

**TEXAS STATISTICAL PLAN**  
**FOR**  
**RESIDENTIAL RISKS**

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RESIDENTIAL RISKS**

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## 1. SCOPE OF THE PLAN

This Plan applies to all reports required to be filed with the Texas Department of Insurance (TDI) for reporting periods beginning on or after June 1, 2017. Reports required to be filed with TDI before that date are governed by the Plan in effect on the date the applicable report was required to be filed. It applies to the various coverages under Homeowners Policies and Policies providing Fire, Extended Coverage, and Other Allied Lines on dwellings, buildings, and contents.

This plan is applicable to direct business written by the carrier. The plan gives the necessary instructions for the recording of the captioned lines of business so that experience will be available at the level of detail required for reporting.

This plan is in loose leaf form. As pages are revised or reprinted, all carriers will automatically receive the revised pages, which will have the changes indicated in the margins by a "\*." In the absence of supplemental instructions, revised pages are applicable to all new and renewal policies with effective dates on and after the date indicated in the lower right-hand corner of the reprinted pages.

The Statistical Plan is printed in the following major divisions:

(a) Section A - Instructions - for recording of business on carriers' records and reporting of experience.

(b) Section B - Codes

## 2. METHODS OF RECORDING AND COMPILING EXPERIENCE

This plan is designed to develop experience on a calendar/accident year basis. Such experience provides a comparison of the incurred losses on accidents or occurrences that took place in a given 12-month period with the amounts of insurance and premiums earned in the same period.

## 3. RECORDING OF EXPERIENCE

Carriers may use any procedure for recording experience data, including any type of record form convenient to their statistical or accounting procedures and any codes other than those set forth in this plan, provided that the carrier can report experience data within the required time and in accordance with the requirements for the reporting of experience set forth in this plan. The adoption of the procedures outlined in this plan, together with the codes, should promote accuracy and save labor in the preparation of statistical data for the filing of experience.

#### 4. UNIFORM METHOD OF REPORTING EXPERIENCE

Every carrier must report its experience in accordance with instructions issued by the TDI and the codes set forth in this plan when reporting experience. Each carrier must report its experience in the detail required, and forward the executed affidavit, attesting to the accuracy and completeness of all experience reports submitted, in accordance with these instructions.

#### 5. REINSURANCE

Except as provided in Rule 27, the experience is to be reported on direct business only. Therefore, the reports of experience must not include premiums received from, or losses paid to, other carriers on account of reinsurance assumed by the reporting carrier, nor may the reporting carrier make any deductions for premiums ceded to, or for losses recovered from, other carriers on account of reinsurance ceded.

#### 6. AMOUNTS OF INSURANCE - PREMIUMS AND LOSSES

Carriers must show amounts of insurance (limits of liability) on both premium and loss records and carriers must record amount of insurance (limits of liability) to the nearest thousand dollars of coverage of the original policy. Policies for amounts under \$1,500 must be recorded as 01.

For pro rata or flat cancellations, record the same amount of insurance originally recorded for the policy being canceled.

The amount of insurance to be recorded will be the amount of Coverage A on Homeowners, except on Tenants forms record the amount of insurance on Coverage B.

For dwelling policies, record separately the amount of insurance on each dwelling and each personal property. When additional coverage such as outbuildings, TV antennas or trees and shrubs is added, the amount of insurance for the dwelling should be increased to reflect the increased liability. When outbuildings are covered for different perils than the main dwelling, code as separate item. Amount of Insurance should not be recorded for Rent insurance.

## 7. PREMIUMS

Premiums on direct business must be identified as premiums written, cancellations, or as all other additional and return premium endorsements by the Record Type Codes set forth in this plan. Such premium entries must also be identified by the other statistical codes shown in Section B of this plan.

Premiums written that depart from Benchmark premium should be identified by a flex factor. Example: If written premium is 15 percent less than the Benchmark, report "085." If written premium is 15 percent greater than the Benchmark, report "115." If no benchmark rate is adopted, report "100." Premiums for additional coverages on outbuildings, trees, and shrubs should be added to premiums of the principal dwelling with all coding based on that for the principal dwelling. Premiums for additional coverage on personal property to supplement the basic personal property coverage will be added to that for the basic personal property coverage if the premiums apply to the original policy at inception. The amount of insurance will be that for the basic personal property policy.

Record premium from individual company filings of Homeowners enhancement endorsements separately from remainder of policy using Record Type 95.

## 8. EFFECTIVE AND EXPIRATION DATES

On premium records for new business and renewals, the effective month, day, and year, and expiration month and year of the policy must be shown. For cancellations (pro rata, or flat cancellation), the effective month and year of the cancellation as well as the expiration month and year of the policy being canceled must be shown.

On loss records, accident month, day, and year must be shown in the same field as the effective date for premium entries.

## 9. CANCELLATIONS

For a flat cancellation (effective as of the inception date of the policy), the coding of the cancellation entry must be identical with the original entry, except for the Record Type.

For pro rata cancellations, the coding of the cancellation entry must be identical with the original entry except for the Record Type and effective month and year, which must be the effective date of the cancellation.

#### 10. CHANGES BY ENDORSEMENT

If an endorsement effective as of inception date of the policy changes coding conditions or premium amount, the original entry should be reversed and a new corrected entry submitted. An additional and return premium endorsement effective after inception date of the policy should be reported as Record Type 02 or 92, and contain the same coding as an original Record Type 01 or 91 entry.

#### 11. LOSSES EXCLUSIVE OF LOSS ADJUSTMENT EXPENSE

Losses are to be reported net as to recoveries under salvage, subrogation, and other recoveries (not reinsurance).

Each loss entry must be identified by the proper Kind Code and show the appropriate Accident Month, Day, and Year and, except as otherwise provided, the same statistical codes that were used to record the premium entry for the coverage under which the loss was incurred. In addition, each loss entry must show the Number of Claims, Cause of Loss, and Type of Loss Code.

Loss adjustment expenses are not to be reported.

#### 12. NUMBER OF CLAIMS

Cases to be counted as claims must be only those in which a loss payment has been made or a loss reserve established. No case may be counted as a claim if it involves only Loss Adjustment Expenses. A claim that is partly paid and partly outstanding must be counted only once (but may be counted as either paid or outstanding). A claim on which more than one payment is made may be counted only once.

A case involving a loss payment or the establishment of a loss reserve under several separate, differently coded statistical entries must have a claim count for each statistical entry.

Salvage, subrogation, and other recoveries (not reinsurance) may only be recorded as a credit to claim count if the recovery is the total cost of the case.

A claim closed without a loss payment may not be counted as a claim.

13. EXCESS LOSSES (All Homeowners and Tenants Forms; Coverage C, only).

An Excess Loss is an occurrence resulting in an incurred cost to the carrier, exclusive of loss adjustment expenses, in excess of \$25,000 under Forms A and B and in excess of \$25,000 under Form C, for all Bodily Injury and Property Damage Liability claims combined under Homeowners coverages. Carriers must maintain records of accidents involving an Excess Loss. The claims comprising each multiple-claim accident involving an excess loss must be so identified.

14. ADJUSTMENTS

Carriers must adjust errors in the original coding by reversing the original entry and making a new entry showing the proper codes, amounts of insurance, and premiums, or losses.

15. GEOGRAPHICAL DIVISIONS

The state, city, and town codes must be recorded for all Homeowners and Dwelling Policies. To obtain a current list of the Texas Place Codes, contact TDI's Residential Property statistical agent. Revisions to this list will be sent out periodically.

16. DEDUCTIBLE INSURANCE

Each premium and loss entry must be identified with the deductible type and amount codes shown in Section B, or report the actual deductible amount, as applicable.

17. PREMIUM SURCHARGE - CLAIMS CODE

A policy that is surcharged due to excessive claims must be identified.

18. EXPERIENCE TO BE REPORTED

It is preferable that reports of unit transactions of premiums and exposures written, and a report of losses paid for each accounting month, with a transmittal letter be sent to TDI monthly, within 45 days after the close of the month.

A report of unit transactions of losses outstanding as of December 31, with a transmittal letter, must be sent to TDI within 45 days after the end of each year.

The required reports must be submitted on an acceptable medium. See Rule 24 ("Transmittal Form") for acceptable media.

Reports of experience, in required detail, summarized annually by the Texas Insurance Checking Office (TICO) and filed on behalf of their subscribers for service, meet the requirements of this plan and are acceptable with TDI.

Once a year reporting carriers must submit a reconciliation to TDI's statistical agent.

19. COMPANY NUMBER

Each reporting carrier must identify each of its reported records by the Company Number assigned to it by TICO.

20. ACCOUNTING DATE

The month and year in which a transaction (other than one for an outstanding loss) was recorded on the books of the reporting carrier must be shown. The month and year for which an outstanding loss was valued must also be shown.

21. ZIP CODE

The five-digit ZIP code of each risk must be reported. Report "ZIP code plus 4" if available.

