TEXAS DEPARTMENT OF INSURANCE

TEXAS COMMERCIAL LINES STATISTICAL PLAN

Compiled by
TEXAS DEPARTMENT OF INSURANCE
Property and Casualty Division
Property and Casualty Actuarial Office - Data Services

April 1, 2027

NOTICE

This Texas Commercial Lines Statistical Plan (Plan) has been adopted by the Texas Department of Insurance (TDI) after due consideration under the rule adopted pursuant to the Insurance Code, Chapter 38, Subchapter E that authorizes TDI's adoption of the Plan. The Plan is adopted for mandatory use by all insurers writing commercial lines insurance in the State of Texas. As part of the approval process under the Insurance Code, Chapter 38, Subchapter E, specific components of the Plan were offered to TDI by the Insurance Services Office, Inc. (ISO) for adoption. As adopted by TDI, the entire Plan constitutes part of the rules and regulations of TDI.

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TEXAS COMMERCIAL LINES STATISTICAL PLAN

TEXAS COMMERCIAL LINES

STATISTICAL PLAN

This document is the Texas Commercial Lines Statistical Plan. This Plan has been promulgated by the Texas commissioner of insurance pursuant to 28 Tex. Admin. Code §5.9501. Pursuant to §5.9501(a)(4), this Plan applies to all reports required to be filed with the Texas Department of Insurance (TDI) under §5.9501 and this Plan for reporting periods beginning on or after April 1, 2027.

This Plan provides instructions for the reporting of direct commercial and miscellaneous personal lines business written in the state of Texas. Every company licensed in Texas with direct business in Texas shall report its experience according to the instructions in this Plan.

This Plan also includes reporting requirements to collect (1) information on the reasons companies cancel, nonrenew, or decline coverage and (2) the number of actual cancellations, nonrenewals, and declinations.

This Plan is organized into the following sections:

Section	**Pages**
General Reporting Instructions	1 - 51
General Instructions	
General Instructions - Premiums and Losses	
General Instructions - Premiums	
General Instructions - Losses	
Attachments	
Quarterly Liability Experience Report	A1 – A103
Specific Instructions - Premiums and Losses	
Specific Instructions - Premiums	
Specific Instructions - Losses	
Record Layout and Field Definitions	
Attachments	
Quarterly Property Experience Report	B1 - B54
Specific Instructions - Premiums and Losses	
Specific Instructions - Premiums	
Specific Instructions - Losses	
Record Layout and Field Definitions	
Attachments	

Section	Pages
Quarterly Businessowners Experience Report	C1 - C42
Specific Instructions - Premiums and Losses	
Specific Instructions - Premiums	
Specific Instructions - Losses	
Record Layout and Field Definitions	
Attachments	
Quarterly Commercial Automobile Experience Report	D1 - D58
Specific Instructions - Premiums and Losses	
Specific Instructions - Premiums	
Specific Instructions - Losses	
Record Layout and Field Definitions	
Attachments	
Quarterly Miscellaneous Commercial Experience Report	E1 - E30
Specific Instructions - Premiums and Losses	
Specific Instructions - Premiums	
Specific Instructions - Losses	
Record Layout and Field Definitions	
Attachments	
Quarterly Fidelity & Surety Experience Report	F1 – F67
Specific Instructions - Premiums and Losses	
Specific Instructions - Premiums	
Specific Instructions - Losses	
Record Layout and Field Definitions	
Attachments	
Quarterly Miscellaneous Personal Experience Report	G1 - G24
Specific Instructions - Premiums and Losses	
Specific Instructions - Premiums	
Specific Instructions - Losses	
Record Layout and Field Definitions	
Attachments	
Farm and Ranch Annual Experience Report	H1 – H46
General Rules - Premiums and Losses	
Coding Section - Premiums and Losses	
Coding Guidelines for Premiums	
Coding Guidelines for Losses	
Place Codes	
Farm and Ranchowners Annual Experience Report	I1 – I49
General Rules - Premiums and Losses	
Coding Section - Premiums and Losses	
Coding Guidelines for Premiums	
Coding Guidelines for Losses	
Place Codes	
Annual Mortgage Guaranty Experience Report	
[To be distributed at a later date]	

Section	Pages
Report of Cancellation, Nonrenewal, and Declination Notices	K1 – K8
For Liability, Property, Businessowners, Commercial Auto	
Specific Instructions	
Record Layout and Field Definitions	
Report of Number of Actual Cancellations, Nonrenewals, and Declinations	L1 – L5
For Liability, Property, Businessowners, Commercial Auto	
Specific Instructions	
Record Layout and Field Definitions	
Report of Cancellation, Nonrenewal, and Declination Notices	M1 – M7
For Farm and Ranch, Farm and Ranchowners	
Specific Instructions	
Record Layout and Field Definitions	
Report of Number of Actual Cancellations, Nonrenewals, and Declinations	N1 – N4
For Farm and Ranch, Farm and Ranchowners	
Specific Instructions	
Record Layout and Field Definitions	

GENERAL REPORTING INSTRUCTIONS

Texas Commercial Lines
Statistical Plan

TEXAS COMMERCIAL LINES STATISTICAL PLAN
GENERAL REPORTING INSTRUCTIONS

TABLE OF CONTENTS

General Reporting Instructions

1. Texas Commercial Lines Statistical Plan 4

2. Statistical Agent 4

3. Direct Business Reporting 4

4. Required Reports 5

5. Reporting Media and Data Formats 7

6. Data Quality Acceptance Standards 7

7. Reserved for Future Use 8

8. County Mutuals' Reporting Requirements 9

9. Reconciliation to Financial Data 10

General Instructions - Premiums and Losses

10. Unit Transaction Reporting 11

11. Accounting Date 11

12. Experience To Be Reported 11

13. Record Type 12

14. Transaction Identifiers 12

15. Rounding 12

16. Record Inception Date 13

17. Annual Statement Line of Business Reporting 14

18. Reporting of Excess Policies 14

19. Corrections 14

General Instructions - Premiums

20. Transaction Effective and Expiration Dates 17

21. Exposure Reporting 17

22. Schedule/IRPM Rating Modifications 18

23. Changes by Endorsement 19

24. Cancellations 20

25. Reinstatements 20

General Instructions - Losses

26. Loss Reporting 21

27. Allocated Loss Adjustment Expense Reporting 21

28. Salvage and Subrogation Reporting 22

29. Claim Count 22

30. Occurrence Identifier 23

General Instructions – Terrorism Coverages

31. Coding Guidelines 24

Attachments

1. Transaction Identifier Codes 25

2. Annual Statement Line of Business Codes 26

3. Place Codes 28

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:

Texas Department of Insurance
ATTN: Property and Casualty Actuarial Office
MC PC-ACT
P.O. Box 12030
Austin, TX 78711-2030
Phone: 512-676-6690
Email: datacall@tdi.texas.gov

2. Statistical Agent

The Texas commissioner of insurance has designated the Insurance Services Office, Inc. (ISO), a business of Verisk, as the statistical agent for Texas commercial lines experience. The statistical agent serves the Texas commissioner of insurance. General questions about the physical reporting of data, data formats required in this Plan, or specific data reporting issues must be directed to ISO via TexasStat@verisk.com.

3. Direct Business Reporting

Every company licensed in Texas with direct commercial lines or "miscellaneous personal lines" business in Texas shall report its experience in accordance with instructions set forth in this Plan.

Reports shall not include premiums received from, or losses paid to, other companies because of reinsurance assumed by the reporting company. No deductions shall be made by the reporting company for premiums ceded to, or for losses recovered from, other companies because of reinsurance ceded.

4. Required Reports

The Texas Commercial Lines Statistical Plan contains the following reports:

A. Quarterly Liability Experience Report
All companies licensed in Texas writing direct commercial liability business in Texas shall quarterly submit this report of premium and loss experience. This report is due 45 days after the end of the experience quarter.

B. Quarterly Property Experience Report
All companies licensed in Texas writing direct commercial property business in Texas shall quarterly submit this report of premium and loss experience. This report is due 45 days after the end of the experience quarter.

C. Quarterly Businessowners Experience Report
All companies licensed in Texas writing direct commercial businessowners business in Texas shall quarterly submit this report of premium and loss experience. This report is due 45 days after the end of the experience quarter.

D. Quarterly Commercial Automobile Experience Report
All companies licensed in Texas writing direct commercial automobile business in Texas shall quarterly submit this report of premium and loss experience. This report is due 45 days after the end of the experience quarter.

E. Quarterly Miscellaneous Commercial Experience Report
All companies licensed in Texas writing direct commercial glass, boiler & machinery, burglary & theft, inland marine, or other special commercial business in Texas shall quarterly submit, separately by line, this report of premium and loss experience. These reports are due 45 days after the end of the experience quarter.

F. Quarterly Fidelity & Surety Experience Report
All companies licensed in Texas writing direct fidelity and surety business in Texas shall quarterly submit this report of premium and loss experience. This report is due 45 days after the end of the experience quarter.

G. Quarterly Miscellaneous Personal Experience Report
All companies licensed in Texas writing direct personal glass, inland marine, liability, burglary & theft, or special personal business in Texas shall quarterly submit this report of premium and loss experience. This report is due 45 days after the end of the experience quarter.

H. Farm and Ranch Annual Experience Report
See section for reporting instructions.

I. Farm and Ranchowners Annual Experience Report
See section for reporting instructions.

J. Annual Mortgage Guaranty Experience Report
[To be distributed at a later date]

K. Cancellation, Nonrenewal, and Declination Notices Report
For Liability, Property, Businessowners, Commercial Auto
See section for reporting instructions.

L. Number of Actual Cancellations, Nonrenewals, and Declinations Report
For Liability, Property, Businessowners, Commercial Auto
See section for reporting instructions.

M. Cancellation, Nonrenewal, and Declination Notices Report
For Farm and Ranch, Farm and Ranchowners
See section for reporting instructions.

N. Number of Actual Cancellations, Nonrenewals, and Declinations Report
For Farm and Ranch, Farm and Ranchowners
See section for reporting instructions.

5. Reporting Media and Data Formats

All reports described in Section 4 of these General Instructions shall be submitted electronically and in the following format: ASCII Fixed Field Length format. Each field is the same length (number of columns) and in the same position for every record. Include a separate transmittal record for each reporting company.

Alphanumeric (text) entries shall be left aligned. Numeric entries shall be right aligned. Each data element is identified in the specific instructions as either numeric or alphanumeric. Numeric and alphanumeric fields must be zero filled. Negative amounts shall be indicated in the units position as follows:

Value	**Symbol**
-0	}
-1	J
-2	K
-3	L
-4	M
-5	N
-6	O
-7	P
-8	Q
-9	R

6. Data Quality Acceptance Standards

Upon receipt of submitted data, the statistical agent will conduct a basic edit check of reported data. If the information on the transmittal record does not agree with the data on the submission or if greater than 1% of the records contain invalid formats, invalid codes and/or illogical entries, the statistical agent will reject the data submission and return it to the reporting company for correction and resubmission.

The statistical agent will make available a basic edit package so companies may edit data prior to submission to the statistical agent.

In addition to the basic edit checks, the statistical agent will employ other means for verifying the accuracy of reported data. The statistical agent may reject faulty data and require resubmission of corrected data.

7. Reserved for Future Use

8. County Mutuals' Reporting Requirements

This Texas Statistical Plan for Commercial Lines requires County Mutual insurance companies to report their experience to the statistical agent for the very first time. Some County Mutuals operate as traditional insurers through independent and captive agents. Other County Mutuals "sell their paper" to Managing General Agents (MGAs). Under this procedure, the MGA establishes the underwriting guidelines and rates for the program and lines up a reinsurance (usually 100%) program. For a fee to the County Mutual, the MGA sells insurance using the County Mutual's name. For the purposes of this statistical plan, we refer to these types of County Mutual - MGA relationships as "fronting".

All County Mutuals that front for one or more MGAs writing direct business in the state of Texas shall report all data required in this statistical plan separately for each MGA, in addition to reporting the County Mutual's own direct business. For the purposes of reporting individual MGA activity, each fronting County Mutual shall assign a permanent and unique 3-digit code to each MGA. The unique 3-digit code assigned to each MGA by a County Mutual must be the same for all required statistical plans in the state of Texas, including the Texas Statistical Plan for Residential Risks, and The Texas Private Passenger Automobile Statistical Plan.

County Mutuals that are unable to report in sufficient detail as required by this statistical plan must contact the Texas Department of Insurance for further instructions.

Every County Mutual with a fronting arrangement as described in this section shall initially report the legal business name, legal business address and assigned 3-digit code for relevant MGAs to the statistical agent. Every County Mutual with a fronting arrangement as described in this section shall immediately notify the statistical agent of any additions, deletions, or changes to the initial list of relevant MGAs.

9. Reconciliation to Financial Data

Following the processing of each quarterly submission, the statistical agent shall prepare a summary of the premiums and losses submitted by the company by annual statement line of business for the latest accounting quarter. This summary shall be provided to the reporting company. The company shall promptly review this summary, compare the amounts to its own records, and shall immediately notify the statistical agent of any unexplained differences.

On an annual basis, the statistical agent shall compare the amounts reported under the statistical plans by line of business to the corresponding amounts reported by each company on the Annual Statement Texas Page 14. Companies will be required to provide an explanation of any material difference.

General Instructions - Premiums and Losses

10. Unit Transaction Reporting

Experience is to be reported on a unit transaction basis.

Premium, loss, allocated loss adjustment expense, and salvage and subrogation transactions shall reflect incremental changes. At any date, the inception-to-date amount paid or received is the accumulation of the individual transactions.

Outstanding loss and outstanding allocated loss adjustment expense transactions shall reflect the current value of the outstanding amount rather than an incremental change to a previously reported amount.

The latest outstanding amount reported in an accounting quarter for a particular claim shall be understood to equal the outstanding amount at the end of that quarter. If no outstanding amount is reported for a claim for an accounting quarter, it shall be understood that the outstanding amount for that claim at the end of that quarter is zero.

11. Accounting Date

The accounting date is the date the transaction was recorded on the reporting company's books.

The accounting date shall be reported in YYMM format. The accounting date may either be reported based on the actual date or else as any other date within the same quarter. For example, all transactions with accounting date in the first quarter of 19XX may be reported with an accounting date of XX03.

12. Experience To Be Reported

Each quarterly report shall include all transactions with an accounting date within the experience quarter.

General Instructions - Premiums and Losses

13. Record Type

Each quarterly report contains two record types:

Code	Record Type
1	Premium
2	Loss

All premium transactions shall be reported as premium records. All paid loss, outstanding loss, paid allocated loss adjustment expense, outstanding allocated loss adjustment expense and salvage and subrogation shall be reported as loss records.

14. Transaction Identifiers

Transaction Identifiers shall be reported on all transactions to identify the type of transaction involved. See Attachment 1, page 27, for a list of valid codes.

15. Rounding

All premium, policy/membership fees, loss, allocated loss adjustment expense, and salvage and subrogation amounts shall be rounded to the nearest whole dollar.

All exposure amounts shall be rounded to the nearest exposure unit. For example, if exposure units are thousands of dollars of sales and sales are $102,321, report 102. If the exposure amount rounds to zero, report 1 (one) instead of zero.

General Instructions - Premiums and Losses

16. Record Inception Date

On new and renewal policy premium transactions, the record inception date shall be the effective date of the policy.

On endorsement premium transactions that offset a previously reported transaction, the record inception date shall be identical to that reported on the original records. On endorsement transactions that reflect additional or changed codings, the record inception date may optionally be either the transaction effective date of the endorsement or the effective date of the underlying policy.

On cancellation premium transactions, the record inception date shall be identical to that reported on the transaction that is being canceled.

On reinstatement premium transactions, the record inception date may optionally be either the transaction effective date of the reinstatement or the effective date of the underlying policy.

On audit premium adjustment transactions, the record inception date shall be identical to that reported on the original deposit or provisional premium record to which the adjustment applies.

On retrospective premium adjustment transactions, the record inception date shall be identical to the original deposit or premium record to which the adjustment applies.

On all loss transactions, the record inception date shall be identical to the inception date on the premium record under which coverage was provided.

The record inception date shall define the version of the statistical plan used to code the record. The record inception date will be used by the statistical agent to determine the appropriate set of edits to verify the data.

It should be noted that all transactions associated with business prior to the effective date of this statistical plan can be reported in one of two ways.

General Instructions - Premiums and Losses

First, the transactions may optionally be reported on a limited coded basis using a "run-off" rule described in the specific instructions. In this case, the record inception date should be any date prior to the effective date of this statistical plan. Second, the transactions may optionally be reported on a fully coded basis. In this case, the record inception date reported should be the effective date of this statistical plan or any other date subsequent.

17. Annual Statement Line of Business Reporting

All carriers shall report the appropriate annual statement line of business for each transaction being reported according to standard company practice. A list of valid codes is shown on Attachment 2, page 28.

18. Reporting of Excess Policies

In the Quarterly Liability, Quarterly Property, Quarterly Commercial Automobile, Quarterly Miscellaneous Commercial, and Quarterly Fidelity and Surety Experience Reports, excess policies shall be reported on a limited coded basis using Type of Policy Code 42.

For the purpose of this statistical plan, an excess policy means:

(a) a policy written excess of a deductible or self insured retention of $100,000 or more;
(b) a policy written excess of a primary policy; and
(c) an umbrella policy.

In the Quarterly Miscellaneous Personal Report, specific classification codes apply to excess policies.

19. Corrections

If a company subsequently finds an error to previously reported and accepted data, the adjustment shall be accomplished by making a reversal of the original entry and by making a new entry showing the proper codes, premium amounts, etc. Submissions that are returned by the statistical agent as a result of exceeding the tolerance level specified in the general reporting instructions do not require offsets and onsets; rather the entire submission shall be re-reported showing the proper entries.

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This page reserved for future use.

20. Transaction Effective and Expiration Dates

Transaction effective and expiration dates are applicable to premium transactions only and define the time over which the premium being reported is earned.

21. Exposure Reporting

For many of the classifications in this statistical plan, it is required that exposure be reported. The exposure base varies depending on the line of business and the classification involved. The exposure base, if any, applicable to a particular classification is defined in the appropriate section of this statistical plan. For reporting purposes, a distinction applies depending on whether the exposure base is "fixed" or "variable".

A "fixed" exposure base is one where the exposure is a fixed number at the time the policy or endorsement is written (e.g., amount of insurance, number of square feet, number of hospital beds, etc). When reporting a fixed exposure do not increase or decrease the exposure to reflect the policy term. For example, if a policy is rated based on thousands of square feet and there are 27,123 square feet; report exposure as 27 regardless of whether the policy term is 3 months, one year, three years or any other period of time.

A "variable" exposure is one where the exposure is a variable number at the time the policy or endorsement is written (e.g., gross sales, payroll, person months, etc). When reporting a variable exposure, report the exposure for the period the policy or endorsement was rated. For example, if a policy is rated based on thousands of dollars of sales and annual sales are $1,200,000; report exposure as 1200 if the policy term is one year; report exposure as 300 if the policy term is 3 months; or report 3600 if the policy term is three years.

General Instructions - Premiums

22. Schedule / IRPM Rating Modifications

Several reports require the reporting of schedule and/or IRPM modifications. These adjustments are defined to be any adjustments to premiums that are based on judgment rather than an explicit formula in the reporting company's rate manual. For liability policies, these adjustments are typically referred to as "schedule" rating modifications. For property policies, these adjustments are referred to as "IRPM" or "individual risk premium modifications."

Schedule rating and/or IRPM premium modifications shall be reported on all premium transactions. The rating modification shall reflect the composite effect of all schedule/IRPM adjustments and shall be reported as a percentage of the unmodified premium. For example, an unmodified premium shall be coded as 100. A schedule/IRPM credit of 20% shall be reported as 80 and a schedule/IRPM debit of 15% reported as 115.

Only premium modifications due to schedule/IRPM rating adjustments shall be reported. Experience rating, merit rating, package modifiers, premium discounts and other techniques based on an explicit formula in the reporting company's rate manual shall not be reported.

23. Changes by Endorsement

If any previously reported records are affected by a change they shall be offset and a new record(s) reported as necessary. The offset record shall be identical to the previously reported record except:

(a) The Accounting Date shall be the date the endorsement was recorded on the company's books;

(b) The Transaction Identifier Code shall be 15 to indicate endorsement;

(c) The Transaction Effective Date shall be the effective date of the endorsement;

(d) The Transaction Expiration Date shall be the expiration date of the endorsement; and,

(e) The premium amount and exposure amount for variable exposures only shall be the unearned portion of such items and shall have the opposite sign to the previously reported record. The unearned premium amount shall be determined in a manner consistent with the terms of the policy (e.g., pro-rata or short rate). In cases where the exposure is considered "fixed", the exposure amount on the offset record shall reflect the full exposure and have the opposite sign to the previously reported record.

New records shall be reported as necessary using the codings appropriate at the time of the inception of the endorsement. The Record Inception Date shall be the effective date of the new records.

General Instructions - Premiums

24. Cancellations

A cancellation shall be reported only when the entire policy is canceled. Partial cancellations are to be treated as a "change by endorsement" in the previous section. Cancellations shall be reported by coverage as a premium record. All previously reported records affected by the cancellation shall be offset. The offset records shall be identical to the previously reported records except:

(a) The Accounting Date shall be the date the cancellation was recorded on the company's books;

(b) The Transaction Identifier Code shall be 11, 12, or 13 depending upon the circumstances of the cancellation;

(c) The Transaction Effective Date shall be the effective date of the cancellation; and,

(d) The premium amount and exposure amount for variable exposures only shall be the unearned portion of such items and shall have the opposite sign to the previously reported record. The unearned premium amount shall be determined in a manner consistent with the terms of the policy (e.g., pro-rata or short rate). In cases where the exposure is considered "fixed", the exposure amount on the offset record shall reflect the full exposure and have the opposite sign to the previously reported record.

25. Reinstatements

A reinstatement shall be reported as a premium record. The reinstatement record shall be identical to the cancellation offset record described in section 27 above except:

(a) The Accounting Date shall be the date the reinstatement was recorded on the company's books;

(b) The Transaction Identifier Code shall be 17 to indicate reinstatement;

(c) The premium and exposure amounts shall reverse the amount on the cancellation record.

(d) If there is a lapse in coverage associated with the reinstatement, the Transaction Effective and Transaction Expiration dates shall be revised as necessary.

26. Loss Reporting

Losses may be reported net or gross of salvage, subrogation or deductible recoveries. If losses are reported on a gross basis, salvage, subrogation or deductible recoveries shall be reported on a separate loss record with a negative loss amount. Deductible recoveries shall be reported using a transaction identifier of 51 (paid loss). Salvage and subrogation recoveries shall be reported using a transaction identifier of 55 (salvage and subrogation). See section 31 below for instructions on reporting salvage and subrogation as separate loss records.

Outstanding losses shall include case reserves only. Reserves for incurred but not reported losses (IBNR) or other "bulk" reserves shall not be included. Reporting of outstanding losses for physical damage records in the Quarterly Commercial Automobile Experience Report is optional.

27. Allocated Loss Adjustment Expense Reporting

Allocated loss adjustment expenses (ALAE) shall be reported according to the definitions used by that company for annual statement reporting purposes.

For the Quarterly Property Experience Report, the Quarterly Miscellaneous Personal Experience Report, and the Quarterly Fidelity & Surety Experience Report, reporting of both paid and outstanding ALAE is optional.

Outstanding ALAE shall include case reserves only. Reserves for incurred but not reported ALAE and other "bulk" reserves shall not be included. Reporting of outstanding ALAE is optional for all reports.

General Instructions - Losses

28. Salvage and Subrogation Reporting

In lieu of reporting losses net of salvage and subrogation, salvage and subrogation recoveries may be reported as a separate loss record. Report the salvage and subrogation amount equal to the recovery less any expenses incurred in obtaining the recovery. Salvage and subrogation records shall be identical to the corresponding loss record except:

(a) The Accounting Date shall be the date the salvage or subrogation was recorded on the company's books;

(b) The Transaction Identifier Code shall be 55 to indicate salvage/subrogation; and,

(c) The loss amount shall be the amount of salvage or subrogation recovered (net of expenses) and shall be a negative amount. If the record is a reversal of a previously reported salvage and subrogation record, the amount would be positive.

29. Claim Count

Several of the quarterly experience reports require the reporting of claim counts. When claim counts are required to be reported, the company shall count and report claims in the same manner used by the company when reporting to the previous statistical agent in Texas. Use the same procedures for counting and reporting claims employed by the reporting company in effect on December 31, 1994.

For each transaction, the claim count shall be zero, one, or negative one.

For informational purposes only, following are some of the rules used by previous statistical agents for the reporting of claim counts:

a. Cases to be counted as claims must 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 allocated loss adjustment expense or the cost of a 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 may carry the claim count either in the paid or outstanding record but must only be counted once.

d. A case involving loss payments or loss reserves 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 the case of a loss involving two or more claims, each claim shall be counted and reported separately.

h. A claim for bodily injury indemnity and claims for care and loss of services arising out of the same loss shall be counted as one claim.

i. A claim for property damage indemnity and claims for loss of use arising out of the same loss shall be counted as one claim.

j. For commercial automobile claims, no-fault claims shall be counted as claims independent of residual bodily injury claims.

30. Occurrence Identifier

The Occurrence Identifier shall be a fourteen (14) digit alphanumeric string assigned by the company. The Occurrence Identifier shall uniquely define occurrences for each coverage and be sufficient for the company to locate the occurrence in its records.

31. 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".

ATTACHMENT 1

TRANSACTION IDENTIFIER CODES

Description	CODE
Premium Transactions	
Cancellation - Insured's Option	11
Cancellation - Non Payment of Premium	12
Cancellation - Company's Option	13
Endorsement	15
Audit Premium	16
Reinstatement	17
New Policy	18
Renewal Policy	19
Retrospective Premium Adjustment	20
Other	29
Loss Transactions	
Paid Loss	51
Outstanding Loss (Case Reserve) (c)	52
Paid Allocated Loss Adjustment Expense (b)	53
Outstanding Allocated Loss Adjustment Expense (a)(b)	54
Salvage & Subrogation	55

(a) Reporting of outstanding ALAE is optional for all reports.
(b) Reporting of both paid and outstanding ALAE is optional for the Quarterly Property Experience Report, the Quarterly Miscellaneous Personal Experience Report, and the Quarterly Fidelity & Surety Experience Report.
(c) Reporting of outstanding loss transactions for physical damage coverages in the Quarterly Commercial Automobile Experience Report is optional.

ATTACHMENT 2

ANNUAL STATEMENT LINE OF BUSINESS CODES

Description	CODE
1 Fire	010
2.1 Allied Lines	021
2.2 Multiple peril crop*	022
2.4 Private Crop*	024
2.5 Private Flood	025
3 Farmowners multiple peril*	030
5.1 Commercial Multi-Peril (non-liability portion)	051
5.2 Commercial Multi-Peril (liability portion)	052
9.1 Inland Marine	091
9.2 Pet Insurance Plans	092
11.1 Medical Professional Liability – occurrence	111
11.2 Medical Professional Liability – claims-made	112
12 Earthquake	120
17.1 Other Liability – Occurrence (excluding Products Liability and Excess Workers' Compensation)	171
17.2 Other Liability – Claims Made (excluding Products Liability and Excess Workers' Compensation)	172
17.3 Excess Workers' Compensation	173
18.1 Products Liability – occurrence	181
18.2 Products Liability – claims-made	182
19.3 Commercial auto no-fault (personal injury protection)	193
19.4 Other commercial auto liability	194
21.2 Commercial auto physical damage	212
23 Fidelity	230
24 Surety	240
26 Burglary and theft	260
27 Boiler and machinery	270
30 Warranty	300
34 Aggregate write-ins for other lines of business	340

Other Liability and Excess Workers' Compensation may be optionally reported with code 170
Warranty and Aggregate write-ins may be optionally reported with code 310

*Not reportable to Insurance Services Offices, Inc.; may be reportable to the Texas Insurance Checking Office for Farm and Ranch and Farm and Ranchowners experience.

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 1 of 24)

The five-digit series of Place Codes are constructed in such a way that the first three (3) digits identify the county in which the city or town is located. Also, for risks that are located outside a city or town, county codes are provided with the last two digits being 00. The third digit or middle number of all these codes will be an odd number except when a city or town is located in more than one county; In that event, the middle number will be the next even number (higher order) than the county's normal third digit number. Following an even third digit number will be a unique two-digit number for a given city or town, permitting the accumulation of all the data for that city or town irrespective of county location. Refer to Section 5, Place Code Reporting, in the Quarterly Property Experience Report (Page B-3) and Section 6 in the Quarterly Businessowners Experience Report (Page C-3) for further information.

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 2 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Abbott	Hill	21706	Annona	Red River	38712
Abernathy	Hale	19001	Anson	Jones	25307
Abernathy	Lubbock	30401	Anthony	El Paso	14106
Abilene	Jones	25402	Anton	Hockley	21905
Abilene	Taylor	44202	Apple Springs	Trinity	45502
Abram	Hidalgo	21505	Appleby	Nacogdoches	34710
Ackerly	Dawson	11603	Aquilares	Webb	47903
Ackerly	Martin	31803	Aquilla	Hill	21712
Acme	Hardeman	19706	Aransas Pass	Aransas	00806
Acton	Hood	22106	Aransas Pass	Nueces	35606
Addison	Collin	08603	Aransas Pass	San Patricio	41006
Addison	Dallas	11403	Arcadia	Galveston	16721
Adrian	Oldham	35911	Arcadian Garden	Harris	20102
Agua Dulce	Nueces	35506	Archer City	Archer	00908
Alamo	Hidalgo	21507	Arcola	Fort Bend	15703
Alamo Heights	Bexar	02905	Argyle	Denton	12107
Alanreed	Gray	17908	Arlington	Tarrant	43903
Alba	Rains	38004	Arp	Smith	42308
Alba	Wood	50004	Arrowhead Ranch Estates	Clay	07702
Albany	Shackelford	41711	Arthur City	Lamar	27710
Aledo	Parker	36707	Asherton	Dimmit	12709
Alexander	Erath	14305	Aspermont	Stonewall	43310
Algoa	Brazoria	04007	Athens	Henderson	21308
Algoa	Galveston	16707	Atlanta	Cass	06707
Alice	Jim Wells	24909	Aubrey	Denton	12114
Allen	Collin	08506	Austin	Hays	21054
Allison	Hemphill	21102	Austin	Travis	45458
Allison	Wheeler	48307	Austin	Williamson	49258
Alma	Ellis	13903	Austwell	Refugio	39103
Alpine	Brewster	04305	Avalon	Ellis	13907
Alta Loma	Galveston	16714	Avery	Red River	38719
Alto	Cherokee	07304	Avinger	Cass	06714
Alvarado	Johnson	25108	Avoca	Jones	25314
Alvin	Brazoria	03907	Axtell	McLennan	30907
Alvord	Wise	49711	Azle	Parker	36807
Amarillo	Potter	37605	Azle	Tarrant	44007
Amarillo	Randall	38205	Bacliff	Galveston	16722
Amherst	Lamb	27909	Bagwell	Red River	38726
Anahuac	Chambers	07105	Bailey	Fannin	14710
Anderson	Grimes	18506	Bailey's Prairie	Brazoria	03917
Anderson Mill	Williamson	49101	Baird	Callahan	05909
Andrews	Andrews	00305	Balch Springs	Dallas	11306
Angleton	Brazoria	03914	Balcones Heights	Bexar	02912
Angus	Navarro	34905	Ballinger	Runnels	39906
Anna	Collin	08512	Balmorhea	Reeves	38911

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 3 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Bandera	Bandera	01906	Beverly Hills	Hutchinson	23305
Bangs	Brown	04905	Beverly Hills	McLennan	30921
Bardwell	Ellis	13914	Big Lake	Reagan	38307
Barnhart	Irion	23509	Big Sandy	Upshur	45912
Barrett	Harris	20108	Big Spring	Howard	22707
Barry	Navarro	34909	Big Wells	Dimmit	12716
Barstow	Ward	47511	Biggs Army Airfield	El Paso	14110
Bartlett	Bell	02808	Bishop	Nueces	35513
Bartlett	Williamson	49208	Bivins	Cass	06721
Bartonville	Denton	12116	Blackjack	Robertson	39506
Bastrop	Bastrop	02108	Blackwell	Coke	08209
Batesville	Red River	38729	Blackwell	Nolan	35409
Batesville	Zavala	50707	Blanco	Blanco	03108
Batson	Hardin	19904	Blanket	Brown	04912
Baxter	Henderson	21309	Bledsoe	Cochran	07912
Bay City	Matagorda	32109	Blessing	Matagorda	32116
Bayou Vista	Galveston	16723	Blewett	Uvalde	46305
Bayside	Refugio	39105	Bloomburg	Cass	06728
Baytown	Chambers	07256	Blooming Grove	Navarro	34916
Baytown	Harris	20256	Bloomington	Victoria	46907
Bayview	Cameron	06103	Blossom	Lamar	27717
Beach City	Chambers	07109	Blue Lake Estates	Llano	30004
Beasley	Fort Bend	15712	Blue Mound	Tarrant	43910
Beaumont	Hardin	20064	Blue Ridge	Collin	08518
Beaumont	Jefferson	24664	Bluebonnet	Bastrop	02110
Beckville	Panola	36508	Bluff Dale	Erath	14312
Bedford	Tarrant	43906	Bluff Haven	Fayette	14904
Bedias	Grimes	18513	Blum	Hill	21718
Beeville	Bee	02507	Boerne	Kendall	25911
Bellaire	Harris	20111	Bogata	Red River	38733
Bellevue	Clay	07708	Boling	Wharton	48108
Bellmead	McLennan	30914	Bomarton	Baylor	02309
Bells	Grayson	18107	Bon Wier	Newton	35106
Bellville	Austin	01507	Bonham	Fannin	14717
Belton	Bell	02706	Bonney	Brazoria	03918
Ben Arnold	Milam	33111	Booker	Lipscomb	29610
Ben Franklin	Delta	11910	Booker	Ochiltree	35810
Ben Wheeler	Van Zandt	46708	Borger	Hutchinson	23310
Benavides	Duval	13106	Bovina	Parmer	36906
Benbrook	Tarrant	43909	Bowie	Montague	33708
Benchly	Brazos	04103	Bowie Rural	Montague	33709
Benjamin	Knox	27511	Boyd	Wise	49718
Berclair	Goliad	17510	Bracken	Comal	09104
Berryville	Henderson	21310	Brackettville	Kinney	27106
Bertram	Burnet	05306	Bradshaw	Taylor	44107

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 4 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Brady	McCulloch	30710	Bunker Hill Village	Harris	20113
Brandon	Hill	21724	Burkburnett	Wichita	48506
Brashear	Hopkins	22310	Burke	Angelina	00512
Brazoria	Brazoria	03921	Burkeville	Newton	35108
Brazos	Palo Pinto	36303	Burleigh	Austin	01508
Breckenridge	Stephens	42912	Burleson	Johnson	25212
Bremond	Falls	14505	Burleson	Tarrant	44012
Bremond	Robertson	39508	Burlington	Milam	33125
Brenham	Washington	47710	Burnet	Burnet	05320
Briarcliff	Travis	45304	Burton	Washington	47717
Briaroaks	Johnson	25112	Byers	Clay	07715
Bridge City	Orange	36110	Bynum	Hill	21730
Bridgeport	Wise	49725	Cactus	Moore	34103
Briggs	Burnet	05313	Caddo	Stephens	42919
Broaddus	San Augustine	40510	Caddo Mills	Hunt	23112
Bronson	Sabine	40311	Cade Lake	Burleson	05102
Bronte	Coke	08111	Caldwell	Burleson	05108
Brookeland	Sabine	40318	Calvert	Robertson	39515
Brookshire	Waller	47312	Camelot II	Bexar	02917
Brookside Village	Brazoria	03923	Cameron	Milam	33132
Brookston	Lamar	27724	Cameron Gardens	Wichita	48508
Brookwood	Bexar	03002	Camp Bullis Military Res	Bexar	02911
Brownfield	Terry	44512	Camp Swift	Bastrop	02107
Brownsboro	Henderson	21315	Camp Wood	Real	38506
Brownsville	Cameron	06108	Campbell	Hunt	23119
Brownsville, Port of	Cameron	06109	Canadian	Hemphill	21109
Brownwood	Brown	04919	Caney City	Henderson	21320
Bruceville-Eddy	Falls	14524	Canton	Van Zandt	46715
Bruceville-Eddy	McLennan	30924	Canutillo	El Paso	14113
Bruni	Webb	47909	Canyon	Randall	38108
Brushy	Brazos	04108	Canyon Lake	Comal	09110
Bryan	Brazos	04109	Carbon	Eastland	13312
Bryson	Jack	23708	Carey	Childress	07510
Buchanan Dam	Llano	29903	Carl's Corner	Hill	21732
Buckeye	Matagorda	32118	Carlsbad	Tom Green	45104
Buckholts	Milam	33118	Carlton	Hamilton	19309
Buckingham	Dallas	11309	Carmine	Fayette	14909
Buda	Hays	20910	Carrizo Springs	Dimmit	12723
Buffalo	Leon	28911	Carrollton	Collin	08520
Buffalo Gap	Taylor	44109	Carrollton	Dallas	11413
Buffalo Springs Lake	Lubbock	30309	Carrollton	Denton	12213
Bullard	Cherokee	07411	Carswell Joint Res Base	Tarrant	43908
Bullard	Smith	42411	Carthage	Panola	36515
Bulverde	Comal	09109	Cashion Community	Wichita	48510
Buna	Jasper	24106	Cason	Morris	34312

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 5 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Cassie	Burnet	05322	Cibolo	Guadalupe	18712
Castle Hills	Bexar	02919	Cibolo Oaks Subdivision	Kendall	26014
Castroville	Medina	32507	Circle D	Bastrop	02112
Cat Spring	Austin	01514	Cisco	Eastland	13319
Catarina	Dimmit	12730	Clairemont	Kent	26310
Caviness	Lamar	27725	Clairette	Erath	14319
Cedar Hill	Dallas	11311	Clarendon	Donley	12908
Cedar Hill	Ellis	14011	Clarksville	Red River	38740
Cedar Lane	Matagorda	32120	Claude	Armstrong	01105
Cedar Park	Travis	45311	Clayton	Panola	36516
Cedar Park	Williamson	49105	Clear Lake Shores	Galveston	16725
Celeste	Hunt	23126	Cleburne	Johnson	25115
Celina	Collin	08524	Cleveland	Liberty	29117
Center	Shelby	41910	Clifton	Bosque	03521
Center Point	Kerr	26509	Clint	El Paso	14120
Centerville	Leon	28918	Clute	Brazoria	03928
Central Gardens	Jefferson	24514	Clyde	Callahan	05916
Central Heights	Nacogdoches	34713	Coahoma	Howard	22714
Chandler	Henderson	21322	Cockrell Hill	Dallas	11316
Chandler Creek I	Williamson	49108	Coldspring	San Jacinto	40709
Chandler Creek II	Williamson	49109	Coleman	Coleman	08310
Channelview	Harris	20115	College Mound	Kaufman	25706
Channing	Hartley	20512	College Station	Brazos	04116
Chapman's Ranch	Nueces	35516	Colleyville	Tarrant	43911
Chappell Hill	Washington	47724	Collinsville	Grayson	18114
Charlie	Clay	07722	Colmesneil	Tyler	45720
Charlotte	Atascosa	01312	Colorado City	Mitchell	33509
Chase Nas	Bee	02509	Columbus	Colorado	08908
Chateau Woods	Montgomery	33904	Comanche	Comanche	09309
Chatfield	Navarro	34918	Combes	Cameron	06115
Cherokee	San Saba	41107	Combine	Dallas	11318
Chester	Tyler	45713	Comfort	Kendall	25918
Chico	Wise	49732	Commerce	Hunt	23133
Chicota	Lamar	27727	Como	Hopkins	22317
Childress	Childress	07517	Comstock	Val Verde	46509
Chillicothe	Hardeman	19713	Conroe	Montgomery	33907
Chilton	Falls	14511	Converse	Bexar	02926
China	Jefferson	24518	Cookville	Titus	44910
China Grove	Bexar	02922	Coolidge	Limestone	29309
China Springs	McLennan	30928	Cooper	Delta	11917
Chireno	Nacogdoches	34717	Copeville	Collin	08526
Chisholm Trails	Rockwall	39704	Coppell	Dallas	11414
Christine	Atascosa	01319	Coppell	Denton	12214
Christoval	Tom Green	45109	Copper Canyon	Denton	12118
Cibolo	Bexar	02921	Copperas Cove	Bell	02709

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 6 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Copperas Cove	Coryell	09910	Cushing	Nacogdoches	34724
Copperas Cove	Lampasas	28109	Cut 'N' Shoot	Montgomery	33906
Corinth	Denton	12117	Cypress	Harris	20125
Corinth	Leon	28920	D/FW Int'l Airport	Dallas	11320
Corpus Christi	Aransas	00820	D/FW Int'l Airport	Tarrant	44020
Corpus Christi	Kleberg	27420	Daingerfield	Morris	34319
Corpus Christi	Nueces	35620	Daisetta	Liberty	29124
Corpus Christi	San Patricio	41020	Dale	Caldwell	05512
Corpus Christi NAS	Nueces	35535	Dalhart	Dallam	11216
Corpus Christi, Port of	Nueces	35621	Dalhart	Hartley	20616
Corral City	Denton	12218	Dallas	Collin	08661
Corrigan	Polk	37311	Dallas	Dallas	11461
Corsicana	Navarro	34923	Dallas	Denton	12261
Cottondale	Wise	49733	Dallas	Kaufman	25861
Cotulla	La Salle	28307	Dallas	Rockwall	39861
Country Place	Brazoria	03932	Dalworthington Gardens	Tarrant	43915
Coupland	Williamson	49110	Damon	Brazoria	03935
Covington	Hill	21736	Danbury	Brazoria	03942
Crabbs Prairie	Walker	47105	Danevang	Wharton	48110
Crandall	Kaufman	25712	Darrouzett	Lipscomb	29508
Crane	Crane	10308	Dawson	Navarro	34930
Cranfills Gap	Bosque	03528	Dayton	Liberty	29131
Crawford	McLennan	30935	De Cordova Bend	Hood	22109
Creedmoor	Travis	45315	De Cordova Bend Estates	Hood	22110
Creekside Place Subdivision	Kendall	26017	Deanville	Burleson	05110
Crescent Valley	Victoria	46910	Decatur	Wise	49739
Cresson	Hood	22215	Deer Park	Harris	20127
Cresson	Johnson	25215	Deerhaven	Llano	30005
Cresson	Parker	36815	Dekalb	Bowie	03708
Cresson	Tarrant	44015	Del Rio	Val Verde	46516
Crestridge	Bexar	03008	Del Valle	Travis	45316
Crestwood	Bexar	03010	Deleon	Comanche	09316
Crockett	Houston	22508	Dell City	Hudspeth	22913
Crosby	Harris	20123	Denison	Grayson	18121
Crosbyton	Crosby	10713	Denning	San Augustine	40511
Cross Plains	Callahan	05923	Denton	Denton	12121
Cross Roads	Denton	12119	Denver City	Gaines	16503
Cross Timber	Johnson	25217	Denver City	Yoakum	50109
Crowell	Foard	15513	Deport	Lamar	27817
Crowley	Johnson	25118	Deport	Red River	38817
Crowley	Tarrant	43912	Desdemona	Eastland	13326
Crystal Beach	Galveston	16726	Desoto	Dallas	11326
Crystal City	Zavala	50714	Detroit	Red River	38747
Cuero	De Witt	12311	Devers	Liberty	29138
Cumby	Hopkins	22324	Devine	Medina	32514

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 7 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Dew	Freestone	16104	Edgecliff Village	Tarrant	43917
Dhanis	Medina	32521	Edgewood	Van Zandt	46722
Dialville	Cherokee	07311	Edinburg	Hidalgo	21528
Diana	Upshur	45914	Edmonson	Hale	18911
Diboll	Angelina	00519	Edna	Jackson	23907
Dickens	Dickens	12510	Edroy	San Patricio	40908
Dickinson	Galveston	16728	El Campo	Wharton	48122
Dilley	Frio	16309	El Lago	Harris	20129
Dime Box	Lee	28705	El Paso	El Paso	14127
Dimmitt	Castro	06913	Elderville	Gregg	18312
Dodd City	Fannin	14724	Eldorado	Schleicher	41306
Dodson	Collingsworth	08709	Electra	Wichita	48513
Donie	Freestone	16110	Elgin	Bastrop	02115
Donna	Hidalgo	21514	Elgin	Travis	45415
Dorchester	Grayson	18128	Eliasville	Stephens	43015
Doss	Gillespie	17108	Eliasville	Young	50315
Double Oak	Denton	12122	Elkhart	Anderson	00107
Douglass	Nacogdoches	34726	Ellinger	Fayette	14916
Douglassville	Cass	06735	Ellington AFB	Harris	20128
Downsville	McLennan	30937	Elm Mott	McLennan	30940
Driftwood	Hays	20912	Elmendorf	Bexar	02924
Dripping Springs	Hays	20917	Elmo	Kaufman	25719
Driscoll	Nueces	35527	Elsa	Hidalgo	21535
Dublin	Erath	14326	Elysian Fields	Harrison	20313
Dumas	Moore	34106	Emerson	Lamar	27729
Duncanville	Dallas	11331	Emhouse	Navarro	34937
Dyess AFB	Taylor	44150	Emory	Rains	37909
Eagle Lake	Colorado	08915	Enchanted Oaks	Henderson	21326
Eagle Mountain	Tarrant	43913	Encinal	La Salle	28314
Eagle Pass	Maverick	32308	Enloe	Delta	11924
Earle's Chapel	Cherokee	07314	Ennis	Ellis	13928
Early	Brown	04926	Enochs	Bailey	01705
Earth	Lamb	27916	Eola	Concho	09519
East Bernard	Wharton	48115	Era	Cooke	09708
East Columbia	Brazoria	03949	Escobares	Starr	42705
East End	Jasper	24108	Estelline	Hall	19110
East Mountain	Upshur	45979	Euless	Tarrant	43918
East Tawakoni	Rains	37904	Eustace	Henderson	21329
Eastland	Eastland	13333	Evadale	Jasper	24110
Easton	Gregg	18310	Evant	Coryell	10018
Easton	Rusk	40108	Evant	Hamilton	19418
Ecca	Taylor	44111	Everman	Tarrant	43921
Ector	Fannin	14731	Ewell	Upshur	45915
Edcouch	Hidalgo	21521	Fabens	El Paso	14134
Eden	Concho	09512	Fair Oaks Ranch	Bexar	02915

