

TEXAS STATISTICAL PLAN
FOR
RESIDENTIAL RISKS

**TEXAS
STATISTICAL PLAN
FOR
RESIDENTIAL RISKS**

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1. SCOPE OF THE PLAN

This plan applies to policies effective on or after September 1, 1987. 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. Necessary instructions for the recording of the captioned lines of business are given so that experience may be available in the detail required for reporting.

This plan is in loose leaf form and, as pages are revised or reprinted, all carriers will automatically receive these 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 - pertaining to 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 furnishes a comparison of the incurred losses on accidents or occurrences which 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 the recording of experience, including any type of record form convenient to their statistical or accounting procedure and any codes other than those set forth in this plan, provided only that experience can be reported by the carrier within the required time and in accordance with the requirements for the reporting of experience set forth herein. However, the adoption of the procedures outlined in this plan, together with the codes recited herein, 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 shall report its experience in accordance with instructions issued by the Texas Department of Insurance and shall use the codes set forth in this plan in making such reports of experience. Each carrier shall report its experience in the detail required, and shall forward the executed affidavit, attesting to the accuracy and completeness of all experience reports submitted, shall be filed in accordance with instructions.

5. REINSURANCE

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

6. AMOUNTS OF INSURANCE - PREMIUMS AND LOSSES

Amounts of insurance (limits of liability) shall be shown on both premium and loss records. Amount of insurance (limits of liability) shall be recorded to the nearest thousand dollars of coverage of the original policy. Policies for amounts under \$1,500 will 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, the amount of insurance on each dwelling and each personal property are to be recorded separately. 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 cover 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 shall 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 shall also be identified by the other statistical codes shown in Section B of this plan.

Premiums written which are a departure from Benchmark premium should be identified by a flex factor. Example: If written premium is 15% less than the Benchmark, code 085. If written premium is 15% greater than the Benchmark, code 115. If there is not a promulgated benchmark rate, code 100. Premiums for additional coverages on outbuildings, trees and shrubs should be added to premiums of 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 shall be shown.

On loss records, accident month, day and year shall 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 shall 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 coded Record Type 02 and contain the same coding as an original Record Type 01 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 shall 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 shall 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 shall be only those in connection with which a loss payment has been made or a loss reserve established. No case shall be counted as a claim if it involves only Loss Adjustment Expenses. A claim partly paid and partly outstanding shall be counted only once (but may be counted as either paid or outstanding). A claim on which more than one payment is made shall be counted only once.

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

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

A claim closed without a loss payment shall 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 shall maintain records of accidents involving an Excess Loss. The claims comprising each multiple-claim accident involving an excess loss shall be so identified.

14. ADJUSTMENTS

Adjustments of errors in the original coding are to be accomplished by making a reversal of the original entry and by making a new entry showing the proper codes, 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 Code actual deductible amount as applicable.

17. PREMIUM SURCHARGE - CLAIMS CODE

A which 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 forty-five (45) days after the close of the month.

A report of unit transactions of losses outstanding as of December 31 with a transmittal letter shall be sent to TDI within forty-five (45) days after such dates.

The required reports must be submitted on magnetic tape.

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 a reconciliation will be made.

19. COMPANY NUMBER

Each reporting carrier shall identify each of its reported records by the Company Number assigned to it by the Texas Insurance Checking Office (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 shall be shown. The month and year for which an outstanding loss was valued shall be shown.

21. ZIP CODE

The 5 digit ZIP Code of each risk must be reported. Report Plus 4 if available.

22. NAIC COMPANY NUMBER

The NAIC Company Number is now required and shall be entered in positions 146-150 for all records. Please note that the Company Number assigned by the Texas Insurance Checking Office (TICO) is still required in the appropriate positions.

23. STATISTICAL AGENT

The Commissioner of Insurance has designated a statistical agent for Texas residential property insurance. For all transactions on or after January 1, 1996, each company shall report its experience to the Texas Insurance Checking Office (TICO). The residential property reports which will now 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 shall 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

24. TRANSMITTAL FORM -- Cont.

E. Type of Reporting Medium

All reports shall be made to TICO on electronic media - - cartridge, diskette or CD. See instruction 25 for details on diskette reporting. Cartridge shall be 3480 or 3490 with a block size not greater than 32700.

F. Record and Format Information

If reporting on cartridge, report the block length of the file. All records on cartridge will have a length of 150. If reporting on PC diskette or CD, report the format used. (See instruction 25 for details.)