## 22. NAIC COMPANY NUMBER

The NAIC Company Number is required and must be entered in positions 146-150 for all records. Please note that the Company Number assigned by TICO is still required in the appropriate positions.

## 23. STATISTICAL AGENT

The commissioner of insurance has designated TICO as TDI's statistical agent for Texas residential property insurance. For all transactions on or after January 1, 1996, each company must report its experience to TICO. The residential property reports that must be reported to TICO are:

- \* Dwelling, HO Premiums
- \* Dwelling, HO Losses

## 24. TRANSMITTAL FORM

A residential property data submission transmittal form must accompany all data submitted to TICO. The transmittal form must contain the following information:

A. Company Name

B. NAIC Company Code

C. Record Count:

1. Dwelling, HO Premium
2. Dwelling, HO Losses

D. Totals for Significant Fields:

1. Written Premium
2. Paid Losses
3. Outstanding Losses

E. Type of Reporting Medium

All records must be submitted to TICO on electronic media - CD-ROM or Sharefile.

F. Record and Format Information

Files must be Fixed ASCII: Standard Data Format (SDF)

G. Each CD-ROM submitted must be labeled with company names, NAIC code, submission date and experience reported (for example, 1/16 residential property). CD label must also include data format, file name(s), and disk number (if multiple disks are submitted).

## 25. TEAR OUT AND REPLACEMENT OF BUILDING AND LAND COVERAGE ENDORSEMENT

Insurers must report the use of any of the following endorsements that limit coverage for the cost of tearing out and replacing any part of the building and land necessary to access, repair, or replace that part of a plumbing drain system located within or under the slab or foundation of coverage: HO-155, HO-170, TDP-054, and TDP-055. For all policies effective on or after October 1, 1996, all Dwelling and HO premium and loss records must contain a one-position numeric code in position 143 using one of the following codes:

Code	Instruction
1	Endorsement is attached to this policy.
2	Endorsement is not attached to this policy.

For all records with code 1 in position 143, positions 144-145 must contain a two-digit numeric code indicating the amount of the credit associated with the endorsement reported as the percentage discount. Report a 20 percent discount as "20." Report no discount as "00." For the HO-170 endorsement, report "98."

Do not report this endorsement code or the discount amount as Individual Optional Credits in positions 46-47 or 80-82.

## 26. TENURE DISCOUNTS

Some insurers offer a discount based on the insured's tenure with the company. Tenure is defined as the number of years previously insured with the insurer at the time the policy is issued or renewed. Insurers offering any tenure discount must report a one-digit numeric Tenure Code in position 140 for all premium transactions, including those that do not qualify for the tenure discount, according to the table below. The amount must be reported in positions 141-142 as a two-digit numeric code indicating the percentage discount. Report a 10 percent discount as "10." Report a 5 percent discount as "05." Report no discount as "00."

Tenure with Insurer	Tenure Code
0 years	0
1 year	1
2 years	2
3 years	3
4 years	4
5 years	5
6 or more years	6

Do not report the tenure discount code or tenure discount amount as Individual Optional Credits in positions 46-47 or 80-82.

## 27. REPORTING FOR TWIA DEPOPULATION

Voluntary insurers may opt to participate in the Texas Windstorm Insurance Association (TWIA) depopulation programs authorized under Insurance Code §2210.701. The following applies when reporting policies that are subject to depopulation through Assumption Reinsurance (AR) where the policyholder **does not** opt out before June 1 of the applicable year.

1. TWIA is responsible for reporting data for all premium and loss transactions with transaction dates **before** June 1, the date the voluntary take-out insurer assumes the policy.
2. The voluntary take-out insurer is responsible for reporting data for all premium and loss transactions on the policy with transaction dates **on or after** June 1, or the date the voluntary take-out insurer assumes the policy.

The following line of business codes apply to all wind-only policies.

Code	<u>Explanation</u>
13	Applies to all policies originally issued by TWIA, including policies that are later assumed by a take-out insurer through assumption reinsurance.
14	Applies to the first, second, and third renewal of an assumption reinsurance policy that the take-out insurer is required to renew under Texas Insurance Code §2210.703(a).
15	Applies to all other wind-only policies, including: (i) policies taken out of TWIA on a voluntary basis under 28 TAC §5.4306; (ii) the fourth and subsequent renewal of policies originally acquired through assumption reinsurance; and (iii) all other wind-only policies written in the voluntary market.

When a voluntary insurer assumes a policy under assumption reinsurance, both the voluntary insurer and TWIA must report the transaction as if the policy had been canceled by TWIA with the return premium equal to the amount of gross reinsurance premium ceded to the voluntary insurer. TWIA must report this transaction using Record Type 07 ("Policy Cancellation due to Assumption Reinsurance (TWIA only)"). Similarly, the assuming insurer must report the transaction as if the insurer issued the policy for the remainder of the policy term with the written premium equal to the amount of gross reinsurance premium ceded by TWIA to the voluntary insurer. The voluntary insurer must report this transaction using Record Type 08 ("Assumption of TWIA Wind-Only Policy"). Both TWIA and the voluntary insurer must report the premium on a gross basis and not deduct amounts for reinsurance commissions ceded to or retained by TWIA. The effective date for the TWIA cancellation and the voluntary insurer's assumption transaction should be June 1. These transaction codes only apply to AR policies where the policyholder **does not** opt out before June 1.

CODING SECTION  
PREMIUMS AND LOSSES

1. STATISTICAL PLAN	CODE
Residential Risk – Dwellings – Homeowners (HO)	4
2. STATE CODE	CODE
Texas	42
3. KIND CODES – LOSSES	CODE
Paid Losses	6
Outstanding Losses	7
4. LINE OF BUSINESS	CODE
Homeowners Tenants Forms	02
Homeowners, Excluding Tenants Forms	03
Dwelling Policies – Fire - Property Damage and Time Element	10
Dwelling Policies – Miscellaneous Property Schedules	11
Dwelling Policies – Liability	12
Dwelling Policies – TWIA Wind Only	13
Dwelling Policies – Voluntary Wind Only (AR)	14
Dwelling Policies – Voluntary Wind Only (Other)	15
Dwelling Policies – Extended coverage including Vandalism and Malicious Mischief – Property Damage and Time Element – Loss only	20
Dwelling Policies ( <b>PPP</b> ) – Accidental Discharge, Leakage or Overflow of Water or Steam and Freezing of Plumbing, Heating and A/C Systems and Household Appliances	22
Dwelling Policies ( <b>PPP</b> ) – Collapse of Building, Breakage of Glass, Falling Objects	23
Dwelling Policies ( <b>PPP</b> ) – Theft	24
Dwelling Policies – Loss Assessment	25
Dwelling Policies – Additional Extended Coverage	26
Dwelling Policies – Residence Glass	27
Dwelling Policies – All Risk of Physical Loss	28
Dwelling Policies – Windstorm, Hurricane, and Hail (not under Extended Coverage)	31
Supplemental Natural Disaster Protection	50
Surcharges (TWIA only)	77

CODING SECTION  
PREMIUMS AND LOSSES

5. POLICY FORMS

HOMEOWNERS	DWELLINGS	CODE
LOB 02, 03	LOB 10-11-20-22-23-24-25-26-27-28-31	
Homeowner's Policy A	Form 1	1
Homeowner's Policy B	Form 2	2
Homeowner's Policy C	Form 3	3
Tenants Form B	Form 1 w/V&MM	4
Tenants Form C		5
HO Policy A – Enhanced (HO Policy A+)		9
OTHER APPROVED FORMS		
All Lines of Business		
	Independent HO Basic Policy Form	A
	Independent Tenant Broad Policy Form	B
	Independent Condo Broad Policy Form	C
	Independent Dwelling Basic Policy Form	D
	Independent Tenant Special Policy Form	E
HO 00 02	(ISO Homeowners 2 - Broad Form)	F
HO 00 03	(ISO Homeowners 3 - Special Form)	G
HO 00 04	(ISO Homeowners 4 - Contents Broad Form)	H
HO 00 05	(ISO Homeowners 5 - Comprehensive Form)	I
HO 00 06	(ISO Homeowners 6 - Unit Owners Form)	J
HO 00 08	(ISO Homeowners 8 - Modified Coverage Form)	K
	Independent HO Broad Policy Form	L
	Independent HO Special Policy Form	M
	Independent Condo Special Policy Form	N
	Independent Dwelling Special Policy Form	O
	Independent Dwelling Broad Policy Form	P
	ISO Dwelling Property 1 – Basic Form	Q
	ISO Dwelling Property 2 – Broad Form	T
	ISO Dwelling Property 3 – Special Form	U
	Independent Personal Liability Policy Form (HO)	V
Form 1	(AAIS Basic Form)	W
Form 2	(AAIS Broad Form)	X
Form 3	(AAIS Special Form)	Y
Form 4	(AAIS Contents Broad Form)	Z
Form 5	(AAIS Special Building and Contents Form)	6
Form 6	(AAIS Unit-Owners Form)	7
Form 8	(AAIS Limited Form)	8