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 8 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Fair Oaks Ranch	Comal	09215	Fort Sam Houston AFB	Bexar	02980
Fair Oaks Ranch	Kendall	25915	Fort Stockton	Pecos	37112
Fairchilds	Fort Bend	15714	Fort Worth	Denton	12127
Fairfield	Freestone	16117	Fort Worth	Tarrant	43927
Fairlie	Hunt	23140	Fort Worth	Wise	49727
Fairmount	Sabine	40320	Fowlerton	La Salle	28316
Fairview	Collin	08528	Francitas	Jackson	23909
Fairway of Woodlake	Bexar	03012	Franklin	Robertson	39522
Falfurrias	Brooks	04715	Frankston	Anderson	00214
Falls City	Karnes	25513	Frankston	Henderson	21414
Fannett	Jefferson	24520	Fredericksburg	Gillespie	17112
Fannin	Goliad	17517	Freeport	Brazoria	03956
Farmers Branch	Dallas	11336	Freer	Duval	13113
Farmersville	Collin	08530	Freestone	Freestone	16119
Farwell	Parmer	36913	Fresno	Fort Bend	15717
Fate	Rockwall	39707	Friendswood	Brazoria	04057
Faught	Lamar	27734	Friendswood	Galveston	16857
Fayetteville	Fayette	14923	Friendswood	Harris	20257
Fentress	Caldwell	05519	Friona	Parmer	36920
Ferris	Dallas	11419	Frisco	Collin	08665
Ferris	Ellis	14019	Frisco	Denton	12265
Five Star	Titus	44912	Fritch	Hutchinson	23462
Flatonia	Fayette	14930	Fritch	Moore	34262
Flatwoods	Panola	36519	Frost	Navarro	34944
Flint	Smith	42315	Fruitvale	Van Zandt	46725
Flomot	Motley	34511	Frydek	Austin	01516
Florence	Williamson	49116	Fulbright	Red River	38754
Floresville	Wilson	49313	Fulshear	Fort Bend	15719
Flour Bluff	Nueces	35529	Fulton	Aransas	00714
Flower Mound	Dallas	11424	Gail	Borden	03314
Flower Mound	Denton	12124	Gainesville	Cooke	09711
Flower Mound	Tarrant	43923	Galena Park	Harris	20131
Floyd	Hunt	23147	Gallatin	Cherokee	07318
Floydada	Floyd	15314	Galveston	Galveston	16742
Fluvanna	Scurry	41512	Ganado	Jackson	23914
Flynn	Leon	28922	Garden City	Glasscock	17311
Follett	Lipscomb	29515	Garden Ridge	Comal	09130
Forest Hill	Tarrant	43924	Garland	Collin	08541
Forestburg	Montague	33715	Garland	Dallas	11341
Forney	Kaufman	25726	Garland	Rockwall	39741
Forreston	Ellis	13935	Garrison	Nacogdoches	34731
Fort Bliss	El Paso	14150	Garwood	Colorado	08922
Fort Davis	Jeff Davis	24312	Gary	Panola	36522
Fort Hood Military Res	Bell	02865	Gatesville	Coryell	09917
Fort Hood Military Res	Coryell	10065	Gause	Milam	33139

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 9 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Gay Hill-Mound Hill-Cedar Hill	Washington	47740	Grapevine	Tarrant	43930
George West	Live Oak	29707	Greatwood Subdivision	Fort Bend	15781
Georgetown	Williamson	49122	Greenville	Hunt	23154
Geronimo	Guadalupe	18717	Greenwood	Parker	36741
Giddings	Lee	28712	Greenwood	Wise	49740
Gilchrist	Galveston	16745	Gregory	San Patricio	40915
Gillett	Karnes	25520	Groesbeck	Limestone	29316
Gilmer	Upshur	45919	Groom	Carson	06510
Girard	Kent	26317	Groves	Jefferson	24532
Gladewater	Gregg	18420	Groveton	Trinity	45507
Gladewater	Upshur	46020	Gruver	Hansford	19508
Glazier	Hemphill	21116	Gun Barrel City	Henderson	21332
Glen Flora	Wharton	48129	Gun Barrel City	Kaufman	25732
Glen Rose	Somervell	42514	Gunter	Grayson	18135
Glenn Heights	Dallas	11342	Gustine	Comanche	09323
Glidden	Colorado	08924	Guthrie	King	26914
Godley	Johnson	25122	Hackberry	Garza	16908
Golden	Wood	49910	Hale Center	Hale	18918
Goldsmith	Ector	13511	Hallettsville	Lavaca	28506
Goldthwaite	Mills	33310	Hallsville	Harrison	20320
Golf Course Addition	Hutchinson	23316	Haltom City	Tarrant	43933
Goliad	Goliad	17524	Hamilton	Hamilton	19316
Gonzales	Gonzales	17709	Hamlin	Fisher	15222
Goodfellow AFB	Tom Green	45111	Hamlin	Jones	25422
Goodlett	Hardeman	19720	Happy	Randall	38223
Goodrich	Polk	37318	Happy	Swisher	43823
Gordon	Palo Pinto	36309	Happy Hollow	Uvalde	46307
Goree	Knox	27518	Hargill	Hidalgo	21542
Gorman	Eastland	13340	Harker Heights	Bell	02713
Gouldbusk	Coleman	08317	Harleton	Harrison	20327
Graford	Palo Pinto	36316	Harlingen	Cameron	06122
Graham	Young	50322	Harmony	Bexar	02938
Granbury	Hood	22118	Harper	Gillespie	17119
Grand Prairie	Dallas	11421	Harper	Kerr	26511
Grand Prairie	Ellis	14021	Harper	Kimble	26819
Grand Prairie	Tarrant	44021	Harrold	Wilbarger	48712
Grand Saline	Van Zandt	46729	Hart	Castro	06920
Grandfalls	Ward	47518	Hartley	Hartley	20519
Grandview	Johnson	25129	Harwood	Gonzales	17716
Granger	Williamson	49128	Haskell	Haskell	20711
Grangerland	Montgomery	33909	Haslet	Denton	12136
Grape Creek	Tom Green	45112	Haslet	Tarrant	43936
Grapeland	Houston	22515	Hawkins	Wood	49917
Grapevine	Dallas	11430	Hawley	Jones	25321
Grapevine	Denton	12130	Hearne	Robertson	39529

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 10 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Heath	Rockwall	39709	Houston P & L	Harris	20141
Hebbronville	Jim Hogg	24710	Howardwick	Donley	12917
Hedley	Donley	12915	Howe	Grayson	18142
Hedwig Village	Harris	20133	Hubbard	Hill	21748
Helotes	Bexar	02928	Huffman	Harris	20142
Hemphill	Sabine	40325	Hughes Springs	Cass	06742
Hempstead	Waller	47319	Hughes Springs	Morris	34442
Henderson	Rusk	40112	Hull	Liberty	29145
Henrietta	Clay	07729	Humble	Harris	20143
Hereford	Deaf Smith	11711	Hungerford	Wharton	48136
Hermleigh	Scurry	41519	Hunt	Kerr	26512
Hewitt	McLennan	30941	Hunters Creek	Harris	20145
Hickory Creek	Denton	12125	Hunters Creek Village	Harris	20146
Hico	Hamilton	19323	Huntington	Angelina	00533
Hidalgo	Hidalgo	21549	Huntsville	Walker	47113
Hide-A-Way Lake	Smith	42321	Hurst	Tarrant	43939
Higgins	Lipscomb	29522	Hutchins	Dallas	11351
High Island	Galveston	16749	Hutto	Williamson	49134
Highland Park	Dallas	11346	Huxley	Shelby	41913
Highland Village	Denton	12126	Idalou	Lubbock	30312
Highlands	Harris	20135	Impact	Taylor	44117
Hill Country Village	Bexar	02941	Imperial	Pecos	37117
Hillsboro	Hill	21742	Indian Springs	Polk	37320
Hilshire Village	Harris	20137	Industry	Austin	01521
Hitchcock	Galveston	16756	Inez	Victoria	46914
Hockley	Harris	20139	Ingleside	San Patricio	40922
Holiday Lakes	Brazoria	03940	Ingleside on the Bay	San Patricio	40921
Holland	Bell	02720	Ingram	Kerr	26516
Hollene	Parmer	36930	Iola	Grimes	18520
Holliday	Archer	00915	Iowa Colony	Brazoria	03927
Hollywood Park	Bexar	02930	Iowa Park	Wichita	48520
Hondo	Medina	32528	Iraan	Pecos	37119
Honey Grove	Fannin	14738	Iredell	Bosque	03535
Hooks	Bowie	03715	Irene	Hill	21754
Hoover	Gray	17912	Irving	Dallas	11356
Horizon City	El Paso	14138	Italy	Ellis	13942
Horseshoe Bay	Burnet	05459	Itasca	Hill	21760
Horseshoe Bay	Llano	30059	Ivanhoe	Fannin	14740
Horseshoe Bay South	Burnet	05460	Jacinto City	Harris	20147
Horseshoe Bay South	Llano	30060	Jacksboro	Jack	23715
Houston	Brazoria	04024	Jacksonville	Cherokee	07325
Houston	Fort Bend	15824	Jamaica Beach	Galveston	16760
Houston	Galveston	16824	Jarrell	Williamson	49140
Houston	Harris	20224	Jasper	Jasper	24113
Houston	Montgomery	34024	Jayton	Kent	26324

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 11 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Jefferson	Marion	31512	Kingsland	Llano	29906
Jenkins	Morris	34323	Kingsville	Kleberg	27312
Jermyn	Jack	23717	Kingsville Nas	Kleberg	27314
Jersey Village	Harris	20149	Kingtown	Nacogdoches	34733
Jewett	Leon	28925	Kirby	Bexar	02932
Joaquin	Shelby	41917	Kirbyville	Jasper	24120
Johnson City	Blanco	03115	Kirkland	Childress	07524
Joinerville	Rusk	40119	Kirvin	Freestone	16124
Jolly	Clay	07731	Klondike	Delta	11931
Jollyville	Williamson	49141	Knight Forest	Liberty	29150
Jonesboro	Coryell	09924	Knippa	Uvalde	46310
Jonestown	Travis	45360	Knox City	Knox	27525
Josephine	Collin	08542	Kopperl	Bosque	03542
Joshua	Johnson	25136	Kosse	Limestone	29323
Jourdanton	Atascosa	01333	Kountze	Hardin	19912
Juliff	Fort Bend	15721	Kress	Swisher	43708
Junction	Kimble	26715	Krum	Denton	12135
Justin	Denton	12128	Kyle	Hays	20924
Kadane Corner	Wichita	48527	La Feria	Cameron	06129
Kamay	Wichita	48534	La Grange	Fayette	14937
Karnack	Harrison	20334	La Grulla	Starr	42708
Karnes City	Karnes	25527	La Joya	Hidalgo	21551
Katy	Fort Bend	15825	La Marque	Galveston	16770
Katy	Harris	20225	La Porte	Harris	20151
Katy	Waller	47425	La Porte (TWIA Cat Area)	Harris	51551
Kaufman	Kaufman	25733	La Pryor	Zavala	50721
Keene	Johnson	25143	La Roseta	Starr	42709
Keller	Tarrant	43942	La Villa	Hidalgo	21552
Kelly AFB	Bexar	02929	La Ward	Jackson	23921
Kemah	Galveston	16763	Labelle	Jefferson	24538
Kemp	Kaufman	25740	Lackland AFB	Bexar	02985
Kempner	Lampasas	28110	Lackland AFB Annex	Bexar	02934
Kendleton	Fort Bend	15827	Lacoste	Medina	32535
Kenedy	Karnes	25534	Lacy Lakeview	McLennan	30947
Kennard	Houston	22522	Ladonia	Fannin	14745
Kennedale	Tarrant	43945	Lagarto	Live Oak	29709
Kenney	Austin	01528	Lago Vista	Travis	45318
Kerens	Navarro	34948	Laguna Heights	Cameron	06131
Kermit	Winkler	49512	Laguna Vista	Cameron	06132
Kerrville	Kerr	26523	Laird Hill	Rusk	40126
Kilgore	Gregg	18426	Lake Bridgeport	Wise	49742
Kilgore	Rusk	40226	Lake City	San Patricio	40924
Killeen	Bell	02727	Lake Creek	Delta	11938
Kings Mill	Gray	17915	Lake Creek	Lamar	27838
Kingsbury	Guadalupe	18719	Lake Dallas	Denton	12142

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 12 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Lake Dunlap	Guadalupe	18722	Leon Springs	Bexar	02942
Lake Jackson	Brazoria	03963	Leon Valley	Bexar	02933
Lake Kiowa	Cooke	09716	Leona	Leon	28932
Lake LBJ MUD	Burnet	05470	Leonard	Fannin	14752
Lake LBJ MUD	Llano	30070	Leroy	McLennan	30949
Lake Mexia	Limestone	29327	Levelland	Hockley	21912
Lake Palo Pinto	Palo Pinto	36318	Lewisville	Dallas	11368
Lake Rayburn	Jasper	24130	Lewisville	Denton	12149
Lake Shadows	Harris	20150	Lexington	Lee	28719
Lake Tanglewood	Randall	38145	Liberty	Liberty	29152
Lake Worth	Tarrant	43951	Liberty City	Gregg	18322
Lakeport	Gregg	18320	Liberty Hill	Williamson	49152
Lakeshore	Bandera	01915	Lillian	Johnson	25150
Lakeside	San Patricio	40925	Lincoln	Lee	28726
Lakeside	Tarrant	43949	Lindale	Smith	42322
Lakeside City	Archer	00918	Linden	Cass	06749
Lakeside Village	Archer	00918	Lindsay	Cooke	09718
Lakeside Village	Bosque	03547	Lipan	Hood	22125
Lakeview	Hall	19117	Lipscomb	Hemphill	21129
Lakeway	Travis	45320	Lipscomb	Lipscomb	29529
Lakewood Village	Denton	12143	Little Cypress	Orange	36113
Lamar	Aransas	00720	Little Elm	Denton	12151
Lamesa	Dawson	11512	Little River	Bell	02734
Lampasas	Lampasas	28115	Little River Academy	Bell	02735
Lancaster	Dallas	11366	Littlefield	Lamb	27923
Laneville	Rusk	40133	Live Oak	Bexar	02935
Laredo	Webb	47916	Liverpool	Brazoria	03964
Larue	Henderson	21336	Livingston	Polk	37332
Latexo	Houston	22525	Llano	Llano	29913
Laughlin AFB	Val Verde	46520	Lockhart	Caldwell	05526
Lavernia	Wilson	49320	Lockney	Floyd	15321
Lavon	Collin	08546	Locust	Grayson	18144
Lawn	Taylor	44114	Lolita	Jackson	23927
Lawrence	Kaufman	25742	Lometa	Lampasas	28122
Lazbuddie	Parmer	36925	London	Kimble	26722
League City	Galveston	16877	Lone Oak	Bexar	03061
League City	Harris	20277	Lone Oak	Hunt	23161
Leakey	Real	38513	Lone Pine	Anderson	00115
Leander	Williamson	49146	Lone Star	Morris	34326
Leary	Bowie	03720	Lone Star Army Ammo Plant	Bowie	03723
Leesburg	Camp	06309	Lone Tree	Victoria	46916
Leesville	Gonzales	17723	Longhorn Army Ammo Plant	Harrison	20338
Lefors	Gray	17922	Longview	Gregg	18427
Leggett	Polk	37325	Longview	Harrison	20427
Lelia Lake	Donley	12922	Longworth	Fisher	15115

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 13 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Loop	Gaines	16508	Marquez	Leon	28939
Lopeno	Zapata	50504	Marshall	Harrison	20341
Lopezville	Hidalgo	21553	Mart	Limestone	29463
Loraine	Mitchell	33516	Mart	McLennan	31063
Lorena	McLennan	30956	Martindale	Caldwell	05540
Lorenzo	Crosby	10720	Mason	Mason	31910
Los Fresnos	Cameron	06136	Matador	Motley	34518
Lott	Falls	14518	Matagorda	Matagorda	32130
Louise	Wharton	48143	Mathis	San Patricio	40929
Lovelady	Houston	22529	Maud	Bowie	03722
Loving	Young	50329	Mauriceville	Orange	36115
Lowry Crossing	Collin	08544	Maxwell	Caldwell	05547
Lubbock	Lubbock	30319	May	Brown	04933
Lucas	Collin	08547	Maydelle	Cherokee	07332
Lueders	Jones	25328	Mayhill Cooper Creek	Denton	12153
Lufkin	Angelina	00540	Maypearl	Ellis	13949
Luling	Caldwell	05533	McAdoo	Dickens	12517
Lumberton	Hardin	19914	McAllen	Hidalgo	21556
Lyford	Willacy	48911	McCamey	Upton	46111
Lyons	Burleson	05115	McCaulley	Fisher	15122
Lytle	Atascosa	01428	McDade	Bastrop	02122
Lytle	Bexar	03028	McFaddin	Victoria	46919
Lytle	Medina	32628	McGregor	Coryell	09970
Mabank	Henderson	21429	McGregor	McLennan	30970
Mabank	Kaufman	25829	McKinney	Collin	08548
Macdona	Bexar	02937	McLean	Gray	17929
Madisonville	Madison	31313	McLendon-Chisholm	Rockwall	39711
Magic City	Wheeler	48312	McNair	Harris	20280
Magnolia	Montgomery	33912	McQueeney	Guadalupe	18727
Malakoff	Henderson	21343	Meadow	Terry	44519
Malone	Hill	21766	Meadowlakes	Burnet	05329
Manchaca	Travis	45321	Meadowlark Hill West	Hutchinson	23323
Manor	Travis	45322	Meadows	Fort Bend	15723
Mansfield	Ellis	14030	Meadows Place	Fort Bend	15823
Mansfield	Johnson	25230	Medina	Bandera	01920
Mansfield	Tarrant	44030	Medina Lake	Bandera	01921
Manvel	Brazoria	03970	Meeker	Jefferson	24541
Maple	Bailey	01730	Megargel	Archer	00922
Marathon	Brewster	04312	Melissa	Collin	08554
Marble Falls	Burnet	05327	Melvin	McCulloch	30717
Marfa	Presidio	37710	Memphis	Hall	19124
Marietta	Cass	06756	Menard	Menard	32706
Marion	Guadalupe	18726	Mercedes	Hidalgo	21563
Markham	Matagorda	32123	Mercury	McCulloch	30724
Marlin	Falls	14525	Meridian	Bosque	03549

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 14 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Merit	Hunt	23168	Morgan's Point Resort	Bell	02737
Merkel	Taylor	44121	Morton	Cochran	07919
Mertens	Hill	21772	Moscow	Polk	37339
Mertzon	Irion	23516	Moss Bluff	Liberty	29155
Mesquite	Dallas	11371	Moss Hill	Liberty	29255
Mesquite	Kaufman	25771	Moulton	Lavaca	28513
Mexia	Limestone	29330	Mount Calm	Hill	21778
Meyersville	Washington	47749	Mount Pleasant	Titus	44917
Miami	Roberts	39309	Mount Vernon	Franklin	15911
Midfield	Matagorda	32137	Mt Enterprise	Rusk	40140
Midland	Martin	31709	Muenster	Cooke	09725
Midland	Midland	32912	Muleshoe	Bailey	01733
Midlothian	Ellis	13956	Mullin	Mills	33317
Midway	Madison	31318	Munday	Knox	27532
Milano	Milam	33146	Murchison	Henderson	21350
Mildred	Navarro	34949	Murphy	Collin	08556
Miles	Runnels	39913	Myra	Cooke	09732
Milford	Ellis	13963	Myrtle Springs	Van Zandt	46736
Millers Ridge	Bexar	03035	Nacogdoches	Nacogdoches	34738
Millersview	Concho	09526	Nada	Colorado	08929
Millican	Brazos	04150	Naples	Morris	34333
Millsap	Parker	36714	Nash	Bowie	03729
Mineola	Wood	49925	Nassau Bay	Harris	20159
Mineral Wells	Palo Pinto	36431	Natalia	Medina	32542
Mineral Wells	Parker	36831	Naval Ind Ordinance Plant	Coryell	09978
Mingus	Palo Pinto	36323	Naval Ind Ordinance Plant	McLennan	30978
Mission	Hidalgo	21570	Navasota	Grimes	18527
Mission Bend	Fort Bend	15724	Nazareth	Castro	06927
Mission Bend	Harris	20156	Neches	Anderson	00121
Missouri City	Fort Bend	15832	Nederland	Jefferson	24546
Missouri City	Harris	20232	Needville	Fort Bend	15726
Mobeetie	Wheeler	48314	Nesbitt	Harrison	20342
Monahans	Ward	47525	Nevada	Collin	08560
Monaville	Waller	47322	New Baden	Robertson	39536
Mont Belvieu	Chambers	07112	New Berlin	Guadalupe	18728
Mont Belvieu	Liberty	29212	New Boston	Bowie	03736
Montague	Montague	33722	New Braunfels	Comal	09236
Montalba	Anderson	00117	New Braunfels	Guadalupe	18836
Montgomery	Montgomery	33914	New Caney	Montgomery	33915
Moody	McLennan	30977	New Chapel Hill	Smith	42325
Moore	Frio	16316	New Deal	Lubbock	30321
Moran	Shackelford	41718	New Home	Lynn	30505
Morgan	Bosque	03556	New Hope	San Augustine	40514
Morgan's Point	Harris	20155	New London	Rusk	40147
Morgan's Point (TWIA Cat Area)	Harris	52855	New Mobeetie	Wheeler	48321

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 15 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
New Salem	Rusk	40148	Oil Mill Spur	Guadalupe	18729
New Territory Subdivision	Fort Bend	15786	Oilton	Webb	47960
New Ulm	Austin	01535	Oklaunion	Wilbarger	48726
New Waverly	Walker	47120	Old Glory	Stonewall	43317
Newark	Wise	49746	Old Ocean	Brazoria	03972
Newcastle	Young	50336	Old River-Winfree	Chambers	07114
Newlin	Hall	19131	Old River-Winfree	Liberty	29158
Newport	Harris	20158	Olden	Eastland	13347
Newsome	Camp	06316	Olmos Park	Bexar	02940
Newton	Newton	35115	Olney	Young	50343
Neylandville	Hunt	23171	Olton	Lamb	27930
Niederwald	Hays	20940	Omaha	Morris	34340
Nixon	Gonzales	17838	Onalaska	Polk	37346
Nixon	Wilson	49438	Onion Creek	Travis	45370
Nocona	Montague	33729	Oplin	Callahan	05928
Nocona Hills	Montague	33731	Ora	Angelina	00545
Nolanville	Bell	02741	Orange	Orange	36117
Nome	Jefferson	24553	Orange Grove	Jim Wells	24916
Nordheim	De Witt	12318	Orangefield	Orange	36124
Normangee	Leon	29033	Orchard	Fort Bend	15728
Normangee	Madison	31433	Ore City	Upshur	45926
Normanna	Bee	02521	Otto	Falls	14532
North Lake	Brown	04935	Ovalo	Taylor	44128
North Richland Hills	Tarrant	43954	Overton	Rusk	40235
North Zulch	Madison	31320	Overton	Smith	42435
Novice	Coleman	08324	Ovilla	Dallas	11372
Nueces Park	Cameron	06140	Ovilla	Ellis	13968
Oak Crest Mobile Home Park	Bexar	03040	Owentown	Smith	42329
Oak Hill	Travis	45324	Ozona	Crockett	10514
Oak Hurst	San Jacinto	40716	Paducah	Cottle	10109
Oak Leaf	Ellis	13966	Paige	Bastrop	02129
Oak Point	Denton	12155	Paint Rock	Concho	09533
Oak Ridge	Llano	29930	Palacios	Matagorda	32144
Oak Ridge North	Montgomery	33950	Palestine	Anderson	00128
Oak Trail Shores	Hood	22128	Palm Valley	Cameron	06142
Oakwood	Leon	28946	Palmer	Ellis	13970
O'Brien	Haskell	20715	Palmview	Hidalgo	21572
Odell	Wilbarger	48719	Palo Pinto	Palo Pinto	36330
Odem	San Patricio	40936	Pampa	Gray	17936
Odessa	Ector	13665	Panhandle	Carson	06517
Odessa	Midland	33065	Panorama Village	Montgomery	33940
O'Donnell	Dawson	11634	Pantego	Tarrant	43957
O'Donnell	Lynn	30634	Paradise	Wise	49753
Ogburn	Wood	49928	Paris	Lamar	27731
Oglesby	Coryell	09931	Parker	Collin	08564

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 16 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Pasadena	Harris	20163	Plains	Yoakum	50116
Pasadena (TWIA Cat Area)	Harris	52663	Plainview	Hale	18932
Pattison	Waller	47325	Plano	Collin	08666
Pattonville	Lamar	27738	Plano	Denton	12266
Peacock	Stonewall	43324	Plantersville	Grimes	18534
Pearland	Brazoria	04036	Pleak	Fort Bend	15789
Pearland	Fort Bend	15836	Pleasant Grove	Bowie	03738
Pearland	Harris	20236	Pleasant Valley	Wichita	48538
Pearsall	Frio	16333	Pleasanton	Atascosa	01340
Peaster	Parker	36719	Plum Grove	Liberty	29157
Pebble Beach	Bandera	01944	Point	Rains	37916
Pecan Creek Subdivision	Rusk	40152	Point Blank	San Jacinto	40718
Pecan Gap	Delta	11945	Point Comfort	Calhoun	05707
Pecan Gap	Fannin	14744	Point Venture	Travis	45331
Pecan Grove	Fort Bend	15729	Ponder	Denton	12163
Pecan Hill	Fort Bend	15731	Ponta	Cherokee	07339
Pecan Plantation	Hood	22130	Poolville	Parker	36721
Pecan Plantation	Johnson	25155	Port Aransas	Aransas	00834
Pecos	Reeves	38918	Port Aransas	Nueces	35634
Pedernales	Travis	45326	Port Arthur	Jefferson	24567
Pendleton	Bell	02748	Port Arthur	Orange	36167
Penelope	Hill	21784	Port Bolivar	Galveston	16781
Penitas	Hidalgo	21574	Port Isabel	Cameron	06143
Perezville	Hidalgo	21576	Port Lavaca	Calhoun	05711
Perrin	Jack	23722	Port Mansfield	Willacy	48916
Perryton	Ochiltree	35712	Port Neches	Jefferson	24574
Petersburg	Hale	18925	Port O'Connor	Calhoun	05718
Petrolia	Clay	07736	Porter	Montgomery	33922
Pettus	Bee	02528	Portland	Nueces	35637
Petty	Lamar	27745	Portland	San Patricio	41037
Pflugerville	Travis	45329	Post	Garza	16913
Pharr	Hidalgo	21577	Poteet	Atascosa	01347
Phillips	Hutchinson	23324	Poth	Wilson	49327
Pickton	Hopkins	22331	Potosi	Taylor	44130
Pilot Point	Denton	12156	Pottsboro	Grayson	18149
Pine Forest	Orange	36126	Powell	Navarro	34951
Pinehill	Rusk	40154	Powellton	San Augustine	40520
Pinehurst	Montgomery	33916	Prairie Hill	Limestone	29337
Pinehurst	Orange	36131	Prairie Lea	Caldwell	05554
Pineland	Sabine	40332	Prairie View	Waller	47326
Pinewood Estates	Hardin	19917	Premont	Jim Wells	24923
Piney Point Village	Harris	20165	Presidio	Presidio	37717
Pinnacle Club	Henderson	21432	Priddy	Mills	33330
Pittsburg	Camp	06323	Primera	Cameron	06145
Placedo	Victoria	46921	Princeton	Collin	08572

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 17 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Pritchett	Upshur	45930	Richland	Navarro	34972
Proctor	Comanche	09330	Richland Hills	Tarrant	43960
Progreso	Hidalgo	21584	Richland Springs	San Saba	41114
Prosper	Collin	08578	Richmond	Fort Bend	15733
Purdon	Navarro	34958	Richwood	Brazoria	04080
Putnam	Callahan	05930	Riesel	McLennan	30984
Pyote	Ward	47532	Ringgold	Montague	33736
Quail	Collingsworth	08716	Rio Grande City	Starr	42713
Quanah	Hardeman	19727	Rio Hondo	Cameron	06150
Queen City	Cass	06763	Rio Vista	Johnson	25157
Quemado	Maverick	32315	Rising Star	Eastland	13361
Quinlan	Hunt	23175	River Oaks	Tarrant	43963
Quintana	Brazoria	03976	Riverside	Walker	47127
Quitaque	Briscoe	04519	Riviera	Kenedy	26119
Quitman	Wood	49932	Riviera	Kleberg	27319
Ralls	Crosby	10727	Roanoke	Denton	12170
Rancho Viejo	Cameron	06147	Roaring Springs	Motley	34525
Randolph AFB	Bexar	02945	Robert Lee	Coke	08118
Ranger	Eastland	13354	Robertson	Crosby	10730
Ranger Creek Subdivision	Kendall	26060	Robins	Leon	28960
Rangerville	Cameron	06148	Robinson	McLennan	30986
Rankin	Upton	46118	Robstown	Nueces	35541
Ransom Canyon	Lubbock	30324	Roby	Fisher	15129
Ravenna	Fannin	14759	Rochelle	McCulloch	30731
Raymondville	Willacy	48918	Rochester	Haskell	20718
Raywood	Liberty	29159	Rock Island	Colorado	08936
Reagan	Falls	14539	Rockdale	Milam	33153
Red Lick	Bowie	03742	Rockport	Aransas	00743
Red Oak	Ellis	13977	Rocksprings	Edwards	13717
Red River Army Depot	Bowie	03745	Rockwall	Rockwall	39714
Red Rock	Bastrop	02136	Rocky Mound	Camp	06340
Redwater	Bowie	03743	Rogers	Bell	02755
Refugio	Refugio	39110	Rolling Meadows	Gregg	18330
Reklaw	Cherokee	07438	Rollingwood	Travis	45334
Reklaw	Rusk	40238	Roma	Starr	42720
Rendon	Tarrant	43959	Roman Forest	Montgomery	33918
Reno	Lamar	27750	Ropesville	Hockley	21919
Retreat	Grimes	18539	Rosanky	Bastrop	02140
Rhea	Parmer	36970	Roscoe	Nolan	35307
Rhome	Wise	49760	Rose City	Orange	36135
Ricardo	Kleberg	27318	Rosebud	Falls	14546
Rice	Navarro	34965	Rosenberg	Fort Bend	15740
Richards	Grimes	18541	Rosharon	Brazoria	03977
Richardson	Collin	08639	Rosser	Kaufman	25747
Richardson	Dallas	11439	Rotan	Fisher	15136

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 18 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Round Rock	Travis	45460	Sanderson	Terrell	44313
Round Rock	Williamson	49260	Sandia	Jim Wells	25030
Round Top	Fayette	14942	Sandia	San Patricio	41030
Rowena	Runnels	39920	Sandy Harbor	Llano	29950
Rowlett	Dallas	11440	Sandy Point	Brazoria	03980
Rowlett	Rockwall	39840	Sanger	Denton	12177
Roxton	Lamar	27752	Sansom Park	Tarrant	43969
Royalty	Ward	47539	Santa Anna	Coleman	08331
Royse City	Collin	08641	Santa Fe	Galveston	16784
Royse City	Hunt	23241	Santa Rosa	Cameron	06164
Royse City	Rockwall	39841	Santo	Palo Pinto	36337
Rule	Haskell	20725	Saratoga	Hardin	19919
Runaway Bay	Wise	49762	Sargent	Matagorda	32146
Runge	Karnes	25541	Saspamco	Wilson	49332
Rusk	Cherokee	07346	Savoy	Fannin	14766
Sabinal	Uvalde	46317	Schertz	Bexar	03044
Sachse	Collin	08642	Schertz	Comal	09244
Sachse	Dallas	11442	Schertz	Guadalupe	18844
Sacul	Nacogdoches	34745	Schulenburg	Fayette	14944
Sadler	Grayson	18156	Schwertner	Williamson	49164
Sagerton	Haskell	20732	Scotland	Archer	00940
Saginaw	Tarrant	43966	Scotland	Clay	07744
Saint Elmo	Freestone	16129	Scottsville	Harrison	20345
Saint Hedwig	Bexar	02948	Scurry	Kaufman	25754
Saint Jo	Montague	33743	Seabrook	Chambers	07267
Salado	Bell	02762	Seabrook	Galveston	16867
Saltillo	Hopkins	22338	Seabrook	Harris	20267
San Angelo	Tom Green	45116	Seabrook (TWIA Cat Area)	Harris	51267
San Antonio	Bexar	02947	Seadrift	Calhoun	05725
San Antonio	Comal	09147	Seagoville	Dallas	11376
San Augustine	San Augustine	40517	Seagoville	Kaufman	25876
San Benito	Cameron	06157	Seagraves	Gaines	16515
San Diego	Duval	13243	Sealy	Austin	01542
San Diego	Jim Wells	25043	Sebastian	Willacy	48932
San Felipe	Austin	01540	Seguin	Guadalupe	18733
San Juan	Hidalgo	21591	Selma	Bexar	02949
San Leon	Chambers	07130	Selma	Comal	09150
San Leon	Galveston	16783	Selma	Guadalupe	18737
San Marcos	Caldwell	05674	Seminole	Gaines	16522
San Marcos	Hays	21074	Setco	Travis	45372
San Patricio	San Patricio	40938	Seven Oaks	Polk	37360
San Perlita	Willacy	48925	Seven Points	Henderson	21355
San Saba	San Saba	41121	Seven Points	Kaufman	25756
San Ygnacio	Zapata	50510	Seymour	Baylor	02323
Sanctuary	Parker	36711	Shady Shores	Denton	12179

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 19 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Shafter	Presidio	37724	Southdowne	Brazoria	04088
Shallowater	Lubbock	30326	Southlake	Denton	12279
Shamrock	Wheeler	48328	Southlake	Tarrant	44079
Shavano Park	Bexar	02950	Southland	Garza	16920
Shelbyville	Shelby	41920	Southmayd	Grayson	18170
Sheldon	Harris	20168	Southside Place	Harris	20175
Shenandoah	Montgomery	33970	Spearman	Hansford	19515
Shepherd	San Jacinto	40723	Spicewood	Burnet	05345
Sheppard AFB	Wichita	48540	Splendora	Montgomery	33917
Sheridan	Colorado	08939	Spofford	Kinney	27113
Sherman	Grayson	18163	Spring	Harris	20263
Shiner	Lavaca	28520	Spring	Montgomery	34063
Shiro	Grimes	18548	Spring Branch	Comal	09170
Shive	Hamilton	19360	Spring Valley	Harris	20181
Shore Acres	Chambers	07169	Springtown	Parker	36728
Shore Acres	Harris	20169	Spur	Dickens	12524
Shore Acres (TWIA Cat Area)	Harris	52269	Spurger	Tyler	45722
Sierra Blanca	Hudspeth	22920	Stafford	Fort Bend	15845
Silsbee	Hardin	19926	Stafford	Harris	20245
Silver Creek	Parker	36723	Stagecoach	Montgomery	34070
Silverlake	Brazoria	04085	Stamford	Haskell	20846
Silverton	Briscoe	04526	Stamford	Jones	25446
Simonton	Fort Bend	15743	Stanton	Martin	31711
Simpsonville	Upshur	45938	Star Harbor	Henderson	21353
Sinton	San Patricio	40943	Steel Creek	Bosque	03601
Sipe Springs	Comanche	09337	Steel Creek Acres	Bosque	03603
Sisterdale	Kendall	25921	Stephenville	Erath	14333
Six Mile	Sabine	40350	Sterling City	Sterling	43111
Skellytown	Carson	06524	Stinnett	Hutchinson	23331
Skidmore	Bee	02535	Stockdale	Wilson	49334
Slaton	Lubbock	30333	Stone Oak Subdivision	Bexar	02958
Slidell	Wise	49767	Stonegate Subdivision	Kendall	26070
Slocum	Anderson	00140	Stonewall	Gillespie	17140
Smetana	Brazos	04166	Stowell	Chambers	07119
Smithville	Bastrop	02143	Stowell/Winnie	Chambers	07120
Snake River	Liberty	29161	Stratford	Sherman	42109
Snook	Burleson	05120	Strawn	Palo Pinto	36344
Snyder	Scurry	41526	Streetman	Freestone	16247
Solms	Comal	09163	Streetman	Navarro	35047
Somerset	Bexar	02954	String Prairie	Bastrop	02160
Somerville	Burleson	05122	Sudan	Lamb	27937
Sonora	Sutton	43509	Sugar Land	Fort Bend	15747
Sour Lake	Hardin	19933	Sullivan City	Hidalgo	21593
South Houston	Harris	20171	Sulphur Bluff	Hopkins	22345
South Mountain	Coryell	09935	Sulphur Springs	Hopkins	22352

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 20 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Summerfield	Castro	06950	Thorndale	Williamson	49174
Sun Valley	Lamar	27760	Thornton	Limestone	29351
Sundown	Hockley	21926	Thorntonville	Ward	47542
Sunnyvale	Dallas	11378	Thrall	Williamson	49176
Sunray	Moore	34113	Three Rivers	Live Oak	29714
Sunrise Beach	Llano	29969	Throckmorton	Throckmorton	44711
Sunset	Montague	33750	Tiki Island Village	Galveston	16790
Sunset Valley	Travis	45373	Tildon	McMullen	31130
Surfside Beach	Brazoria	03982	Timbercreek Canyon	Randall	38178
Sutherland Springs	Wilson	49341	Timpson	Shelby	41931
Sweeny	Brazoria	03985	Tioga	Grayson	18177
Sweet Home	Lavaca	28527	Tivoli	Refugio	39117
Sweetwater	Nolan	35314	Toco	Lamar	27775
Swenson	Stonewall	43331	Tolar	Hood	22132
Swift Shady Grove	Nacogdoches	34749	Toledo Bend	Newton	35170
Sylvester	Fisher	15143	Tom Bean	Grayson	18184
Taft	San Patricio	40950	Tomball	Harris	20183
Tahoka	Lynn	30511	Tool	Henderson	21358
Talco	Titus	44924	Tornillo	El Paso	14141
Talpa	Coleman	08338	Town Bluff	Tyler	45749
Tapatio Springs	Kendall	26080	Toyah	Reeves	38925
Tarpley	Bandera	01970	Trent	Taylor	44135
Tarpley	Medina	32570	Trenton	Fannin	14773
Tatum	Panola	36648	Trinidad	Henderson	21357
Tatum	Rusk	40248	Trinity	Trinity	45514
Taylor	Williamson	49170	Trophy Club	Denton	12185
Taylor Lake Village	Harris	20182	Trophy Club	Tarrant	43980
Taylor Town	Lamar	27770	Troup	Cherokee	07449
Teague	Freestone	16131	Troup	Smith	42449
Tehuacana	Limestone	29344	Troy	Bell	02776
Telico	Ellis	13979	Truscott	Knox	27539
Tell	Childress	07531	Tuleta	Bee	02542
Temple	Bell	02769	Tulia	Swisher	43715
Tenaha	Shelby	41924	Turkey	Hall	19138
Terlingua	Brewster	04350	Turnersville	Coryell	09938
Terrell	Kaufman	25761	Tuscola	Taylor	44142
Terrell Hills	Bexar	02961	Tye	Taylor	44149
Texarkana	Bowie	03750	Tyler	Smith	42336
Texas City	Galveston	16785	Tynan	Bee	02549
Texhoma	Sherman	42116	Umbarger	Randall	38180
Texline	Dallam	11139	Union Grove	Upshur	45947
Thalia	Foard	15520	Union Valley	Hunt	23280
The Colony	Denton	12182	Universal City	Bexar	02968
The Woodlands	Montgomery	33919	University Park	Dallas	11381
Thorndale	Milam	33160	Utopia	Uvalde	46325

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 21 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Uvalde	Uvalde	46332	Weatherford	Parker	36735
Valentine	Jeff Davis	24319	Webster	Harris	20187
Valera	Coleman	08345	Weesatche	Goliad	17531
Valley Mills	Bosque	03650	Weimar	Colorado	08943
Valley Mills	McLennan	31050	Weinert	Haskell	20739
Valley View	Cooke	09739	Weir	Williamson	49188
Van	Van Zandt	46743	Weldon	Houston	22536
Van Alstyne	Grayson	18191	Wellington	Collingsworth	08723
Van Horn	Culberson	10934	Wellman	Terry	44528
Van Vleck	Matagorda	32148	Wells	Cherokee	07353
Vanderbilt	Jackson	23979	Weslaco	Hidalgo	21598
Vega	Oldham	35918	Wesley Latium Greenvine	Washington	47790
Venus	Ellis	13982	West	McLennan	30998
Venus	Johnson	25164	West Carlisle	Lubbock	30336
Vera	Knox	27546	West Columbia	Brazoria	03992
Vernon	Wilbarger	48733	West Lake Hills	Travis	45336
Victoria	Victoria	46928	West Mountain	Upshur	45980
Vidor	Orange	36138	West Odessa	Ector	13666
View	Taylor	44160	West Orange	Orange	36145
Village of the Hills	Travis	45375	West Tawakoni	Hunt	23179
Vinton	El Paso	14180	West University Place	Harris	20191
Vista Oaks	Williamson	49180	Westbrook	Mitchell	33523
Waco	McLennan	30991	Westhoff	De Witt	12325
Waco Bay	Hunt	23177	Westlake	Denton	12195
Wadsworth	Matagorda	32151	Westlake	Tarrant	43995
Wadsworth Village	Matagorda	32152	Westminster	Collin	08584
Waelder	Gonzales	17744	Weston	Collin	08590
Wake Village	Bowie	03757	Weston Lakes	Fort Bend	15890
Walburg	Williamson	49182	Westover Hills	Tarrant	43971
Walden	Montgomery	33920	Westworth	Tarrant	43977
Waller	Harris	20251	Westworth Village	Tarrant	43972
Waller	Waller	47451	Wetmore	Bexar	02970
Wallis	Austin	01549	Wharton	Wharton	48157
Walnut Springs	Bosque	03563	Wheeler	Wheeler	48335
Waring	Kendall	25925	White Deer	Carson	06531
Warren	Tyler	45725	White Oak	Gregg	18340
Warren City	Gregg	18450	White Settlement	Tarrant	43975
Warren City	Upshur	45950	White Tail Ridge	Tyler	45729
Warren Community	Tyler	45726	Whiteface	Cochran	07926
Warrenton	Fayette	14949	Whitehouse	Smith	42343
Waskom	Harrison	20348	Whitesboro	Grayson	18198
Watauga	Tarrant	43970	Whitewright	Fannin	14852
Water Valley	Tom Green	45125	Whitewright	Grayson	18252
Waxahachie	Ellis	13984	Whitney	Hill	21790
Wayside	Armstrong	01190	Whitton	Van Zandt	46747

ATTACHMENT 3

PLACE CODES
TOWN/CITY/COUNTY (Page 22 of 24)

TOWN/CITY	COUNTY	PLACE CODE	TOWN/CITY	COUNTY	PLACE CODE
Wichita Falls	Archer	01053	Wood Box Subdivision	Rusk	40195
Wichita Falls	Clay	07853	Woodbranch	Montgomery	33990
Wichita Falls	Wichita	48653	Woodcreek	Hays	20992
Wickett	Ward	47546	Woodlock	Montgomery	33992
Wild Peach	Brazoria	03995	Woodrow	Lubbock	30390
Wildorado	Oldham	35925	Woods	Panola	36570
Wildwood	Hardin	19990	Woodsboro	Refugio	39124
Willis	Montgomery	33921	Woodson	Throckmorton	44718
Willow City	Gillespie	17180	Woodville	Tyler	45727
Wills Point	Van Zandt	46750	Woodway	McLennan	30999
Wilmer	Dallas	11386	Wortham	Freestone	16138
Wilson	Lynn	30518	Wylie	Collin	08596
Wimberley	Hays	20987	Wylie	Dallas	11390
Winchester	Fayette	14951	Wylie	Rockwall	39796
Windcrest	Bexar	02975	Yantis	Wood	49939
Windom	Fannin	14780	Yoakum	De Witt	12455
Windthorst	Archer	00954	Yoakum	Lavaca	28655
Winfield	Titus	44931	Yorktown	De Witt	12332
Wingate	Runnels	39927	Ysleta	El Paso	14149
Wink	Winkler	49519	Zanner Settlement	Liberty	29195
Winkler	Freestone	16250	Zapata	Zapata	50513
Winkler	Navarro	35050	Zavalla	Angelina	00554
Winnie	Chambers	07126	Zephyr	Brown	04940
Winnie Stowell	Chambers	07127			
Winnsboro	Hopkins	22454			
Winnsboro	Wood	50054			
Winona	Smith	42350			
Winters	Runnels	39934			
Wolfe City	Hunt	23182			
Wolfforth	Lubbock	30340			

ATTACHMENT 3

PLACE CODES
COUNTY (Page 23 of 24)

COUNTY	PLACE CODE	COUNTY	PLACE CODE	COUNTY	PLACE CODE
Anderson	00100	Comal	09100	Grayson	18100
Andrews	00300	Comanche	09300	Gregg	18300
Angelina	00500	Concho	09500	Grimes	18500
Aransas	00700	Cooke	09700	Guadalupe	18700
Archer	00900	Coryell	09900	Hale	18900
Armstrong	01100	Cottle	10100	Hall	19100
Atascosa	01300	Crane	10300	Hamilton	19300
Austin	01500	Crockett	10500	Hansford	19500
Bailey	01700	Crosby	10700	Hardeman	19700
Bandera	01900	Culberson	10900	Hardin	19900
Bastrop	02100	Dallam	11100	Harris	20100
Baylor	02300	Dallas	11300	Harrison	20300
Bee	02500	Dawson	11500	Hartley	20500
Bell	02700	Deaf Smith	11700	Haskell	20700
Bexar	02900	Delta	11900	Hays	20900
Blanco	03100	Denton	12100	Hemphill	21100
Borden	03300	De Witt	12300	Henderson	21300
Bosque	03500	Dickens	12500	Hidalgo	21500
Bowie	03700	Dimmit	12700	Hill	21700
Brazoria	03900	Donley	12900	Hockley	21900
Brazos	04100	Duval	13100	Hood	22100
Brewster	04300	Eastland	13300	Hopkins	22300
Briscoe	04500	Ector	13500	Houston	22500
Brooks	04700	Edwards	13700	Howard	22700
Brown	04900	Ellis	13900	Hudspeth	22900
Burleson	05100	El Paso	14100	Hunt	23100
Burnet	05300	Erath	14300	Hutchinson	23300
Caldwell	05500	Falls	14500	Irion	23500
Calhoun	05700	Fannin	14700	Jack	23700
Callahan	05900	Fayette	14900	Jackson	23900
Cameron	06100	Fisher	15100	Jasper	24100
Camp	06300	Floyd	15300	Jeff Davis	24300
Carson	06500	Foard	15500	Jefferson	24500
Cass	06700	Fort Bend	15700	Jim Hogg	24700
Castro	06900	Franklin	15900	Jim Wells	24900
Chambers	07100	Freestone	16100	Johnson	25100
Cherokee	07300	Frio	16300	Jones	25300
Childress	07500	Gaines	16500	Karnes	25500
Clay	07700	Galveston	16700	Kaufman	25700
Cochran	07900	Garza	16900	Kendall	25900
Coke	08100	Gillespie	17100	Kenedy	26100
Coleman	08300	Glasscock	17300	Kent	26300
Collin	08500	Goliad	17500	Kerr	26500
Collingsworth	08700	Gonzales	17700	Kimble	26700
Colorado	08900	Gray	17900	King	26900

ATTACHMENT 3

PLACE CODES
COUNTY (Page 24 of 24)

COUNTY	PLACE CODE	COUNTY	PLACE CODE	COUNTY	PLACE CODE
Kinney	27100	Newton	35100	Sterling	43100
Kleberg	27300	Nolan	35300	Stonewall	43300
Knox	27500	Nueces	35500	Sutton	43500
Lamar	27700	Ochiltree	35700	Swisher	43700
Lamb	27900	Oldham	35900	Tarrant	43900
Lampasas	28100	Orange	36100	Taylor	44100
La Salle	28300	Palo Pinto	36300	Terrell	44300
Lavaca	28500	Panola	36500	Terry	44500
Lee	28700	Parker	36700	Throckmorton	44700
Leon	28900	Parmer	36900	Titus	44900
Liberty	29100	Pecos	37100	Tom Green	45100
Limestone	29300	Polk	37300	Travis	45300
Lipscomb	29500	Potter	37500	Trinity	45500
Live Oak	29700	Presidio	37700	Tyler	45700
Llano	29900	Rains	37900	Upshur	45900
Loving	30100	Randall	38100	Upton	46100
Lubbock	30300	Reagan	38300	Uvalde	46300
Lynn	30500	Real	38500	Val Verde	46500
McCulloch	30700	Red River	38700	Van Zandt	46700
McLennan	30900	Reeves	38900	Victoria	46900
McMullen	31100	Refugio	39100	Walker	47100
Madison	31300	Roberts	39300	Waller	47300
Marion	31500	Robertson	39500	Ward	47500
Martin	31700	Rockwall	39700	Washington	47700
Mason	31900	Runnels	39900	Webb	47900
Matagorda	32100	Rusk	40100	Wharton	48100
Maverick	32300	Sabine	40300	Wheeler	48300
Medina	32500	San Augustine	40500	Wichita	48500
Menard	32700	San Jacinto	40700	Wilbarger	48700
Midland	32900	San Patricio	40900	Willacy	48900
Milam	33100	San Saba	41100	Williamson	49100
Mills	33300	Schleicher	41300	Wilson	49300
Mitchell	33500	Scurry	41500	Winkler	49500
Montague	33700	Shackelford	41700	Wise	49700
Montgomery	33900	Shelby	41900	Wood	49900
Moore	34100	Sherman	42100	Yoakum	50100
Morris	34300	Smith	42300	Young	50300
Motley	34500	Somervell	42500	Zapata	50500
Nacogdoches	34700	Starr	42700	Zavala	50700
Navarro	34900	Stephens	42900		

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QUARTERLY LIABILITY EXPERIENCE REPORT

TEXAS COMMERCIAL LINES STATISTICAL PLAN
QUARTERLY LIABILITY EXPERIENCE REPORT

TABLE OF CONTENTS

Specific Instructions - Premiums and Losses

1. Report Description A-1
2. Definition of Liability Business A-1
3. Deductible Reporting A-3
4. Sublines and Classifications A-3
5. Type of Coverage Codes A-4
6. Entry into Claims Made Date A-4
7. Policies Covering Multiple Classifications A-5
8. Policy Limits A-6
9. Limited Reporting A-7
10. Run-Off Reporting Rule A-9

Specific Instructions - Premiums

11. Premium Reporting A-13
12. Exposure Reporting A-13
13. Premium Audit Adjustments A-14
14. Premium Retrospective Rating Adjustments A-15

Specific Instructions - Losses

15. Report Date A-17

Record Layout and Field Definitions

1. Premium Transactions A-18
2. Loss Transactions A-24

Tabular Record Layout

1. Premium Transactions A-31
2. Loss Transactions A-33

Attachments

A1. Policy Type Codes A-35
A2. Subline Codes A-36
A3. Territory Codes A-37
A4. Type of Loss Codes A-40
A5. Exposure Bases A-42
A6. Medical Professional+ Liability Classification Codes A-46
A7. Other Professional Liability Classification Codes A-62
A8. Premises/Operations and Products/Completed Operations Classification Codes A-66
A9. Farm Liability Classification Codes A-98
A10. Liquor Law Liability Classification Codes A-99
A11. Pollution Liability Classification Codes A-100
A12. Owners or Contractors Classification Codes A-101
A13. Special Classifications A-102
A14. Large "a", "Loss" Rated Risks, Composite Rated Risks ... A-103

Quarterly Liability Experience Report

Specific Instructions

Specific Instructions - Premiums and Losses

1. Report Description

Every Company licensed in Texas with direct commercial liability premium or loss experience in Texas shall quarterly submit this report of premium, loss and loss adjustment expense experience.