G. Each cartridge, diskette or CD submitted must be labeled with company names, NAIC code, submission date and experience reported (I.e., 1/94 residential property).

Each cartridge label must also include record length and block size, cartridge number (if multiple cartridges are submitted), and format (EBCDIC or ASCII, labeled or unlabeled.) Each diskette or CD label must also include data format, file name(s) and disk number (if multiple disks are submitted).

25. DISKETTE REPORTING

PC diskettes shall be high-density 3 1/2" with the data presented in the following format:

Fixed ASCII: Standard Data Format (SDF)

26. TEAR OUT AND REPLACEMENT OF BUILDING AND LAND COVERAGE ENDORSEMENT

Insurers shall report the use of any of the following endorsements which 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 shall 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 shall contain a two-digit numeric code indicating the amount of the credit associated with the endorsement reported as the percentage discount. Report a 20% 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.

27. TENURE DISCOUNTS

Some insurers offer a discount based upon 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 shall report a one-digit numeric Tenure Code in position 140 for all premium transactions, including those which do not qualify for the tenure discount, according to the table below. The amount shall be reported in positions 141-142 as a two-digit numeric code indicating the percentage discount. Report a 10% discount as 10. Report a 5% 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.

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 – Extended coverage including Vandalism and Malicious Mischief – Property Damage and Time Element – Loss only	20
Dwelling Policies (PPP) - Accidental Discharge, Leakage or Overflow of Water or Steam and Freezing of Plumbing, Heating and A/C Systems and Household Appliances	22
Dwelling Policies (PPP) - Collapse of Building, Breakage of Glass, Falling Objects	23
Dwelling Policies (PPP) – 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

5. POLICY FORMS

HOMEOWNERS LOB 02, 03	DWELLINGS LOB 10-11-20-22-23,-24-25-26-27-28-31	CODE
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
OTHER APPROVED FORMS		
All Lines of Business		
FP-7955 TX	(State Farm Homeowners Policy Form)	A
FP-7954 TX	(State Farm Renters Policy Form)	B
FP-7956 TX	(State Farm Condo Policy Form)	C
HO-3RTX	(USAA Homeowners Policy Form)	D
HO-6RTX	(USAA Condo 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
HO-542	(Nationwide Homeowners Policy Form)	L
HC-542	(Nationwide Condo Policy Form)	M
HT-542	(Nationwide Tenants Policy Form)	N
DP-00-03TX	(USAA Dwelling Property Special Form)	O
DP-00-02TX	(USAA Dwelling Property Special Form)	P
RP-1TX	(USAA General Provisions)	Q
RP-2TX	(USAA Broad Personal Property)	R
RP-3TX	(USAA Broad Personal Property w/ Replacement)	S
RP-4TX	(USAA Special Personal Property)	T
RP-5TX	(USAA Special Personal Prop w/ Replacement)	U
RP-6TX	(USAA Personal Liability)	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

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 & Personal Property	9

7. COVERAGE – OCCUPANCY

HOMEOWNERS	DWELLING - FIRE & EC	CODE
HO policies, including any changes in Coverage B and/or Deductible Adjustment charges	Owner Occupied - no small Mercantile Occupancy	1
-----	Owner Occupied – Electronic Equipment Protection Policy	2
Tenants Form-Dwelling & 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 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 & 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 roof covering type)

Roof Covering:	Composition Shingle (Asphalt, Fiberglass, etc.)	A
	Wood (Shingle, Shake, Hardboard, etc.)	B
	Aluminum	C
	Steel	D
	Copper	E
	Roll Roofing	F
	Tar & 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) (Code 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 such 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 coded 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

10. DEDUCTIBLE TYPE OR AMOUNT

HOMEOWNERS

Clause 1: Wind & Hail

Clause 2: Other than Wind & Hail

Clause 3: Tenants

Section 1

Code	Deductible
1*	Full Coverage
2	\$100
3	\$250
4	½%
5	1%
6	\$500
7**	No Wind Coverage
8	\$1,000
A	1-1/2%
B	2%
C	2-1/2%
D	3%
E	4%
F	5%

DWELLINGS – EXTENDED COVERAGE & OTHER ALLIED LINES

PERSONAL PROPERTY

DWELLING

Code	Deductible
1*	Full Coverage
2	\$100
3	\$250
5	1%
6	\$500
7**	No Wind Coverage
8	\$1,000
A	1-1/2%
B	2%
C	2-1/2%
D	3%
E	4%
F	5%

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

** Code 7 applies in territories 8, 9 and 10, subject to Wind Exclusion Endorsement.

10. DEDUCTIBLE – 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 the TV antennas, signs, fences or other miscellaneous properties.
2. When more than one Deductible Code applies to the entry being coded, the code reported shall 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, taken 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:

Watercraft losses covered under basic policy (i.e. where total Horsepower on Outboard motors is less than or equal to 25 Horsepower or Sailboat is less than 26 feet in length) should be coded 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, all losses shall be coded as “windstorm” and not water damage. Similarly, if cold weather causes a pipe to freeze which then bursts and causes damage, all losses shall be coded as “freeze”. Fire from an internal source included 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, code 100	*
17. OPTIONAL CREDITS IDENTIFIER – HOMEOWNERS OR DWELLING		
	A. Protection not otherwise recognized (HO & 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 & 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 & DW)	11
	L. Actual Cash Value for Roofs Endorsement (HO & DW)	12

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CODING SECTION
PREMIUMS AND LOSSES

18. ZIP CODE

The 5 digit ZIP Code of each risk must be reported. Report 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

Code actual endorsement number, excluding dashes, i.e. HO161, HO162, TDP004, TDP005, etc., for mold, water, foundation, or other endorsement coverages as specified by TDI. Use additional records as necessary.) *

22. AMOUNT OF COVERAGE FOR ABOVE *

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

TEXAS STATISTICAL PLAN

FOR

RESIDENTIAL RISKS

RECORD LAYOUT FOR PREMIUM

TEXAS
STATISTICAL PLAN
FOR
RESIDENTIAL RISKS
PREMIUMS

COLUMNS	CODE	TYPE OR DESCRIPTION
1 (SP)		STAT PLAN
	4	Residential Dwellings, Homeowners
2 (SUG)		SUGGESTION
	6	Suggestion SKIP – Tape Reporting
3-4 (ACDT)		ACCOUNTING DATE:
	3	MONTH
		1-9 January – September
		0 October
		- November
4	&	December
		YEAR
	*	Unit Positions of Year, e.g. “7” for 1987
5-6 (RT)		RECORD TYPE
	01	Dwelling – New/Renewals Daily Report (including Endorsements from inception)
	02	Dwelling Endorsements After Inception (AP & RP)
	05	Flat Cancellations
	06	Pro – Rata – Cancellations
	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 & RP)
	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
7-16 (POLICY)		POLICY NUMBER
	*	Policy Number as shown on daily report
17 (TRM)		TERM
	1	One year or less
	9	Over one year
18-22 (EFF)		EFFECTIVE DATE
	*	Effective date of daily report, endorsement, pro rata cancellation. Code Month, Day, Year. MMDDYY
23-25 (EXP)		EXPIRATION DATE
	*	Expiration date of daily reports or short term endorsement. Code Month and Year. MMY
26-30 (PLACE)		PLACE CODE
	*	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.
31-33	*	SKIP
34-37 (INS)		AMOUNT OF INSURANCE
	*	Nearest thousand of dollars, the amount of insurance Less Than \$1,500 – Code 01.
		If no amount of insurance “0” in amount field. If amount is credit, indicate in unit’s position.
38-40		FIRE FLEX
	*	Amount of flex from benchmark rates, e.g., 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.
41-42 (LOB)		LINE OF BUSINESS
	02	Homeowners Tenants Policies
	03	Homeowners Policies
	10	Dwelling Policies - Fire – Property Damage and Time Element
	11	Dwelling Policies - Misc. Property Schedule (Premium Chart 12)
		Extended Coverage will be coded on same line

RESIDENTIAL RISKS
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
43-45 (CNO)		COMPANY NUMBER
	*	Assigned by TICO.
46-47 (IOC)		INDIVIDUAL OPTIONAL CREDITS (HO and Dwelling)
	01	A. Protection not otherwise recognized (HO & Dwelling)
	02	B. Building Features (HO)
	03	C. Care & 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 & Safety Programs (HO)
	09	I. Dry Hydrants (HO and Dwelling)
	10	J. Personal Property ID (HO)
	11	K. Roof Coverings Discount (HO & Dwelling)
	12	L. Actual Cash Value for Roofs Endorsement (HO & Dwelling)
48 (PSC)		PREMIUM SURCHARGE – CLAIMS
	1	Dwellings – Form TDP-020
	1	Homeowners - Form HO-330
49 (PRC)		PREMIUM REDUCTION CERTIFICATE
	1	5% credit applied
	2	15% credit applied
	3	Both credits applied
50 (FM)		FORM (POLICY)
		HO (02, 03) DWLGS (10, 11, 25-28)
	1	HO Policy A Form 1
	2	HO Policy B Form 2
	3	HO Policy C Form 3
	4	Tenants Form B Form 1w/V&MM
	5	Tenants Form C
		OTHER APPROVED FORMS
	A	FP-7955 TX (State Farm Homeowners Policy Form)
	B	FP-7954 TX (State Farm Renters Policy Form)
	C	FP-7956 TX (State Farm Condo Policy Form)
	D	HO-3RTX (USAA Homeowners Policy Form)
	E	HO-6RTX (USAA Condo 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)
	L	HO-542 (Nationwide Homeowners Policy Form)
	M	HC-542 (Nationwide Condo Policy Form)
	N	HT-542 (Nationwide Tenants Policy Form)
	O	DP-00-03TX (USAA Dwelling Property Special Form)
	P	DP-00-02TX (USAA Dwelling Property Special Form)
	Q	RP-1TX (USAA General Provisions)

RESIDENTIAL RISKS
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION	
50 (FM)		FORM (POLICY)	
		OTHER APPROVED FORMS (Cont.)	
	R	RP-2TX (USAA Broad Personal Property)	
	S	RP-3TX (USAA Broad Personal Property w/ Replacement)	
	T	RP-4TX (USAA Special Personal Property)	
	U	RP-5TX (USAA Special Personal Prop w/ Replacement)	
	V	RO-6TX (USAA Personal Liability)	
	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)	
51 (FAM)		NUMBER OF FAMILIES – DWELLING & PERSONAL PROPERTY	
		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 & its Personal Property

RESIDENTIAL RISKS
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
52 (COV)		COVERAGE – OCCUPANCY
	1	HOMEOWNERS HO Policies including any changes in Coverage B and/ or Deductible Adjustment charges
	2	DWELLINGS - FIRE & EC Owner Occupied - not Mercantile Occupancy
	3	Owner Occupied Electronic Equipment Protection Policy
	4	Tenants Form-Dwelling 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 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
53 (CT)		CONSTRUCTION
	1	Frame
	2	Brick Veneer or Stone Veneer
	3	Brick, Stone or Masonry
	4	Fire Resistive and Semi-Fire Resistive
	8	Stucco or Asbestos
54-55	*	SKIP

COLUMNS	CODES	TYPE OR DESCRIPTION
56		PROTECTION - ISO PUBLIC PROTECTION CLASS (PPC)
	1	
	2	
	3	
	4	Code actual ISO PPC used to rate the risk.
	5	Code PPC = 10 as "A".
	6	Code PPC = 8B as "B".
	7	
	8	
	9	
	A	
	B	

RESIDENTIAL RISKS
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
57-58 (DED)		DEDUCTIBLE TYPE OR AMOUNT
57		HO Clause 1: Wind & Hail
	*1	Full Coverage
	2	\$100
	3	\$250
	4	1/2%
	5	1%
	6	\$500
	**7	No Wind Coverage
	8	\$1,000
	A	1-1/2%
	B	2%
	C	2 1/2%
	D	3%
	E	4%
	F	5%
58		HO Clause 2: Other than Wind & Hail or Clause 3: Tenants
	*1	Full Coverage
	2	\$100
	3	\$250
	4	1/2%
	5	1%
	6	\$500
	**7	No Wind Coverage
	8	\$1,000
	A	1-1/2%
	B	2%
	C	2 1/2%
	D	3%
	E	4%
	F	5%

* 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 and 10, subject to Wind Exclusion Endorsement

RESIDENTIAL RISKS
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
57-58 (DED)		DEDUCTIBLE TYPE OR AMOUNT
57		Dwelling – Extended Coverage (CONTENTS)
	*1	Full Coverage
	2	\$100
	3	\$250
	5	1%
	6	\$500
	**7	No Wind Coverage
	8	\$1,000
	A	1-1/2%
	B	2%
	C	2 1/2%
	D	3%
	E	4%
	F	5%
 58		 (BUILDING)
	*1	Full Coverage
	2	\$100
	3	\$250
	5	1%
	6	\$500
	**7	No Wind Coverage
	8	\$1,000
	A	1-1/2%
	B	2%
	C	2 1/2%
	D	3%
	E	4%
	F	5%

* 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 and 10, subject to Wind Exclusion Endorsement

RESIDENTIAL RISKS
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
59-62 (FRPM)	*	<p>PREMIUM – FIRE, HOMEOWNERS</p> <p>Dollars only. Example: \$1,583.40, code 1583. Do not code EC premium in this field.</p> <p>Homeowners – Code Total premium (excluding Form HO-160).</p> <p>Homeowners premium for Form HO-160, code on separate line with Record Type 94.</p> <p>If premium is credit, indicate in unit’s position.</p>
63-65 (FLEX)	*	<p>EC AND ALLIED LINES FLEX PERCENTAGE</p> <p>Amount of Flex from benchmark rates, e.g., if flex 20% downward, code 080. If flex is 12.5 downward, code 088. If premium is written 20% excess, code 120. If there is not a promulgated benchmark rate, code 100.</p>
66 (SE)	1 4 5	<p>SPECIAL ENDORSEMENT</p> <p>Replacement Cost Endorsement</p> <p>Residence Glass - Dwelling – Scheduled</p> <p>Residence Glass - Dwelling – Unscheduled</p>

COLUMNS	CODES	TYPE OR DESCRIPTION
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(THIS PAGE RESERVED FOR FUTURE USE)

RESIDENTIAL RISKS
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
67-70 (EPRM)		EXTENDED COVERAGE PREMIUM
	*	Dollars only. Example: \$1,583.40, code 1583. Do not code fire premium in this field. If premium is credit, indicate in unit's position
71-72 (ALOB)		LINE OF BUSINESS - ALLIED LINES
	22	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 & Hail
		NOTE: If Dwelling policy has more than one of the above attached, code each on a separate line.
73-75 (ALINS)		AMOUNT OF INSURANCE
	*	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
76-79 (APRM)		PREMIUM – AOP
	*	Allied Lines premium - dollars only if premium is credit, indicate in unit's position
80-82 (OPTCR)		OPTIONAL HOMEOWNERS OR DWELLING CREDITS
	*	Record Individual Credits. If no credit, code 100
83-88 (ROOF)		ROOF CONSTRUCTION <i>(optional unless fields 84-88 are applicable to policy)</i>
83 (ROOFCOV)		ROOF COVERING (choose predominate type)
	A	Composition Shingle (Asphalt, Fiberglass, etc.)
	B	Wood (Shingle, Shake, Hardboard, etc.)
	C	Aluminum
	D	Steel
	E	Copper
	F	Roll Roofing
	G	Tar & 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)

RESIDENTIAL RISKS
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
84-88 (ROOFCRED)		ROOF COVERING PREMIUM CREDIT AND YEAR OF INSTALLATION (yyyy = year) (Code "voluntary" roof premium credits under Optional Credits. Report only roof coverings meeting UL2218, or other such 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
89 (COSMETIC)		EXCLUSION OF COSMETIC DAMAGE TO ROOF COVERINGS ENDORSEMENT
	0	Endorsement is not attached to policy
	1	Endorsement is attached to policy
90	*	SKIP
91-99 (ZIP)		ZIP CODE
	*	Code the 9-digit ZIP Code for each risk. The first five digits are mandatory. Report Plus 4 if available
100	P	TAPE REPORTING Premium
101-108	*	OPTIONAL COVERAGE ENDORSEMENTS (Code actual endorsement number, excluding dashes, i.e. HO161, HO162, TDP004, TDP005, etc., for mold, water, foundation, or other endorsement coverages as specified by TDI.)
109-114	*	AMOUNT OF COVERAGE FOR FIELD "101-108" (Percent or Dollar amount as applicable)
115		HO-A ADDITIONAL EXTENDED COVERAGE
	0	Endorsement HO-170 is not attached to policy
	1	Endorsement HO-170 is attached to policy
116-121	*	DEDUCTIBLE 1 (HO - Wind & Hail; DW - Contents) (Report actual dollar amount of the deductible)
122-127	*	DEDUCTIBLE 2 (HO – Other Than Wind & Hail; TN; DW - Building) (Report actual dollar amount of the deductible)
128		WIND COVERAGE
	0	Wind Coverage is included
	1	Wind coverage is excluded
129-133	*	SKIP
134-135 (BCC)		BUILDING CODE CREDIT (TWIA ONLY)
	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
136 (LOC)		LAW AND ORDINANCE COVERAGE
	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
137		RESIDENTIAL SPRINKLER PREMIUM CREDIT
		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
138	*	SKIP
139		PROPERTY PROTECTION PLAN POLICY
	0	Policy is not a Property Protection Plan policy
	1	Policy is a Property Protection Plan policy
140		TENURE DISCOUNT
		If the insurer offers a tenure discount, code 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 shall code all premium transactions, including those which do not qualify for the discount. Do not code tenure discounts elsewhere, i.e., 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
141-142		TENURE DISCOUNT AMOUNT
	*	Report the tenure discount amount. Report 10% as 10. Report no discount as 00. Do not report the tenure discount amount elsewhere, i.e. - do not report tenure discount amount in positions 80-82 as Individual Optional Credits

RESIDENTIAL RISKS
PREMIUMS

COLUMNS	CODES	TYPE OR DESCRIPTION
143		<p>TEAR OUT AND REPLACEMENT OF BUILDING AND LAND COVERAGE ENDORSEMENT 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 code this foundation exclusion/limited coverage endorsement elsewhere, i.e., 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
144-145		<p>TEAR OUT AND REPLACEMENT OF BUILDING AND LAND COVERAGE ENDORSEMENT AMOUNT 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, i.e., do not report this discount amount in positions 80-82 as Individual Optional Credits.</p>
	98	For all HO-170 Endorsements
146-150		<p>NAIC COMPANY NUMBER Report the five-digit NAIC company number.</p>
	*	

TEXAS STATISTICAL PLAN

FOR

RESIDENTIAL RISKS - DWELLINGS

& HOMEOWNERS

RECORD LAYOUT FOR LOSSES

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

COLUMNS	CODE	TYPE OR DESCRIPTION
1 (SP)		STAT PLAN
	4	Residential Dwellings and Homeowners
2	*	SKIP
3-4		ACCOUNTING DATE
3		MONTH
	1-9	January – September
	0	October
	-	November
	&	December
4		YEAR
	*	Unit positions of year, e.g., “5” for 197
5-6	*	SKIP
7-16 (POLICY)		POLICY NUMBER
	*	Policy Number as shown on daily report
17	*	SKIP
18-22		LOSS OCCURRENCE DATE
	*	Date of Loss
		Code Month (2), Day (2), Year (1)
		MMDDY

RESIDENTIAL RISKS
LOSSES

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

RESIDENTIAL RISKS
LOSSES

COLUMNS	CODE	TYPE OR DESCRIPTION
43-45 (CO)		COMPANY NUMBER
	*	As per original premium coding. For specific codes refer to Premium Coding Guidelines.
46-49		SKIP
	*	
50 (F)		FORM
	*	As per original premium coding. For specific codes refer to Premium Coding Guidelines.
51 (FM)		NUMBER OF FAMILIES
	*	As per original premium coding. For specific codes refer to Premium Coding Guidelines.
52 (CV)		COVERAGE – OCCUPANCY
	*	As per original premium coding. For specific codes refer to Premium Coding Guidelines.
53 (CT)		CONSTRUCTION
	*	As per original premium coding. For specific codes refer to Premium Coding Guidelines.
54-55		SKIP
	*	
56		PROTECTION - ISO PUBLIC PROTECTION CLASS (PPC)
	1	
	2	
	3	
	4	Code actual ISO PPC used to rate the risk.
	5	Code PPC = 10 as "A".
	6	Code PPC = 8B as "B".
	7	
	8	
	9	
	A	
	B	

RESIDENTIAL RISKS
LOSSES

COLUMNS	CODE	TYPE OR DESCRIPTION
57-58 (DED)		DEDUCTIBLE
	*	As per original premium coding. For specific codes refer to Premium Coding Guidelines.
59		TYPE OF LOSS CODE HO
	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: Watercraft losses covered under basic policy (i.e., where total Horsepower Outboard motors is less than or equal to 25 H.P. or Sailboat's less than 26 feet in length) should be coded 1.		
60	*	SKIP

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

RESIDENTIAL RISKS
LOSSES

COLUMNS	CODE	TYPE OR DESCRIPTION
68-76		9 DIGIT ZIP CODE
	*	The 5 digit ZIP Code of the location of the risk involved in the loss. Report Plus 4 if available.
77-82		SKIP
	*	
83-88 ROOF)		ROOF CONSTRUCTION <i>(optional unless fields 84-88 are applicable to policy)</i>
83 (ROOFCOV)		ROOF COVERING (choose predominate type)
	A	Composition Shingle (Asphalt, Fiberglass, etc.)
	B	Wood (Shingle, Shake, Hardboard, etc.)
	C	Aluminum
	D	Steel
	E	Copper
	F	Roll Roofing
	G	Tar & 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)
84-88 (ROOFCRED)		ROOF COVERING PREMIUM CREDIT AND YEAR OF INSTALLATION (yyyy = year) (Report only premium credits for roof coverings meeting UL2218, or other such standards approved by TDI, here)
	00000	None – No Credit Applicable
	1yyy	Class 1 Credit + yyy
	2yyy	Class 2 Credit + yyy
	3yyy	Class 3 Credit + yyy
	4yyy	Class 4 Credit + yyy
89 (COSMETIC)		EXCLUSION OF COSMETIC DAMAGE TO ROOF COVERINGS ENDORSEMENT
	0	Endorsement is not attached to policy
	1	Endorsement is attached to policy

RESIDENTIAL RISKS
LOSSES

COLUMNS	CODE	TYPE OR DESCRIPTION
90-91		CAUSE OF LOSS
	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
92 (ROOFACV)		ACTUAL CASH VALUE FOR ROOF ENDORSEMENT 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
93-97 (DEPREC)		DIFFERENCE IN ACTUAL CASH VALUE AND REPLACEMENT COST (Example: Replacement costs of a roof with a like product is \$3,000. Actual Cash Value of existing roof is determined to be \$2,500. Report difference of \$500 here.)
	*	
98-99	*	SKIP
100		TAPE REPORTING
	L	Loss
101-108	*	OPTIONAL COVERAGE ENDORSEMENTS (Code actual endorsement number, excluding dashes, i.e. HO161, HO162, TDP004, TDP005, etc., for mold, water, foundation, or other endorsement coverages as specified by TDI.)
109-114	*	AMOUNT OF COVERAGE FOR FIELD "101-108" (Percent or Dollar amount as applicable)
115		HO-A ADDITIONAL EXTENDED COVERAGE
	0	Endorsement HO-170 is not attached to policy
	1	Endorsement HO-170 is attached to policy
116-121	*	DEDUCTIBLE 1 (HO – Wind & Hail; DW - Contents) (Report actual dollar amount of the deductible)
122-127	*	DEDUCTIBLE 2 (HO – Other Than Wind & Hail; TN; DW - Building) (Report actual dollar amount of the deductible)
128		WIND COVERAGE
	0	Wind Coverage is included
	1	Wind coverage is excluded
129-133	*	SKIP

RESIDENTIAL RISKS
LOSSES

COLUMNS	CODE	TYPE OR DESCRIPTION
134-135 (BCC)		BUILDING CODE CREDIT (TWIA ONLY)
	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
136 (LOC)		LAW AND ORDINANCE COVERAGE
	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
137		RESIDENTIAL SPRINKLER PREMIUM CREDIT
		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
138	*	SKIP
139		PROPERTY PROTECTION PLAN POLICY
	0	Policy is not a Property Protection Plan policy.
	1	Policy is a Property Protection Plan policy.
140		TENURE DISCOUNT
		If the insurer offers a tenure discount, code 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 shall code all premium transactions, including those which do not qualify for the discount. Do not code tenure discounts, i.e., 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	CODE	TYPE OR DESCRIPTION
141-142	*	<p>TENURE DISCOUNT AMOUNT</p> <p>Report the tenure discount amount. Report 10% as 10. Report no discount as 00. Do not report the tenure discount amount elsewhere, i.e., do not report tenure discount amount in positions 80-82 as Individual Optional Credit.</p>
143		<p>TEAR OUT AND REPLACEMENT OF BUILDING AND COVERAGE ENDORSEMENT</p> <p>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, i.e., 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
144-145	*	<p>TEAR OUT AND REPLACEMENT OF BUILDING AND LAND COVERAGE ENDORSEMENT AMOUNT</p> <p>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, i.e., do not report this discount amount in positions 80-82 as Individual Optional Credits.</p>
146-150	*	<p>NAIC COMPANY NUMBER</p> <p>Report the five-digit NAIC company number.</p>