CODING SECTION  
PREMIUMS AND LOSSES

6. NUMBER OF FAMILIES

HOMEOWNERS	DWELLINGS	CODE
One or Two Family	One or Two Family Dwelling	1
-----	One or Two Family Personal Property	2
-----	One or Two Family Receiving Public Housing Credit	3
-----	One or Two Family Dwelling Highly Susceptible EC	4
-----	One or Two Family Personal Property Highly Susceptible EC	5
Tenants Forms with \$250.00 optional Theft Deductible	-----	8
Tenants Forms without \$250.00 optional Theft Deductible	One or Two Family Dwelling and Personal Property	9

7. COVERAGE – OCCUPANCY

HOMEOWNERS	DWELLING - FIRE AND EC	CODE
HO policies, including any changes in Coverage B and/or Deductible Adjustment charges	Owner Occupied - no small mercantile occupancy	1
Homeowner – Non Owner Occupied	Owner Occupied – Electronic Equipment Protection Policy	2
Tenants Form-Dwelling and Townhouse Contents	-----	3
Tenants Form – Apartment	Owner Occupied - with small mercantile occupancy	4
Tenants Form – All Other	-----	5
Residential Condominium Contents	Tenant Occupied - no small mercantile occupancy	6
Tenant Form – Liability Only	Tenant Occupied – Electronic Equipment Protection Policy	8
All policies, excluding tenants, with other premium-bearing endorsements including Replacement Cost Endorsement and increased limits	Tenant Occupied with small mercantile occupancy	9

8. CONSTRUCTION

HOMEOWNERS -- DWELLING FIRE AND ALLIED LINES	CODE
Frame (not otherwise classified)	1
Brick Veneer or Stone Veneer	2
Brick, Stone, or Masonry	3
Fire Resistive and Semi-Fire Resistive	4
Stucco or Asbestos	8
Not Applicable	9

Construction Classifications as defined in the Texas Personal Lines Manuals for Homeowners and Dwelling.

8A. ROOF CONSTRUCTION *(optional unless digits 2 – 6 of field are applicable to policy)*      CODE

1st Digit (Choose one category that best fits the predominate type of roof covering)

Roof Covering:	Composition Shingle (Asphalt, Fiberglass, etc.)	A
	Wood (Shingle, Shake, Hardboard, etc.)	B
	Aluminum	C
	Steel	D
	Copper	E
	Roll Roofing	F
	Tar and Gravel (Built-up)	G
	Tile (Concrete or Clay)	H
	Slate	I
	Fiber Cement/Concrete	J
	Plastic	K
	Recycled Roofing Products	L
	Single Ply Membrane Systems	M
	Other	N
	Metal (specific type unknown)	O

2nd – 6th Digits (yyyy = year of installation). (Report voluntary roof credits under Optional Credits) Roof Covering Premium Credit Class and Year of Installation (premium credits for the installation of a roof covering meeting UL Standard 2218 or other standards approved by TDI)

None – No Credit Applicable	00000
Class 1 Credit + yyyy	1yyyy
Class 2 Credit + yyyy	2yyyy
Class 3 Credit + yyyy	3yyyy
Class 4 Credit + yyyy	4yyyy

8B. EXCLUSION OF COSMETIC DAMAGE TO ROOF COVERINGS ENDORSEMENT

(Endorsements HO-145 for Texas Homeowners Forms or TDP-022 for Texas Dwelling Forms  
Any policy not eligible to receive a Class 1, 2, 3, or 4 credit should be reported as "0")

	CODE
Endorsement is not attached to this policy	0
Endorsement is attached to this policy	1

9. PROTECTION ISO PUBLIC PROTECTION CLASS (PPC)

Report the ISO PPC if Key Rate is not used

CODES – 1, 2, 3, 4, 5, 6, 7, 8, 9, A, B

Report A for PPC = 10

Report B for PPC = 8B

9A. PROTECTION ISO PUBLIC PROTECTION CLASS INCLUDING NEW SPLIT  
CLASSIFICATIONS

CODES – 01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 12, 13, 19, 20, 22, 23, 32, 33, 42, 43,  
52, 53, 62, 63, 72, 73, 82, 83

10. DEDUCTIBLE TYPE OR AMOUNT

HOMEOWNERS

Clause 1: Wind and Hail

Clause 2: Other than Wind and Hail

Clause 3: Tenants

Section 1

Code	Deductible	Code	Deductible
1*	Full Coverage	J	\$3,000
2	\$100	K	\$4,000
3	\$250	L	\$5,000
4	½%	M	\$750
5	1%	N	10%
6	\$500	O	\$3,500
7**	No Wind Coverage	P	\$7,500
8	\$1,000	Q	\$10,000
9	Greater than 10%	R	6%
A	1-1/2%	S	7%
B	2%	T	8%
C	2-1/2%	U	9%
D	3%	V	\$25,000
E	4%	W	\$50,000
F	5%	X	\$100,000
G	\$1,500	Y	\$200
H	\$2,000	Z	\$15,000
I	\$2,500		

\* For the Seacoast Territories (1, 8, 9, 10, and 11), code 1 is \$100 Deductible on Wind, Hurricane and Hail -- Full Coverage on other Extended Coverage Perils.

\*\* Code 7 applies in territories 8, 9, 10, and those portions of La Porte, Morgan's Point, Pasadena, Seabrook, Shore Acres in Territory 1 that are located in the Catastrophe Area, subject to Wind Exclusion Endorsement.

CODING SECTION  
PREMIUMS AND LOSSES

DWELLINGS – EXTENDED COVERAGE AND OTHER ALLIED LINES  
PERSONAL PROPERTY  
DWELLING

Code	Deductible	Code	Deductible
1*	Full Coverage	J	\$3,000
2	\$100	K	\$4,000
3	\$250	L	\$5,000
5	1%	M	\$750
6	\$500	N	10%
7**	No Wind Coverage	O	\$3,500
8	\$1,000	P	\$7,500
9	Greater than 10%	Q	\$10,000
A	1-1/2%	R	6%
B	2%	S	7%
C	2-1/2%	T	8%
D	3%	U	9%
E	4%	V	\$25,000
F	5%	W	\$50,000
G	\$1,500	X	\$100,000
H	\$2,000	Y	\$200
I	\$2,500	Z	\$15,000

\* For the Seacoast Territories (1, 8, 9, 10, and 11), code 1 is \$100 Deductible on Wind, Hurricane and Hail -- Full Coverage on other Extended Coverage Perils.

\*\* Code 7 applies in territories 8, 9, 10, and those portions of La Porte, Morgan's Point, Pasadena, Seabrook, Shore Acres in Territory 1 that are located in the Catastrophe Area, subject to Wind Exclusion Endorsement.

10. DEDUCTIBLE TYPE OR AMOUNT – Cont.

1. The Deductible Code should be based on the coverage applicable to major buildings, personal property risks being reported, and should not be affected by coverage or deductible applicable to TV antennas, signs, fences, or other miscellaneous properties.
2. When more than one Deductible Code applies to the entry being reported, the code reported must be based on the coverage applicable to the principal building or principal personal property item included in the record.
3. For the Extended Coverage, the Deductible Code should be based on Deductible applicable to the Wind and Hail Coverage.
4. For the "All Other Perils" Sublines, when a deductible does not apply to all perils included in the entry, or when different deductibles apply to different perils, the Deductible Code should be determined by the coverage having the largest amount of insurance or largest premium, in that order.

11. TYPE OF LOSS CODE

HOMEOWNERS	CODE
Coverage A Losses - Section I (Dwellings)	1
Coverage B Losses - Section I (Unscheduled Personal Property)	1
Coverage C Losses - Section II (Personal Liability)	1
Coverage D Losses - Section II (Medical Payments to Others)	1
All losses paid due to coverages added by attachment of individual company enhancement endorsement.	3
All other losses from additional premium paying endorsement excluding those paid due to coverages added by attachment of individual company enhancement endorsement.	2

**NOTE:**

For watercraft losses covered under the basic policy (where total horsepower on outboard motors is less than or equal to 25 horsepower, or where a sailboat is less than 26 feet in length) report "1."

12. CAUSE OF LOSS CODES

HOMEOWNERS AND DWELLINGS

DESCRIPTION	CODE
Fire – Internal Source	05
Fire – External Source (Including fire caused by lightning)	10
Fire – Unknown Source	15
Lightning – No Fire	20
Smoke	35
Windstorm	25
Hail	30
Explosion	33
Aircraft and Vehicles	40
Riot and Civil Commotion	45
Vandalism and Malicious Mischief	50
Collapse	55
<i>Discharge, leakage or overflow of water or steam from plumbing, heating, and air conditioning systems or household appliances:</i>	
Damage to Slab or Foundation	60
Other Damage	61
Freeze:	
Damage to Slab or Foundation	70
Other Damage	71
Burglary, Theft, Robbery	75
Other – Physical Damage	80
Other – Liability and Medical Payments	90

The Cause of Loss code should reflect the original and proximate cause of loss and not any ensuing causes. For example, if a tornado damages the roof of a building and rain subsequently enters the building through the roof causing further damage, these losses must be reported as "windstorm" and not "water damage." Similarly, if cold weather causes a pipe to freeze which then bursts and causes damage, these losses must be reported as "freeze." Fire from an internal source includes fire caused by electrical malfunction, kitchen fire, etc. Fire from an external source includes fire from lightning strikes, fire from other buildings, embers, etc.

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CODING SECTION  
PREMIUMS AND LOSSES

13. SPECIAL ENDORSEMENT	CODE
Replacement Cost Endorsement	1
Residence Glass – Dwellings – Scheduled	4
Residence Glass – Dwellings – Unscheduled	5
14. PREMIUM SURCHARGE – CLAIMS	CODE
Dwellings – Form TDP-020	1
Homeowners – Form HO-330	1
15. PREMIUM REDUCTION CERTIFICATE – HOMEOWNERS	CODE
5% Credit	1
15% Credit	2
Both Credits	3
16. OPTIONAL HO OR DWELLING CREDITS	CODE
Record Individual Credits - if no credit, report "100"	*
17. OPTIONAL CREDITS IDENTIFIER – HOMEOWNERS OR DWELLING	CODE
A. Protection not otherwise recognized (HO and DW)	01
B. Building Features (HO)	02
C. Care and Condition of Premises (HO)	03
D. Loss Experience (HO)	04
E. Companion Policy (HO)	05
F. Insured to Full Replacement Cost (HO)	06
G. Senior Citizens Discount (HO)	07
H. Neighborhood Watch and Safety Programs (HO)	08
I. Dry Hydrants (HO/Dwelling)	09
J. Personal Property ID (HO)	10
K. Roof Coverings Discount (for credits not coded under Roof Construction) (HO and DW)	11
L. Actual Cash Value for Roofs Endorsement (HO and DW)	12

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CODING SECTION  
PREMIUMS AND LOSSES

18. ZIP CODE

The five-digit ZIP code of each risk must be reported. Report "ZIP code plus 4" if available.

19. BUILDING CODE CREDITS (TWIA ONLY)

	CODE
Seaward – New Structure Built to New Code	01
Seaward – Retrofitted Structures	02
Inland I – New Structure Built to New Code	03
Inland I – New Structure Built to Higher Standards than New Code	04
Inland I – Retrofitted Structures	05
Inland II – New Structure Built to Higher Standards than New Code:	
Built to Inland I Standard	06
Built to Seaward Standard	07
Inland II – Retrofitted Structures	08
Not Applicable	09

20. LAW AND ORDINANCE COVERAGE

	CODE
No Additional Law and Ordinance Coverage is attached to policy (other than the mandatory \$5,000 provided in the policy)	0
10% Additional Law and Ordinance Coverage Purchased	1
15% Additional Law and Ordinance Coverage Purchased	2
25% Additional Law and Ordinance Coverage Purchased	3
Other Approved Limits Purchased	4

21. OPTIONAL COVERAGE ENDORSEMENTS

Report the actual endorsement number, excluding dashes, for example, HO161, HO162, TDP004, TDP005, etc., for mold, water, foundation, or other endorsement coverages as specified by TDI. Use additional records as necessary.

CODE  
\*

22. AMOUNT OF COVERAGE FOR ABOVE

(Percent or dollar amount, as applicable, for Optional Coverage Endorsement)

CODE  
\*

**TEXAS STATISTICAL PLAN**

**FOR**

**RESIDENTIAL RISKS**

**RECORD LAYOUT FOR PREMIUMS**

TEXAS  
STATISTICAL PLAN  
FOR  
RESIDENTIAL RISKS  
PREMIUMS

COLUMNS	CODE	TYPE OR DESCRIPTION
<b>1 (SP)</b>	4	<b>STAT PLAN</b> Residential Dwellings, Homeowners
<b>2 (SUG)</b>	6	<b>SUGGESTION</b> Suggestion SKIP – Tape Reporting
<b>3-4 (ACDT)</b>		<b>ACCOUNTING DATE:</b>
<b>3</b>	1-9	<b>MONTH</b> January – September
	0	October
	-	November
	&	December
<b>4</b>	*	<b>YEAR</b> Unit Positions of Year; for example, "7" for 2017
<b>5-6 (RT)</b>		<b>RECORD TYPE</b>
	01	Dwelling – New/Renewals Daily Report (including Endorsements from inception)
	02	Dwelling Endorsements After Inception (AP and RP)
	03	Dwelling Reinstatements of Pro Rata Cancellations
	05	Flat Cancellations
	06	Pro Rata – Cancellations
	07	Policy Cancellation Due to Assumption Reinsurance (TWIA only)
	08	Assumption of TWIA Wind-Only Policy
	12	Short Term Endorsement (Vacancy Clause)
	16	Additional Entries for Individual Optional Credits/Endorsements (DW)
	17	Use when Record Type 16 needs to be Deleted/Changed (DW)
	91	HO- New/Renewals Daily Report (including endorsements from inception)
	92	HO-Endorsements After Inception (AP and RP)
	93	HO-Reinstatements of Pro Rata Cancellations
	94	HO form HO-160
	95	Individual company enhancement endorsement
	96	Additional Entries for Individual Optional Credits/Endorsements (HO)
	97	Use when Record Type 96 needs to be Deleted/Changed (HO)

RESIDENTIAL RISKS  
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
<b>7-16 (POLICY)</b>	*	<b>POLICY NUMBER</b> Policy Number as shown on daily report
<b>17 (TRM)</b>	1 9	<b>TERM</b> One year or less Over one year
<b>18-22 (EFF)</b>	*	<b>EFFECTIVE DATE</b> Effective date of daily report, endorsement, pro rata cancellation. Report Month, Day, Year. MMDDYY
<b>23-25 (EXP)</b>	*	<b>EXPIRATION DATE</b> Expiration date of daily reports or short-term endorsement. Report Month and Year. MMY
<b>26-30 (PLACE)</b>	*	<b>PLACE CODE</b> Place Code (County Community) for specific location of risk as shown in Place Code Manual. If risk is located in a specific community, use the Community Place Code. If risk is located outside a specific community, use the County Code.
<b>31-33</b>	*	<b>SKIP</b>
<b>34-37 (INS)</b>	*	<b>AMOUNT OF INSURANCE</b> Nearest thousands of dollars, if the amount of insurance is less than \$1,500, then code "01."  If no amount of insurance report "0" in amount field. If the amount is a credit, indicate in the unit's position.
<b>38-40</b>	*	<b>FIRE FLEX</b> Amount of flex from Benchmark rates, for example, if flex is 20% downward, report "080." If flex is 12-1/2% downward, report "088." If premium is written 20% in excess, report "120." If there is not a promulgated Benchmark rate, report "100."
<b>41-42 (LOB)</b>	02 03 10 11 12 13 14 15	<b>LINE OF BUSINESS</b> Homeowners Tenants Policies Homeowners Policies Dwelling Policies – Fire – Property Damage and Time Element Dwelling Policies – Misc. Property Schedule (Premium Chart 12) Dwelling Policies – Liability Dwelling Policies – TWIA Wind Only Dwelling Policies – Voluntary Wind Only (AR) Dwelling Policies – Voluntary Wind Only (Other)  Extended Coverage must be reported on same line

RESIDENTIAL RISKS  
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
<b>43-45 (CNO)</b>		<b>COMPANY NUMBER</b>
	*	Assigned by TICO.
<b>46-47 (IOC)</b>		<b>INDIVIDUAL OPTIONAL CREDITS (HO and Dwelling)</b>
	01	A. Protection not otherwise recognized (HO and Dwelling)
	02	B. Building Features (HO)
	03	C. Care and Condition of Premises (HO)
	04	D. Loss Experience (HO)
	05	E. Companion Policy (HO)
	06	F. Insured to full replacement cost (HO)
	07	G. Senior Citizens Discount (HO)
	08	H. Neighborhood Watch and Safety Programs (HO)
	09	I. Dry Hydrants (HO and Dwelling)
	10	J. Personal Property ID (HO)
	11	K. Roof Coverings Discount (HO and Dwelling)
	12	L. Actual Cash Value for Roofs Endorsement (HO and Dwelling)
<b>48 (PSC)</b>		<b>PREMIUM SURCHARGE – CLAIMS</b>
	1	Dwellings – Form TDP-020
	1	Homeowners – Form HO-330
<b>49 (PRC)</b>		<b>PREMIUM REDUCTION CERTIFICATE</b>
	1	5% credit applied
	2	15% credit applied
	3	Both credits applied
<b>50 (FM)</b>		<b>FORM (POLICY)</b>
		HO (02, 03) <span style="float: right;">DWLGS (10, 11, 25-28)</span>
	1	HO Policy A <span style="float: right;">Form 1</span>
	2	HO Policy B <span style="float: right;">Form 2</span>
	3	HO Policy C <span style="float: right;">Form 3</span>
	4	Tenants Form B <span style="float: right;">Form 1w/V&amp;MM</span>
	5	Tenants Form C
	9	HO Policy A – Enhanced (HO Policy A+)
		<b>OTHER APPROVED FORMS</b>
	A	Independent HO Basic Policy Form
	B	Independent Tenant Broad Policy Form
	C	Independent Condo Broad Policy Form
	D	Independent Dwelling Basic Policy Form
	E	Independent Tenant Special Policy Form
	F	HO 00 02 (ISO Homeowners 2 - Broad Form)
	G	HO 00 03 (ISO Homeowners 3 - Special Form)
	H	HO 00 04 (ISO Homeowners 4 - Contents Broad Form)
	I	HO 00 05 (ISO Homeowners 5 - Comprehensive Form)
	J	HO 00 06 (ISO Homeowners 6 - Unit Owners Form)
	K	HO 00 08 (ISO Homeowners 8 - Modified Coverage Form)

RESIDENTIAL RISKS  
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION	
<b>50 (FM)</b>		<b>FORM (POLICY)</b>	
		<b>OTHER APPROVED FORMS (Cont.)</b>	
	L	Independent HO Broad Policy Form	
	M	Independent HO Special Policy Form	
	N	Independent Condo Special Policy Form	
	O	Independent Dwelling Special Policy Form	
	P	Independent Dwelling Broad Policy Form	
	Q	ISO Dwelling Property 1 – Basic Form	
	T	ISO Dwelling Property 2 – Broad Form	
	U	ISO Dwelling Property 3 – Special Form	
	V	Independent Personal Liability Policy Form (HO)	
	W	Form 1 (AAIS Basic Form)	
	X	Form 2 (AAIS Broad Form)	
	Y	Form 3 (AAIS Special Form)	
	Z	Form 4 (AAIS Contents Broad Form)	
	6	Form 5 (AAIS Special Building and Contents Form)	
	7	Form 6 (AAIS Unit-Owners Form)	
	8	Form 8 (AAIS Limited Form)	
<b>51 (FAM)</b>		<b>NUMBER OF FAMILIES – DWELLING AND PERSONAL PROPERTY</b>	
		HOMEOWNERS	DWELLING
	1	1 or 2 Families	1 or 2 Families-Dwelling
	2		1 or 2 Families-Personal Property
	3		1 or 2 Families-Subject to Public Housing Credit
	4		1 or 2 Families-Dwelling, Highly Susceptible
	5		1 or 2 Families-Personal Property, Highly Susceptible, Extended Coverage
	8	Tenants Forms with \$250 Optional Theft Deductible	
	9	Tenants Forms without \$250 Optional Theft Deductible	1 or 2 Families-Dwelling and its Personal Property

RESIDENTIAL RISKS  
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION	
<b>52 (COV)</b>	<b>COVERAGE – OCCUPANCY</b>		
		<b>HOMEOWNERS</b>	<b>DWELLINGS - FIRE AND EC</b>
	1	HO Policies including any changes in Coverage B and Deductible Adjustment charges	Owner Occupied - not mercantile occupancy
	2	Homeowner–Non-owner occupied	Owner Occupied Electronic Equipment Protection Policy
	3	Tenants Form–Dwelling	
	4	Tenants Form–Apartment	Owner Occupied with small mercantile occupancy
	5	Tenants Form–All Others	
	6	Residential Condominium Contents	Tenants Occupied - no small mercantile occupancy.
	8	Tenant Form–Liability only	Tenant Occupied Electronic Equipment Protection Policy.
	9	All policies, excluding tenants, with other premium bearing endorsements including Replacement Cost Endorsement and Increased Limits	Tenant Occupied with mercantile occupancy
<b>53 (CT)</b>	<b>CONSTRUCTION</b>		
	1	Frame	
	2	Brick Veneer or Stone Veneer	
	3	Brick, Stone, or Masonry	
	4	Fire Resistive and Semi-Fire Resistive	
	5	Mobile or manufactured home	
	8	Stucco or Asbestos	

RESIDENTIAL RISKS  
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
<b>54-55 (SPPC)</b>		<b>PROTECTION – ISO PUBLIC PROTECTION CLASS INCLUDING NEW SPLIT CLASSIFICATIONS</b>
	01	1
	02	2
	03	3
	04	4
	05	5
	06	6
	07	7
	08	8
	19	8B
	09	9
	10	10
	20	10W
	12	1X
	22	2X
	32	3X
	42	4X
	52	5X
	62	6X
	72	7X
	82	8X
	13	1Y
	23	2Y
	33	3Y
	43	4Y
	53	5Y
	63	6Y
	73	7Y
	83	8Y
<b>56 (PPC)</b>		<b>PROTECTION - ISO PUBLIC PROTECTION CLASS (PPC)</b>
	1	
	2	
	3	
	4	Report actual ISO PPC used to rate the risk.
	5	Report PPC = 10 as "A."
	6	Report PPC = 8B as "B."
	7	
	8	
	9	
	A	
	B	

RESIDENTIAL RISKS  
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
<b>57-58 (DED)</b>		<b>DEDUCTIBLE TYPE OR AMOUNT</b>
<b>57</b>		<b>HO Clause 1: Wind and Hail</b>
	*1	Full Coverage
	2	\$100
	3	\$250
	4	1/2%
	5	1%
	6	\$500
	**7	No Wind Coverage
	8	\$1,000
	9	Greater than 10%
	A	1-1/2%
	B	2%
	C	2 1/2%
	D	3%
	E	4%
	F	5%
	G	\$1,500
	H	\$2,000
	I	\$2,500
	J	\$3,000
	K	\$4,000
	L	\$5,000
	M	\$750
	N	10%
	O	\$3,500
	P	\$7,500
	Q	\$10,000
	R	6%
	S	7%
	T	8%
	U	9%
	V	\$25,000
	W	\$50,000
	X	\$100,000
	Y	\$200
	Z	\$15,000

\* For the Seacoast Territories (1, 8, 9, 10, and 11), code 1 is \$100 Deductible on Wind, Hurricane, and Hail – Full coverage on other Extended Coverage Perils

\*\* Code 7 applies in territories 8, 9, 10, and those portions of La Porte, Morgan's Point, Pasadena, Seabrook, Shore Acres in Territory 1 that are located in the Catastrophe Area, subject to Wind Exclusion Endorsement

RESIDENTIAL RISKS  
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
58		<b>HO Clause 2: Other than Wind and Hail, or Clause 3: Tenants</b>
	*1	Full Coverage
	2	\$100
	3	\$250
	4	1/2%
	5	1%
	6	\$500
	**7	No Wind Coverage
	8	\$1,000
	9	Greater than 10%
	A	1-1/2%
	B	2%
	C	2 1/2%
	D	3%
	E	4%
	F	5%
	G	\$1,500
	H	\$2,000
	I	\$2,500
	J	\$3,000
	K	\$4,000
	L	\$5,000
	M	\$750
	N	10%
	O	\$3,500
	P	\$7,500
	Q	\$10,000
	R	6%
	S	7%
	T	8%
	U	9%
	V	\$25,000
	W	\$50,000
	X	\$100,000
	Y	\$200
	Z	\$15,000

\* For the Seacoast Territories (1, 8, 9, 10, and 11), code 1 is \$100 Deductible on Wind, Hurricane, and Hail – Full coverage on other Extended Coverage Perils

\*\* Code 7 applies in territories 8, 9, 10, and those portions of La Porte, Morgan's Point, Pasadena, Seabrook, Shore Acres in Territory 1 that are located in the Catastrophe Area, subject to Wind Exclusion Endorsement

RESIDENTIAL RISKS  
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
<b>57-58 (DED)</b> <b>57</b>		<b>DEDUCTIBLE TYPE OR AMOUNT</b> <b>Dwelling – Extended Coverage</b> <b>(CONTENTS)</b>
	*1	Full Coverage
	2	\$100
	3	\$250
	5	1%
	6	\$500
	**7	No Wind Coverage
	8	\$1,000
	9	Greater than 10%
	A	1-1/2%
	B	2%
	C	2 1/2%
	D	3%
	E	4%
	F	5%
	G	\$1,500
	H	\$2,000
	I	\$2,500
	J	\$3,000
	K	\$4,000
	L	\$5,000
	M	\$750
	N	10%
	O	\$3,500
	P	\$7,500
	Q	\$10,000
	R	6%
	S	7%
	T	8%
	U	9%
	V	\$25,000
	W	\$50,000
	X	\$100,000
	Y	\$200
	Z	\$15,000

\* For the Seacoast Territories (1, 8, 9, 10, and 11), code 1 is \$100 Deductible on Wind, Hurricane, and Hail – Full coverage on other Extended Coverage Perils

\*\* Code 7 applies in territories 8, 9, 10, and those portions of La Porte, Morgan's Point, Pasadena, Seabrook, Shore Acres in Territory 1 that are located in the Catastrophe Area, subject to Wind Exclusion Endorsement

RESIDENTIAL RISKS  
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
<b>58</b>		<b>(BUILDING)</b>
	*1	Full Coverage
	2	\$100
	3	\$250
	5	1%
	6	\$500
	**7	No Wind Coverage
	8	\$1,000
	9	Greater than 10%
	A	1-1/2%
	B	2%
	C	2 1/2%
	D	3%
	E	4%
	F	5%
	G	\$1,500
	H	\$2,000
	I	\$2,500
	J	\$3,000
	K	\$4,000
	L	\$5,000
	M	\$750
	N	10%
	O	\$3,500
	P	\$7,500
	Q	\$10,000
R	6%	
S	7%	
T	8%	
U	9%	
V	\$25,000	
W	\$50,000	
X	\$100,000	
Y	\$200	
Z	\$15,000	

\* For the Seacoast Territories (1, 8, 9, 10, and 11), code 1 is \$100 Deductible on Wind, Hurricane, and Hail – Full coverage on other Extended Coverage Perils

\*\* Code 7 applies in territories 8, 9, 10, and those portions of La Porte, Morgan's Point, Pasadena, Seabrook, Shore Acres in Territory 1 that are located in the Catastrophe Area, subject to Wind Exclusion Endorsement

RESIDENTIAL RISKS  
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
<b>59-62 (FRPM)</b>	*	<p><b>PREMIUM – FIRE, HOMEOWNERS</b> Dollars only. Example: \$1,583.40, report 1583. Do not report EC premium in this field.</p> <p>Homeowners. Report total premium (excluding Form HO-160).</p> <p>Homeowners premium for Form HO-160. Report on separate line with Record Type 94.</p> <p>If premium is credit, indicate in unit's position.</p>
<b>63-65 (FLEX)</b>	*	<p><b>EC AND ALLIED LINES FLEX PERCENTAGE</b> Amount of Flex from Benchmark rates, for example, if flex is 20% downward, code "080." If flex is 12- 1/2% downward, code "088." If premium is written 20% excess, code "120." If there is not a promulgated Benchmark rate, code "100."</p>
<b>66 (SE)</b>		<p><b>SPECIAL ENDORSEMENT</b></p> <p>1 Replacement Cost Endorsement</p> <p>4 Residence Glass - Dwelling – Scheduled</p> <p>5 Residence Glass - Dwelling – Unscheduled</p>

(THIS PAGE RESERVED FOR FUTURE USE)

RESIDENTIAL RISKS  
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
<b>67-70 (EPRM)</b>	*	<b>EXTENDED COVERAGE PREMIUM</b> Dollars only. Example: for \$1,583.40, report "1583." Do not report fire premium in this field. If premium is credit, indicate in unit's position
<b>71-72 (ALOB)</b>	22	<b>LINE OF BUSINESS - ALLIED LINES</b> Dwelling Policies (PPP) – Accidental Discharge, Leakage or Overflow of Water or Steam and Freezing of Plumbing, Heating, A/C Systems, Household Appliances
	23	Dwelling Policies (PPP) – Collapse of Building, Breakage of Glass, Falling Objects
	24	Dwelling Policies (PPP) – Theft
	25	Dwelling Policies – Loss Assessment
	26	Dwelling Policies – AEC
	27	Dwelling Policies – Residence Glass
	28	Dwelling Policies – All Risk of Physical Loss
	31	Windstorm, Hurricane, and Hail
	50	Supplemental Natural Disaster Protection
	77	Surcharges (TWIA only) <b>NOTE:</b> If Dwelling policy has more than one of the above attached, report each on a separate line.
<b>73-75 (ALINS)</b>	*	<b>AMOUNT OF INSURANCE</b> Dwelling personal property amount of insurance, even though policy does not cover dwelling Nearest thousands of dollars. If amount is credit, indicate in unit's position
<b>76-79 (APRM)</b>	*	<b>PREMIUM – AOP</b> Allied Lines premium – dollars only if premium is credit, indicate in unit's position
<b>80-82 (OPTCR)</b>	*	<b>OPTIONAL HOMEOWNERS OR DWELLING CREDITS</b> Record Individual Credits. If no credit, report "100."
<b>83-88 (ROOF)</b>		<b>ROOF CONSTRUCTION</b> ( <i>optional unless fields 84-88 are applicable to policy</i> )

RESIDENTIAL RISKS  
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
<b>83 (ROOFCOV)</b>		<b>ROOF COVERING (choose predominate type)</b>
	A	Composition Shingle (Asphalt, Fiberglass, etc.)
	B	Wood (Shingle, Shake, Hardboard, etc.)
	C	Aluminum
	D	Steel
	E	Copper
	F	Roll Roofing
	G	Tar and Gravel (Built-up)
	H	Tile (Concrete or Clay)
	I	Slate
	J	Fiber Cement/Concrete
	K	Plastic
	L	Recycled Roofing Products
	M	Single Ply Membrane
	N	Other
	O	Metal (specific type unknown)
<b>84-88 (ROOFCRED)</b>		<b>ROOF COVERING PREMIUM CREDIT AND YEAR OF INSTALLATION (yyyy = year)</b> (Report "voluntary" roof premium credits under Optional Credits. Report only roof coverings meeting UL2218, or other standards approved by TDI, here)
	00000	None – No Credit Applicable
	1yyyy	Class 1 Credit + yyyy
	2yyyy	Class 2 Credit + yyyy
	3yyyy	Class 3 Credit + yyyy
	4yyyy	Class 4 Credit + yyyy
<b>89 (COSMETIC)</b>		<b>EXCLUSION OF COSMETIC DAMAGE TO ROOF COVERINGS ENDORSEMENT</b>
	0	Endorsement is not attached to policy
	1	Endorsement is attached to policy
<b>90</b>	*	<b>SKIP</b>
<b>91-99 (ZIP)</b>		<b>ZIP CODE</b>
	*	Code the nine-digit ZIP code for each risk. The first five digits are mandatory. Report Plus 4 if available
<b>100</b>	P	<b>TAPE REPORTING Premium</b>
<b>101-108</b>	*	<b>OPTIONAL COVERAGE ENDORSEMENTS</b> (Report the actual endorsement number, excluding dashes, for example, HO161, HO162, TDP004, TDP005, etc., for mold, water, foundation, or other endorsement coverages as specified by TDI.
<b>109-114</b>	*	<b>AMOUNT OF COVERAGE FOR FIELD "101-108"</b> (Percent or dollar amount as applicable)
<b>115</b>		<b>HO-A ADDITIONAL EXTENDED COVERAGE</b>
	0	Endorsement HO-170 is not attached to policy
	1	Endorsement HO-170 is attached to policy
<b>116-121</b>	*	<b>DEDUCTIBLE 1 (HO – Wind and Hail; DW - Contents)</b> (Report actual dollar amount of the deductible)
<b>122-127</b>	*	<b>DEDUCTIBLE 2 (HO – Other Than Wind and Hail; TN; DW - Building)</b> (Report actual dollar amount of the deductible)

RESIDENTIAL RISKS  
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
<b>128</b>		<b>WIND COVERAGE</b>
	0	Wind Coverage is included
	1	Wind coverage is excluded
<b>129-133</b>	*	<b>SKIP</b>
<b>134-135 (BCC)</b>		<b>BUILDING CODE CREDIT (TWIA ONLY)</b>
	01	Seaward – New Structure Built to New Code
	02	Seaward – Retrofitted Structures
	03	Inland I – New Structure Built to New Code
	04	Inland I – New Structure Built to Higher Standards than New Code
	05	Inland I – Retrofitted Structures
		Inland II – New Structure Built to Higher Standards than New Code:
	06	Built to Inland I Standard
	07	Built to Seaward Standard
	08	Inland II – Retrofitted Structures
	09	Not Applicable

RESIDENTIAL RISKS  
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
<b>136 (LOC)</b>		<b>LAW AND ORDINANCE COVERAGE</b>
	0	No Additional Law and Ordinance Coverage is attached (other than the mandatory \$5,000 provided in the policy)
	1	10% Additional Law and Ordinance Coverage Purchased
	2	15% Additional Law and Ordinance Coverage Purchased
	3	25% Additional Law and Ordinance Coverage Purchased
	4	Other Approved Limits Purchased
<b>137</b>		<b>RESIDENTIAL SPRINKLER PREMIUM CREDIT</b>
		Report the use of a premium credit for installation of an approved automatic sprinkler system. Do not report this premium credit under Individual Optional Credits.
	0	No credit in force on policy
	1	Credit in force on policy
<b>138</b>	*	<b>SKIP</b>
<b>139</b>		<b>PROPERTY PROTECTION PLAN POLICY</b>
	0	Policy is not a Property Protection Plan policy
	1	Policy is a Property Protection Plan policy
<b>140</b>		<b>TENURE DISCOUNT</b>
		If the insurer offers a tenure discount, report the tenure of the insured using the following codes. Tenure is defined as the number of years previously insured with the insurer at the time the policy is issued or renewed. Insurers offering this discount must report all premium transactions, including those that do not qualify for the discount. Do not report tenure discounts elsewhere (do not report tenure discounts in positions 46-47 as Individual Optional Credits).
	0	0 Years
	1	1 Year
	2	2 Years
	3	3 Years
	4	4 Years
	5	5 Years
	6	6 or more Years
<b>141-142</b>		<b>TENURE DISCOUNT AMOUNT</b>
	*	Report the tenure discount amount. Report 10% as "10." Report no discount as "00." Do not report the tenure discount amount elsewhere (do not report tenure discount amount in positions 80-82 as Individual Optional Credits).

COLUMNS	CODES	TYPE OR DESCRIPTION
<b>143</b>		<p><b>TEAR OUT AND REPLACEMENT OF BUILDING AND LAND COVERAGE ENDORSEMENT</b> Report one of the following codes for all transactions on or after October 1, 1996, to indicate if the policy contains one of the following endorsements: HO-155, HO-170, TDP-054, TDP-055. These endorsements limit the coverage for the cost of tearing out and replacing any part of the building and land necessary to access, repair, or replace that part of a plumbing drain system located within or under the slab or foundation of the dwelling. Do not report this foundation exclusion/limited coverage endorsement elsewhere (do not report this foundation exclusion/limited coverage endorsement in positions 46-47 as Individual Optional Credits).</p>
	1	Endorsement is attached to this policy
	2	Endorsement is not attached to this policy
<b>144-145</b>		<p><b>TEAR OUT AND REPLACEMENT OF BUILDING AND LAND COVERAGE ENDORSEMENT AMOUNT</b> Report the tear out and replacement of building and land coverage endorsement amount. Report 10% as "10." Report no discount as "00." For HO-170, always report "98." Do not report the tear out and replacement of building and land coverage endorsement amount elsewhere (do not report this discount amount in positions 80-82 as Individual Optional Credits).</p>
	98	For all HO-170 Endorsements
<b>146-150</b>		<p><b>NAIC COMPANY NUMBER</b> Report the five-digit NAIC company number.</p>
	*	

**TEXAS STATISTICAL PLAN**

**FOR**

**RESIDENTIAL RISKS - DWELLINGS**

**AND HOMEOWNERS**

**RECORD LAYOUT FOR LOSSES**

TEXAS  
 STATISTICAL PLAN  
 RESIDENTIAL RISKS - DWELLINGS,  
 AND HOMEOWNERS (HO)  
 LOSSES

COLUMNS	CODE	TYPE OR DESCRIPTION
<b>1 (SP)</b>		<b>STAT PLAN</b>
	4	Residential Dwellings and Homeowners
<b>2</b>	*	<b>SKIP</b>
<b>3-4</b>		<b>ACCOUNTING DATE</b>
<b>3</b>		<b>MONTH</b>
	1-9	January – September
	0	October
	-	November
	&	December
<b>4</b>		<b>YEAR</b>
	*	Unit positions of year, e.g., “5” for 2015
<b>5-6</b>	*	<b>SKIP</b>
<b>7-16 (POLICY)</b>		<b>POLICY NUMBER</b>
	*	Policy Number as shown on daily report
<b>17</b>	*	<b>SKIP</b>
<b>18-22</b>		<b>LOSS OCCURRENCE DATE</b>
	*	Date of Loss
		Report Month (2), Day (2), Year (1)
		MMDDY

RESIDENTIAL RISKS  
LOSSES

COLUMNS	CODES	TYPE OR DESCRIPTION
<b>23-25</b>	*	<b>POLICY EFFECTIVE DATE</b> Report Month (2), Year (1) MMY
<b>26-30 (PLACE)</b>	*	<b>PLACE CODE</b> Place Code (County – Community) for specific location of risk as shown in the Place Code Manual. If risk is located in a specific community, report the Community Place Code. If risk is located outside a specific community, report the County Code.
<b>31</b>	6 7	<b>KIND</b> Paid Losses Outstanding Losses
<b>32-33</b>	*	<b>SKIP</b>
<b>34-37 (A - INS)</b>	*	<b>AMOUNT OF INSURANCE</b> As per original premium coding. For specific codes refer to Premium Coding Guidelines.
<b>38-40</b>	*	<b>SKIP</b>
<b>41-42 (LOB)</b>	02 03 10 11 12 13 14 15 20 22 23 24 25 26 27 28 31 50	<b>LINE OF BUSINESS</b> Homeowners Tenants Policies, THO-B, THO-C Homeowners Policies Dwelling Policies – Fire – Property damage and time element Dwelling Policies – Miscellaneous Property Schedules Dwelling Policies – Liability Dwelling Policies – TWIA Wind-Only Dwelling Policies – Voluntary Wind-Only (AR) Dwelling Policies – Voluntary Wind-Only (Other) Dwelling Policies – Extended Coverage including vandalism and malicious mischief – property damage and time element Dwelling Policies (PPP) – Accidental Discharge Leakage or Overflow of Water or Steam, Freezing of Plumbing, Heating, A/C Systems and Household Appliances Dwelling Policies (PPP) – Collapse of Building, Breakage of Glass, and Falling Objects Dwelling Policies (PPP) – Theft Dwelling Policies – Loss Assessment Dwelling Policies – Additional Extended Coverage Dwelling Policies – Residence Glass Dwelling Policies – All Risk of Physical Loss Dwelling Policies – Windstorm, Hurricane, and Hail (not under Extended Coverage) Supplemental Natural Disaster Protection

RESIDENTIAL RISKS  
LOSSES

COLUMNS	CODES	TYPE OR DESCRIPTION
<b>43-45 (CO)</b>	*	<b>COMPANY NUMBER</b> As per original premium coding. For specific codes refer to Premium Coding Guidelines.
<b>46-49</b>	*	<b>SKIP</b>
<b>50 (F)</b>	*	<b>FORM</b> As per original premium coding. For specific codes refer to Premium Coding Guidelines.
<b>51 (FM)</b>	*	<b>NUMBER OF FAMILIES</b> As per original premium coding. For specific codes refer to Premium Coding Guidelines.
<b>52 (CV)</b>	*	<b>COVERAGE – OCCUPANCY</b> As per original premium coding. For specific codes refer to Premium Coding Guidelines.
<b>53 (CT)</b>	*	<b>CONSTRUCTION</b> As per original premium coding. For specific codes refer to Premium Coding Guidelines.

COLUMNS	CODES	TYPE OR DESCRIPTION
<b>54-55 (SPPC)</b>		<b>PROTECTION – ISO PROTECTION CLASS INCLUDING NEW SPLIT CLASSIFICATIONS</b>
	01	1
	02	2
	03	3
	04	4
	05	5
	06	6
	07	7
	08	8
	19	8B
	09	9
	10	10
	20	10W
	12	1X
	22	2X
	32	3X
	42	4X
	52	5X
	62	6X
	72	7X
	82	8X
	13	1Y
	23	2Y
	33	3Y
	43	4Y
	53	5Y
	63	6Y
	73	7Y
	83	8Y
<b>56</b>		<b>PROTECTION - ISO PUBLIC PROTECTION CLASS (PPC)</b>
	1	
	2	
	3	
	4	Report actual ISO PPC used to rate the risk.
	5	Report PPC = 10 as "A."
	6	Report PPC = 8B as "B."
	7	
	8	
	9	
	A	
	B	

RESIDENTIAL RISKS  
LOSSES

COLUMNS	CODES	TYPE OR DESCRIPTION
<b>57-58 (DED)</b>	*	<b>DEDUCTIBLE</b> As per original premium coding. For specific codes refer to Premium Coding Guidelines.
<b>59</b>		<b>TYPE OF LOSS CODE HO</b>
	1	Coverage A Losses – Section I (Dwelling)
	1	Coverage B Losses – Section I (Unscheduled Personal Property)
	1	Coverage C Losses – Section II (Personal Liability)
	1	Coverage D Losses – Section II (Medical Payments to Others)
	2	All Other Losses from additional premium paying endorsements
	3	All losses paid due to coverage added by attachment of Enhancement Endorsement

**NOTE:** For watercraft losses covered under the basic policy (where total horsepower on outboard motors is less than or equal to 25 horsepower or sailboat is less than 26 feet in length), report "1."

<b>60</b>	*	<b>SKIP</b>
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COLUMNS	CODES	TYPE OR DESCRIPTION
<b>61</b>	*	<p><b>CLAIM COUNT</b></p> <p>A. Cases to be counted as claims must be only those in connection with which a loss payment has been made.</p> <p>No case may be counted as a claim if it involves only allocated loss adjustment expense or the cost of bail bond.</p> <p>B. A claim closed without a loss payment must not be counted as a claim.</p> <p>C. A claim partly paid and partly outstanding must carry the claim count in the paid record.</p> <p>D. A case involving loss payments under more than one differently coded statistical entry must have a claim count for each entry.</p> <p>E. Salvage, subrogation, and other recoveries (not reinsurance) may be recorded as a credit to claim count only if the recovery is the total cost of the claim reported under that statistical entry.</p> <p>F. A claim on which more than one payment is made may only be counted once.</p> <p>G. In case of a loss involving two or more claims, each claim must be counted and reported separately.</p>
<b>62-67</b>	*	<p><b>AMOUNT OF LOSS</b></p> <p>Dollars only. Indicate credit in unit's position.</p>

RESIDENTIAL RISKS  
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COLUMNS	CODES	TYPE OR DESCRIPTION
<b>68-76</b>	*	<b>NINE-DIGIT ZIP CODE</b> The five-digit ZIP code of the location of the risk involved in the loss. Report "ZIP code plus 4" if available.
<b>77-82</b>	*	<b>SKIP</b>
<b>83-88 (ROOF)</b>		<b>ROOF CONSTRUCTION</b> ( <i>optional unless fields 84-88 are applicable to policy</i> )
<b>83 (ROOFCOV)</b>		<b>ROOF COVERING (choose predominate type)</b>
	A	Composition Shingle (Asphalt, Fiberglass, etc.)
	B	Wood (Shingle, Shake, Hardboard, etc.)
	C	Aluminum
	D	Steel
	E	Copper
	F	Roll Roofing
	G	Tar and Gravel (Built-up)
	H	Tile (Concrete or Clay)
	I	Slate
	J	Fiber Cement/Concrete
	K	Plastic
	L	Recycled Roofing Products
	M	Single Ply Membrane Systems
	N	Other
	O	Metal (specific type unknown)
<b>84-88 (ROOFCRED)</b>		<b>ROOF COVERING PREMIUM CREDIT AND YEAR OF INSTALLATION</b> ( <i>yyyy = year</i> ) (Report only premium credits for roof coverings meeting UL2218, or other standards approved by TDI, here)
	00000	None – No Credit Applicable
	1yyyy	Class 1 Credit + yyyy
	2yyyy	Class 2 Credit + yyyy
	3yyyy	Class 3 Credit + yyyy
	4yyyy	Class 4 Credit + yyyy
<b>89 (COSMETIC)</b>		<b>EXCLUSION OF COSMETIC DAMAGE TO ROOF COVERINGS ENDORSEMENT</b>
	0	Endorsement is not attached to policy
	1	Endorsement is attached to policy

RESIDENTIAL RISKS  
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COLUMNS	CODES	TYPE OR DESCRIPTION
<b>90-91</b>		<b>CAUSE OF LOSS</b>
	05	Fire – Internal Source
	10	Fire – External Source
	15	Fire – Unknown Source
	20	Lightning – No Fire
	35	Smoke
	25	Windstorm
	30	Hail
	33	Explosion
	40	Aircraft and Vehicles
	45	Riot and Civil Commotion
	50	Vandalism and Malicious Mischief
	55	Collapse
	60	Discharge – Damage to Slab or Foundation
	61	Discharge – Other Damage
	70	Freeze – Damage to Slab or Foundation
	71	Freeze – Other Damage
	75	Burglary, Theft, Robbery
	80	Other – Physical Damage
	90	Other – Liability and Medical Payments
<b>92 (ROOFACV)</b>		<b>ACTUAL CASH VALUE FOR ROOF ENDORSEMENT</b>
		Report forms that are ACV (including roof covering) by design as "0"
	0	Endorsement is not attached to policy
	1	Endorsement is attached to policy
<b>93-97 (DEPREC)</b>		<b>DIFFERENCE IN ACTUAL CASH VALUE AND REPLACEMENT COST</b>
	*	(Example: The replacement cost of a roof with a like product is \$3,000. The Actual Cash Value of an existing roof is determined to be \$2,500. Report the difference of \$500 here.)
<b>98-99</b>	*	<b>SKIP</b>
<b>100</b>		<b>TAPE REPORTING</b>
	L	Loss
<b>101-108</b>	*	<b>OPTIONAL COVERAGE ENDORSEMENTS</b> (Report the actual endorsement number, excluding dashes, for example, "HO161," "HO162," "TDP004," "TDP005," etc.), for mold, water, foundation, or other endorsement coverages as specified by TDI.)
<b>109-114</b>	*	<b>AMOUNT OF COVERAGE FOR FIELD "101-108"</b> (Percent or dollar amount as applicable)
<b>115</b>		<b>HO-A ADDITIONAL EXTENDED COVERAGE</b>
	0	Endorsement HO-170 is not attached to policy
	1	Endorsement HO-170 is attached to policy
<b>116-121</b>	*	<b>DEDUCTIBLE 1 (HO – Wind and Hail; DW - Contents)</b> (Report actual dollar amount of the deductible)
<b>122-127</b>	*	<b>DEDUCTIBLE 2 (HO – Other Than Wind and Hail; TN; DW - Building)</b> (Report actual dollar amount of the deductible)
<b>128</b>		<b>WIND COVERAGE</b>
	0	Wind Coverage is included
	1	Wind coverage is excluded

RESIDENTIAL RISKS  
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COLUMNS	CODES	TYPE OR DESCRIPTION
<b>129-133</b>	*	<b>SKIP</b>
<b>134-135 (BCC)</b>		<b>BUILDING CODE CREDIT (TWIA ONLY)</b>
	01	Seaward – New Structure Built to New Code
	02	Seaward – Retrofitted Structure
	03	Inland I – New Structure Built to New Code
	04	Inland I – New Structures to Higher Standards than New Code.
	05	Inland I – Retrofitted Structures
		Inland II – New Structure Built to Higher Standards than the New Code:
	06	Built to Inland I Standard
	07	Built to Seaward Standard
	08	Inland II – Retrofitted Structures
	09	Not Applicable
<b>136 (LOC)</b>		<b>LAW AND ORDINANCE COVERAGE</b>
	0	No Additional Law and Ordinance Coverage is attached (other than the mandatory \$5,000 provided in the policy)
	1	10% Additional Law and Ordinance Coverage Purchased
	2	15% Additional Law and Ordinance Coverage Purchased
	3	25% Additional Law and Ordinance Coverage Purchased
	4	Other Approved Limits Purchased
<b>137</b>		<b>RESIDENTIAL SPRINKLER PREMIUM CREDIT</b>
		Report the use of a premium credit for installation of an approved automatic sprinkler system.
	0	No credit in force on policy
	1	Credit in force on policy
<b>138</b>	*	<b>SKIP</b>
<b>139</b>		<b>PROPERTY PROTECTION PLAN POLICY</b>
	0	Policy is not a Property Protection Plan policy.
	1	Policy is a Property Protection Plan policy.
<b>140</b>		<b>TENURE DISCOUNT</b>
		If the insurer offers a tenure discount, report the tenure of the insured using the following codes. Tenure is defined as the number of years previously insured with the insurer at the time the policy is issued or renewed. Insurers offering this discount must report all premium transactions, including those that do not qualify for the discount. Do not report tenure discounts elsewhere (do not report tenure discounts in positions 46-47 as Individual Optional Credits).
	0	0 Years
	1	1 Year
	2	2 Years
	3	3 Years
	4	4 Years
	5	5 Years
	6	6 or More Years

RESIDENTIAL RISKS  
LOSSES

COLUMNS	CODES	TYPE OR DESCRIPTION
<b>141-142</b>	*	<p><b>TENURE DISCOUNT AMOUNT</b> Report the tenure discount amount. Report 10% as "10." Report no discount as "00." Do not report the tenure discount amount elsewhere (do not report tenure discount amount in positions 80-82 as Individual Optional Credit).</p>
<b>143</b>		<p><b>TEAR OUT AND REPLACEMENT OF BUILDING AND COVERAGE ENDORSEMENT</b> Report one of the following codes for all transactions on or after July 1, 1996, to indicate if the policy contains one of the following endorsements: HO-155, HO-170, TDP-054, and TDP-055. These endorsements limit the coverage for the cost of tearing out and replacing any part of the building and necessary to access, repair, or replace that part of a plumbing drain system located within or coverage endorsement elsewhere (do not report this foundation exclusion/limited coverage endorsement in positions 46-47 as Individual Optional Credits).</p> <p>1 Endorsement is attached to this policy 2 Endorsement is not attached to this policy</p>
<b>144-145</b>	*	<p><b>TEAR OUT AND REPLACEMENT OF BUILDING AND LAND COVERAGE ENDORSEMENT AMOUNT</b> Report the tear out and replacement of building and land coverage endorsement amount. Report 10% as "10." Report no discount as "00." For HO-170, always report "98." Do not report the tear out and replacement of building and land coverage endorsement amount elsewhere (do not report this discount amount in positions 80-82 as Individual Optional Credits).</p>
<b>146-150</b>	*	<p><b>NAIC COMPANY NUMBER</b> Report the five-digit NAIC company number.</p>