2. Definition of Liability Business

For the purposes of the Liability Experience Report, "liability" business falls into one of three categories: medical professional liability, other professional liability, and other liability. For all reporting companies, these categories together, shall include all commercial liability business reported on lines 5.2, 11.1, 11.2, 17.1, 17.2, 17.3, 18.1, 18.2, 30 and 34 of the Annual Statement, Texas Page 14 except:

- Experience of property/liability package policies with indivisible premiums;
- Experience of businessowner policies and similar property/liability package policies sold to small businesses regardless of whether the premium is divisible or indivisible;
- Experience of any miscellaneous non-liability business reported in annual statement line 5.2 (e.g., inland marine, boiler & machinery, etc.); and
- Experience of personal liability policies.

Specific Instructions - Premiums and Losses

Definition of Medical Professional Liability

Medical Professional Liability business consists of policies providing professional liability coverage to medical professionals, hospitals and related businesses and institutions.

For divisible premium package policies, only the medical professional liability portion of experience shall be reported as "Medical Professional Liability."

Property/liability package policies with indivisible premiums shall not be reported as "Medical Professional Liability" unless the company has estimated the property component to be less than 50% of the total premium.

Definition of Other Professional Liability

Other Professional Liability business consists of policies providing professional liability coverage to professionals, and related businesses and institutions in fields other than medicine.

For divisible premium package policies, only the other than medical professional liability portion of experience shall be reported as "Other Professional Liability."

Property/liability package policies with indivisible premiums shall not be reported as "Other Professional Liability" unless the company has estimated the property component to be less than 50% of the total premium.

Definition of Other Liability

Other Liability consists of all commercial liability business reported on lines 5.2, 17.1, 17.2, 17.3, 18, 30 and 34 of the Annual Statement Texas Page 14 except:

- Experience reported as Medical Professional Liability or Other Professional Liability as defined above;
- Experience of property/liability package policies with indivisible premiums;
- Experience of businessowner policies and similar property/liability package policies sold to small businesses regardless of whether the premium is divisible or not;
- Experience of any miscellaneous non-liability business reported in annual statement line 5.2 (e.g., inland marine, boiler & machinery, etc.); and
- Experience of personal liability policies.

Specific Instructions - Premiums and Losses

3. Deductible Reporting

Report deductible amounts for both premium and loss transactions.

Deductibles -- Premium Transactions
Report the per occurrence deductible for the coverage being reported in dollars. For example, report a $50 deductible as 50 and $100 deductible as 100. If the deductible is not a fixed dollar amount, but instead determined on a per claim, percentage of loss, or other basis, report 1 (one). If the company captures deductibles by ranges, report the midpoint of the range. If there is no deductible, report zero.

For transactions containing multiple coverages and multiple deductibles, report the deductible applicable to the major coverage provided.

Deductibles -- Loss Transactions
Report the deductible applicable to the occurrence being reported. If the deductible is not a fixed dollar amount, but instead determined on a per claim, percentage of loss, or other basis, report the actual dollar amount of the deductible. If there is no deductible, report zero.

4. Sublines and Classifications

Subline codes shall be reported to broadly indicate the kind of coverage provided. Classification codes shall be reported to provide information on the type of exposure. Valid subline codes are shown on Attachment A-2 (page A-36). Valid classification codes are shown for each subline on Attachments A-6 through A-14 (pages A-47 through A-104).

The classification codes required to be reported for each subline represent consolidations of the classification codes used in the previous statistical plan. Companies may, at their option, continue to report experience using the previous classification codes. In such cases the statistical agent shall consolidate the classifications.

Companies that offer programs for businesses that are not classified should notify the Texas Department of Insurance of the types of businesses involved so that additional codes may be added as necessary.

Specific Instructions - Premiums and Losses

5. Type of Coverage Codes

A Type of Coverage Code shall be reported indicating if the policy is on a Claims Made, Occurrence or Other basis. Claims Made Policies shall be identified as being "regular" or "tail".

A "regular" claims-made policy is one that provides coverage for all claims reported during the policy period with occurrence dates on or after the entry into claims made date.

A "tail" claims-made policy is one that provides coverage to a policyholder who has left a "regular" claims made program; for all claims occurring on or after the entry into claims made date but which are reported after the last "regular" claims made policy has expired.

6. Entry into Claims Made Date

For claims-made policies the entry into claims made date shall be reported. This date is the earliest accident date coverage is provided under a claims-made policy. In most cases this date will be the date the insured first entered the claims made program. For policies that provide unlimited retroactive coverage, the entry into claims made date shall be reported as zero.

For other than claims-made policies, the entry into claims made date shall be reported as zero.

Specific Instructions - Premiums and Losses

7. Policies Covering Multiple Classifications (Composite Policies)

Many policies provide liability coverage for multiple classifications. For the purposes of this statistical plan such policies shall be referred to as composite policies. Experience of such policies shall be reported as follows:

- If the policy has divisible liability premium, separate transactions shall be reported for each classification under the appropriate subline codes.

- If the policy has indivisible liability premium, the combined experience shall be reported under subline codes 344 or 342 using special classifications codes for composite policies. See Attachment A-14, page 104, for a listing of valid classification codes for composite policies. (It is noted that these classifications may be reported on a limited coded basis. See Section 9, page A-7 for a list of the required data elements for limited coded records.)

Specific Instructions - Premiums and Losses

8. Policy Limits

There are two fields for policy limits -- Policy Limit Per Occurrence and Aggregate Policy Limit -- for both premium and loss transactions. There are some differences in reporting between premium and loss transactions.

Policy Limits -- Premium Transactions
Report the Policy Limit Per Occurrence and Aggregate Policy Limit provided by the policy in thousands of dollars. For example, report $20,000 as 20 and $100,000 as 100. Limits under $1,000 shall be reported as 1(one).

For transactions containing multiple coverages and multiple sets of policy limits, report the policy limits applicable to the major coverage provided. For example, on combined bodily injury and property damage liability transactions with split limits, report only the bodily injury limits.

If the Policy Limit Per Occurrence is the same as the Aggregate Policy Limit, report this amount in both fields. If there is a Policy Limit per Occurrence but no Aggregate Policy Limit, report 99999999 in the Aggregate Limit field. If there is no Policy Limit per Occurrence report the aggregate limit in both the occurrence and aggregate limit fields.

Policy Limits -- Loss Transactions
Report the Policy Limit Per Occurrence and Aggregate Policy Limit applicable to the type of loss being reported in thousands of dollars. If the policy limit is less than $1,000, report 1 (one).

If the Policy Limit Per Occurrence is the same as the Aggregate Policy Limit, report this amount in both fields. If there is a Policy Limit per Occurrence but no Aggregate Policy Limit, report 99999999 in the Aggregate Policy Limit field. If there is no Policy Limit per Occurrence report the aggregate limit in both the occurrence and aggregate limit fields.

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.

Specific Instructions - Premiums and Losses

10. Run-Off Reporting Rule

"Run-off" transactions include subsequent paid and outstanding loss transactions on policies that were effective prior to January 1, 1995, retrospective and audit premium adjustments, and other transactions where the initial premium transaction record was reported prior to January 1, 1995.

For the purposes of the Quarterly Liability Experience Report, run-off business falls into one of five categories: Medical Professional Business written prior to 1979; Pre-CSP Business written prior to January 1, 1995, Non-Simplified General Liability Business written prior to January 1, 1995; Simplified General Liability Business written prior to January 1, 1995; and all other liability business where the initial premium transaction record was reported prior to January 1, 1995.

For editing purposes, the record inception date reported on all run-off business shall be the inception date originally reported on the premium transaction record. This will be a date prior to January 1, 1995. If the record inception date is unknown, the company shall report any date prior to January 1, 1995.

Medical Professional Business written prior to 1979

For the purposes of reporting of "old" medical professional business, companies may choose one of the following options:

1. Exclude the experience of "old" medical professional business from unit transaction reporting under this statistical plan and report the experience as a reconciliation item to the annual statement, page 14, on an annual basis.

2. Alternatively, companies may desire to continue to report this "old" business on a unit transaction basis subject to very limited reporting.

Specific Instructions - Premiums and Losses

If this is done, subsequent paid and outstanding loss transactions on "old" medical professional business shall include the following data elements only. Other elements may, at the company's option, be reported zero or else with entries consistent with the instructions.

Loss Transactions

- Plan Code
- NAIC Company Code
- MGA Code
- Accounting Date
- Record Type
- Transaction Identifier
- Subline (use code 325 - other)
- Annual Statement Line of Business
- Classification (use code 99996, see Attachment A-13, page A-103)
- Record Inception Date
- Policy Identifier
- Occurrence Date
- Loss Amount
- Occurrence Identifier

Pre-CSP Business written prior to January 1, 1995

For the purposes of reporting pre-CSP business, companies may choose one of the following options:

1. Exclude the experience of pre-CSP business from unit transaction reporting under this statistical plan and report the experience as a reconciliation item to the annual statement, page 14, on an annual basis.

2. Alternatively, companies may desire to continue to report this business on a unit transaction basis subject to very limited reporting.

   If this is done, subsequent paid and outstanding loss transactions on pre-CSP business shall include the following data elements only. Other elements may, at the company's option, be reported zero or else with entries consistent with the instructions.

Specific Instructions - Premiums and Losses

Loss Transactions

- Plan Code
- NAIC Company Code
- MGA Code
- Accounting Date
- Record Type
- Transaction Identifier
- Subline (use code 325 - other)
- Annual Statement Line of Business
- Classification (use code 99991, see Attachment A-13, page A-103)
- Record Inception Date
- Policy Identifier
- Occurrence Date
- Loss Amount
- Occurrence Identifier

Non-Simplified General Liability Business written prior to January 1, 1995

All subsequent premium and loss transactions on non-simplified business shall be reported on a limited coded basis using classification code 99997 (see Attachment A-8, page A-98). See section 9, page A-7, for a list of the elements required to be reported on limited coded transactions.

Non-simplified subline codes shall be converted and matched with the subline codes promulgated in this statistical plan (see Attachment A-2, page A-36). I.E., "old" subline code 314 should be reported as "new" subline code 334, etc.

Simplified General Liability Business written prior to January 1, 1995

All subsequent premium and loss transactions on simplified business written prior to January 1, 1995 shall be reported in the detail required by this statistical plan, with the following exceptions:

Certain elements, identified in the field definitions as being subject to the run-off reporting rule, may, at the company's option, be reported zero, or else with entries consistent with the instructions.

Specific Instructions - Premiums and Losses

The original classification codes shall continue to be reported on simplified general liability business. It is recognized that there may be certain instances where the original classification code is not promulgated by this statistical plan; in these cases carriers should continue to report the original classification code on the run-off business. The statistical agent shall consolidate the classifications.

All Other Business Written Prior to January 1, 1995

All subsequent premium and loss transactions on any other business not specifically defined above where the original premium transaction was reported prior to January 1, 1995, shall be reported in the detail required by this statistical plan, with the following exceptions:

Certain elements, identified in the field definitions as being subject to the run-off reporting rule, may, at the company's option, be reported zero, or else with entries consistent with the instructions.

For sublines 317 and 332 (professional liability and liquor liability), classification codes on run-off transactions should be coded in the detail required by this plan. If this is not possible, run-off business may alternatively be coded using the appropriate "other" codes shown on Attachments A-7 and A-10.

Specific Instructions - Premiums

11. Premium Reporting

Premium is to be reported excluding policy and membership fees.

For policies subject to a minimum premium, the additional premium resulting from the application of the minimum shall, whenever possible, be coded to the appropriate classification, coverage etc. For policies that involve multiple coverages or classifications, the reporting company shall determine a reasonable method to allocate the additional premium, or else the additional premium may be limited coded using class code 99999 (see Attachment A-13, page A-103). See section 9, limited reporting, page A-7, for a listing of the elements required to be reported on limited coded transactions.

12. Exposure Reporting

Exposures shall be reported for each classification. For policies where the exposure base is a fixed number at the time a policy or endorsement is written (e.g., number of square feet, number of hospital beds) report the number. Do not reduce or increase the number to reflect the policy term. For example, if a policy is rated based on thousands of square feet and there are 27,123 square feet; report exposure as 27 regardless of whether the policy term is 3 months, one year, three years or any other period of time.

For policies where the exposure base is a variable number at the time a policy or endorsement is written (e.g., gross sales, payroll) report the number for the period the policy or endorsement was rated. For example, if a policy is rated based on thousands of dollars of sales and annual sales are $1,200,000; report exposure as 1200 if the policy term is one year; report exposure as 300 if the policy term is 3 months; or report 3600 if the policy term is three years. If there is no exposure, report zero.

Attachment A-5 (pages A-43 through A-45) provides a summary of valid exposure bases, their reporting basis and indicates if exposure units are to be considered fixed or variable.

Specific Instructions - Premiums

13. Premium Audit Adjustments

The provisional or deposit premium shall be reported using the new or renewal transaction codes as appropriate (see Attachment 1 of the general reporting instructions, page 27). This premium amount shall be the amount of premium recorded by the reporting Company for the period coverage is provided. The transaction effective dates and expiration dates shall reflect the period the provisional or deposit premium applies.

The provisional or deposit premium shall wherever possible be coded in detail to the appropriate classification. When this is not possible provisional or deposit premium may be limited coded using class code 99998 (see Attachment A-13, page A-103). In the latter case, the limited coded record shall subsequently be reversed using transaction code 29 and replaced with detail coded information as it becomes available from audits. The premium amount on the deposit / provisional premium record shall be the amount of premium recorded by the reporting company for the period coverage is provided. The transaction effective dates and expiration dates shall reflect the period the provisional or deposit premium applies.

Audit adjustments shall be reported using the audit adjustment transaction code (16) and shall be reported in detail. The audit adjustment transaction record shall have the same codes as previously reported on the provisional or deposit premium transaction record except:

(a) The accounting date shall be the date the adjustment was recorded on the company's books.
(b) The premium and exposure amounts shall reflect the audit adjustment.

See section 9, limited reporting, (page A-7) for the applicable elements required to be reported on a limited reporting transaction.

Specific Instructions - Premiums

14. Premium Retrospective Rating Adjustments

The provisional or deposit premium shall be reported using the new or renewal transaction codes as appropriate (see Attachment 1 of the general reporting instructions, page 27). This premium amount shall be the amount of premium recorded by the reporting Company for the period coverage is provided. The transaction effective dates and expiration dates shall reflect the period the provisional or deposit premium applies.

Retrospective adjustments to the provisional or deposit premium shall be reported using the retrospective adjustment transaction code (20). Wherever possible such adjustments shall be coded to the appropriate classification, coverage etc. When this is not possible premium adjustments may be limited coded using class code 99995 (see Attachment A-13, page A-103).

See section 9, limited reporting, (page A-7) for the applicable elements required to be reported on a limited code transaction.

This page reserved for future use.

Specific Instructions - Losses

15. Report Date

For claims made policies the report date of the claim shall be reported. For other types of coverages the report date may be reported or else, at the Company's option reported zero.

The report date for claims made coverage shall be determined according to the definitions used to trigger coverage.

Record Layout and Field Definitions - Premium Transactions

- 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 YYMM 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 325, 334-336, 342 (includes ISO Sublines 342 and 343), 344 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 Insurance Act***.
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 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 – Premium Transactions

- Coverage Code (Numeric Field: Position 27)
  Indicate the Coverage Code:

Code	Coverage
1	Bodily Injury Liability
2	Property Damage Liability
3	Bodily Injury and Property Damage Liability Split Limits (Indivisible Premium)
4	Bodily Injury and Property Damage Liability Single Limit (Indivisible Premium)
9	Other, including professional liability

  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)
  For sublines 210, 220, 230, 240, 317, 332, and 334, report the two-digit territory code based on the location of the risk. For transactions involving multiple territories, report zero. Valid codes are shown on Attachment A-3 (pages A-37 through A-40).

  For other sublines, report zero.

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

  This field is optional for limited coded transactions.

- Classification (Numeric Field: Positions 33-37)
  Report the five digit classification code. Valid codes are shown on Attachments A-6 through A-14 (pages A-47 through A-104).

- Reserved (Positions 38-57)
  Report blank.

- Record Inception date (Numeric Field: Positions 58-61)
  Report the inception date in YYMM format.

- Reserved (Positions 62-65)
  Report blank.

Record Layout and Field Definitions – Premium Transactions

- Policy Identifier (Alphanumeric Field: Positions 66-79)
  Report the policy identifier. Valid codes are any 14 digit alphanumeric string that uniquely identifies the policy.

- Aggregate Policy Limit (Numeric Field: Positions 80-87)
  Report the aggregate policy limit for the coverage being reported rounded to the nearest thousands of dollars. For example, report $300,000 as 300 and $1,000,000 as 1000.

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

  This field is optional for limited coded transactions.

- Policy Limit Per Occurrence (Numeric Field: Positions 88-95)
  Report the per occurrence limit for the coverage being reported rounded to the nearest thousands of dollars. For example, report $300,000 as 300 and $1,000,000 as 1000.

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

  This field is optional for limited coded transactions.

- Reserved (Positions 96-99)
  Report blank.

- Entry into Claims Made Date (Numeric Field: Positions 100-103)
  For "regular" and "tail" claims made policies report the entry into claims made date in YYMM format. For other types of policies report zero.

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

  This field is optional for limited coded transactions.

- Reserved (Positions 104-112)
  Report blank.

Record Layout and Field Definitions - Premium Transactions

- Policy Deductible Per Occurrence (Numeric Field: Positions 113-118)
  Report the per occurrence deductible for the coverage being reported rounded to the nearest dollar. Deductibles of more than $999,999 shall be reported as 999999. If no deductible applies, report zero. If the deductible cannot be expressed as a fixed dollar amount, report 1 (one).

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

  This field is optional for limited coded transactions.

- Reserved (Positions 119-123)
  Report blank.

- Transaction Effective Date (Numeric Field: Positions 124-129)
  Report the transaction effective date in YYMMDD format. Run-Off business as defined in section 10 (page A-9) may optionally be reported in YYMM00 format.

- Transaction Expiration Date (Numeric Field: Positions 130-135)
  Report the transaction expiration date in YYMMDD format. Run-Off business as defined in section 10 (page A-9) may optionally be reported in YYMM00 format.

- Direct Written Premium (Numeric Field: Positions 136-145)
  Report the total direct written premium excluding policy and membership fees.

- Reserved (Positions 146-148)
  Report blank.

- Exposure (Numeric Field: Positions 149-158)
  Report the exposure associated with the classification being reported, as indicated on Attachment A-5 (pages A-43 through A-45). Report zero if there is no exposure.

  This field is optional for limited coded transactions.

- Reserved (Positions 159-161)
  Report blank.

Record Layout and Field Definitions - Premium Transactions

- Schedule Rating Modification (Numeric Field: Positions 162-164)
  Report the schedule rating adjustment used to rate the coverage. See section 25 (page 20) of the general reporting instructions for further instructions.

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

  This field is optional for limited coded transactions.

- Reserved (Positions 165-270)
  Report blank.

- Reserved for Company Use (Positions 271-300)

Record Layout and Field Definitions - Loss Transactions

- 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 YYMM 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 325, 334-336, 342(includes ISO Sublines 342 and 343), 344 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 Insurance Act***.
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.

- 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 and Field Definitions - Loss Transactions

- 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

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

- Coverage Code (Numeric Field: Position 27)

  Indicate the Coverage Code:

Code	Coverage
1	Bodily Injury Liability
2	Property Damage Liability
3	Bodily Injury and Property Damage Liability Split Limits (Indivisible Premium)
4	Bodily Injury and Property Damage Liability Single Limit (Indivisible Premium)
9	Other, including professional liability

  This field is optional for limited coded transactions.

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

- 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)

  For sublines 210, 220, 230, 240, 317, 332, and 334, report the two-digit territory code based on the location of the risk. For transactions involving multiple territories, report zero. Valid codes are shown on Attachment A-3 (pages A-37 through A-40).

  For other sublines, report zero.

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

  This field is optional for limited coded transactions.

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

Record Layout and Field Definitions - Loss Transactions

- Classification (Numeric Field: Positions 33-37)
  Report the five digit classification code. Valid codes are shown on Attachments A-6 through A-14 (pages A-47 through A-104).

- Reserved (Positions 38-57)
  Report blank.

- Record Inception date (Numeric Field: Positions 58-61)
  Report the inception date in YYMM format.

- Reserved (Positions 62-65)
  Report blank.

- Policy Identifier (Alphanumeric Field: Positions 66-79)
  Report the policy identifier. Valid codes are any 14 digit alphanumeric string that uniquely identifies the policy.

- Aggregate Policy Limit (Numeric Field: Positions 80-87)
  Report the aggregate policy limit for the coverage being reported rounded to the nearest thousands of dollars. For example, report $300,000 as 300 and $1,000,000 as 1000.

  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).

- Policy Limit Per Occurrence (Numeric Field: Positions 88-95)
  Report the per occurrence limit for the coverage being reported rounded to the nearest thousands of dollars. For example, report $300,000 as 300 and $1,000,000 as 1000.

  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).

- Reserved (Positions 96-99)
  Report blank.

Record Layout and Field Definitions - Loss Transactions

- Entry into Claims Made Date (Numeric Field: Positions 100-103)
  For "regular" and "tail" claims made policies report the entry into claims made date in YYMM format. For other types of policies report zero.

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

  This field is optional for limited coded transactions.

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

- Reserved (Positions 104-112)
  Report blank.

- Policy Deductible (Numeric Field: Positions 113-118)
  Report the deductible applicable to the occurrence being reported, rounded to the nearest dollar. Deductibles of more than $999,999 shall be reported as 999999. If no deductible applies, report zero.

  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).

- Reserved (Positions 119-176)
  Report blank.

- Occurrence Date (Numeric Field: Positions 177-182)
  Report the date on which the loss occurred in YYMMDD format. Run-Off business as defined in section 10 (page A-9) may optionally be reported in YYMM00 format.

- Reserved (Positions 183-185)
  Report blank.

Record Layout and Field Definitions - Loss Transactions

- Type of Loss (Numeric Field: Positions 186-187)
  Report the type of loss code associated with the claim being reported. Valid codes are shown on Attachment A-4 (page A-41).

  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).

- Claim Count(Numeric Field: Positions 188-189)
  Report the claim count.

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

- Loss Amount (Numeric Field: Positions 190-198)
  Report the paid loss, outstanding loss, paid ALAE, outstanding ALAE, or salvage and subrogation amount consistent with the Transaction Identifier.

- Occurrence Identifier (Alphanumeric Field: Positions 199-212)
  Report the occurrence identifier.

- Reserved (Positions 213-218)
  Report blank.

- Report Date (Numeric Field: Positions 219-224)
  Report the date on which the loss was reported in YYMMDD format. Run-Off business as defined in section 10 (page A-9) may optionally be reported in YYMM00 format.

  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).

- Reserved (Positions 225-270)
  Report blank.

- Reserved for Company Use (Positions 271-300)

This page reserved for future use.

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	**2**				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.**

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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**
21-22	**2**				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).**

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ATTACHMENT A-1

POLICY TYPE CODES

DESCRIPTION	CODE
Monoline – NOC	10
Excess of Loss (subject to limited coding) **	42
Package	
• Farm	55
• Motel/Hotel	31
• Apartment House	32
• Office	33
• Mercantile	34
• Institutional	35
• Contracting or Service	36
• Industrial/Processing	37
• Restaurants	38
• Condominiums	39
• Manufacturers Output Policy	85
• Other	99

** For excess policies, policy limits and deductibles are not required on loss transactions.

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

ATTACHMENT A-2

SUBLINE CODES

Description	CODE
Medical Professional Liability	
Hospital Professional Liability	210
Other Health Care Facilities Liability	220
Physicians, Surgeons, and Dentists Professional Liability	230
Other Health Care Professional Liability	240
Medical Professional Liability – Composite	270(a)
Other Professional Liability	
Other Professional Liability	317
Other Liability	
Liquor Law Liability	332
Premises/Operations Liability (including Farm Liability)	334
Owners or Contractors Protective Liability	335
Products/Completed Operations Liability (including Farm Liability)	336
Large "a" or "loss" Rated Risks	342(b)
All Other Composite Risks	344
Pollution Liability	350
Other	325

(a) Includes ISO Sublines 250, 260, and 270.
(b) Includes ISO Sublines 342, and 343.

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

ATTACHMENT A-3

TERRITORY CODES
NUMERIC BY CODE (Page 1 of 3)

Code	Counties
01	Dallas (including city of Dallas)*
02	Tarrant (including city of Fort Worth)*
03	Bexar (including city of San Antonio)*
04	Harris (including city of Houston)*
05	Galveston, Jefferson, Nueces
06	Travis
07	Hidalgo, Willacy
08	El Paso
10	Aransas, Brazoria, Calhoun, Cameron, Chambers, Kenedy, Kleberg, Matagorda, Refugio, San Patricio
12	Atascosa, Bandera, Brewster, Crockett, Culberson, Dimmit, Duval, Edwards, Frio, Hudspeth, Jeff Davis, Jim Hogg, Kerr, Kinney, La Salle, Loving, McMullen, Maverick, Medina, Pecos, Presidio, Real, Reeves, Schleicher, Starr, Sutton, Terrell, Uvalde, Val Verde, Webb, Zapata, Zavala
14	Anderson, Angelina, Archer, Austin, Bastrop, Baylor, Bee, Bell, Blanco, Bosque, Bowie, Brazos, Brooks, Brown, Burleson, Burnet, Caldwell, Callahan, Camp, Cass, Cherokee, Clay, Coleman, Collin, Colorado, Comal, Comanche, Concho, Cooke, Coryell, Delta, Denton, De Witt, Eastland, Ellis, Erath, Falls, Fannin, Fayette, Foard, Fort Bend, Franklin, Freestone, Gillespie, Goliad, Gonzales, Grayson, Gregg, Grimes, Guadalupe, Hamilton, Hardeman, Hardin, Harrison, Haskell, Hays, Henderson, Hill, Hood, Hopkins, Houston, Hunt, Jack, Jackson, Jasper, Jim Wells, Johnson, Jones, Karnes, Kaufman, Kendall, Kimble, Knox, Lamar, Lampasas, Lavaca, Lee, Leon, Liberty, Limestone, Live Oak, Llano, McCulloch, McLennan, Madison, Marion, Mason, Menard, Milam, Mills, Montague, Montgomery, Morris, Nacogdoches, Navarro, Newton, Orange, Palo Pinto, Panola, Parker, Polk, Rains, Red River, Robertson, Rockwall, Runnels, Rusk, Sabine, San Augustine, San Jacinto, San Saba, Shackelford, Shelby, Smith, Somervell, Stephens, Taylor, Throckmorton, Titus, Trinity, Tyler, Upshur, Van Zandt, Victoria, Walker, Waller, Washington, Wharton, Wichita, Wilbarger, Williamson, Wilson, Wise, Wood, Young
20	Andrews, Armstrong, Bailey, Borden, Briscoe, Carson, Castro, Childress, Cochran, Coke, Collingsworth, Cottle, Crane, Crosby, Dallam, Dawson, Deaf Smith, Dickens, Donley, Ector, Fisher, Floyd, Gaines, Garza, Glasscock, Gray, Hale, Hall, Hansford, Hartley, Hemphill, Hockley, Howard, Hutchinson, Irion, Kent, King, Lamb, Lipscomb, Lubbock, Lynn, Martin, Midland, Mitchell, Moore, Motley, Nolan, Ochiltree, Oldham, Parmer, Potter, Randall, Reagan, Roberts, Scurry, Sherman, Sterling, Stonewall, Swisher, Terry, Tom Green, Upton, Ward, Wheeler, Winkler, Yoakum

*Note: Companies may opt to report experience for the cities of Dallas, Fort Worth, Houston and San Antonio (i.e. the major cities) either based on County or City Limits. However, once selected, the method of reporting shall apply uniformly to all risks.

If a Company opts to report by County, the territory codes shall be determined based on the County codes above and the location of the risk. For example, a risk located within five miles of the Dallas City limits but located outside Dallas or Tarrant Counties would be reported under territory 14.

If a company opts to report based on the major cities, all risks located within five miles of the City limits shall be reported in territories 01 through 04 as appropriate. For example, all risks located within five miles of Dallas City limits would be reported as Dallas (01). This might include some risks located in counties other than Dallas County. Similarly, risks located in Dallas County but more than five miles outside the City limit would be reported in territory 14.

ATTACHMENT A-3

TERRITORY CODES
ALPHABETICAL BY COUNTY (Page 2 of 3)

COUNTY	TERRITORY	COUNTY	TERRITORY	COUNTY	TERRITORY
Anderson	14	Comal	14	Grayson	14
Andrews	20	Comanche	14	Gregg	14
Angelina	14	Concho	14	Grimes	14
Aransas	10	Cooke	14	Guadalupe	14
Archer	14	Coryell	14	Hale	20
Armstrong	20	Cottle	20	Hall	20
Atascosa	12	Crane	20	Hamilton	14
Austin	14	Crockett	12	Hansford	20
Bailey	20	Crosby	20	Hardeman	14
Bandera	12	Culberson	12	Hardin	14
Bastrop	14	Dallam	20	Harris	04
Baylor	14	Dallas	01	Harrison	14
Bee	14	Dawson	20	Hartley	20
Bell	14	Deaf Smith	20	Haskell	14
Bexar	03	Delta	14	Hays	14
Blanco	14	Denton	14	Hemphill	20
Borden	20	De Witt	14	Henderson	14
Bosque	14	Dickens	20	Hidalgo	07
Bowie	14	Dimmit	12	Hill	14
Brazoria	10	Donley	20	Hockley	20
Brazos	14	Duval	12	Hood	14
Brewster	12	Eastland	14	Hopkins	14
Briscoe	20	Ector	20	Houston	14
Brooks	14	Edwards	12	Howard	20
Brown	14	Ellis	14	Hudspeth	12
Burleson	14	El Paso	08	Hunt	14
Burnet	14	Erath	14	Hutchinson	20
Caldwell	14	Falls	14	Irion	20
Calhoun	10	Fannin	14	Jack	14
Callahan	14	Fayette	14	Jackson	14
Cameron	10	Fisher	20	Jasper	14
Camp	14	Floyd	20	Jeff Davis	12
Carson	20	Foard	14	Jefferson	05
Cass	14	Fort Bend	14	Jim Hogg	12
Castro	20	Franklin	14	Jim Wells	14
Chambers	10	Freestone	14	Johnson	14
Cherokee	14	Frio	12	Jones	14
Childress	20	Gaines	20	Karnes	14
Clay	14	Galveston	05	Kaufman	14
Cochran	20	Garza	20	Kendall	14
Coke	20	Gillespie	14	Kenedy	10
Coleman	14	Glasscock	20	Kent	20
Collin	14	Goliad	14	Kerr	12
Collingsworth	20	Gonzales	14	Kimble	14
Colorado	14	Gray	20	King	20

ATTACHMENT A-3

TERRITORY CODES
ALPHABETICAL BY COUNTY (Page 3 of 3)

COUNTY	TERRITORY	COUNTY	TERRITORY	COUNTY	TERRITORY
Kinney	12	Orange	14	Tom Green	20
Kleberg	10	Palo Pinto	14	Travis	06
Knox	14	Panola	14	Trinity	14
Lamar	14	Parker	14	Tyler	14
Lamb	20	Parmer	20	Upshur	14
Lampasas	14	Pecos	12	Upton	20
La Salle	12	Polk	14	Uvalde	12
Lavaca	14	Potter	20	Val Verde	12
Lee	14	Presidio	12	Van Zandt	14
Leon	14	Rains	14	Victoria	14
Liberty	14	Randall	20	Walker	14
Limestone	14	Reagan	20	Waller	14
Lipscomb	20	Real	12	Ward	20
Live Oak	14	Red River	14	Washington	14
Llano	14	Reeves	12	Webb	12
Loving	12	Refugio	10	Wharton	14
Lubbock	20	Roberts	20	Wheeler	20
Lynn	20	Robertson	14	Wichita	14
McCulloch	14	Rockwall	14	Wilbarger	14
McLennan	14	Runnels	14	Willacy	07
McMullen	12	Rusk	14	Williamson	14
Madison	14	Sabine	14	Wilson	14
Marion	14	San Augustine	14	Winkler	20
Martin	20	San Jacinto	14	Wise	14
Mason	14	San Patricio	10	Wood	14
Matagorda	10	San Saba	14	Yoakum	20
Maverick	12	Schleicher	12	Young	14
Medina	12	Scurry	20	Zapata	12
Menard	14	Shackelford	14	Zavala	12
Midland	20	Shelby	14		
Milam	14	Sherman	20		
Mills	14	Smith	14		
Mitchell	20	Somervell	14		
Montague	14	Starr	12		
Montgomery	14	Stephens	14		
Moore	20	Sterling	20		
Morris	14	Stonewall	20		
Motley	20	Sutton	12		
Nacogdoches	14	Swisher	20		
Navarro	14	Tarrant	02		
Newton	14	Taylor	14		
Nolan	20	Terrell	12		
Nueces	05	Terry	20		
Ochiltree	20	Throckmorton	14		
Oldham	20	Titus	14		

ATTACHMENT A-4

TYPE OF LOSS CODES

Description	Code
Products/Completed Operations Losses	
• Cumulative Injury Bodily Injury - Bodily Injury caused by a continuous or repeated exposure over period of time to a harmful substance or condition	11
• Cumulative Injury Property Damage - Property Damage caused by a continuous or repeated exposure over period of time to a harmful substance or condition	21
• Other Than Cumulative Injury Bodily Injury	12
• Other Than Cumulative Injury Property Damage	22
Other Than Products/Completed Operations Losses	
• Pollution Liability Bodily Injury	15
• Pollution Liability Property Damage	25
• Pollution Liability Clean-up	27
• Other Than Pollution Liability Bodily Injury	16
• Other Than Pollution Liability Property Damage	26
• Medical Expenses	20
• Other, including professional liability	90
Terrorism Losses (applicable to sublines 325, 334-336, 342, 344 & 350)	
Bodily Injury Losses:	
• Due to certified acts of Terrorism that **are not** Nuclear, Biological or Chemical	95
• Due to certified acts of Terrorism that **are** Nuclear, Biological or Chemical	82
Property Damage Losses:	
• Due to certified acts of Terrorism that **are not** Nuclear, Biological or Chemical	96
• Due to certified acts of Terrorism that **are** Nuclear, Biological or Chemical	85

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

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ATTACHMENT A-5

EXPOSURE BASES (Page 1 of 3)

Exposure Type	Exposure Category	Reporting Basis
Admissions	Variable	Thousands of Admissions
Cost of Work	Variable	Thousands of Dollars
Payroll	Variable	Thousands of Dollars
Gross Sales	Variable	Thousands of Dollars
No Exposure	---	No Exposure
Receipts	Variable	Thousands of Dollars
Square Feet	Fixed	Thousands of Square Feet
Total Cost	Variable	Thousands of Dollars
Total Oper. Expen.	Variable	Thousands of Dollars
Passenger Days	Variable	Thousands of Passenger Days
Vehicles	Variable	Thousands of Vehicles
Acres	Fixed	No. of Acres
Additional Insureds	Fixed	No. of Additional Insureds
Airports	Fixed	No. of Airports
Animals	Fixed	No. of Animals
Attendants	Fixed	No. of Attendants
Beaches	Fixed	No. of Beaches
Benches	Fixed	No. of Benches
Beds	Fixed	No. of Beds
Bleachers	Fixed	No. of Bleachers
Blocks	Fixed	No. of Blocks
Boats	Variable	No. of Boats
Camper Days	Variable	No. of Camper Days
Contests	Variable	No. of Contests
Contestants	Variable	No. of Contestants
Conventions	Variable	No. of Convention Days
Dams	Fixed	No. of Dams
Dikes	Fixed	No. of Dikes
Donations	Variable	No. of Donations
Drawbridges	Fixed	No. of Drawbridges
Dwellings	Fixed	No. of Dwellings
Dwellings, Multiple Family	Fixed	No. of Families

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

ATTACHMENT A-5

EXPOSURE BASES (Page 2 of 3)

Exposure Type	Exposure Category	Reporting Basis
Elevators	Fixed	No. of Elevators
Employees (Full or Part Time)	Fixed	No. of Employees
Employees (Part Time)	Variable	Hundreds of Man Days
Exhibitions	Variable	No. of Exhibitions
Faculty Members	Fixed	No. of Faculty Members
Fairgrounds	Fixed	No. of Fairgrounds
Farm Premises, Additional	Fixed	No. of Additional Premises
Fishing Piers	Fixed	No. of Fishing Piers
Gallons	Variable	Thousands of Gallons
Games	Variable	No. of Games
Garment Racks	Fixed	No. of Garment Racks
Grandstands	Fixed	No. of Grandstands
Hand Trucks	Fixed	No. of Hand Trucks
Headquarters	Fixed	No. of Headquarters
Hoists	Fixed	No. of Hoists
Kennels	Fixed	No. of Kennels
Lakes or Reservoirs	Fixed	No. of Lakes or Reservoirs
Landings	Fixed	No. of Landings
Lessees	Fixed	No. of Lessees
Levees	Fixed	No. of Levees
Location Days	Variable	No. of Location Days
Locations	Fixed	No. of Locations
Members	Fixed	No. of Members
Miles	Fixed	No. of Miles
Model Homes	Fixed	No. of Model Homes
Months	Variable	No. of Months
Occupancies	Fixed	No. of Occupancies
Offices	Fixed	No. of Offices
Organization	Variable	No. of Organizations
Outpatient Visits	Variable	Hundreds of Outpatient Visits

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

ATTACHMENT A-5

EXPOSURE BASES (Page 3 of 3)

Exposure Type	Exposure Category	Reporting Basis
Parades	Variable	No. of Parades
Parks or Playgrounds	Fixed	No. of Parks or Playgrounds
Permits	Fixed	No. of Permits
Persons	Fixed	No. of Persons
Persons	Variable	Person Months
Picnic Grounds	Fixed	No. of Picnic Grounds
Playgrounds	Fixed	No. of Playgrounds
Pupils	Fixed	No. of Pupils
Ranges	Fixed	No. of Ranges
Registrants	Variable	No. of Registrants
Scouts	Fixed	No. of Scouts
Seats	Fixed	No. of Seats
Snowmobiles	Fixed	No. of Snowmobiles
Stations	Fixed	No. of Stations
Street Benches	Fixed	No. of Street Benches
Students	Fixed	No. of Students
Swimming Pools	Fixed	No. of Swimming Pools
Teams	Fixed	No. of Teams
Towers	Fixed	No. of Towers
Units	Fixed	No. of Units
Visits	Variable	No. of Visits
Volunteers	Fixed	No. of Volunteers
Voting Machines	Fixed	No. of Voting Machines
Watercrafts	Fixed	No. of Watercrafts
Zoos	Fixed	No. of Zoos

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

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ATTACHMENT A-6
Medical Professional Liability
Subline Codes 210, 220, 230, 240, and 270
Classification Codes (Page 1 of 16)

Classification	Exposure Reporting Basis	Code
DENTISTS (Not in active U.S. military service or employed full time by Federal government)		
• Engaged in oral surgery or operative dentistry on patients rendered unconscious through the administering of any anesthesia or analgesia	No. of Person Months	80210
• NOC	No. of Person Months	80211
• Additional charges:		
a. Corporate Liability	No Exposure	80999
b. Employed Dentists		
1) Engaged in oral surgery or operative dentistry on patients rendered unconscious through the administering of any anesthesia or analgesia	No. of Person Months	80212
2) NOC	No. of Person Months	80213
c. Partnership Liability	No Exposure	80999
d. X-Ray Therapy		
1) By employed dentists	No. of Person Months	80214
2) By insured dentists	No. of Person Months	80215
DENTISTS (In active U.S. military service)		
• Dentists	No. of Person Months	80216
• Additional charge for X-ray therapy	No. of Person Months	80217
DENTISTS (Employed full-time by the Federal Government but not in active U.S. military service)		
• Engaged in oral surgery or operative dentistry on patients rendered unconscious through the administering of any anesthesia or analgesia	No. of Person Months	80225
• NOC	No. of Person Months	80223
• Additional Charge for X-ray therapy	No. of Person Months	80221

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

ATTACHMENT A-6
Medical Professional Liability
Subline Codes 210, 220, 230, 240, and 270
Classification Codes (Page 2 of 16)

Classification	Exposure Reporting Basis	Code
PHYSICIANS AND SURGEONS No major surgery (Not in active U.S. military service or employed full time by Federal government)		
Aerospace Medicine	No. of Person Months	80230*
Allergy	No. of Person Months	80254*
Anesthesiology	No. of Person Months	80151
Broncho-Esophagology	No. of Person Months	80101
Cardiovascular Disease		
• Minor surgery	No. of Person Months	80281*
• No surgery	No. of Person Months	80255*
Dermatology		
• Minor surgery	No. of Person Months	80282*
• No surgery	No. of Person Months	80256*
Diabetes		
• Minor surgery	No. of Person Months	80271*
• No surgery	No. of Person Months	80237*
Emergency Medicine		
• Including major surgery	No. of Person Months	80157
• No major surgery	No. of Person Months	80102
Endocrinology		
• Minor surgery	No. of Person Months	80272*
• No surgery	No. of Person Months	80238*
Family Physicians or General Practitioners		
• Minor surgery	No. of Person Months	80421
• No surgery	No. of Person Months	80420
Forensic Medicine	No. of Person Months	80240*
Gastroenterology		
• Minor surgery	No. of Person Months	80274*
• No surgery	No. of Person Months	80241*
General Preventive Medicine -- no surgery	No. of Person Months	80231*
Geriatrics		
• Minor surgery	No. of Person Months	80276*
• No surgery	No. of Person Months	80243*
Gynecology		
• Minor surgery	No. of Person Months	80277*
• No surgery	No. of Person Months	80244*
Hematology		
• Minor surgery	No. of Person Months	80278*
• No surgery	No. of Person Months	80245*
Hypnosis	No. of Person Months	80232*
Infectious Diseases		
• Minor surgery	No. of Person Months	80279*
• No surgery	No. of Person Months	80246*
Intensive Care Medicine	No. of Person Months	80283

*** General Practitioners or Specialists who would normally be assigned any code indicated with an asterisk shall be coded with the special procedures classifications listed on page A-50 if they apply.**

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

ATTACHMENT A-6
Medical Professional Liability
Subline Codes 210, 220, 230, 240, and 270
Classification Codes (Page 3 of 16)

Classification	Exposure Reporting Basis	Code
Internal Medicine		
• Minor surgery	No. of Person Months	80284*
• No surgery	No. of Person Months	80257*
Laryngology		
• Minor surgery	No. of Person Months	80285*
• No surgery	No. of Person Months	80258*
Legal Medicine	No. of Person Months	80240*
Neoplastic Diseases		
• Minor surgery	No. of Person Months	80286*
• No surgery	No. of Person Months	80259*
Nephrology		
• Minor surgery	No. of Person Months	80287*
• No surgery	No. of Person Months	80260*
Neurology (including child)		
• Minor surgery	No. of Person Months	80288*
• No surgery	No. of Person Months	80261*
Nuclear Medicine	No. of Person Months	80262*
Nutrition	No. of Person Months	80248*
Occupational Medicine	No. of Person Months	80233*
Ophthalmology		
• Minor surgery	No. of Person Months	80289*
• No surgery	No. of Person Months	80263*
Otology		
• Minor surgery	No. of Person Months	80290*
• No surgery	No. of Person Months	80264*
Otorhinolaryngology		
• Minor surgery	No. of Person Months	80291*
• No surgery	No. of Person Months	80265*
Pathology		
• Minor surgery	No. of Person Months	80292*
• No surgery	No. of Person Months	80266*
Pediatrics		
• Minor surgery	No. of Person Months	80293*
• No surgery	No. of Person Months	80267*
Pharmacology (clinical)	No. of Person Months	80234*
Physiatry	No. of Person Months	80235*
Physical Medicine and Rehabilitation	No. of Person Months	80235*
Physicians (minor surgery -- NOC)	No. of Person Months	80294*

*** General Practitioners or Specialists who would normally be assigned any code indicated with an asterisk shall be coded with the special procedures classifications listed on page A-50 if they apply.**

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

ATTACHMENT A-6
Medical Professional Liability
Subline Codes 210, 220, 230, 240, and 270
Classification Codes (Page 4 of 16)

Classification	Exposure Reporting Basis	Code
Physicians & Surgeons Special Procedures - (no major surgery) These classifications apply to all general practitioners or specialists except those performing major surgery, anesthesiology or acupuncture anesthesiology, who perform any of the following medical techniques or procedures:		
• Colonoscopy	No. of Person Months	80443
• ERCP (endoscopic retrograde cholangiopancreatography)	No. of Person Months	80443
• Laparoscopy (Peritonescopy)	No. of Person Months	80440
• Pneumatic or mechanical esophageal dilation (not with bougie or olive)	No. of Person Months	80443
• Radiopaque Dye (injections into blood vessels, lymphatics, sinus tracts or fistulae -- not applicable to Radiologists, code 80280)	No. of Person Months	80449
• Acupuncture - other than acupuncture anesthesia	No. of Person Months	80437
• Angiography	No. of Person Months	80422
• Arteriography	No. of Person Months	80422
• Catheterization - arterial, cardiac or diagnostic -- other than: (1) the occasional emergency insertion of pulmonary wedge pressure recording catheters or temporary pacemakers, (2) urethral catheterization, or (3) umbilical cord catheterization for diagnostic purposes or for monitoring blood gases in newborns receiving oxygen	No. of Person Months	80422
• Discograms	No. of Person Months	80428
• Lasers - used in therapy	No. of Person Months	80425
• Lymphangiography	No. of Person Months	80434
• Myleography	No. of Person Months	80428
• Phlebography	No. of Person Months	80434
• Needle Biopsy - including lung and prostate but not including liver, kidney or bone marrow biopsy	No. of Person Months	80446
• Pneumoencephalography	No. of Person Months	80428
• Radiation Therapy	No. of Person Months	80425
• Shock Therapy	No. of Person Months	80431
Physicians (no surgery - NOC)	No. of Person Months	80268*
Physicians or Surgeons Assistants	No. of Person Months	80116*
Psychiatry (including child)	No. of Person Months	80249*
Psychoanalysis	No. of Person Months	80250*
Psychosomatic Medicine	No. of Person Months	80251*
Public Health	No. of Person Months	80236*
Pulmonary Diseases (no surgery)	No. of Person Months	80269*
Radiology (diagnostic) • Minor surgery • No surgery	 No. of Person Months No. of Person Months	 80280* 80253*

General Practitioners or Specialists who would normally be assigned any code indicated with an asterisk shall be coded with the special procedures classifications listed on page A-50 if they apply.

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ATTACHMENT A-6
Medical Professional Liability
Subline Codes 210, 220, 230, 240, and 270
Classification Codes (Page 5 of 16)

Classification	Exposure Reporting Basis	Code
Retired Physicians or Surgeons	No. of Person Months	80179
Rheumatology (no surgery)	No. of Person Months	80252*
Rhinology • Minor surgery • No surgery	 No. of Person Months No. of Person Months	 80270* 80247*
Surgery		
• Abdominal	No. of Person Months	80166
• Cardiac	No. of Person Months	80141
• Cardiovascular disease	No. of Person Months	80150
• Colon and rectal	No. of Person Months	80115
• Endocrinology	No. of Person Months	80103
• Gastroenterology	No. of Person Months	80104
• General -- (This classification does not apply to any family or general practitioner or to any specialist who occasionally performs major surgery)	No. of Person Months	80143
• General practice or family practice	No. of Person Months	80117
• Geriatrics	No. of Person Months	80105
• Gynecology	No. of Person Months	80167
• Hand	No. of Person Months	80169
• Head and neck	No. of Person Months	80170
• Laryngology	No. of Person Months	80106
• Neoplastic	No. of Person Months	80107
• Nephrogogy	No. of Person Months	80108
• Neurology (including child)	No. of Person Months	80152
• Obstetrics	No. of Person Months	80168
• Obstetrics (gynecology)	No. of Person Months	80153
• Ophthalmology	No. of Person Months	80114
• Orthopedic	No. of Person Months	80154
• Otology	No. of Person Months	80158
• Otorhinolaryngology	No. of Person Months	80159
• Plastic - NOC • Plastic - Otorhinolaryngology	No. of Person Months No. of Person Months	80156 80155
• Rhinology	No. of Person Months	80160
• Thoracic	No. of Person Months	80144
• Traumatic	No. of Person Months	80171
• Urological	No. of Person Months	80145
• Vascular	No. of Person Months	80146

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ATTACHMENT A-6
Medical Professional Liability
Subline Codes 210, 220, 230, 240, and 270
Classification Codes (Page 6 of 16)

Classification	Exposure Reporting Basis	Code
PHYSICIAN & SURGEONS – MISCELLANEOUS		
Corporate Liability	No Exposure	80999
Employed:		
• Physicians or Surgeons Assistants	No. of Person Months	80129
• Nurse Anesthetists	No. of Person Months	80452
• Physicians or Surgeons	No. of Person Months	80177
• Technicians		
a. Radium, including diagnostic X-ray laboratory or pathological	No. of Person Months	80148
b. Radiation therapy	No. of Person Months	80149
Partnership Liability	No Exposure	80999
Radiation Therapy		
• By employed physicians or surgeons involved with major surgery	No. of Person Months	80163
• By insured physicians or surgeons involved with major surgery	No. of Person Months	80165
Shock Therapy		
• By employed physicians or surgeons involved with major surgery	No. of Person Months	80161
• By insured physicians or surgeons involved with major surgery	No. of Person Months	80162

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ATTACHMENT A-6
Medical Professional Liability
Subline Codes 210, 220, 230, 240, and 270
Classification Codes (Page 7 of 16)

Classification	Exposure Reporting Basis	Code
PHYSICIAN & SURGEONS LIABILITY (In Active United States Military Service)		
Physicians - No Surgery	No. of Person Months	80131
Physicians - No major surgery This classification applies to those physicians who would normally be assigned to code 80534. The additional charges for radiation or shock therapy do not apply to this classification.	No. of Person Months	80172
Physicians - Minor Surgery	No. of Person Months	80132
Physicians or Surgeons - Major Surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80101 80102 80103 80104 80105 80107 80108 80114 80115 80117	No. of Person Months	80172
Physicians or Surgeons - Major Surgery This classification applies to those specialists who would normally be assigned to one of the following code: 80145	No. of Person Months	80173
Physicians or Surgeons - Major Surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80106 80151 80158 80141 80155 80159 80166 80143 80157 80160	No. of Person Months	80174
Physicians or Surgeons - Major Surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80153 80156 80167 80168 80169 80170	No. of Person Months	80175
Physicians or Surgeons - Major Surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80144 80146 80150 80152 80154 80171	No. of Person Months	80176
Additional Charges: • Radiation Therapy • Shock Therapy	 No. of Person Months No. of Person Months	 80136 80137

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ATTACHMENT A-6
Medical Professional Liability
Subline Codes 210, 220, 230, 240, and 270
Classification Codes (Page 8 of 16)

Classification	Exposure Reporting Basis	Code
PHYSICIANS AND SURGEONS LIABILITY (Employed Full Time by the Federal Government but Not In Active United States Military Service)		
Physicians or Surgeons	No. of Person Months	80178
PHYSICIANS AND SURGEONS LIABILITY (Full Time Teaching Physicians and Surgeons)		
Physicians • No Surgery This classification applies to those physicians who would normally be assigned to codes 80230 through 80269, inclusive	No. of Person Months	80321
• Minor Surgery This classification applies to those physicians who would normally be assigned to codes 80270 through 80294, inclusive And code 80533.	No. of Person Months	80322
Physicians or Surgeons • Major Surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80101 80102 80103 80104 80105 80107 80108 80114 80115 80117 80534	No. of Person Months	80323
Physicians or Surgeons • Major Surgery This classification applies to those specialists who would normally be assigned to code 80145	No. of Person Months	80324
Physicians or Surgeons • Major Surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80106 80141 80143 80151 80155 80157 80158 80159 80160 80166	No. of Person Months	80325
Physicians or Surgeons • Major Surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80153 80156 80167 80168 80169 80170	No. of Person Months	80326
Physicians or Surgeons • Major Surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80144 80146 80150 80152 80154 80171	No. of Person Months	80327

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ATTACHMENT A-6
Medical Professional Liability
Subline Codes 210, 220, 230, 240, and 270
Classification Codes (Page 9 of 16)

Classification	Exposure Reporting Basis	Code
Hospital Professional Liability		
Clinics, Dispensaries or Infirmaries -- (Treatment of outpatients only - No regular bed and board facilities)		
• For Profit	Per 100 outpatient visits	80613
• Not for Profit	Per 100 outpatient visits	80614
• Governmental	Per 100 outpatient visits	93211
Convalescent or Nursing Home (Not mental/psychopathic institutions)		
For profit		
• Per bed	Number of Beds	80923
• Per 100 outpatient visits	Per 100 Outpatient Visits	80951
Not for Profit		
• Per bed	Number of Beds	80924
• Per 100 outpatient visits	Per 100 Outpatient Visits	80952
Governmental		
• Per bed	Number of Beds	92212
• Per 100 outpatient visits	Per 100 Outpatient Visits	92216
Hospitals (NOC)		
For profit		
• Per bed	Number of Beds	80611
• Per 100 outpatient visits	Per 100 Outpatient Visits	80610
Not for Profit		
• Per bed	Number of Beds	80612
• Per 100 outpatient visits	Per 100 Outpatient Visits	80617
Governmental		
• Per bed	Number of Beds	93215
• Per 100 outpatient visits	Per 100 Outpatient Visits	93216
Mental (Psychopathic Institutions)		
For profit		
• Per bed	Number of Beds	80997
• Per 100 outpatient visits	Per 100 Outpatient Visits	80999
Not for Profit		
• Per bed	Number of Beds	80916
• Per 100 outpatient visits	Per 100 Outpatient Visits	80917
Governmental		
• Per bed	Number of Beds	91213
• Per 100 outpatient visits	Per 100 Outpatient Visits	91217
Outpatient Surgical Facilities	No Exposure	80453
Sanitariums or Health Institutions (Not hospitals or mental/psychopathic institutions)		
For profit		
• Per bed	Number of Beds	80925
• Per 100 outpatient visits	Per 100 Outpatient Visits	80953
Not for Profit		
• Per bed	Number of Beds	80926
• Per 100 outpatient visits	Per 100 Outpatient Visits	80954
Governmental		
• Per bed	Number of Beds	93214
• Per 100 outpatient visits	Per 100 Outpatient Visits	93212

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ATTACHMENT A-6
Medical Professional Liability
Subline Codes 210, 220, 230, 240, and 270
Classification Codes (Page 10 of 16)

Classification	Exposure Reporting Basis	Code
Drugless healing institutions such as chiropractic, naturopathic, sanipractic and Christian Science institutions	No Exposure	80941
Miscellaneous Medical Professional		
Additional Interests (premium charges for additional interests and losses and claims incurred by such additional interests when the premium is a percentage of the basic hospital professional liability premium)	No Exposure	80942
Blood Banks	Number of Donations	80992
Chiropodists	No. of Person Months	80993
• Additional Charges		
a. Employed Chiropodists	No. of Person Months	80943
b. Partnership Liability	No. of Person Months	80950
• in active U.S. Military Service	No. of Person Months	80935
• Employed full-time by the Federal Government – NOC	No. of Person Months	80936
Chiropractors	No. of Person Months	80410
• Additional Charges		
a. Employed Chiropodists	No. of Person Months	80411
b. Partnership Liability	No. of Person Months	80412
Drugstores (retail)	Per $1,000 of Receipts	59181
Employees		
• Dental Hygienists	No. of Person Months	80210
• Medical Laboratory Technicians	No. of Person Months	80711
• Opticians	No. of Person Months	80937
• Pharmacists	No. of Person Months	59112
• Physiotherapists	No. of Person Months	80938
• X-Ray Technicians	No. of Person Months	80713
- Additional Charge (X-Ray Therapy)	No. of Person Months	80714
Hearing Aid Service Establishments (Retail)	Per $1,000 of Receipts	59981
Medical or X-Ray Laboratories	Per $1,000 of Receipts	80715
Midwives	No. of Person Months	80962
Nurses – LPNs	No. of Person Months	80963
Nurses – RNs	No. of Person Months	80964
• Additional Charges:		
a. X-Ray Therapy	No. of Person Months	80714
b. Anesthetists	No. of Person Months	80960
• Alternative Program for Registered Nurses		
a. Exposure, Total Premium and Losses, except losses as indicated under codes 80989 and 89980	No. of Person Months	80616
b. Losses resulting from the broadening of the Medical Professional coverage under the Alternative Program for Registered Nurses	--	80989
c. Losses resulting from the Personal Injury coverage under the Alternative Program for Registered Nurses	--	89980
Opticians (Proprietor) - Optical Establishments (retail)	Per $1,000 of Receipts	59951

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ATTACHMENT A-6
Medical Professional Liability
Subline Codes 210, 220, 230, 240, and 270
Classification Codes (Page 11 of 16)

Classification	Exposure Reporting Basis	Code
Optometrists	No. of Person Months	80994
• Additional Charges		
a. Employed Optometrists	No. of Person Months	80944
b. Partnership Liability	No. of Person Months	80956
Physiotherapists	No. of Person Months	80995
• Additional Charges		
a. Employed Physiotherapists	No. of Person Months	80945
b. Partnership Liability	No. of Person Months	80955
• In Active U.S. Military Service	No. of Person Months	80911
• Employed full-time by the Federal Government – NOC	No. of Person Months	80912
Visiting Nurse Associations	Number of Visits	80618
OSTEOPATHS		
Allergy	No. of Person Months	84254*
Anesthesiology	No. of Person Months	84151
Cardiovascular Disease		
• Minor surgery	No. of Person Months	84281*
• No surgery	No. of Person Months	84255*
Dermatology		
• Minor surgery	No. of Person Months	84282*
• No surgery	No. of Person Months	84256*
Emergency Medicine		
• Including major surgery	No. of Person Months	84157
• No major surgery	No. of Person Months	84102
Endocrinology		
• Minor surgery	No. of Person Months	84272*
• No surgery	No. of Person Months	84238*
Family Physicians or General Practitioners		
• Minor surgery	No. of Person Months	84421
• No surgery	No. of Person Months	84420
Forensic Medicine	No. of Person Months	84240*
Gastroenterology		
• Minor surgery	No. of Person Months	84274*
• No surgery	No. of Person Months	84241*
Geriatrics		
• Minor surgery	No. of Person Months	84276*
• No surgery	No. of Person Months	84243*
Gynecology		
• Minor surgery	No. of Person Months	84277*
• No surgery	No. of Person Months	84244*
Hematology		
• Minor surgery	No. of Person Months	84278*
• No surgery	No. of Person Months	84245*
Intensive Care Medicine	No. of Person Months	84283

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ATTACHMENT A-6
Medical Professional Liability
Subline Codes 210, 220, 230, 240, and 270
Classification Codes (Page 12 of 16)

Classification	Exposure Reporting Basis	Code
Internal Medicine		
• Minor surgery	No. of Person Months	84284*
• No surgery	No. of Person Months	84257*
Manipulator	No. of Person Months	84801*
Neurology (including child)		
• Minor surgery	No. of Person Months	84288*
• No surgery	No. of Person Months	84261*
Nuclear Medicine	No. of Person Months	84262*
Occupational Medicine	No. of Person Months	84233*
Ophthalmology		
• Minor surgery	No. of Person Months	84289*
• No surgery	No. of Person Months	84263*
Otorhinolaryngology		
• Minor surgery	No. of Person Months	84291*
• No surgery	No. of Person Months	84265*
Pathology		
• Minor surgery	No. of Person Months	84292*
• No surgery	No. of Person Months	84266*
Pediatrics		
• Minor surgery	No. of Person Months	84293*
• No surgery	No. of Person Months	84267*
Physical Medicine and Rehabilitation	No. of Person Months	84235*
Osteopaths - Special Procedures (no major surgery) These classifications apply to all general practitioners or specialists except those performing major surgery, anesthesiology or acupuncture anesthesiology, who perform any of the following medical techniques or procedures:		
• Colonoscopy	No. of Person Months	84443
• ERCP (endoscopic retrograde cholangiopancreatography)	No. of Person Months	84443
• Laparoscopy (Peritonescopy)	No. of Person Months	84440
• Pneumatic or mechanical esophageal dilation (not with bougie or olive)	No. of Person Months	84443
• Radiopaque Dye (injections into blood vessels, lymphatics, sinus tracts or fistulae – not applicable to Radiologists, code 84280)	No. of Person Months	84449
• Needle Biopsy – including lung and prostate but not including liver, kidney or bone marrow biopsy	No. of Person Months	84446
• Acupuncture - other than acupuncture anesthesia	No. of Person Months	84437
• Angiography	No. of Person Months	84422
• Arteriography	No. of Person Months	84422
• Catheterization – arterial, cardiac or diagnostic – other than: (1) the occasional emergency insertion of pulmonary wedge pressure recording catheters or temporary pacemakers, (2) urethral catheterization, or (3) umbilical cord catheterization for diagnostic purposes or for monitoring blood gases in newborns receiving oxygen	No. of Person Months	84422
• Discograms	No. of Person Months	84428

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ATTACHMENT A-6
Medical Professional Liability
Subline Codes 210, 220, 230, 240, and 270
Classification Codes (Page 13 of 16)

Classification	Exposure Reporting Basis	Code
• Lasers - used in therapy	No. of Person Months	84425
• Lymphangiography	No. of Person Months	84434
• Myleography	No. of Person Months	84428
• Phlebography	No. of Person Months	84434
• Pneumoencephalography	No. of Person Months	84428
• Radiation Therapy	No. of Person Months	84425
• Shock Therapy	No. of Person Months	84431
Physicians (no surgery – NOC)	No. of Person Months	84268*
Physicians or Surgeons Assistants	No. of Person Months	84116*
Psychiatry (including child)	No. of Person Months	84249*
Psychosomatic Medicine	No. of Person Months	84251*
Pulmonary Diseases (no surgery)	No. of Person Months	84269*
Radiology (diagnostic)		
• Minor surgery	No. of Person Months	84280*
• No surgery	No. of Person Months	84253*
Retired Physicians or Surgeons	No. of Person Months	84179
Rheumatology (no surgery)	No. of Person Months	84252*
Sclerotherapy	No. of Person Months	84802*
Surgery		
• General - This classification does not apply to any family or general practitioner or to any specialist who occasionally performs major surgery	No. of Person Months	84143
• Cardiovascular disease	No. of Person Months	84150
• Gynecology	No. of Person Months	84167
• Neurology (including child	No. of Person Months	84152
• Obstetrics (gynecology)	No. of Person Months	84153
• Orthopedic	No. of Person Months	84154
• Plastic – NOC	No. of Person Months	84156
• Plastic – Otorhinolaryngology	No. of Person Months	84155
• Thoracic	No. of Person Months	84144
• Urological	No. of Person Months	84145
Additional Charges		
• Corporate Liability	No Exposure	84999
• Partnership Liability	No Exposure	84999
• Employed:		
1. Physicians or Surgeons Assistants	No. of Person Months	84129
2. Nurse Anesthetists	No. of Person Months	84452
3. Physicians or Surgeons	No. of Person Months	84177
4. Technicians		
a. Radium, including diagnostic X-ray laboratory or pathological	No. of Person Months	84148
b. Radiation therapy	No. of Person Months	84149

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ATTACHMENT A-6
Medical Professional Liability
Subline Codes 210, 220, 230, 240, and 270
Classification Codes (Page 14 of 16)

Classification	Exposure Reporting Basis	Code
• Shock Therapy		
1. By employed physicians or surgeons involved with major surgery	No. of Person Months	84161
2. By insured physicians or surgeons involved with major surgery	No. of Person Months	84162
• Radiation Therapy		
1. By employed physicians or surgeons	No. of Person Months	84163
2. By insured physicians or surgeons	No. of Person Months	84165
Physicians or Surgeons (Osteopathy) (Employed Full Time by the Federal Government but Not in Active U.S. Military Service)	No. of Person Months	84178
Physicians or Surgeons (Osteopathy) (In Active U.S. Military Service)		
Physicians		
• No surgery	No. of Person Months	84131
• No major surgery	No. of Person Months	84172
This classification applies to those specialists who would normally be assigned to the following code: 84534	No. of Person Months	84132
• The additional charges for radiation or shock therapy do not apply to this classification		
• Minor surgery		
• Physicians or Surgeons		
Major surgery—This classification applies to those specialists who would normally be assigned to the following code: 84102	No. of Person Months	84172
Physicians or Surgeons Major surgery--This classification applies to those specialists who would normally be assigned to the following code: 84145	No. of Person Months	84173
Physicians or Surgeons Major surgery--This classification applies to those specialists who would normally be assigned to one of the following codes: 84143 84155 84151 84157	No. of Person Months	84174
Physicians or Surgeons Major surgery—This classification applies to those specialists who would normally be assigned to one of the following codes: 84153 84167 84156	No. of Person Months	84175
Physicians or Surgeons Major surgery--This classification applies to those specialists who would normally be assigned to one of the following codes: 84144 84152 84150 84154	No. of Person Months	84176
Additional Charges		
• Radiation Therapy	No. of Person Months	84136
• Shock Therapy	No. of Person Months	84137

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ATTACHMENT A-6
Medical Professional Liability
Sublines Codes 210, 220, 230, 240, and 270
Classification Codes (Page 15 of 16)

Classification	Exposure Reporting Basis	Code
Hospital Professional Liability (Osteopathy)		
Clinics, Dispensaries or Infirmaries (Treatment of outpatients only - No regular bed and board facilities)	Per 100 outpatient visits	84803
Hospitals		
• Per bed	Number of Beds	84965
• Per 100 outpatient visits	Per 100 Outpatient Visits	84966
Outpatient Surgical Facilities	No Exposure	84453
Miscellaneous (subject to limited coding)		
Large "a" and "loss" rated risks, composite rated risks	No Exposure	70050
Other (including excess and umbrella policies)	No Exposure	70090

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ATTACHMENT A-6
Medical Professional Liability
Subline Codes 210, 220, 230, 240, and 270
Classification Codes (Page 16 of 16)

NOTE:

The following information applies to all Medical Professional Liability codes.

Definition of No Surgery

No surgery other than incision of boils and superficial abscesses, suturing of skin and superficial fascia, closed reduction of fractures, needle biopsies, infant circumcision and similar minor procedures encountered in a normal family practice.

Definition of Minor Surgery

Excludes major surgery. Includes assisting in major surgery.

Definition of Major Surgery

Includes operations in or upon any body cavity, including but not limited to the cranium, thorax, abdomen, or pelvis; any other operation which, because of the condition of the patient or the length or circumstances of the operation presents a distinct hazard to life. It also includes: removal of tumors, open bone fractures, amputations, abortions, caesarian sections, tonsillectomies, adenoidectomies, the removal of any gland or organ, plastic surgery, and any operation done using general anesthesia.

ATTACHMENT A-7
Other Professional Liability
Subline Code 317
Classification Codes (Page 1 of 3)

Classification	Exposure Reporting Basis	Code
Lawyers		
Lawyers	No. of Person Months	81400
Employed Law Clerks, Investigators, Abstractors and Para–Legals	No. of Person Months	81420
Other	No Exposure	81499
Veterinarians		
Veterinarian - Household Pets	No. of Person Months	07225
Veterinarian - Other than Household Pets	No. of Person Months	07226
Additional Charge: - Employed Veterinarian	No Exposure	07221
Additional Charge: - Partnership Liability	No Exposure	07222

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ATTACHMENT A-7
Other Professional Liability
Subline Code 317
Classification Codes (Page 2 of 3)

Classification	Exposure Reporting Basis	Code
Miscellaneous Classes Not Involving Personal Injury Hazard		
Abstractors	No Exposure	73114
Accountants		
• Certified	No Exposure	73101
• Public	No Exposure	73102
Advertisers	No Exposure	73110
Appraisers	No Exposure	73115
Architects	No Exposure	73909
Associations	No Exposure	73143
Auditors	No Exposure	73111
Book Publishers	No Exposure	73116
Broadcasters		
• Program Form	No Exposure	73112
• Station Form	No Exposure	73113
Brokers	No Exposure	73117
Business or Economic Consultants or Analysts	No Exposure	73118
Chemical Engineers	No Exposure	73119
Commercial Photographers	No Exposure	73120
Consulting Chemists	No Exposure	73121
Consulting Management Engineers	No Exposure	73122
Directors and Officers (for profit)	No Exposure	73144
Directors and Officers (not for profit)	No Exposure	73145
Engineers	No Exposure	73908
Insurance Agents and Brokers	No Exposure	73123
Insurance Counselors and Analysts	No Exposure	73124
Investment Counselors	No Exposure	73125
Newspaper Publishers	No Exposure	73126
Police Liability	No Exposure	73142
Public Officials	No Exposure	73131
Real Estate Agents	No Exposure	73127
Residential Appraisers	No Exposure	73128
Surveyors	No Exposure	73129
Trustees	No Exposure	73130
All Others	No Exposure	73444

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ATTACHMENT A-7
Other Professional Liability
Subline Code 317
Classification Codes (Page 3 of 3)

Classification	Exposure Reporting Basis	Code
Beauty Parlors, Barber Shops and Related Professions or Institutions		
Barber Shops	No Exposure	72410(a)
Beauty Culture Schools	No Exposure	72324
Beauty Parlors	No Exposure	72321(b)
Electrolysis	No Exposure	72996
Masseurs	No Exposure	72997
Reducing Treatments	No Exposure	72997
All Other	No Exposure	72998
Miscellaneous Classes Involving Personal Injury Hazard Classification		
Biologists and Biological Laboratories	No Exposure	80716
Cemetery Liability	No Exposure	65550
Dental Laboratories	No Exposure	80716
Embalmers	No Exposure	72610
Funeral Directors	No Exposure	72610
Medical Appliance Apparatus and Equipment Salesmen and Sales Companies	No Exposure	50818
Morticians	No Exposure	72610
All Others	No Exposure	72990
Schools		
Athletic	No Exposure	72998
Barber	No Exposure	72998
Beauty Culture	No Exposure	72324
Chiropodists	No Exposure	82211
Chiropractic	No Exposure	82211
Dental	No Exposure	82212
Health and Exercise	No Exposure	72998
Medical	No Exposure	82213
Optometry	No Exposure	82211
Osteopathic	No Exposure	82211
Swimming	No Exposure	72998
Veterinarian	No Exposure	82211
All Other	No Exposure	79999

Note:
(a) Includes ISO Classes 72410,72411
(b) Includes ISO Classes 72310-72323

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 1 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Contractors – NOC	No Exposure	94444	94444
Manufacturers – NOC	No Exposure	54444	54444
Premises/Operations and Products/Completed Operations – NOC	No Exposure	44444	44444
Additional Interests Premium	No Exposure	49950	49950
Abrasive Wheel Manufacturing	$1,000 of Gross Sales	50010	50010
Abrasive or Abrasive Products Manufacturing			
• Artificial	$1,000 of Gross Sales	50015	50015
• NOC	$1,000 of Gross Sales	50017	50015
Adhesives			
• Manufacturing	$1,000 of Gross Sales	50045	50045
• Tape Manufacturing	$1,000 of Gross Sales	50047	50045
Adult Day Care - not-for-profit only	Per Person	40005	40005
Adult Day Care - other than not-for-profit	Per Person	40006	40006
Advertising Sign Companies – outdoor	$1,000 of Payroll	90089	90089
Aerosol Container			
• Manufacturing	$1,000 of Gross Sales	51001	51001
• Filling or charging for others	$1,000 of Gross Sales	51005	51001
Air Conditioning			
• Equipment – manufacturing	$1,000 of Gross Sales	51116	51116
• Equipment - dealers and distributors only	$1,000 of Gross Sales	10010	10010
• Systems or Equipment - dealers or distributors and installation, servicing or repair	$1,000 of Payroll	91111	91111
Aircraft or Aircraft Parts Manufacturing	$1,000 of Gross Sales	51201	51201
Airport Control Towers - not operated exclusively by Civil Aeronautics Authority	No. of Towers	40020	40020
Airport – lessees of portions of airports engaged in the sale of aircraft or accessories, servicing or repairing of aircraft, or pilot instructions	No of Lessees	40026	40026
Airports – commercial	No. of Airports	40010	40010
Airports – private	No. of Airports	40015	40015
Airport Runway or Warming Apron - paving or repairing, surfacing, resurfacing or scraping	$1,000 of Payroll	91125	91125
Alarm Manufacturing			
• Burglar	$1,000 of Gross Sales	51205	51205
• Fire or smoke	$1,000 of Gross Sales	51206	51205
Alarm and Alarm Systems			
• Installation, servicing or repair	$1,000 of Payroll	91127	91127
• Security systems – monitoring	$1,000 of Payroll	91130	91127
Alcohol Manufacturing - not beverage	$1,000 of Gross Sales	51210	51210
Ambulance Service, First Aid or Rescue Squads			
• For-profit	Number of Attendants	40031	40031
• Not-for-profit	Number of Attendants	40032	40031
Ammunition Manufacturing	$1,000 of Gross Sales	51211	51211
Amusement			
• Centers	$1,000 of Gross Sales	10015	10015
• Devices (operated in connection with carnivals or fairs)			
◦ For-profit	$1,000 of Gross Sales	40041	40041
◦ Not-for-profit	$1,000 of Gross Sales	40042	40041
• Devices (NOC)	$1,000 of Gross Sales	40040	10015
• Parks	$1,000 of Gross Sales	10020	10015
Analytical Chemists	$1,000 of Payroll	91135	91135
Anhydrous Ammonia Dealers and Distributors	$1,000 of Gross Sales	10036	10036

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 2 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Animals			
• Draft	Number of Teams	40045	40045
• Saddle - for rent	Number of Animals	40046	40046
• Saddle – private	Number of Animals	40047	40046
Antique Stores	$1,000 of Gross Sales	10026	10026
Apartments			
• Buildings	Number of Units	60010	60010
• Buildings – Garden	Number of Units	60011	60010
• Buildings or Hotels (time-sharing, less than 4 stories)	Number of Units	60012	60010
• Buildings or Hotels (time-sharing, 4 stories or more)	Number of Units	60013	60010
• Hotels (less than 4 stories)	Number of Units	60015	60010
• Hotels (4 stories or more)	Number of Units	60016	60010
Appliances and Accessories			
• Manufacturing, Commercial (gas)	$1,000 of Gross Sales	51220	51220
• Manufacturing, Commercial (not gas)	$1,000 of Gross Sales	51221	51220
• Manufacturing, Household (gas)	$1,000 of Gross Sales	51222	51220
• Manufacturing, Household (not gas)	$1,000 of Gross Sales	51224	51220
• Installation, Servicing or Repair (commercial)	$1,000 of Payroll	91150	91150
• Installation, Servicing or Repair (household)	$1,000 of Payroll	91155	91150
• Appliance Distributors (household)	$1,000 of Gross Sales	10040	10040
• Appliance Stores (household)	$1,000 of Gross Sales	10042	10040
Archery ranges			
• Indoor	$1,000 of Gross Sales	10052	10052
• NOC	$1,000 of Gross Sales	10054	10052
Armored Car Service Companies	$1,000 of Payroll	91160	91160
Army and Navy Stores	$1,000 of Gross Sales	10060	10060
Art Galleries			
• For-profit	$1,000 of Gross Sales	10065	10065
• Not-for-profit	$1,000 of Gross Sales	10066	10065
Asbestos Goods Manufacturing	$1,000 of Gross Sales	51230	51230
Asphalt or Tar Distilling or Refining	$1,000 of Gross Sales	51240	51240
Asphalt Works	$1,000 of Gross Sales	51241	51241
Athletic Games Sponsored by the Insured			
• For-profit	No of Games	40059	40059
• Not-for-profit	No. of Games	40061	40059
Athletic or Sports Contests - in buildings – lessees			
• For-profit	Thousands of Admissions	40063	40063
• Not-for-profit	Thousands of Admissions	40064	40063
Athletic Programs – amateur			
• For-profit	No. of Games	40066	40066
• Not-for-profit	No of Games	40067	40066
Athletic Teams - professional or semi-professional	No. of Games	40069	40069
Auctioneers (sales conducted away from premises owned or rented by the insured)			
• Livestock	$1,000 of Payroll	91175	91175
• Other	$1,000 of Payroll	91177	91175
Auctions (on premises owned or rented by the insured)	$1,000 of Payroll	91179	91179

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 3 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Automobile			
• Bus and truck body manufacturing	$1,000 of Gross Sales	51250	51250
• Bus or truck parts manufacturing (brakes or brake linings)	$1,000 of Gross Sales	51251	51250
• Bus or truck parts manufacturing (not operating parts)	$1,000 of Gross Sales	51252	51250
• Bus or truck parts manufacturing (operating parts)	$1,000 of Gross Sales	51253	51250
• Bus or truck parts manufacturing (passenger restraining devices)	$1,000 of Gross Sales	51254	51250
• Manufacturing or assembling	$1,000 of Gross Sales	51255	51250
• Dismantling	$1,000 of Payroll	91190	91190
• Renting or leasing companies	Thousands of Square Feet	60035	60035
• Parts and supplies (distributors)	$1,000 of Gross Sales	10070	10070
• Parts and supplies (stores)	$1,000 of Gross Sales	10072	10070
• Quick Lubrication Services	$1,000 of Gross Sales	10071	10070
• Repair or service shops (NOC)	$1,000 of Gross Sales	10073	10073
• Repair shops (self-service)	$1,000 of Gross Sales	10075	10073
Baby Food Manufacturing			
• In glass containers	$1,000 of Gross Sales	51300	51300
• NOC	$1,000 of Gross Sales	51305	51300
Bakeries	$1,000 of Gross Sales	10100	10100
Bakery Plants	$1,000 of Gross Sales	51315	51315
Barber or Beauty Shop Supplies Distributors	$1,000 of Gross Sales	10111	10111
Barber Shops	$1,000 of Gross Sales	10113	10113
Bathhouses or Bathing Pavilions	$1,000 of Gross Sales	10120	10120
Battery Manufacturing			
• Dry cell	$1,000 of Gross Sales	51330	51330
• Wet cell or storage	$1,000 of Gross Sales	51333	51330
Bazaars (operated by the insured)			
• For-profit	$1,000 of Gross Sales	10130	10130
• Not-for-profit	$1,000 of Gross Sales	10132	10130
Beach Chairs and Umbrellas (rented to others)	$1,000 of Gross Sales	10133	10133
Beaches (bathing)			
• Commercially operated	$1,000 of Gross Sales	10135	10135
• Not commercially operated	Number of Beaches	40072	40072
Bearing Manufacturing	$1,000 of Gross Sales	51340	51340
Beauty Parlors and Hair Styling Salons	$1,000 of Gross Sales	10115	10115
Beer, Ale or Malt Liquor Manufacturing			
• In bottles	$1,000 of Gross Sales	51350	51350
• In cans	$1,000 of Gross Sales	51351	51350
• Not bottled or canned	$1,000 of Gross Sales	51352	51350
Beverage Bottler (Soft Drinks)			
• Carbonated - in cans or plastic bottles	$1,000 of Gross Sales	51355	51355
• Carbonated - in glass bottles	$1,000 of Gross Sales	51356	51355
• In metal cylinders	$1,000 of Gross Sales	51357	51355
• In paper containers	$1,000 of Gross Sales	51358	51355
• Not carbonated – in bottles or cans	$1,000 of Gross Sales	51359	51355
Beverage Distributor			
• Alcoholic other than beer	$1,000 of Gross Sales	10140	10140
• Non-alcoholic and beer	$1,000 of Gross Sales	10141	10140
Beverage Stores			
• Liquor and Wine	$1,000 of Gross Sales	10145	10145
• Soft drinks and beer	$1,000 of Gross Sales	10146	10145

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 4 of 32)

Classification	Exposure Rating Basis	ISO Code	TDI Code *
Bicycle			
• Manufacturing (not motorized)	$1,000 of Gross Sales	51370	51370
• Stores (sales and servicing)	$1,000 of Gross Sales	10150	10150
• Rented to others	$1,000 of Gross Sales	10151	10150
Billiard or Pool Halls	$1,000 of Gross Sales	10160	10160
Billiard or Pool Table Manufacturing	$1,000 of Gross Sales	51380	51380
Bingo Games (in public halls or theaters, commercially operated)	Thousands of Admissions	40075	40075
Blacksmithing	$1,000 of Payroll	91200	91200
Blasting Operations	$1,000 of Payroll	91210	91210
Blood Banks			
• For-profit	Thousands of Square Feet	40101	40101
• Not-for-profit	Thousands of Square Feet	40102	40101
Boarding or Rooming Houses	Number of Units	61000	61000
Boat or Ship Building			
• Inboard and inboard/outboard	$1,000 of Gross Sales	51400	51400
• Without motors	$1,000 of Gross Sales	51401	51400
Boat			
• Dealers	$1,000 of Gross Sales	10101	10101
• Storage and Moorage	$1,000 of Gross Sales	10105	10101
• Yards or Marinas (public)	$1,000 of Gross Sales	10107	10101
• Repair and Servicing	$1,000 of Payroll	91235	91235
Boats			
• Canoes or rowboats (for rent - not equipped with motors)	$1000 of Gross Sales	10110	10110
• Motor or sail (rented to others)	$1000 of Gross Sales	10117	10110
• NOC (rented to others)	$1000 of Gross Sales	10119	10110
• Canoes or rowboats (not for rent - not equipped with motors)	Number of Boats	40111	40111
• Motor or sail (not for rent)	Number of Boats	40115	40111
• NOC (not for rent)	Number of Boats	40117	40111
• Non-owned over 26 feet	Number of Boats	40140	40111
Boiler Inspection, Installation, Cleaning or Repair	$1,000 of Payroll	91250	91250
Bolt, Nut, Rivet, Screw or Washer Manufacturing	$1,000 of Gross Sales	51500	51500
Bookbinding			
• For-profit	$1,000 of Gross Sales	51516	51516
• Not-for-profit	$1,000 of Gross Sales	51517	51516
Books and Magazine Stores			
• For-profit	$1,000 of Gross Sales	10204	10204
• Not-for-profit	$1,000 of Gross Sales	10205	10204
Bottle and Jar Manufacturing			
• Glass (not for use under pressure)	$1,000 of Gross Sales	51550	51550
• Glass (for use under pressure, non-returnable)	$1,000 of Gross Sales	51551	51550
• Glass (for use under pressure, returnable)	$1,000 of Gross Sales	51552	51550
• Plastic (non-returnable)	$1,000 of Gross Sales	51553	51550
• Plastic (returnable)	$1,000 of Gross Sales	51554	51550
Bowling Lanes	$1,000 of Gross Sales	10220	10220
Boxes or Containers Manufacturing			
• Corrugated or fiber board	$1,000 of Gross Sales	51575	51575
• Wood	$1,000 of Gross Sales	51576	51575
Boy or Girl Scout Councils	Number of Scouts	41001	41001
Brick Manufacturing	$1,000 of Gross Sales	51600	51600

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 5 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Bridge or Elevated Highway Construction			
• Iron or Steel	$1,000 of Payroll	91265	91265
• Concrete	$1,000 of Payroll	91266	91265
Brush or Broom Manufacturing	$1,000 of Gross Sales	51613	51613
Building Materials			
• Dealers	$1,000 of Gross Sales	10255	10255
• Dealers (secondhand material)	$1,000 of Gross Sales	10256	10255
• Distributors	$1,000 of Gross Sales	10257	10255
Building Structure (raising or moving)	$1,000 of Payroll	91280	91280
Buildings or Premises			
• Bank or Office - Mercantile or Manufacturing (lessor's risk only)			
• For-profit	Thousands of Square Feet	61212	61212
• Not-for-profit	Thousands of Square Feet	61216	61212
• Bank or Office - Mercantile or Manufacturing (maintained by the insured) - lessor's risk only			
• For-profit	Thousands of Square Feet	61217	61212
• Not-for-profit	Thousands of Square Feet	61218	61212
• Banks – NOC	Thousands of Square Feet	61223	61212
• Office – Premises primarily occupied by employees of the insured			
• For-profit	Thousands of Square Feet	61224	61224
• Not-for-profit	Thousands of Square Feet	61225	61224
• Office – NOC			
• For-profit	Thousands of Square Feet	61226	61224
• Not-for-profit	Thousands of Square Feet	61227	61224
Bus Manufacturing or Assembling or Reconstructing	$1,000 of Gross Sales	51625	51625
Bus Stations or Terminals	Number of Stations	41210	41210
Button or Fasteners Manufacturing	$1,000 of Gross Sales	51666	51666
Cable Installation in Conduits or Subways	$1,000 of Payroll	91302	91302
Cable or Subscription Television Companies	$1,000 of Payroll	91315	91315
Caisson of Cofferdam Work			
• Foundations for buildings	$1,000 of Payroll	91324	91324
• Not foundations for buildings	$1,000 of Payroll	91325	91324
Camera and Photographic Equipment Stores	$1,000 of Gross Sales	10309	10309
Campers			
• Bodies or trailers manufacturing	$1,000 of Gross Sales	51702	51702
• Manufacturing (self-powered)	$1,000 of Gross Sales	51703	51702
• Camper or Travel Trailer Sales Agencies	$1,000 of Gross Sales	10315	10315
Campgrounds			
• For-profit	$1,000 of Gross Sales	10331	10331
• Not-for-profit	$1,000 of Gross Sales	10332	10331
Camps			
• For profit	Number of Camper Days	41421	41421
• Not for profit	Number of Camper Days	41422	41421
Can Manufacturing (metal)	$1,000 of Gross Sales	51734	51734
Candle Manufacturing	$1,000 of Gross Sales	51741	51741
Candy or Confectionery Products			
• Manufacturing	$1,000 of Gross Sales	51752	51752
• Stores	$1,000 of Gross Sales	10352	10352

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 6 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Car washes	$1,000 of Gross Sales	10367	10367
Car washes (self-service)	$1,000 of Gross Sales	10368	10367
Carbon Paper or Inked Ribbon Manufacturing	$1,000 of Gross Sales	51767	51767
Carnival or Circus Companies	$1,000 of Gross Sales	10375	10375
Carnivals (outside - sponsor's risk only)			
• For profit	$1,000 of Gross Sales	10378	10378
• Not for profit	$1,000 of Gross Sales	10379	10378
Carnivals or Circuses (in tents - sponsor's risk only)			
• For profit	$1,000 of Gross Sales	10380	10380
• Not for profit	$1,000 of Gross Sales	10381	10380
Carpentry			
• Construction of residential property not exceeding 3 stories in height	$1,000 of Payroll	91340	91340
• Interior	$1,000 of Payroll	91341	91340
• NOC	$1,000 of Payroll	91342	91340
• Shop only	$1,000 of Payroll	91343	91340
Carpet or Rug Manufacturing	$1,000 of Gross Sales	51777	51777
Carpet, Rug or Upholstery Cleaning			
• On customer's premises	$1,000 of Payroll	91405	91405
• Shop only	$1,000 of Gross Sales	11007	11007
Catalog or Premium Coupon Redemption Stores	$1,000 of Gross Sales	11020	11020
Caterers	$1,000 of Gross Sales	11039	11039
Caulking Compounds, Putty or similar Products Manufacturing	$1,000 of Gross Sales	51790	51790
Caves (tourist attraction)	Thousands of Admissions	41510	41510
Ceiling or Wall Installation (metal)	$1,000 of Payroll	91436	91436
Cellophane and Cellophane Products Manufacturing	$1,000 of Gross Sales	51796	51796
Cement, Concrete Mix or Plaster Manufacturing			
• Packaged	$1,000 of Gross Sales	51808	51808
• Bulk	$1,000 of Gross Sales	51809	51808
Cemeteries			
• For-profit	Number of Acres	41603	41603
• Not-for-profit	Number of Acres	41604	41603
Chairs (rented to others)	$1,000 of Gross Sales	11052	11052
Charcoal or Coal Briquette Manufacturing	$1,000 of Gross Sales	51833	51833
Chemical Distributors	$1,000 of Gross Sales	11101	11101
Chemicals Manufacturing (Commercial or Industrial)			
• NOC	$1,000 of Gross Sales	51850	51850
• Toxic and either flammable, explosive or reactive (NOC)	$1,000 of Gross Sales	51851	51850
• Primarily flammable, explosive or reactive (NOC)	$1,000 of Gross Sales	51852	51850
• Primarily toxic or presenting a health hazard (NOC)	$1,000 of Gross Sales	51853	51850
Chemicals Manufacturing (Household)			
• NOC	$1,000 of Gross Sales	51855	51855
• Toxic and either flammable, explosive or reactive (NOC)	$1,000 of Gross Sales	51854	51855
• Primarily flammable, explosive or reactive (NOC)	$1,000 of Gross Sales	51856	51855
• Primarily toxic or presenting a health hazard (NOC)	$1,000 of Gross Sales	51857	51855
Children's Playcenters – indoor	$1,000 of Gross Sales	11120	11120
Chimney Cleaning	$1,000 of Payroll	91481	91481
China, Porcelain or Earthenware Manufacturing	$1,000 of Gross Sales	51869	51869
Churches or Other Houses of Worship	Thousands of Square Feet	41650	41650

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 7 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Clay or Shale Digging	$1,000 of Payroll	91507	91507
Clay Products Manufacturing	$1,000 of Gross Sales	51877	51877
Cleaning outside surfaces of buildings	$1,000 of Payroll	91523	91523
Clock Manufacturing	$1,000 of Gross Sales	51889	51889
Clothing Manufacturing	$1,000 of Gross Sales	51896	51896
Clothing or Wearing Apparel			
● Distributors	$1,000 of Gross Sales	11126	11126
● Stores			
● For-profit	$1,000 of Gross Sales	11127	11126
● Not-for-profit	$1,000 of Gross Sales	11128	11126
Clubs			
● Civic, service or social (having buildings or premises owned or leased)			
● For-profit	Thousands of Square Feet	41667	41667
● Not-for-profit	Thousands of Square Feet	41668	41667
● Civic, service or social (not having buildings or premises owned or leased except for office purposes)			
● For-profit	Number of Members	41669	41669
● Not-for-profit	Number of Members	41670	41669
● Country or golf	$1,000 of Gross Sales	11138	11138
● Horseback riding (no commercial riding instructions)	Thousands of Square Feet	41664	41664
● Racquet sports and handball	$1,000 of Gross Sales	41665	41665
● Swimming	$1,000 of Gross Sales	41666	41666
Coffin or Casket Manufacturing	$1,000 of Gross Sales	51900	51900
Coke Manufacturing	$1,000 of Gross Sales	51909	51909
Coke Manufacturing	Thousands of Tons	51910	51910
Collectibles or Memorabilia Stores	$1,000 of Gross Sales	11155	11155
Color or Pigment Preparation	$1,000 of Gross Sales	51919	51919
Commissary Work	$1,000 of Payroll	91547	91547
Communication Equipment Installation (industrial or commercial)	$1,000 of Payroll	91551	91551
Communication or Recording Systems or Equipment Manufacturing			
● Industrial or commercial	$1,000 of Gross Sales	51926	51926
● NOC	$1,000 of Gross Sales	51927	51926
Community Recreational Facilities - not operated by a government agency	Thousands of Sq. Feet	41678	41678
Composition Goods Manufacturing (not floor coverings)	$1,000 of Gross Sales	51934	51934
Computer Consulting or Programming	$1,000 of Payroll	41675	41675
Computer Data Processing - time sharing	Thousands of Sq. Feet	43152	43152
Computer Data Processing operations	Thousands of Sq. Feet	43151	43151
Computer Manufacturing	$1,000 of Gross Sales	51941	51941
Computer Service or Repair	$1,000 of Payroll	91555	91555
Computer Stores	$1,000 of Gross Sales	11160	11160
Computer Software Mfg. - pre-packaged	$1,000 of Gross Sales	51942	51942
Concessionaires			
● Other	$1,000 of Gross Sales	11168	11168
● Checkroom, shoe shine, or toilet concessions in hotels, restaurants, railroad stations, etc.	$1,000 of Gross Sales	11167	11168
Concrete Construction	$1,000 of Payroll	91560	91560
Concrete (mixed in transit)	$1,000 of Gross Sales	51956	51956
Concrete or Cement Distributing Towers (rented to others - installation, repair or removal operations only)	$1,000 of Payroll	91562	91562
Concrete or Plaster Products Manufacturing (not structural)	$1,000 of Gross Sales	51957	51957
Concrete Products Manufacturing			
● Prestressed	$1,000 of Gross Sales	51958	51958
● Structural (NOC)	$1,000 of Gross Sales	51959	51958

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 8 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Condominiums			
• Commercial (bank or mercantile, manufacturing or office - association risk only)	Thousands of Square Feet	62000	62000
• Commercial (shopping centers - association risk only)	Thousands of Square Feet	62001	62000
• Commercial warehouses (manufacturing or private - association risk only)	Thousands of Square Feet	62002	62000
• Residential (association risk only)	Number of Units	62003	62003
Conduit Construction for Cables or Wires	$1,000 of Payroll	91577	91577
Consultants – NOC	$1,000 of Payroll	41677	41677
Contact Lenses Manufacturing	$1,000 of Gross Sales	51960	51960
Contractors			
• Executive supervisors or executive superintendents	$1,000 of Payroll	91580	91580
• Subcontracted work (in connection with construction, reconstruction, repair or erection - not buildings, NOC)	$1,000 Cost of Work	91581	91581
• Subcontracted work (in connection with building construction, reconstruction, repair or erection - apartment or office buildings over 4 stories)	$1,000 Cost of Work	91582	91581
• Subcontracted work (in connection with building construction, reconstruction, repair or erection - one or two family dwellings)	$1,000 Cost of Work	91583	91581
• Subcontracted work (in connection with construction, reconstruction, repair or erection of buildings - for industrial use)	$1,000 Cost of Work	91584	91581
• Subcontracted work (in connection with building construction, reconstruction, repair or erection of buildings - NOC)	$1,000 Cost of Work	91585	91581
• Subcontracted work (in connection with oil and gas field construction, reconstruction or repair)	$1,000 Cost of Work	91586	91581
• Subcontracted work (in connection with pipeline - other than gas or oil - or communication or power line construction, reconstruction or repair)	$1,000 Cost of Work	91587	91581
• Subcontracted work (in connection with bridge, tunnel or elevated street or highway construction, reconstruction or repair)	$1,000 Cost of Work	91588	91581
• Subcontracted work (in connection with street or highway construction, reconstruction or repair - not elevated	$1,000 Cost of Work	91589	91581
• Subcontracted Work - Other than construction - related work	Total Cost	91591	91591

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 9 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Contractors' Equipment			
• Dealers (ladders, excluding hoists, scaffolds or towers)	$1,000 of Gross Sales	11203	11203
• Dealers (ladders, hoists, scaffolds or towers)	$1,000 of Gross Sales	11204	11203
• Cranes, derricks, power shovels and equipment incidental thereto (rented to others with operators)	$1,000 of Gross Sales	11201	11203
• Cranes, derricks, power shovels and equipment incidental thereto (rented to others without operators)	$1,000 of Gross Sales	11202	11203
• Earth moving equipment other than cranes, derricks, and power shovels (rented to others with operators)	$1,000 of Gross Sales	11205	11203
• Earth moving equipment other than cranes, derricks, and power shovels (rented to others without operators)	$1,000 of Gross Sales	11206	11203
• Excluding automobiles (rented to others with operators - NOC)	$1,000 of Gross Sales	11207	11203
• Excluding automobiles (rented to others without operators - NOC)	$1,000 of Gross Sales	11208	11203
• Hod or material platform hoists and equipment incidental thereto (rented to others with operators)	$1,000 of Gross Sales	11209	11203
• Hod or material platform hoists and equipment incidental thereto (rented to others without operators)	$1,000 of Gross Sales	11210	11203
• Ladders, scaffolds, scaffolding, sidewalks, bridges, towers and equipment incidental thereto (rented to others)	$1,000 of Gross Sales	11211	11203
• Scaffolds, sidewalks, bridges, hod or material hoist towers (rented to others - installation, repair or removal operations only)	$1,000 of Gross Sales	11212	11203
• Steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto (rented to others with operators)	$1,000 of Gross Sales	11213	11203
• Steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto (rented to others without operators)	$1,000 of Gross Sales	11214	11203
Contractors Permanent Yards (maintenance or storage of equipment or material)	$1,000 of Payroll	91590	91590
Conventions (sponsor's risk only)			
• For-profit	Number of Convention Days	41672	41672
• Not-for-profit	Number of Convention Days	41673	41672
Convents or Monasteries	Thousands of Square Feet	41680	41680
Copying and Duplicating Services (retail)	$1,000 of Gross Sales	11222	11222
Cosmetic, Hair or Skin Preparation Stores	$1,000 of Gross Sales	11234	11234
Cosmetics Manufacturing	$1,000 of Gross Sales	51970	51970
Cotton			
• Batting, Wadding or Waste Manufacturing	$1,000 of Gross Sales	51982	51982
• Compressing	$1,000 of Gross Sales	51985	51982
• Gin Operations	$1,000 of Gross Sales	51986	51982
• Gin Operations - other than those performed for a fee per bale	Number of Bales	41679	41679
Cotton or Wool Merchants	$1,000 of Gross Sales	11248	11248
Crematories			
• For-profit	$1,000 of Gross Sales	41696	41696
• Not-for-profit	$1,000 of Gross Sales	41697	41696
Crop Spraying (by contractors)	$1,000 of Payroll	91606	91606
Cutlery (not powered) and Flatware Manufacturing	$1,000 of Gross Sales	51999	51999

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 10 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Dairy			
• Products Manufacturing	$1,000 of Gross Sales	52002	52002
• Products or Butter and Egg Stores			
• For-profit	$1,000 of Gross Sales	11258	11258
• Not-for-profit	$1,000 of Gross Sales	11259	11258
Dam, Levee or Dike (existence hazard only)	Number of Dams, Levees or Dikes	41700	41700
Dam or Reservoir Construction	$1,000 of Payroll	91618	91618
Dance Halls, Ballrooms or Discotheques			
• For-profit	$1,000 of Gross Sales	11273	11273
• Not-for-profit	$1,000 of Gross Sales	11274	11274
Day Care Centers			
• For-profit	Number of Persons	41715	41715
• Not-for-profit	Number of Persons	41716	41715
Debris Removal - construction site	$1,000 of Payroll	91629	91629
Delicatessens	$1,000 of Gross Sales	11288	11288
Dental Laboratories	$1,000 of Gross Sales	12014	12014
Department of Discount Stores	$1,000 of Gross Sales	12356	12356
Detective or Investigative Agencies – private	$1,000 of Payroll	91636	91636
Detergent Manufacturing			
• Household	$1,000 of Gross Sales	52075	52075
• NOC	$1,000 of Gross Sales	52076	52075
Dexetrine Manufacturing	$1,000 of Gross Sales	52109	52109
Diagnostic Testing Laboratories	$1,000 of Gross Sales	46112	46112
Die Casting Manufacturing	$1,000 of Gross Sales	52137	52137
Dike, Levee or Revetment Construction	$1,000 of Payroll	91641	91641
Distillation or Extraction – NOC	$1,000 of Gross Sales	52150	52150
Distributors			
• Food or drink NOC	$1,000 of Gross Sales	12361	12361
• No food or drink – NOC	$1,000 of Gross Sales	12362	12361
Diving – marine	$1,000 of Payroll	91666	91666
Dock Operations - coal, grain or ore	$1,000 of Payroll	91722	91722
Door or Window Manufacturing			
• NOC	$1,000 of Gross Sales	52134	52134
• Wood	$1,000 of Gross Sales	52315	52134
Door, Window or Assembled Millwork - installation metal	$1,000 of Payroll	91746	91746
Draftsmen	$1,000 of Payroll	91805	91805
Drawbridges - existence hazard only	No. of Drawbridges	43007	43007
Dredging			
• Gold (endless bucket or ladder type)	$1,000 of Payroll	92053	92053
• Gold (floating dragline type)	$1,000 of Payroll	92054	92053
• NOC	$1,000 of Payroll	92055	92053
Drilling			
• NOC	$1,000 of Payroll	92101	92101
• Water	$1,000 of Payroll	92102	92101
Driveway, Parking Area or Sidewalk (paving or repaving)	$1,000 of Payroll	92215	92215
Drug Distributors	$1,000 of Gross Sales	12373	12373
Drug Manufacturing (biological products)	$1,000 of Gross Sales	52341	52341

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 11 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Drug, Medicine or Pharmaceutical Preparations Manufacturing			
• For animal use	$1,000 of Gross Sales	52342	52342
• NOC	$1,000 of Gross Sales	52343	52342
Drugstores			
• No table or counter service for beverage or food	$1,000 of Gross Sales	12374	12374
• NOC	$1,000 of Gross Sales	12375	12374
Drums or Containers Manufacturing			
• Metal	$1,000 of Gross Sales	52401	52401
• Plastic	$1,000 of Gross Sales	52402	52401
Dry Wall or Wallboard Installation	$1,000 of Payroll	92338	92338
Dude Ranches	$1,000 of Gross Sales	43117	43117
Dwellings			
• One-family (lessor's risk only)	Number of Dwellings	63010	63010
• Two-Family (lessor's risk only)	Number of Dwellings	63011	63010
• Three-family (lessor's risk only)	Number of Dwellings	63012	63010
• Four-family (lessor's risk only)	Number of Dwellings	63013	63010
Electric Light or Power			
• Companies	$1,000 of Payroll	92445	92445
• Line Construction (NOC)	$1,000 of Payroll	92446	92445
• Line Construction (rural electrification administration projects only)	$1,000 of Payroll	92447	92445
• Cooperatives (rural electrification administration projects only)	$1,000 of Payroll	92453	92445
Electrical			
• Apparatus (installation, servicing or repair - NOC)	$1,000 of Payroll	92451	92451
• Equipment Distributors	$1,000 of Gross Sales	12391	12391
• Equipment Manufacturing (NOC)	$1,000 of Gross Sales	52432	52432
• Equipment Manufacturing (NOC - for direct and indirect application to the body)	$1,000 of Gross Sales	52433	52432
• Generating Machinery Manufacturing	$1,000 of Gross Sales	52435	52432
• Parts, Components or Accessories Manufacturing (NOC)	$1,000 of Gross Sales	52438	52432
• Power Distribution or Transmission Equipment Manufacturing (NOC)	$1,000 of Gross Sales	52440	52432
• Wire or Cable Manufacturing	$1,000 of Gross Sales	52467	52432
• Work (within buildings)	$1,000 of Payroll	92478	92478
Electronic			
• Components Manufacturing	$1,000 of Gross Sales	52469	52469
• Games Manufacturing	$1,000 of Gross Sales	52505	52505
Electronics Stores	$1,000 of Gross Sales	12393	12393
Electroplating	$1,000 of Gross Sales	52547	52547
Elevator			
• Inspection Charge or Escalator Inspection Charge	No Exposure	65210	65210
• ...or Escalator Inspecting, Installation, Servicing or Repair	$1,000 of Payroll	92593	92593
• Manufacturing	$1,000 of Gross Sales	52581	52581
Employment Agencies	Thousands of Square Feet	43200	43200
Engine or Turbine Manufacturing (not aircraft - NOC)	$1,000 of Gross Sales	52619	52619
Engineers or Architects (consulting - not engaged in actual construction)	$1,000 of Payroll	92663	92663
Engraving	$1,000 of Gross Sales	52660	52660

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# See page A-98 for special electronic categories

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 12 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Entertainment Performed On Other's Premises	Per Show	43215	43215
Equipment, Fixtures or Supplies (for bars, hotels, offices, restaurants or stores - distributors)	$1,000 of Gross Sales	12467	12467
Escalator or Moving Sidewalk Manufacturing	$1,000 of Gross Sales	52744	52744
Excavation	$1,000 of Payroll	94007	94007
Exercise or Playground Equipment Manufacturing	$1,000 of Gross Sales	52767	52767
Exhibition or Convention Buildings			
• For-profit	Thousands of Square Feet	63215	63215
• Not-for-profit	Thousands of Square Feet	63216	63215
Exhibitions			
• In buildings (NOC)			
• For-profit	Thousands of Admissions	63217	63217
• Not-for-profit	Thousands of Admissions	63218	63217
• In buildings (no admission charge)			
• For-profit	Number of Exhibitions	63219	63219
• Not-for-profit	Number of Exhibitions	63220	63219
• Outside (in stadiums or on premises having grandstands or bleachers - ushers or other attendants in stands provided by the insured)	Thousands of Admissions	43421	43421
• Outside (in stadiums or on premises having grandstands or bleachers (not erected by or for the insured)- ushers or other attendants in stands not provided by the insured)	Thousands of Admissions	43422	43421
• Outside (no stadiums or grandstands)	$1,000 of Gross Sales	43424	43424
Explosives or Fireworks Manufacturing	$1,000 of Gross Sales	52876	52876
Express Companies	$1,000 of Payroll	94099	94099
Extracts Manufacturing	$1,000 of Gross Sales	52911	52911
Eye Glass Lens Manufacturing	$1,000 of Gross Sales	52967	52967
Fabric			
• Distributors	$1,000 of Gross Sales	12509	12509
• Stores	$1,000 of Gross Sales	12510	12509
Fairgrounds (non-operating season)	Number of Fairgrounds	43517	43517
Fairs (outside - operator's risk only)	$1,000 of Gross Sales	43518	43518
Farm Machinery Operations (by contractors)	$1,000 of Payroll	94225	94225
Feed, Grain or Hay Dealers	$1,000 of Gross Sales	12583	12583
Feed Manufacturing (NOC)	$1,000 of Gross Sales	53001	53001
Fence			
• Dealers	$1,000 of Gross Sales	12651	12651
• Erection Contractors	$1,000 of Payroll	94276	94276
Fertilizer			
• Dealers and Distributors	$1,000 of Gross Sales	12683	12683
• Manufacturing	$1,000 of Gross Sales	53077	12683
• Manufacturing	Thousands of Tons	53078	53078
Fiber Manufacturing			
• NOC	$1,000 of Gross Sales	53095	53095
• Synthetic	$1,000 of Gross Sales	53096	53095
Fiberglass Manufacturing	$1,000 of Gross Sales	53121	53121

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 13 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Fire			
• Departments (NOC)	Thousands of Square Feet	43550	43550
• Departments (volunteer)	Thousands of Square Feet	43551	43550
• Extinguishers Manufacturing	$1,000 of Gross Sales	53147	53147
• Extinguishers (servicing, refilling or testing)	$1,000 of Payroll	94304	94304
• Patrol or Protective Corps	$1,000 of Payroll	43552	43552
• Protection Equipment Dealers and Distributors	$1,000 of Gross Sales	12707	12707
• Suppression Systems (installation, servicing or repair)	$1,000 of Payroll	94381	94381
• Suppression Systems Manufacturing	$1,000 of Gross Sales	53229	53229
Firearms Manufacturing	$1,000 of Gross Sales	53271	53271
Fireproofing (structures)	$1,000 of Payroll	94404	94404
Fireworks Exhibitions			
• Contractor's risk only	$1,000 of Gross Sales	43626	43626
• Sponsor's risk only			
• For-profit	Number of Location Days	43628	43628
• Not-for-profit	Number of Location Days	43629	43628
Fishing			
• Piers	Number of Fishing Piers	43754	43754
• Ponds or Lakes (commercially operated)	$1,000 of Gross Sales	43760	43760
Floor Covering			
• Distributors	$1,000 of Gross Sales	12797	12797
• Installation (not ceramic tile or stone)	$1,000 of Payroll	94569	94569
• Manufacturing (not carpets, rugs, ceramic or stone tiles)	$1,000 of Gross Sales	53333	53333
• Stores	$1,000 of Gross Sales	12805	12805
Floor Waxing	$1,000 of Payroll	94590	94590
Florists	$1,000 of Gross Sales	12841	12841
Food Products Manufacturing			
• Dry	$1,000 of Gross Sales	53374	53374
• Frozen	$1,000 of Gross Sales	53375	53374
• Not dry (in glass containers)	$1,000 of Gross Sales	53376	53374
• Not dry (in other than glass containers)	$1,000 of Gross Sales	53377	53374
Forestry Service	$1,000 of Payroll	43822	43822
Forging Work (NOC)	$1,000 of Gross Sales	53403	53403
Formal Wear or Costumes (rented to others)	$1,000 of Gross Sales	12927	12927
Foundries (NOC)	$1,000 of Gross Sales	53425	53425
Foundries	$1,000 of Payroll	53426	53426
Freight Forwarders or Handlers			
• NOC	$1,000 of Payroll	94617	94617
• Packing, handling or shipping explosives or ammunition under contract	$1,000 of Payroll	94638	94617
Frozen Food Distributors	$1,000 of Gross Sales	13049	13049
Fruit or Vegetable			
• Dealers	$1,000 of Gross Sales	13111	13111
• Distributors	$1,000 of Gross Sales	13112	13111
• Harvesting Contractors	$1,000 of Gross Sales	43840	43840
• Juice Manufacturing (no bottling of carbonated beverages)	$1,000 of Gross Sales	53565	53565
Fuel Dealers or Distributors (coal or wood)	$1,000 of Gross Sales	13201	13201
Fuel Oil or Kerosene			
• Dealers	Thousands of Gallons	13204	13204
• Distributors	Thousands of Gallons	13205	13204
Fumigating	$1,000 of Gross Sales	43860	43860

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 14 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Funeral Homes or Chapels	$1,000 of Gross Sales	43889	43889
Fur			
• Garment Manufacturing	$1,000 of Gross Sales	53631	53631
• Garments and pelts (distributors)	$1,000 of Gross Sales	13314	53631
• ...or Pelt Processing	$1,000 of Gross Sales	53632	53631
Furniture Manufacturing or Assembling			
• Infants	$1,000 of Gross Sales	53731	53731
• Other than wood	$1,000 of Gross Sales	53732	53731
• Wood	$1,000 of Gross Sales	53733	53731
Furniture or Fixtures (installation in offices or stores (portable) – metal or wood	$1,000 of Payroll	95124	95124
Furniture or Woodwork Stripping (refinishing or repairing - shop only)	$1,000 of Gross Sales	53734	53734
Furniture Stores			
• For-profit	$1,000 of Gross Sales	13351	13351
• Not-for-profit	$1,000 of Gross Sales	13352	13351
Galvanizing or Tinning	$1,000 of Gross Sales	53803	53803
Gambling – casinos	$1,000 of Payroll	43990	43990
Gambling - incidental to other operations	$1,000 of Payroll	43991	43991
Garbage, Ash or Refuse Collecting	$1,000 of Payroll	95233	95233
Garbage or Refuse Dumps	Number of Acres	43945	43945
Garbage Works (separation for recycling, reduction or incineration)	Number of Acres	43946	43946
Gas			
• Companies (NOC)	$1,000 of Payroll	95305	95305
• Companies (natural gas, local distribution)	$1,000 of Payroll	95306	95305
• Dealers (LPG)	Thousands of Gallons	13410	13410
• Dealers or Distributors (NOC)	Thousands of Gallons	13411	13410
• Distributors (LPG)	Thousands of Gallons	13412	13410
• Mains or Connections Construction	$1,000 of Payroll	95310	95310
Gas Manufacturing			
• Inert	$1,000 of Gross Sales	53902	53901
• NOC	$1,000 of Gross Sales	53903	53901
• Primarily flammable, explosive or reactive	$1,000 of Gross Sales	53904	53901
• Primarily toxic or presenting a health hazard	$1,000 of Gross Sales	53905	53901
• Toxic and either flammable, explosive or reactive	$1,000 of Gross Sales	53901	53901
Gasoline			
• Distributors	Thousands of Gallons	53907	53907
• ... or Oil Supply Stations (retail - lessor's risk only)	$1,000 of Gross Sales	44009	44009
• Recovery (from casing head or natural gas)	$1,000 of Payroll	44010	44010
Gasoline Stations			
• Full-Service	Thousands of Gallons	13453	13453
• Self-Service	Thousands of Gallons	13454	13454
• Self and full-service combined	Thousands of Gallons	13455	13455
Gemstone Cutting or Polishing	$1,000 of Gross Sales	54012	54012
Geophysical Exploration			
• NOC	$1,000 of Payroll	95357	95357
• Seismic method	$1,000 of Payroll	95358	95357
Gift Shops			
• For-profit	$1,000 of Gross Sales	13506	13506
• Not-for-profit	$1,000 of Gross Sales	13507	13506
Glass Dealers and Glaziers	$1,000 of Gross Sales	13590	13590
Glass Dealers and Glaziers	$1,000 of Payroll	13591	13591
Glass or Glassware Manufacturing	$1,000 of Gross Sales	54077	54077

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 15 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Golf			
• Courses (miniature)	$1,000 of Gross Sales	44069	44069
• Courses (municipal or public - not golf or country clubs)	$1,000 of Gross Sales	44070	44069
• Driving ranges	$1,000 of Gross Sales	44071	44069
Golfmobiles (loaned or rented to others)	$1,000 of Gross Sales	44072	44072
GOVERNMENTAL SUBDIVISIONS (NOT FEDERAL OR STATE)			
Municipalities (boroughs, cities, towns, townships, villages, etc.)			
• Population under 2,500	$1,000 Total Oper. Expen.	44100	44100
• Population 2,501 - 10,000	$1,000 Total Oper. Expen.	44101	44101
• Population 10,001 - 25,000	$1,000 Total Oper. Expen.	44102	44102
• Population 25,001 - 50,000	$1,000 Total Oper. Expen.	44103	44103
• Population 50,001 - 100,000	$1,000 Total Oper. Expen.	44104	44104
• Population 100,001 - 250,000	$1,000 Total Oper. Expen.	44105	44105
• Population over 250,000	$1,000 Total Oper. Expen.	44106	44106
Counties or Parishes			
• Population under 10,000	$1,000 Total Oper. Expen.	44108	44108
• Population 10,001 - 25,000	$1,000 Total Oper. Expen.	44109	44109
• Population 25,001 - 50,000	$1,000 Total Oper. Expen.	44110	44110
• Population 50,001 - 100,000	$1,000 Total Oper. Expen.	44111	44111
• Population 100,001 - 250,000	$1,000 Total Oper. Expen.	44112	44112
• Population over 250,000	$1,000 Total Oper. Expen.	44113	44113
Grading of Land	$1,000 of Payroll	95410	95410
Grain			
• Elevator Operations	$1,000 of Payroll	95455	95455
• Milling	$1,000 of Gross Sales	13621	13621
Grandstands or Bleachers			
• For-profit	Number of Grandstands or Bleachers	44193	44193
• Not-for-profit	Number of Grandstands or Bleachers	44194	44193
Greenhouse Erection	$1,000 of Payroll	95487	95487
Grocery			
• Distributors	$1,000 of Gross Sales	13670	13670
• Stores (excluding supermarkets with receipts in excess of $500,000 and area in excess of 3,000 sq. feet)	$1,000 of Gross Sales	13673	13670
Guides or Outfitters	$1,000 of Gross Sales	44222	44222
Guniting or Shot-Crete	$1,000 of Payroll	95505	95505
Gunsmith	$1,000 of Payroll	95620	95620
Halls			
• For-profit	Thousands of Square Feet	44276	44276
• Not-for-profit	Thousands of Square Feet	44277	44276
Handymen	$1,000 of Payroll	95625	95625
Hardware and Tool Distributors	$1,000 of Gross Sales	13715	13715
Hardware Stores	$1,000 of Gross Sales	13716	13716
Hazardous Material Contractors	$1,000 of Payroll	95630	95630

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 16 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Health Care Facilities			
• Alcohol and drug			
• For-profit	Thousands of Square Feet	44427	44427
• For-profit	Per Bed	44457	44457
• For-profit	Per outpatient visit	44458	44458
• Not-for-profit	Thousands of Square Feet	44428	44427
• Not-for-profit	Per Bed	44455	44455
• Not-for-profit	Per outpatient visit	44456	44456
• Clinics, dispensaries or infirmaries treating outpatients only (no regular bed or board facilities)			
• For-profit	Thousands of Square Feet	44439	44427
• For-profit	Per outpatient visit	44459	44459
• Not-for-profit	Thousands of Square Feet	44440	44427
• Not-for-profit	Per outpatient visit	44460	44460
• Convalescent or nursing homes (not mental - psychopathic institutions)			
• For-profit	$1,000 of Gross Sales	44429	44429
• For-profit	Per Bed	44471	44471
• For-profit	Per outpatient visit	44472	44472
• Not-for-profit	$1,000 of Gross Sales	44430	44429
• Not-for-profit	Per Bed	44469	44469
• Not-for-profit	Per outpatient visit	44470	44470
• Homes for the aged			
• For-profit	$1,000 of Gross Sales	44431	44429
• For-profit	Per Bed	44451	44451
• Not-for-profit	$1,000 of Gross Sales	44432	44429
• Not-for-profit	Per Bed	44452	44452
• Homes for the physically handicapped or orphaned			
• For-profit	Thousands of Square Feet	44433	44433
• For-profit	Per Bed	44453	44453
• Not-for-profit	Thousands of Square Feet	44434	44433
• Not-for-profit	Per bed	44454	44454
• Hospitals			
• For-profit	Thousands of Square Feet	44435	44435
• For-profit	Per bed	44463	44463
• For-profit	Per outpatient visit	44464	44464
• Not-for-profit	Thousands of Square Feet	44436	44435
• Not-for-profit	Per bed	44461	44461
• Not-for-profit	Per outpatient visit	44462	44462
• Mental - psychopathic institutions			
• For-profit	Thousands of Square Feet	44437	44437
• For-profit	Per bed	44467	44467
• For-profit	Per outpatient visit	44468	44468
• Not-for-profit	Thousands of Square Feet	44438	44437
• Not-for-profit	Per bed	44465	44465
• Not-for-profit	Per outpatient visit	44466	44466
Health or Exercise Clubs	$1,000 of Gross Sales	44311	44311
Health or Exercise Facilities - commercially operated	$1,000 of Gross Sales	44315	44315
Health or Natural Foods Stores	$1,000 of Gross Sales	13720	13720
Hearing Aid Stores	$1,000 of Gross Sales	13759	13759
Heating or Combined Heating and Air Conditioning Equipment			
• Dealers or distributors only	$1,000 of Gross Sales	13930	13930
• Dealers or distributors and installation, servicing or repair (no liquefied petroleum gas (LPG) equipment sales or work)	$1,000 of Payroll	95647	95647
• Dealers or distributors and installation, servicing or repair (NOC)	$1,000 of Payroll	95648	95647
Heating Equipment Manufacturing			
• Coal or wood	$1,000 of Gross Sales	55010	55010
• Electric	$1,000 of Gross Sales	55011	55010
• Fuel oil or kerosene	$1,000 of Gross Sales	55012	55010
• Gas or liquefied petroleum gas	$1,000 of Gross Sales	55013	55010
Hide Dealers and Distributors (raw)	$1,000 of Gross Sales	14068	14068
Hobby, Craft or Artists' Supply Stores	$1,000 of Gross Sales	14101	14101

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 17 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Home Health Care Services - not-for-profit only	$1,000 of Payroll	44500	44500
Home Health Care Services - other than not-for-profit	$1,000 of Payroll	44501	44501
Home Improvement Stores	$1,000 of Gross Sales	14279	14279
Hone, Oilstone, or Whetstone Manufacturing	$1,000 of Gross Sales	55214	55214
Honey Extracting	$1,000 of Gross Sales	55371	55371
Hotels and Motels			
• With pools or beaches (less than four stories)	$1,000 of Gross Sales	45190	45190
• With pools or beaches (less than four stories)	Per Unit	45194	45194
• With pools or beaches (four stories or more)	$1,000 of Gross Sales	45191	45191
• With pools or beaches (four stories or more)	Per Unit	45195	45195
• Without pools or beaches (less than four stories)	$1,000 of Gross Sales	45192	45192
• Without pools or beaches (less than four stories)	Per Unit	45196	45196
• Without pools or beaches (four stories or more)	$1,000 of Gross Sales	45193	45193
• Without pools or beaches (four stories or more)	Per Unit	45197	45197
• Less than 4 stories (lessor's risk only)	Thousands of Square Feet	64074	64074
• Four stories or more (lessor's risk only)	Thousands of Square Feet	64075	64075
House Furnishings Installation (NOC)	$1,000 of Payroll	96053	96053
Housing Projects (federal, state, local)	Number of Units	64500	64500
Hunting Preserves			
• For-profit	$1,000 of Gross Sales	45224	45224
• Not-for-profit	$1,000 of Gross Sales	45225	45224
Ice Cream Stores	$1,000 of Gross Sales	14401	14401
Ice Dealers and Distributors	$1,000 of Gross Sales	14405	14405
Importers	$1,000 of Gross Sales	55410	55410
Ink Manufacturing	$1,000 of Gross Sales	55426	55426
Inner Tubes Manufacturing	$1,000 of Gross Sales	55597	55597
Inspection and Appraisal Companies (inspecting for insurance or valuation purposes)	$1,000 of Payroll	96317	96317
Instrument Manufacturing			
• Analytical, calibrating, measuring, testing or recording	$1,000 of Gross Sales	55647	55647
• Control	$1,000 of Gross Sales	55648	55647
• NOC	$1,000 of Gross Sales	55649	55647
Insulating Material Manufacturing			
• Mineral	$1,000 of Gross Sales	55715	55715
• Organic	$1,000 of Gross Sales	55716	55715
• Plastic (for application in a solid state)	$1,000 of Gross Sales	55717	55715
• Plastic (NOC)	$1,000 of Gross Sales	55718	55715
Insulation work			
• Plastic (NOC	$1,000 of Payroll	96408	96408
• Organic or plastic in solid state	$1,000 of Payroll	96409	96408
• Mineral	$1,000 of Payroll	96410	96408
Insurance Agents	Thousands of Square Feet	45334	45334
Interior Decorators	$1,000 of Payroll	96611	96611
Irrigation or Drainage System Construction	$1,000 of Payroll	96702	96702
Irrigation Works Operations	$1,000 of Payroll	96703	96703
Janitorial			
• Services	$1,000 of Payroll	96816	96816
• Supplies (dealers or distributors)	$1,000 of Gross Sales	14527	14527
Jetty or Breakwater Construction	$1,000 of Payroll	96872	96872
Jewelry			
• Manufacturing	$1,000 of Gross Sales	55802	55802
• Stores or Distributors	$1,000 of Gross Sales	14655	14655
Junk Dealers	$1,000 of Gross Sales	45380	45380
Junk Dealers	Thousands of Tons	45381	45381
Kennels (breeding, boarding or sales)	Number of Kennels	45450	45450
Labor Union Offices	Thousands of Square Feet	65007	65007
Ladder Manufacturing			
• NOC	$1,000 of Gross Sales	55918	55918
• Wood	$1,000 of Gross Sales	55919	55918
Lakes or Reservoirs (existence hazard only)			
• For-profit	No. of Lakes or Reservoirs	45523	45523
• Not-for-profit	No. of Lakes or Reservoirs	45524	45523

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 18 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Lamp Shade Manufacturing	$1,000 of Gross Sales	56040	56040
Lamps or Lanterns Manufacturing			
• Electric	$1,000 of Gross Sales	56041	56041
• NOC	$1,000 of Gross Sales	56042	56041
Land (occupied by persons other than the insured for business purposes - lessor's risk only)	Number of Acres	45539	45539
Landscape Gardening	$1,000 of Payroll	97047	97047
Laundries and Dry Cleaners (self-service)	$1,000 of Gross Sales	14731	14731
Laundries and Dry Cleaning Plants	$1,000 of Gross Sales	45678	45678
Laundry and Dry Cleaning			
• ... or Dyeing Receiving Stations	$1,000 of Gross Sales	14732	14732
• Stores	$1,000 of Gross Sales	14733	14732
Laundry Rental Service	$1,000 of Gross Sales	14734	14734
Lawn Care	$1,000 of Payroll	97050	97050
Lawyers Offices			
• For-profit	Thousands of Square Feet	66122	66122
• Not-for-profit	Thousands of Square Feet	66123	66122
Lead			
• Manufacturing (red or white)	$1,000 of Gross Sales	56170	56170
• Manufacturing (red or white)	Thousands of Tons	56172	56172
• Works (sheet, pipe or shot)	$1,000 of Gross Sales	56171	56170
Leather Goods Manufacturing	$1,000 of Gross Sales	56202	56202
Libraries	Thousands of Square Feet	66309	66309
Light Bulb or Tubes Manufacturing	$1,000 of Gross Sales	56390	56390
Lighting Fixtures Manufacturing (NOC)	$1,000 of Gross Sales	56391	56391
Lime Manufacturing	$1,000 of Gross Sales	56427	56427
Lime Manufacturing	Thousands of Tons	56428	56428
Liquor Manufacturing	$1,000 of Gross Sales	56488	56488
Livestock			
• Dealers or commission merchants	$1,000 of Gross Sales	14855	14855
• Sales companies	$1,000 of Gross Sales	45771	14855
Locksmiths	$1,000 of Gross Sales	14913	14913
Logging and Lumbering	$1,000 of Payroll	97111	97111
Lubricants Manufacturing (grease)	$1,000 of Gross Sales	56567	56567
Lumberyards	$1,000 of Gross Sales	45819	45819
Machine Shops (NOC)	$1,000 of Payroll	97220	97220
Machine Shops	$1,000 of Gross Sales	97219	97219
Machinery or Equipment			
• Farm (installation, servicing, repair or erection)	$1,000 of Payroll	97221	97221
• Industrial (installation, servicing or repair)	$1,000 of Payroll	97222	97221
• Installation, servicing or repair (NOC)	$1,000 of Payroll	97223	97221
• Dealers (construction or industrial - mobile type)	$1,000 of Gross Sales	15060	15060
• Dealers (farm type)	$1,000 of Gross Sales	15061	15060
• Dealers (NOC)	$1,000 of Gross Sales	15062	15060
• Dealers (yard or garden type)	$1,000 of Gross Sales	15063	15060
Machinery or Machinery Parts Manufacturing			
• Construction, mining or materials handling type	$1,000 of Gross Sales	56650	56650
• Farm type	$1,000 of Gross Sales	56651	56650
• Industrial type	$1,000 of Gross Sales	56652	56650
• Metalworking	$1,000 of Gross Sales	56653	56650
• NOC	$1,000 of Gross Sales	56654	56650
Mail Box or Packaging Stores	$1,000 of Gross Sales	15070	15070
Mail Order Houses	$1,000 of Gross Sales	45901	45901
Mailing or Addressing Companies	$1,000 of Gross Sales	45937	45937
Manufacturers Representatives	$1,000 of Gross Sales	45993	45993
Marine Appraisers or Surveyors	$1,000 of Payroll	97308	97308

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 19 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Markets			
• Not open air (lessor's risk only)			
• For-profit	$1,000 of Gross Sales	15119	15119
• Not-for-profit	$1,000 of Gross Sales	15120	15119
• Open air (lessor's risk only)			
• For-profit	$1,000 of Gross Sales	15123	15119
• Not-for-profit	$1,000 of Gross Sales	15124	15119
Masonry	$1,000 of Payroll	97447	97447
Match Manufacturing	$1,000 of Gross Sales	56690	56690
Mattress or Box Spring Manufacturing	$1,000 of Gross Sales	56699	56699
Mausoleums			
• For-profit	Thousands of Square Feet	46004	46004
• Not-for-profit	Thousands of Square Feet	46005	46004
Meat, Fish, Poultry or Seafood			
• Curing	$1,000 of Gross Sales	56758	56758
• Distributors	$1,000 of Gross Sales	15223	56758
• Processing (in airtight containers)	$1,000 of Gross Sales	56759	56758
• Processing (not in airtight containers)	$1,000 of Gross Sales	56760	56758
• Stores	$1,000 of Gross Sales	15224	56758
Medical, Dental, Hospital or Surgical Equipment or Supplies Manufacturing			
• Expendable	$1,000 of Gross Sales	56805	56805
• Non-expendable	$1,000 of Gross Sales	56806	56805
Medical, Dental, Hospital or Surgical Instruments Manufacturing	$1,000 of Gross Sales	56807	56805
Medical, Dental or Surgical Diagnostic Treatment Machines or Devices Manufacturing	$1,000 of Gross Sales	56808	56805
Medical, Hospital and Surgical Equipment and Supplies (rented to others)	$1,000 of Gross Sales	15300	15300
Medical, Hospital and Surgical Supply Stores	$1,000 of Gross Sales	15314	15314
Medical Offices	Thousands of Square Feet	66561	66561
Metal Dealers or Distributors			
• Non-structural	$1,000 of Gross Sales	15404	15404
• Non-structural	Thousands of Tons	15407	15407
• Structural	$1,000 of Gross Sales	15405	15404
• Structural	Thousands of Tons	15408	15408
Metal Erection			
• Decorative or artistic	$1,000 of Payroll	97650	97650
• Frame Structures (iron work on outside of buildings)	$1,000 of Payroll	97651	97650
• In the construction of dwellings not exceeding 2 stories in height	$1,000 of Payroll	97652	97650
• Non-structural (NOC)	$1,000 of Payroll	97653	97650
• Steel lock gates, gas holders, standpipes, water towers, smokestacks, tanks, silos, prison cells, fire or burglar proof vaults	$1,000 of Payroll	97654	97650
• Structural (NOC)	$1,000 of Payroll	97655	97650
Metal Extraction or Refining (NOC)	$1,000 of Gross Sales	56900	56900
Metal Extraction or Refining	Thousands of Tons	56901	56901
Metal Foil Manufacturing	$1,000 of Gross Sales	56910	56910
Metal Goods Manufacturing			
• NOC	$1,000 of Gross Sales	56911	56911
• Stamping (not signs)	$1,000 of Gross Sales	56912	56911

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 20 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Metal			
• Heat processing	$1,000 of Gross Sales	56913	56913
• Scrap Dealers	$1,000 of Gross Sales	15406	56913
• Scrap Dealers	Thousands of Tons	15409	15409
Metal works – Shop			
• Decorative or artistic	$1,000 of Gross Sales	59914	59914
• Structural (load bearing)	$1,000 of Gross Sales	56915	59914
• Structural (not load bearing)	$1,000 of Gross Sales	56916	59914
Metals -- Extraction or Refining			
• Chemical processes	$1,000 of Gross Sales	56917	56917
• Chemical processes	Thousands of Tons	56921	56921
• Electro-metallurgical processes	$1,000 of Gross Sales	56918	56917
• Chemical processes	Thousands of Tons	56922	56922
• Ferrous metals (blast furnace or pyrometallurgical process)	$1,000 of Gross Sales	56919	56917
• Ferrous metals (blast furnace or pyrometallurgical process)	Thousands of Tons	56923	56923
• Nonferrous metals (blast furnace or pyrometallurgical process)	$1,000 of Gross Sales	56920	56917
• Nonferrous metals (blast furnace or pyrometallurgical process)	Thousands of Tons	56924	56924
Mica Goods Manufacturing	$1,000 of Gross Sales	56980	56980
Milk			
• Depots or Dealers	$1,000 of Gross Sales	57001	57001
• Processing	$1,000 of Gross Sales	57002	57001
Mining			
• NOC	$1,000 of Payroll	98002	98002
Mining	Thousands of Tons	98001	98001
• Surface	$1,000 of Payroll	98003	98002
• Surface	Thousands of Tons	98004	98004
Mobile home			
• Manufacturing	$1,000 of Gross Sales	57090	57090
• Parks or Courts	$1,000 of Gross Sales	46202	46202
• Parks or Courts	Per Site	46203	46203
• Sales agencies	$1,000 of Gross Sales	15488	15488
Model Homes	Number of Model Homes	46362	46362
Modular Units Manufacturing	$1,000 of Gross Sales	57146	57146
Motion Pictures			
• Development of negatives, printing and all subsequent operations	$1,000 of Payroll	98090	98090
• Film distribution or exchanges (not located at motion picture studios)	$1,000 of Payroll	98091	98090
• Production, studios or outside (all operations prior to the development of negatives)	$1,000 of Payroll	98092	98090
Motorcycle, Moped or Motor Scooter Manufacturing	$1,000 of Gross Sales	57202	57202
Museums			
• For-profit	Thousands of Square Feet	46426	46426
• Not-for-profit	Thousands of Square Feet	46427	46426
Music Products Stores - pre-recorded	$1,000 of Gross Sales	16676	16676
Musical Instrument			
• Manufacturing	$1,000 of Gross Sales	57257	57257
• Stores	$1,000 of Gross Sales	15538	15538
Music Products Mfg. - pre-recorded	$1,000 of Gross Sales	58627	58627
Nails or Spikes Manufacturing	$1,000 of Gross Sales	57401	57401
Nail Salons	$1,000 of Gross Sales	15600	15600
Needles, Pins or Tacks, Manufacturing	$1,000 of Gross Sales	57403	57403
Net Manufacturing			
• NOC	$1,000 of Gross Sales	57410	57410
• Safety nets	$1,000 of Gross Sales	57411	57410
Newspaper or Magazine Distributors	$1,000 of Gross Sales	15607	15607
Newsstands	$1,000 of Gross Sales	15608	15608
Nightclubs, Cabarets and Comedy Clubs	$1,000 of Gross Sales	15655	15655
Nursery (garden)	$1,000 of Gross Sales	15699	15699

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 21 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Office Machines Manufacturing	$1,000 of Gross Sales	57572	57572
Office Machines or Appliances (installation, inspection, adjustment or repair)	$1,000 of Payroll	98111	98111
Oil or Gas Lease Operations			
• Natural Gas	$1,000 of Payroll	98150	98150
• Natural gas (within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf or bay)	$1,000 of Payroll	98151	98150
Oil or Gas Lease Work by Contractors (not lease operation)	$1,000 of Payroll	98152	98152
Oil or Gas Wells			
• Acidizing	$1,000 of Payroll	98153	98153
• Cementing	$1,000 of Payroll	98154	98153
• Cleaning or swabbing by contractors	$1,000 of Payroll	98155	98153
• Cleaning or swabbing by contractors (within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf or bay)	$1,000 of Payroll	98156	98153
• Drilling or re-drilling, installation or recovery of casing	$1,000 of Payroll	98157	98153
• Drilling or re-drilling, installation or recovery of casing (within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf or bay)	$1,000 of Payroll	98158	98153
• Instrument logging or survey work in wells	$1,000 of Payroll	98159	98153
• Non-operating working interest	No Exposure	46510	46510
• Perforating of casing	$1,000 of Payroll	98160	98153
• Servicing by contractors	$1,000 of Payroll	98161	98153
• Shooting	$1,000 of Payroll	98162	98153
• Supplies or Equipment Dealers (secondhand)	$1,000 of Gross Sales	15188	98153
Oil Refineries	$1,000 of Gross Sales	15733	15733
Oil Refineries	Gallons	15734	15734
Oil Rig or Derrick Erecting or Dismantling (wood or metal)	$1,000 of Payroll	98163	98163
Oil Still Erection or Repair	$1,000 of Payroll	98164	98164
Optical Goods			
• Manufacturing	$1,000 of Gross Sales	57600	57600
• Stores	$1,000 of Gross Sales	15839	15839
Orchards and Vineyards (operation by contractors)	$1,000 of Payroll	98257	98257
Ore Milling or Processing	$1,000 of Gross Sales	57611	57611
Ore Milling or Processing	Thousands of Tons	57612	57612
Orthopedic, Ambulation or Prosthetic Devices Manufacturing	$1,000 of Gross Sales	57625	57625
Packing houses	$1,000 of Gross Sales	57651	57651
Paint, Varnish, Shellac or Lacquer Manufacturing	$1,000 of Gross Sales	57690	57690
Paint, Wallpaper or Wallcovering Stores	$1,000 of Gross Sales	15991	15991
Painting, Picture or Frame Stores	$1,000 of Gross Sales	15993	15993
Painting			
• Exterior (buildings or structures exceeding 3 stories in height - NOC)	$1,000 of Payroll	98303	98303
• Exterior (buildings or structures 3 stories or less in height - NOC)	$1,000 of Payroll	98304	98303
• Interior buildings or structures	$1,000 of Payroll	98305	98303
• Oil or Gasoline tanks	$1,000 of Payroll	98306	98303
• Ship hulls	$1,000 of Payroll	98307	98303
• Shop only	$1,000 of Payroll	98308	98303
• Steel Structures or Bridges	$1,000 of Payroll	98309	98303
Paper Coating or Finishing	$1,000 of Gross Sales	57716	57716

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 22 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Paper			
• Goods Manufacturing (NOC)	$1,000 of Gross Sales	57725	57725
• Manufacturing	$1,000 of Gross Sales	57726	57725
• Products Distributors	$1,000 of Gross Sales	16005	16005
Paper, Rag or Rubber Stock Dealers and Distributors (secondhand)	$1,000 of Gross Sales	16009	16009
Paperhanging	$1,000 of Payroll	98344	98344
Parachute Manufacturing	$1,000 of Gross Sales	57798	57798
Parades	Number of Parades	46590	46590
Parking			
• Public (not open air)	$1,000 of Gross Sales	46603	46603
• Public (open air)	$1,000 of Gross Sales	46604	46603
• Public (shopping centers - maintained by lessee - lessor's risk only)	Thousands of Square Feet	46606	46606
• Public (shopping centers - maintained by the insured - lessor's risk only)	Thousands of Square Feet	46607	46606
• Private	Thousands of Square Feet	46622	46622
Parks and Playgrounds	No. of Parks or Playgrounds	46671	46671
Pattern Manufacturing			
• Metal	$1,000 of Gross Sales	57808	57808
• NOC	$1,000 of Gross Sales	57809	57808
• Paper	$1,000 of Gross Sales	57810	57808
Penal Institutions	Thousands of Square Feet	46700	46700
Pencil, Pen, Crayon or Chalk Manufacturing	$1,000 of Gross Sales	57871	57871
Pest Control Services	$1,000 of Gross Sales	43470	43470
Pet			
• Food Manufacturing	$1,000 of Gross Sales	57913	57913
• Grooming	$1,000 of Gross Sales	16402	16402
• Stores	$1,000 of Gross Sales	16403	16402
• Training	$1,000 of Gross Sales	16404	16402
Photo Finishing Laboratories	$1,000 of Gross Sales	57997	57997
Photographers	$1,000 of Gross Sales	16471	16471
Photographic			
• Equipment Manufacturing	$1,000 of Gross Sales	57998	57998
• Supplies Manufacturing	$1,000 of Gross Sales	57999	57998
Piano Tuning	$1,000 of Payroll	98405	98405
Picnic Grounds (commercially operated)	Number of Picnic Grounds	46773	46773
Pile Driving			
• Building foundation only	$1,000 of Payroll	98413	98413
• NOC	$1,000 of Payroll	98414	98413
• Sonic method	$1,000 of Payroll	98415	98413
Pipeline Construction			
• Gas	$1,000 of Payroll	98423	98423
• NOC	$1,000 of Payroll	98424	98423
• Oil	$1,000 of Payroll	98425	98423
• Slurry (non-flammable mixtures)	$1,000 of Payroll	98426	98423
Pipelines Operation			
• Gas	$1,000 of Payroll	98427	98427
• NOC	$1,000 of Payroll	98428	98427
• Oil	$1,000 of Payroll	98429	98427
• Slurry (non-flammable mixtures)	$1,000 of Payroll	98430	98427
Pipes Manufacturing (tobacco)	$1,000 of Gross Sales	58020	58020

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 23 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Pipes or Tubes Manufacturing			
• Metal	$1,000 of Gross Sales	58009	58009
• Plastic	$1,000 of Gross Sales	58010	58009
Plastering or Stucco Work	$1,000 of Payroll	98449	98449
Plastic Manufacturing (raw material)	$1,000 of Gross Sales	58056	58056
Plastic or Rubber Goods Manufacturing			
• Household (NOC)	$1,000 of Gross Sales	58057	58057
• Other than household (NOC)	$1,000 of Gross Sales	58058	58057
Plastic or Rubber Supply Goods Distributors	$1,000 of Gross Sales	16501	16501
Plumbing			
• Commercial and industrial	$1,000 of Payroll	98482	98482
• Residential or domestic	$1,000 of Payroll	98483	98482
• Fixtures Manufacturing	$1,000 of Gross Sales	58095	58095
• Supplies and Fixtures Dealers and Distributors	$1,000 of Gross Sales	16527	16527
• Supplies Manufacturing	$1,000 of Gross Sales	58096	58095
Plywood, Veneer or Veneer Products Manufacturing			
• NOC	$1,000 of Gross Sales	58301	58301
• Without log processing	$1,000 of Gross Sales	58302	58301
Political Campaign Headquarters or Offices	No. of Headquarters/Offices	46822	46822
Prefabricated Building			
• Erection	$1,000 of Payroll	98502	98502
• Manufacturing	$1,000 of Gross Sales	58397	58397
Printers or Electrotypers Supplies (distributors)	$1,000 of Gross Sales	16588	16588
Printing			
• For-profit	$1,000 of Gross Sales	58408	58408
• Not-for-profit	$1,000 of Gross Sales	58409	58408
Produce Handling and Packaging	$1,000 of Gross Sales	16604	16604
Professional and Trade Associations (no building or premises owned or leased except as offices)			
• For-profit	Number of Members	46881	46881
• Not-for-profit	Number of Members	46882	46881
Publishers			
• Books or Magazines			
• For-profit	$1,000 of Gross Sales	58456	58456
• Not-for-profit	$1,000 of Gross Sales	58457	58456
• Newspapers			
• For-profit	$1,000 of Gross Sales	58458	58456
• Not-for-profit	$1,000 of Gross Sales	58459	58456
Pulp Manufacturing	$1,000 of Gross Sales	58503	58503
Pumps or Compressors Manufacturing	$1,000 of Gross Sales	58532	58532
Quarries	$1,000 of Payroll	98555	98555
Race Tracks			
• Motorized vehicles (operators)	$1,000 of Gross Sales	46911	46911
• NOC (operators)	$1,000 of Gross Sales	46912	46911
• Motorized vehicles (lessor's risk only)	$1,000 of Gross Sales	46913	46911
• Racing (NOC - lessor's risk only)	$1,000 of Gross Sales	46914	46911
• Motorized vehicles (sponsor's risk only)	Thousands of Admissions	46915	46915
• Racing (NOC - sponsor's risk only)	Thousands of Admissions	46916	46915

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 24 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Racquet Sports and Handball Facilities - commercially operated	$1,000 of Gross Sales	16670	16670
Radio or TV Broadcasting Stations			
• For-profit	$1,000 of Payroll	98597	98597
• Not-for-profit	$1,000 of Payroll	98598	98597
Railroad			
• Construction	$1,000 of Payroll	98601	98601
• Engine Manufacturing	$1,000 of Gross Sales	58559	58559
Railroad or Other Public Conveyance Cars			
• Manufacturing	$1,000 of Gross Sales	58560	58560
• Parts Manufacturing	$1,000 of Gross Sales	58561	58560
Railroads			
• Operation and maintenance (with BI passenger hazard)	$1,000 of Payroll	98622	98622
• Operation and maintenance (without BI passenger hazard)	$1,000 of Payroll	98623	98622
• Shop operation and maintenance	$1,000 of Payroll	98624	98622
Razor or Razor Blades Manufacturing	$1,000 of Gross Sales	58575	58575
Real Estate			
• Agents	$1,000 of Payroll	47050	47050
• Development Property	Number of Acres	47051	47051
• Property Managed	$1,000 of Gross Sales	47052	47052
Recording Studios	Thousands of Square Feet	47103	47103
Recreational Vehicle Dealers	$1,000 of Gross Sales	16694	16694
Recycling Collection Centers			
• For-profit	$1,000 of Gross Sales	47146	47146
• For-profit	Thousands of Sq. Feet	47148	47148
• Not-for-profit	$1,000 of Gross Sales	47147	47146
• Not-for-profit	Thousands of Sq. Feet	47149	47149
Refrigeration Equipment			
• Manufacturing	$1,000 of Gross Sales	58663	58663
• Dealers and Distributors only (commercial)	$1,000 of Gross Sales	16705	16705
Refrigeration Systems or Equipment (dealers and distributors and installation, servicing or repair (commercial))	$1,000 of Payroll	98636	98636
Rendering Works	$1,000 of Gross Sales	58682	58682
Renovating – outside surfaces of buildings	$1,000 of Payroll	98640	98640
Rental Stores			
• NOC	$1,000 of Gross Sales	16722	16722
• Machinery or equipment (rented to others on a long-term basis)	$1,000 of Gross Sales	16723	16722

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 25 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Restaurants			
• Operated by concessionaires			
• For-profit	$1,000 of Gross Sales	16819	16819
• Not-for-profit	$1,000 of Gross Sales	16820	16819
• Refreshment stands and drive-ins with tray service			
• For-profit	$1,000 of Gross Sales	16821	16821
• Not-for-profit	$1,000 of Gross Sales	16822	16821
• Self-service or self-ordering (including cafeterias and smorgasbords)			
• For-profit	$1,000 of Gross Sales	16823	16823
• Not-for-profit	$1,000 of Gross Sales	16824	16823
• With no sale of alcoholic beverages (with dance floor)	$1,000 of Gross Sales	16813	16813
• With no sale of alcoholic beverages (without dance floor)	$1,000 of Gross Sales	16814	16814
• With sale of alcoholic beverages that are less than 75% of the total annual receipts of the restaurants (with dance floor)	$1,000 of Gross Sales	16815	16815
• With sale of alcoholic beverages that are less than 75% of the total annual receipts of the restaurants (without dance floor)	$1,000 of Gross Sales	16816	16816
• With sale of alcoholic beverages that are more than 75% of the total annual receipts of the restaurants (with dance floor)	$1,000 of Gross Sales	16817	16817
• With sale of alcoholic beverages that are more than 75% of the total annual receipts of the restaurants (without dance floor)	$1,000 of Gross Sales	16818	16818
Riding Academies	Thousands of Square Feet	47221	47221
Rifle or Pistol Ranges			
• Indoor	Number of Ranges	47253	47253
• NOC	Number of Ranges	47254	47253
Rigging			
• Not ship or boat	$1,000 of Payroll	98658	98658
• Ship or boat	$1,000 of Payroll	98659	98658
Rodeos	$1,000 of Gross Sales	47318	47318
Rolling Mills (cold or hot process)	$1,000 of Gross Sales	58713	58713
Roofing			
• Commercial	$1,000 of Payroll	98677	98677
• Residential	$1,000 of Payroll	98678	98677
Rope Manufacturing	$1,000 of Gross Sales	58737	58737
Rubber			
• Manufacturing	$1,000 of Gross Sales	58756	58756
• Manufacturing	Thousands of Tons	58755	58755
• Reclaiming	$1,000 of Gross Sales	58757	58756
• Reclaiming	Thousands of Tons	58758	58758
• Stamp Manufacturing or Assembling	$1,000 of Gross Sales	58759	58756
Saddles, Harnesses or Horse Furnishings Manufacturing	$1,000 of Gross Sales	58802	58802
Safes or Safe Vaults Manufacturing	$1,000 of Gross Sales	58813	58813
Sail Making	$1,000 of Gross Sales	58822	58822
Salt, Borax, Potash or Phosphate (producing or refining - NOC)	$1,000 of Gross Sales	58837	58837
Salt Manufacturing	$1,000 of Gross Sales	58840	58840
Salvage Operations			
• NOC	$1,000 of Payroll	98698	98698
• Removing, sorting, reconditioning and distributing of merchandise in damaged buildings and incidental operations away from such buildings	$1,000 of Payroll	98699	98698
Sandblasting	$1,000 of Payroll	98705	98705

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 26 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Sand or Gravel Digging	$1,000 of Payroll	98710	98710
Saunas and Baths (public)	$1,000 of Gross Sales	47420	47420
Saw Mills or Planing Mills	$1,000 of Gross Sales	58873	58873
Saw Mills or Planing Mills	$1,000 of Payroll	58874	58874
Schools			
• Colleges, universities, junior colleges or college preparatory			
• For-profit	Thousands of Square Feet	67508	67508
• Not-for-profit	Thousands of Square Feet	67509	67508
• Correspondence	$1,000 of Gross Sales	47468	47468
• Dormitory facilities			
• For-profit	Thousands of Square Feet	67510	67510
• Not-for-profit	Thousands of Square Feet	67511	67510
• Faculty liability for corporal punishment of pupils	Number of Faculty Members	47469	47469
• NOC			
• For-profit	Thousands of Square Feet	67512	67512
• Not-for-profit	Thousands of Square Feet	67513	67512
• Private (elementary, kindergarten or junior high)			
• For-profit	Number of Students	47475	47475
• Not-for-profit	Number of Students	47476	47475
• Public (elementary, kindergarten or junior high)	Number of Pupils	47471	47471
• Private (high)			
• For-profit	Number of Pupils	47477	47477
• Not-for-profit	Number of Pupils	47478	47477
• Public (high)	Number of Pupils	47473	47473
• Trade or vocation	Number of Pupils	47474	47474
Secondhand or Salvage Dealers and Distributors	$1,000 of Gross Sales	16881	16881
Security and Patrol Agencies	$1,000 of Payroll	98751	98751
Seed Merchants			
• Excluding mis-delivery and germination failure	$1,000 of Gross Sales	16890	16890
• Including mis-delivery and germination failure	$1,000 of Gross Sales	16891	16890
• Including mis-delivery (excluding germination failure)	$1,000 of Gross Sales	16892	16890
Septic Tank Systems			
• Cleaning	$1,000 of Payroll	98805	98805
• Installation, servicing or repair	$1,000 of Payroll	98806	98805
Sewage Disposal (plant operations)	$1,000 of Payroll	98810	98810
Sewer			
• Cleaning	$1,000 of Payroll	98813	98813
• Mains or Connections Construction	$1,000 of Payroll	98820	98813
Sewers	Number of Miles	48039	48039
Sewing Machines Manufacturing			
• Commercial	$1,000 of Gross Sales	58903	58903
• Household	$1,000 of Gross Sales	58904	58903
Shaft Sinking	$1,000 of Payroll	98871	98871
Sheet Metal Work			
• Shop and outside	$1,000 of Payroll	98884	98884
• Shop only	$1,000 of Gross Sales	58922	58922
Shelters, Mission, Settlement or Halfway Houses - not church or office buildings	Thousands of Square Feet	67017	67017
Ship			
• Ceiling or Scaling	$1,000 of Payroll	98914	98914
• Chandler Stores	$1,000 of Gross Sales	18078	18078
• Repair or Conversion	$1,000 of Payroll	98949	98949
Shoe, Boot or Slipper Manufacturing	$1,000 of Gross Sales	59005	59005

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 27 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Shoe			
• Repair Shops	$1,000 of Gross Sales	18109	18109
• Stores	$1,000 of Gross Sales	18110	18109
Shopping Centers (buildings or premises not occupied by the insured - lessor's risk only)			
• Indoor malls	Thousands of Square Feet	67634	67634
• Excluding indoor malls	Thousands of Square Feet	67635	67634
Siding Installation	$1,000 of Payroll	98967	98967
Sign			
• Erection, installation or repair	$1,000 of Payroll	98993	98993
• Manufacturing (electrical)	$1,000 of Gross Sales	59057	59057
• Manufacturing (NOC)	$1,000 of Gross Sales	59058	59057
• Painting or lettering (inside of buildings)	$1,000 of Payroll	99003	99003
• Painting or lettering on buildings or structures	$1,000 of Payroll	99004	99003
Skating Rinks			
• Ice	$1,000 of Gross Sales	48177	48177
• Roller	$1,000 of Gross Sales	48178	48177
Skeet Shooting or Trap Shooting Ranges	Number of Ranges	48206	48206
Ski Lifts, Tows or Runs	$1,000 of Gross Sales	48252	48252
Slate			
• Milling	$1,000 of Gross Sales	59188	59188
• Splitting or roofing Manufacturing	$1,000 of Gross Sales	59189	59188
Soap Box Derbies	Number of Contestants	48441	48441
Soap Manufacturing	$1,000 of Gross Sales	59223	59223
Social Gatherings and Meetings (on premises not owned or operated by the insured)			
• For-profit	Number of Locations	48557	48557
• Not-for-profit	Number of Locations	48558	48557
Social Services - consulting service only - operated by the private sector	Thousands of Square Feet	48600	48600
Solar Energy Contractors	$1,000 of Payroll	99080	99080
Spas or Personal Enhancement Facilities	$1,000 of Gross Sales	18200	18200
Sponge Processing	$1,000 of Gross Sales	59257	59257
Sport or Outdoor Activities - commercially operated	Each Activity Day	48610	48610
Sporting Goods or Athletic Equipment			
• Distributors	$1,000 of Gross Sales	18205	18205
• Manufacturing	$1,000 of Gross Sales	59306	59306
• Stores	$1,000 of Gross Sales	18206	18205
Stables (boarding, livery or racing)	$1,000 of Payroll	99111	99111
Stadiums (operated by insured)			
• For-profit	$1,000 of Gross Sales	48637	48637
• Not-for-profit	$1,000 of Gross Sales	48638	48637
Stationery or Paper Products Stores	$1,000 of Gross Sales	18335	18335
Steam			
• Heating or Power Companies	$1,000 of Payroll	99160	99160
• Mains or connections construction	$1,000 of Payroll	99163	99160
• Pipe or boiler insulation	$1,000 of Payroll	99165	99160
Steamship Lines or Agencies			
• Port superintendents, captains, engineers, stewards, or their assistants or pay clerks	$1,000 of Payroll	93166	93166
• Tallymen, checking clerks or employees engaged in mending or repacking of damaged containers	$1,000 of Payroll	93167	93166
Steel Wool or Wire Wool Manufacturing	$1,000 of Gross Sales	59378	59378

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 28 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Stevedoring			
• By hand or by means of hand trucks exclusively - no hoisting of cargo	$1,000 of Payroll	99220	99220
• Handling explosives or ammunition under contract	$1,000 of Payroll	99221	99220
• NOC	$1,000 of Payroll	99222	99220
• Tallyers or checking clerks engaged in connection with stevedoring work	$1,000 of Payroll	99223	99220
Stockyards	$1,000 of Payroll	48636	48636
Stone			
• Crushing	$1,000 of Gross Sales	59481	59481
• Cutting of Polishing	$1,000 of Gross Sales	59482	59481
Stores			
• NOC (food or drink)			
• For-profit	$1,000 of Gross Sales	18435	18435
• Not-for-profit	$1,000 of Gross Sales	18436	18435
• NOC (no food or drink)			
• For-profit	$1,000 of Gross Sales	18437	18435
• Not-for-profit	$1,000 of Gross Sales	18438	18435
Street Cleaning	$1,000 of Payroll	99303	99303
Streets, Roads, Highways or Bridges (existence and maintenance hazard only)	Number of Miles	48727	48727
Street or Road			
• Construction or Reconstruction	$1,000 of Payroll	99315	99315
• Paving or Repaving, Surfacing or Resurfacing or Scraping	$1,000 of Payroll	99321	99315
Subway Construction	$1,000 of Payroll	99445	99445
Sugar Refining	$1,000 of Gross Sales	59537	59537
Sugar Refining	Thousands of Tons	59538	59538
Sun Tanning Salons	$1,000 of Gross Sales	48808	48808
Supermarkets (with receipts in excess of $500,000 and area in excess of 3,000 square feet)	$1,000 of Gross Sales	18501	18501
Surveyors (land - not engaged in actual construction)	$1,000 of Payroll	99471	99471
Swimming Pool Servicing	$1,000 of Payroll	99505	99505
Swimming Pools			
• Commercially operated	$1,000 of Gross Sales	48924	48924
• NOC	Number of Pools	48925	48924
• Installation, servicing or repair (above ground)	$1,000 of Payroll	99506	99506
• Installation, servicing or repair (below ground)	$1,000 of Payroll	99507	99506
Swimming Pools or Accessories Manufacturing	$1,000 of Gross Sales	59601	59601
Syrups or Molasses (refining, blending, or manufacturing)	$1,000 of Gross Sales	59647	59647
Tailor Merchants (men or boys)	$1,000 of Gross Sales	18506	18506
Tailoring or Dressmaking Establishments (custom)	$1,000 of Gross Sales	18507	18507
Tank Building or Manufacturing			
• Metal (not pressurized)	$1,000 of Gross Sales	59660	59660
• Metal (pressurized)	$1,000 of Gross Sales	59661	59660
Tank Construction, Installation, Erection or Repair – METAL			
• Not pressurized (NOC)	$1,000 of Payroll	99570	99570
• Pressurized (NOC)	$1,000 of Payroll	99571	99570
• Not pressurized (within buildings exclusively)	$1,000 of Payroll	99572	99570
• Pressurized (within buildings exclusively)	$1,000 of Payroll	99573	99570
Tanning (animal hides)	$1,000 of Gross Sales	59693	59693
Tattoo Parlors	$1,000 of Gross Sales	18570	18570
Taxicab Companies	Thousands of Square Feet	68001	68001

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 29 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Taxidermists	$1,000 of Gross Sales	49005	49005
Telecommunications Equipment Mfg.	$1,000 of Gross Sales	59695	59695
Telecommunications Equipment Providers	$1,000 of Gross Sales	18575	18575
Telecommunications Service Providers	$1,000 of Payroll	99600	99600
Telegraph Companies	$1,000 of Payroll	99614	99614
Telephone, Telegraph or Cable Television Line Construction	$1,000 of Payroll	99613	99613
Teleproduction Studios	$1,000 of Payroll	99620	99620
Television or Radio Receiving Set Installation or Repair	$1,000 of Payroll	99650	99650
Television Picture Tube Manufacturing	$1,000 of Gross Sales	59701	59701
Tent or Canopy Manufacturing	$1,000 of Gross Sales	59713	59713
Tent or Canvas Goods (erection, removal or repair - away from shop)	$1,000 of Payroll	99709	99709
Tents or Canopies (loaned or rented to others)	$1,000 of Gross Sales	49111	49111
Textile			
• Bleaching, dyeing, mercerizing, printing, finishing or silk screening (new goods)	$1,000 of Gross Sales	59722	59722
• Coating or impregnating	$1,000 of Gross Sales	59723	59722
• Manufacturing (impregnated or coated)	$1,000 of Gross Sales	59724	59722
• Products manufacturing (fabricated)	$1,000 of Gross Sales	59725	59722
• Spinning, weaving or knitting mills	$1,000 of Gross Sales	59726	59722
Theaters			
• Drive-in	Thousands of Admissions	49181	49181
• Motion pictures	Thousands of Admissions	49183	49183
• NOC			
• For-profit	Thousands of Admissions	49184	49184
• Not-for-profit	Thousands of Admissions	49185	49184
Theatrical Companies (traveling)	$1,000 of Payroll	99718	99718
Ticket Agencies	Thousands of Square Feet	68439	68439
Tie, Post or Pole Yard	$1,000 of Gross Sales	59738	59738
Tile, Stone, Marble, Mosaic or Terrazzo Work (interior construction)	$1,000 of Payroll	99746	99746
Tire			
• Dealers	$1,000 of Gross Sales	18616	18616
• Manufacturing (auto, bus or truck)	$1,000 of Gross Sales	59750	59750
• Manufacturing (not auto, bus or truck)	$1,000 of Gross Sales	59751	59750
• Retreading or recapping	$1,000 of Gross Sales	49239	49239
Tobacco Products			
• Distributors	$1,000 of Gross Sales	18707	18707
• Manufacturing (cigars or cigarettes)	$1,000 of Gross Sales	59773	59773
• Manufacturing (NOC)	$1,000 of Gross Sales	59774	59773
• Manufacturing (plug or snuff)	$1,000 of Gross Sales	59775	59773
• Stores	$1,000 of Gross Sales	18708	18707
• Rehandling or warehousing	$1,000 of Payroll	99760	99760
Toll Bridges	Thousands of Vehicles	49292	49292
Tool Manufacturing			
• Accessories (NOC)	$1,000 of Gross Sales	59781	59781
• Hand type (not powered)	$1,000 of Gross Sales	59782	59781
• Hand type (powered)	$1,000 of Gross Sales	59783	59781
• Power equipment (household type, outdoor or workshop)	$1,000 of Gross Sales	59784	59781
Townhouses or Similar Associations (association risk only)	Number of Units	68500	68500
Toy			
• Distributors	$1,000 of Gross Sales	18833	18833
• Stores	$1,000 of Gross Sales	18834	18833
Toys or Games Manufacturing	$1,000 of Gross Sales	59790	59790
Trailers Manufacturing	$1,000 of Gross Sales	59798	59798

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 30 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Travel Agency Tours	Thousands of Passenger Days	49333	49333
Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating	$1,000 of Payroll	99777	99777
Truck Manufacturing or Assembling	$1,000 of Gross Sales	59806	59806
Truckers	$1,000 of Payroll	99793	99793
Tunneling	$1,000 of Payroll	99798	99798
Turpentine or Rosin Manufacturing	$1,000 of Gross Sales	59867	59867
Twine or Cordage Manufacturing	$1,000 of Gross Sales	59886	59886
Umbrella or Cane Manufacturing	$1,000 of Gross Sales	59889	59889
Underpinning Buildings or Structures	$1,000 of Payroll	99803	99803
Upholstering			
• NOC	$1,000 of Payroll	99826	99826
• Shop only	$1,000 of Payroll	99827	99826
Vacant			
• Buildings (factories)	Thousands of Square Feet	68604	68604
• Buildings (not factories)			
• For-profit	Thousands of Square Feet	68606	68604
• Not-for-profit	Thousands of Square Feet	68607	68604
• Land			
• For-profit	Number of Acres	49451	49451
• Not-for-profit	Number of Acres	49452	49451
Valves Manufacturing	$1,000 of Gross Sales	59892	59892
Variety Stores			
• For-profit	$1,000 of Gross Sales	18911	18911
• Not-for-profit	$1,000 of Gross Sales	18912	18911
Vegetable Oil Manufacturing			
• By solvent extraction	$1,000 of Gross Sales	59904	59904
• NOC	$1,000 of Gross Sales	59905	59904
Vending Machine Operations			
• Confection, food, beverage or ice	$1,000 of Gross Sales	49617	49617
• Tobacco products	$1,000 of Gross Sales	49618	49617
• NOC	$1,000 of Gross Sales	49619	49617
Vending Machine Manufacturing	$1,000 of Gross Sales	59915	59915
Venetian Blinds Manufacturing or Assembling	$1,000 of Gross Sales	59917	59917
Veterinarian or Veterinary Hospitals	$1,000 of Payroll	99851	99851
Video Stores	$1,000 of Gross Sales	18920	18920
Warehouse			
• Cold individual storage lockers	$1,000 of Gross Sales	49763	49763
• Cold storage (public)	$1,000 of Payroll	99917	99917
Warehouses			
• Manufacturing or private buildings or premises (occupied by multiple interests (lessor's risk only)	Thousands of Square Feet	68702	68702
• Manufacturing or private buildings or premises (occupied by single interests (lessor's risk only)	Thousands of Square Feet	68703	68702
• Mini-warehouses	$1,000 of Gross Sales	18991	18991
• NOC	$1,000 of Payroll	99938	99938
• Private			
• For-profit	Thousands of Square Feet	68706	68706
• Not-for-profit	Thousands of Square Feet	68707	68706
Washing Machines, Dryers or Ironers (coin meter type)	$1,000 of Gross Sales	19007	19007
Watch or Watch Case Manufacturing	$1,000 of Gross Sales	59923	59923

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ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 31 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Water Bottling			
• In siphons	$1,000 of Gross Sales	59925	59925
• Spring or well (not sparkling or carbonated)	$1,000 of Gross Sales	59926	59925
• Spring or well (sparkling or carbonated)	$1,000 of Gross Sales	59927	59925
Water Companies	$1,000 of Payroll	99943	99943
Water Mains or Connections Construction	$1,000 of Payroll	99946	99946
Water Softening Equipment			
• Installation, servicing or repair	$1,000 of Payroll	99948	99948
• Rented to others	$1,000 of Gross Sales	19051	19051
Waterproofing			
• By pressure apparatus	$1,000 of Payroll	99952	99952
• By trowel (exterior)	$1,000 of Payroll	99953	99952
• By trowel (interior or insulation work)	$1,000 of Payroll	99954	99952
• NOC	$1,000 of Payroll	99955	99952
Wax or Wax Products Manufacturing (NOC)	$1,000 of Gross Sales	59931	59931
Wax, Wax Products or Polish Manufacturing (floor)	$1,000 of Gross Sales	59932	59931
Weighers, Samplers or Inspectors of Merchandise (on vessels or docks or at railway stations or warehouses)	$1,000 of Payroll	99963	99963
Welding or Cutting	$1,000 of Payroll	99969	99969
Wharf and Waterfront Property			
• Ferry docks or terminals	Thousands of Square Feet	49800	49800
• Occupied by the insured for both freight and passenger purposes	Thousands of Square Feet	49801	49800
• Not occupied by the insured (lessor's risk only)	Thousands of Square Feet	49802	49800
• Occupied by the insured for freight purposes exclusively	Thousands of Square Feet	49803	49800
Wheel Manufacturing	$1,000 of Gross Sales	59941	59941
Wicker, Rattan, Willow or Twisted Fiber Products Manufacturing	$1,000 of Gross Sales	59947	59947
Wigs or Hair Pieces Manufacturing	$1,000 of Gross Sales	59955	59955
Window			
• Cleaning	$1,000 of Payroll	99975	99975
• Decorating	$1,000 of Gross Sales	49840	49840
Wine Manufacturing			
• Sparkling	$1,000 of Gross Sales	59963	59963
• Still	$1,000 of Gross Sales	59964	59963
Wire			
• Cloth manufacturing	$1,000 of Gross Sales	59970	59970
• Drawing	$1,000 of Gross Sales	59973	59970
• Goods manufacturing (NOC)	$1,000 of Gross Sales	59975	59970
• Rope or cable manufacturing (metal)	$1,000 of Gross Sales	59977	59970
Wood			
• Preserving	$1,000 of Gross Sales	59984	59984
• Products manufacturing (NOC)	$1,000 of Gross Sales	59985	59984
• Turned products manufacturing (NOC)	$1,000 of Gross Sales	59986	59984
Wool			
• Combing, scouring or separating from cotton	$1,000 of Gross Sales	59988	59988
• Pulling	$1,000 of Gross Sales	59989	59988

* Carriers at their option may report using ISO codes in lieu of using the TDI codes.

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

ATTACHMENT A-8
Premises/Operations and Products/Completed Operations
Subline Codes 334 and 336
Classification Codes (Page 32 of 32)

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Wrecking			
• Buildings or structures (NOC)	$1,000 of Payroll	99986	99986
• Dismantling of prefabricated dwellings not exceeding 3 stores (for re-erection)	$1,000 of Payroll	99987	99986
• Marine	$1,000 of Payroll	99988	99986
• ...or Dismantling of frame dwelling or other frame buildings not exceeding 3 stories in height	$1,000 of Payroll	93169	99986
YMCA, YWCA or Similar Institutions	Thousands of Square Feet	49870	49870
Youth Recreation Programs			
• For-profit	Number of Registrants	49890	49890
• Not-for-profit	Number of Registrants	49891	49890
Zoos			
• For-profit	Number of Zoos	49902	49902
• For-profit	Thousands of Admissions	49904	49904
• Not-for-profit	Number of Zoos	49903	49902
• Not-for-profit	Thousands of Admissions	49905	49905
Miscellaneous Classifications (subject to limited coding)			
• Non-Simplified General Liability	No Exposure		99997

* Carriers at their option may report using ISO codes in lieu of using the TDI codes.

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

ATTACHMENT A-9
Farm Liability
Subline Codes 334 and 336
Classification Codes

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Premises/Operations - Subline 334			
Farms			
• Not more than 160 acres	No Exposure	01905, 01205	01205
• More than 160, but not more than 500 acres	No Exposure	01906, 01206	01206
• Over 500 acres	No Exposure	01907, 01207	01207
• Animal Collision	Number of Head	01411	01411
Employers Liability	No Exposure	01331, 01332, 01334, 01335, 01336, 01337, 01365, 01367, 01340, 01341, 01342, 01343, 01344, 01345, 01346, 01347, 01348, 01370, 01371, 01372, 01350	01350
Other	No Exposure	***	01200
Products/Completed Operations - Subline 336			
Animal and livestock breeders or dealers, except poultry hatcheries	Gross Sales	01391	01391
Poultry Hatcheries	Gross Sales	07230	07230
Farm Products - NOC	Gross Sales	01901	01901
Custom Farming	Gross Sales	07106	07106
Other	No Exposure	***	01200

* Carriers at their option may report using the ISO codes in lieu of using the TDI codes.

*** All other ISO Farm Liability codes not specified above should be matched with TDI code 01200.

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

ATTACHMENT A-10
Liquor Law Liability
Subline Code 332
Classification Codes

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Clubs	$1,000 Gross Sales	70412	70412
Stores - selling alcohol for off-premises consumption	$1,000 Gross Sales	59211	59211
Other than Stores - selling alcohol for off-premises consumption	$1,000 Gross Sales	50911	50911
Restaurants, Taverns and Bars	$1,000 Gross Sales	58161	58161
Temporary Licenses	No Exposure	58168	58168
Owners or Lessors of Premises used by others in the business of manufacturing, distributing, selling or serving alcoholic beverages	No Exposure	58169	58169
Additional Interest	No Exposure	49950	11111
Other	No Exposure	***	11111

* Carriers at their option may report using the ISO codes in lieu of using the TDI codes.

*** All other ISO Liquor Liability codes not specified above should be matched with TDI code 11111.

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

ATTACHMENT A-11
Pollution Liability
Subline Code 350
Classification Codes

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Pollution Liability Form- Including Clean-up Costs Coverage	No Exposure	90100	90000
Pollution Liability Form- Excluding Clean-up Costs Coverage	No Exposure	90105	90000
CGL Coverage Form- Pollution Extension Endorsement (Excludes Clean-up Costs Coverage)	No Exposure	90110	90000
Pollution Liability Form- Including Clean-up Costs Coverage			
Defense Within Limits	No Exposure	90120	90000
Amendment of Defense Expense	No Exposure	90125	90000
All Other	No Exposure	90100	90000
Pollution Liability Form- Excluding Clean-up Costs Coverage			
Defense Within Limits	No Exposure	90130	90000
Amendment of Defense Expense	No Exposure	90135	90000
All Other	No Exposure	90105	90000

* Carriers at their option may report using the ISO codes in lieu of using the TDI codes.

All classifications under subline 350 may be reported using limited coding. See section 9, page A-7.

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

ATTACHMENT A-12
Owners or Contractors Protective Bodily Injury and Property Damage Liability
Subline Code 335
Classification Codes

Classification	Exposure Reporting Basis	ISO Code	TDI Code *
Operations- N.O.C.	Not Required	17982	00001
Construction Operations- contractor (not railroads)-- excluding operations on board ships	Not Required	16291	00001
Construction Operations- Federal, state or local housing authorities	Not Required	91181	00001
Construction Operations- owner--N.O.C.	Not Required	16292	00001
Permits- building demolition operations –municipalities	Not Required	93161	00001
Permits- construction operations	Not Required	93163	00001
Principals Protective Liability- newspaper publishers- liability to independent contractors-(Coverage A)	Not Required	27111	00001
Principals Protective Liability- newspaper publishers- liability for independent contractors- (Coverage B)	Not Required	27112	00001
Principals Protective Liability- N.O.C.-liability to independent contractors - (Coverage A)	Not Required	15191	00001
Principals Protective Liability- N.O.C.-liability for independent contractors - (Coverage B)	Not Required	15192	00001
Railroad Protective Liability Operations involving no work within fifty feet of tracks on which railroad trains runs or which involve no exposure to actual railroad train hazards Operations(railroads)-- N.O.C.	Not Required Not Required	40006 40007	00001 00001
Tree Trimming- with surgery	Not Required	08110	00001
Tree Trimming- without surgery	Not Required	08110	00001

* Carriers at their option may report using ISO codes in lieu of using the TDI codes.

All classifications under subline 335 may be reported using limited coding. See section 9, page A-7.

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

ATTACHMENT A-13
Special Classifications
Subline Code 325

Classification	Exposure Reporting Basis	Code
Prepaid Legal Expense Coverage	Not Required	00002
Employers Liability **	Not Required	**001
Other (including excess and umbrella policies) **	Not Required	**009
NOTE: 1.****** The two left digits of these codes shall be the two digit Industry Classification Code below.		

** Industry Classification and Code

Industry Group	Code
Agricultural	01
Mining	10
Contract Construction	15
Manufacturing	20
Transportation	40
Communication	48
Electric Gas and Sanitary Services	49
Wholesale	50
Retail Trade	52
Finance, Insurance and Banking	60
Services	70
Governmental	93

Miscellaneous Classifications

Classification	Exposure Reporting Basis	Code
Minimum Premiums	Not Required	99999
Premium Discounts	Not Required	99992
Retrospective Premium Adjustments	Not Required	99995
Provisional/Deposit Premiums	Not Required	99998
Medical Professional Run-Off Business	Not Required	99996
Pre-CSP Run-Off Business	Not Required	99991
Other Run-Off Business *	Not Required	99994

* Use of classification code 99994 requires prior approval from the Texas Department of Insurance.

All classifications under subline 325 may be reported using limited coding. See section 9, page A-7.

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

ATTACHMENT A-14
Large "a" and "loss" Rated Risks, Composite Rated Risks
Subline Codes 342, 344
Classification Codes

Classification	Code
Agricultural	01050
Mining	10050
Contract Construction	15050
Manufacturing	20050
Transportation	40050
Communication	48050
Electric Gas and Sanitary Services	49050
Wholesale	50050
Retail Trade	52050
Finance, Insurance and Banking	60050
Services	70050
Governmental	93050

All classifications under sublines 342 and 344 may be reported using limited coding. See section 9, page A-7.

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

QUARTERLY PROPERTY EXPERIENCE REPORT

TEXAS COMMERCIAL LINES STATISTICAL PLAN
QUARTERLY PROPERTY EXPERIENCE REPORT

TABLE OF CONTENTS

Specific Instructions - Premiums and Losses

1. Report Description B-1
2. Definition of Commercial Property B-1
3. Sublines and Classifications B-1
4. ZIP Code Reporting B-2
5. Place Code Reporting B-3
6. Blanket Rated Risks B-4
7. Limited Reporting B-5
8. Run-Off Reporting Rule B-7
9. Deductible Reporting B-8

Specific Instructions - Premiums

10. Premium Reporting B-11
11. Exposure Reporting B-11

Specific Instructions - Losses

12. Type of Loss Reporting B-13

Record Layout and Field Definitions

1. Premium Transactions B-14
2. Loss Transactions B-20

Tabular Record Layout

1. Premium Transactions B-27
2. Loss Transactions B-29

Attachments

B1. Policy Type Codes B-31
B2. Subline Codes B-32
B3. Coverage Codes B-33
B4. Construction Codes B-35
B5. Type of Loss Codes B-40
B6. Classification Codes B-41

Quarterly Property Experience Report

Specific Instructions

Specific Instructions - Premiums and Losses

1. Report Description

Every Company licensed in Texas with direct commercial property premium or loss experience in Texas shall quarterly submit this report of premium, loss and loss adjustment expense experience.

2. Definition of Commercial Property

For the purposes of this report, "commercial property" business includes all business reported on lines 1, 2.1, 2.5, and 5.1 of the Annual Statement, Texas Page 14 and all commercial property reported on lines 27, 30, and 34 of the Annual Statement, Texas Page 14, except:

- Experience of property/liability package policies with indivisible premiums;
- Experience of businessowner policies and similar property/liability package policies sold to small businesses regardless of whether the premium is divisible or indivisible;
- Experience of any miscellaneous non-property business reported in annual statement line 5.1 (e.g., boiler & machinery liability, etc.); and
- Experience that is reported by the company under the Texas Statistical Plan for Residential Risks;

3. Sublines and Classifications

Subline codes shall be reported to broadly indicate the kind of coverage provided. Classification codes shall be reported to indicate the business of the policyholder. Valid subline codes are shown on Attachment B-2 (page B-32). Valid classification codes are shown on Attachment B-6 (pages B-41 through B-54).

Companies that offer programs for businesses that are not classified should notify the Texas Department of Insurance of the types of business involved so that additional codes may be added as necessary.

Specific Instructions - Premiums and Losses

4. ZIP Code Reporting

Report the ZIP code location of the building insured or the building containing the insured's property.

For multi-location risks that cannot be separately reported, the ZIP code field shall be reported as zero.

There are two ZIP Code fields -- Five Digit ZIP code and Plus-Four ZIP extension. Five digit ZIP Code reporting is required, but Plus-Four ZIP reporting is optional.

Five digit ZIP code reporting is required on all transactions on all new and renewal policies

Specific Instructions - Premiums and Losses

5. Place Code Reporting

Reporting of a three digit place code (county identifier) is required in addition to the requirement of ZIP codes specified in Section 4. The last two digits of the place code may optionally be reported zero or with a code consistent with the transaction being reported.

Valid five digit place codes are shown on Attachment 3 of the General Reporting Instructions beginning on page 29. Valid three digit place codes are shown on Attachment 3 of the General Reporting Instructions beginning on page 51.

When five digit place codes are required to be reported, the full five digits shall be used whenever the location of the risk being rated can be identified as being within a particular town or city. For risks which do not fall within the limits of a town or city, a three digit place code should be used to identify the *county* in which the risk is located, and the last two digits shall be reported zero.

Specific Instructions - Premiums and Losses

6. Blanket Rated Risks

Whenever possible, experience for blanket rated risks shall be reported in the detail required by this statistical plan. This will occur, for example, if the policy has been rated based on "statement of values". In such situations, a Rating Identification Code of 8 shall be reported to indicate a blanket rated policy. The exposure to be reported for each item of property subject to blanket rating shall be calculated by prorating the exposure for the entire policy based on the exposure of each item. Similarly, the premium to be reported for each item of property shall be calculated by prorating the policy premium based on the company's filed rates and exposure of each item. These calculations shall be performed separately for each coverage.

When it is not possible to report the experience for blanket rated risks according to the specific elements set forth in this statistical plan, experience may be reported under the blanket rated classifications listed on Attachment B-6, page B-54. See section 7, limited reporting, page B-5, for a listing of the elements required to be reported on limited coded transactions.

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.

Specific Instructions - Premiums and Losses

8. Run-Off Reporting Rule

"Run-off" transactions include subsequent paid and outstanding loss transactions on policies that were effective prior to January 1, 1995, and other transactions where the initial premium transaction record was reported prior to January 1, 1995.

For run-off transactions, certain elements as identified in the field definitions may, at the company's option, be reported zero, or else with entries consistent with the instructions.

For run-off transactions, the classification codes should, whenever possible, be reported in the detail otherwise required by this plan. This will include almost all situations. In the rare instances where the prior classification code cannot be matched with a classification code currently contained in this plan, the company shall report this run-off business under a "special" run-off classification code of 99997. See Attachment B-6 page B-54.

Subline codes reported on run-off transactions shall be converted and matched to the codes promulgated in this plan. Specifically, run-off transactions shall be reported using the following subline codes only as appropriate (see Attachment B-2, page B-32):

Code	Description
009	Other - Fire coverages
019	Other - Allied coverages

Coverage codes reported on run-off transactions shall be converted and matched to the codes promulgated in this statistical plan (see Attachment B-3, page B-33).

For editing purposes, the record inception date reported on all run-off business shall be the inception date originally reported on the premium transaction record. This will be a date prior to January 1, 1995. If the record inception date is unknown, the company shall report any date prior to January 1, 1995.

Carriers that are unclear as to whether they should use the "special" run-off classification code in any specific instance should contact the Texas Department of Insurance.

Specific Instructions - Premiums and Losses

9. Deductible Reporting

Report deductible amounts for both premium and loss transactions.

Deductibles -- Premium Transactions
The deductible applying to fire and windstorm losses to buildings and business personal property shall be separately reported. The fire deductible shall be reported in the "fire deductible" field and the windstorm deductible in the "windstorm deductible" field. The windstorm deductible shall only be reported for allied lines coverages and the fire deductible shall only be reported for fire coverages. For fire coverages, the windstorm deductible field shall be reported zero. Similarly, for allied lines coverages, the fire deductible field shall be reported zero.

Deductibles shall be reported as a dollar amount. For example, report a $250 deductible as 250. If the deductible cannot be expressed as a fixed dollar amount, report 1 (one). If the company captures deductibles by ranges, report the midpoint of the range. If there is no deductible or if the coverage is not offered (e.g., windstorm exclusion), report zero.

For transactions containing multiple coverages and multiple deductibles, report the deductible applicable to the major coverage provided.

Deductibles -- Loss Transactions
The single deductible applicable to the occurrence being reported shall be reported in the "policy deductible" field. If the deductible is not a fixed dollar amount, but determined as a percentage of loss or by some other basis, report the actual dollar amount of the deductible. If there is no deductible, report zero.

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This page reserved for future use.

Specific Instructions - Premiums

10. Premium Reporting

Premium is to be reported excluding policy and membership fees.

For policies subject to a minimum premium, the additional premium resulting from the application of the minimum shall, whenever possible, be coded to the appropriate classification, coverage etc. For policies that involve multiple coverages or classifications, the reporting company shall determine a reasonable method to allocate the additional premium, or else the additional premium may be limited coded using class code 99999 (see Attachment B-6, page B-54). See section 7, limited reporting, page B-5, for a listing of the elements required to be reported on limited coded transactions.

11. Exposure Reporting

For building and business personal property coverages, exposure is defined to be the amount of insurance. For time element coverages exposure is defined as the policy limit.

Exposure shall be reported for time element coverages for all policies.

If there is no exposure, report zero.

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Specific Instructions - Losses

12. Type of Loss Reporting

The type of loss codes shall 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."

Type of loss codes are shown on Attachment B-5, page B-40.

Record Layout and Field Definitions - Premium Transactions

- 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 YYMM 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

- Terrorism Coverage Code* (Numeric Field: Position 21)
  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***.
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 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 (Position 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 - Premium 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).
- Reserved (Positions 31-32)
  Report blank.

- Classification (Numeric Field: Positions 33-37)
  Report the classification code. Valid codes are shown on Attachment B-6 (pages B-41 through B-54).

- Sprinkler Indicator(Numeric Field: Position 38)
  Report 1 to indicate a sprinklered risk. Otherwise report 0.

  The Run-Off Reporting Rule (see section 7, page B-5) 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 4 (page B-2) for more detailed instructions.

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

  This field is optional for limited coded transactions.

- Plus-Four Zip Code (Numeric Field: Positions 44-47)
  Report the applicable plus-four ZIP code of the location of the insured premises. At the present time this field is optional and carriers may report zero. See section 4 (page B-2) for more detailed instructions.

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

  This field is optional for limited coded transactions.

- Place Code (Numeric Field: Positions 48-52)
  Report the applicable place code. Valid codes are shown on Attachment 3 of the General Reporting Instructions beginning on page 29. Refer to section 5, page B-3 for specific reporting instructions.

  This field is optional for limited coded transactions.

Record Layout and Field Definitions - Premium Transactions

- Construction Code (Numeric Field: Position 53)
  Report the applicable construction code. Valid codes are shown on Attachment B-4 (pages B-35 through B-39).

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

  This field is optional for limited coded transactions.

- Reserved (Positions 54-57)
  Report blank.

- Record Inception date (Numeric Field: Positions 58-61)
  Report the inception date in YYMM format.

- Reserved (Positions 62-65)
  Report blank.

- Policy Identifier (Alphanumeric Field: Positions 66-79)
  Report the policy identifier. Valid codes are any 14 digit alphanumeric string that uniquely identifies the policy.

- Reserved (Positions 80-112)
  Report blank.

- Fire Deductible (Numeric Field: Positions 113-118)
  For fire risks, report the deductible applicable to fire losses for the coverage being reported, rounded to the nearest dollar. Deductibles of more than $999,999 shall be reported as 999999. If there is no deductible, or if the coverage is not offered, report zero. If the deductible cannot be expressed as a fixed dollar amount, report 1 (one).

  For allied lines risks, report zero.

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

  This field is optional for limited coded transactions.

- Reserved (Positions 119-123)
  Report blank.

- Transaction Effective Date (Numeric Field: Positions 124-129)
  Report the transaction effective date in YYMMDD format. Run-off business, as defined in section 7, page B-5, may optionally be reported in YYMM00 format.

Record Layout and Field Definitions - Premium Transactions

- Transaction Expiration Date (Numeric Field: Positions 130-135)
  Report the transaction expiration date in YYMMDD format. Run-off business, as defined in section 7, page B-5, may optionally be reported in YYMM00 format.

- Direct Written Premium (Numeric Field: Positions 136-145)
  Report the total direct written premium excluding policy and membership fees.

- Reserved (Positions 146-148)
  Report blank.

- Exposure (Numeric Field: Positions 149-158)
  Report the exposure in thousands of dollars

  Exposure shall be reported for all time element coverages.

  This field is optional for limited coded transactions.

- Reserved (Positions 159-161)
  Report blank.

- Individual Risk Rating Modification (Numeric Field: Positions 162-164)
  Report the individual risk rating modification used to rate the coverage. See section 25 (page 20) of the general reporting instructions for further instructions.

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

  This field is optional for limited coded transactions.

- Reserved (Positions 165-170)
  Report blank.

Record Layout and Field Definitions - Premium Transactions

- Windstorm Deductible (Numeric Field: Positions 171-176)
  For allied lines risks, report the deductible applicable to windstorm losses for the coverage being reported, rounded to the nearest dollar. Deductibles of more than $999,999 shall be reported as 999999. If there is no deductible, or if the coverage is not offered, report zero. If the deductible cannot be expressed as a fixed dollar amount, report 1 (one).

  For fire risks, report zero.

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

  This field is optional for limited coded transactions.

- Reserved (Positions 177-270)
  Report blank.

- Reserved for Company Use (Positions 271-300)

Record Layout and Field Definitions - Loss Transactions

- 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 YYMM 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 21)

  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***.
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 (Position 22)
Report blank.

Record Layout and Field Definitions - Loss Transactions

- 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).

- 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 B-6 (pages B-41 through B-54).

- Sprinkler Indicator(Numeric Field: Position 38)
  Report 1 to indicate a sprinklered risk. Otherwise report 0.

  The Run-Off Reporting Rule (see section 7, page B-5) 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 4 (page B-2) for more detailed instructions.

  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 - Loss Transactions

- Plus-Four Zip Code (Numeric Field: Positions 44-47)
  Report the applicable plus-four ZIP code of the location of the insured premises. At the present time this field is optional and carriers may report zero. See section 4 (page B-2) for more detailed instructions.

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

  This field is optional for limited coded transactions.

- Place Code (Numeric Field: Positions 48-52)
  Report the applicable place code. Valid codes are shown on Attachment 3 of the General Reporting Instructions beginning on page 29. Refer to section 5, page B-3 for specific reporting instructions.

  This field is optional for limited coded transactions.

- Construction Code (Numeric Field: Position 53)
  Report the applicable construction code. Valid codes are shown on Attachment B-4 (pages B-35 through B-38).

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

  This field is optional for limited coded transactions.

- Reserved (Positions 54-57)
  Report blank.

- Record Inception date (Numeric Field: Positions 58-61)
  Report the inception date in YYMM format.

- Reserved (Positions 62-65)
  Report blank.

- Policy Identifier (Alphanumeric Field: Positions 66-79)
  Report the policy identifier. Valid codes are any 14 digit alphanumeric string that uniquely identifies the policy.

- Reserved (Positions 80-112)
  Report blank.

Record Layout and Field Definitions - Loss Transactions

- Deductible (Numeric Field: Positions 113-118)
  Report the deductible applicable to the occurrence being reported, rounded to the nearest dollar. Deductibles of more than $999,999 shall be reported as 999999. If there is no deductible, report zero.

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

- Reserved (Positions 119-176)
  Report blank.

- Occurrence Date (Numeric Field: Positions 177-182)
  Report the date on which the loss occurred, in YYMMDD format. Run-off business, as defined in section 7, page B-5, may optionally be reported in YYMM00 format.

- Reserved (Positions 183-185)
  Report blank.

- Type of Loss (Numeric Field: Positions 186-187)
  Report the type of loss code associated with the claim being reported. Valid codes are shown on Attachment B-5 (page B-39).

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

- Reserved (Positions 188-189)
  Report blank.

- Loss Amount (Numeric Field: Positions 190-198)
  Report the paid loss, outstanding loss, paid ALAE, outstanding ALAE, or salvage and subrogation amount consistent with the transaction identifier.

- Occurrence Identifier (Alphanumeric Field: Positions 199-212)
  Report the occurrence identifier.

- Reserved (Positions 213-270)

  Report blank.

- Reserved for Company Use (Positions 271-300)

This page reserved for future use.

This page reserved for future use.

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**
22	**1**				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.**

This page reserved for future use.

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**
22	**1**				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.**

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ATTACHMENT B-1

POLICY TYPE CODES

DESCRIPTION	CODE
Monoline – NOC	10
Highly Protected Risks (subject to limited coding)	41
Excess of Loss (subject to limited coding) **	42
Electronic Equipment Protection Policy (subject to limited coding)	66
Package	
• Motel/Hotel	31
• Apartment House	32
• Office	33
• Mercantile	34
• Institutional	35
• Contracting or Service	36
• Industrial/Processing	37
• Restaurants	38
• Condominiums	39
• Manufacturers Output Policy	85
• Other	99

** For excess policies, policy limits and deductibles are not required on loss transactions.

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

ATTACHMENT B-2

SUBLINE CODES

Description	TICO Code	ISO TX Code	TDI Code *
"Fire" Coverage			
Fire	010 017 018	011 012 013 014 015 016 017 018	001
Other - including miscellaneous extensions of coverage and run-off business (subject to limited coding)			009
"Allied Lines" Coverage			
Coverage equivalent to "standard" named peril extended coverage policy (Windstorm and Hail, Explosion, Aircraft or Vehicle Damage, Riot or Civil Commotion) (b)	020 (a) 021 (a)	027	011
Coverage broader than "standard" named peril extended coverage (b)	028 (a) 029 (a) 032 (a)	037 067 077	012
Windstorm coverage only	031		013
Coverage equivalent to "standard" named peril extended coverage but with windstorm exclusion (b)	020 (a) 021 (a)	029	016
Coverage broader than "standard" named peril extended coverage but with windstorm exclusion (b)	028 (a) 029 (a) 032 (a)	039 069 079	017
Other - including miscellaneous extensions of coverage and run-off business (subject to limited coding)	038 040 041 042 043 044 050 090	070 090	019
Other Coverage (subject to limited coding)			099

* Carriers shall report using the appropriate TDI code.

(a) TICO plan uses the same subline regardless of whether windstorm is included or excluded. TICO plan uses a code in the deductible field to indicate windstorm coverage or exclusion.

(b) Carriers may opt to report "special" or "broad" form policies in one of two ways. The option selected shall be uniform for all risks.

Under the first option, experience for the named peril component of the policy should be reported under sublines 011 or 016 as appropriate. Additional premiums and losses for broadened coverage should be reported under sublines 012 or 017 as appropriate.

Under the second option, all experience should be reported under sublines 012 or 017 as appropriate.

ATTACHMENT B-3

COVERAGE CODES

Description	Code
First Digit (Coverage for direct damage)	
No coverage for direct damage	0
Building	1
Business Personal Property	2
Building and Business Personal Property Combined	3
Other	9
Second Digit (Coverage for time element)	
No coverage for time element	0
Time Element	9

** The coverage codes should reflect the record being coded. This may or may not coincide with the policy. For example, a record may reflect time element only and be coded as 09 even though the underlying policy may also provide direct and time loss coverage.

Note: For reporting coverage codes on run-off transactions, use the following conversion table:

Description	ISO C/W Code	ISO TX Code	TDI Equivalent
Building	1	1	10
Personal Property	2	2	20
Building and/or Personal Property Combined	3	3	30
Time Element - Earnings/Business Income (O/T Rental Properties)	4	4	09
Time Element - Rental Value/Business Income (Rental Properties)	5	5	09
Time Element - Extra Expense	6	6	09
Time Element - All Other	7	7	09
Contingent Liability		8	90
Loss of Business Income		9	09
Optional Contaminant and Pollutant Cleanup & Removal	9		90

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

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ATTACHMENT B-4

CONSTRUCTION CODES (Page 1 of 5)

Description	Code
FIRE and Allied Lines other than BGII/Extended Coverage (Subline Codes 001, 009, 016, 017, 019)	
Frame	1
Joisted Masonry	2
Non-Combustible	3
Masonry Non-Combustible	4
Modified Fire Resistive	5
Fire Resistive	6
Not Applicable	0
EXTENDED COVERAGE (Subline Codes 011, 012, 013)	
Ordinary (Texas Symbols D and E; ISO Symbol B)	1
Heavy Construction (Texas Symbol C)	2
Semi-Wind Resistive (Texas Symbol B)	3
Wind Resistive (Texas Symbol A)	4
Superior Wind Resistive (ISO Symbol AA)	5
Semi-Wind Resistive (ISO Symbol AB)	6
Wind Resistive (ISO Symbol A)	7
Susceptible to Wind Damage	9
Not Applicable	0
ALL OTHER (Subline Code 099)	0

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

ATTACHMENT B-4

CONSTRUCTION CODES (Page 2 of 5)

DEFINITIONS FIRE AND ALLIED LINES OTHER THAN BGII/EXTENDED COVERAGE

"Old Texas" Construction Symbol	I.S.O. Construction Classification	New Statistical Code
BV, BVS, S & SS	1	1 (Frame)
CD, D & IC	1	1 (Frame)
B, C, HTB, HTBS, HT, HTS	2	2 (Joisted Masonry)
Heavy Timber	2	2 (Joisted Masonry)
Semi-Heavy Timber	2	2 (Joisted Masonry)
S(ICM)	3	3 (Non-Combustible)
ICM	3	3 (Non-Combustible)
ICMS	3	3 (Non-Combustible)
NC-B, HTB, HT	4	4 (Masonry Non-Combustible)
SFR	5	5 (Modified Fire Resistive)
FRA	6	6 (Fire Resistive)
FRB	6	6 (Fire Resistive)

ATTACHMENT B-4

CONSTRUCTION CODES (Page 3 of 5)

DEFINITIONS- BGII/EXTENDED COVERAGE - TEXAS

Exterior Walls	Floors & Supports	Roof Decks & Supports	Height in Stories	Classification
Masonry or Reinforced Concrete NOTE: Minimum thickness of material to comply with requirements of fire resistive standards TCPRM except not more than 40% of walls may be of non combustible construction or no walls	Reinforce Concrete or non-combustible supports	Reinforced Concrete or reinforced gypsum not less than 2" thick on non-combustible supports	1 or more	Wind Resistive
		Concrete or gypsum at least 1 1/2" thick on non-combustible supports	1 or 2	Semi-Wind Resistive
			3 or more	Wind Resistive
		False wood deck above reinforced concrete or reinforced gypsum not less than 2" thick on non-combustible supports with space between not designed for occupancy	1	Heavy Construction
			2	Semi-Wind Resistive
			3 or more	Wind Resistive
		Steel or other non-combustible deck on non-combustible supports	1	Heavy Construction
			2	Semi-Wind Resistive
			3 or more	Wind Resistive
		Wood deck with no slab immediately underneath on wood or non-combustible supports	1	Heavy Construction
			2	
			3 or more	Semi-Wind Resistive
		Certified as Class 60	1	Semi-Wind Resistive
		Certified as Class 90	1 or 2	Wind-Resistive

ATTACHMENT B-4

CONSTRUCTION CODES (Page 4 of 5)

DEFINITIONS BGII/EXTENDED COVERAGE - TEXAS

Exterior Walls	Floors & Supports	Roof Decks & Supports	Height in Stories	Classification
Non-Combustible or no walls	Non combustible on non-combustible supports	Steel or other non-combustible deck on non-combustible supports	1 or more	Heavy Construction
	Reinforced concrete on non-combustible supports	Concrete or gypsum at least 1 1/2" thick on non-combustible supports	1	Heavy Construction
			2	Semi-Wind Resistive
			3 or more	Wind-Resistive
		Certified as class 60	1	Semi-Wind Resistive
		Certified as class 90	1 or 2	Wind Resistive
		Steel or other non-combustible deck on non-combustible supports	2	Semi-Wind Resistive
			3 or more	Wind-Resistive
		Reinforced concrete or reinforced gypsum not less than 2" thick on non-combustible supports	1 or more	Wind Resistive
Masonry or reinforced concrete	Wood or other material	Wood or other material	1 or more	Heavy Construction
Wood, metal, asbestos, cement, stucco, or brick veneer on skeleton wood frame	Wood or other material	Wood or other material	1 or more	Frame
Heavy timber - Except concealed spaces and unprotected vertical openings permitted			1 or more	Semi-Wind Resistive

ATTACHMENT B-4

CONSTRUCTION CODES (Page 5 of 5)

DEFINITIONS BGII/EXTENDED COVERAGE - ISO

Construction Type	Symbol
Frame	B

Joisted Masonry	Other Than Reinforced Masonry		Reinforced Masonry	
	Low Rise	High Rise	Low Rise	High Rise
	B	AB	AB	AB
Heavy Timber Joisted Masonry	AB	AB	AB	AB

Non-Combustible	Light Steel		Other Than Light Steel	
	Low Rise	High Rise	Low Rise	High Rise
	B	AB	AB	AB
Superior Non-Combustible	N/A	N/A	AB	AB

Masonry Non-Combustible		Other Than Reinforced Masonry		Reinforced Masonry	
		Low Rise	High Rise	Low Rise	High Rise
	Light Steel	B	AB	AB	AB
	O/T light Steel	AB	A	A	A
Superior Masonry Non-Combustible	Light Steel	AB	A	A	A
	O/T Light Steel	A	AA	AA	AA

Fire Resistive or Modified Fire Resistive		Other Than Reinforced Masonry		Reinforced Masonry	
		Low Rise	High Rise	Low Rise	High Rise
	Light Steel	AB	A	A	A
	O/T Light Steel	A	AA	AA	AA

ATTACHMENT B-5

TYPE OF LOSS CODES

Description	Code *	
	Direct Physical Loss	Time Element
Fire & Lightning	01	31
Wind & Hail	02	32
Explosion	03	33
Riot, or Civil Commotion	04	34
Vandalism and Malicious Mischief	05	35
Sprinkler Leakage	06	36
Burglary, Theft, Robbery, Mysterious Disappearance	07	37
Water Damage	08	38
Freeze	10	40
Losses due to an act of terrorism certified under the Terrorism Risk Insurance Act (applicable to sublines 001, 011, 012, 016. 017 and 099)	15	45
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.

ATTACHMENT B-6
Commercial Property
Classification Codes (Page 1 of 14)

Classification	OTC Code	"Old" Texas Class Code	ISO C/W Class Code	ISO TX Class Code	TDI Code *
Habitational					
Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories	245B,374B,379, 700A, 777A	007	0074 – 0076	0070 0110	00074
Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes	454A, 581A 582	007	0077 – 0079	0070	00077
Dwellings Written with Commercial Risk	322	002	0199	0020 0196 0197	00199
Apartments Without Mercantile Occupancies	15, 15B-15D 244B-C, 368A 368B, 818B 837A-B	031, 033 036, 037 038, 039	0311 – 0313	0310 0330 0360 0370 0380 0390	00311
Apartments With Mercantile Occupancies	13, 15A-15D 244B-C, 368A 368B, 820, 821, 837A-B	032, 033 036, 037 038, 039	0321 – 0323	0320 0330 0360 0370 0380 0390	00321
Other Habitational – NOC			0300		
Mercantile					
Sole Mercantile Occupancy, Large Area (over 15,000 Sq. Ft.)					
• Other than Food Risks, Building Only			0431		00431
• Food Risks, Buildings & Personal Property			0432		00432
Multiple Mercantile Occupancy, Not Fire Class Rated, Buildings only					
• Large Area - over 15,000 sq. ft.			0433		00433
• Not Large Area - 15,000 sq. ft. or less			0434		00434

* Companies shall report the five digit TDI code applicable to each classification.

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

ATTACHMENT B-6
Commercial Property
Classification Codes (Page 2 of 14)

Classification	OTC Code	"Old" Texas Class Code	ISO C/W Class Code	ISO TX Class Code	TDI Code *
Multiple Mercantile Occupancy, Fire Class Rated, Buildings & Personal Property					
• Without Furniture and Home Furnishings other than Appliances Occupant			0581		00581
• With Furniture and Home Furnishings other than Appliances Occupant			0582		00582
Not Otherwise Classified - Low Susceptibility	30, 88, 125, 184, 185B, 438, 443, 453, 478, 479A, 507-9, 512, 528, 549, 596, 617, 703, 710, 715, 752, 792, 792A, 826, 846	051	0511	0510	00511
Tire, Battery and Accessory Dealers Without Tire Recapping and Vulcanizing			0512		00512
Wearing Apparel, Textiles, Shoes	147, 166, 174, 213, 216, 219, 220, 221, 258, 262, 317-8, 342A, 345, 363A, 378, 380, 399, 406, 444, 457, 500, 501, 502, 505, 514, 547, 550, 551, 713, 754, 755, 810, 825, 837, 853, 893, 895, 898	052	0520	0520	00520
Alcoholic Beverages other than Bars	9, 87, 515, 883	053	0531	0530	00531

* Companies shall report the five digit TDI code applicable to each classification.

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

ATTACHMENT B-6
Commercial Property
Classification Codes (Page 3 of 14)

Classification	OTC Code	"Old" Texas Class Code	ISO C/W Class Code	ISO TX Class Code	TDI Code *
Food Products, Retail Bakeries, Beverages other than Alcoholic	57, 65, 142, 143, 145, 155, 156, 161, 186, 228, 229, 240, 244A, 245, 245A, 276, 296, 301, 309A, 328, 364, 372, 373, 375, 416-422, 467, 520, 534, 541, 541A, 548, 553, 583, 635, 675, 676, 676A, 724, 776, 796, 813, 813A, 836	053	0532	0530	00532
Bars and Taverns	63, 86	044, 054	0541	0440 0540	00541
Restaurants	64, 152, 222A, 222B, 292, 295, 526, 578, 695, 695A, 725, 814	044, 054	0542	0440 0540	00542
Motor Vehicle (Auto, Aircraft, Marine) Sales - No repair	8, 43, 102	056, 093 094	0550 0940	0560 0930 0940	00550
Boat and Marine Supply Dealers	102, 748	056	0561	0560	00561
Drugs	311-315, 542	056	0562	0560	00562
Electrical Goods, Hardware and Machinery	3, 5, 6, 141B, 178, 232, 330, 389, 392, 394, 434, 439, 452A, 454, 463, 506A, 506B, 529, 532, 567, 590, 610, 659, 660, 683, 693, 744, 830, 839, 847, 859, 872, 876, 884	051, 056, 057	0563	0510 0560 0570	00563
Furniture and Home Furnishings, other than Appliances	17A, 381, 382, 383, 386, 402, 539, 585, 863, 870, 885	056, 057	0564	0560 0570	00564
Jewelry	489, 875	056	0565	0560	00565
Sporting Goods	10C, 89, 359, 424, 453A, 557, 674A, 780	056	0566	0560	00566

* Companies shall report the five digit TDI code applicable to each classification.

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

ATTACHMENT B-6
Commercial Property
Classification Codes (Page 4 of 14)

Classification	OTC Code	"Old" Texas Class Code	ISO C/W Class Code	ISO TX Class Code	TDI Code *
Not Otherwise Classified – Moderate Susceptibility	7A, 16, 17, 26, 38, 39, 44A, 51, 68, 71, 85, 107, 108, 129, 135, 140, 144, 159, 169, 190, 206, 231A, 250, 261, 279, 281, 282, 287, 290, 296A, 298-300, 301A, 301B, 307, 315A, 319, 341, 356, 356A, 360, 367, 369A, 374A, 398, 401, 403, 415A, 459, 460, 470, 473, 475-477, 486, 502A, 506, 523A, 545, 576, 580, 581, 586, 591, 592, 602, 625B, 628, 636, 643, 649, 652, 655, 656B, 657, 661, 670, 672, 690, 696, 702, 704-706, 708, 723, 733, 737, 739, 744A, 745, 757, 760, 775, 784A, 784B, 786, 800, 807, 818, 834, 838, 842, 844, 850, 856, 879, 888A, 889	056	0567	0560	00567
Not Otherwise Classified - High Susceptibility	24, 25, 27, 28, 33, 44, 56A, 92, 124, 153, 182, 192, 284, 326, 349-352, 361-363, 370, 422A, 423, 427, 571, 599, 600, 615, 619, 631, 641, 651A, 721, 743, 759, 794, 809, 811, 888B	057	0570	0570	00570
Greenhouses	415	057	0580	0570	00580

* Companies shall report the five digit TDI code applicable to each classification.

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

ATTACHMENT B-6
Commercial Property
Classification Codes (Page 5 of 14)

Classification	OTC Code	"Old" Texas Class Code	ISO C/W Class Code	ISO TX Class Code	TDI Code *
Non-Manufacturing					
Government Offices	211, 271, 272, 492, 665, 785	070	0701	0700	00701
Banks and Offices other than Governmental	18, 62, 96B, 178B, 294A, 297, 305, 587, 588, 604, 680-682, 686B, 732A, 799, 815-817, 818A, 825A, 897	070	0702	0700	00702
Motels and Hotels - Up to 10 Units	33B-33C, 139, 321C, 332A, 422B, 461, 462,523, 560A, 693C, 701, 722, 836A, 879A, 900	011, 076	0742 0745	0110 0760	00742
Motels and Hotels - 11 to 30 Units	33B-33C, 139, 321C, 332A, 422B, 461, 462,523, 560A, 693C, 701, 722, 836A, 879A, 900	011, 076	0743 0746	0110 0760	00743
Motels and Hotels - Over 30 Units	33B-33C, 139, 321C, 332A, 422B, 461, 462,523, 560A, 693C, 701, 722, 836A, 879A, 900	011, 076	0744 0747	0110 0760	00744
Golf, Tennis and Similar Sport Facilities with Cooking	222A, 222B, 223	044, 077	0755	0440 0770	00755
Golf, Tennis and Similar Sport Facilities without Cooking	151, 222, 223	077, 084	0756	0770 0840	00756
Clubs, Not Otherwise Classified, including Fraternal and Union Hall	9A, 10A, 10B, 522, 863B, 863C	077, 084	0757	0770 0840	00757
Theaters excluding Drive-ins	568	083	0831 0832	0830	00832
Drive-in Theaters	310	084	0833	0830	00833
Bowling Alleys	114	084	0841	0840	00841
Dance Halls and Roller Rinks	293, 771	084	0842	0840	00842
Halls and Auditoriums	244, 33A, 428-430	083, 084	0843	0830 0840	00843

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ATTACHMENT B-6
Commercial Property
Classification Codes (Page 6 of 14)

Classification	OTC Code	"Old" Texas Class Code	ISO C/W Class Code	ISO TX Class Code	TDI Code *
Recreational Facilities (not Otherwise Classified)	11, 11A, 61, 75, 96A, 100, 101, 239, 308, 340, 343, 344, 414, 426, 469A, 517, 518, 554, 573, 627, 639, 663, 688, 719, 746, 758, 781, 782, 783, 783A, 789, 869, 896, 900A	084	0844	0840	00844
Boys' and Girls' Camps	120A, 120B, 198A, 402A, 402B, 526A, 839A	011	0845	0110	00845
Hospitals	32, 215A, 297A, 304, 458, 458A, 471, 605, 726, 727, 863A(1)	085	0851	0850	00851
Nursing and Convalescent Homes	10, 245C, 454B, 606B	085	0852	0850	00852
Churches and Synagogues, Temple, Mosques	203, 204, 540A, 556	090	0900	0900	00900
Dry Cleaners and Dyeing Plants (other than Self-Service)	175, 176, 214A, 214B, 316, 325, 346, 447, 504, 504A	780, 785	0911	7800 7850	00911
Laundries (other than Self-Service)	503, 871C	780, 785	0912	7800 7850	00912
Self-Service Laundries and Dry Cleaners	503, 871C	780, 785	0913	7800 7850	00913
Light Hazard Service Occupancies	66, 67, 83, 97, 263, 306, 469, 491, 502B, 563, 564, 565, 645, 646, 646A, 765, 768, 863A	056	0921	0560	00921
Service Occupancies (other than Light Hazard)	7, 90, 141A, 160, 232A, 330A, 400, 425, 463A, 521, 595, 723A, 731, 788, 824, 840, 848, 859A	056, 057	0922	0560 0570	00922
Funeral Homes	377, 377A, 377B, 377C, 851, 852, 852A	045, 058	0923	0450 0580	00923
Auto Parking Garages, Car Washes	36A, 511A, 561	093	0931	0930	00931

* Companies shall report the five digit TDI code applicable to each classification.

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ATTACHMENT B-6
Commercial Property
Classification Codes (Page 7 of 14)

Classification	OTC Code	"Old" Texas Class Code	ISO C/W Class Code	ISO TX Class Code	TDI Code *
Gasoline Service Stations	34, 41, 77, 245D	092, 093	0932	0920 0930	00932
Motor Vehicle (Auto, Aircraft, Marine) Repair (with or without Sales)	4A, 8, 35, 40A, 43, 300A, 345A, 433, 511B, 606A, 812, 838A	093, 094	0933	0930 0940	00933
Tire Recapping and Vulcanizing (with or without Sales)	709, 711, 712, 866	093, 580	0934	0930 5800	00934
Penal Institutions	212, 484, 485, 692A	100	1000	1000	01000
Museums, Libraries, Art Galleries (Non-Profit)	22, 686A	105	1051	1050	01051
Schools, Academic	1, 141, 237A, 246, 294, 294B, 307B, 510, 511, 569, 570, 570A, 735, 736	105	1052	1050	01052
Fire Departments, Police and Other Public Buildings	2B, 20, 212B, 300B, 333, 356B, 356F, 357, 358, 368C, 373B, 469B, 481, 662, 662A, 667B, 745A, 809H, 877	084, 745	1070	0840 7450	01070
Water and Sewer Works	2B, 212B, 300B, 333, 356B, 356F, 357, 358, 368C, 373B, 469B, 481, 662, 662A, 667B, 745A, 809H, 877	745	1070	7450	01070
Builders' Risk	138	115	1150	1150	01150
Vacant Buildings	855A	042, 043	1180	0420 0430	01180
Billboards and Signs (Not on Buildings)			1185	1185	01185
Yard Property, NOC, including Property in the Open			1190	0833 1190	01190
Warehouses and Yards					
Piers, Wharves, Bridges	128, 650, 880	110	1200	1100	01200
Freight Terminals	562	121	1211	1210	01211
General Storage Warehouses – Bailee	286, 339A, 791A, 871A	121	1212	1210	01212

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ATTACHMENT B-6
Commercial Property
Classification Codes (Page 8 of 14)

Classification	OTC Code	"Old" Texas Class Code	ISO C/W Class Code	ISO TX Class Code	TDI Code *
Miscellaneous Products Storage - (other than Retail or Wholesale or Cold Storage)	2A, 53, 54, 56, 72, 72A, 111, 119, 120, 170, 178A, 189, 202A, 226, 241, 246A, 274, 303, 353C, 354, 368, 373A, 408A, 514A, 546A, 575B, 590B, 607A, 621, 623, 677, 687, 689, 716, 717, 730A, 826A, 845, 887	121	1213	1210	01213
Household Goods Storage	84, 464, 464A, 651, 664, 791, 791B, 871, 871B	121, 122	1220	1210 1220	01220
Cold Storage Warehouses	25A, 233, 234, 468, 519	123	1230	1230	01230
Farm Products other than Grain, Cotton and Tobacco)	130, 131, 158, 338, 353, 452, 483, 493, 560, 601, 638, 647A, 667, 762, 770, 892	121, 135	1251	1210 1350	01251
Grain, Seed, Bean Warehouses	81, 82, 248C, 253, 266-269, 410, 413B, 531B, 635D, 635E, 698, 777C, 858A	057, 125	1252	0570 1250	01252
Cotton Compresses and Storage	262A, 264, 269A,-269D, 514E, 742	057, 131 132, 133	1300	0570 1310 1320 1330	01300
Waste and Reclaimed Materials, including Yards	42, 55, 270, 593, 618, 620, 684, 707, 874	140	1400	1400	01400
Whiskey and Liquor Warehouses in Connection with Distilleries		145	1450	1450	01450
Tobacco Warehouses, Storage	210, 833	150	1501	1500	01501
Tobacco Sales Warehouses	210, 833	150	1502	1500	01502
Grain Elevators – Terminal	321B, 411A, 412, 413	155	1550	1550	01550
Grain Elevators – Country	321A, 410A, 411, 412A, 413A, 696A, 696B	161	1610	1610	01610

* Companies shall report the five digit TDI code applicable to each classification.

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ATTACHMENT B-6
Commercial Property
Classification Codes (Page 9 of 14)

Classification	OTC Code	"Old" Texas Class Code	ISO C/W Class Code	ISO TX Class Code	TDI Code *
Building Supply Yards, including Retail Lumberyards, Coal and Coke Yards	136, 137, 224, 249, 436, 524, 524C, 524D, 525, 612, 700, 891	165	1650 1700	1650	01650
Oil Distributing, Oil Terminals and LPG Tank Farms	395	810	1751 1752	8100	01751
Manufacturing					
Dairy Products	162A, 163A, 193, 194, 194A, 277, 278, 289, 291, 465, 466, 548A	200	2000	2000	02000
Meat, Poultry, and Fish Products	11B, 146A, 154, 162B, 162C, 163B, 163C, 180, 180A, 197, 198, 199, 366, 407C, 407D, 502C, 518A, 590A, 600C, 608, 609, 663A, 668A, 669, 694A, 729, 730, 772, 773, 790, 790A, 809F, 809G	205, 210	2059	2050 2100	02059
Grain Milling, including Feed, Stock, Flour Mills	9B, 187, 187A, 254-257, 347, 348, 348A, 371, 415B, 531C, 579, 625A, 697, 809D	215	2150	2150	02150
Bakeries and Bakery Products	58, 59, 157, 196, 273, 527, 535, 835	220	2200	2200	02200
Fruit, Nut and Vegetable Products including Packing and Non-Mineral Oil Works (Note - Oil Plants using solvent extraction to be coded as Chemical.)	162, 163, 248B, 265A-265J, 374C, 514C, 514D, 600A, 600B, 606, 632, 633, 634, 635A, 635B, 635C, 637, 647, 666, 666A, 666B, 718, 777B, 804, 858	225, 820	2250	2250 8200	02250
Sugar, Molasses and Syrup Refining	692, 797, 798, 798A, 805, 809E	230	2300	2300	02300
Beverages Excluding Alcoholic Beverages	112, 113, 777, 864	235	2350	2350	02350

* Companies shall report the five digit TDI code applicable to each classification.

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ATTACHMENT B-6
Commercial Property
Classification Codes (Page 10 of 14)

Classification	OTC Code	"Old" Texas Class Code	ISO C/W Class Code	ISO TX Class Code	TDI Code *
Breweries	123, 899	240	2400	2400	02400
Distilleries and Wineries	885A	250	2459	2500	02459
Tobacco and Tobacco Products	205, 832	245, 255	2550	2450 2550	02550
Food and Food Products, NOC	179, 230, 248A, 327, 778	225	2600	2250	02600
Cotton Gins	262B, 262C, 693A, 693B	276, 277 278	2750	2760 2770 2780	02750
Textile Mill Products - Natural and Synthetic	37, 45, 47, 48, 52, 80, 173, 177, 195, 262D-262F, 263A, 269E, 285, 308A, 407B, 494, 537, 538, 540, 559, 575A, 727A, 738, 767, 768A, 849, 854, 855, 867, 873, 894	280, 310	2800	2800 3100	02800
Clothing and Apparel including Furs and Finished Products	164, 165, 218, 259, 309, 332, 388, 431, 445, 456, 497, 544, 574, 616, 750, 801, 806	280, 300 305, 330	3009	2800 3000 3050 3300	03009
Leather and Leather Products	109, 110, 128A, 227, 235, 236, 237, 407, 440, 441, 442, 455, 751, 756	340, 345 350, 355 360	3409	3400 3450 3500 3550 3600	03409
Basic Wood Production including Veneer and Plywood Plants	279A, 280, 320A, 320B, 320C, 321, 502D, 524A, 524B, 654, 654A, 731A, 732, 747, 786A, 861	381, 382 385, 391 410	3809	3810 3820 3850 3910 4100	03809

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ATTACHMENT B-6
Commercial Property
Classification Codes (Page 11 of 14)

Classification	OTC Code	"Old" Texas Class Code	ISO C/W Class Code	ISO TX Class Code	TDI Code *
Furniture and Other Wood Products, NOC	4, 70, 73, 78, 79, 91, 93, 102A, 114A, 117, 118, 131A, 132-134, 146, 148, 148A, 149, 168, 171, 171A, 171B, 177A, 188, 231, 247, 248, 251, 275, 334, 339, 355, 356C, 356D, 385, 387, 391B, 432, 536, 629B, 648, 734, 749, 761, 762A, 763, 764, 779, 779A, 795, 843, 862, 868, 881, 882, 888, 890, 890A	395, 400 405	3959	3950 4000 4050	03959
Paper Manufacturing		440	4400	4400	04400
Paper and Paper Products Processing	49, 50, 106, 115, 116, 336, 391A, 622, 624, 624B, 625	445, 450	4450	4450 4500	04450
Printing	105, 242, 331, 335, 514B, 516, 552, 568A, 644, 673	480, 485	4809	4800 4850	04809
Chemicals and Pharmaceuticals					
• Low Hazard	12, 31A, 60, 69, 74, 96, 98, 191, 260, 302, 337, 342, 354A, 354B, 369, 408, 408B, 472, 513A, 543, 584, 630, 640, 642, 671, 774, 774A, 802, 808, 809A, 809B	500	5000	5000	05000
• Moderate Hazard	238, 566, 614, 753, 798B, 803, 883A	505 506	5050	5050 5060	05050
• High Hazard	2, 99, 500A, 809C	510	5100	5100	05100
Plastic Products	23, 181, 482, 656, 656A	550	5500	5500	05500
Rubber Products	391, 407A	575, 580	5759	5750 5800	05759

* Companies shall report the five digit TDI code applicable to each classification.

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ATTACHMENT B-6
Commercial Property
Classification Codes (Page 12 of 14)

Classification	OTC Code	"Old" Texas Class Code	ISO C/W Class Code	ISO TX Class Code	TDI Code *
Stone, Glass, Concrete, Cement, Gypsum, Brick, Tile, and Clay Products, Abrasives, Plaster and Other Minerals, NOC	31, 124A, 126, 127, 183, 185, 185A, 185C, 200, 201, 212A, 326A, 356E, 376, 404, 405, 414A, 495, 496A, 513, 533, 552A, 555, 558, 575, 668, 692B, 698A, 698B, 766, 784, 790B, 823, 825B, 827	600, 605 610, 615 651, 655 660	6009	6000 6050 6100 6150 6510 6550 6600	06009
Mining Other than Coal	720, 798C	621	6210	6210	06210
Coal Mining	223A	625	6250	6250	06250
Heavy Metalworking including Basic Metalwork	104, 121, 122, 167, 374, 479, 480, 530, 545A, 653, 674, 793	681	6810	6810	06810
Metalworking, NOC	3A, 19, 36, 40, 46, 76, 84A, 94, 95, 252, 331A, 387A, 390, 464C, 531, 546, 577, 629A, 658, 769, 828, 829, 862A, 878, 886	685	6850	6850	06850
Precision Products, Electronic, Radio and Television Manufacturing	330B, 409, 474, 490, 509A, 603, 800A	690	6900	6900	06900
Special Risks (subject to limited coding)					
Electric Traction Properties		730	7300	7300	07300
Electric Generating Stations	328A, 329, 329A, 606C, 795A, 839B	735	7350	7350	07350
Natural Gas Properties; Coal, Water and Oil Gas Plants		740, 745 805, 815	7409	7400 7450 8050 8150	07409
Scheduled Railroad Property	7B, 685, 686	750	7500	7500	07500
Petroleum Refineries	594, 691	800	7600	8000	07600
Petrochemical Plants		800	7700	8000	07700
Other – NOC					07999

* Companies shall report the five digit TDI code applicable to each classification.

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ATTACHMENT B-6
Commercial Property
Classification Codes (Page 13 of 14)

Classification	ISO C/W Class Code	ISO TX Class Code	TDI Code *
Highly Protected Risks (subject to limited coding)			
Textiles			
• Cotton	801-		0801-*
• Wool and Worsted	802-		0802-*
• Synthetic Fibers	803-		0803-*
• Silk	804-		0804-*
• Miscellaneous Fibers	805-		0805-*
• Cloth Working	806-		0806-*
Tobacco	810-		0810-*
Minerals	815-		0815-*
Rubber	820-		0820-*
Leather and Hides	825-		0825-*
Pulp and Coarse Paper	830-		0830-*
Fine Paper	831-		0831-*
Wood Products	835-		0835-*
Hazard Chemicals			
• Extra Heavy	840-		0840-*
• Heavy	841-		0841-*
• Light	842-		0842-*
Food Products	845-		0845-*
Institutions	850-		0850-*
Service Risks	855-		0855-*
Manufacturing Risks, NOC	860-		0860-*
Non-Manufacturing Risks, NOC	865-		0865-*
Relatively minor Appurtenant or Related Buildings when insured with Plant	870-		0870-*
Yard Storage			
• Rolled Paper	875-		0875-*
• Lumber	876-		0876-*
• Baled Cotton	877-		0877-*
Pulpwood Storage	880-		0880-*
NOTE: ***** 1 – Fire Resistive or Incombustible Construction 2 - Mill Construction (Heavy Timber classifications) 3 – Other Construction			

* Companies shall report the five digit TDI code applicable to each classification.

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ATTACHMENT B-6
Commercial Property
Classification Codes (Page 14 of 14)

Classification	"Old" Texas Class Code	ISO Class Code	TDI Code *
Blanket Rated Risks (subject to limited coding)			
Habitational		9010	09010
Manufacturing		9020	09020
Mercantile		9030	09030
Non-manufacturing		9040	09040
Municipalities		9050	09050
Schools		9060	09060
All Other		9070	09070
Miscellaneous (subject to limited coding)			
Run-Off Business			99997
Minimum Premiums			99999
Premium Discounts			99992
Retrospective Premium Adjustments			99995
Provisional/Deposit Premiums			99998

* Companies shall report the five digit TDI code applicable to each classification.

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QUARTERLY BUSINESSOWNERS EXPERIENCE REPORT

TEXAS COMMERCIAL LINES STATISTICAL PLAN
QUARTERLY BUSINESSOWNERS EXPERIENCE REPORT

TABLE OF CONTENTS

Specific Instructions - Premiums and Losses

1. Report Description C-1
2. Definition of Businessowners C-1
3. Deductible Reporting C-2
4. Classifications C-2
5. ZIP Code Reporting C-3
6. Place Code Reporting C-3
7. Policy Limits C-4
8. Limited Reporting C-5
9. Run-Off Reporting Rule C-7

Specific Instructions - Premiums

10. Premium Reporting C-9
11. Exposure Reporting C-9

Specific Instructions - Losses

12. Type of Loss Reporting C-11

Record Layout and Field Definitions

1. Premium Transactions C-12
2. Loss Transactions C-18

Tabular Record Layout

1. Premium Transactions C-25
2. Loss Transactions C-27

Quarterly Businessowners Experience Report
Table of Contents

Attachments

C1. Coverage Codes C-29
C2. Construction Codes C-31
C3. Type of Loss Codes C-35
C4. Classification Codes C-37

Quarterly Businessowners Experience Report

Specific Instructions

Specific Instructions - Premiums and Losses

1. Report Description

Every Company licensed in Texas with direct businessowners premium or loss experience in Texas shall quarterly submit this report of premium, loss and loss adjustment expense experience.

2. Definition of Businessowners

For the purposes of this report, "businessowners" refers to businessowner policies and similar property/liability insurance programs that provide package policies to small businesses including business reported on lines 1, 2.1, 2.5, 5.1, 5.2, 9.1, 11.1, 11.2, 17.1, 17.2, 17.3, 18.1, 18.2, 19.3, 19.4, 21.2, 26, 27, 30, and 34. This includes both divisible and indivisible premium programs.

All lines of coverage written on a businessowners policy shall be reported in the Quarterly Businessowners Experience Report. For example, if a businessowners policy also includes inland marine, then the inland marine experience shall be included in this report.

Specific Instructions - Premiums and Losses

3. Deductible Reporting

Report deductible amounts for both premium and loss transactions.

Deductibles -- Premium Transactions
The deductible applying to fire, windstorm, and theft losses to buildings and business personal property shall be separately reported. The fire deductible shall be reported in the "fire deductible" field, the windstorm deductible in the "windstorm deductible" field, and the theft deductible in the "theft deductible field".

Deductibles shall be reported as a dollar amount. For example, report a $250 deductible as 250. If the deductible cannot be expressed as a fixed dollar amount, report 1 (one). If the company captures deductibles by ranges, report the midpoint of the range. If there is no deductible or if the coverage is not offered (e.g., windstorm exclusion), report zero.

For transactions containing multiple coverages and multiple deductibles, report the deductible applicable to the major coverage provided.

Report the deductible that applies to the coverage being reported on the record. For example, if a policy provides a $1000 property deductible and a $0 liability deductible and the record relates only to liability, report $0.

Deductibles -- Loss Transactions
The single deductible applicable to the occurrence being reported shall be reported in the "policy deductible" field. If the deductible is not a fixed dollar amount, but determined as a percentage of loss or by some other basis, report the actual dollar amount of the deductible. If there is no deductible, report zero.

4. Classifications

Classification codes shall be reported to indicate the business of the policyholder. Valid classification codes are shown on Attachment C-4 (pages C-37 through C-40).

Companies that offer programs for businesses that are not classified should notify the Texas Department of Insurance of the types of business involved so that additional codes may be added as necessary.

Specific Instructions - Premiums and Losses

5. ZIP Code Reporting

Report the ZIP code location of the building insured or the building containing the insured's property. For multi-location risks that cannot be separately reported, report the ZIP code as zero.

There are two ZIP Code fields -- Five Digit ZIP code and Plus-Four ZIP extension. Five digit ZIP Code reporting is required, but Plus-Four ZIP reporting is optional.

Five digit ZIP code reporting is required on all transactions on all new and renewal policies

6. Place Code Reporting

Reporting of a three digit place code (county identifier) is required in addition to the requirement of ZIP codes specified in section 4. The last two digits of the place code may optionally be reported zero or with a code consistent with the transaction being reported.

Valid five digit place codes are shown on Attachment 3 of the General Reporting Instructions beginning on page 29. Valid three digit place codes are shown on Attachment 3 of the General Reporting Instructions beginning on page 51.

When five digit place codes are required to be reported, the full five digits shall be used whenever the location of the risk being rated can be identified as being within a particular town or city. For risks which do not fall within the limits of a town or city, a three digit place code should be used to identify the *county* in which the risk is located, and the last two digits shall be reported zero.

Specific Instructions - Premiums and Losses

7. Policy Limits

The policy limit field captures the policy limit applicable to liability claims. Both premium and loss records contain a policy limit field. However, there are some differences in reporting between premium and loss transactions. The policy limit should be reported in thousands of dollars. For example, if the policy limit is $500,000, report 500 Policy limits under $1,000 shall be reported as 1 (one).

Policy Limits -- Premium Transactions
Report the Policy Limit Per Occurrence that applies to bodily injury liability claims in thousands of dollars. If the policy provides multiple types of liability insurance and the limit varies by type of insurance, report the limit that applies to the major coverage provided.

Policy Limits -- Loss Transactions
For liability claims report the Policy Limit Per Occurrence applicable to the type of loss being reported in thousands of dollars.

For medical payment claims and property claims report the policy limit as zero on both premium and loss transactions.

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.

Specific Instructions - Premiums and Losses

9. Run-Off Reporting Rule

"Run-off" transactions include subsequent paid and outstanding loss transactions on policies that were effective prior to January 1, 1995, and other transactions where the initial premium transaction record was reported prior to January 1, 1995.

For run-off transactions, certain elements as identified in the field definitions may, at the company's option, be reported zero, or else with entries consistent with the instructions.

For run-off transactions, the classification codes shall, whenever possible, be reported in the detail otherwise required by this plan. This will include almost all situations. In the rare instances where the prior classification code cannot be matched with a classification code currently contained in this plan, the company shall report this run-off business under a "special" run-off classification code of 99997. See Attachment C-4, page C-40.

Coverage codes reported on run-off transactions shall be converted and matched to the codes promulgated in this statistical plan (see Attachment C-1, page C-29).

For editing purposes, the record inception date reported on all run-off business shall be the inception date originally reported on the premium transaction record. This will be a date prior to January 1, 1995. If the record inception date is unknown, the company shall report any date prior to January 1, 1995.

Carriers that are unclear as to whether they should use the "special" run-off classification code in any specific instance should contact the Texas Department of Insurance.

This page reserved for future use

Specific Instructions - Premiums

10. Premium Reporting

Premium is to be reported excluding policy and membership fees.

For policies subject to a minimum premium, the additional premium resulting from the application of the minimum shall, whenever possible, be coded to the appropriate classification, coverage etc. For policies that involve multiple coverages or classifications, the reporting company shall determine a reasonable method to allocate the additional premium, or else the additional premium may be limited coded using class code 99999 (see Attachment C-6, page C-40). See section 8, limited reporting, page C-5, for a listing of the elements required to be reported on limited coded transactions.

11. Exposure Reporting

For all classifications exposure is defined to be the amount of insurance for building and business personal property coverage.

Exposure shall be reported for time element coverages for all policies

If there is no exposure, report zero.

This page reserved for future use.

Specific Instructions - Losses

12. Type of Loss Reporting

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."

Type of loss codes are shown on Attachment C-3, page C-35.

Record Layout and Field Definitions - Premium Transactions

- 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 YYMM 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).

- Terrorism Coverage Code* (Numeric Field: Position 18)
  Underlying Policy*

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**

Code	Coverage provided for acts of Terrorism certified under the Terrorism Risk Insurance Act***.
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 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

Record Layout and Field Definitions - Premium Transactions

rejected full certified acts coverage should also be separately reported.

- Reserved (Positions 19-22)
  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.

- Plus-Four Zip Code (Numeric Field: Positions 44-47)
  Report the applicable plus-four ZIP code of the location of the insured premises. At the present time this field is

optional and carriers may report zero. 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.

- Place Code (Numeric Field: Positions 48-52)
  Report the applicable place code. Valid codes are shown on Attachment 3 of the General Reporting Instructions beginning on page 29. Refer to section 6, page C-3 for specific reporting instructions.

  This field is optional for limited coded transactions.

- Construction Code (Numeric Field: Positions 53-54)
  For building and business personal property coverages, (coverage codes x1xxx, x2xxx, or x3xxx), report the applicable construction code. Valid codes are shown on Attachment C-2 (pages C-31 through C-34). 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.

- Reserved (Positions 55-57)
  Report blank.

- Record Inception date (Numeric Field: Positions 58-61)
  Report the inception date in YYMM format.

- Reserved (Positions 62-65)
  Report blank.

- Policy Identifier (Alphanumeric Field: Positions 66-79)
  Report the policy identifier. Valid codes are any 14 digit alphanumeric string that uniquely identifies the policy.

- Policy Limit (Numeric Field: Positions 80-87)
  For liability coverages (coverage codes 1xxxx or 9xxxx), report the occurrence policy limit applicable to the major liability coverage provided. If there are separate limits for bodily injury and property damage liability report the bodily injury limit. Report the limit rounded to the nearest thousands of dollars. For example, report $300,000

as 300 and $1,000,000 as 1000. Limits under $1,000 shall be reported as 1 (one).

If the transaction does not include liability, report zero.

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

This field is optional for limited coded transactions.

- Reserved (Positions 88-112)
  Report blank.

- Fire Deductible (Numeric Field: Positions 113-118)
  For building and business personal property coverages (coverage codes x1xxx, x2xxx, or x3xxx), report the deductible applicable to fire losses for the coverage being reported, rounded to the nearest dollar. Deductibles of more than $999,999 shall be reported as 999999. If there is no deductible, or if the coverage is not offered, report zero. If the deductible cannot be expressed as a fixed dollar amount, report 1 (one). For all other coverages, report zero.

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

  This field is optional for limited coded transactions.

- Reserved (Positions 119-123)
  Report blank.

- Transaction Effective Date (Numeric Field: Positions 124-129)
  Report the transaction effective date in YYMMDD format. Run-off business, as defined in section 9, page C-7, may optionally be reported in YYMM00 format.

- Transaction Expiration Date (Numeric Field: Positions 130-135)
  Report the transaction expiration date in YYMMDD format. Run-off business, as defined in section 9, page C-7, may optionally be reported in YYMM00 format.

- Direct Written Premium (Numeric Field: Positions 136-145)
  Report the total direct written premium excluding policy and membership fees.

- Reserved (Positions 146-148)
  Report blank.

Record Layout and Field Definitions - Premium Transactions

- Property Exposure (Numeric Field: Positions 149-153)
  For building and business personal property coverages (coverage codes x1xxx, x2xxx, or x3xxx), report the amount of coverage for building and business personal property in thousands of dollars. Report 99999 for amounts over $99,999,000. For all other coverages, report zero.

  This field is optional for limited coded transactions.

- Time Element Exposure (Numeric Field: Positions 154-158)
  For time element coverages (coverage code xx9xx), report the exposure in thousands of dollars. Report 99999 for amounts over $99,999,999. For all other coverages, report zero.

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

  This field is optional for limited coded transactions.

- Reserved (Positions 159-161)
  Report blank.

- Individual Risk Rating Modification (Numeric Field: Positions 162-164)
  Report the individual risk rating modification used to rate the coverage. See section 25 (page 20) of the general reporting instructions for further 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.

- Theft Deductible (Numeric Field: Positions 165-170)
  For theft coverages (coverage code xxx9x), Report the deductible applicable to theft losses for the coverage being reported, rounded to the nearest dollar. Deductibles of more than $999,999 shall be reported as 999999. If there is no deductible, or if the coverage is not offered, report zero. If the deductible cannot be expressed as a fixed dollar amount, report 1 (one). For all other coverages, report zero.

  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 and Field Definitions - Premium Transactions

- Windstorm Deductible (Numeric Field: Positions 171-176)
  For windstorm coverages (coverage code xxxx9), report the deductible applicable to windstorm losses for the coverage being reported, rounded to the nearest dollar. Deductibles of more than $999,999 shall be reported as 999999. If there is no deductible, or if the coverage is not offered, report zero. If the deductible cannot be expressed as a fixed dollar amount, report 1 (one). For all other coverages, report zero.

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

  This field is optional for limited coded transactions.

- Reserved (Positions 177-270)
  Report blank.

- Reserved for Company Use (Positions 271-300)

Record Layout and Field Definitions - Loss Transactions

- 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 YYMM 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).

- Terrorism Coverage Code* (Numeric Field: Position 18)
  Underlying Policy

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**

Code	Coverage provided for acts of Terrorism certified under the Terrorism Risk Insurance Act***.
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, the premium charged for statutory fire following coverage for certified acts of Terrorism in situations where an

Record Layout and Field Definitions - Loss Transactions

insured rejected full certified acts coverage should also be separately reported.

- Reserved (Positions 19-22)
  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 and Field Definitions - Loss Transactions

- Plus-Four Zip Code (Numeric Field: Positions 44-47)
  Report the applicable plus-four ZIP code of the location of the insured premises. At the present time this field is optional and carriers may report zero. 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.

- Place Code (Numeric Field: Positions 48-52)
  Report the applicable place code. Valid codes are shown on Attachment 3 of the General Reporting Instructions beginning on page 29. Refer to section 6, page C-3 for specific reporting instructions.

  This field is optional for limited coded transactions.

- Construction Code (Numeric Field: Positions 53-54)
  For building and business personal property coverages, (coverage codes x1xxx, x2xxx, or x3xxx), report the applicable construction code. Valid codes are shown on Attachment C-2 (pages C-31 through C-34). 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.

- Reserved (Positions 55-57)
  Report blank.

- Record Inception date (Numeric Field: Positions 58-61)
  Report the inception date in YYMM format.

- Reserved (Positions 62-65)
  Report blank.

- Policy Identifier (Alphanumeric Field: Positions 66-79)
  Report the policy identifier. Valid codes are any 14 digit alphanumeric string that uniquely identifies the policy.

Record Layout and Field Definitions - Loss Transactions

- Policy Limit (Numeric Field: Positions 80-87)
  For liability loss transactions, report the policy limit applicable to the occurrence being reported. Report the limit rounded to the nearest thousands of dollars. For example, report $300,000 as 300 and $1,000,000 as 1000. Limits under $1,000 shall be reported as 1 (one).

  If the transaction does not include liability, report zero.

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

- Reserved (Positions 88-112)
  Report blank.

- Policy Deductible (Numeric Field: Positions 113-118)
  Report the deductible applicable to the occurrence being reported, rounded to the nearest dollar. Deductibles of more than $999,999 shall be reported as 999999. If there is no deductible, or if the coverage is not offered, report zero. If the deductible cannot be expressed as a fixed dollar amount, report 1 (one).

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

- Reserved (Positions 119-176)
  Report blank.

- Occurrence Date (Numeric Field: Positions 177-182)
  Report the date on which the loss occurred, in YYMMDD format. Run-off business, as defined in section 9, page C-7, may optionally be reported in YYMM00 format.

Record Layout and Field Definitions - Loss Transactions

- Reserved (Positions 183-185)
  Report blank.

- Type of Loss (Numeric Field: Positions 186-187)
  Report the type of loss code associated with the claim being reported. Valid codes are shown on Attachment C-3 (page C-35).

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

- Reserved (Positions 188-189)
  Report blank.

- Loss Amount (Numeric Field: Positions 190-198)
  Report the paid loss, outstanding loss, paid ALAE, outstanding ALAE, or salvage and subrogation amount consistent with the transaction identifier.

- Occurrence Identifier (Alphanumeric Field: Positions 199-212)
  Report the occurrence identifier.

- Reserved (Positions 213-270)
  Report blank.

- Reserved for Company Use (Positions 271-300)

This page reserved for future use.

This page reserved for future use.

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**
19-22	**4**				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.**

This page reserved for future use.

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**
19-22	**4**				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.**

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ATTACHMENT C-1

COVERAGE CODES

Description	Code
First Digit (Description of Liability Coverages)	
No liability coverage	0
Coverage for Premises/Operations and Products/Completed Operations	1
Other Optional Liability Coverages	9
Second Digit (Coverage for Direct Damage)	
No coverage for direct damage	0
Building	1
Business Personal Property	2
Building and Business Personal Property Combined	3
Optional Property Coverage (no exposure required)	9
Third Digit (Coverage for Time Element)	
No coverage for time element	0
Time Element	9
Fourth Digit (Description of Theft Coverage)	
No theft coverage	0
Theft coverage	9
Fifth Digit (Description of Windstorm)	
No windstorm coverage	0
Windstorm coverage	9

** The coverage codes should reflect the record being coded. This may or may not coincide with the policy. For example, a record may reflect liability only and be coded as 10000 even though the underlying policy may also provide property coverage.

This page reserved for future use.

ATTACHMENT C-2

CONSTRUCTION CODES (Page 1 of 4)

Description	Code
1st Digit (Coverage for Fire)	
Frame	1
Joisted Masonry	2
Non-Combustible	3
Masonry Non-Combustible	4
Modified Fire Resistive	5
Fire Resistive	6
No fire coverage or fire construction not used in rating	0
2nd Digit (Coverage for Allied)	
Ordinary Frame	1
Heavy Construction	2
Semi-Wind Resistive	3
Wind Resistive	4
Susceptible to Wind Damage	9
No allied coverage or allied construction not used in rating	0

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

ATTACHMENT C-2

CONSTRUCTION CODES (Page 2 of 4)

DEFINITIONS FIRE

"Old Texas" Construction Symbol	I.S.O. Construction Classification	New Statistical Code
BV, BVS, S & SS	1	1 (Frame)
CD, D & IC	1	1 (Frame)
B, C, HTB, HTBS, HT, HTS	2	2 (Joisted Masonry)
Heavy Timber	2	2 (Joisted Masonry)
Semi-Heavy Timber	2	2 (Joisted Masonry)
S(ICM)	3	3 (Non-Combustible)
ICM	3	3 (Non-Combustible)
ICMS	3	3 (Non-Combustible)
NC-B, HTB, HT	4	4 (Masonry Non-Combustible)
SFR	5	5 (Modified Fire Resistive)
FRA	6	6 (Fire Resistive)
FRB	6	6 (Fire Resistive)

ATTACHMENT C-2

CONSTRUCTION CODES (Page 3 of 4)

DEFINITIONS- ALLIED LINES

Exterior Walls	Floors & Supports	Roof Decks & Supports	Height in Stories	Classification
Masonry or Reinforced Concrete NOTE: Minimum thickness of material to comply with requirements of fire resistive standards TCPRM except not more than 40% of walls may be of non combustible construction or no walls	Reinforce Concrete or non-combustible supports	Reinforced Concrete or reinforced gypsum not less than 2" thick on non-combustible supports	1 or more	Wind Resistive
		Concrete or gypsum at least 1 ½" thick on non-combustible supports	1 or 2	Semi-Wind Resistive
			3 or more	Wind Resistive
		False wood deck above reinforced concrete or reinforced gypsum not less than 2" thick on non-combustible supports with space between not designed for occupancy	1	Heavy Construction
			2	Semi-Wind Resistive
			3 or more	Wind Resistive
		Steel or other non-combustible deck on non-combustible supports	1	Heavy Construction
			2	Semi-Wind Resistive
			3 or more	Wind Resistive
		Wood deck with no slab immediately underneath on wood or non-combustible supports	1	Heavy Construction
			2	Semi-Wind Resistive
			3 or more	Semi-Wind Resistive
		Certified as Class 60	1	Semi-Wind Resistive
		Certified as Class 90	1 or 2	Wind-Resistive

ATTACHMENT C-2

CONSTRUCTION CODES (Page 4 of 4)

DEFINITIONS ALLIED LINES

Exterior Walls	Floors & Supports	Roof Decks & Supports	Height in Stories	Classification
Non-Combustible or no walls	Non combustible on non-combustible supports	Steel or other non-combustible deck on non-combustible supports	1 or more	Heavy Construction
	Reinforced concrete on non-combustible supports	Concrete or gypsum at least 1 1/2" thick on non-combustible supports	1	Heavy Construction
			2	Semi-Wind Resistive
			3 or more	Wind-Resistive
		Certified as class 60	1	Semi-Wind Resistive
		Certified as class 90	1 or 2	Wind Resistive
		Steel or other non-combustible deck on non-combustible supports	2	Semi-Wind Resistive
			3 or more	Wind-Resistive
		Reinforced concrete or reinforced gypsum not less than 2" thick on non-combustible supports	1 or more	Wind Resistive
Masonry or reinforced concrete	Wood or other material	Wood or other material	1 or more	Heavy Construction
Wood, metal, asbestos, cement, stucco, or brick veneer on skeleton wood frame	Wood or other material	Wood or other material	1 or more	Frame
Heavy timber - Except concealed spaces and unprotected vertical openings permitted			1 or more	Semi-Wind Resistive

ATTACHMENT C-3

TYPE OF LOSS CODES

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

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ATTACHMENT C-4

BUSINESSOWNERS
CLASSIFICATION CODES (Page 1 of 5)

Classification	"Old" Texas Code	ISO Code	TDI Code *
HABITATIONAL			
Apartment Hotels		65132, 65133	00101
Apartment Houses	100, 101	65132, 65141 65133, 65142	00102
Condominiums		69145, 69146	00103
Other			00199
CHURCHES			
Churches, Synagogues, Temples, Mosques, etc.	200		00201
OFFICES			
Accounting and Bookkeeping	305	65121	00301
Advertising	310	65121	00302
Chiropractor	355	65121	00303
Dentist and Oral Surgeon	360	65121	00304
Graphic Designer	315	65121	00305
Insurance Agency	320	65121	00306
Interior Designer	325	65121	00307
Lawyers	330	65121	00308
Nurses	365	65121	00309
Optometrists	370	65121	00310
Physical Therapists	380	65121	00311
Physicians and Surgeons	375	65121	00312
Podiatrists	385	65121	00313
Real Estate Sales Agencies	335	65121	00314
Speech Therapists	390	65121	00315
Stenographic Services	340	65121	00316
Travel Agents	395	65121	00317
Other		60999, 65198	00399
RETAIL STORES			
Appliance Stores	403, 405 484, 490 491	57326	00401
Army and Navy Stores		53983	00402
Art and Hobby Stores	404, 440	59995	00403
Automobile Parts and Accessories	406	55313	00404
Bakeries - No Cooking	407	54606	00405
Bakeries – Cooking	408	54606, 71311	00406

* Companies shall report the five digit TDI code applicable to each classification.

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

ATTACHMENT C-4

BUSINESSOWNERS
CLASSIFICATION CODES (Page 2 of 5)

Classification	"Old" Texas Code	ISO Code	TDI Code *
RETAIL STORES (cont.)			
Bar, Tavern			00407
Bicycle Shop	414	59505	00408
Boat and Marine Supply Dealers		55973	00409
Books, Magazines and Newspaper Stores	416, 494	59425, 59935 59435	00410
Bridal Shops	430		00411
Building Material Dealers		52114	00412
Butchers	417	54216	00413
Cameras, Photographic Equipment and Supplies	419	59955	00414
Cards and Personal Stationery	422		00415
Carpets, Rugs and Floor Covering	423	57134	00416
Church Supplies and Religious Goods	427		00417
Clothing or Apparel Stores	429, 431 432, 433 434, 435 436, 437 487	50333, 56113 56114, 56214 56311, 56312 56313, 56319 56413, 56613 59993	00418
Coin, Stamp, or Rare Book Dealers		59992	00419
Computer and Electronics Stores	418, 438 495	50811	00420
Contractors Equipment		52114	00421
Convenience Store			00422
Daycare Center			00423
Department and Variety Store	445, 446	53127, 53315 53317, 54315 59999, 73905	00424
Dress Making or Tailoring	447	71961	00425
Drug Store - No Cooking	449	59116	00426
Drug Store – Cooking	448	59116	00427
Duplication and Quick Copy Stores	450	71877	00428
Fabric Yarn and Piece Good Store	452	56311, 53985	00429
Farm Machinery Dealers		59695	00430
Feed, Grain, or Hay Dealers		59625	00431
Fence Dealers		59999	00432
Fishing Equipment, Excluding Boat Rental or Sales	453		00433
Flower and Plant Shops - Live or Artificial	454	59685	00434

* Companies shall report the five digit TDI code applicable to each classification.

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ATTACHMENT C-4

BUSINESSOWNERS
CLASSIFICATION CODES (Page 3 of 5)

Classification	"Old" Texas Code	ISO Code	TDI Code *
RETAIL STORES (cont.)			
Furniture and Home Furnishings Other Than Appliances	411, 426 441, 456 467, 466 471	57224, 57121 57128	00435
Furriers		56814	00436
Gift, Curio, Notions, Novelty and Souvenir Stores	457,477	59325, 59982 59994	00437
Glass, Paint, Tile and Wall Paper Stores	458	52322, 57155	00438
Groceries - No Gasoline	460, 461	54127, 54136	00439
Hardware Stores	463	52512, 53989	00440
Health Food Stores	455, 462 464	54315	00441
Ice Cream Stores	420, 465	54516, 54446	00442
Jewelry Stores		59715	00443
Laundromats - Coin Operated, Self Service Laundry	468		00444
Leather Goods and Luggage	469, 470	56992	00445
Liquor, Wine and Beer Stores	472	59215	00446
Musical Instruments	474, 480	57334	00447
Pet Stores	402, 478	59997	00449
Record, Tape and Sheet Music Stores	485	57338	00450
Restaurants – Cooking	482		00451
Sandwich Shops - No Cooking	442, 444 497	54516	00452
Sporting Goods Stores	459, 493 496	59526, 59996	00453
Supply Stores – NOC	410, 443 451, 475 481, 483	50812, 50813 50815, 50925 59698, 59906	00448
Toy and Games Stores	415, 492	59998	00454
Other - No Cooking	413, 418 421, 424 428, 439 473, 476 486	50819, 50928 50943, 52512 57223, 59954 59981, 59983 59991, 59999 84112	00498
Other – Cooking	425	59999	00499

* Companies shall report the five digit TDI code applicable to each classification.

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ATTACHMENT C-4

BUSINESSOWNERS
CLASSIFICATION CODES (Page 4 of 5)

Classification	"Old" Texas Code	ISO Code	TDI Code *
SERVICE/PROCESSING			
Appliance Servicing and Repair		71212	00501
Addressing and Letter Service	401	71837	00502
Amusement / Entertainment Facilities		10015, 10020	00517
Auto Service and Repair		10073, 10075	00514
Barber Shops	409	71332	00503
Beauty Shop	412	71952	00504
Building & Construction Operations			00515
Dental Laboratory		71444	00505
Electronic Equipment Repair		71921	00506
Engraving, Lithographing, & Printing		71842, 71855 71888, 71912	00513
Funeral Homes		71865	00507
Jewelry, Watch Repair		71941	00508
Laundries and Dry Cleaning		71811	00509
Media Organizations			00516
Photographic Studios	479	71899	00510
Shoe Repair	488	71926	00511
Taxidermist		71976	00512
Other	489	59974	00599
MANUFACTURING RISKS			
Low Hazard			00601
Medium Hazard			00602
High Hazard			00603
Other			00699
WHOLESALE RISKS			
Appliance Distributors		50061, 50081	00701
Automobile Parts and Supplies Distributors		50111	00702
Baked Goods		50141	00703
Barber or Beauty Shop Supplies Distributors		50171	00704
Bookbinding and Printers Supplies		50201	00705
Clothing or Wearing Apparel Distributors		50231	00706
Coin, Stamp, or Rare Book Distributors		50261	00707
Drug Distributors		50291	00708

* Companies shall report the five digit TDI code applicable to each classification.

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

ATTACHMENT C-4

BUSINESSOWNERS
CLASSIFICATION CODES (Page 5 of 5)

Classification	"Old" Texas Code	ISO Code	TDI Code *
WHOLESALE RISKS (cont.)			
Fabric Distributors		50321	00709
Floor Covering Distributors		50351	00710
Florists		50381	00711
Fruit or Vegetable Distributors		50391	00712
Gardening and Light Farming Supply		50471	00713
Grocery Distributors		50481	00714
Hardware and Tool Distributors		50501	00715
Hearing Aid Distributors		50571	00716
Heating or Combined Heating and Air Conditioning Equipment Distributors		50581	00717
Hobby, Model Maker, or Artists' Supplies		50641	00718
Janitorial Supplies Distributors		50651	00719
Jewelry Distributors		50661	00720
Meat, Fish, Poultry, or Seafood Distributors		50671	00721
Office Machines or Appliances		50691	00722
Optical Goods Distributors		50721	00723
Plumbing Supplies and Fixtures Distributors		50741	00724
Refrigeration Equipment Distributors		50771	00725
Stationery or Paper Products Distributors		50801	00726
Tobacco Products Distributors		50821	00727
Toy Distributors		50901	00728
Other			00799
LESSORS RISK			
Building Owner - Lessor Only	501		00901
MISCELLANEOUS (subject to limited coding)			
Run Off Business			99997
Minimum Premiums			99999

* Companies shall report the five digit TDI code applicable to each classification.

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QUARTERLY COMMERCIAL AUTOMOBILE EXPERIENCE REPORT

TEXAS COMMERCIAL LINES STATISTICAL PLAN
QUARTERLY COMMERCIAL AUTOMOBILE EXPERIENCE REPORT

TABLE OF CONTENTS

Specific Instructions - Premiums and Losses

1. Report Description D-1
2. Definition of Commercial Automobile Business D-1
3. Definitions of Special Terms D-4
4. Deductible Reporting D-5
5. Excess Loss Reporting D-6
6. Classifications D-8
7. Large Composite Risks D-8
8. Policy Limits D-9
9. Limited Reporting D-10
10. Run-Off Reporting Rule D-12
11. Assigned Risk Reporting D-12

Specific Instructions - Premiums

12. Premium Reporting D-15
13. Exposure Reporting D-15
14. Premium Audit Adjustments D-16
15. Premium Retrospective Rating Adjustments D-17

Specific Instructions - Losses

16. Type of Loss Reporting D-19
17. Claimant Identifiers D-19
18. Reporting of Outstanding Losses D-19

Record Layout and Field Definitions

1. Premium Transactions D-21
2. Loss Transactions D-29

Quarterly Commercial Automobile Experience Report
Table of Contents

Tabular Record Layout

1. Premium Transactions D-37
2. Loss Transactions D-39

Attachments

D1. Policy Type Codes D-41
D2. Coverage Codes D-42
D3. Sub-Coverage Codes D-43
D4. Zone Rating Codes D-44
D5. Type of Loss Codes D-45
D6. Accident State Codes D-46
D7. Non-Owned Automobiles Classification Codes D-47
D8. Garage and Dealers Classification Codes D-48
D9. Trucks, Tractors and Trailers Classification Codes D-49
D10. Private Passenger Types Classification Codes D-53
D11. Public Automobiles Classification Codes D-55
D12. Special Types Classification Codes D-57

Quarterly Commercial Automobile Experience Report

Specific Instructions

Specific Instructions - Premiums and Losses

1. Report Description

Every Company licensed in Texas with direct commercial automobile premium or loss experience in Texas shall quarterly submit this report of premium, loss and loss adjustment expense experience.

2. Definition of Commercial Automobile Business

For the purposes of this report, "Commercial automobile" business includes all business reported on lines 19.3, 19.4 and 21.2 of the Annual Statement Texas Page 14, as well as automobile experience reported under lines 5.1 and 5.2 except:

- Experience that is reported by the company under the Quarterly Detailed Experience Report of the Texas Private Passenger Automobile Statistical Plan. It should be noted this exception has only the potential to apply to companies in the "Top Reporting Group" as defined in the Private passenger Statistical Plan;
- Experience that is reported by the company under the Texas Statistical Plan for Businessowners; and
- Experience of large property/liability package policies with indivisible premium.

For the purpose the Commercial Automobile Experience Report, all commercial automobile business falls into one of six categories: Non-Owned Automobiles; Garage Risks; Trucks, Tractors and Trailers; Private Passenger Types; Public Automobiles; and, Special Types.

Specific Instructions - Premiums and Losses

Definition of Non-Owned Automobiles

"Non Owned Automobile" consists of two categories of business:

- Hired Automobiles; and,
- Employers Non-Ownership Liability

"Hired Automobiles" consist of policies providing automobile insurance for vehicles hired, loaned, leased or furnished to the policyholder except vehicles insured under personal automobile or garage policies. Refer to Rule 24 of the Texas Automobile Rules and Rating Manual.

"Employers' Non-Ownership Liability" consists of policies providing automobile insurance to an organization for its liability for employees using their own automobiles in the business of the organization. Refer to Rule 23 of the Texas Automobile Rules and Rating Manual.

Definition of Garage Risks

"Garage Risks" consist of policies providing automobile insurance to automobile dealers, service stations, parking facilities and garages. Refer to section VI of the Texas Automobile Rules and Rating Manual (Rules 93, 95, 98 and 99).

Definition of Trucks, Tractors and Trailers

"Trucks, Tractors and Trailers" consist of policies providing automobile insurance to owners/operators (including certain renters and leasers) of commercial vehicles. This category excludes:

- vehicles defined as public automobiles;
- garage risks;
- vehicles rented or leased to others; and,
- vehicles defined as a special type.

Refer to Rule 55 of the Texas Automobile Rules and Rating Manual.

Specific Instructions - Premiums and Losses

Definition of Private Passenger Types

"Private passenger types" consist of policies providing automobile insurance to owners/operators (including certain renters and leasers) of private passenger vehicles. This category excludes:

- vehicles insured under a non-fleet personal automobile policy;
- vehicles defined as public automobiles;
- garage risks;
- vehicles rented or leased to others; and,
- vehicles defined as a special type.

Definition of Public Automobiles

"Public automobiles" consist of policies providing automobile insurance to owners/operators (including certain renters and leasers vehicles used for public transportation. This includes taxicabs and limousines, school and church buses, other types of buses and van pools. Refer to Rule 85 D 2 of the Texas Automobile Rules and Rating Manual.

Definition of Special Types

"Special Types" consist of policies providing insurance to vehicles used for special purposes and miscellaneous type vehicles that are insured by other than a personal automobile policy. For the specific types of policies includes refer to Section VII of the Texas Automobile Rules and Rating Manual. Examples include;

- ambulance services;
- fire department;
- law enforcement;
- rental or leasing concern;
- motorcycles (commercial);
- vendors single interest; and,
- large composite risks.

Specific Instructions - Premiums and Losses

3. Definitions of Special Terms

For the purposes of the commercial automobile experience report the following definitions apply:

Private passenger vehicles are defined in the Texas Automobile Rules and Rating Manual as follows:

- Private Passenger Automobiles (Rule 71 A 1)
- Certain Utility Vehicles (Rules 71 A 2)
- Certain Farm Vehicles (Rules 71 A 3)

Commercial vehicles are defined to mean buses, vans, utility vehicles, trucks, tractors or truck-tractors that are not private passenger type vehicles as defined above.

Miscellaneous vehicles are defined to include all other vehicles (e.g., motorcycles, snowmobiles, golf carts etc.)

Truckers are defined to be "a person, firm or corporation in the business of transporting goods, materials or commodities for another, including any person, firm or corporation require to obtain a Railroad Commission Permit from the Motor Transportation Division". Refer to Rule 58 of the Texas Automobile Rules and Rating Manual for more details.

4. Deductible Reporting

Report deductible amounts for both premium and loss transactions.

Deductibles -- Premium Transactions
Report the per occurrence deductible for the coverage being reported in dollars. For example, report a $50 deductible as 50 and $100 deductible as 100. If the deductible is not a fixed dollar amount, report 1 (one). If the company captures deductibles by ranges, report the midpoint of the range. If there is no deductible, report zero.

For transactions containing multiple coverages and multiple deductibles, report the deductible applicable to the major coverage provided.

Deductibles -- Loss Transactions
Report the deductible applicable to the occurrence being reported. If the deductible is not a fixed dollar amount, but determined as a percentage of loss or by some other basis, report the actual dollar amount of the deductible. If there is no deductible, report zero.

Specific Instructions - Premiums and Losses

5. Excess Loss Reporting

This rule is applicable to loss transactions only. In this rule, "excess" refers to liability claims that exceed the maximum mandatory limits. This should not be confused with excess policies.

Individual claims resulting from an occurrence shall be identified as specified under the Claimant Identifier. This information will enable the statistical agent to calculate losses in excess of mandatory minimum limits of liability. In these circumstances no special excess report is required.

A company unable to identify individual claims resulting from an occurrence shall proceed as follows:

(a) The reporting company shall notify the statistical agent of its situation.

(b) The company shall report all its experience in accordance with the instructions of this plan except that the Claimant Identifier shall be reported as zero.

(c) In addition to (b), the company shall submit each quarter a special excess loss report to the statistical agent. This report shall include all transactions associated with claims in excess of the mandatory minimum limits and shall include a proper Claimant Identifier for occurrences with losses in excess of mandatory minimum limits of liability. This report shall be identified using Plan Code 28. This report shall also include corresponding offset records to records already reported under (b) above. These offset records shall be identical to the entries already reported under Plan Code 26 except that the sign of the loss, allocated loss adjustment expense, salvage and subrogation or premium amounts shall be reversed. In particular, report the Claimant Identifier as zero in the offset record.

(d) It is important that the statistical agent has sufficient information to construct the inception-to-date loss amounts for each claimant. The following transactions shall be reported:

- If an occurrence is being included for the first time on the special excess report, the report shall contain all transactions from inception-to-date associated with each claimant and not only those transactions made in the current experience quarter. Similarly, there shall be offset records corresponding to all transactions previously reported for that occurrence on previous and current quarterly detailed experience reports.

- If an occurrence has previously been reported on the special excess report, only the transactions occurring in the current experience quarter shall be reported. Similarly, there shall be offset records corresponding to transactions made in the current experience quarter only.

(e) Before the special excess report is submitted, companies shall verify that claimant records and offset records balance. For example, the sum of paid losses or outstanding losses should be zero.

Specific Instructions - Premiums and Losses

6. Classifications

Classification codes shall be reported to indicate the type of coverage provided. Valid classification codes are shown on Attachments D-7 through D-12 (pages D-47 through D-58).

7. Large Composite Risks

Whenever feasible, experience shall be reported in detail according to the vehicle/risk specific classifications set forth in this plan. It is however recognized that this method of reporting may not be practical for large composite, retrospective or loss rated policies. For the purpose of this plan such risks are referred to as "large composite risks."

Experience for large composite risks may be reported on a limited coded basis using classification code 99991 (see Attachment D-12, page D-58). See section 9, page D-10 for a list of the elements required to be reported on limited coded transactions.

8. Policy Limits

There are two fields for policy limits -- Policy Limit Per Claimant and Policy Limit Per Occurrence -- for both premium and loss transactions. There are some differences in reporting between premium and loss transactions.

Policy Limits -- Premium Transactions
For liability and no-fault premium transactions, report the Policy Limit Per Claimant and Policy Limit Per Occurrence provided by the policy for the coverage being reported in thousands of dollars. For example, report $20,000 as 20 and $100,000 as 100. Policy limits under $1,000 shall be reported as 1 (one). For physical damage premium transactions, report zero in the policy limits fields.

For transactions containing multiple coverages , report the policy limits for each coverage on the applicable unit transaction record. For transactions that represent two or more coverages or multiple sets of policy limits, report the policy limits applicable to the major coverage provided. For example, on combined bodily injury and property damage liability transactions, report only the bodily injury limits.

If the Policy Limit Per Claimant is the same as the Policy Limit Per Occurrence, report this amount in both fields. If there is a Policy Limit per Claimant but no Policy Limit Per Occurrence, report 99999999 in the Policy Limit per Occurrence field.

Policy Limits -- Loss Transactions
For liability and no-fault loss transactions, report the Policy Limit Per Claimant and Policy Limit Per Occurrence applicable to the type of loss being reported in thousands of dollars. Policy limits under $1,000 shall be reported as 1 (one). For physical damage loss transactions, report zero in the policy limits fields.

If the Policy Limit Per Claimant is the same as the Policy Limit Per Occurrence, report this amount in both fields. If there is a Policy Limit per Claimant but no Policy Limit Per Occurrence, report 99999999 in the Policy Limit per Occurrence field.

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.

Specific Instructions - Premiums and Losses

10. Run-Off Reporting Rule

"Run-off" transactions include subsequent paid and outstanding loss transactions on policies that were effective prior to January 1, 1995, and other transactions where the initial premium transaction record was reported prior to January 1, 1995.

For run-off transactions, certain elements as identified in the field definitions may, at the company's option, be reported zero, or else with entries consistent with the instructions.

For run-off transactions, the classification codes shall, whenever possible, be reported in the detail otherwise required by this plan. This will include practically all situations. In the rare instances where the prior classification code cannot be matched with a classification code currently contained in this plan, the company shall report this run-off business under a "special" run-off classification code of 99997. See Attachment D-12, page D-58.

For editing purposes, the record inception date reported on all run-off business shall be the inception date originally reported on the premium transaction record. This will be a date prior to January 1, 1995. If the record inception date is unknown, the company shall report any date prior to January 1, 1995.

Carriers that are unclear as to whether they should use the "special" run-off classification code in any specific instance should contact the Texas Department of Insurance.

11. Assigned Risk Reporting

Assigned risk business shall be reported using type of business code 3 and shall be subject to the same coding requirements as voluntary business. Refer to the record layouts and field definitions on pages D-21 and D-29 for further information regarding type of business code.

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12. Premium Reporting

Premium is to be reported excluding policy and membership fees.

For policies subject to a minimum premium, the additional premium resulting from the application of the minimum shall, whenever possible, be coded to the appropriate classification, coverage etc. For policies that involve multiple coverages or classifications, the reporting company shall determine a reasonable method to allocate the additional premium, or else the additional premium may be limited coded using class code 99999 (see Attachment D-12, page D-58). See section 9, limited reporting, page D-10 for a listing of the elements required to be reported on limited coded transactions.

13. Exposure Reporting

Exposures shall be reported for each classification. The exposure base to be reported is shown with the classification codes on Attachments D-7 through D-12 (pages D-47 through D-58).

The exposure bases required to be reported are consistent with those required and defined in the Texas Automobile Rules and Rating Manual.

If there is no exposure, report zero.

Specific Instructions - Premiums

14. Premium Audit Adjustments

The provisional or deposit premium shall be reported using the new or renewal transaction codes as appropriate (see Attachment 1 of the general reporting instructions, page 27). This premium amount shall be the amount of premium recorded by the reporting Company for the period coverage is provided. The transaction effective dates and expiration dates shall reflect the period the provisional or deposit premium applies.

The provisional or deposit premium shall wherever possible be coded in detail to the appropriate classification. When this is not possible provisional or deposit premium may be limited coded using class code 99998 (see Attachment D-12, page D-58). In the latter case, the limited coded record shall subsequently be reversed using transaction code 29 and replaced with detail coded information as it becomes available from audits. The premium amount on the deposit / provisional premium record shall be the amount of premium recorded by the reporting Company for the period coverage is provided. The transaction effective dates and expiration dates shall reflect the period the provisional or deposit premium applies.

Audit adjustments shall be reported using the audit adjustment transaction code (16) and shall be reported in detail. The audit adjustment transaction record shall have the same codes as previously reported on the provisional or deposit premium transaction record except:

(a) The accounting date shall be the date the adjustment was recorded on the company's books.
(b) The premium and exposure amounts shall reflect the audit adjustment.

See section 9, limited reporting, (page D-10) for the applicable elements required to be reported on a limited reporting transaction.

Specific Instructions - Premiums

15. Premium Retrospective Rating Adjustments

The provisional or deposit premium shall be reported using the new or renewal transaction codes as appropriate (see Attachment 1 of the general reporting instructions, page 27). This premium amount shall be the amount of premium recorded by the reporting Company for the period coverage is provided. The transaction effective dates and expiration dates shall reflect the period the provisional or deposit premium applies.

Retrospective adjustments to the provisional or deposit premium shall be reported using the retrospective adjustment transaction code (20). Wherever possible such adjustments shall be coded to the appropriate classification, coverage etc. When this is not possible premium adjustments may be limited coded using class code 99995 (see Attachment D-12, page D-58).

See section 9, limited reporting, (page D-10) for the applicable elements required to be reported on a limited code transaction.

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Specific Instructions - Losses

16. Type of Loss Reporting

The type of loss code should reflect the original and proximate cause of loss and not any ensuing causes.

Type of loss codes are shown on Attachment D-5, page D-45.

17. Claimant Identifiers

The Claimant Identifier shall be a four (4) digit alphanumeric string assigned by the company to each claimant. The Claimant Identifier shall uniquely define claimants associated with a given occurrence and be sufficient for the company to locate the claimant in its records.

Companies unable to identify individual claimants resulting from an occurrence should report Claimant Identifier as zero and refer to section 5, Excess Loss Reporting (page D-6).

18. Reporting of Outstanding Losses

The reporting of outstanding loss transactions is optional for physical damage records only (coverage codes 301 and 302). Outstanding loss transactions are required for all other coverages.

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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 YYMM 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).

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

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**

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

* 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.

Record Layout and Field Definitions - Premium Transactions

*** 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 (Position 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

Record Layout and Field Definitions - Premium Transactions

- all zone rated classifications.

This field is optional for limited coded transactions.

- Classification (Numeric Field: Positions 33-37)
  Report the classification code. Valid codes are shown on Attachments D-7 through D-12 (pages D-47 through D-58).

- Reserved (Positions 38-57)
  Report blank.

- Record Inception date (Numeric Field: Positions 58-61)
  Report the record inception date in YYMM format.

- Dealers Collision - Value Per Rating Unit (Numeric Field: Positions 62-63)
  If subcoverage code is 41 (Dealers Collision), report the value per rating unit in thousands of dollars. For values in excess of $99,000, report 99. For other coverages report zero.

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

  This field is optional for limited coded transactions.

- Reserved (Positions 64-65)
  Report blank.

- Policy Identifier (Alphanumeric Field: Positions 66-79)
  Report the policy identifier. Valid codes are any 14 digit alphanumeric string that uniquely identifies the policy.

- Policy Limit Per Occurrence (Numeric Field: Positions 80-87)
  Report the per occurrence limit, rounded to the nearest thousands of dollars. For physical damage and other coverages for which no limit applies, report zero. See section 8 (page D-9) for differences in reporting by coverage and by transaction type.

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

  This field is optional for limited coded transactions.

Record Layout and Field Definitions - Premium Transactions

- Policy Limit Per Claimant (Numeric Field: Positions 88-95)
  For coverages other than physical damage, report the per claimant limit rounded to the nearest thousands of dollars. For example, report $300,000 as '300' and $1,000,000 as

  '1000.' For physical damage coverages, report zero. See section 8 (page D-9) for differences in reporting by coverage and by transaction type.

  The Run-Off Reporting Rule (see section 10, page D-12) is applicable to this element.
  This field is optional for limited coded transactions.

- Reserved (Positions 96-103)
  Report blank.

- Zone Rating Code (Numeric Field: Positions 104-106)
  For risks subject to zone rating report the zone rating code. Valid codes are shown on Attachment D-4 (page D-44). For vehicles not subject to zone rating report zero.

  This field is optional for limited coded transactions.

- Cost Code (Numeric Field: Positions 107-109)
  For physical damage coverages (excluding garage risks), report the original cost new (OCN) in thousands of dollars. For other coverages report zero.

  For risks that are not rated according to original cost new, report zero.

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

  This field is optional for limited coded transactions.

- Age Code (Numeric Field: Position 110)
  For physical damage coverages (excluding garage risks) report the age of the vehicle as follows:

Code	**Instruction***
1	Current model year
2	First prior model year
3	Second prior model year
4	Third prior model year
5	Fourth prior model year
6	All other prior years

  For other coverages report zero.

For risks that are not rated according to the age of the vehicle, report zero.

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

This field is optional for limited coded transactions.

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

- Building/Lot Code (Numeric Field: Position 111)
  For Garage Risks, Other Than Collision, report the Buildings and Open Lots Code. Valid codes are numbers 1 through 5 and are defined in Rule 94 of the Texas Automobile Rules and Rating Manual as follows:

Code	Instruction *
1	Buildings
2	Standard Open Lots
3	Non-Standard Open Lots
4	Miscellaneous - Buildings
5	Miscellaneous - Lots

For other risks report zero.

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

This field is optional for limited coded transactions.

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

Record Layout and Field Definitions - Premium Transactions

- Anti-Theft Discount (Numeric Field: Position 112)
  For physical damage coverages, indicate whether the risk qualifies for an anti-theft discount using the appropriate code:

Code	Instruction
1	Discount is offered by the company and the risk qualifies as Category I.
2	Discount is offered by the company and the risk qualifies as Category II.
3	Discount is offered by the company and the risk qualifies as Category III.
4	Discount is offered by the company and the risk qualifies as Category IV.
5	Discount is offered by the company and the risk qualifies as Category V.
7	Discount is offered by the company and risk qualifies with some combination not elsewhere identified.
8	Discount is offered by the company for the coverage and the risk does not qualify.
9	Discount is not offered by the company for the coverage.

  Categories of vehicles for the discount are defined as follows:

  Category I contains one of (i) anti-hot-wiring circuit; (ii) alarm device that is activated by a door, hood or trunk sensor; (iii) window identification system; or (iv) an armored steel collar that covers the steering column.

  Category II - Category I plus anti-hot-wiring circuit, automatic shutoff and reset, and two or more of (i) glass sensor; (ii) vibration sensor; (iii) motion sensor; and (iv) ultrasonic sensor.

  Category III - Category II plus a hood restraint and backup battery.

  Category IV - Category III plus a system using a passive method of activating or deactivating the alarm system.

  Category V - Category IV plus a stolen vehicle recovery system.

  Report zero for liability coverages.

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

This field is optional for limited coded transactions.

- Policy Deductible Per Occurrence (Numeric Field: Positions 113-118)
  Report the per occurrence deductible rounded to the nearest dollar. Deductibles of more than $999,999 shall be reported as 999999. If no deductible applies, report zero.

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

  This field is optional for limited coded transactions.

- Reserved (Positions 119-120)
  Report blank.

- Driving Record Surcharges (Points) (Numeric Field: Positions 121-123)
  For assigned risk business, (Type of Business Code 3), report the percentage surcharge based upon convictions and at-fault accidents. Valid codes are zero (no surcharge) through 999. For surcharges of 999 percent or greater, report 999. Exclude surcharges for an SR 22 certification. Refer to rule 42 of the Texas Automobile Rules and Rating Manual.

  For all other business, report zero.

  This field is optional for limited coded transactions.

- Transaction Effective Date (Numeric Field: Positions 124-129)
  Report the transaction effective date in YYMMDD format. Run-off business, as defined in section 10, page D-12, may optionally be reported in YYMM00 format.

- Transaction Expiration Date (Numeric Field: Positions 130-135)
  Report the transaction expiration date in YYMMDD format. Run-off business, as defined in section 10, page D-12, may optionally be reported in YYMM00 format.

- Direct Written Premium (Numeric Field: Positions 136-145)
  Report the total direct written premium excluding policy and membership fees.

- Reserved (Positions 146-148)
  Report blank.

Record Layout and Field Definitions - Premium Transactions

- Exposure (Numeric Field: Positions 149-158)
  Report the total direct written exposure.

  This field is optional for limited coded transactions.

- Reserved (Positions 159-161)
  Report blank.

- Schedule Rating Modification (Numeric Field: Positions 162-164)
  Report the schedule rating adjustment used to rate the coverage. See section 25 (page 20)of the general reporting instructions for further instructions.

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

  This field is optional for limited coded transactions.

- Reserved (Positions 165-270)
  Report blank.

- Reserved for Company Use (Positions 271-300)

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 YYMM 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).

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

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**

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

* 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

Record Layout and Field Definitions - Loss Transactions

reporting instructions and placing zeros in the premium amount field(s) on the record.

- Reserved (Position 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.

- Classification (Numeric Field: Positions 33-37)
  Report the classification code. Valid codes are shown on Attachments D-7 through D-12 (pages D-47 through D-58).

- Reserved (Positions 38-57)
  Report blank.

- Record Inception date (Numeric Field: Positions 58-61)
  Report the record inception date in YYMM format.

- Dealers Collision - Value Per Rating Unit (Numeric Field: Positions 62-63)
  If subcoverage code is 41 (Dealers Collision), report the value per rating unit in thousands of dollars. For values in excess of $99,000, report 99. For other coverages report zero.

  This field is optional for limited coded transactions.

- Reserved (Positions 64-65)
  Report blank.

- Policy Identifier (Alphanumeric Field: Positions 66-79)
  Report the policy identifier. Valid codes are any 14 digit alphanumeric string that uniquely identifies the policy.

- Policy Limit Per Occurrence (Numeric Field: Positions 80-87)
  Report the per occurrence limit, rounded to the nearest thousands of dollars. For physical damage and other coverages for which no limit applies, report zero. See section 8 (page D-9) for differences in reporting by coverage and by transaction type.

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

- Policy Limit Per Claimant (Numeric Field: Positions 88-95)
  For coverages other than physical damage, report the per claimant limit rounded to the nearest thousands of dollars. For example, report $300,000 as '300' and $1,000,000 as '1000.' For physical damage coverages, report zero. See section 8 (page D-9) for differences in reporting by coverage and by transaction type.

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

Record Layout and Field Definitions - Loss Transactions

- Reserved (Positions 96-103)
  Report blank.

- Zone Rating Code (Numeric Field: Positions 104-106)
  For risks subject to zone rating report the zone rating code. Valid codes are shown on Attachment D-4 (page D-44). For vehicles not subject to zone rating report zero.

  This field is optional for limited coded transactions.

- Cost Code (Numeric Field: Positions 107-109)
  For physical damage coverages (excluding garage risks), report the original cost new (OCN) in thousands of dollars. For other coverages report zero.

  For risks that are not rated according to original cost new, report zero.

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

  This field is optional for limited coded transactions.

- Age Code (Numeric Field: Position 110)
  For physical damage coverages (excluding garage risks) report the age of the vehicle as follows:

Code	**Instruction ***
1	Current model year
2	First prior model year
3	Second prior model year
4	Third prior model year
5	Fourth prior model year
6	All other prior years

  For other coverages report zero.

  For risks that are not rated according to the age of the vehicle, report zero.

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

  This field is optional for limited coded transactions.

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

- Building/Lot Code (Numeric Field: Position 111)
  For Garage Risks, Other Than Collision, report the Buildings and Open Lots Code. Valid codes are numbers 1 through 5 and are defined in Rule 94 of the Texas Automobile Rules and Rating Manual as follows:

Code	Instruction *
1	Buildings
2	Standard Open Lots
3	Non-Standard Open Lots
4	Miscellaneous - Buildings
5	Miscellaneous - Lots

  For other risks report zero.

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

  This field is optional for limited coded transactions.

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

- Anti-Theft Discount (Numeric Field: Position 112)
  For physical damage coverages, indicate whether the risk qualifies for an anti-theft discount using the appropriate code:

Code	Instruction
1	Discount is offered by the company and the risk qualifies as Category I.
2	Discount is offered by the company and the risk qualifies as Category II.
3	Discount is offered by the company and the risk qualifies as Category III.
4	Discount is offered by the company and the risk qualifies as Category IV.
5	Discount is offered by the company and the risk qualifies as Category V.
7	Discount is offered by the company and risk qualifies with some combination not elsewhere identified.
8	Discount is offered by the company for the coverage and the risk does not qualify.
9	Discount is not offered by the company for the coverage.

Record Layout and Field Definitions - Loss Transactions

Categories of vehicles for the discount are defined as follows:

Category I contains one of (i) anti-hot-wiring circuit; (ii) alarm device that is activated by a door, hood or trunk sensor; (iii) window identification system; or (iv) an armored steel collar that covers the steering column.

Category II - Category I plus anti-hot-wiring circuit, automatic shutoff and reset, and two or more of (i) glass sensor; (ii) vibration sensor; (iii) motion sensor; and (iv) ultrasonic sensor.

Category III - Category II plus a hood restraint and backup battery.

Category IV - Category III plus a system using a passive method of activating or deactivating the alarm system.

Category V - Category IV plus a stolen vehicle recovery system.

Report zero for liability coverages.

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

This field is optional for limited coded transactions.

- Deductible (Numeric Field: Positions 113-118)
  Report the deductible applicable to the occurrence being reported, rounded to the nearest dollar. Deductibles of more than $999,999 shall be reported as 999999. If no deductible applies, report zero.

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

- Reserved (Positions 119-120)
  Report blank.

- Driving Record Surcharges (Points) (Numeric Field: Positions 121-123)
  For assigned risk business, (Type of Business Code 3), report the percentage surcharge based upon convictions and at-fault accidents. Valid codes are zero (no surcharge) through 999. For surcharges of 999 percent or greater, report 999. Exclude surcharges for an SR 22 certification.

Refer to rule 42 of the Texas Automobile Rules and Rating Manual.

For all other business, report zero.

This field is optional for limited coded transactions.

- Reserved (Positions 124-176)
  Report blank.

- Occurrence Date (Numeric Field: Positions 177-182)
  Report the date on which the loss occurred, in YYMMDD format. Run-off business, as defined in section 10, page D-12, may optionally be reported in YYMM00 format.

- Catastrophe Code (Numeric Field: Positions 183-185)
  If record relates to a catastrophe, report the three digit catastrophe code assigned by the Texas Department of Insurance. Otherwise, report zero.

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

- Type of Loss (Numeric Field: Positions 186-187)
  Report the type of loss code associated with the claim being reported. Valid codes are shown on Attachment D-5 (page D-45).

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

- Claim Count (Numeric Field: Positions 188-189)
  Report the claim count.

- Loss Amount (Numeric Field: Positions 190-198)
  Report the paid loss, outstanding loss, paid ALAE, outstanding ALAE, or salvage and subrogation amount consistent with the transaction identifier.

- Occurrence Identifier (Alphanumeric Field: Positions 199-212)
  Report the occurrence identifier.

Record Layout and Field Definitions - Loss Transactions

- Claimant Identifier (Alphanumeric Field: Positions 213-216)
  Report the claimant identifier.

- Accident State (Numeric Field: Positions 217-218)
  Report the two-digit state code in which the accident or loss occurred. Valid codes are shown on Attachment D-6 (page D-46).

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

- Reserved (Positions 219-270)
  Report blank.

- Reserved for Company Use (Positions 271-300)

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**	X	X	N	**Terrorism Coverage Code**
21	**1**				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.**

This page reserved for future use.

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**
21	**1**				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.**

This page reserved for future use.

ATTACHMENT D-1

POLICY TYPE CODES

DESCRIPTION	CODE
Monoline	10
Excess of Loss (subject to limited coding) **	42
Package	
• Farm	55
• Motel/Hotel	31
• Apartment House	32
• Office	33
• Mercantile	34
• Institutional	35
• Contracting or Service	36
• Industrial/Processing	37
• Restaurants	38
• Condominiums	39
• Manufacturers Output Policy	85
• Other	99

** For excess policies, policy limits and deductibles are not required on loss transactions.

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

ATTACHMENT D-2

COVERAGE CODES

Description	CODE
Liability	
Bodily Injury	101
Property Damage	102
Combined Bodily Injury and Property Damage (Indivisible Premium Only)	
Single Limit	103
Split Limit	104
Medical Payments	105
Uninsured/Underinsured Motorists Bodily Injury	106
Uninsured/Underinsured Motorists Property Damage	107
Combined Uninsured/Underinsured Motorists Bodily Injury and Property Damage - (Indivisible Premium Only)	
Single Limit	108
Split Limit	109
Other Liability	199
No-Fault	
Personal Injury Protection	201
Physical Damage	
Collision	301
Other Than Collision	302
Other Physical Damage	399

ATTACHMENT D-3

SUB-COVERAGE CODES

Description	CODE
Dealers Physical Damage	
Dealers Collision	41
Dealers "Drive Away" Collision	42
Dealers False Pretense	43
Dealers Other Than Collision	44
Dealers Wholesale Floor Plan – Collision	45
Dealers Wholesale Floor Plan - Other Than Collision	46
Garagekeepers Physical Damage	
Garagekeeper, Collision - Legal Liability	51
Garagekeeper, Collision - Direct (Primary)	52
Garagekeeper, Collision - Direct (Excess)	53
Garagekeeper, Comprehensive - Legal Liability	54
Garagekeeper, Comprehensive - Direct (Primary)	55
Garagekeeper, