

**TEXAS
COMMERCIAL
LINES
STATISTICAL
PLAN**

Compiled by
TEXAS DEPARTMENT OF INSURANCE
Property & Casulaty - Special Projects
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P.O. Box 149104
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January 1996

General Reporting Instructions

General Instructions - Losses

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Texas Commercial Lines Statistical Plan

General Reporting Instructions

1. Texas Commercial Lines Statistical Plan

This document is the Texas Commercial Lines Statistical Plan. The Statistical Plan has been promulgated by the Texas Commissioner of Insurance. Any questions about reporting requirements, the definition of data elements and/or the use of data reported to the designated statistical agent shall be directed to the Texas Department of Insurance:

Property & Casualty
Attn: Special Projects MC-105-5S
Texas Department of Insurance
P.O. Box 149104
Austin, TX 78714-9104
(512) 475-3026

2. Statistical Agent

The Texas Commissioner of Insurance has designated the Insurance Service Office, Inc. (ISO) as the statistical agent for Texas commercial lines experience. The statistical agent serves the Commissioner of Insurance. Questions about the physical reporting of data or data formats required in this Plan shall be directed to ISO:

Data ~~Collection~~Control & Quality Assurance
Division
Attn: Mr. Moshe Hauben
Insurance Services Office, Inc.
~~545 Washington Boulevard~~7 World Trade Center
~~Jersey City~~New York, ~~NJ~~NY ~~07310-1686~~10048-1199

~~(210) 469-2251~~(212) 898-5970
FAX ~~(210) 748-1978~~(212) 898-6060

34. Terrorism Coverage Reporting Instructions

The Terrorism Risk Insurance Act of 2002 sets forth additional options for the coverage of acts of terrorism and the reporting of premiums and losses for these acts of terrorism. The purpose of the Terrorism Coverage Code field is to separate all additional premium charged for terrorism coverage from the underlying policy premium (premium records) as well as to attribute resultant terrorism losses to the proper reporting coverage (loss records). Follow these rules when coding your data:

- Any premium charged for a loss attributable to coverage for an act of terrorism certified under the Terrorism Risk Insurance Act must be reported as a SEPARATE record using Terrorism Coverage Code "7".
- If coverage is provided under the Terrorism Risk Insurance Act at no additional premium charge, this may be indicated by either: (1) reporting Terrorism Coverage Code "3" on the underlying record(s) to represent federal certified acts coverage provided for no additional charge, or (2) reporting a record to the Stat Agent coded with a Terrorism Coverage Code "7" in full required detail with zeros reported in the premium amount field and coding the underlying premium as code "1". Any attributable certified terrorism loss for either of these scenarios would be coded with the same Terrorism Coverage Code as the associated premium record.
- Any premium charged for, or loss attributable to, a coverage for terrorism other than that which is certified under the federal program should be reported together with the underlying policy coverage (using code "1" or "3". If non-certified acts of terrorism coverage exists at no additional premium charge, all underlying records would be coded with a "1" or "3".

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Specific Instructions - Premiums and Losses

9. Limited Reporting

Premium and loss transactions for certain classifications may be reported on a limited coded basis. These classifications include minimum premiums, provisional or deposit premiums for audited risks, adjustments to retrospectively rated risks, composite rated risks, classifications subject to the run-off reporting rule (see section 10, page A-9), and other classifications specifically identified as limited coded on Attachments A-6 through A-14. For limited reporting records, the following data elements only are required to be reported. At the reporting company's option, the other elements shall be reported zero or with entries consistent with the instructions.

Premium Transactions

- Plan Code
- NAIC Company Code
- MGA Code
- Accounting Date
- Record Type
- Transaction Identifier
- Policy Type
- Terrorism Coverage Code
- Subline
- Type of Coverage
- Annual Statement Line of Business
- Classification
- Record Inception Date
- Policy Identifier
- Transaction Effective Date
- Transaction Expiration Date
- Direct Written Premium

Specific Instructions - Premiums and Losses

Loss Transactions

- Plan Code
- NAIC Company Code
- MGA Code
- Accounting Date
- Record Type
- Transaction Identifier
- Policy Type
- Terrorism Coverage Code
- Subline
- Type of Coverage
- Annual Statement Line of Business
- Classification
- Record Inception Date
- Policy Identifier
- Aggregate Policy Limit
- Policy Limit Per Occurrence
- Policy Deductible
- Occurrence Date
- Type of Loss
- Claim Count
- Loss Amount
- Occurrence Identifier
- Report Date

If a reporting company desires to report other types of business not specifically identified using limited coding, they should contact the Texas Department of Insurance for further instructions.

Record Layout and Field Definitions - Premium Transactions

~~This page reserved for future use.~~

- Plan Code (Numeric Field: Positions 1-2)
Report 01 to indicate Quarterly Liability Experience Report.
- NAIC Company Code (Numeric Field: Positions 3-7)
Report the five digit NAIC code.
- MGA Code (Numeric Field: Positions 8-10)
For County Mutuals fronting for one or more MGA's, report the permanent unique three-digit MGA code for the MGA being reported. Other companies shall report zero. See section 11 (page 11) of the general reporting instructions for more detailed information.
- Accounting Date (Numeric Field: Positions 11-14)
Report the accounting date in YYYY format.
- Record Type (Numeric Field: Position 15)
Report 1 to indicate a premium record.
- Transaction Identifier (Numeric Field: Positions 16-17)
Indicate the type of transaction. Valid codes are shown on Attachment 1 of the general reporting instructions (page 27).
- Policy Type (Numeric Field: Positions 18-19)
Indicate the type of policy. Valid codes are shown on Attachment A-1 (page A-35).

The Run-Off Reporting Rule (see section 10, page A-9) is applicable to this element.

- Terrorism Coverage Code* (Numeric Field: Position 20)
Underlying Policy
 (Applicable to Sublines 334-336, 342 (includes ISO
 Sublines 342 and 343) and 350)

Code	Is coverage for certified acts of terrorism included in the underlying policy at no additional premium?
1	N (no)
3	Y (yes)

- Terrorism Coverage**
 (Applicable to all Sublines)

Code	Coverage provided for acts of terrorism Certified under the Terrorism Risk
7	

Insurance Act of 2002***

- * Certified acts of terrorism coverage refers to coverage provided under the Federal Terrorism Risk Insurance Act of 2002.

- ** A separate record is required to identify premiums associated with terrorism coverage, apart from those associated with coverages in the underlying policy.

- *** Companies that provide coverage under the Terrorism Risk Insurance Act for no additional premium may report this coverage by following reporting instructions and placing zeros in the premium amount field(s) on the record.

- Reserved (Positions 21-22)
Report blank.
- Subline (Numeric Field: Positions 23-25)
Report the Subline Code. Valid Codes are shown on Attachment A-2 (page A-36).
- Type of Coverage (Numeric Field: Position 26)
Indicate the type of coverage provided:

Code	Type of Coverage
1	Claims Made (Regular)
2	Claims Made (Tail)
3	Occurrence
9	Other

Record Layout and Field Definitions - Loss Transactions

~~This page reserved for future use.~~

- Plan Code (Numeric Field: Positions 1-2)
Report 01 to indicate Quarterly Liability Experience Report.
- NAIC Company Code (Numeric Field: Positions 3-7)
Report the five digit NAIC code.
- MGA Code (Numeric Field: Positions 8-10)
For County Mutuals fronting for one or more MGA's, report the permanent unique three-digit MGA code for the MGA being reported. Other companies shall report zero. See section 11 (page 11) of the general reporting instructions for more detailed information.
- Accounting Date (Numeric Field: Positions 11-14)
Report the accounting date in YYYY format.
- Record Type (Numeric Field: Position 15)
Report 2 to indicate a loss record.
- Transaction Identifier (Numeric Field: Positions 16-17)
Indicate the type of transaction. Valid codes are shown on Attachment 1 of the general reporting instructions (page 27).
- Policy Type (Numeric Field: Positions 18-19)
Indicate the type of policy. Valid codes are shown on Attachment A-1 (page A-35).

The Run-Off Reporting Rule (see section 10, page A-9) is applicable to this element.

This field is optional for reporting of "old" medical professional business (see section 10, page A-9).

- Terrorism Coverage Code* (Numeric Field: Position 20)
Underlying Policy

(Applicable to Sublines 334-336, 342 (includes ISO Sublines 342 and 343) 344 and 350)

<u>Code</u>	<u>Is coverage for certified acts of terrorism included in the underlying policy at no additional premium?</u>
<u>1</u>	<u>N (no)</u>
<u>3</u>	<u>Y (yes)</u>

Terrorism Coverage**
(Applicable to all Sublines)

<u>Code</u>	<u>Coverage provided for acts of terrorism certified under the Terrorism Risk Insurance Act of 2002***</u>
<u>7</u>	

* Certified acts of terrorism coverage refers to coverage provided under the Federal Terrorism Risk Insurance Act of 2002.

** A separate record is required to identify losses associated with terrorism coverage, apart from those associated with coverages in the underlying policy.

*** Companies that provide coverage under the Terrorism Risk Insurance Act for no additional premium may report this coverage by following reporting instructions and placing zeros in the premium amount field(s) on the record.

- Reserved (Positions 21-22)
Report blank.

- Subline (Numeric Field: Positions 23-25)
Report the Subline Code. Valid Codes are shown on Attachment A-2 (page A-36).

Record Layout for Premium Transactions

POSITION	Field Length	Limited Coded **	Run-Off **	Field Type*	DESCRIPTION
1-2	2	X	X	N	Plan Code
3-7	5	X	X	N	NAIC Company Code
8-10	3	X	X	N	MGA Code
11-14	4	X	X	N	Accounting Date
15	1	X	X	N	Record Type
16-17	2	X	X	N	Transaction Identifier
18-19	2	X		N	Policy Type
20	1	X	X	N	Terrorism Coverage Code
21-22	23				RESERVED
23-25	3	X	X	N	Subline
26	1	X	X	N	Type of Coverage
27	1		X	N	Coverage Code
28-30	3	X	X	N	Annual Statement Line of Business
31-32	2			N	Territory
33-37	5	X	X	N	Classification
38-57	20				RESERVED
58-61	4	X	X	N	Record Inception Date
62-65	4				RESERVED
66-79	14	X	X	A	Policy Identifier
80-87	8			N	Aggregate Policy Limit
88-95	8			N	Policy Limit Per Occurrence
96-99	4				RESERVED
100-103	4			N	Entry into Claims Made Date
104-112	9				RESERVED
113-118	6			N	Policy Deductible Per Occurrence
119-123	5				RESERVED
124-129	6	X	X	N	Transaction Effective Date
130-135	6	X	X	N	Transaction Expiration Date
136-145	10	X	X	N	Direct Written Premium
146-148	3				RESERVED
149-158	10		X	N	Exposure
159-161	3				RESERVED
162-164	3			N	Schedule Rating Modification
165-270	106				RESERVED
271-300	30				RESERVED FOR COMPANY USE

* Numeric (N) or Alphanumeric (A) (unused portions must be zero filled).

** An "X" in either the Limited Coded column or the Run-Off column means that that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions.

Record Layout for Loss Transactions

POSITION	Field Length	Limited Coded **	Run-Off **	Field Type*	DESCRIPTION
1-2	2	X	X	N	Plan Code
3-7	5	X	X	N	NAIC Company Code
8-10	3	X	X	N	MGA Code
11-14	4	X	X	N	Accounting Date
15	1	X	X	N	Record Type
16-17	2	X	X	N	Transaction Identifier
18-19	2	X		N	Policy Type
20	1	X	X	N	Terrorism Coverage Code
210-22	23				RESERVED
23-25	3	X	X	N	Subline
26	1	X	X	N	Type of Coverage
27	1		X	N	Coverage Code
28-30	3	X	X	N	Annual Statement Line of Business
31-32	2			N	Territory
33-37	5	X	X	N	Classification
38-57	20				RESERVED
58-61	4	X	X	N	Record Inception Date
62-65	4				RESERVED
66-79	14	X	X	A	Policy Identifier
80-87	8	X		N	Aggregate Policy Limit
88-95	8	X		N	Policy Limit Per Occurrence
96-99	4				RESERVED
100-103	4			N	Entry into Claims Made Date
104-112	9				RESERVED
113-118	6	X		N	Policy Deductible
119-176	58				RESERVED
177-182	6	X	X	N	Occurrence Date
183-185	3				RESERVED
186-187	2	X		N	Type of Loss
188-189	2	X	X	N	Claim Count
190-198	9	X	X	N	Loss Amount
199-212	14	X	X	A	Occurrence Identifier
213-218	6				RESERVED
219-224	6	X		N	Report Date
225-270	46				RESERVED
271-300	30				RESERVED FOR COMPANY USE

* Numeric (N) or Alphanumeric (A) (unused portions must be zero filled).

** An "X" in either the Limited Coded column or the Run-Off column means that that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions.

ATTACHMENT A-4

TYPE OF LOSS CODES

Description	Code
Products/Completed Operations Losses	
• <u>Cumulative Injury Bodily Injury - Bodily Injury caused by a continuous or repeated exposure over period of time to a harmful substance or condition</u>	<u>11</u>
• <u>Cumulative Injury Property Damage - Property Damage caused by a continuous or repeated exposure over period of time to a harmful substance or condition</u>	<u>21</u>
• <u>Other Than Cumulative Injury Bodily Injury</u>	<u>12</u>
• <u>Other Than Cumulative Injury Property Damage</u>	<u>22</u>
Other Than Products/Completed Operations Losses	
• <u>Pollution Liability Bodily Injury</u>	<u>15</u>
• <u>Pollution Liability Property Damage</u>	<u>25</u>
• <u>Pollution Liability Clean-up</u>	<u>27</u>
• <u>Other Than Pollution Liability Bodily Injury</u>	<u>16</u>
• <u>Other Than Pollution Liability Property Damage</u>	<u>26</u>
• <u>Medical Expenses</u>	<u>20</u>
• <u>Other, including professional liability</u>	<u>90</u>
Terrorism Losses (applicable to sublines 325, 334-335, 342, 350)	
<u>Bodily Injury Losses:</u>	
• <u>Due to certified acts of Terrorism that are not Nuclear, Biological or Chemical</u>	<u>95</u>
• <u>Due to certified acts of Terrorism that are Nuclear, Biological or Chemical</u>	<u>82</u>
• <u>Due to all other acts of Terrorism that are not Nuclear, Biological or Chemical</u>	<u>83</u>
• <u>Due to all other acts of terrorism that are Nuclear, Biological or Chemical</u>	<u>84</u>
<u>Property Damage Losses:</u>	
• <u>Due to certified acts of Terrorism that are not Nuclear, Biological or Chemical</u>	<u>96</u>
• <u>Due to certified acts of Terrorism that are Nuclear, Biological or Chemical</u>	<u>85</u>
• <u>Due to all other acts of Terrorism that are not Nuclear, Biological or Chemical</u>	<u>86</u>
• <u>Due to all other acts of terrorism that are Nuclear, Biological or Chemical</u>	<u>87</u>

See notation on Page i of this Plan regarding ISO's assertions of a copyright and proprietary interest in the underlined text.

Specific Instructions - Premiums and Losses

7. Limited Reporting

Premium and loss transactions for certain classifications may be reported on a limited coded basis. These classifications include minimum premiums, blanket rated risks, classifications subject to the run-off reporting rule (see section 8, page B-7), highly protected risks, excess and umbrella policies, and other classifications specifically identified as limited coded on Attachment B-6. For limited reporting records, the following data elements only are required to be reported. At the reporting company's option, the other elements shall be reported zero or with entries consistent with the instructions.

Premium Transactions

- Plan Code
- NAIC Company Code
- MGA Code
- Accounting Date
- Record Type
- Transaction Identifier
- Policy Type
- Terrorism Coverage Code
- Subline Code
- Coverage Code
- Annual Statement Line of Business
- Classification
- Record Inception Date
- Policy Identifier
- Transaction Effective Date
- Transaction Expiration Date
- Direct Written Premium

Specific Instructions - Premiums and Losses

Loss Transactions

- Plan Code
- NAIC Company Code
- MGA Code
- Accounting Date
- Record Type
- Transaction Identifier
- Policy Type
- Terrorism Coverage Code
- Subline Code
- Coverage Code
- Annual Statement Line of Business
- Classification
- Record Inception Date
- Policy Identifier
- Deductible
- Occurrence Date
- Type of Loss
- Loss Amount
- Occurrence Identifier

If a reporting company desires to report other types of business using limited coding, they should contact the Texas Department of Insurance for further instructions.

Record Layout and Field Definitions - Premium Transactions

~~This page reserved for future use.~~

- Plan Code (Numeric Field: Positions 1-2)
Report 02 to indicate Quarterly Commercial Property Experience Report.
- NAIC Company Code (Numeric Field: Positions 3-7)
Report the five digit NAIC code.
- MGA Code (Numeric Field: Positions 8-10)
For County Mutuals fronting for one or more MGA's, report the permanent unique three-digit MGA code for the MGA being reported. Other companies shall report zero. See section 11 (page 11) of the general reporting instructions for more detailed information.
- Accounting Date (Numeric Field: Positions 11-14)
Report the accounting date in YYYY format.
- Record Type (Numeric Field: Position 15)
Report 1 to indicate a premium record.
- Transaction Identifier (Numeric Field: Positions 16-17)
Indicate the type of transaction. Valid codes are shown on Attachment 1 of the general reporting instructions (page 27).
- Policy Type (Numeric Field: Positions 18-19)
Indicate the type of policy. Valid codes are shown on Attachment B-1 (page B-31).
- Rating Identification Code (Numeric Field: Position 20)
Report the rating identification code. Valid codes are:

Code	Description
1	Rate based on TDI inspection
2	Rate based on third party (e.g., advisory organization) inspection
3	Rate based on company inspection
4	Class rated
8	Blanket rated
9	Other

The Run-Off Reporting Rule (see section 7, page B-5) is applicable to this element.

This field is optional for limited coded transactions.

Record Layout and Field Definitions - Premium Transactions

<u>Terrorism Coverage Code*</u> (Numeric Field: Position 20)	
<u>Underlying Policy</u>	
(Applicable to Subline 001, 011, 012, 016 and 017)	
	Is coverage for
	certified acts of
	terrorism included in
	the underlying policy
	at no additional
Code	premium?
1	N (no)
3	Y (yes)

Terrorism Coverage**
(Applicable to all Sublines)

Code	
7	Coverage provided for acts of terrorism certified under the Terrorism Risk Insurance Act of 2002***

* Certified acts of terrorism coverage refers to coverage provided under the Federal Terrorism Risk Insurance Act of 2002.

** A separate record is required to identify premiums associated with terrorism coverage, apart from those associated with coverages in the underlying policy.

*** Companies that provide coverage under the Terrorism Risk Insurance Act for no additional premium may report this coverage by following reporting instructions and placing zeros in the premium amount field(s) on the record. For a Standard Fire Policy, premium charged for statutory fire following coverage for certified acts of terrorism in situations where an insured rejected full certified acts coverage should also be separately reported.

• Reserved (Positions ~~21-22~~)
Report blank.

• Subline Code (Numeric Field: Positions 23-25)
Indicate the perils covered using the appropriate subline code. Valid codes are shown on Attachment B-2 (page B-32).

• Coverage Code (Numeric Field: Positions 26-27)
Indicate the kind of coverage provided using the appropriate coverage code. Valid codes are shown on Attachment B-3 (page B-33).

Record Layout and Field Definitions - Loss Transactions

~~This page reserved for future use.~~

- Plan Code (Numeric Field: Positions 1-2)
Report 02 to indicate Quarterly Commercial Property Experience Report.
- NAIC Company Code (Numeric Field: Positions 3-7)
Report the five digit NAIC code.
- MGA Code (Numeric Field: Positions 8-10)
For County Mutuals fronting for one or more MGA's, report the permanent unique three-digit MGA code for the MGA being reported. Other companies shall report zero. See section 11 (page 11) of the general reporting instructions for more detailed information.
- Accounting Date (Numeric Field: Positions 11-14)
Report the accounting date in YYYY format.
- Record Type (Numeric Field: Position 15)
Report 2 to indicate a loss record.
- Transaction Identifier (Numeric Field: Positions 16-17)
Indicate the type of transaction. Valid codes are shown on Attachment 1 of the general reporting instructions (page 27).
- Policy Type (Numeric Field: Positions 18-19)
Indicate the type of policy. Valid codes are shown on Attachment B-1 (page B-31).
- Rating Identification Code (Numeric Field: Position 20)
Report the rating identification code. Valid codes are:

Code	Description
1	Rate based on TDI inspection
2	Rate based on third party (e.g., advisory organization) inspection
3	Rate based on company inspection
4	Class rated
8	Blanket rated
9	Other

The Run-Off Reporting Rule (see section 7, page B-5) is applicable to this element.

This field is optional for limited coded transactions.

• Terrorism Coverage Code* (Numeric Field: Position 20)
Underlying Policy
 (Applicable to Subline 001, 011, 012, 016 and 017)

Code	Is coverage for certified acts of terrorism included in the underlying policy at no additional premium?
1	N (no)
3	Y (yes)

Terrorism Coverage**
 (Applicable to all Sublines)

Code	Coverage provided for acts of terrorism certified under the Terrorism Risk Insurance Act of 2002***
7	

* Certified acts of terrorism coverage refers to coverage provided under the Federal Terrorism Risk Insurance Act of 2002.

** A separate record is required to identify losses associated with terrorism coverage, apart from those associated with coverages in the underlying policy.

*** Companies that provide coverage under the Terrorism Risk Insurance Act for no additional premium may report this coverage by following reporting instructions and placing zeros in the premium amount field(s) on the record. For a Standard Fire Policy, premium charged for statutory fire following coverage for certified acts of terrorism in situations where an insured rejected full certified acts coverage should also be separately reported.

Reserved (Positions ~~21-22~~)
 Report blank.

Record Layout for Premium Transactions

POSITION	Field Length	Limited Coded **	Run-Off **	Field Type*	DESCRIPTION
1-2	2	X	X	N	Plan Code
3-7	5	X	X	N	NAIC Company Code
8-10	3	X	X	N	MGA Code
11-14	4	X	X	N	Accounting Date
15	1	X	X	N	Record Type
16-17	2	X	X	N	Transaction Identifier
18-19	2	X	X	N	Policy Type
20	1			N	Rating Identification Code
21	1	X	X	N	Terrorism Coverage Code
21-22	12				RESERVED
23-25	3	X	X	N	Subline Code
26-27	2	X	X	N	Coverage Code
28-30	3	X	X	N	Annual Statement Line of Business
31-32	2				RESERVED
33-37	5	X	X	N	Classification
38	1			N	Sprinkler Indicator
39-43	5			N	Five-Digit Zip Code
44-47	4			N	Plus-Four Zip Code
48-52	5		X	N	Place Code
53	1			N	Construction Code
54-57	4				RESERVED
58-61	4	X	X	N	Record Inception Date
62-65	4				RESERVED
66-79	14	X	X	A	Policy Identifier
80-112	33				RESERVED
113-118	6			N	Fire Deductible
119-123	5				RESERVED
124-129	6	X	X	N	Transaction Effective Date
130-135	6	X	X	N	Transaction Expiration Date
136-145	10	X	X	N	Direct Written Premium
146-148	3				RESERVED
149-158	10		X	N	Exposure
159-161	3				RESERVED
162-164	3			N	Individual Risk Rating Modification
165-170	6				RESERVED
171-176	6			N	Windstorm Deductible
177-270	94				RESERVED
271-300	30				RESERVED FOR COMPANY USE

* Numeric (N) or Alphanumeric (A) (unused portions must be zero filled).

** An "X" in either the Limited Coded column or the Run-Off Column means that that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions.

Record Layout for Loss Transactions

POSITION	Field Length	Limited Coded **	Run-Off **	Field Type*	DESCRIPTION
1-2	2	X	X	N	Plan Code
3-7	5	X	X	N	NAIC Company Code
8-10	3	X	X	N	MGA Code
11-14	4	X	X	N	Accounting Date
15	1	X	X	N	Record Type
16-17	2	X	X	N	Transaction Identifier
18-19	2	X	X	N	Policy Type
20	1			N	Rating Identification Code
21	1	X	X	N	Terrorism Coverage Code
21-22	12				RESERVED
23-25	3	X	X	N	Subline Code
26-27	2	X	X	N	Coverage Code
28-30	3	X	X	N	Annual Statement Line of Business
31-32	2				RESERVED
33-37	5	X	X	N	Classification
38	1			N	Sprinkler Indicator
39-43	5			N	Five-Digit Zip Code
44-47	4			N	Plus-Four Zip Code
48-52	5		X	N	Place Code
53	1			N	Construction Code
54-57	4				RESERVED
58-61	4	X	X	N	Record Inception Date
62-65	4				RESERVED
66-79	14	X	X	A	Policy Identifier
80-112	33				RESERVED
113-118	6	X		N	Deductible
119-176	58				RESERVED
177-182	6	X	X	N	Occurrence Date
183-185	3				RESERVED
186-187	2	X		N	Type of Loss
188-189	2				RESERVED
190-198	9	X	X	N	Loss Amount
199-212	14	X	X	A	Occurrence Identifier
213-270	58				RESERVED
271-300	30				RESERVED FOR COMPANY USE

* Numeric (N) or Alphanumeric (A) (unused portions must be zero filled).

** An "X" in either the Limited Coded column or the Run-Off Column means that that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions.

ATTACHMENT 5

TYPE OF LOSS CODES

Description	Code *	
	Direct Physical Loss	Time Element
<u>Fire & Lightning</u>	<u>01</u>	31
<u>Wind & Hail</u>	<u>02</u>	32
<u>Explosion</u>	<u>03</u>	33
<u>Riot, or Civil Commotion</u>	<u>04</u>	34
<u>Vandalism and Malicious Mischief</u>	<u>05</u>	35
<u>Sprinkler Leakage</u>	<u>06</u>	36
<u>Burglary, Theft, Robbery, Mysterious Disappearance</u>	<u>07</u>	37
<u>Water Damage</u>	<u>08</u>	38
Freeze	10	40
<u>Losses due to act of terrorism certified under the Terrorism Risk Insurance Act (applicable to sublines 001, 011, 012, 016 and 017)</u>	<u>15</u>	<u>45</u>
Other	19	49

* The type 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 "wind & hail" 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".

See notation on Page i of this Plan regarding ISO's assertions of a copyright and proprietary interest in the underlined text.

Specific Instructions - Premiums and Losses

8. Limited Reporting

Premium and loss transactions for certain classifications may be reported on a limited coded basis. These classifications include minimum premiums, classifications subject to the run-off reporting rule (see section 9, page C-7), and other classifications specifically identified as limited coded on Attachment C-6. For limited reporting records, the following data elements only are required to be reported. At the reporting company's option, the other elements shall be reported zero or with entries consistent with the instructions.

Premium Transactions

- Plan Code
- NAIC Company Code
- MGA Code
- Accounting Date
- Record Type
- Transaction Identifier
- Terrorism Coverage Code
- Coverage Code
- Annual Statement Line of Business
- Classification
- Record Inception Date
- Policy Identifier
- Transaction Effective Date
- Transaction Expiration Date
- Direct Written Premium

Specific Instructions - Premiums and Losses

Loss Transactions

- Plan Code
- NAIC Company Code
- MGA Code
- Accounting Date
- Record Type
- Transaction Identifier
- Terrorism Coverage Code
- Coverage Code
- Annual Statement Line of Business
- Classification
- Record Inception Date
- Policy Identifier
- Policy Limit
- Policy Deductible
- Occurrence Date
- Type of Loss
- Loss Amount
- Occurrence Identifier

If a reporting company desires to report other types of business using limited coding, they should contact the Texas Department of Insurance for further instructions.

Record Layout and Field Definitions - Premium Transactions

~~This page reserved for future use.~~

- Plan Code (Numeric Field: Positions 1-2)
Report 03 to indicate Quarterly Businessowners Experience Report.
- NAIC Company Code (Numeric Field: Positions 3-7)
Report the five digit NAIC code.
- MGA Code (Numeric Field: Positions 8-10)
For County Mutuals fronting for one or more MGA's, report the permanent unique three digit MGA code for the MGA being reported. Other companies shall report zero. See section 11 (page 11) of the general reporting instructions for more detailed information.
- Accounting Date (Numeric Field: Positions 11-14)
Report the accounting date in YYYY format.
- Record Type (Numeric Field: Position 15)
Report 1 to indicate a premium record.
- Transaction Identifier (Numeric Field: Positions 16-17)
Indicate the type of transaction. Valid codes are shown on Attachment 1 of the general reporting instructions (page 27).

<u>Terrorism Coverage Code (Numeric Field: Position 18)</u>	
<u>Underlying Policy*</u>	
	<u>Is coverage for certified acts of terrorism included in the underlying policy at no additional premium?</u>
<u>Code</u>	
<u>1</u>	<u>N (no)</u>
<u>3</u>	<u>Y (yes)</u>

Terrorism Coverage**

<u>Code</u>	<u>Coverage provided for acts of terrorism certified under the Terrorism Risk Insurance Act of 2002</u>
<u>7</u>	

* Certified acts of terrorism coverage refers to coverage provided under the Federal Terrorism Risk Insurance Act of 2002.

** A separate record is required to identify premiums associated with terrorism coverage, apart from those associated with coverages in the underlying policy.

*** Companies that provide coverage under the Terrorism Risk Insurance Act for no additional premium may report this coverage by following reporting instructions and placing zeros in the premium amount field(s) on the record. For a Standard Fire Policy, the premium charged for statutory fire following coverage for certified acts of Terrorism in situations where an insured rejected full certified acts coverage should also be separately reported.

Quarterly Businessowners Experience Report

- Reserved (Positions 198-22)
Report blank.
- Coverage Code (Numeric Field: Positions 23-27)
Indicate the type of property or liability coverage being reported. Valid codes are shown on Attachment C-1 (page C-29).
- Annual Statement Line of Business (Numeric Field: Positions 28-30)
Report the Annual Statement Line of Business of the transaction. Valid codes are shown on Attachment 2 of the general reporting instructions (page 28).
- Reserved (Positions 31-32)
Report blank.
- Classification (Numeric Field: Positions 33-37)
Report the classification code. Valid codes are shown on Attachment C-4 (pages C-37 through C-40).

Record Layout and Field Definitions - Loss Transactions

This page reserved for future use.

- Plan Code (Numeric Field: Positions 1-2)
Report 03 to indicate Quarterly Businessowners Experience Report.
- NAIC Company Code (Numeric Field: Positions 3-7)
Report the five digit NAIC code.
- MGA Code (Numeric Field: Positions 8-10)
For County Mutuals fronting for one or more MGA's, report the permanent unique three digit MGA code for the MGA being reported. Other companies shall report zero. See section 11 (page 11) of the general reporting instructions for more detailed information.
- Accounting Date (Numeric Field: Positions 11-14)
Report the accounting date in YYYY format.
- Record Type (Numeric Field: Position 15)
Report 2 to indicate a loss record.
- Transaction Identifier (Numeric Field: Positions 16-17)
Indicate the type of transaction. Valid codes are shown on Attachment 1 of the general reporting instructions (page 27).

<u>Terrorism Coverage Code* (Numeric Field: Position 18)</u>	
<u>Underlying Policy</u>	
	<u>Is coverage for certified acts of</u>
	<u>Is coverage for non-</u>
	<u>terrorism included in</u>
	<u>the underlying policy</u>
	<u>at no additional</u>
<u>Code</u>	<u>premium?</u>
<u>1</u>	<u>N (no)</u>
<u>3</u>	<u>Y (yes)</u>

<u>Terrorism Coverage**</u>	
<u>Code</u>	
<u>7</u>	<u>Coverage provided for acts of terrorism certified under the Terrorism Risk Insurance Act of 2002***</u>

* Certified acts of terrorism coverage refers to coverage provided under the Federal Terrorism Risk Insurance Act of 2002.

** A separate record is required to identify losses associated with terrorism coverage, apart from those associated with coverages in the underlying policy.

*** Companies that provide coverage under the Terrorism Risk Insurance Act for no additional premium may report this coverage by following reporting instructions and placing zeros in the premium amount field(s) on the record. For a Standard Fire Policy, the premium charged for statutory fire following coverage for certified acts of Terrorism in situations where an insured rejected full certified acts coverage should also be separately reported.

- Reserved (Positions 198-22)
Report blank.
- Coverage Code (Numeric Field: Positions 23-27)
Indicate the type of property or liability coverage being reported. Valid codes are shown on Attachment C-1 (page C-29).
- Annual Statement Line of Business (Numeric Field: Positions 28-30)
Report the Annual Statement Line of Business of the transaction. Valid codes are shown on Attachment 2 of the general reporting instructions (page 28).
- Reserved (Positions 31-32)
Report blank.
- Classification (Numeric Field: Positions 33-37)
Report the classification code. Valid codes are shown on Attachment C-4 (pages C-37 through C-40).
- Sprinkler Indicator (Numeric Field: Position 38)
For building and business personal property coverages, (coverage codes x1xxx, x2xxx, or x3xxx), report 1 to indicate a sprinklered risk. Otherwise report 0.

The Run-Off Reporting Rule (see section 9, page C-7) is applicable to this element.

This field is optional for limited coded transactions.

- Five-Digit Zip Code (Numeric Field: Positions 39-43)
Report the applicable five-digit ZIP code of the location of the insured premises. See section 5 (page C-3) for more detailed instructions.

The Run-Off Reporting Rule (see section 9, page C-7) is applicable to this element.

This field is optional for limited coded transactions.

Record Layout for Premium Transactions

POSITION	Field Length	Limited Coded **	Run-Off **	Field Type*	DESCRIPTION
1-2	2	X	X	N	Plan Code
3-7	5	X	X	N	NAIC Company Code
8-10	3	X	X	N	MGA Code
11-14	4	X	X	N	Accounting Date
15	1	X	X	N	Record Type
16-17	2	X	X	N	Transaction Identifier
18	1	X	X	N	Terrorism Coverage Code
198-22	45				RESERVED
23-27	5	X	X	N	Coverage Code
28-30	3	X	X	N	Annual Statement Line of Business
31-32	2				RESERVED
33-37	5	X	X	N	Classification
38	1			N	Sprinkler Indicator
39-43	5			N	Five-Digit Zip Code
44-47	4			N	Plus-Four Zip Code
48-52	5		X	N	Place Code
53-54	2			N	Construction Code
55-57	3				RESERVED
58-61	4	X	X	N	Record Inception Date
62-65	4				RESERVED
66-79	14	X	X	A	Policy Identifier
80-87	8			N	Policy Limit
88-112	25				RESERVED
113-118	6			N	Fire Deductible
119-123	5				RESERVED
124-129	6	X	X	N	Transaction Effective Date
130-135	6	X	X	N	Transaction Expiration Date
136-145	10	X	X	N	Direct Written Premium
146-148	3				RESERVED
149-153	5		X	N	Property Exposure
154-158	5			N	Time Element Exposure
159-161	3				RESERVED
162-164	3			N	Individual Risk Rating Modification
165-170	6			N	Theft Deductible
171-176	6			N	Windstorm Deductible
177-270	94				RESERVED
271-300	30				RESERVED FOR COMPANY USE

* Numeric (N) or Alphanumeric (A) (unused portions must be zero filled).

** An "X" in either the Limited Coded or the Run-Off column means that that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions.

Record Layout for Loss Transactions

POSITION	Field Length	Limited Coded **	Run-Off **	Field Type*	DESCRIPTION
1-2	2	X	X	N	Plan Code
3-7	5	X	X	N	NAIC Company Code
8-10	3	X	X	N	MGA Code
11-14	4	X	X	N	Accounting Date
15	1	X	X	N	Record Type
16-17	2	X	X	N	Transaction Identifier
18	1	X	X	N	Terrorism Coverage Code
198-22	45				RESERVED
23-27	5	X	X	N	Coverage Code
28-30	3	X	X	N	Annual Statement Line of Business
31-32	2				RESERVED
33-37	5	X	X	N	Classification
38	1			N	Sprinkler Indicator
39-43	5			N	Five-Digit Zip Code
44-47	4			N	Plus-Four Zip Code
48-52	5		X	N	Place Code
53-54	2			N	Construction Code
55-57	3				RESERVED
58-61	4	X	X	N	Record Inception Date
62-65	4				RESERVED
66-79	14	X	X	A	Policy Identifier
80-87	8	X		N	Policy Limit
88-112	25				RESERVED
113-118	6	X		N	Policy Deductible
119-176	58				RESERVED
177-182	6	X	X	N	Occurrence Date
183-185	3				RESERVED
186-187	2	X		N	Type of Loss
188-189	2				RESERVED
190-198	9	X	X	N	Loss Amount
199-212	14	X	X	A	Occurrence Identifier
213-270	58				RESERVED
271-300	30				RESERVED FOR COMPANY USE

* Numeric (N) or Alphanumeric (A) (unused portions must be zero filled).

** An "X" in either the Limited Coded or the Run-Off column means that that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions.

ATTACHMENT C-3
TYPE OF LOSS CODES

Description	Code	
	Direct Physical Loss	Time Element
Property Coverages		
<u>Fire & Lightning</u>	01	<u>31</u>
<u>Wind & Hail</u>	02	<u>32</u>
<u>Explosion</u>	03	<u>33</u>
<u>Riot, or Civil Commotion</u>	04	<u>34</u>
<u>Vandalism and Malicious Mischief</u>	05	<u>35</u>
<u>Sprinkler Leakage</u>	06	<u>36</u>
<u>Burglary, Theft, Robbery, Mysterious Disappearance</u>	07	<u>37</u>
<u>Water Damage</u>	08	38
<u>Freeze</u>	10	40
<u>Losses due to acts of terrorism certified under the Terrorism Risk Insurance Act</u>	<u>15</u>	<u>45</u>
Other – Property	19	49
Liability Coverages		
	Code	
Premises/Operations and Products/Completed Operations	21	
<u>Losses due to acts of terrorism certified under the Terrorism Risk Insurance Act</u>	<u>95</u>	
Other – Liability	25	

* The type 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 "wind & hail" and not water damage. Similarly, if cold weather causes a pipe to freeze which then bursts and causes damage, all losses shall be coded a "freeze".

See notation on Page i of this Plan regarding ISO's assertions of a copyright and proprietary interest in the underlined text.

Specific Instructions - Premiums and Losses

9. Limited Reporting

Premium and loss transactions for certain classifications may be reported on a limited coded basis. These classifications include minimum premiums, provisional or deposit premiums for audited risks, adjustments to retrospectively rated risks, large composite risks, excess policies, classifications subject to the run-off reporting rule (see section 10, page D-12), and other classifications specifically identified as limited coded on Attachments D-7 through D-12. For limited reporting records, the following data elements only are required to be reported. At the reporting company's option, the other elements shall be reported zero or with entries consistent with the instructions.

Premium Transactions

- Plan Code
- NAIC Company Code
- MGA Code
- Accounting Date
- Record Type
- Transaction Identifier
- Policy Type
- Terrorism Coverage Code
- Type of Business
- Annual Statement Line of Business
- Classification
- Record Inception Date
- Policy Identifier
- Transaction Effective Date
- Transaction Expiration Date
- Direct Written Premium

Specific Instructions - Premiums and Losses

Loss Transactions

- Plan Code
- NAIC Company Code
- MGA Code
- Accounting Date
- Record Type
- Transaction Identifier
- Policy Type
- Terrorism Coverage Code
- Type of Business
- Annual Statement Line of Business
- Classification
- Record Inception Date
- Policy Identifier
- Policy Limit Per Occurrence
- Policy Limit Per Claimant
- Deductible
- Occurrence Date
- Catastrophe Code
- Type of Loss Code
- Claim Count
- Loss Amount
- Occurrence Identifier
- Claimant Identifier
- Accident State

If a reporting company desires to report other types of business not specifically identified using limited coding, they should contact the Texas Department of Insurance for further instructions.

Quarterly Commercial Automobile Experience Report

Record Layout and Field Definitions - Premium Transactions

- Plan Code (Numeric Field: Positions 1-2)
Report the appropriate plan code:
Code Report
26 Quarterly Commercial Automobile Experience Report
- NAIC Company Code (Numeric Field: Positions 3-7)
Report the five digit NAIC code.
- MGA Code (Numeric Field: Positions 8-10)
For County Mutuals fronting for one or more MGA's, report the permanent unique three digit MGA code for the MGA being reported. Other companies shall report zero. See section 11 (page 11) of the general reporting instructions for more detailed information.
- Accounting Date (Numeric Field: Positions 11-14)
Report the accounting date in YYYY format.
- Record Type (Numeric Field: Position 15)
Report 1 to indicate a premium record.
- Transaction Identifier (Numeric Field: Positions 16-17)
Indicate the type of transaction. Valid codes are shown on Attachment 1 of the general reporting instructions (page 27).
- Policy Type (Numeric Field: Positions 18-19)
Indicate the type of policy. Valid codes are shown on Attachment D-1 (page D-41).

<u>Terrorism Coverage Code*</u> (Numeric Field: Position 20)	
<u>Underlying Policy</u>	
	Is coverage for
	certified acts of
	terrorism included in
	the underlying policy
	at no additional
	premium?
<u>Code</u>	
1	N (no)
3	Y (yes)

Terrorism Coverage**

Code

7	Coverage provided for acts of terrorism Certified under the Terrorism Risk Insurance Act of 2002*** certified coverage
---	---

* Certified acts of terrorism refers to coverage provided under the Federal Terrorism Risk Insurance Act of 2002.

** A separate record is required to identify premiums associated with terrorism coverage, apart from those associated with coverage in the underlying policy.

*** Companies that provide coverage under the Terrorism Risk Insurance Act for no additional premium may report this coverage by following the reporting instructions and placing zeros in the premium amount field(s) on the record.

Quarterly Commercial Automobile Experience Report

- Reserved (Position ~~20~~-21)
Report blank.
- Type of Business (Numeric Field: Position 22)
Indicate the type of business using the appropriate code:
Code Type of Business
 - 1 Voluntary business written by a rate-regulated company.
 - 2 Voluntary business written by a County Mutual.
 - 3 Involuntary (Assigned Risk) business.

The Run-Off Reporting Rule (see section 10, page D-12) is applicable to this element.

- Coverage Code (Numeric Field: Positions 23-25)
Report the Coverage Code. Valid Codes are shown on Attachment D-2 (page D-42).

This field is optional for limited coded transactions.

- Subcoverage Code (Numeric Field: Positions 26-27)
For Coverage Codes 301 (Collision) and 302 (Other than Collision) report the Sub-Coverage Code. Valid codes are shown on Attachment D-3 (page D-43). For other coverages, report zero.

This field is optional for limited coded transactions.

- Annual Statement Line of Business (Numeric Field: Positions 28-30)
Report the Annual Statement Line of Business of the transaction. Valid codes are shown on Attachment 2 of the general reporting instructions (page 28).

- Territory (Numeric Field: Positions 31-32)
Report the two digit territory code from the Texas Automobile Rules and Rating Manual. Territory should be reported for all coverages, even those coverages not currently subject to territorial rating except that territory is optional for the following:

- all "non owned automobile" classifications;
- all classifications for which exposure is not required; and

- all zone rated classifications.

This field is optional for limited coded transactions.

Record Layout and Field Definitions - Loss Transactions

- Plan Code (Numeric Field: Positions 1-2)
Report the appropriate plan Code:
Code Report
26 Quarterly Commercial Automobile Experience Report;
28 Quarterly Commercial Automobile Experience Report;
Special Excess
- NAIC Company Code (Numeric Field: Positions 3-7)
Report the five digit NAIC code.
- MGA Code (Numeric Field: Positions 8-10)
For County Mutuals fronting for one or more MGA's, report the permanent unique three digit MGA code for the MGA being reported. Other companies shall report zero. See section 11 (page 11) of the general reporting instructions for more detailed information.
- Accounting Date (Numeric Field: Positions 11-14)
Report the accounting date in YYYY format.
- Record Type (Numeric Field: Position 15)
Report 2 to indicate a loss record.
- Transaction Identifier (Numeric Field: Positions 16-17)
Indicate the type of transaction. Valid codes are shown on Attachment 1 of the general reporting instructions (page 27).
- Policy Type (Numeric Field: Positions 18-19)
Indicate the type of policy. Valid codes are shown on Attachment D-1 (page D-41).

<u>Terrorism Coverage Code* (Numeric Field: Position 20)</u>	
<u>Underlying Policy</u>	
<u>Code</u>	<u>Is coverage for Certified acts of terrorism included in the underlying policy at no additional premium?</u>
<u>1</u>	<u>N (no)</u>
<u>3</u>	<u>Y (yes)</u>
<u>Terrorism Coverage**</u>	
<u>Code</u>	<u>Coverage provided for acts of terrorism certified under the Terrorism Risk Insurance Act of 2002***</u>
<u>7</u>	<u>Coverage provided for acts of terrorism certified under the Terrorism Risk Insurance Act of 2002***</u>

* Certified acts of terrorism refers to coverage provided under the Federal Terrorism Risk Insurance Act of 2002.

** A separate record is required to identify losses associated with terrorism coverage, apart from those associated with coverage in the underlying policy.

*** Companies that provide coverage under the Terrorism Risk Insurance Act for no additional premium may report this coverage by following the reporting instructions and placing zeros in the premium amount field(s) on the record.

Record Layout and Field Definitions - Loss Transactions

- Reserved (Position ~~20~~-21)
Report blank.

- Type of Business (Numeric Field: Position 22)
Indicate the type of business using the appropriate code:
Code Type of Business
 - 1 Voluntary business written by a rate-regulated company.
 - 2 Voluntary business written by a County Mutual.
 - 3 Involuntary (Assigned Risk) business.

The Run-Off Reporting Rule (see section 10, page D-12) is applicable to this element.

- Coverage Code (Numeric Field: Positions 23-25)
Report the Coverage Code. Valid Codes are shown on Attachment D-2 (page D-42).

This field is optional for limited coded transactions.

- Subcoverage Code (Numeric Field: Positions 26-27)
For Coverage Codes 301 (Collision) and 302 (Other than Collision) report the Sub-Coverage Code. Valid codes are shown on Attachment D-3 (page D-43). For other coverages, report zero.

This field is optional for limited coded transactions.

- Annual Statement Line of Business (Numeric Field: Positions 28-30)
Report the Annual Statement Line of Business of the transaction. Valid codes are shown on Attachment 2 of the general reporting instructions (page 28).

- Territory (Numeric Field: Positions 31-32)
Report the two digit territory code from the Texas Automobile Rules and Rating Manual. Territory should be reported for all coverages, even those coverages not currently subject to territorial rating except that territory is optional for the following:

- all "non owned automobile" classifications;
- all classifications for which exposure is not required; and
- all zone rated classifications.

This field is optional for limited coded transactions.

Quarterly Commercial Automobile Experience Report

Record Layout for Premium Transactions

POSITION	Field Length	Limited Coded **	Run-Off **	Field Type*	DESCRIPTION
1-2	2	X	X	N	Plan Code
3-7	5	X	X	N	NAIC Company Code
8-10	3	X	X	N	MGA Code
11-14	4	X	X	N	Accounting Date
15	1	X	X	N	Record Type
16-17	2	X	X	N	Transaction Identifier
18-19	2	X	X	N	Policy Type
<u>20</u>	<u>1</u>	<u>X</u>	<u>X</u>	<u>N</u>	<u>Terrorism Coverage Code</u>
20-21	12				RESERVED
22	1	X		N	Type of Business
23-25	3		X	N	Coverage Code
26-27	2		X	N	Subcoverage Code
28-30	3	X	X	N	Annual Statement Line of Business
31-32	2		X	N	Territory
33-37	5	X	X	N	Classification
38-57	20				RESERVED
58-61	4	X	X	N	Record Inception Date
62-63	2			N	Dealers Coll. - Value Per Rating Unit
64-65	2				RESERVED
66-79	14	X	X	A	Policy Identifier
80-87	8			N	Policy Limit Per Occurrence
88-95	8			N	Policy Limit Per Claimant
96-103	8				RESERVED
104-106	3		X	N	Zone Rating Code
107-109	3			N	Cost Code
110	1			N	Age Code
111	1			N	Building/Lot Code
112	1			N	Anti-Theft Discount
113-118	6			N	Policy Deductible Per Occurrence
119-120	2				RESERVED
121-123	3		X	N	Driving Record Surcharge
124-129	6	X	X	N	Transaction Effective Date
130-135	6	X	X	N	Transaction Expiration Date
136-145	10	X	X	N	Direct Written Premium
146-148	3				RESERVED
149-158	10		X	N	Exposure
159-161	3				RESERVED
162-164	3			N	Schedule Rating Modification
165-270	106				RESERVED
271-300	30				RESERVED FOR COMPANY USE

* Numeric (N) or Alphanumeric (A) (unused portions must be zero filled).

** An "X" in either the Limited Coded or the Run-Off column means that that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions.

Quarterly Commercial Automobile Experience Report

Record Layout for Loss Transactions

POSITION	Field Length	Limited Coded **	Run-Off **	Field Type*	DESCRIPTION
1-2	2	X	X	N	Plan Code
3-7	5	X	X	N	NAIC Company Code
8-10	3	X	X	N	MGA Code
11-14	4	X	X	N	Accounting Date
15	1	X	X	N	Record Type
16-17	2	X	X	N	Transaction Identifier
18-19	2	X	X	N	Policy Type
20	1	X	X	N	Terrorism Coverage Code
20-21	12				RESERVED
22	1	X		N	Type of Business
23-25	3		X	N	Coverage Code
26-27	2		X	N	Subcoverage Code
28-30	3	X	X	N	Annual Statement Line of Business
31-32	2		X	N	Territory
33-37	5	X	X	N	Classification
38-57	20				RESERVED
58-61	4	X	X	N	Record Inception Date
62-63	2		X	N	Dealers Coll. - Value Per Rating Unit
64-65	2				RESERVED
66-79	14	X	X	A	Policy Identifier
80-87	8	X		N	Policy Limit Per Occurrence
88-95	8	X		N	Policy Limit Per Claimant
96-103	8				RESERVED
104-106	3		X	N	Zone Rating Code
107-109	3			N	Cost Code
110	1			N	Age Code
111	1			N	Building/Lot Code
112	1			N	Anti-Theft Discount
113-118	6	X		N	Deductible
119-120	2				RESERVED
121-123	3		X	N	Driving Record Surcharge
124-176	53				RESERVED
177-182	6	X	X	N	Occurrence Date
183-185	3	X		N	Catastrophe Code
186-187	2	X		N	Type of Loss Code
188-189	2	X	X	N	Claim Count
190-198	9	X	X	N	Loss Amount
199-212	14	X	X	A	Occurrence Identifier
213-216	4	X	X	A	Claimant Identifier
217-218	2	X		N	Accident State
219-270	52				RESERVED
271-300	30				RESERVED FOR COMPANY USE

* Numeric (N) or Alphanumeric (A) (unused portions must be zero filled).

** An "X" in either the Limited Coded or the Run-Off column means that that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions.

Quarterly Commercial Automobile Experience Report
Attachments

ATTACHMENT D-5

TYPE OF LOSS CODES

Description	CODE
Liability	
Property Damage	01
<u>Property Damage Terrorism Loss (including UM and UIM Property Damage) due to acts of terrorism certified under the Terrorism Risk Insurance Act</u>	<u>05</u>
Bodily Injury	
Death	<u>02</u>
Other than Death	<u>03</u>
Unknown (a)	<u>04</u>
<u>Bodily Injury Terrorism Loss (including UM and UIM Bodily Injury) due to acts of terrorism certified under the Terrorism Risk Insurance Act</u>	<u>35</u>
Medical Payments	08
All Other Liability	09
Uninsured Motorists Property Damage	11
Uninsured Motorists Bodily Injury	
Death	12
Other than Death	13
Unknown (a)	14
Underinsured Motorists Property Damage	21
Underinsured Motorists Bodily Injury	
Death	22
Other than Death	23
Unknown (a)	24
No-Fault	
Medical Expense	41
Income Loss	42
<u>Losses due to acts of terrorism certified under the Terrorism Risk Insurance Act</u>	<u>45</u>
All Other	49
Physical Damage	
Collision	51
Fire	52
Flood and Rising Water	53
Glass only	54
Malicious Mischief and Vandalism	55
Mechanical Breakdown	56
Personal Effects	57
Theft	58
Towing and Labor	59
Windstorm, Earthquake, Hail, Explosion, Tornado, Cyclone, and Water Damage	60
<u>Losses due to acts of terrorism certified under the Terrorism Risk Insurance Act</u>	<u>75</u>
All Other	99

(a) Valid for claims occurring prior to 1/1/95 ONLY.

Record Layout and Field Definitions - Premium Transactions

~~This page reserved for future use~~

- Plan Code (Numeric Field: Positions 1-2)
Report 04 to indicate Quarterly Miscellaneous Commercial Experience Report.
- NAIC Company Code (Numeric Field: Positions 3-7)
Report the five digit NAIC code.
- MGA Code (Numeric Field: Positions 8-10)
For County Mutuals fronting for one or more MGA's, report the permanent unique three-digit MGA code for the MGA being reported. Other companies shall report zero. See section 11 (page 11) of the general reporting instructions for more detailed information.
- Accounting Date (Numeric Field: Positions 11-14)
Report the accounting date in YYYY format.
- Record Type (Numeric Field: Position 15)
Report 1 to indicate a premium record.
- Transaction Identifier (Numeric Field: Positions 16-17)
Indicate the type of transaction. Valid codes are shown on Attachment 1 of the general reporting instructions (page 27).
- Policy Type (Numeric Field: Positions 18-19)
Indicate the type of policy. Valid codes are shown on Attachment E-1 (page E-21).

<u>Terrorism Coverage Code* (Numeric Field: Position 20)</u>	
<u>Underlying Policy</u>	
<u>(Applicable to Sublines 920, 960 and 970 only)</u>	
	<u>Is coverage for</u>
	<u>certified acts of</u>
	<u>terrorism included in</u>
	<u>the underlying policy</u>
	<u>at no additional</u>
<u>Code</u>	<u>premium?</u>
<u>1</u>	<u>N (no)</u>
<u>3</u>	<u>Y (yes)</u>
<u>Terrorism Coverage**</u>	
<u>Code</u>	
<u>7</u>	<u>Coverage provided for acts of terrorism</u>
	<u>Certified under the Terrorism Risk</u>
	<u>Insurance Act of 2002***</u>
<u>[blank]</u>	<u>Certified Acts Coverage not applicable</u>
	<u>Coverage provided for acts of terrorism</u>
	<u>(Codes 3, 4 or 7 do not apply to the record being</u>
	<u>reported.)</u>

Quarterly Miscellaneous Commercial Experience Report

- Terrorism Coverage Code* (Numeric Field: Position 20)
Underlying Policy
(Applicable to Subline 999 (Special Risks) only)
Is coverage for
certified acts of
terrorism included in
the underlying policy
at no additional
premium?
Code
3 Y (yes)
4 Y (yes) Not
applicable in Texas

* Certified acts of Terrorism Refers to coverage provided under the Federal Terrorism Risk Insurance Act of 2002.

** A separate record is required to identify premiums associated with terrorism coverage, apart from those associated with coverages in the underlying policy.

*** Companies that provide coverage under the Terrorism Risk Insurance Act for no additional premium may report this coverage by following the reporting instructions and placing zeros in the premium amount field(s) on the record.

• Reserved (Positions 21-22)
Report blank.

• Subline (Numeric Field: Positions 23-25)
Report the Subline Code. Valid Codes are shown on Attachment E-2 (page E-22).

The Run-Off Reporting Rule (see section 5, page E-3) is applicable to this element.

- Type of Business (Numeric Field: Position 26)
Indicate the type of business using the appropriate code.
Code Type of Business
1 Claims Made (Regular)
2 Claims Made (Tail)
3 Occurrence
9 Other

• Reserved (Position 27)
Report blank.

Record Layout and Field Definitions - Loss Transactions

~~This page reserved for future use.~~

- Plan Code (Numeric Field: Positions 1-2)
Report 04 to indicate Quarterly Miscellaneous Commercial Experience Report.
- NAIC Company Code (Numeric Field: Positions 3-7)
Report the five digit NAIC code.
- MGA Code (Numeric Field: Positions 8-10)
For County Mutuals fronting for one or more MGA's, report the permanent unique three digit MGA code for the MGA being reported. Other companies shall report zero. See section 11 (page 11) of the general reporting instructions for more detailed information.
- Accounting Date (Numeric Field: Positions 11-14)
Report the accounting date in YYYY format.
- Record Type (Numeric Field: Position 15)
Report 2 to indicate a loss record.
- Transaction Identifier (Numeric Field: Positions 16-17)
Indicate the type of transaction. Valid codes are shown on Attachment 1 of the general reporting instructions (page 27).
- Policy Type (Numeric Field: Positions 18-19)
Indicate the type of policy. Valid codes are shown on Attachment E-1 (page E-21).

<u>Terrorism Coverage Code* (Numeric Field: Position 20)</u>	
<u>Underlying Policy</u>	
<u>(Applicable to Sublines 920, 960 and 970 only)</u>	
	<u>Is coverage for</u>
	<u>certified acts of</u>
	<u>terrorism included in</u>
	<u>the underlying policy</u>
	<u>at no additional</u>
<u>Code</u>	<u>premium?</u>
<u>1</u>	<u>N (no)</u>
<u>3</u>	<u>Y (yes)</u>
<u>Terrorism Coverage**</u>	
<u>Code</u>	
<u>7</u>	<u>Coverage provided for acts of terrorism</u>
	<u>Certified under the Terrorism Risk</u>
	<u>Insurance Act of 2002***</u>
<u>[blank]</u>	<u>Certified Acts Coverage not applicable</u>
	<u>Coverage provided for acts of terrorism</u>
	<u>(Codes 3, 4 or 7 do not apply to the record being</u>
	<u>reported.)</u>

Quarterly Miscellaneous Commercial Experience Report

- Terrorism Coverage Code* (Numeric Field: Position 20)
Underlying Policy
(Applicable to Subline 999 (Special Risks) only)

Code	Is coverage for certified acts of terrorism included in the underlying policy at no additional premium?
5	Y (yes)
6	Y (yes) Not applicable in Texas

* Certified acts of Terrorism Refers to coverage provided under the Federal Terrorism Risk Insurance Act of 2002.

** A separate record is required to identify premiums associated with terrorism coverage, apart from those associated with coverages in the underlying policy.

*** Companies that provide coverage under the Terrorism Risk Insurance Act for no additional premium may report this coverage by following the reporting instructions and placing zeros in the premium amount field(s) on the record.

- Reserved (Positions 210-22)
Report blank.

- Subline (Numeric Field: Positions 23-25)
Report the Subline Code. Valid Codes are shown on Attachment E-2 (page E-22).

The Run-Off Reporting Rule (see section 5, page E-3) is applicable to this element.

- Type of Business (Numeric Field: Position 26)
Indicate the type of business using the appropriate code.

Code Type of Business

1	Claims Made (Regular)
2	Claims Made (Tail)
3	Occurrence
9	Other

- Reserved (Position 27)
Report blank.

Quarterly Miscellaneous Commercial Experience Report

Record Layout for Premium Transactions

POSITION	Field Length	Run-Off **	Field Type*	DESCRIPTION
1-2	2	X	N	Plan Code
3-7	5	X	N	NAIC Company Code
8-10	3	X	N	MGA Code
11-14	4	X	N	Accounting Date
15	1	X	N	Record Type
16-17	2	X	N	Transaction Identifier
18-19	2	X	N	Policy Type
20	1	X	N	Terrorism Coverage Code
210-22	23			RESERVED
23-25	3		N	Subline
26	1	X	N	Type of Business
27	1			RESERVED
28-30	3	X	N	Annual Statement Line of Business
31-32	2			RESERVED
33-37	5	X	N	Classification
38-57	20			RESERVED
58-61	4	X	N	Record Inception Date
62-65	4			RESERVED
66-79	14	X	A	Policy Identifier
80-99	20			RESERVED
100-103	4		N	Entry into Claims Made Date
104-123	20			RESERVED
124-129	6	X	N	Transaction Effective Date
130-135	6	X	N	Transaction Expiration Date
136-145	10	X	N	Direct Written Premium
146-270	125			RESERVED
271-300	30			RESERVED FOR COMPANY USE

* Numeric (N) or Alphanumeric (A) (unused portions must be zero filled).

** An "X" in the Run-off column means that that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions.

Quarterly Miscellaneous Commercial Experience Report

Record Layout for Loss Transactions

POSITION	Field Length	Run-Off **	Field Type*	DESCRIPTION
1-2	2	X	N	Plan Code
3-7	5	X	N	NAIC Company Code
8-10	3	X	N	MGA Code
11-14	4	X	N	Accounting Date
15	1	X	N	Record Type
16-17	2	X	N	Transaction Identifier
18-19	2	X	N	Policy Type
20	1	X	N	Terrorism Coverage Code
210-22	23			RESERVED
23-25	3		N	Subline
26	1	X	N	Type of Business
27	1			RESERVED
28-30	3	X	N	Annual Statement Line of Business
31-32	2			RESERVED
33-37	5	X	N	Classification
38-57	20			RESERVED
58-61	4	X	N	Record Inception Date
62-65	4			RESERVED
66-79	14	X	A	Policy Identifier
80-99	20			RESERVED
100-103	4		N	Entry into Claims Made Date
104-176	73			RESERVED
177-182	6	X	N	Occurrence Date
183-185	3			RESERVED
186-187	2		N	Type of Loss
188-189	2	X	N	Claim Count
190-198	9	X	N	Loss Amount
199-212	14	X	A	Occurrence Identifier
213-218	6			RESERVED
219-224	6		N	Report Date
225-270	46			RESERVED
271-300	30			RESERVED FOR COMPANY USE

* Numeric (N) or Alphanumeric (A) (unused portions must be zero filled).

** An "X" in the Run-Off column means that that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions.

ATTACHMENT E-3

TYPE OF LOSS CODES *

Description	Code
Fire & Lightning	01
Wind & Hail	02
Explosion	03
Riot, Civil Commotion	04
Vandalism and Malicious Mischief	05
Sprinkler Leakage	06
Theft (including Mysterious Disappearance)	07
Water Damage	08
Freeze	10
<u>Losses due to acts of terrorism certified under the Terrorism Risk Insurance Act</u>	<u>15</u>
Other – Property	19
Other – Liability	25

* The type 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 "wind & hail" 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".