger (single car risks)	22	8B
167	Assigned Risk private passenger (single car risks)	45	5BF
167	Assigned Risk private passenger (single car risk)	39	2CF
167	Assigned Risk private passenger (single car risk)	06	8BF
171	Voluntary private passenger (single car risks)	All	2AF
171	Assigned Risk private passenger	All Except States Below	2AF
171	Assigned Risk private passenger (single car risks)	23, 35	2AF
171	Assigned Risk private passenger (single car risk)	39	4AF
171	Assigned Risk private passenger (single car risk)	31	7A
171	Assigned Risk private passenger (single car risk)	06	7AF
172	Voluntary private passenger (single car risks)	All	2BF
172	Assigned Risk private passenger	All Except States Below	2BF
172	Assigned Risk private passenger (single car risks)	23, 35	2BF
172	Assigned Risk private passenger (single car risks)	45	4AF
172	Assigned Risk private passenger (single car risk)	39	4BF
172	Assigned Risk private passenger (single car risk)	31	7B
172	Assigned Risk private passenger (single car risk)	06	6AF
173	Voluntary private passenger (single car risks)	All	2CF
173	Assigned Risk private passenger	All Except States Below	2CF
173	Assigned Risk private passenger (single car risks)	23, 35	2CF
173	Assigned Risk private passenger (single car risk)	39	4CF
173	Assigned Risk private passenger (single car risk)	31	7A
173	Assigned Risk private passenger (single car risk)	31	9F
173	Assigned Risk private passenger (single car risk)	06	8AF
174	Voluntary private passenger (single car risks)	All	2DF
174	Assigned Risk private passenger	All Except States Below	2DF
174	Assigned Risk private passenger (single car risks)	23, 35	2DF
174	Assigned Risk private passenger (single car risk)	31	8A
174	Assigned Risk private passenger (single car risk)	06	5AF
175	Assigned Risk private passenger (single car risks)	31	7AF
176	Voluntary private passenger (single car risks)	All	2EF

Risk Code	Description	States	Class Code
176	Assigned Risk private passenger	All Except States Below	2EF
176	Assigned Risk private passenger (single car risks)	23, 35	2EF
176	Assigned Risk private passenger (single car risks)	45	9F
176	Assigned Risk private passenger	18	9F
176	Assigned Risk private passenger (single car risk)	31	7BF
176	Assigned Risk private passenger (single car risk)	06	8CF
177	Assigned Risk private passenger (single car risks)	31	7AF
178	Assigned Risk private passenger (single car risks)	31	6AF
180	Voluntary private passenger (single car risks)	All	SC
180	Assigned Risk private passenger		
180	Assigned Risk private passenger (single car risk)	31	1AS
181	Voluntary private passenger (single car risks)	All	SC7
181	Assigned Risk private passenger	16	1AF
181	Assigned Risk private passenger	04, 09, 10	6A
181	Assigned Risk private passenger	14, 26	1AO
181	Assigned Risk private passenger (single car risks)	15	1AF
181	Assigned Risk private passenger (single car risk)	06	4AS
181	Assigned Risk private passenger	39	1D
181	Assigned Risk private passenger (single car risk)	38, 45	6A
181	Assigned Risk private passenger (single car risk)	31	8A
182	Assigned Risk private passenger	14, 26	1BO
182	Assigned Risk private passenger	21	1AS
182	Assigned Risk private passenger	04	6B
182	Assigned Risk private passenger (single car risks)	45	6B
182	Assigned Risk private passenger (single car risk)	31	8B
182	Assigned Risk private passenger (single car risk)	06	4BS
183	Assigned Risk private passenger (single car risks)	06	4CS
183	Assigned Risk private passenger	14, 26	1CO
183	Assigned Risk private passenger	04, 09	6C
183	Assigned Risk private passenger (single car risks)	45	6
183	Assigned Risk private passenger	21	1SS
184	Voluntary private passenger (single car risks)		SCF
184	Assigned Risk private passenger	04, 09	6AF
184	Assigned Risk private passenger	14, 26	1AOF
184	Assigned Risk private passenger	21	1SS
184	Assigned Risk private passenger (single car risk)	38, 45	6AF
184	Assigned Risk private passenger (single car risk)	31	1ASF
184	Assigned Risk private passenger (single car risk)	06	4AFS
185	Voluntary private passenger (single car risks)	All	SC7F
185	Assigned Risk private passenger	21	1SS
185	Assigned Risk private passenger (single car risks)	31	8AF
186	Assigned Risk private passenger (single car risks)	31	8BF
186	Assigned Risk private passenger (single car risks)	06	9AS
189	Assigned Risk private passenger		
190	Voluntary private passenger (single car risks)	All	OCP
190	Assigned Risk private passenger	18	4A
190	Assigned Risk private passenger (single car risk)	31	9

Risk Code	Description	States	Class Code
191	Assigned Risk private passenger	33	9
191	Assigned Risk private passenger (single car risks)	45	7A
191	Assigned Risk private passenger	18	7A
191	Assigned Risk private passenger (single car risk)	39	4B
191	Assigned Risk private passenger (single car risk)	37	5AF
191	Assigned Risk private passenger (single car risk)	22	9A1
191	Assigned Risk private passenger	10	2AF
192	Assigned Risk private passenger (single car risks)	45	7B
192	Assigned Risk private passenger	10	2BF
192	Assigned Risk private passenger	21	1B
192	Assigned Risk private passenger	18	7B
192	Assigned Risk private passenger (single car risk)	39	4A
192	Assigned Risk private passenger (single car risk)	37	5BF
192	Assigned Risk private passenger (single car risk)	22	9A2
193	Assigned Risk private passenger (single car risks)	45	8A
193	Assigned Risk private passenger	10	2CF
193	Assigned Risk private passenger	10	2CF
193	Assigned Risk private passenger	18	8A
193	Assigned Risk private passenger (single car risk)	39	4D
193	Assigned Risk private passenger (single car risk)	37	5CF
194	Assigned Risk private passenger (single car risks)	45	8B
194	Assigned Risk private passenger	10	2DF
194	Assigned Risk private passenger	18	8B
194	Assigned Risk private passenger (single car risk)	39	4C
194	Assigned Risk private passenger (single car risk)	37	7F
195	Assigned Risk private passenger (single car risks)	45	7AF
195	Assigned Risk private passenger	18	7AF
195	Assigned Risk private passenger (single car risk)	39	4BF
196	Assigned Risk private passenger (single car risks)	45	7BF
196	Assigned Risk private passenger	18	7BF
196	Assigned Risk private passenger (single car risk)	39	4AF
197	Assigned Risk private passenger (single car risks)	45	8AF
197	Assigned Risk private passenger	18	8AF
197	Assigned Risk private passenger (single car risk)	39	4DF
198	Private Passenger	All	--
198	Assigned Risk private passenger (single car risks)	45	8BF
198	Assigned Risk private passenger	18	8BF
198	Assigned Risk private passenger (single car risk)	39	4CF
199	Assigned Risk private passenger	18	4AF
199	Assigned Risk private passenger	52	CPAI
200	Voluntary private passenger (multi-car risks)	All	NP
204	Assigned Risk private passenger (multi-car risks)	15	1
205	Assigned Risk private passenger (multi-car risks)	22	1A1
205	Assigned Risk private passenger (multi-car risks)	15	1A
206	Assigned Risk private passenger (multi-car risks)	22	1B1
206	Assigned Risk private passenger (multi-car risks)	15	1B
207	Assigned Risk private passenger (multi-car risks)	15	1C
210	Voluntary private passenger (multi-car risks)	All	1

Risk Code	Description	States	Class Code
210	Assigned Risk private passenger (multi-car risks)	31	1
211	Voluntary private passenger (multi-car risks)	All	1A
211	Assigned Risk private passenger (multi-car risks)	31	1A
212	Voluntary private passenger (multi-car risks)	All	1B
212	Assigned Risk private passenger (multi-car risks)	31	1B
213	Voluntary private passenger (multi-car risks)	All	1C
213	Assigned Risk private passenger (multi-car risks)	31	1C
214	Voluntary private passenger (multi-car risks)	All	1B/C
215	Assigned Risk private passenger (multi-car risks)	31	1AF
215	Assigned Risk private passenger (multi-car risks)	23, 27, 38, 41, 45, 47, 52	1
216	Assigned Risk private passenger (multi-car risks)	06	4A
216	Assigned Risk private passenger (multi-car risks)	22	1A2
216	Assigned Risk private passenger (multi-car risks)	07, 23, 27, 35, 37, 38, 39, 41, 44, 45, 47, 52	1A
217	Assigned Risk private passenger (multi-car risks)	06	4B
217	Assigned Risk private passenger (multi-car risks)	22	1B2
217	Assigned Risk private passenger (multi-car risks)	07, 23, 27, 35, 37, 38, 39, 41, 44, 45, 47, 52	1B
218	Assigned Risk private passenger (multi-car risks)	06	4C
218	Assigned Risk private passenger (multi-car risks)	31	6AF
218	Assigned Risk private passenger (multi-car risks)	07, 22, 23, 27, 35, 37, 38, 39, 41, 44, 47	1C
220	Assigned Risk private passenger (multi-car risks)	22	8B
221	Voluntary private passenger (multi-car risks)	All	2A
221	Assigned Risk private passenger (multi-car risks)	29	
222	Voluntary private passenger (multi-car risks)	All	2B
222	Assigned Risk private passenger (multi-car risks)	31	6B
223	Voluntary private passenger (multi-car risks)	All	2C
223	Assigned Risk private passenger (multi-car risks)	29	
224	Voluntary private passenger (multi-car risks)	All	2D
224	Assigned Risk private passenger (multi-car risks)	29	
225	Assigned Risk private passenger (multi-car risks)	37	4A
225	Assigned Risk private passenger	07,23, 35, 44	2A
226	Voluntary private passenger (multi-car risks)	All	2E
226	Assigned Risk private passenger (multi-car risks)	37	4B
227	Assigned Risk private passenger (multi-car risks)	37	4C
227	Assigned Risk private passenger	07, 23, 35, 38, 44	2B
228	Assigned Risk private passenger (multi-car risks)	07, 23, 35, 44	2C
229	Assigned Risk private passenger (multi-car risks)	07, 23, 35, 44	2D
230	Assigned Risk private passenger (multi-car risks)	31	3

Risk Code	Description	States	Class Code
230	Assigned Risk private passenger (multi-car risks)	07, 23, 35, 38, 44	2E
231	Voluntary private passenger (multi-car risks)	All	3
231	Assigned Risk private passenger (multi-car risks)	31	3A
232	Assigned Risk private passenger (multi-car risks)	31	6BF
234	Assigned Risk private passenger (multi-car risks)	6	9A
234	Assigned Risk private passenger (multi-car risks)	07, 15, 22, 23, 27, 35, 37, 38, 41, 44, 45, 47, 52	3
235	Assigned Risk private passenger (multi-car risks)	06	9B
235	Assigned Risk private passenger (multi-car risks)	31	3B
238	Assigned Risk private passenger (multi-car risks)	37	4AF
239	Assigned Risk private passenger (multi-car risks)	37	4BF
240	Assigned Risk private passenger (multi-car risks)	37	4CF
241	Assigned Risk private passenger (multi-car risks)	31	4A
242	Assigned Risk private passenger (multi-car risks)	31	4B
243	Assigned Risk private passenger (multi-car risks)	31	4A
245	Assigned Risk private passenger (multi-car risks)	31	4AF
245	Assigned Risk private passenger (multi-car risks)	37	4A
246	Assigned Risk private passenger (multi-car risks)	31	4BF
246	Assigned Risk private passenger (multi-car risks)	37	4B
247	Assigned Risk private passenger (multi-car risks)	31	4AF
247	Assigned Risk private passenger (multi-car risks)	37	4C
250	Voluntary private passenger (multi-car risks)	All	1F
251	Voluntary private passenger (multi-car risks)	All	1AF
251	Assigned Risk private passenger (multi-car risks)	31	5A
252	Assigned Risk private passenger (multi-car risks)	06	4AF
252	Assigned Risk private passenger (multi-car risks)	22	1F
252	Assigned Risk private passenger (multi-car risks)	31	5B
252	Assigned Risk private passenger (multi-car risks)	07, 23, 27, 35, 37, 38, 39, 41, 44, 45, 47	1AF
253	Assigned Risk private passenger (multi-car risks)	31	5A
255	Assigned Risk private passenger (multi-car risks)	31	5AF
255	Assigned Risk private passenger (multi-car risks)	22	5A
256	Assigned Risk private passenger (multi-car risks)	31	5BF
256	Assigned Risk private passenger (multi-car risks)	22	5B
257	Assigned Risk private passenger (multi-car risks)	31	5AF
257	Assigned Risk private passenger (multi-car risks)	22	7B
259	Assigned Risk private passenger (multi-car risks)	22	2B
261	Assigned Risk private passenger (multi-car risks)	31	6A
261	Assigned Risk private passenger (multi-car risks)	35	2A
262	Assigned Risk private passenger (multi-car risks)	35	2B
263	Assigned Risk private passenger (multi-car risks)	31	6A
263	Assigned Risk private passenger (multi-car risks)	35	2C
264	Assigned Risk private passenger (multi-car risks)	35	2D

Risk Code	Description	States	Class Code
265	Assigned Risk private passenger (multi-car risks)	35	2AF
265	Assigned Risk private passenger (multi-car risks)	37	5A
266	Assigned Risk private passenger (multi-car risks)	37	5B
267	Assigned Risk private passenger (multi-car risks)	37	5C
268	Assigned Risk private passenger (multi-car risks)	35	2BF
268	Assigned Risk private passenger (multi-car risks)	37	7
269	Assigned Risk private passenger (multi-car risks)	35	2CF
270	Assigned Risk private passenger (multi-car risks)	35	2DF
271	Voluntary private passenger (multi-car risks)	All	2AF
271	Assigned Risk private passenger (multi-car risks)	31	7A
272	Voluntary private passenger (multi-car risks)	All	2BF
272	Assigned Risk private passenger (multi-car risks)	31	7B
273	Voluntary private passenger (multi-car risks)	All	2CF
273	Assigned Risk private passenger (multi-car risks)	31	7A
274	Voluntary private passenger (multi-car risks)	All	2CF
274	Assigned Risk private passenger (multi-car risks)	31	8A
275	Assigned Risk private passenger (multi-car risks)	22	7A
275	Assigned Risk private passenger (multi-car risks)	37	4AF
275	Assigned Risk private passenger (multi-car risks)	31	7AF
275	Assigned Risk private passenger (multi-car risks)	07, 23, 35, 44	2AF
276	Voluntary private passenger (multi-car risks)	ALL	2EF
276	Assigned Risk private passenger (multi-car risks)	37	4BF
276	Assigned Risk private passenger (multi-car risks)	31	7BF
277	Assigned Risk private passenger (multi-car risks)	22	2A
277	Assigned Risk private passenger (multi-car risks)	37	4CF
277	Assigned Risk private passenger (multi-car risks)	31	7AF
277	Assigned Risk private passenger (multi-car risks)	07, 23, 35, 44	2BF
278	Assigned Risk private passenger (multi-car risks)	07, 23, 35	2CF
278	Assigned Risk private passenger (multi-car risks)	22	8A
278	Assigned Risk private passenger (multi-car risks)	31	8AF
279	Assigned Risk private passenger (multi-car risks)	07, 23, 35, 44	2DF
280	Voluntary private passenger (multi-car risks)	All	SC
280	Assigned Risk private passenger (multi-car risks)	22	8C
280	Assigned Risk private passenger (multi-car risks)	31	1AS
280	Assigned Risk private passenger (multi-car risks)	07, 23, 35, 44	2EF
281	Voluntary private passenger (multi-car risks)	All	SC7
281	Assigned Risk private passenger (multi-car risks)	31	8A
282	Assigned Risk private passenger (multi-car risks)	31	8B
282	Voluntary private passenger (multi-car risks)	15	1AF
284	Voluntary private passenger (multi-car risks)	All	SCF
284	Assigned Risk private passenger (multi-car risks)	31	1ASF
285	Voluntary private passenger (multi-car risks)	All	SC7F
285	Assigned Risk private passenger (multi-car risks)	31	8AF
286	Assigned Risk private passenger (multi-car risks)	31	8BF
287	Assigned Risk private passenger (multi-car risks)	06	4AS

Risk Code	Description	States	Class Code
287	Assigned Risk private passenger (multi-car risks)	38	6A
287	Assigned Risk private passenger (multi-car risks)	39	1D
287	Assigned Risk private passenger (multi-car risks)	45	6A
288	Assigned Risk private passenger (multi-car risks)	06	4BS
288	Assigned Risk private passenger (multi-car risks)	45	6B
289	Assigned Risk private passenger (multi-car risks)	06	4CS
289	Assigned Risk private passenger (multi-car risks)	45	6
290	Voluntary private passenger (multi-car risks)	All	OCP
290	Assigned Risk private passenger (multi-car risks)	06	4AFS
290	Assigned Risk private passenger (multi-car risks)	31	9
290	Assigned Risk private passenger (multi-car risks)	38, 45	6AF
292	Assigned Risk private passenger (multi-car risks)	06	9AS
295	Voluntary private passenger (multi-car risks)	07	DD
295	Assigned Risk private passenger (multi-car risks)	22	9A1
295	Assigned Risk private passenger (multi-car risks)	37	5AF
295	Assigned Risk private passenger (multi-car risks)	31	9F
296	Assigned Risk private passenger (multi-car risks)	22	9A2
296	Assigned Risk private passenger (multi-car risks)	37	5BF
297	Assigned Risk private passenger (multi-car risks)	37	5CF
298	Assigned Risk private passenger (multi-car risks)	37	7F
311	Voluntary private passenger (single car risks)	28 (facility)	1A
312	Voluntary private passenger (single car risks)	28 (facility)	1B
313	Voluntary private passenger (single car risks)	28 (facility)	1C
321	Voluntary private passenger (single car risks)	28 (facility)	2A
322	Voluntary private passenger (single car risks)	28 (facility)	2B
323	Voluntary private passenger (single car risks)	28 (facility)	2C
324	Voluntary private passenger (single car risks)	28 (facility)	2D
326	Voluntary private passenger (single car risks)	28 (facility)	2E
331	Voluntary private passenger (single car risks)	28 (facility)	3
351	Voluntary private passenger (single car risks)	28 (facility)	1AF
360	Voluntary private passenger (single car risks)	21, 25	
361	Voluntary private passenger (single car risks)	37	
362	Voluntary private passenger (single car risks)	21, 25	
363	Voluntary private passenger (single car risks)	37	
364	Voluntary private passenger (single car risks)	21, 25	
365	Voluntary private passenger (single car risks)	37	
366	Voluntary private passenger (single car risks)	21, 25	
367	Voluntary private passenger (single car risks)	37	
368	Voluntary private passenger (single car risks)	21, 25	
368	Voluntary private passenger (single car risks)	37	
369	Voluntary private passenger (single car risks)	37	
370	Voluntary private passenger (single car risks)	37	
371	Voluntary private passenger (single car risks)	28 (facility)	2AF
372	Voluntary private passenger (single car risks)	28 (facility)	2BF
373	Voluntary private passenger (single car risks)	28 (facility)	2CF
374	Voluntary private passenger (single car risks)	28 (facility)	2DF
376	Voluntary private passenger (single car risks)	28 (facility)	2EF
411	Voluntary private passenger (multi-car risks)	28 (facility)	1A

Risk Code	Description	States	Class Code
412	Voluntary private passenger (multi-car risks)	28 (facility)	1B
413	Voluntary private passenger (multi-car risks)	28 (facility)	1C
421	Voluntary private passenger (multi-car risks)	28 (facility)	2A
422	Voluntary private passenger (multi-car risks)	28 (facility)	2B
423	Voluntary private passenger (multi-car risks)	28 (facility)	2C
424	Voluntary private passenger (multi-car risks)	28 (facility)	2D
426	Voluntary private passenger (multi-car risks)	28 (facility)	2E
431	Voluntary private passenger (multi-car risks)	28 (facility)	3
451	Voluntary private passenger (multi-car risks)	28 (facility)	1AF
460	Voluntary private passenger (multi-car risks)	21, 25	
461	Voluntary private passenger (multi-car risks)	37	
462	Voluntary private passenger (multi-car risks)	21, 25	
463	Voluntary private passenger (multi-car risks)	37	
464	Voluntary private passenger (multi-car risks)	21, 25	
465	Voluntary private passenger (multi-car risks)	37	
466	Voluntary private passenger (multi-car risks)	21, 25	
467	Voluntary private passenger (multi-car risks)	37	
468	Voluntary private passenger (multi-car risks)	21, 25	
468	Voluntary private passenger (multi-car risks)	37	
469	Voluntary private passenger (multi-car risks)	37	
470	Voluntary private passenger (multi-car risks)	37	
471	Voluntary private passenger (multi-car risks)	28 (facility)	2AF
472	Voluntary private passenger (multi-car risks)	28 (facility)	2BF
473	Voluntary private passenger (multi-car risks)	28 (facility)	2CF
474	Voluntary private passenger (multi-car risks)	28 (facility)	2DF
476	Voluntary private passenger (multi-car risks)	28 (facility)	2EF
480	Voluntary private passenger (multi-car risks)	37	SC
511	Uninsured Motorist, Assigned Risk private passenger		
514	Uninsured Motorist, Voluntary private passenger per policy		
515	Uninsured Motorist, Voluntary private passenger operators age 65 & over		
516	Uninsured Motorist, Voluntary private passenger operators age 24 or less		
517	Uninsured Motorist, Voluntary private passenger all other		
521	Underinsured Motorist, Assigned Risk private passenger		
524	Underinsured Motorist, Voluntary private passenger per policy		
525	Underinsured Motorist, Voluntary private passenger operators age 65 & over		
526	Underinsured Motorist, Voluntary private passenger operators age 24 or less		
527	Underinsured Motorist, Voluntary private passenger all other		
531	Uninsured / Underinsured Motorist, Assigned Risk private passenger		
534	Uninsured / Underinsured Motorist, Voluntary private passenger per policy		
535	Uninsured / Underinsured Motorist, Voluntary private passenger operators age 65 & over		

Risk Code	Description	States	Class Code
536	Uninsured / Underinsured Motorist, Voluntary private passenger operators age 24 or less		
537	Uninsured / Underinsured Motorist, Voluntary private passenger all other		
541	Excess Uninsured / Underinsured Motorist, Assigned Risk private passenger		
545	Excess Uninsured / Underinsured Motorist, Voluntary private passenger operators age 65 & over		
546	Excess Uninsured / Underinsured Motorist, Voluntary private passenger operators age 24 or less		
547	Excess Uninsured / Underinsured Motorist, Voluntary private passenger all other		
551	Alternate Economic Loss Coverage	17, 32	
561	Uninsured Motorist, Assigned Risk miscellaneous private passenger		
564	Uninsured Motorist, Voluntary miscellaneous private passenger - per policy		
565	Uninsured Motorist, Voluntary miscellaneous private passenger operators age 65 & over		
566	Uninsured Motorist, Voluntary miscellaneous private passenger operators age 24 or less		
567	Uninsured Motorist, Voluntary miscellaneous private passenger all other		
571	Underinsured Motorist, Assigned Risk miscellaneous private passenger		
574	Underinsured Motorist, Voluntary miscellaneous private pass. - per policy		
575	Underinsured Motorist, Voluntary miscellaneous private passenger operators age 65 & over		
576	Underinsured Motorist, Voluntary miscellaneous private passenger operators age 24 or less		
577	Underinsured Motorist, Voluntary miscellaneous private passenger all other		
581	Uninsured / Underinsured Motorist, Assigned Risk miscellaneous private passenger		
584	Uninsured/Underinsured voluntary miscellaneous private passenger - per policy		
585	Uninsured / Underinsured Motorist, Voluntary miscellaneous private passenger operators age 65 & over		
586	Uninsured / Underinsured Motorist, Voluntary miscellaneous private passenger operators age 24 or less		
587	Uninsured / Underinsured Motorist, Voluntary miscellaneous private passenger all other		
591	Excess Uninsured / Underinsured Motorist, Assigned Risk miscellaneous private passenger		
595	Excess Uninsured / Underinsured Motorist, Voluntary miscellaneous private passenger operators age 65 & over		
596	Excess Uninsured / Underinsured Motorist, Voluntary miscellaneous private passenger operators age 24 or less		

Risk Code	Description	States	Class Code
597	Excess Uninsured / Underinsured Motorist, Voluntary miscellaneous private passenger all other		
611	Uninsured Motorist, Assigned Risk Other than private passenger		
615	Uninsured Motorist, Voluntary Other than private passenger		
617	Uninsured Motorist, Voluntary motorcycle private passenger	29	
621	Underinsured Motorist, Assigned Risk Other than private passenger		
625	Underinsured Motorist, Voluntary Other than private passenger		
631	Uninsured / Underinsured Motorists, Assigned Risk other than private passenger		
635	Uninsured / Underinsured Motorist, Voluntary Other than private passenger		
641	Excess Uninsured / Underinsured Motorist, Assigned Risk Other than private passenger		
645	Excess Uninsured / Underinsured Motorist, Voluntary Other than private passenger		
711	Commercial Non-Fleet, Local		
712	Commercial Non-Fleet, Intermediate		
713	Commercial Non-Fleet, Long Distance		
714	Commercial Non-Fleet, Zone Rated risks		
721	Commercial Fleet, Local		
722	Commercial Fleet, Intermediate		
723	Commercial Fleet, Long Distance		
724	Commercial Fleet, Zone Rated risks		
731	Commercial Non-Fleet, Local - exception coded	4	
732	Commercial Non-Fleet, Intermediate - exception coded	4	
733	Commercial Non-Fleet, Long Distance - exception coded	4	
734	Commercial Non-Fleet, Zone Rated risks - exception coded	4	
741	Commercial Fleet, Local - exception coded	4	
742	Commercial Fleet, Intermediate - exception coded	4	
743	Commercial Fleet, Long Distance - exception coded	4	
744	Commercial Fleet, Zone Rated risks - exception coded	4	
800	Garages and Dealers All Other		
801	Automobile Dealers		
802	Service Operations or Trailer Sales		
820	All Other Public Vehicles - Other		
821	Taxicabs, Public Livery and Limousines - Other		
822	Public Buses, Van Pools, etc. - Other		
823	School and Church Buses - Other		
824	Public Buses, etc. - Zone Rated - Other		
830	All Other Public Vehicles - Per Car		
831	Taxicabs, Public Livery and Limousines - Per Car		
832	Public Buses, Van Pools, etc. - Per Car		
833	School and Church Buses - Per Car		
834	Public Buses ,etc. , Zone Rated - Per Car		
837	Public Buses ,etc. , - Per Car - exception coded - Assigned Risk	4	
838	School Buses – Per Car	4	

Risk Code	Description	States	Class Code
839	Public Buses ,etc. , Zone Rated - Per Car - exception coded - Assigned Risk	4	
841	Commercial Non-Fleet excluding Long Haul Trucks		
842	Commercial Fleets excluding Long Haul Trucks - Per Car		
843	Long Haul Trucks - Per Car		
852	Commercial Fleets excluding Long Haul Trucks - Other		
853	Long Haul Trucks - Other		
900	Motorcycles, private passenger all other		
901	Mobile Homes		
902	Motorcycles, private passenger age 24 or less		
903	Motorcycles, private passenger age 65 & over		
904	Recreational and all other trailers		
910	Excess Indemnity Policies		
912	Miscellaneous private passenger, operators age 24 or less		
913	Miscellaneous private passenger, operators age 65 & over		
915	Excess Indemnity, Assigned Risk		
917	Miscellaneous private passenger, low speed vehicles		
919	Miscellaneous private passenger, all other operators		
920	Death and Disability		
930	Snowmobiles, private passenger all other operators		
932	Snowmobiles, private passenger operators age 24 or less		
933	Snowmobiles, private passenger operators age 65 & over		
935	All Terrain Vehicles – All Other		
936	All Terrain Vehicles – Class 2		
937	All Terrain Vehicles – Over Age 65		
940	Named Non-Owner All Other		
942	Named Non-Owner Class 2		
943	Named Non-Owner Over Age 65		
950	Private Passenger Fleets		
960	Private Passenger Types		
961	Private Passenger Types – Class 1A		
962	Private Passenger Types – Class 1B		
963	Private Passenger Types – Class 1C		
964	Private Passenger Types – Class 3		
970	Motorhomes – All Other		
972	Motorhomes – Class 2		
973	Motorhomes – Over Age 65		
980	Antique Autos – All Other		
982	Antique Autos – Class 2		
983	Antique Autos – Over Age 65		
989	All Other – Other		
990	Golf Carts – All Other		
992	Golf Carts – Class 2		
993	Golf Carts – Over Age 65		
997	Extraordinary Medical Benefits coverage	37	
999	All Other – Per Car		

Content Edit Table

Revised October 2019

The Content Edit determines that a field contains a valid value. This table lists the valid content values for a particular field, the line it is applicable to, and the field length. A Content value, once established, will never be a content error since Content values do not have an expiration date.

This table should only be used as a reference to verify which codes can be reported in a data field; any other coding will result in a content error. These data values were derived from the ISS Statistical Plans. As discussed in Data Validation Part 2 – Narrative of this manual, a valid content value will subsequently be checked for relational validity. Class and Coverage codes, where applicable, are checked for content using tables of valid values for each line.

Field Name	Applicable lines	Length	Valid Contents
Accounting Year	01, 02-11, 18, 25	4	0000, 1965-2019
Accounting Year	07	4	0000, 1965-2020
Age Group Code	01, 15, 55	1	0-6
Annual Statement Line of Business	01, 55	3	000, 051-052, 191-194, 211-212
Annual Statement Line of Business	10, 27	3	000, 052,110,170,171,172,173,310,330, 340
Annual Statement Line of Business	11	3	000, 030, 120, 310, 330, 340
Annual Statement Line of Business	15	3	000, 191-194, 211, 212
Annual Statement Line of Business	17	3	000, 021, 025, 051, 052, 270, 310, 330, 340
Annual Statement Line of Business	18, 64, 68	3	000, 010, 021, 025, 040, 090, 120, 170,171,173, 211, 310, 330, 340
Annual Statement Line of Business	02, 26	3	000, 030, 040, 052,170,171, 172,173, 180, 181, 182, 310, 330, 340
Annual Statement Line of Business	23	3	000,010, 021, 025, 040, 090,120, 170,171,173 191-194, 211-212, 310, 330, 340
Annual Statement Line of Business	25	3	000, 060, 310, 330, 340
Annual Statement Line of Business	3	3	000, 021,051, 260, 310, 330, 340
Annual Statement Line of Business	37	3	000, 010, 021, 040
Annual Statement Line of Business	4	3	000, 021, 025, 051, 310, 330, 340
Annual Statement Line of Business	5	3	000, 021, 051, 230, 240, 310, 330, 340
Annual Statement Line of Business	6	3	000, 021, 025, 030, 040, 051, 090, 170,171,173, 310, 330, 340
Annual Statement Line of Business	7	3	000, 022, 024, 310, 330, 340
Annual Statement Line of Business	8	3	000, 010, 021, 025, 030, 040, 051, 052, 120, 170,171, 172, 173, 310, 330, 340
Annual Statement Line of Business	9	3	000, 051, 052, 120, 310, 330, 340
Anti-Lock Brake Code	15, 32, 47	1	0, 1, 9
Anti-Theft Code	01, 15, 55	1	0-9
Auto Accounting Quarter	15, 55	2	01-04
Auto Deductible Code	01, 15, 31, 32, 46, 47, 55	1	D, F, P, 0
Auto Evaluation Period Code	31, 32, 46, 47	1	1, 3
Auto Policy ID Code	01, 15, 31, 32, 46, 47, 55	2	00-10
Auto Policy Term Code	01, 15, 55	2	00-60
Auto State Exception Code	01, 31, 46, 55	2	00-15, 19, 21-25, 29, 31-35, 39, 41-45, 49, 51-56, 59
Auto State Exception Code	15, 32, 47	2	00-07, 09, 21-26



Field Name	Applicable lines	Length	Valid Contents
Building Contents Code	18, 64, 68	1	0-4, 7-9
Burglary Option Code	09, 66, 69	1	0-2
Claim Open/Close	31	1	1, 3, 4
Claim Open/Close	32	1	1, 3
Claim Open/Close	46, 47	1	1, 5-6
Closed Claim Month	10, 27, 60, 65	2	00-12
Crop Code	7	2	01-99
Daytime Running Lamps Code	01, 31, 55	1	0-2, 9
Daytime Running Lamps Code	15, 32, 47	1	0-2, 9
Defensive Driver	01, 31, 46, 55	1	0, 1, 3, 7-8
Defensive Driver	15, 32, 47	1	0, 1, 3, 7-8
Effective Experience Day	All	2	00-31
Effective Experience Month	All	2	00-12
Effective Experience Year	All	4	0000, 1965-2019
Equipment Type Code	17	1	0-4, 8, 9
Exception B	01, 15, 31, 46, 55	1	0-5, 9
Exposure ID	09, 66	1	0-3, 9
Forgiveness	01, 15, 31, 32, 46, 47, 55	1	0-2, 4, 6, 8-9
Item Code	18	2	01-03
Item Code	64, 68	2	03
Loan Coverage	25	3	010, 012, 016, 017, 020, 022, 025, 030, 035, 050, 100, 120, 125, 199, 220, 225, 230, 235, 299, 901-903, 920, 999
Loan to Value	25	1	1-4, 7, 9
Loan Type	25	2	00, 11, 21-23, 90, 99
Location	18, 23, 64, 68	1	0-2
Lead Poison Liability	02, 09, 11, 18, 26, 62, 64, 66, 68, 69	1	0-3, 9
Manufacturer Model Year	01, 15, 55	4	0000, 1900-2020
New York / New Jersey Code	31, 32, 46, 47	1	0-2
Number of Families	18, 64, 68	1	0-9
Number of Snowmobiles/Watercraft	18, 68	1	0-3, 9
Occupancy	18, 68	3	000-004, 006-009
Optional Coverage	25	1	0-7
Ordinance Law Coverage	18, 23, 63, 64, 67, 68	1	0-6, 9
OTA Accounting Quarter	23, 26, 27, 38	2	1-4
OTA Accounting Quarter	25	2	00-12
OTA Claims Made Entry Year	02, 10, 26, 27, 60, 61, 62, 65	4	0000, 1945-2019
OTA Construction	11	1	1-3, 9, 0
OTA Construction	8	1	0-9
OTA Construction	18, 64, 68	1	0-6, 8, 9
OTA Construction	09, 69	1	0-4, 9
OTA Construction Manufacture	18, 64, 68	4	0000-0009, 1959-2018
OTA Construction / Manufacture Yr	23, 63, 67	4	1959-2019
OTA Deductible	08, 18, 23, 63, 64, 67, 68	1	D, 0
OTA Deductible	08, 18, 64, 68	1	P
OTA Deductible	18, 64, 68	1	F
OTA Deductible Type	11	2	00-04, 09
OTA Deductible Type	23, 63, 67	2	00, 05, 08-09
OTA Deductible Type	18, 64, 68	2	00-09, 33-36, 39, 53-56, 59
OTA Evaluation Period	60, 62, 68, 69	1	1
OTA Exception	18, 64, 68	2	00-02, 04

Field Name	Applicable lines	Length	Valid Contents
OTA Limit of Liability	18, 68	4	0000-0009
OTA Policy ID	02 – 05, 09, 10, 26, 27, 60, 61, 62, 64, 65, 66, 68	2	00, 10, 30-39, 70-79, 90-99
OTA Policy ID	03	2	53, 54
OTA Policy ID	06	2	10, 31-38, 70-78
OTA Policy ID	08	2	13-20, 40, 43-49, 51, 56, 80, 85
OTA Policy ID	17	2	10, 31-38, 70-78, 88
OTA Policy ID	02, 03, 26, 61, 62	2	57
OTA Policy Form	11	3	001-005, 007-009
OTA Policy Form	23, 63, 67	3	001-004, 009
OTA Policy Form	03	3	110-113, 120-123, 130-133, 140-142, 150-152, 160-161, 170-171, 180-181, 190-192, 199, 200, 299, 300, 400, 600, 700, 800, 810, 820, 900,
OTA Policy Form	07	3	001, 002
OTA Policy Form	18, 64, 68	3	000-008
OTA Policy Term	02 – 11, 17, 18, 23, 26, 27	2	00-61
OTA Policy Type	09, 66, 69	1	1-2, 9
OTA Protection Class	23, 63, 67	2	00-10, 30, 40, 50, 60, 70, 79, 80, 90, 98
OTA Protection Class	11	2	01, 02, 15, 19, 98
OTA Protection Class	09, 66, 69	2	00-11, 98
OTA Protection Class	08	2	00-11, 15, 19, 98
OTA Protection Class	18, 64, 68	2	00-13, 15, 19, 39-40, 49, 59, 65, 69, 79, 80, 89, 98, 99
OTA State Exception	18, 64, 68	2	00-02, 03, 09
OTA Status	23, 63, 67	1	0-1, 3-5
OTA Type of Policy Contract	10, 27, 60, 65	1	1-7, 9
OTA Type of Policy Contract	02, 26, 61, 62	1	0-5
Passive Restraint	01, 31, 46, 55	1	0-4, 9
Passive Restraint	15, 32, 47	1	0-4, 9
Penalty Points	31, 46, 55	2	00-21, 31, 41, 51, 61, 71, 81-84, 86, 90, 94-95, 99
Penalty Points	01	2	00-20, 90, 99
Penalty Points	15, 32, 47	2	00-99
Policy Effective Year	02, 10, 26, 27, 60-62, 65	4	1945-2019
Policy Effective Year	01, 03-09, 11, 15, 17, 18, 23, 31, 32, 46, 47, 55, 63, 64, 66-69	4	1965-2019
Policy Expiration Day	23	2	00-31
Policy Expiration Month	23	2	00-12
Policy Expiration Year	23	4	0000, 1965-2019
Population Type	35	2	04, 06
Population Type	36	2	04
Population Type	42	2	03, 04, 06
Population Type	33, 44	2	01, 06
Premium Payment	25	2	00-10, 15, 98-99
Policy Effective Month	ALL	2	00-12
Population Type	20, 21, 22, 58	2	02, 05, 07-09
Property Use	25	1	0, 1, 9
Rating Zone	01, 15, 31, 32, 46, 47, 55	1	0-5, 9
Report Month	10, 27, 60, 65	2	00-12
Risk Type	35	3	110, 111
Risk Type	42	3	000, 120, 180, 920, 999

Field Name	Applicable lines	Length	Valid Contents
Sprinkler	09, 66, 69	1	0-2
State Exception B	18,64, 68	2	00-10
Subline	01, 31, 46, 55	3	000-009
Subline	15, 32, 47	3	001-014
Subline	23, 63, 67	3	001, 002
Subline	8	3	010, 015-020, 025, 027, 028, 029, 030, 035, 045, 047, 055, 060, 061, 070, 090, 110, 115, 120, 128, 130, 135, 155, 170, 190, 930, 931, 999
Subline	10, 27, 60, 65	3	042-044, 049, 057-058, 060-063, 086, 093, 170, 210, 220, 230, 240, 250, 260, 270, 280, 317
Subline	02, 26, 61, 62	3	001-004, 006, 010, 021-024, 030, 042-044, 048, 050-056, 090, 100, 200, 301-302, 311-316, 322-326, 332, 334-336, 342-347, 350, 360, 399
Subline	38	3	004-009
Subline	64, 68	3	002-004, 007-008, 023-024, 031-036, 049
Subline	18	3	002-004, 007-008, 010, 012-013, 020, 023, 024, 025, 027-028, 030-036, 041-044, 046, 049, 060
Symbol	15	2	76-78
Symbol	15, 55	2	00-75, 98
Terminal Zone	01, 15, 31, 32, 46, 47, 55	2	00-37, 40-50
Territory	01, 15, 31, 32, 46, 47, 55	3	000-099, 101-269, 270,280,290,300,310,320,340,350, 360,370,380,390,420,440,450,460,470, 480,490
Territory	23, 63, 67	3	001,005-006, 032, 034, 036, 038, 039, 041-047, 053, 057, 060, 099
Territory	03	3	000, 003-004, 007-008, 010-019, 021-028, 031-032, 034, 040, 042-048, 051, 053-054, 061-065, 067-071, 080-081, 093-094, 097-099
Territory	04	3	000-005, 008, 010-013, 015, 019-028, 030-035, 040-045, 047, 049, 051-053, 055-057, 060, 064, 066, 068-069, 071-072, 083, 090-091, 093-095, 098-099
Territory	06	3	000-008, 099
Territory	08	3	000-006, 099
Territory	10, 27, 60, 65	3	000-007, 011-017, 072, 099
Territory	18, 64, 68	3	000-016, 018, 030-058, 060,110,120,130,140,150,160,170,180, 190,200,210,220,230,240,250,260,270, 280,290,300,310,320,330,340,350,360, 370,380,390
Territory	02, 26, 61, 62	3	000-025, 028-037, 040-041, 043-059, 061-073, 075-079, 081-089, 091-095, 099
Territory	09, 66, 69	2	01-26, 30
Theft	23, 63, 67	1	0, 1, 5, 6
Tie Down	18, 64, 68	1	0-3
Tie Down	23, 63, 67	1	0-2

Field Name	Applicable lines	Length	Valid Contents
Transaction	25	1	0-6, 9
Type of Coverage	56, 58	2	01-03, 09
Type of Loss	11	2	00-10
Type of Loss	38	2	00-09
Type of Loss	56	2	00, 07
Type of Loss	58	2	00, 18, 19, 97
Type of Loss	07	2	00-05, 09
Type of Loss	01, 31, 46, 55	2	00-09, 11-19, 21
Type of Loss	02, 26, 61, 62	2	00, 10-12, 15-16, 18-22, 25-29, 31-35, 39, 41-42, 47-50, 61-62, 69, 90, 96-98
Type of Loss	06, 08	2	00-09
Type of Loss	15, 32, 47	2	00-09, 11-19, 21-22
Type of Loss	18, 23, 63, 67	2	00-09
Type of Loss	64, 68	2	06
Type of Loss	09, 66, 69	2	00-04, 09, 11-12, 21
Type of Expense	35	2	00, 12-13, 51-53
Type of Expense	37	2	00-01, 11-15, 21-25, 31
Watercraft Type	18, 68	1	0-3
Wind Deductible	18, 64, 68	1	D, F, P, 0
Wind Deductible	23, 63, 67	1	D, 0

Relational Edits

Line 01 – Voluntary Automobile

Revised April 2015

Field Name: **Age Group**
Validation Field Name: AGE_GRP_CDE
Relational Edit ID: 103

Qualifications: Personal Vehicle Class and a Comprehensive or Collision Physical Damage Coverage

Related Fields: Line
State
Manufacturers Model Year
Policy Effective Date

Comment: Age Group must be reported as 0 if Manufacturers Model Year is used as a basis for rating.

Field Name: **Annual Statement Line of Business**
Validation Field Name: ASLOB_ID
Relational Edit ID: 204

Qualifications: All records

Related Fields: Call Year
Coverage
Policy Effective Date

Field Name: **Anti-Theft**
Validation Field Name: ANTI_THEFT_CDE
Relational Edit ID: 107

Qualifications: State 29, 31 or 37 and a Personal Vehicle class for a comprehensive coverage

Related Fields: Coverage
State
Policy Effective Date

Field Name: **Claim and Claimant Number Main**
Validation Field Name: CLM_NBR
Relational Edit ID: 266, 2381, 2391, 2392, 2393, 2406

Qualifications: Call year subsequent to call year of Final Submission of Excess
Loss Records

Comment: Records must have nonzero claim number AND nonzero claimant number. Applies to all loss records in data

Field Name: **Classification**
Validation Field Name: NAII_CLASS_CDE
Relational Edit ID: 125

Qualifications: All records

Related Fields: Line
L or P Indicator
State
Policy Effective Date

Field Name: **Coverage**
Validation Field Name: NAII_COV_CDE
Relational Edit ID: 172

Qualifications: All records

Related Fields: Line
State
Classification
Policy Effective Date

Field Name: **Daytime Running Lamps**
Validation Field Name: DAYTIME_RUNNING_LAMP
Relational Edit ID: 116

Qualifications: State 31 Personal Vehicle Class and a Liability, No-Fault or Collision coverage

Related Fields: Policy Effective Date

Field Name: **Deductible Amount**
Validation Field Name: AUTO_DED_AMT
Relational Edit ID: 182

Qualifications: All states for Comprehensive and Collision coverages for Physical Damage and states 07, 09, 16, 21, 29, 31 and 36 for certain No-Fault coverages

Related Fields: Coverage
State
Classification – State 28
Deductible Indicator
L or P Indicator
Policy Effective Date

Field Name: **Deductible Indicator**
Validation Field Name: AUTO_DED_CDE
Relational Edit ID: 197

Qualifications: All states for Comprehensive and Collision coverages for Physical Damage and states 07, 09, 16, 21, 29, 31 and 36 for certain No-Fault coverages

Related Fields: Coverage
State
Deductible Amount
Policy Effective Date

Comment: Report 0 when Deductible Amount is not required

Field Name: **Defensive Driver**
Validation Field Name: DEF_DRIVER_CDE
Relational Edit ID: 98

Qualifications: Required in states for Personal Vehicle classes where program is in effect. Required for all classes for state 31. Optional for states 02, 13, 19, 21, and 34.

Related Fields: State
Coverage
L or P Indicator – State 31
Policy Effective Date

Field Name: **State Exception B**
Validation Field Name: EXCEPTION_B_CDE
Relational Edit ID: 72

Qualifications: State 31 and 52 and certain No Fault coverages.

Related Fields: State
Policy Effective Date

Comment: Spousal Liability for state 31 (codes 1 and 9 only).

Field Name: **Forgiveness**
Validation Field Name: FORGIVENESS_CDE
Relational Edit ID: 95

Qualifications: State 29 Personal Vehicle Class

Related Fields: Policy Effective Date

Field Name: **Manufacturers Model Year**
Validation Field Name: MANUFACTURE_MODEL_YR
Relational Edit ID: 122

Qualifications: Personal Vehicle Class and a Comprehensive or Collision Physical Damage Coverage

Related Fields: Age Group
State
Policy Effective Date

Comment: If Manufacturers Model Year is used as a basis for rating Age Group must be reported as 0.

Field Name: **Outstanding Claim Counts for Claimant**
Validation Field Name: AUTO_OS_CLMS
Relational Edit ID: 2372

Qualifications: Loss Records

Related Fields: Claimant number
Outstanding Claims

Comment: If record has nonzero claimant number (applies to one claimant), outstanding claim count cannot be greater than 1.

Field Name: **Paid Claim Counts for Claimant**
Validation Field Name: AUTO_PD_CLMS
Relational Edit ID: 2371

Qualifications: Loss Records

Related Fields: Claimant number
Paid Claims

Comment: If record has nonzero claimant number (applies to one claimant), paid claim count cannot be greater than 1.

Field Name: **Passive Restraint**
Validation Field Name: PASSIVE_RESTRAINT_CD
Relational Edit ID: 96

Qualifications: State 29 and 37 Personal Vehicle classes excluding miscellaneous classes with a No-Fault coverage.

Related Fields: State
Policy Effective Date

Field Name: **Penalty Point**
Validation Field Name: PENALTY_POINTS
Relational Edit ID: 264

Qualifications: State 28

Related Fields: State
Policy Effective Date

Comment: SDIP code is required for New Hampshire Reinsurance Facility Risks.

Field Name: **Policy Effective Year**
Validation Field Name: POLICY_EFF_YR
Relational Edit ID: 284

Qualifications: All records

Related Fields: Policy Effective Year

Comment: A four-digit identifying number to indicate the year a policy became effective.

Field Name: **Policy Effective Year**
Validation Field Name: CALL_YR EQ POLICY_EFF_YR
Relational Edit ID: 2446

Qualifications: All records

Related Fields: Policy Effective Year
Call Year

Comment: Policy Effective year cannot be equal to a Call Year.

Field Name: **Policy ID Code**
Validation Field Name: AUTO_POLICY_ID_CDE
Relational Edit ID: 187

Qualifications: All records

Related Fields: Policy Effective Date
Annual Statement Line of Business

Comment: A two-digit identifying number to indicate Monoline or Commercial Package Policies.

Field Name: **Policy Limits**
Validation Field Name: POLICY_LOWER_LIMIT
Relational Edit ID: 302

Qualifications: States 06, 29, 31, 32, and 52 for BI, MP, PD, Combined Single Limit, UM, and PIP for states 06, 16, 22, 29, 31, 33, 46 and 52

Related Fields: Coverage or Coverage Group
State
Risk Type
Classification
Lower Policy Limit
Upper Policy Limit
Subline – State 29
Policy Effective Date

Field Name: **Policy Term**
Validation Field Name: AUTO_POLICY_TERM_CDE
Relational Edit ID: 274

Qualifications: All premium records

Related Fields: Policy Effective Date
L or P Indicator

Comment: A two-digit number, from 01-12 for Liability and 01- 61 for Physical Damage, which identifies the number of months in a policy's term.

Field Name: **Rating Zone**
Validation Field Name: RATING_ZONE_CDE
Relational Edit ID: 94

Qualifications: Zone – Rated Class

Related Fields: State
Policy Effective Date

Field Name: **State Exception**
Validation Field Name: AUTO_ST_EXCEPTION_CDE
Relational Edit ID: 177

Qualifications: State 06, 09, 29, 37, 52

Related Fields: Coverage or Coverage Group
State
Classification
Policy Effective Date

Comment: State 29 reported with a No-Fault Coverage. State 06, 09, 37, 52 reported with UM, UIM or UM/UIM Coverage. State 37 reported with a First Party Benefit (No-Fault) Coverage.

Field Name: **Subline of Business**
Validation Field Name: SUBLINE_CDE
Relational Edit ID: 85 and 81

Qualifications: All No-Fault states and State 28

Related Fields: Coverage or Coverage Group
State
Class – State 37
Policy Effective Date

Comment: No-fault states require subline coding for Liability and No-Fault coverages. All New Hampshire records require subline coding for all coverages. New Jersey also requires subline coding for Physical Damage coverages.

Field Name: **Terminal Zone**
Validation Field Name: TERMINAL_ZONE_CDE
Relational Edit ID: 120

Qualifications: Zone – Rated Class

Related Fields: Policy Effective Date

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 108

Qualifications: All risks except zone-rated and miscellaneous

Related Fields: Classification
State
Policy Effective Date

Comment: Territory and Zip codes relations for New Jersey are listed in the Statistical Plan under the “Territory Codes” section.

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 99

Qualifications: States 29 and 31 Miscellaneous Personal Vehicle Classes. For all states Named Non Owner, Snowmobiles and Motorcycles.

Related Fields: State
Policy Effective Date

Comment: Territory and Zip codes relations for New Jersey are listed in the Statistical Plan under the "Territory Codes" section.

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 99 and 108

Qualifications: State 29 Private Passenger and Miscellaneous Private Passenger

Related Fields: Line
State
Zip Code
Policy Effective Date

Comment: Territory and Zip codes relations are listed in the Statistical Plan under the "Territory Codes" section.

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 272

Qualifications: Loss Records excluding UM/UIM coverages

Related Fields: State
Classification
Coverage or Coverage Group
Policy Effective Date
Subline – State 29
Exception B – State 31

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 258

Qualifications: UM/UIM Loss Records

Related Fields: State
Coverage Group
Policy Effective Date

Comment: Coding is required to distinguish UM from UIM losses on UM/UIM indivisible premium classes and also to distinguish Bodily Injury and Property Damage losses on a Combined BI/PD policy with an indivisible premium.

Field Name: **Zip Code**
Validation Field Name: ZIP_CDE
Relational Edit ID: 309

Qualifications: Selected States and a Personal Vehicle class and State 29 with a Miscellaneous Personal Vehicle Class

Related Fields: State
Policy Effective Date

Line 02 & 26 – General Liability

Revised July 2013

Field Name: **Annual Statement Line**
Validation Field Name: ASLOB_ID
Relational Edit ID: 2414

Qualifications: Policy Effective Year 2000 or later

Related Fields: Policy Effective Year

Comment: Annual Statement Line must be present (nonzero).

Field Name: **Claim and Claimant Number Main-Annual**
Validation Field Name: CLM_NBR
Relational Edit ID: 2380

Qualifications: Annual Filing (Line 02)
Call year subsequent to call year of Final Submission of Excess
Loss Records

Comment: Records must have nonzero claim number AND nonzero claimant number.
Applies to all loss records in data.

Field Name: **Claim and Claimant Number Main-Quarterly**
Validation Field Name: CLM_NBR
Relational Edit ID: 2388

Qualifications: Quarterly Filing (Line 26)
First call year prior to call year of Final Submission of Excess and subsequent
Loss Records

Comment: Records must have nonzero claim number AND nonzero claimant number.
Applies to all loss records in data

Field Name: **Classification**
Validation Field Name: NAII_CLASS_CDE
Relational Edit ID: 2316

Qualifications: All States

Related Fields: State ID

Field Name: **Insuring Agreement**
Validation Field Name: INSUR_AGRMNT_CDE
Relational Edit ID: 2433

Qualifications: All States

Related Fields: Subline
Classification
Policy ID
Coverage

Comment: If Insuring Agreement code is nonzero (1 or 2), Subline 325, Coverage 51, and Policy ID 57 must be used.

Field Name: **Lead Poison Liability**
Validation Field Name: LEAD_POISON_LIABILIT
Relational Edit ID: 147

Qualifications: State 20 only

Related Fields: State ID

Field Name: **Outstanding Claim Counts for Claimant**
Validation Field Name: OTA_OS_CLMS
Relational Edit ID: 2374

Qualifications: Loss Records

Related Fields: Claimant number

Comment: If record has nonzero claimant number (applies to one claimant), outstanding claim count cannot be greater than 1.

Field Name: **Paid Claim Counts for Claimant**
Validation Field Name: OTA_PD_CLMS
Relational Edit ID: 2373

Qualifications: Loss Records

Related Fields: Claimant number

Comment: If record has nonzero claimant number (applies to one claimant), paid claim count cannot be greater than 1.

Field Name: **Policy Identification**
Validation Field Name: OTA_POLICY_ID_CDE
Relational Edit ID: 144

Qualifications: All States

Related Fields: Subline

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 203

Qualifications: All States

Related Fields: Subline
Classification
State ID

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 143

Qualifications: All States

Related Fields: Subline
Coverage
Paid, Outstanding and Total Limits Incurred Losses

Comment: Loss amounts must be reported with applicable Type of loss coding.

Field Name: **Type of Policy Contract**
Validation Field Name: OTA_TYP_OF_POLICY_CO
Relational Edit ID: 145

Qualifications: All States

Related Fields: Subline
Claims Made Entry Year

Comment: Claims Made Entry Year must be compatible with Type of Policy Contract code value.

Line 03 – Burglary

Revised July 2013

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 131

Qualifications: All States

Related Fields: State
Policy Effective Date

Comment: “Remainder of State” (sometimes “Entire State” code is 99 for all states except state 31 NY. The “Remainder of State” code for state 31 New York is 00.

Line 04 – Glass

Revised July 2013

Field Name: **Classification Code**
Validation Field Name: NAII_CLASS_CDE
Relational Edit ID: 43

Qualifications: All States

Related Fields: State
Territory

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 2315

Qualifications: All States, for “All Other” Glass Policies

Related Fields: Classification
State

Comment: Report Territory Code in State 31 for “All Other” classes 1800 and 1801. Report Territory Code for all other states for “All Other” class 1888.

Line 06 – Inland Marine

Revised January 2015

Field Name: **Classification**
Validation Field Name: NAII_CLASS_CDE
Relational Edit ID: 70

Qualifications: All States

Related Fields: Line
State
Policy Effective Date

Comment: Classification Codes that are not reported as 7XXX will be in error.

Field Name: **Outstanding Claim Counts**
Validation Field Name: OS_CLM_CTS_GT_1_CLMNT
Relational Edit ID: 2443

Qualifications: Loss Records

Comment: Outstanding claim count cannot be greater than 1 or less than -1.

Field Name: **Paid Claim Counts**
Validation Field Name: PD_CLM_CTS_GT_1_CLMNT
Relational Edit ID: 2444

Qualifications: Loss Records

Comment: Paid claim count cannot be greater than 1 or less than -1.

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 2396

Qualifications: Records must have losses or claims
All States

Related Fields: Line
State
Policy Effective Date

Comment: Records with losses and claims must have values of 01-09 for type of loss code.

Line 07 – Crop Hail

Revised January 2015

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 2397

Qualifications: Records must have losses
All States

Related Fields: Line
Policy Effective Date

Comment: Records with losses or claims must have values of 01-05 or 09 for type of loss code.

Line 08 – Commercial Fire

Revised January 2015

Field Name: **Classification**
Validation Field Name: NAIL_CLASS_CDE
Relational Edit ID: 44

Qualifications: All States

Related Fields: Subline
State
Policy ID
Coverage

Comment: Class is not required for Sublines 070, 090, 170, 190, 930, and 931.
Class 9900 required with subline 055, Coverage 003, Policy ID 13 - 19, 40, 43 - 49, 51, 56, with Policy Eff date 01/01/2010 or later.
Class 0001 required with sublines 035, 045, Coverage 003, Policy ID 20, 80, with Policy Eff date 01.01.2010 or later.

Field Name: **Construction**
Validation Field Name: OTA_CONSTR_CDE
Relational Edit ID: 2334

Qualifications: All States

Related Fields: Subline
State
Classification

Comment: Construction is not required for Sublines 070, 090, 170, 190, 930, 931 and is not required for Countrywide, Highly Protected, and Blanket Rated risks.

Field Name: **Coverage**
Validation Field Name: NAIL_COV_CDE
Relational Edit ID: 2335

Qualifications: All states

Related Fields: Subline
Classification

Comment: Coverage is not required for Sublines 070, 090, 170, 190, 930, 931, and is not required for Countrywide, Highly Protected, and Blanked Rated risks.

Field Name: **Deductible**
Validation Field Name: OTA_DED_CDE
Relational Edit ID: 2348

Qualifications: All states

Related Fields: Subline
Classification

Comment: Deductible is not required for Sublines 070, 090, 170, 190, 930, 931 and is not required for Countrywide, Highly Protected, and Blanket Rated risks.

Field Name: **Outstanding Claim Counts**
Validation Field Name: OS_CLM_CTS_GT_1_CLMNT
Relational Edit ID: 2443

Qualifications: Loss Records

Comment: Outstanding claim count cannot be greater than 1 or less than -1.

Field Name: **Paid Claim Counts**
Validation Field Name: PD_CLM_CTS_GT_1_CLMNT
Relational Edit ID: 2444

Qualifications: Loss Records

Comment: Paid claim count cannot be greater than 1 or less than -1.

Field Name: **Protection Class**
Validation Field Name: OTA_PROT_CLASS_CDE
Relational Edit ID: 46

Qualifications: All States

Related Fields: Subline
State
Classification

Comment: Protection Class is not required for Sublines 070, 090, 170, 190, 930, 931 and is not required for Countrywide, Highly Protected, and Blanket Rated risks.

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 49

Qualifications: All states

Related Fields: State

Comment: Territory codes 01-06, and 99 are applicable.
Territory is not required for Sublines 070, 090, 170, 190, 930, 931 and is not required for
Countrywide, Highly Protected, and Blanket Rated risks.

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 2378

Qualifications: All States

Related Fields: Subline
Classification

Comment: Type of Loss is not required for Countrywide, Highly Protected, and Blanket Rated risks.

Line 09 – Businessowners

Revised January 2015

Field Name: **Amount of Insurance**
Validation Field Name: OTA_AMT_OF_INSUR
Relational Edit ID: 2327

Qualifications: All states

Related Fields: Coverage

Comment: Amount of Insurance must be greater than zero for coverages other than 005 and 009.

Field Name: **Burglary Option**
Validation Field Name: BURGLARY_OPTION_CDE
Relational Edit ID: 140

Qualifications: All states

Related Fields: Type of Policy
Coverage

Comment: Burglary Option code must be reported for Type of Policy 1 only and coverages 002, 004, 011 and 012.

Field Name: **Claim and Claimant Number Main**
Validation Field Name: CLM_NBR
Relational Edit ID: 2384

Qualifications: Call year subsequent to call year of Final Submission of Excess
Loss Records

Comment: Records must have nonzero claim number AND nonzero claimant number.
Applies to all loss records in data.

Field Name: **Construction**
Validation Field Name: OTA_CONSTR_CDE
Relational Edit ID: 69

Qualifications: All states

Related Fields: Coverage
Policy Effective Date

Comment: Construction coding not required and should be reported as 0 for coverages 05 and 09.

Field Name: **Exposure ID**
Validation Field Name: XPOS_ID_CDE
Relational Edit ID: 66

Qualifications: All States

Related Fields: Written Exposure
Written Premium
Policy Effective Date

Comment: Exposure ID must be reported for Coverage 005 when exposure and premium are reported.

Field Name: **Lead Poisoning Liability**
Validation Field Name: LEAD_POISON_LIABILIT
Relational Edit ID: 142

Qualifications: State 20 only

Related Fields: State ID
Type of Loss

Comment: Report with Type of Loss Code 12 only.

Field Name: **Outstanding Claim Counts for Claimant**
Validation Field Name: OTA_OS_CLMS_
Relational Edit ID: 2374

Qualifications: Loss Records

Related Fields: Claimant number

Comment: If record has nonzero claimant number (applies to one claimant), outstanding claim count cannot be greater than 1.

Field Name: **Paid Claim Counts for Claimant**
Validation Field Name: OTA_PD_CLMS
Relational Edit ID: 2373

Qualifications: Loss Records

Related Fields: Claimant number

Comment: If a record has a non-zero claimant number (applies to one claimant), the paid claim count cannot be greater than 1.

Field Name: **Policy Lower Limit**
Validation Field Name: POLICY_LOWER_LIMIT
Relational Edit ID: 68

Qualifications: All states

Related Fields: Coverage

Comment: Policy Lower Limit must be greater than zero for coverages 001, 002, 005, 011 and 012.

Field Name: **Protection Class**
Validation Field Name: OTA_PROT_CLASS_CDE
Relational Edit ID: 71

Related Fields: State
Policy Effective Date

Comment: Protection Class coding not required and should be reported as 0 for coverages 05 and 09.

Field Name: **Sprinkler Code**
Validation Field Name: SPRINKLER_CDE
Relational Edit ID: 138

Qualifications: All States

Related Fields: Policy Effective Date

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 141

Qualifications: All States

Related Fields: State

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 67

Qualifications: All States

Related Fields: Paid Losses
Outstanding Losses
Total Incurred Losses
Policy Effective Date

Comment: A relational error will occur if Paid and Outstanding losses are not equal to 0 when Type of Loss is equal to 0.

Line 10 & 27 – Malpractice

Revised July 2015

Field Name: **Act or Omission Code**
Validation Field Name: ACT_OMISSN_CDE
Relational Edit ID: 2423

Qualifications: Medical Losses only (Sublines 210-240)
State 46 only

Related Fields State ID
Subline
Effective Experience Year
Paid, Outstanding and Total Limits Incurred Losses

Comment: Claim occurred in 2007 or later.

Field Name: **Annual Statement Line**
Validation Field Name: ASLOB_ID
Relational Edit ID: 2414

Qualifications: Policy Effective Year 2000 or later

Related Fields Policy Effective Year

Comment: Annual Statement Line must be present (nonzero).

Field Name: **Claim and Claimant Number Main-Annual**
Validation Field Name: CLM_NBR
Relational Edit ID: 2385

Qualifications: Annual Filing (Line 10)
Call year subsequent to call year of Final Submission of Excess
Loss Records

Comment: Records must have nonzero claim number AND nonzero claimant number.
Applies to all loss records in data.

Field Name: **Claim and Claimant Number Main-Quarterly**
Validation Field Name: CLM_NBR
Relational Edit ID: 2389

Qualifications: Quarterly Filing (Line 27)
First call year prior to call year of Final Submission of Excess and subsequent
Loss Records

Comment: Records must have nonzero claim number AND nonzero claimant number. Applies to all
loss records in data.

Field Name: **Classification**
Validation Field Name: NAII_CLASS_CDE
Relational Edit ID: 2317

Qualifications: All States

Related Fields: Subline
Territory
State ID

Field Name: **Closed Claim Year**
Validation Field Name: CLOSED_CLM_YR
Relational Edit ID: 2435

Qualifications: State 46 Losses only

Related Fields: Subline
Policy Effective Year
State ID
State Exception Code
Report Year
Paid, Outstanding and Total Limits Incurred Losses

Comment: Either Policy Effective Year 2007 or later or Claim opened in 2007 or later. Not applicable to subline 317. Closed claim year cannot be earlier than Report Year

Field Name: **Deductible Amount**
Validation Field Name: OTA_DED_AMT
Relational Edit ID: 2426

Qualifications: State 46 only

Related Fields: Subline
Policy Effective Year
State ID
State Exception Code
Deductible Code

Comment: Either Policy Effective Year is 2007 or later or Claim opened in 2007 on later. Not applicable to subline 317.

Field Name: **Incident Location**
Validation Field Name: INCIDENT_LOC_CDE
Relational Edit ID: 2428

Qualifications: Medical Losses only (Sublines 210-240)
State 46 only

Related Fields: Subline
State ID
Effective Experience Year
Paid, Outstanding and Total Limits Incurred Losses

Comment: Claim occurred in 2007 or later.

Field Name: **Medical Outcome**
Validation Field Name: MED_OUTCOME_CDE
Relational Edit ID: 2424

Qualifications: Medical Losses only (Sublines 210-240)
State 46 only

Related Fields: Subline
State ID
Effective Experience Year
Paid, Outstanding and Total Limits Incurred Losses

Comment: Claim occurred in 2007 or later.

Field Name: **Paid Claim Counts for Claimant**
Validation Field Name: OTA_PD_CLM
Relational Edit ID: 2373

Qualifications: Loss Records

Related Fields: Claimant number

Comment: If record has nonzero claimant number (applies to one claimant), paid claim count cannot be greater than 1.

Field Name: **Outstanding Claim Counts for Claimant**
Validation Field Name: OTA_OS_CLMS
Relational Edit ID: 2374

Qualifications: Loss Records

Related Fields: Claimant number

Comment: If record has nonzero claimant number (applies to one claimant), outstanding claim count cannot be greater than 1.

Field Name: **Policy Limit**
Validation Field Name: POLICY_LOWER_LIMIT
Relational Edit ID: 2427

Qualifications: State 46 only

Related Fields: Subline
Policy Effective Year
State ID

Comment: Policy Effective Year is 2007 or later. Not applicable to subline 317.

Field Name: **Report Year**
Validation Field Name: REPORT_YR
Relational Edit ID: 2429

Qualifications: State 46 Losses only

Related Fields: Subline
Policy Effective Year
State ID
State Exception Code
Call Year
Paid, Outstanding and Total Limits Incurred Losses

Comment: Either Policy Effective Year 2007 or later or Claim opened in 2007 or later. Not applicable to subline 317. Report Year must be equal to Call Year (quarterly) or earlier (annual or quarterly).

Field Name: **State Exception Code**
Validation Field Name: OTA_ST_EXCEPTION_CDE
Relational Edit ID: 2434

Qualifications: State 46 only

Related Fields: State ID
Subline
Effective Experience Year
Paid, Outstanding and Total Limits Incurred Losses

Comment: Losses occurring in 2007 or later must have State Exception code 2 (claim opened in 2007 or later). Not applicable to Subline code 317.

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 137

Qualifications: All States

Related Fields: Class
Subline
State ID

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 2421

Qualifications: State 46 only

Related Fields: State ID
Subline
Coverage
Policy Effective Year
Paid, Outstanding and Total Limits Incurred Losses

Comment: Loss amounts must be reported with applicable Type of loss coding. Not applicable to Subline code 317.

Field Name: **Type of Policy Contract**
Validation Field Name: OTA_TYP_OF_POLICY_CO
Relational Edit ID: 41

Qualifications: All States

Related Fields: Subline
Claims Made Entry Year
State ID

Line 11 – Farmowners

Revised January 2015

Field Name: **Classification**
Validation Field Name: NAIH_CLASS_CDE
Relational Edit ID: 64

Qualifications: All States. Reporting of Construction coding and Protection Class code.

Related Fields: Policy Form
Type of Loss
Paid and Outstanding Losses

Comments: Policy Form 1 – 4: Classes 1000, 1500, 2000, 3000 and 9999 are valid.
Policy Form 5: Class 9999 is valid.
Policy Form 7: Class 5000 and 9999 are valid.
Policy Form 8: Classes 2000, 3000, 4000 and 9999 are valid.
Policy Form 9: 6000, 7000, 8000 and 9999 are valid.

Field Name: **Lead Poisoning Liability**
Validation Field Name: LEAD_POISON_LIABILIT
Relational Edit ID: 65

Qualifications: State 20

Related Fields: State ID

Comment: Valid Lead Liability coding is 1, 2, 3, and 9.

Field Name: **Outstanding Claim Counts**
Validation Field Name: OS_CLM_CTS_GT_1_CLMNT
Relational Edit ID: 2443

Qualifications: Loss Records

Comment: Outstanding claim count cannot be greater than 1 or less than -1.

Field Name: **Paid Claim Counts**
Validation Field Name: PD_CLM_CTS_GT_1_CLMNT
Relational Edit ID: 2444

Qualifications: Loss Records

Comment: Paid claim count cannot be greater than 1 or less than -1.

Field Name: **Public Protection Class**
Validation Field Name: OTA_PROT_CLASS_CDE
Relational Edit ID: 2370

Qualifications: All Records

Related Fields: Policy Form

Comment: Protection Class is not required for Policy Forms 005, 007-009

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 62

Qualifications: All states

Related Fields: State

Comment: All states other than state 31, 32, and 45 should report Territory code 00.

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 2398

Qualifications: Records must have losses
All States

Related Fields: Line
State
Policy Effective Date

Comment: Records with losses or claims must have a nonzero value for Type of Loss.
The Type of Loss valid values are:
01-05 and 08-10 for all states, all Policy Forms
06 for Policy Forms 1-4 only (all states)
11 for State 20 only (all Policy Forms)

Line 15 – Auto Assigned Risk

Revised July 2013

Field Name: **Accident Month**
Validation Field Name: EFF_XPER_MTH
Relational Edit ID: 2400

Qualifications: Quarterly line of insurance

Related Fields: Call Year
Accident Year
Quarter (Period)

Comment For accidents occurring in the Call Year, the Accident Month must be within or prior to the current quarter. Accident Months for occurrences outside the Call Year are not edited.

Field Name: **Annual Statement Line of Business**
Validation Field Name: ASLOB_ID
Relational Edit ID: 206

Qualifications: All records except JUA, CAP and CAIP companies

Related Fields: Coverage Group Code
Call Year
Accounting Quarter
Policy Effective Date

Field Name: **Anti-Lock Brakes**
Validation Field Name: ANTI_LOCK_BRAKE_CDE
Relational Edit ID: 114

Qualifications: States 06 and 09 and a Personal Vehicle class or state 31

Related Fields: Policy Effective Date

Comment Anti-Lock Brake coding is required for Liability, Medical (State 31 only), No-Fault, and Collision Coverage for states 09 and 31. For state 06, coding is required for Liability only.

Field Name: **Anti-Theft**
Validation Field Name: ANTI_THEFT_CDE
Relational Edit ID: 117

Qualifications: States 06, 12, 17, 22, 29, 30, 31, 37, 38 or 54 and a Personal Vehicle class with a comprehensive coverage

Related Fields: State
Policy Effective Date

Field Name: **Claim and Claimant Number Main**
Validation Field Name: CLM_NBR
Relational Edit ID: 266

Qualifications: Call year of Final Submission of Excess and subsequent Loss Records

Comment: Records must have nonzero claim number AND nonzero claimant number.
Applies to all loss records in data.

Field Name: **Classification**
Validation Field Name: NAII_CLASS_CDE
Relational Edit ID: 127

Qualifications: All Records

Related Fields: L or P Indicator
State
Policy Effective Date

Field Name: **Coverage**
Validation Field Name: NAII_COV_CDE
Relational Edit ID: 174

Qualifications: All Records

Related Fields: Classification
State
L or P Indicator – State 31
Policy Effective Date

Field Name: **Daytime Running Lamps**
Validation Field Name: DAYTIME_RUNNING_LAMP
Relational Edit ID: 116

Qualifications: State 17 and 31 only and a Personal Vehicle class

Related Fields: State
Policy Effective Date

Comment: State 17: Bodily Injury, Property Damage, and Comprehensive including Collision.
State 31: Bodily Injury, Medical Payments, Property Damage, Personal Injury Protection,
and Collision Coverages.

Field Name: **Deductible Amount**
Validation Field Name: AUTO_DED_AMT
Relational Edit ID: 184

Qualifications: All states for Comprehensive and Collision coverages for Physical Damage and states 07, 16, 29, and 31 for certain No-Fault coverages.

Related Fields: Coverage
State
Classification – State 31
Deductible Indicator
Policy Effective Date

Field Name: **Deductible Indicator**
Validation Field Name: AUTO_DED_CDE
Relational Edit ID: 199

Qualifications: All states for Comprehensive and Collision coverages for Physical Damage and states 07, 16, 29, and 31 for certain No-Fault coverages.

Related Fields: Coverage
State
Deductible Amount
Policy Effective Date

Comment: Report zeroes when deductible amount is not required

Field Name: **Defensive Driver**
Validation Field Name: DEF_DRIVER_CDE
Relational Edit ID: 98

Qualifications: Required in states for Personal Vehicle classes where program is in effect.
Required for all classes for state 31.

Related Fields: State
Coverage
L or P Indicator – State 31
Policy Effective Date

Field Name: **State Exception B**
Validation Field Name: EXCEPTION_B_CDE
Relational Edit ID: 72

Qualifications: State 31

Related Fields: State
Policy Effective Date

Comment: Spousal Liability for state 31 (codes 1 and 9 only).

Field Name: **Forgiveness**
Validation Field Name: FORGIVENESS_CDE
Relational Edit ID: 95

Qualifications: State 29 Personal Vehicle Class

Related Fields: Policy Effective Date

Field Name: **Manufacturers Model Year**
Validation Field Name: MANUFACTURE_MODEL_YR
Relational Edit ID: 124

Qualifications: All States, Personal Vehicle Class, Physical Damage Coverage

Related Fields: Policy Effective Date

Field Name: **Outstanding Claim Counts for Claimant**
Validation Field Name: AUTO_OS_CLMS
Relational Edit ID: 2372

Qualifications: Loss Records

Related Fields: Claimant number
Outstanding Claims

Comment: If record has nonzero claimant number (applies to one claimant), outstanding claim count cannot be greater than 1.

Field Name: **Paid Claim Counts for Claimant**
Validation Field Name: AUTO_PD_CLMS
Relational Edit ID: 2371

Qualifications: Loss Records

Related Fields: Claimant number
Paid Claims

Comment: If record has nonzero claimant number (applies to one claimant), paid claim count cannot be greater than 1.

Field Name: **Passive Restraint**
Validation Field Name: PASSIVE_RESTRAINT_CD
Relational Edit ID: 97

Qualifications: States 06, 27, 29, 31, and 37 Personal Vehicle classes.

Related Fields: State
Policy Effective Date

Comment: States 06 & 29 – applies to No-Fault coverages
State 27 – applies to Medical and UM/UIM coverages
States 31 – applies to Medical and No-Fault coverages
State 37 – applies to First Party Benefits coverage

Field Name: **Penalty Points**
Validation Field Name: PENALTY_POINTS
Relational Edit ID: 194

Qualifications: State 31: All records except UM, UIM, and UM/UIM and Medical and Comprehensive coverages.
State 37: All records
Other States: All records except UM, UIM, and UM/UIM coverages

Related Fields: Classification
State
L or P Indicator
Policy Effective Date

Field Name: **Policy Effective Year**
Validation Field Name: POLICY_EFF_YR
Relational Edit ID: 284

Qualifications: All records

Related Fields: Policy Effective Year

Comment: A four-digit identifying number to indicate the year a policy became effective.

Field Name: **Policy ID Code**
Validation Field Name: AUTO_POLICY_ID_CDE
Relational Edit ID: 189

Qualifications: All states

Related Fields: Call Year
Accounting Quarter
Annual Statement Line of Business
Policy Effective Date

Comment: A two-digit identifying number to indicate Monoline Policies.

Field Name: **Policy Limits**
Validation Field Name: POLICY_LOWER_LIMIT
Relational Edit ID: 304

Qualifications: States 06-08, 12, 15, 29, 31, 37-38, 44-45, & 52 for BI, MP, PD, Combined Single Limit, UM and for PIP states 16, 22, 29, 31, 33, 46 & 52.

Beginning with policies effective 1/1/2019, Policy Limits are required in ALL states for Commercial AIP Liability data.

Related Fields: State
Classification
Coverage
Lower Policy Limit
Upper Policy Limit
Subline - State 29
Policy Effective Date

Field Name: **Policy Term**
Validation Field Name: AUTO_POLICY_TERM_CDE
Relational Edit ID: 274

Qualifications: All premium records

Related Fields: Policy Effective Date

Comment: A two-digit number, from 01-12, which identifies the number of months in a policy's term.

Field Name: **Rating Zone**
Validation Field Name: RATING_ZONE_CDE
Relational Edit ID: 94

Qualifications: States 31 and 39 Zone-Rated Class

Related Fields: State
Policy Effective Date

Field Name: **State**
Validation Field Name: ST_ID
Relational Edit ID: 93

Qualifications: State 09, 21, 24, or 52

Related Fields: Company
Policy Effective Date

Comment: AIP business was reported by non-designated servicing carrier with Experience Period subsequent to implementation of JUA/JUP.

Field Name: **State Exception**
Validation Field Name: AUTO_ST_EXCEPTION_CD
Relational Edit ID: 178

Qualifications: State 06, 35, or 37 with a UM coverage. State 29 or 37 with a PIP coverage. State 31 with a Liability, PIP or Physical Damage coverage.

State 17 with a Liability for Private Passenger and Motorcycle Risks. Refer to the Auto Stat Plan for additional information.

Related Fields: Coverage
State
Policy Effective Date

Field Name: **Subline**
Validation Field Name: SUBLINE_CDE
Relational Edit ID: 86 and 82

Qualifications: State 04, 06-08, 15-16, 22, 31 33, 36-37, 43 and 46 with a Liability/No-Fault coverage. All records for state 29.

Related Fields: State
Coverage – State 29
LORP – State 29
Policy Effective Date
Subline

Field Name: **Symbol**
Validation Field Name: SYMBOL_CDE
Relational Edit ID: 119

Qualifications: All states except 09, 19, 21, 28, and 52 with a Physical Damage Coverage and a Personal Vehicle Class.

Related Fields: State
Symbol

Policy Effective Date
Manufacture Model Year

Comment: If the Manufacture Model Year ≥ 2011 , then one of the new Symbol Codes 28 -78 or 98 is required.

Field Name: **Terminal Zone**
Validation Field Name: TERMINAL_ZONE_CDE
Relational Edit ID: 121

Qualifications: State 31 and 39 with a Zone-Rated Class

Related Fields: Policy Effective Date

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 110

Qualifications: All risks except zone-rated and Miscellaneous Personal Vehicle classes

Related Fields: Classification
State
Policy Effective Date

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 100

Qualifications: All records for Miscellaneous Personal Vehicle Classes

Related Fields: State
Policy Effective Date

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 261

Qualifications: Loss records with a UM/UIM Coverage

Related Fields: Coverage
State
Classification
Policy Effective Date

Comment: Coding is required to distinguish UM from UIM losses on UM/UIM indivisible premium classes and also to distinguish Bodily Injury and Property Damage losses on a combined BI/PD policy with an indivisible premium.

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 265

Qualifications: Loss records excluding UM/UIM Coverages

Related Fields: Classification
State
Coverage or Coverage Group
Policy Effective Date
Subline – State 29
Exception B – State 31

Field Name: **Zip Code**
Validation Field Name: ZIP_CDE
Relational Edit ID: 312

Qualifications: Selected states and Personal Vehicle Classes

Related Fields: State
Policy Effective Date

Line 17 – Boiler & Machinery

Revised January 2015

Field Name: **Outstanding Claim Counts**
Validation Field Name: OS_CLM_CTS_GT_1_CLMNT
Relational Edit ID: 2443

Qualifications: Loss Records

Comment: Outstanding claim count cannot be greater than 1 or less than -1

Field Name: **Paid Claim Counts**
Validation Field Name: PD_CLM_CTS_GT_1_CLMNT
Relational Edit ID: 2444

Qualifications: Loss Records

Comment: Paid claim count cannot be greater than 1 or less than -1

Field Name: **Type of Equipment**
Validation Field Name: EQUIPMENT_TYP_CDE
Relational Edit ID: 2341

Qualifications: Call year 2001 or subsequent

Related Fields: Policy Effective Year

Comment: Records must have nonzero equipment type code. Prior to call year shown above, zero value was acceptable (content edit).

Line 18 – Personal Lines

Revised October 2012

Field Name: **Amount of Insurance**
Validation Field Name: OTA_AMT_OF_INSUR
Relational Edit ID: 159

Qualifications: All States. Item 03 only.
(Also, N.C. Assisted Living Endorsement item 02, exception code 05)

Related Fields: Item
Subline
Policy Form Code
Policy Effective Date

Comment: Not Applicable to Sublines 041-044, 046 and 060.

1. For Homeowners policies with Subline 004:
 - a. For Policy Form Code 6, the Amount of Insurance must be \geq \$1,000.
 - b. For all other Policy Form Codes, the Amount of Insurance must be \geq \$4,000.
2. For Homeowners Policies with Sublines other than 004, 007, or 008 (Sublines applicable: 002, 003, 023, 024, 031, 032, 033, 034, 035, 036):
 - a. For Policy Form Codes 4 or 5, the Amount of Insurance must be \geq \$5,000.
 - b. For Policy Form Code 6, the Amount of Insurance must be \geq \$6,000.
 - c. For all other Policy Form Codes, the Amount of Insurance must be \geq \$8,000.
3. For all other policies (except sublines 041-044, 046 & 060 as stated above), the Amount of Insurance must be greater than zero.

Field Name: **Buildings / Contents**
Validation Field Name: BLDG_CONTENTS_CDE
Relational Edit ID: 157

Qualifications: All States. Item 03 only.

Related Fields: Item
Subline
Policy Effective Date

Comment: Dwelling policies only

Field Name: **Claim and Claimant Number Main**
Validation Field Name: CLM_NBR
Relational Edit ID: 2386

Qualifications: Call year subsequent to call year of Final Submission of Excess Loss Records

Comment: Records must have nonzero claim number AND nonzero claimant number.
Applies to all loss records in data.

Field Name: **Construction**
Validation Field Name: OTA_CONSTR_CDE
Relational Edit ID: 152

Qualifications: All States. Item 03 only.

Related Fields: Item
Subline
Policy Effective Date

Comment: Not applicable to Sublines 041 – 044, 046, 049, and 060.
In North Carolina, Dwellings, Construction Codes 8-9 are invalid.

Field Name: **Coverage**
Validation Field Name: NAII_COV_CDE
Relational Edit ID: 151

Qualifications: All States. Item 03 only.
(Also, N.C. Assisted Living Endorsement item 02, exception code 05)

Related Fields: Item
Subline
Policy Form
Policy Effective Date

Comment: Coverage coding is applicable only for sublines exclusive to Homeowners policies.

Field Name: **Deductible Amount**
Validation Field Name: OTA_DED_AMT
Relational Edit ID: 154

Qualifications: All States. Item 03 only. (Also, N.C. Assisted Living Endorsement item 02, exception code 05)

Related Fields: Item
Subline
Deductible Indicator
Policy Effective Date

Comment: Applicable to Homeowner, Dwelling, and Mobilehome policies except Dwelling policy Sublines 041 – 044, 046, and 060.

North Carolina does not allow reporting percentage deductible amounts and allows only the following regular Deductible Amounts; 100, 250, 500, 1000, 2500.

Field Name: **Exception**
Validation Field Name: OTA_EXCEPTION_CDE
(North Carolina Absolute Wind and Hail Exclusion)
Relational Edit ID: 160

Qualifications: State 32 only

Related Fields: Subline
State
Policy Form
Exception Code 03
Territory
Policy Effective Date

Comment: Homeowners data only.
Valid in Territories 05, 06, 42 and 43 only.

Field Name: **Exception**
Validation Field Name: OTA_EXCEPTION_CDE
Relational Edit ID: 160

Qualifications: All States

Related Fields: Item
Subline
State
Policy Form
Policy Effective Date

Comment: Homeowners and Dwelling Policies only. Policies that have an exception code endorsement other than 01 or 03 should be coded as item code 02 including the exception code. Policies with exception code endorsements 01 (Water Backup Damage) and 05 (Assisted Living Care) should code only the endorsement as item 02, and the rest of the policy as item 03.

Field Name: **Exposure ID Home Business**
Validation Field Name: XPOS_ID
Relational Edit ID: 2355

Qualifications: All Records

Related Fields: Subline
State
Policy Program code

Comment: Only applicable to Homeowners St. 32, and only those policies containing Home Business Endorsement (Policy Program Code 8). Valid Values for Exposure ID are 1-8.

Field Name: **Home Business Classification Code**
Validation Field Name: NAII_CLASS_CDE
Relational Edit ID: 2353

Qualifications: All Records

Related Fields: Subline
State
Policy Program code

Comment: Only applicable to Homeowners St. 32, and only those policies containing Home Business Endorsement (Policy Program Code 8).

Field Name: **Lead Poisoning Liability**
Validation Field Name: LEAD_POISON_LIABILIT
Relational Edit ID: 2344

Qualifications: State 20. Item 03.

Related Fields: Item
Subline
State

Comment: Valid only for Homeowners and Dwelling policies

Field Name: **Limit of Liability**
Validation Field Name: OTA_LIMIT_OF_LIABILI
Relational Edit ID: 166

Qualifications: All states. Item code 03 only with Policy Form code 06.

Related Fields: Item
Subline
Policy Form
Number of Families

Field Name: **Location**
Validation Field Name: LOC_CDE
Relational Edit ID: 161

Qualifications: All states. Item 03 only.

Related Fields: Item
Subline
Policy Effective Date

Comment: Mobile Home Policies only.

Field Name: **Number of Families**
Validation Field Name: NBR_OF_FAMLIIES_CDE
Relational Edit ID: 150

Qualifications: All States. Item 03 only.

Related Fields: Item
Subline
Policy Form
Policy Effective Date

Comment: Number of Families is applicable only for sublines exclusive to Homeowners.

Field Name: **Number of Snowmobiles/Watercraft**
Validation Field Name: NBR_OF_SNOW_WATER
Relational Edit ID: 167

Qualifications: All States. Item 03. Sublines 42 (snowmobile endorsement) and 44 (Watercraft endorsement) only.

Related Fields: Item
Subline

Comment: Only Snowmobile coding 1-3, 9 and Watercraft Coding 1, 9 are valid

Field Name: **Occupancy**
Validation Field Name: OCCUPANCY_CDE
Relational Edit ID: 158

Qualifications: All States. Item 03 only.

Related Fields: Item
Subline
Policy Form
Policy Effective Date

Comment: Dwelling policy sublines excluding Subline 41, 43, and 46
Dwellings in North Carolina – Occupancy Codes 2, 4, 8 and 9 are invalid.

Field Name: **Ordinance and Law**
Validation Field Name: ORD_LAW_COV_CDE
Relational Edit ID: 170

Qualifications: States 32 only. Item 02 and 03 only.

Related Fields: Item
Subline
Policy Form
State
Policy Effective Date

Comment: Applicable to Homeowner and Dwelling policies except Dwelling policy Sublines 41, 43, and 46.

Field Name: **Outstanding Claim Counts for Claimant**
Validation Field Name: OTA_OS_CLMS
Relational Edit ID: 2374

Qualifications: Loss Records

Related Fields: Claimant number

Comment: If record has nonzero claimant number (applies to one claimant), outstanding claim count cannot be greater than 1.

Field Name: **Paid Claim Counts for Claimant**
Validation Field Name: OTA_PD_CLMS
Relational Edit ID: 2373

Qualifications: Loss Records

Related Fields: Claimant number

Comment: If record has nonzero claimant number (applies to one claimant), paid claim count cannot be greater than 1.

Field Name: **Policy Form**
Validation Field Name: OTA_POLICY_FORM_CDE
Relational Edit ID: 149

Qualifications: All states. Items 02 and 03 only.

Related Fields: Item
Subline
State
Policy Effective Date

Comment: Policy Form is applicable to Homeowner and Dwelling policies except Dwelling policy sublines 41- 44, 46, and 49.
Policy Form 07 is exclusive to North Carolina.
Policy Form 001 is not allowed for North Carolina.

Field Name: **Policy Program Code**
Validation Field Name: POLICY_PGRM_CDE
Relational Edit ID: 2417

Qualifications: St. 32 only. Item 03 only.
(Also, N.C. Assisted Living Endorsement item 02, exception code 05)

Related Fields: Item
Subline
State
Policy Effective Date

Comment: Applicable only to Homeowners' policies.

Field Name: **Public Protection Class**
Validation Field Name: OTA_PROT_CLASS_CDE
Relational Edit ID: 156

Qualifications: All States. Item 03 only.

Related Fields: Item
Subline
State
Policy Effective Date

Comment: Protection Class is not applicable to sublines 041 – 044, 046, and 060

Field Name: **State Exception**
Validation Field Name: OTA_ST_EXCEPTION_CDE
Relational Edit ID: 164

Qualifications: States 09 and 32 only. Item 03 only.

Related Fields: Item
Subline
State
Policy Effective Date

Comment: Code 2 valid for state 09 only.
Applicable to all Homeowners and Dwellings policies. Not Applicable to Sublines 041 – 044, 046 and 049

Field Name: **State Exception B**
Validation Field Name: OTA_ST_EXCEPTION_B
Relational Edit ID: 2441

Qualifications: State 32 only

Related Fields: State
Subline
Territory

Comment: Homeowners and Dwelling sublines.
Applicable territories, Homeowners and Dwelling policies: 07, 08, 48, 49 and 52.
The State Exception B Edit will only check for errors on policies effective 05/01/2011 and subsequent.

Field Name: **Subline**
Validation Field Name: SUBLINE_CDE
Relational Edit ID: 148

Qualifications: All States. Items 01-03.

Related Fields: Item
Policy Effective Date

Comment: Subline coding 023-024 and 031-036 only valid in state 32.
Subline coding 046 and 049 not valid in state 32. Subline 049 data is reported under Line 023, NC Mobilehomes Call.

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 155

Qualifications: All States. Item 03 only.

Related Fields: Item
Subline
State
Policy Effective Date

Field Name: **Tie Down**
Validation Field Name: TIE_DOWN_CDE
Relational Edit ID: 169

Qualifications: All States. Item code 03 only.

Related Fields: Item
Subline

Comment: Applicable to Mobilehome policies only. Codes 1-3 are valid.

Field Name: **Type of Deductible**
Validation Field Name: OTA_DED_TYP_CDE
Relational Edit ID: 153

Qualifications: All States. State 01, 09, 29, 31, 32 and 38 include optional deductibles.
Item 03 only.
(Also, N.C. Assisted Living Endorsement item 02, exception code 05)

Related Fields: Item
Subline
State
Policy Effective Date

Comment: Applicable to Homeowner, Dwelling, and Mobilehome policies excluding Sublines
041 – 044, 046, and 060.

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 165

Qualifications: All States. Items 02 and 03.

Related Fields: State
Item
Subline
Policy Form

Paid, Outstanding, and Total Incurred Losses
Policy Effective Date
Lead Poison Liability (state 20)

Comment: Applicable to Homeowner, Dwelling, and Mobilehome policies excluding Subline 041 –
044, 046, and 060..
Type of Loss code 03 is not valid with Policy Form 001.

Field Name: **Type of Watercraft**
Validation Field Name: WATERCRAFT_TYP_CDE
Relational Edit ID: 168

Qualifications: All States. Item 03. Subline 44 only.

Related Fields: Item
Subline

Comment: Only codes 1-3 are valid.

Field Name: **Wind Deductible Amount**
Validation Field Name: WIND_DED_AMT
Relational Edit ID: 171

Qualifications: States 01, 09, 17, 29, 31 and 32 only. Item 03 only.
(Also, N.C. Assisted Living Endorsement item 02, exception code 05)

Related Fields: Item
Subline
State
Territory
Windstorm Deductible Indicator
Policy Effective Date

Comment: Applicable to Homeowners and Dwelling policies except Sublines 41, 43, and 46.
For states 01 and 32, valid for certain territories only.
Note: Where Wind Deductible is present, the amount should be larger than the “regular” deductible amount (OTA_DED_AMT).

Field Name: **Year of Construction/Manufacture**
Validation Field Name: OTA_CONSTR_MANUFACTU
Relational Edit ID: 162

Qualifications: All states. Item 03 only.

Related Fields: Item
Subline
Policy Form
Number of Families / Buildings Contents code
Policy Effective Date

Comment: Homeowners: If Policy Form is 04 YRCM should equal 0000. If Policy Form is 06, YRCM should equal 0001 to 0009 (Limit of Liability Code).
Dwellings: If Number of Families Buildings and Contents codes are 2, 4, 8, 9 the YRCM should equal 0000.
All others should be 19XX or 20XX, except that the YRCM should not be greater than the call year.

Field Name: **Zip Code**
Validation Field Name: ZIP_CDE
Relational Edit ID: 314

Qualifications: States: 02, 03, 05, 07, 09, 10, 12, 15, 19, 20, 24, 26, 29, 32, 35, 37, 38, 40, 46 and 54.

Related Fields: State

Comment: The Zip Code Edit will only check for errors on policies effective 01/01/1999 and subsequent.

Line 23 – North Carolina Mobilehomes

Revised January 2015

Field Name: **Amount of Insurance**
Validation Field Name: OTA_AMT_OF_INSUR
Relational Edit ID: 2445

Qualifications: State 32

Related Fields: Coverage
Policy Form

Comment: Records with coverage codes 004-007 and Policy Form 09 must report Amount of Insurance 00999.

Field Name: **Claim and Claimant Number Main**
Validation Field Name: CLM_NBR
Relational Edit ID: 2387

Qualifications: Call year of Final Submission of Excess and subsequent Loss Records

Comment: Records must have nonzero claim number AND nonzero claimant number.
Applies to all loss records in data.

Field Name: **Coverage**
Validation Field Name: NAII_COV_CDE
Relational Edit ID: 77

Qualifications: State 32

Related Fields: Subline
Policy Form

Comment: Policy Form codes 1 and 2: Coverage codes 01 and 02 are valid.
Policy Form code 9: Coverage codes 03-07, 99 are valid.

Field Name: **Deductible Amount**
Validation Field Name: OTA_DED_AMT
Relational Edit ID: 79

Qualifications: State 32

Related Fields: Subline
Status
Coverage
Deductible Indicator

Field Name: **Deductible Type**
Validation Field Name: OTA_DED_TYP_CDE
Relational Edit ID: 80

Qualifications: State 32

Related Fields: Status
Coverage
Deductible Indicator
Policy Effective Date

Comment: Deductible Type is applicable to both subline 01 (Automobiles) and subline 02 (Homes).

Field Name: **Ordinance Law Coverage**
Validation Field Name: ORD_LAW_COV_CDE
Relational Edit ID: 136

Qualifications: State 32

Related Fields: Subline
Policy Form

Comment: Ordinance Law Coverage codes are only valid for subline 2 (homes) with Policy Form coding 2 and 3 only. For any other coding Ordinance Law Coverage coding must be zero.

Field Name: **Outstanding Claim Counts for Claimant**
Validation Field Name: OTA_OS_CLMS
Relational Edit ID: 2374

Qualifications: Loss Records

Related Fields: Claimant number

Comment: If record has nonzero claimant number (applies to one claimant), outstanding claim count cannot be greater than 1.

Field Name: **Paid Claim Counts for Claimant**
Validation Field Name: OTA_PD_CLMS
Relational Edit ID: 2373

Qualifications: Loss Records
Related Fields: Claimant number

Comment: If record has nonzero claimant number (applies to one claimant), paid claim count cannot be greater than 1.

Field Name: **Public Protection Class**
Validation Field Name: OTA_PROT_CLASS_CDE
Relational Edit ID: 2320

Qualifications: All Records

Related Fields: Subline

Comment: Protection Class is applicable to Subline 002 only. Report as 00 for Subline 001.

Field Name: **Status**
Validation Field Name: OTA_STATUS_CDE
Relational Edit ID: 78

Qualifications: State 32

Related Fields: Subline
Coverage

Comment: Status coding only applies to Subline 01 (Automobile).
Status code 5 only applies to Coverages 02, 03, 04, 07, and 99.

Field Name: **Theft**
Validation Field Name: THEFT_CDE
Relational Edit ID: 135

Qualifications: State 32

Related Fields: Subline
Deductible Indicator
Deductible Amount

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 134

Qualifications: State 32

Related Fields: Subline
Coverage
Paid Losses
Outstanding Losses

Comment: Type of Loss is to be reported with any loss. Conversely, nonzero Type of Loss reported with no losses is invalid.

Field Name: **Wind Deductible Amount**
Validation Field Name: WIND_DED_AMT
Relational Edit ID: 2437

Qualifications: State 32
Territories 05, 06, 42, and 43 only
Deductible Type 8 only

Related Fields: Deductible Type
Territory
Windstorm Deductible Indicator
Policy Effective Date

Comment: Where Wind Deductible is present, the amount should be larger than the “regular” deductible amount (OTA_DED_AMT).

Field Name: **Year of Manufacture**
Validation Field Name: OTA_CONSTR_MANUFACTU
Relational Edit ID: 133

Qualifications: State 32

Related Fields: Subline
Coverage

Comment: The four-digit Year of Manufacture cannot be greater than the call year plus one.

Line 31 – Voluntary Auto Excess

Revised July 2013

Field Name: **Claim and Claimant Number Excess/FSE**
Validation Field Name: CLM_NBR
Relational Edit ID: 308, 2379

Qualifications: Excess or Final Submission of Excess
Loss Records

Comment: Records must have nonzero claim number AND nonzero claimant number

Field Name: **Classification**
Validation Field Name: NAII_CLASS_CDE
Relational Edit ID: 129

Qualifications: All Records

Related Fields: Line
Company
State

Field Name: **Coverage**
Validation Field Name: NAII_COV_CDE
Relational Edit ID: 175

Qualifications: All Records

Related Fields: Line
Classification
State

Field Name: **Daytime Running Lamps**
Validation Field Name: DAYTIME_RUNNING_LAMP
Relational Edit ID: 116

Qualifications: State 31 Personal Vehicle Class

Related Fields: Line
Classification
State
Coverage

Field Name: **Deductible Amount**
Validation Field Name: AUTO_DED_AMT
Relational Edit ID: 185

Qualifications: States 21, 29 and 52. No Fault Coverage only

Related Fields: Line
Coverage
State
Classification
Deductible Indicator

Comments: Report zeroes when deductible amount is not required.

Field Name: **Deductible Indicator**
Validation Field Name: AUTO_DED_CDE
Relational Edit ID: 200

Qualifications: D or F or P should be reported for states 21, 29 and 52 with No Fault Coverage only.

Related Fields: Line
Coverage
State
Classification

Comment: Report 0 when Deductible Amount is not required

Field Name: **Defensive Driver**
Validation Field Name: DEF_DRIVER_CDE
Relational Edit ID: 98

Qualifications: Required for states where program is in effect.
Optional for states 02, 13, 19, 21, 32 & 34.

Related Fields: Line
Classification
State
Coverage Group

Field Name: **State Exception B**
Validation Field Name: EXCEPTION_B_CDE
Relational Edit ID: 72

Qualifications: States 31, 52 and certain No Fault coverages

Related Fields: Line
Classification
State
Coverage

Comment: Spousal Liability for state 31 (codes 1 and 9 only).

Field Name: **Forgiveness**
Validation Field Name: FORGIVENESS_CDE
Relational Edit ID: 95

Qualifications: State 29 Personal Vehicle Class

Related Fields: Line
Classification
State

Comment: Forgiveness Code is required in New Jersey for Personal Vehicle Non-Fleet risks.

Field Name: **New York/New Jersey Code**
Validation Field Name: NY_NJ_CDE
Relational Edit ID: 207

Qualifications: State 29 or 31

Related Fields: Line
State
Coverage (State 31 only)
Policy Effective Date

Field Name: **Passive Restraint**
Validation Field Name: PASSIVE_RESTRAINT_CDE
Relational Edit ID: 96

Qualifications: State 29 Personal Vehicle classes excluding miscellaneous classes with a No-Fault coverage

Related Fields: State
Policy Effective Date

Field Name: **Penalty Points**
Validation Field Name: PENALTY_POINTS
Relational Edit ID: 195

Qualifications: States 28 and 32

Related Fields: Line
Classification
State
Policy Effective Date
Subline

Comment: New Hampshire — SDIP code is required for New Hampshire Reinsurance Facility Risks. North Carolina — SDIP coding is required for Personal Vehicle risks.

Field Name: **Policy Effective Year**
Validation Field Name: POLICY_EFF_YR
Relational Edit ID: 284

Qualifications: All States

Comments: A four-digit identifying number to indicate the year a policy became effective.

Field Name: **Policy ID Code**
Validation Field Name: AUTO_POLICY_ID_CDE
Relational Edit ID: 189

Qualifications: All States
Line

Related Fields: Policy Effective Date

Comments: A two-digit identifying number to indicate Monoline or Commercial Package Policies

Field Name: **Policy Limits**
Validation Field Name: POLICY_LOWER_LIMIT
Relational Edit ID: 252, 302

Qualifications: States 06, 29, 31, 32 and 52 require Policy Limits for all Liability coverages.
States 29 and 52 require Policy Limits for specific No-Fault coverages.

Related Fields: Line
Coverage
State
Classification

Field Name: **Rating Zone**
Validation Field Name: RATING_ZONE_CDE
Relational Edit ID: 94

Qualifications: Zone-rated Risk Classes

Related Fields: Line
State

Comment: Rating Zone within state of principal garaging is invalid.

Field Name: **State Exception**
Validation Field Name: AUTO_ST_EXCEPTION_CD
Relational Edit ID: 181

Qualifications: States 29 and 52 (PIP Only)

Related Fields: Line
Coverage
State
Classification

Field Name: **Subline of Business**
Validation Field Name: SUBLINE_CDE
Relational Edit ID: 87 and 83

Qualifications: All Records

Related Fields: Line
Coverage
State
Classification

Comment: All No-Fault states require subline coding; it is also required for New Hampshire and North Carolina.

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 108

Qualifications: All risks excluding Zone-rated and miscellaneous classes

Related Fields: Line
Classification
State

Comment: Territory and Zip codes relations for the states to which they apply are listed in the Statistical Plan under the "Territory Codes" section.

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 99

Qualifications: Zone-rated risks, Motorcycles, and New Jersey, New York, North Carolina
Miscellaneous Personal Vehicle Classes

Related Fields: Line
Classification
State

Comment: Territory and Zip codes relations for the states to which they apply are listed in the
Statistical Plan under the "Territory Codes" section.

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 99, 108

Qualifications: State 29 Private Passenger and Miscellaneous Private Passenger

Related Fields: Line
State
Zip Code
Policy Effective Year

Comment: Territory and Zip codes relations are listed in the Statistical Plan under the "Territory
Codes" section.

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 262

Qualifications: UM Coverages only

Related Fields: Line
Coverage
State
Classification

Comment: Coding is required to distinguish UM from UIM losses on UM/UIM indivisible premium
classes.

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 270

Qualifications: All classes except with UM Coverages

Related Fields: Line
Coverage
State
Classification
Exception B – State 31

Comment: Coding is required to distinguish no-fault type of loss and Type of Loss for Coverage 006.

Line 32 – Automobile Ins Plan Excess

Revised July 2013

Field Name: **Anti-Lock Brakes**
Validation Field Name: ANTI_LOCK_BRAKE_CDE
Relational Edit ID: 115

Qualifications: States 06, 09 or 31

Related Fields: Line
Coverage
State
Classification

Comment: Anti-Lock Brake Coding is required for Liability Coverage

Field Name: **Claim and Claimant Number Excess/FSE**
Validation Field Name: CLM_NBR
Relational Edit ID: 308, 2379

Qualifications: Excess or Final Submission of Excess
Loss Records

Comment: Records must have nonzero claim number AND nonzero claimant number.

Field Name: **Classification**
Validation Field Name: NAII_CLASS_CDE
Relational Edit ID: 130

Qualifications: All Records

Related Fields: Line
State

Field Name: **Coverage**
Validation Field Name: NAII_COV_CDE
Relational Edit ID: 176

Qualifications: All records

Related Fields: Line
Classification
State

Field Name: **Daytime Running Lamps**
Validation Field Name: DAYTIME_RUNNING_LAMP
Relational Edit ID: 116

Qualifications: States 31 and 17 and a Personal Vehicle Class

Related Fields: Line
Coverage
State
Classification

Field Name: **Deductible Amount**
Validation Field Name: AUTO_DED_AMT
Relational Edit ID: 186

Qualifications: Personal Vehicle Classes- States 29 and 52.

Related Fields: Line
Coverage
State
Classification
Deductible Indicator

Field Name: **Deductible Indicator**
Validation Field Name: AUTO_DED_CDE
Relational Edit ID: 201

Qualifications: Personal Vehicle Classes- D should be reported in states 29 and 52.
No Fault Coverage only

Related Fields: Line
Coverage
State
Classification
Deductible Amount

Field Name: **Defensive Driver**
Validation Field Name: DEF_DRIVER_CDE
Relational Edit ID: 98

Qualifications: All records

Related Fields: Line
Classification
State
Coverage

Comment: This code is required to distinguish Liability with credit from Liability without credit.

Field Name: **Forgiveness**
Validation Field Name: FORGIVENESS_CDE
Relational Edit ID: 95

Qualifications: State 29 Personal Vehicle Class

Related Fields: Line
Classification
State

Comment: Forgiveness Code is required in New Jersey for Personal Vehicle Non-Fleet risks.

Field Name: **New York/New Jersey Code**
Validation Field Name: NY_NJ_CDE
Relational Edit ID: 207

Qualifications: State 29 or 31
Related Fields: Line
State

Field Name: **Passive Restraint**
Validation Field Name: PASSIVE_RESTRAINT_CD
Relational Edit ID: 97

Qualifications: State 29 Personal vehicle classes excluding Miscellaneous Classes.

Related Fields: Line
Coverage
State

Comment: Applies to Liability and No-Fault coverages.

Field Name: **Penalty Points**
Validation Field Name: PENALTY_POINTS
Relational Edit ID: 196

Qualifications: Personal Vehicle Classes

Related Fields: Line
Classification
State
L or P Indicator

Field Name: **Policy Effective Year**
Validation Field Name: POLICY_EFF_YR
Relational Edit ID: 284

Qualifications: All states

Related Fields: Policy Effective Year

Comments: A four-digit identifying number to indicate the year a policy became effective.

Field Name: **Policy ID Code**
Validation Field Name: AUTO_POLICY_ID_CDE
Relational Edit ID: 189

Qualifications: All States
Line

Related Fields: Policy Effective Date

Comments: A two-digit identifying number to indicate Monoline or Commercial Package Policies

Field Name: **Policy Limits**
Validation Field Name: POLICY_LOWER_LIMIT
Relational Edit ID: 252, 304

Qualifications: States 06-08, 09, 12, 15, 29, 31, 37-38, and 44-45 require Policy Limits for all Liability coverages.
States 29 and 52 require Policy Limits for specific No-Fault coverages

Related Fields: Line
State
Classification
Coverage

Field Name: **Rating Zone**
Validation Field Name: RATING_ZN_CDE
Relational Edit ID: 94

Qualifications: States 31 and 39 Zone-Rated risk classes

Related Fields: Line
State

Field Name: **State Exception**
Validation Field Name: AUTO_ST_EXCEPTION_CD
Relational Edit ID: 179

Qualifications: State 29, 31 or 37 and Liability Coverage.
State 29 and No Fault Coverage.
State 06, 35, or 37 and an Uninsured Motorist Coverage.
State 17 and Liability Coverage, and Uninsured Motorist Coverage for Private Passenger and Motorcycle Risks only.

Related Fields: Line
Coverage
State
Classification

Field Name: **Subline**
Validation Field Name: SUBLINE_CDE
Relational Edit ID: 88

Qualifications: States 04, 06-08, 15-16, 22, 29, 31, 33, 36-37, 43, and 46 Personal Vehicle.
States 31, and 37 Other than Personal Vehicle.

Related Fields: Line
State
Classification
Coverage

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 111

Qualifications: All risks excluding zone-rated and Miscellaneous Classes

Related Fields: Line
Classification
State

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 101

Qualifications: Zone-rated risks and Miscellaneous Personal Vehicle Classes

Related Fields: Line
Classification
State

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 263

Qualifications: Loss records with UM Coverages

Related Fields: Line
Coverage
State
Classification

Comment: Coding is required to distinguish UM from UIM losses on UM/UIM indivisible premium classes.

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 271

Qualifications: All risks excluding UM Coverages

Related Fields: Line
Coverage
State
Classification

Comment: Coding is required to distinguish Bodily Injury and No-Fault type of losses.

Field Name: **Zip Code**
Validation Field Name: ZIP_CDE
Relational Edit ID: 313

Qualifications: Selected States and a Personal Vehicle Class

Related Fields: Line
Classification
State

Line 55 – Quarterly Automobile

Revised October 2015

Field Name: **Age Group**
Validation Field Name: AGE_GRP_CDE
Relational Edit ID: 103

Qualifications: Personal Vehicle Class and a Comprehensive or Collision Physical Damage Coverage

Related Fields: State
Manufacturers Model Year
Policy Effective Date

Comment: Age Group must be reported as 0 if Manufacturers Model Year is used as a basis for rating.

Field Name: **Annual Statement Line of Business**
Validation Field Name: ASLOB_ID
Relational Edit ID: 205

Qualifications: All records

Related Fields: Coverage
Annual Statement Line of Business
Call Year
Accounting Quarter
Policy Effective Date

Field Name: **Anti-Theft**
Validation Field Name: ANTI_THEFT_CDE
Relational Edit ID: 107

Qualifications: State 29, 31 or 37 and a Personal Vehicle class for comprehensive coverages

Related Fields: Coverage
State
Policy Effective Date

Field Name: **Claim and Claimant Number Main**
Validation Field Name: CLM_NBR
Relational Edit ID: 266, 2383, 2405, 2406

Qualifications: Call year of Final Submission of Excess and subsequent Loss Records

Comment: Records must have nonzero claim number AND nonzero claimant number.
Applies to all loss records in data.

Field Name: **Classification**
Validation Field Name: NAII_CLASS_CDE
Relational Edit ID: 126

Qualifications: All records

Related Fields: L or P Indicator
State
Policy Effective Date

Field Name: **Coverage**
Validation Field Name: NAII_COV_CDE
Relational Edit ID: 173

Qualifications: All records

Related Fields: State
Class
Policy Effective Date

Field Name: **Daytime Running Lamps**
Validation Field Name: DAYTIME_RUNNING_LAMP
Relational Edit ID: 116

Qualifications: State 31 Personal Vehicle Class and a Liability, No-Fault or Collision coverage

Related Fields: Policy Effective Date

Field Name: **Deductible Amount**
Validation Field Name: AUTO_DED_AMT
Relational Edit ID: 183

Qualifications: All states for Comprehensive and Collision coverages for Physical Damage and States 07, 09, 16, 21, 29, 31, 36 and 52 for certain No-Fault coverages.

Related Fields: Coverage
State
Class – State 28
Deductible Indicator
L or P Indicator
Policy Effective Date

Field Name: **Deductible Indicator**
Validation Field Name: AUTO_DED_CDE
Relational Edit ID: 202

Qualifications: All states for Comprehensive and Collision coverages for Physical Damage and States 07, 09, 16, 21, 29, 31, 36 and 52 for certain No-Fault coverages.

Related Fields: Coverage
State
Policy Effective Date

Comment: Report 0 when Deductible Amount is not required.

Field Name: **Defensive Driver**
Validation Field Name: DEF_DRIVER_CDE
Relational Edit ID: 98

Qualifications: Required in states for Personal Vehicle classes where program is in effect. Required for all classes for state 31. Optional for states 02, 13, 19, 21, 32 and 34.

Related Fields: State
Coverage
L or P Indicator – State 31
Policy Effective Date

Field Name: **State Exception B**
Validation Field Name: EXCEPTION_B_CDE
Relational Edit ID: 180

Qualifications: State 31 and 52 and certain No Fault Coverages.

Related Fields: State
Policy Effective Date

Comment: Spousal Liability for state 31 (codes 1 and 9 only).

Field Name: **Forgiveness**
Validation Field Name: FORGIVENESS_CDE
Relational Edit ID: 95

Qualifications: State 29 Personal Vehicle Class

Related Fields: Policy Effective Date

Field Name: **Manufacturers Model Year**
Validation Field Name: MANUFACTURE_MODEL_YR
Relational Edit ID: 122

Qualifications: Personal Vehicle Class and a Comprehensive or Collision Physical Damage Coverage

Related Fields: Age Group
State
Policy Effective Date

Comment: If Manufacturers Model Year is used as a basis for rating. Age Group must be reported as 0.

Field Name: **Outstanding Claim Counts for Claimant**
Validation Field Name: AUTO_OS_CLMS
Relational Edit ID: 2372

Qualifications: Loss Records

Related Fields: Claimant number

Comment: If record has nonzero claimant number (applies to one claimant), outstanding claim count cannot be greater than 1.

Field Name: **Paid Claim Counts for Claimant**
Validation Field Name: AUTO_PD_CLMS
Relational Edit ID: 2371

Qualifications: Loss Records

Related Fields: Claimant number

Comment: If record has nonzero claimant number (applies to one claimant), paid claim count cannot be greater than 1.

Field Name: **Passive Restraint**
Validation Field Name: PASSIVE_RESTRAINT_CD
Relational Edit ID: 96

Qualifications: State 29 and 37 Personal Vehicle classes excluding Miscellaneous classes with a No-Fault coverage.

Related Fields: State
Policy Effective Date

Field Name: **Penalty Point**
Validation Field Name: PENALTY_POINTS
Relational Edit ID: 193

Qualifications: State 28

Related Fields: State
Policy Effective Date

Comment: New Hampshire–SDIP code is required for New Hampshire Reinsurance Facility Risks.

Field Name: **Policy Effective Year**
Validation Field Name: POLICY_EFF_YR
Relational Edit ID: 284

Qualifications: All records

Comment: A four-digit identifying number to indicate the year a policy became effective.

Field Name: **Policy ID Code**
Validation Field Name: AUTO_POLICY_ID_CDE
Relational Edit ID: 187

Qualifications: All records

Related Fields: Annual Statement Line of Business
Policy Effective Date

Comment: A two-digit identifying number to indicate Monoline or Commercial Package Policies

Field Name: **Policy Limits**
Validation Field Name: POLICY_LOWER_LIMIT
Relational Edit ID: 302

Qualifications: States 06, 29, 31, and 52 for BI, MP, PD, Combined Single Limit, UM and PIP for states 06, 16, 22, 29, 31, 33, 46, and 52

Related Fields: Coverage or Coverage Group
State
Risk Type
Class
Upper Policy Limit
Subline – State 29
Policy Effective Date

Field Name: **Policy Term**
Validation Field Name: AUTO_POLICY_TERM_CDE
Relational Edit ID: 274

Qualifications: All premium records

Related Fields: L or P Indicator
Policy Effective Date

Comment: A two-digit, from 01-12 for Liability and 01-60 for Physical Damage, which identifies the number of months in a policy's term.

Field Name: **Rating Zone**
Validation Field Name: RATING_ZONE_CDE
Relational Edit ID: 94

Qualifications: Zone-Rated Class

Related Fields: State
Policy Effective Date

Field Name: **State Exception**
Validation Field Name: AUTO_ST_EXCEPTION_CD
Relational Edit ID: 180

Qualifications: State 06, 09, 29, 37, 52

Related Fields: Coverage or Coverage Group
State
Class
Policy Effective Date

Comment: State 29 reported with a No-Fault Coverage. State 06, 09, 37, 52 reported with UM, UIM, or UM/UIM Coverage. State 37 reported with a First Party Benefit (No-Fault) Coverage.

Field Name: **Subline of Business**
Validation Field Name: SUBLINE_CDE
Relational Edit ID: 89 and 81

Qualifications: All No-Fault states and States 28

Related Fields: Coverage or Coverage Group
State
Class – State 37
L or P Indicator – State 29
Policy Effective Date

Comment: No-fault states require Subline coding for liability and No-Fault coverages. All New Hampshire records require Subline coding for all coverages. New Jersey also requires Subline coding for Physical Damage coverages.

Relational ID and Test: **Terminal Zone**
Validation Field Name: TERMINAL_ZONE_CDE
Relational Edit ID: 120

Qualifications: Zone-Rated Class

Related Fields: Line
State
Policy Effective Date

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 112

Qualifications: All risks except zone-rated and miscellaneous

Related Fields: Class
State
Policy Effective Date

Comment: Territory and Zip codes relations for the states to which they apply are listed in the Statistical Plan under the "Territory Codes" section.

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 102

Qualifications: States 29, 31 and 32 Miscellaneous Personal Vehicle Classes and Motorcycles for all states.

Related Fields: State
Policy Effective Date

Comment: Territory and Zip codes relations for the states to which they apply are listed in the Statistical Plan under the "Territory Codes" section.

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 112 and 102

Qualifications: State 29 Private Passenger and Miscellaneous Private Passenger

Related Fields: Line
State
Zip Code
Policy Effective Year

Comment: Territory and Zip codes relations are listed in the Statistical Plan under the "Territory Codes" section.

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 273

Qualifications: Loss Records excluding UM/UIM coverages

Related Fields: State
Class
Coverage or Coverage Group
Subline – State 29
Policy Effective Date
Exception B – State 31

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 260

Qualifications: UM/UIM Loss Records

Related Fields: State
Coverage Group
Policy Effective Date

Comment: Coding is required to distinguish UM from UIM losses on UM/UIM indivisible premium classes and also to distinguish Bodily Injury and Property Damage losses on a Combined BI/PD policy with an indivisible premium.

Field Name: **Zip Code**
Validation Field Name: ZIP_CDE
Relational Edit ID: 311

Qualifications: Selected States and a Personal Vehicle class and State 29 with a Miscellaneous Personal Vehicle Class.

Related Fields: State
Policy Effective Date

Line 55 – Quarterly Automobile (North Carolina Only)

Revised October 2015

Field Name: **Age Group**
Validation Field Name: AGE_GRP_CDE
Relational Edit ID: 103

Qualifications: State 32, Physical Damage Coverage and Personal Vehicle Class

Related Fields: Line
State
Manufacturers Model Year
Coverage

Comment: Age Group must be reported as 0 if Manufacturers Model Year is used as a basis for rating.

Field Name: **Annual Statement Line of Business**
Validation Field Name: ASLOB_ID
Relational Edit ID: 205

Qualifications: State 32

Related Fields: Line
Coverage Group Code

Field Name: **Classification**
Validation Field Name: NAII_CLASS_CDE
Relational Edit ID: 126

Qualifications: All records

Related Fields: Line
Secondary Class
State
L/P

Field Name: **Coverage**
Validation Field Name: NAII_COV_CDE
Relational Edit ID: 173

Qualifications: All records

Related Fields: Line
Class
State

Field Name: **Deductible Amount**
Validation Field Name: AUTO_DED_AMT
Relational Edit ID: 183

Qualifications: State 32 Personal Vehicle Classes only with a Physical Damage Coverage only

Related Fields: Line
Coverage
State
Class
Deductible Indicator

Field Name: **Deductible Indicator**
Validation Field Name: AUTO_DED_CDE
Relational Edit ID: 202

Qualifications: State 32, D or F or P should be reported. Personal Vehicle Classes only with a Physical Damage Coverage only

Related Fields: Line
Coverage
State
Class
Deductible Amount

Comment: Report 0 when Deductible Amount is not required

Field Name: **Manufacturers Model Year**
Validation Field Name: MANUFACTURE_MODEL_YR
Relational Edit ID: 122

Qualifications: State 32, Physical Damage Coverage and Personal Vehicle Class

Related Fields: Line
Age Group
State
Coverage

Comment: If Manufacturers Model Year is used as a basis for rating. Age Group must be reported as 0.

Field Name: **Penalty Point**
Validation Field Name: PENALTY_POINTS
Relational Edit ID: 193

Qualifications: All records

Related Fields: Line
State
Coverage
Class
Subline

Comment: North Carolina SDIP Code is required for Personal Vehicle.

Field Name: **Policy Effective Year**
Validation Field Name: POLICY_EFF_YR
Relational Edit ID: 284

Qualifications: State 32

Comment: A four-digit identifying number to indicate the year a policy became effective.

Field Name: **Policy ID Code**
Validation Field Name: AUTO_POLICY_ID_CDE
Relational Edit ID: 187

Qualifications: State 32

Comment: A two-digit identifying number to indicate Monoline or Commercial Package Policies

Field Name: **Policy Limits**
Validation Field Name: POLICY_LOWER_LIMIT
Relational Edit ID: 302

Qualifications: State 32 Liability or UM Personal Vehicle

Related Fields: Line
State
Class
Coverage

Comment: North Carolina Personal Vehicle Liability coverage requires policy limit coding.

Field Name: **Policy Term**
Validation Field Name: AUTO_POLICY_TERM_CDE
Relational Edit ID: 274

Qualifications: State 32

Related Fields: Line
State

Comments: A two-digit, from 01-12, which identifies the number of months in a policy's term.

Field Name: **Rating Zone**
Validation Field Name: RATING_ZONE_CDE
Relational Edit ID: 94

Qualifications: Zone-rated risk class

Related Fields: Line
State

Field Name: **Subline**
Validation Field Name: SUBLINE_CDE
Relational Edit ID: 89

Qualifications: State 32

Related Fields: Line
State
Coverage

Comment: All North Carolina Liability and Physical Damage records require Subline coding.

Field Name: **Symbol**
Validation Field Name: SYMBOL_CDE
Relational Edit ID: 118

Qualifications: State 32, Physical Damage Coverage, Personal Vehicle Class and symbol not equal to zero.

Related Fields: Line
Coverage
State

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 112

Qualifications: All risks except Zone-rated and miscellaneous classes

Related Fields: Line
Class
State
Zip Code

Field Name: **Territory**
Validation Field Name: TERR_CDE
Relational Edit ID: 102

Qualifications: Zone-rated risks and Miscellaneous Personal Vehicle Classes

Related Fields: Line
Class
State
Zip Code

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 260

Qualifications: UM/UIM Coverage Loss Records

Related Fields: Line
State
Risk Type
Coverage

Comment: Coding is required to distinguish UM from UIM Losses on UM/UIM indivisible premium coverages.

Field Name: **Type of Loss**
Validation Field Name: TYP_OF_LOSS_CDE
Relational Edit ID: 273

Qualifications: Loss records except for UM/UIM Coverages

Related Fields: Line
State
Class
Coverage

Comment: Coding is required to distinguish no-fault type of loss and type of loss for coverage 006. Also, Type of Loss is required for Physical Damage.

Field Name: **Zip Code**
Validation Field Name: ZIP_CDE
Relational Edit ID: 311

Qualifications: State 32 and a Personal Vehicle Class

Related Fields: Line
Class
State

General Relational Rules – All Other Than Auto Lines

Revised January 2019

OTA General Rules

Field Name: **Amount of Insurance**
Validation Field Name: OTA_AMT_OF_INSUR
Relational Edit ID: 2445

Qualifications: State 32

Related Fields: Coverage
Policy Form

Comment: Records with coverage codes 004-007 and Policy Form 09 must report Amount of Insurance 00999

Lines Affected: Line 23

Relational Edit Name: **Accounting Year**
Validation Field Name: ACCTNG_YR
Relational Edit ID: 2394

Qualifications: Exposure or Premium Records
All States

Related Fields: Line
State
Call Year
Policy Effective Date

Comment: For annual lines, accounting year must be one or two less than the call year. For quarterly lines (and line 07) accounting year must be equal to the call year.

Lines Affected: Lines 02, 03, 04, 05, 06, 07, 08, 09, 10, 11, 17, 18, 26 and 27

Relational Edit Name: **Experience Period – Year Nonzero**
Validation Field Name: EFF_XPER_YR
Relational Edit ID: 2395

Qualifications: All Loss Records
All States

Related Fields: Line of Business (Main and Excess)
State
Call Year
Policy Effective Date

Comment: For affected lines, loss records must be reported with nonzero experience years.
This includes excess lines where specific policy_eff_yrs, not eff_xper_yrs, are collected.

Note: Certain sublines of line 08 specifically do not collect experience year, and these are excluded from this edit.

Lines Affected: Lines 02, 06, 08, 09, 10, 11, 17, 18, 23, 26 and 27 (Main)
Lines 60, 61, 62, and 65 (Excess)

Relational Edit Name: **Experience Period – Specified Years**
Validation Field Name: EFF_XPER_YR
Relational Edit ID: 2402

Qualifications: All Loss Records
All States

Related Fields: Line of Business
State
Call Year
Policy Effective Date

Comment: For calls where certain specified experience years are required for loss records, only those years are valid.

Lines Affected: Lines 09, and 18

Relational Edit Name: **Experience Period – Specified Years (Excess)**
Validation Field Name: EFF_XPER_YR/POLICY EFF_YR
Relational Edit ID: 2395 and 2404

Qualifications: All Excess Loss Records only
All States

Related Fields: Excess Line of Business
State
Call Year
Policy Effective Date

Comment: For Excess calls where certain specified experience years or policy years are required for loss records, only those years are valid.

Lines Affected: Lines 63, 64, 66, 67, 68, and 69 (Eff_Xper_Yr)
Lines 60, 61, 62, and 65 (Policy_Eff_Yr)

Relational Edit Name: **Exposure no Premium**
Validation Field Name: OTA_WR_XPOS
Relational Edit ID: 242

Qualifications: All Records

Related Fields: Line of Business
Exposure
Premium

Comment: Positive or Credit Exposures are reported without Premium
For Line 09, only coverage 05 is subject to this edit

Lines Affected: Lines 02, 09, 10, 18, and 23

Relational Edit Name: **Multiple Paid Claim Counts for a Claimant**
Validation Field Name: OTA_PD_CLMS
Relational Edit ID: 2373

Qualifications: Records with Losses, Claim and Claimant reporting

Related Fields: Paid Claim Counts
Claimant Number

Comment: Each Claimant should have only a maximum Claim Count of one

Relational Edit Name: **Multiple Outstanding Claim Counts for a Claimant**
Validation Field Name: OTA_OS_CLMS
Relational Edit ID: 2374

Qualifications: Records with Losses, Claim and Claimant reporting

Related Fields: Outstanding Claim Counts
Claimant Number

Comment: Each Claimant should have only a maximum Claim Count of one

Relational Edit Name: **Negative Paid Claims**
Validation Field Name: OTA_PD_CLMS
Relational Edit ID: 250

Qualifications: Paid Claim reporting

Related Fields: Line of Business
Paid Claim

Comment: Paid Claim counts will be flagged if less than zero. However, an offsetting paid claim count of -1 is valid, even though it is flagged, provided that the associated paid loss amount (for the same coding indicatives) has been fully recovered, regardless of expenses paid. Full recoveries must carry this offsetting claim count.

Lines Affected: Lines All

Relational Edit Name: **Negative Paid Losses**
Validation Field Name: OTA_PD_LOSSES
Relational Edit ID: 248

Qualifications: Paid Loss reporting

Related Fields: Line of Business
Paid Loss

Comment: Paid Loss recoveries or credits will be flagged as a means for companies to identify these credit records in their data, as well as for ISS to monitor potential impact on various reports, to ensure that credit records coincide with previously reported debit paid loss records. These recoveries are valid and expected to be reported, even though they are flagged in the DVP.

Lines Affected: Lines All

Relational Edit Name: **Negative Outstanding Claims**
Validation Field Name: OTA_OS_CLMS
Relational Edit ID: 251

Qualifications: Outstanding Claim reporting

Related Fields: Line of Business
Outstanding Claim

Comment: Outstanding Claims cannot be less than zero

Lines Affected: Lines All

Relational Edit Name: **Negative Outstanding Losses**
Validation Field Name: OTA_OS_LOSSES
Relational Edit ID: 249

Qualifications: Outstanding Loss reporting

Related Fields: Line of Business
Outstanding Loss

Comment: Outstanding Losses cannot be less than zero.

Lines Affected: Lines All

Field Name: **Outstanding Claim Counts**
Validation Field Name: OS_CLM_CTS_GT_1_CLMNT
Relational Edit ID: 2443

Qualifications: Loss Records

Comment: Outstanding claim count cannot be greater than 1 or less than -1.

Lines Affected: 06, 08, 11, and 17

Relational Edit Name: **Outstanding Claims without Outstanding Losses**
Validation Field Name: OTA_OS_LOSSES
Relational Edit ID: 247

Qualifications: All Loss Records

Related Fields: Line of Business
Outstanding Claims and Losses

Comment: No amount is reported in the Outstanding Loss and Outstanding Expense fields (Outstanding Losses and Outstanding Expense fields equal zero), while the Outstanding Claims field has a value not equal to zero.

Lines Affected: Lines 02, 06, 08, 09, 10, 11, 17, 18, and 23

Field Name: **Paid Claim Counts**
Validation Field Name: PD_CLM_CTS_GT_1_CLMNT
Relational Edit ID: 2444

Qualifications: Loss Records

Comment: Paid claim count cannot be greater than 1 or less than -1.

Lines Affected: 06, 08, 11, and 17

Relational Edit Name: **Paid Claims without Paid Losses**
Validation Field Name: OTA_PD_LOSSES
Relational Edit ID: 243
Qualifications: All Loss Records

Related Fields: Line of Business
Paid Claims
Paid Losses

Comment: No amount is reported in the Paid Loss and Paid Expense fields (Paid Losses and Paid Expense fields equal zero), while the Paid Claims field has a value not equal to zero.

Lines Affected: Lines 02, 06, 08, 09, 10, 11, 17, 18, and 23

Relational Edit Name: **Policy Term**
Validation Field Name: OTA_POLICY_TERM_CDE
Relational Edit ID: 245

Qualifications: Premium Records

Related Fields: Line of Business
Policy Term

Comment: If record contains exposure or premium (in applicable lines), Policy Term must be in a range 01-61.
If record contains no exposure or premium (in applicable lines), Policy Term must be 00.

Relational Edit Name: **Required Claim and Claimant numbers for excess lines**
Validation Field Name: CLM_NBR
Relational Edit ID: 2379

Qualifications: All loss records for Excess and Final submission of Excess lines

Related Fields: Line of Business
Claim number
Claimant number
Total Limits Incurred Loss (where applicable)
Paid Losses (where applicable)
Outstanding Losses (where applicable)

Comment: Claim number and Claimant number are required to be nonzero for Excess and Final Submission of Excess data.

Lines Affected: Lines 60, 61, 62, 63, 64, 65, 66, 67, 68, and 69

General Relational Rules – All Auto Lines

Revised April 2015

Auto Rules

Relational Edit Name: **Claim Number**
Validation Field Name: CLM_NBR
Relational Edit ID: 2379, 2381, 2382, 2383, 2390, 2391, 2392, 2393, 2405, 2406

Qualifications: All Records

Related Fields: State
Line
Call Year
Accounting Quarter
Paid and Outstanding Losses

Lines Affected: Lines 01, 15, 31, 32, 46, 47, and 55

Relational Edit Name: **Claimant Number**
Validation Field Name: CLMNT_NBR
Relational Edit ID: 266, 308

Qualifications: All Records

Related Fields: State
Line
Call Year
Accounting Quarter
Paid and Outstanding Losses

Lines Affected: Lines 01, 15, 31, 32, 46, 47, and 55

Relational Edit Name: **Experience Period – Year**
Validation Field Name: EFF_XPER_YR
Relational Edit ID: 228

Qualifications: All Loss Records

Related Fields: Call Year

Comment: Experience Year must be less than the Call Year.

Lines Affected: Line 01

Relational Edit Name: **Experience Period – Year**
Validation Field Name: EFF_XPER_YR
Relational Edit ID: 229

Qualifications: All Loss Records

Related Fields: Call Year

Comment: Experience Year must be less than or equal to Call Year.

Lines Affected: Lines 15, 31, 32, and 55

Relational Edit Name: **Exposure no Premium**
Validation Field Name: AUTO_WR_XPOS
Relational Edit ID: 209

Qualifications: All Records

Related Fields: Line of Business
Exposure
Premium

Comment: Positive or Credit Exposures are reported without Premium

Lines Affected: Lines 01, 15, and 55

Relational Edit Name: **Exposure/ Premium in a Loss only Coverage**
Validation Field Name: NAII_COV_CDE
Relational Edit ID: 234

Qualifications: Automobile Package Policies where coverage code is applicable only to losses reported.

Related Fields: LORP Code
Exposure
Premium
Coverage

Comment: Exposure and Premium are not to be reported with “loss only” coverage 051, 053 – 060.

Lines Affected: Lines 01 and 55

Relational Edit Name: **Losses in Premium Only Coverage**
Validation Field Name: NAII_COV_CDE
Relational Edit ID: 91

Qualifications: Automobile Package Policies where coverage code is applicable only to Exposure and Premium reported.

Related Fields: Line
Coverage
Paid Losses
Outstanding Losses

Comment: Losses are not to be reported with "premium only" coverages, 050 and 843.

Lines Affected: Lines 01 and 55

Relational Edit Name: **Loss Only Class**
Validation Field Name: NAII_CLASS_CDE
Relational Edit ID: 90

Qualifications: Class 9460.

Related Fields: Exposure
Premium

Comment: Exposure and premium should not be reported for loss only class 9460.

Lines Affected: Lines 01, 15, and 55

Relational Edit Name: **Policy Effective Year Later than Experience Year**
Validation Field Name: EFF_XPER_YR:
Relational Edit ID: 2408

Qualifications: All loss records only

Related Fields: Policy Effective Year
Experience Year (EFF_XPER_YR)

Comment: The Experience Year of any loss must be equal to or later than the Policy Effective Year, as the policy must be in effect for a loss to be reported.

Lines Affected: Lines 01, 15, 31, 32, 46, 47, and 55

Field Name: **Policy Effective Year**
Validation Field Name: CALL_YR EQ POLICY_EFF_YR
Relational Edit ID: 2446

Qualifications: All records

Related Fields: Policy Effective Year
Call Year

Comment: Policy Effective year cannot be equal to a Call Year.

Relational Edit Name: **Loss/Claims Records with Premiums**
Validation Field Name: AUTO_WR_PREM
Relational Edit ID: 2412

Qualifications: All Records

Related Fields: Losses
Claim Counts
Written Premium

Comment: Records should not contain both losses/claim counts and premium amounts.

Lines Affected: Lines 01, 15, 55

Relational Edit Name: **Loss/Claims Records with Exposures**
Validation Field Name: AUTO_WR_XPOS
Relational Edit ID: 2413

Qualifications: All Records

Related Fields: Losses
Claim Counts
Written Exposure

Comment: Records should not contain both losses/claim counts and exposure amounts.

Lines Affected: Lines 01, 15, 55

Relational Edit Name: **Lower Policy Limits**
Validation Field Name: AUTO_TOT_LIMITS_INC
Relational Edit ID: 252

Qualifications: All Records

Related Fields: Line
Class
State
Coverage

Comment: Total Incurred Loss exceeds the Lower Policy Limit for a single claim.

Lines Affected: Lines 31 and 32

Relational Edit Name: **Negative Outstanding Claims**
Validation Field Name: AUTO_OS_CLMS
Relational Edit ID: 227

Qualifications: Records with Outstanding Claims

Related Fields: Line
Outstanding Claim

Comment: Outstanding Claims cannot be less than zero

Lines Affected: Lines 01, 15, 31, 32, and 55

Relational Edit Name: **Negative Outstanding Losses**
Validation Field Name: AUTO_OS_LOSSES
Relational Edit ID: 2356

Qualifications: Outstanding Loss records

Related Fields: Line
Outstanding Loss

Comment: Outstanding Loss values cannot be less than zero

Lines Affected: Lines 01, 15, 31, 32, and 55

Relational Edit Name: **New Company Losses**
Validation Field Name: POLICY_EFF_YR
Relational Edit ID: 290

Qualifications: Loss Records

Related Fields: Company

Comment: Losses records reported prior to the initial reporting of Exposure and Premium

Lines Affected: Lines 01, 15, 31, 32, and 55

Relational Edit Name: **Outstanding Claims without Outstanding Losses**
Validation Field Name: AUTO_OS_CLMS
Relational Edit ID: 223

Qualifications: All Loss Records

Related Fields: Line
Outstanding Claims and Losses

Comment: No amount is reported in the Outstanding Loss and Outstanding Expense fields (Outstanding Losses and Outstanding Expense fields equal zero), while the Outstanding Claims field has a value not equal to zero

Lines Affected: Lines 01, 15, and 55

Relational Edit Name: **Paid Claims without Paid Losses**
Validation Field Name: AUTO_PD_CLMS
Relational Edit ID: 208

Qualifications: All Loss Records

Related Fields: Line
Paid Claims
Paid Losses

Comment: No amount is reported in the Paid Loss and Paid Expense fields (Paid Losses and Paid Expense fields equal zero), while the Paid Claims field has a value not equal to zero.

Lines Affected: Lines 01, 15, and 55

Relational Edit Name: **Premium in a Loss Only Coverage**
Validation Field Name: NAII_COV_CDE
Relational Edit ID: 234
Qualifications: Automobile Package Policies where coverage code is applicable only to Exposure and Premium reported.

Related Fields: Line
Coverage
Paid Losses
Paid Claims
Outstanding Losses
Outstanding Claims

Comment: Premium is not to be reported with “loss only” coverages 051 – 060.

Lines Affected: Lines 01 and 55

Relational Edit Name: **Premium Only Class**
Validation Field Name: NAII_CLASS_CDE
Relational Edit ID: 238
Qualifications: Classes 3620 and 6040

Related Fields: Line
State
Class
Paid Losses, Claims and Expenses
Outstanding Losses, Claims and Expenses

Comment: Paid and Outstanding Losses, Claims, and Expenses must all equal zero.

Lines Affected: Lines 01, 15, and 55

Relational Edit Name: **Run-Off Losses**
Validation Field Name: POLICY_EFF_YR
Relational Edit ID: 296
Qualifications: Loss Records

Related Fields: Company

Lines Affected: Lines 01, 15, 31, 32, and 55

Appendix A

Notes

Blank or Reserved fields are NOT shown for these record formats.

Input Field

This is the field as shown on the Statistical Plans and Statistical Calls *

*-some abbreviations have been made

Field Name

This is the field name as shown. This is what would be seen on reports under Field.

Start Pos. & Length

INPUT record starting position and length.

These correspond to the starting position and length of fields described in the Statistical Plans and Statistical Calls.

Data Type – this is the data residing in the field

9 - Numeric (no sign but must be number-no nonnumeric characters)

X - Alphanumeric (field can contain any characters)

S - Signed Numeric (numeric-no characters, but has sign)

Fatal Error

Please refer to section titled Fatal Error Report Detail for further information.

Y - If field is not the prescribed data type, it will be marked as a fatal error

N - If field is not the prescribed data type, it will not be marked as a fatal error

Personal Lines and North Carolina Mobilehomes - lines 018, 023 (Excess 068, 063, & FSE 064, 067)

Input Field	Field Name	Start Pos.	Length	Data Type	Fatal Error
Company Number	CMP_ID	1	4	9	Y
Line of Insurance	LN_ID	5	2	9	Y
State	ST_ID	7	2	9	Y
Call Year	CALL_YR	9	4	9	Y
Accounting Year	ACCTNG_YR	14	4	9	Y
Accounting Quarter	OI_ACCTNG_QTR	19	1	9	Y
Evaluation Period Code	OI_EVAL_PERIOD_CDE	20	1	9	Y
Experience(accident) year	EFF_XPER_YR	21	4	9	Y
Experience(accident) month	EFF_XPER_MTH	25	2	9	Y
Experience(accident) day	EFF_XPER_DAY	27	2	9	Y
Coverage Code	NAII_COV_CDE	29	2	9	Y
Occupancy-sub standard Code	OCCUPANCY_CDE	29	2	9	Y
Classification Code	NAII_CLASS_CDE	32	2	9	Y
Territory or Zone Code	TERR_CDE	39	3	9	Y
State Exception Code	OI_ST_EXCEPTION_CDE	43	1	9	Y
ZIP Code	ZIP_CDE	45	5	9	Y
Policy Effective Month	POLICY_EFF_MTH	55	2	9	Y
Policy Effective Year	POLICY_EFF_YR	57	4	9	Y
Ann. Stmt. Line of Bus.	ASLOB_ID	66	3	9	Y
Status Code	STATUS_CDE	69	1	9	Y
Item Code	ITEM_CDE	70	2	9	Y
Line of Business Code	SUBLINE_CDE	73	2	9	Y
Policy Program Code	POLICY_PGRM_CDE	75	1	9	Y
Policy Form Code	POLICY_FORM_CDE	76	2	9	Y
Building & Contents	BLDG_CONTENTS_CDE	79	1	9	Y
Number of Families	NBR_OF_FAMLIES_CDE	79	1	9	Y
Construction Code	CONSTR_CDE	81	1	9	Y
Public Protection Code	OTA_PROT_CLASS_CDE	83	2	9	Y
Exception Code	EXCEPTION_CDE	86	2	9	Y
Type of Deductible Code	DED_TYP_CDE	89	2	9	Y
Term of Policy	OI_POLICY_TERM_CDE	92	2	9	Y
Type of Loss Code	TYP_OF_LOSS_CDE	94	2	9	Y
Number of Snowmobiles/ Watercraft	NBR_OF_SNOW_WATER	96	1	9	Y
Type of Watercraft Code	WATERCRAFT_TYP_CDE	97	1	9	Y
Location Code	LOC_CDE	98	1	9	Y
Theft Code	THEFT_CDE	99	1	9	Y
Amount of Insurance	AMT_OF_INSUR	100	5	9	Y
Year of Construction/ Manufacture	CONSTR_MANUFACTURE_YR	108	4	9	Y
Tie Down Code	TIE_DOWN_CDE	112	1	9	Y
Ordinance & Law Coverage Code	ORD_LAW_COV_CDE	113	1	9	Y

Input Field	Field Name	Start Pos.	Length	Data Type	Fatal Error
Exposure ID Code	XPOS_ID_CDE	114	1	9	Y
Lead Poisoning Liability(Mass.)	LEAD_PSON_LIAB_CDE	115	1	9	Y
Policy Expiration Year	POLICY_EXP_YR	119	4	9	Y
Policy Expiration Month	POLICY_EXP_MTH	123	2	9	Y
Deductible Code	OI_DED_CDE	125	1	X	N
Deductible Amount	OI_DED_AMT	126	7	9	Y
Deductible Code(wind)	WIND_DED_CDE	133	1	X	N
Deductible Amount (wind)	WIND_DED_AMT	134	7	9	Y
Claim Number	CLM_NBR	148	15	X	N
Claimant Number	CLMNT_NBR	163	3	9	Y
Written Exposure	OI_WR_XPOS	169	12	S	Y
Written Premium	OI_WR_PREM	181	12	S	Y
Total Limit Inc Loss	OI_TL_INC_LOSS	193	12	S	Y
Paid Losses	OI_PD_LOSS	193	12	S	Y
Paid Claims	OI_PD_CLMS	205	12	S	Y
Outstanding Losses	OI_OS_LOSS	217	12	S	Y
Outstanding Claims	OI_OS_CLMS	229	12	S	Y

All Auto Data

Input Field	Field Name	Start Pos.	Length	Data Type	Fatal Error
Company Number	CMP_ID	1	4	9	Y
Line of Insurance	LN_ID	5	2	9	Y
State	ST_ID	7	2	9	Y
Call Year	CALL_YR	9	4	9	Y
Accounting Year	ACCTNG_YR	14	4	9	Y
Accounting Quarter	AI_ACCTNG_QTR	19	1	9	Y
Evaluation Period Code	AI_EVAL_PERIOD_CDE	20	1	9	Y
Experience(accident) year	EFF_XPER_YR	21	4	9	Y
Experience(accident) month	EFF_XPER_MTH	25	2	9	Y
Experience(accident) day	EFF_XPER_DAY	27	2	9	Y
Coverage Code	NAII_COV_CDE	29	3	9	Y
Classification Code	NAII_CLASS_CDE	32	6	9	Y
Type of Loss Code	TYP_OF_LOSS_CDE	38	2	9	Y
Territory or Zone Code	TERR_CDE	41	3	9	Y
ZIP Code	ZIP_CDE	46	5	9	Y
Policy Effective Year	POLICY_EFF_YR	55	4	9	Y
Policy Effective Month	POLICY_EFF_MTH	59	2	9	Y
State Exception Code	AI_ST_EXCPTION_CDE	63	2	9	Y
Ann. Stmt. Line of Bus.	ASLOB_ID	66	3	9	Y
Deductible Code	AI_DED_CDE	69	1	X	N
Deductible Amount	AI_DED_AMT	70	7	9	Y
ISO Indicator	AI_ISO_IND	77	1	9	Y
Line of Business Code	SUBLINE_CDE	81	1	9	Y
Manufacturers Model Year	MNUFCTR_MDL_YR	82	4	9	Y
Age Group Code	AGE_GRP_CDE	89	1	9	Y
Anti Lock Brake Code	ANTI_LOCK_BRK_CDE	91	1	9	Y
Anti Theft Code	ANTI_THEFT_CDE	92	1	9	Y
Daytime Running Lamp Code	DYTME_RNG_LAMP_CDE	94	1	9	Y
Defensive Driver Code	DEF_DRIVER_CDE	95	1	9	Y
Exception B Code	EXCEPTION_B_CDE	96	1	9	Y
Term of Policy	AI_POLICY_TERM_CDE	98	2	9	Y
New York/New Jersey Code	NY_NJ_CDE	100	1	9	Y
Penalty Points	PENALTY_POINTS	101	2	9	Y
Policy Lower Limit Code	POLICY_LOWER_LIMIT	103	4	9	Y
Policy Upper Limit Code	POLICY_UPPER_LIMIT	107	4	9	Y
Symbol Code	SYMBOL_CDE	111	2	9	Y
Policy ID Code	AI_POLICY_ID_CDE	113	2	9	Y
Passive Restraint Code	PASSVE_RESTRNT_CDE	130	1	9	Y
Rating Zone Code	RATING_ZONE_CDE	132	1	9	Y
Terminal Zone Code	TERMINAL_ZONE_CDE	133	2	9	Y
Forgiveness Code	FORGIVENESS_CDE	135	1	9	Y
Claim Number	CLM_NBR	137	15	X	N

Input Field	Field Name	Start Pos.	Length	Data Type	Fatal Error
Claimant Number	CLMNT_NBR	152	3	9	Y
Claim Open-Closed Code	CLM_OPEN_CLOSE_CDE	155	1	9	Y
Written Exposure	AI_WR_XPOS	176	12	S	Y
Written Premium	AI_WR_PREM	188	12	S	Y
Paid Losses	AI_PD_LOSSES	200	12	S	Y
Paid Claims	AI_PD_CLMS	212	12	S	Y
Paid Allocated Adj. Expense	AI_PD_ALAE	224	12	S	Y
Outstanding Losses	AI_OS_LOSSES	236	12	S	Y
Outstanding Claims	AI_OS_CLMS	248	12	S	Y
OS Allocated Adj. Expense	AI_OS_ALAE	260	12	S	Y
Total Limit Inc Loss	AI_TL_INC_LOSS	272	12	S	Y
Other Incurred Losses	AI_OTH_INC_LOSS	284	12	S	Y

All Other than Auto (except Personal Lines and North Carolina Mobilehomes)

Input Field	Field Name	Start Pos.	Length	Data Type	Fatal Error
Company Number	CMP_ID	1	4	9	Y
Line of Insurance	LN_ID	5	2	9	Y
State	ST_ID	7	2	9	Y
Call Year	CALL_YR	9	4	9	Y
Accounting Year	ACCTNG_YR	14	4	9	Y
Accounting Quarter	OI_ACCTNG_QTR	18	2	9	Y
Evaluation Period Code	OI_EVAL_PERIOD_CDE	20	1	9	Y
Experience(accident) year	EFF_XPER_YR	21	4	9	Y
Experience(accident) month	EFF_XPER_MTH	25	2	9	Y
Experience(accident) day	EFF_XPER_DAY	27	2	9	Y
Coverage Code	NAII_COV_CDE	29	2	9	Y
Classification Code	NAII_CLASS_CDE	32	6	9	Y
Classification Code	NAII_CLASS_CDE	32	6	9	Y
Type of Loss Code	TYP_OF_LOSS_CDE	38	2	9	Y
Territory or Zone Code	TERR_CDE	41	2	9	Y
ZIP Code	ZIP_CDE	43	5	9	Y
Policy Effective Year	POLICY_EFF_YR	55	4	9	Y
Policy Effective Month	POLICY_EFF_MTH	59	2	9	Y
Ann. Stmt. Line of Bus.	ASLOB_ID	66	3	9	Y
Deductible Code	OI_DED_CDE	69	1	X	N
Deductible Amount	OI_DED_AMT	70	7	9	Y
Type of Deductible Code	DED_TYP_CDE	77	2	9	Y
Line of Business Code	SUBLINE_CDE	79	3	9	Y
Optional Coverage Code	OPTIONAL_COV_CDE	85	1	9	Y
Act or Omissions Code	ACT_OMISSN_CDE	82	3	9	Y
Policy Lower Limit Code	POLICY_LOWER_LIMIT	86	4	9	Y
Medical Outcome Code	MED_OUTCOME_CDE	91	2	9	Y
Transaction Code	TRANSACTION_CDE	92	1	9	Y
Policy ID Code	OI_POLICY_ID_CDE	94	2	9	Y
Type of Policy Contract Code	TYP_OF_CONTRCT_CDE	96	1	9	Y
Insuring Agreement Code	INSUR_AGRMNT_CDE	97	1	9	Y
Term of Policy	OI_POLICY_TERM_CDE	98	2	9	Y
Incident Location Code	INCIDENT_LOC_CDE	100	2	9	Y
Loan to Value Code	LOAN_TO_VALUE_CDE	102	1	9	Y
Policy Form Code	POLICY_FORM_CDE	104	3	9	Y
Exposure ID Code	XPOS_ID_CDE	107	1	9	Y
Equipment Type Code	EQUIPMENT_TYP_CDE	108	1	9	Y
Construction Code	CONSTR_CDE	109	1	9	Y
Burglary Option Code	BURGLRY_OPTION_CDE	111	1	9	Y
Public Protection Code	OTA_PROT_CLASS_CDE	112	2	9	Y
Claims Made Entry Year	CLMS_MADE_ENTRY_YR	114	4	9	Y
Sprinkler Code	SPRINKLER_CDE	119	1	9	Y

Input Field	Field Name	Start Pos.	Length	Data Type	Fatal Error
Amount of Insurance	AMT_OF_INSUR	120	5	9	Y
Type of Policy Code	POLICY_TYP_CDE	128	1	9	Y
Loan Type Code	LOAN_TYP_CDE	131	2	9	Y
Lead Poisoning Liability (Mass.)	LEAD_PSON_LIAB_CDE	133	1	9	Y
Borrower Type Code	BORROWER_TYP_CDE	134	1	9	Y
Premium Payment Code	PREM_PAYMENT_CDE	135	2	9	Y
Claim Number	CLM_NBR	137	15	X	N
Claimant Number	CLMNT_NBR	152	3	9	Y
Loan Coverage Code	LOAN_COV_CDE	157	3	9	Y
Use of Property Code	PROPERTY_USE_CDE	160	1	9	Y
Crop Code	CROP_CDE	162	2	9	Y
Rate Base Code	RATE_BASE_CDE	164	8	9	Y
Written Exposure	OI_WR_XPOS	176	12	S	Y
Written Premium	OI_WR_PREM	188	12	S	Y
Paid Losses	OI_PD_LOSS	200	12	S	Y
Paid Claims	OI_PD_CLMS	212	12	S	Y
Paid Allocated Adj. Expense	OI_PD_ALAE	224	12	S	Y
Outstanding Losses	OI_OS_LOSS	236	12	S	Y
Outstanding Claims	OI_OS_CLMS	248	12	S	Y
OS Allocated Adj. Expense	OI_OS_ALAE	260	12	S	Y
Total Limit Inc Loss	OI_TL_INC_LOSS	272	12	S	Y
Other Incurred Losses	OI_OTH_INC_LOSS	284	12	S	Y
Report Year	REPORT_YR	304	4	9	Y
Report Month	REPORT_MTH	308	2	9	Y
Closed Claim Year	CLOSED_CLM_YR	310	4	9	Y
Closed Claim Month	CLOSED_CLM_MTH	314	2	9	Y

Appendix B

<u>VALIDATION FIELD</u>	<u>ERROR</u>	<u>LINE</u>
ACCTNG_YR	Accounting Year Error	OTA
ACT_OMISSION_CDE	Act or Omission Code Error	010/027
AGE_GRP_CDE	Age Group Code Error	001, 055, 055NC
ANTI_LOCK_BRAKE_CDE	Anti-Lock Brake code Error	015, 032
ANTI_THEFT_CDE	Anti-Theft Code Error	001, 015, 055
ASLOB_ID	ASLOB Code Error	001, 002/026, 010/027, 015, 055, 055NC
AUTO_DED_AMT	Deductible Amount Error	001, 015, 031, 032, 055, 055NC
AUTO_DED_CDE	Deductible Type Code	001, 015, 031, 032, 055, 055NC
AUTO_OS_CLMS	Auto_os_clms Error	001, 015, 055, AUTO
AUTO_OS_LOSSES	Auto_os_losses Error	AUTO
AUTO_PD_CLMS	Auto_pd_clms Error	001, 015, 055, AUTO
AUTO_POLICY_ID_CDE	Policy ID Code Error	001, 015, 031, 032, 055, 055NC
AUTO_POLICY_TERM_CDE	Policy Term Code Error	001, 015, 055, 055NC
AUTO_ST_EXCEPTION_CD	State Exception Code Error	001, 015, 031, 032, 055
AUTO_TOT_LIMITS_INC	Auto_tot_limits_inc_losses error	AUTO
AUTO_WR_XPOS	Auto_wr_xpos Error	AUTO
AUTO_WR_PREM	Auto_wr_premium Error	AUTO
BLDG_CONTENTS_CDE	Buildings/Contents Code Error	018
BURGLARY_OPTION_CDE	Burglary Option ID Error	009
CLM_NBR	Clm_nbr Error	001, 002/026, 009, 010/027, 015, 018, 023, 031, 032, 055, OTA, Auto
CLMNT_NBR	Claimant Number Error	AUTO
CLOSED_CLM_YR	Closed Claim Year Error	010/027
DAYTIME_RUNNING_LAMP	Daytime Running Lamps Code Error	001, 015, 031, 032, 055
DEF_DRIVER_CDE	Defensive Driver Code Error	001, 015, 031, 032, 055
EFF_XPER_MTH	Eff_xper_mo Error	015
EFF_XPER_YR	Eff_xper_yr Error	OTA, AUTO
EFF_XPER_YR/POL EFF_YR	Experience Period – Specified Years (Excess)	OTA
EQUIPMENT_TYP_CDE	Equipment Type Code Error	017
EXCEPTION_B_CDE	Exception Code Error	001, 015, 031, 055
FORGIVENESS_CDE	Forgiveness Code Error	001, 015, 031, 032, 055
INCIDENT_LOC_CDE	Incident Location Code Error	010, 027
INSUR_AGRMNT_CDE	Insuring Agreement Code Error	002/026
LEAD_POISON_LIABILIT	Lead Poisoning Code Error	002/026, 009, 011, 018
LOC_CDE	Location Code Error	018
MANUFACTURE_MODEL_YR	Manufacture Model Year Error	001, 015, 055, 055NC
MED_OUTCOME_CDE	Medical Outcome Code Error	010/027
NAII_CLASS_CDE	Class Code Error	001, 002/026, 004, 006, 008, 010/027, 011, 015, 018, 031, 032, 055, 055NC, AUTO
NAII_COV_CDE	Coverage Code Error	001, 008, 015, 018, 023, 031, 032, 055, 055NC, AUTO

NBR_OF_FAMLIES_CDE	Number of Families Error	018
NBR_OF_SNOW_WATER	Number of Snow Water Code Error	018
NY_NJ_CDE	NY_NJ_Cde Error	031, 032
OCCUPANCY_CDE	Occupancy Code Error	018
ORD_LAW_COV_CDE	Ordinance & Law Code Error	018, 023
OTA_AMT_OF_INSUR	Amount of Insurance Error	009, 018, 023, OTA
OTA_CONSTR_CDE	Construction Code Error	008, 009, 018
OTA_CONSTR_MANUFACTU	Construction Manufacture Year	018, 023
OTA_DED_AMT	Amount of Deductible Error	010/027, 018, 023
OTA_DED_CDE	Deductible Code Error	008
OTA_DED_TYP_CDE	Deductible Type Code	018, 023
OTA_EXCEPTION_CDE	Exception Code Error	018
OTA_LIMIT_OF_LIABILI	Limit of Liability Code Error	018
OTA_OS_CLMS	OTA_os_Clms Error	002/026, 006, 008, 009, 010/027, 017, 018, 023, OTA
OTA_OS_LOSSES	OTA_os_losses Error	OTA
OTA_PD_CLMS	OTA_pd_Clms Error	002/026, 006, 008, 009, 010/027, 011, 017, 018, 023, OTA
OTA_PD_LOSSES	OTA_pd_losses Error	OTA
OTA_POLICY_FORM_CDE	Policy Form Code Error	018
OTA_POLICY_ID_CDE	Policy ID Code Error	002/026
OTA_POLICY_TERM_CDE	OTA_policy_term_cde Error	OTA
OTA_PROT_CLASS_CDE	Protection Class Error	008, 009, 011, 018, 023
OTA_ST_EXCEPTION_CDE	State Exception Code Error	010/027, 018
OTA_ST_EXCEPTION_B_CDE	State Exception B Code Error	018
OTA_STATUS_CDE	Status Code Error	023
OTA_TYP_OF_POLICY_CO	Type of Policy Contract Error	002/026, 010/027
OTA_WR_XPOS	OTA Wr_xpos Error	OTA
PASSIVE_RESTRAINT_CD	Passive Restraint Code Error	001, 015, 031, 032, 055
POLICY_PGRM_CDE	Policy Program code Error	018
PENALTY_POINTS	Penalty Point Error	001, 015, 031, 032, 055, 055NC
POLICY_EFF_YR	Policy Eff Yr Error	001, 015, 031, 032, 055, 055NC, AUTO
POLICY_LOWER_LIMIT	Policy Lower Limit Error	001, 009, 010/027, 015, 031, 032, 055, 055NC
RATING_ZONE_CDE	Rating Zone Code Error	001, 015, 031, 032, 055, 055NC
REPORT_YR	Report Year Error	010/027
SPRINKLER_CDE	Sprinkler Code Error	009
ST_ID	State Error	015
SUBLINE_CDE	Subline Error	001, 015, 018, 031, 032, 055, 055NC
SYMBOL_CDE	Symbol Code Error	015, 055NC
TERMINAL_ZONE_CDE	Terminal Zone Code Error	001, 015, 055
TERR_CDE	Territory Code Error	001, 002/026, 003, 004, 006, 008, 009, 010/027, 011, 018, 031, 032, 055, 055NC
THEFT_CDE	Theft Code Error	023
TIE_DOWN_CDE	Tie Down Code Error	018
TYP_OF_LOSS_CDE	Type of Loss Error	001, 002/026, 006, 007, 008, 009, 010/027, 011, 015, 018, 023, 031, 032, 055, 055NC

WATERCRAFT_TYP_CDE	Type of Watercraft Error	018
WIND_DED_AMT	Wind Deductible Amount Error	018, 023
XPOS_ID_CDE	Xpos_id_cde Error	009, 018
ZIP_CDE	Zip Code Error	001, 015, 018, 032, 055, 055NC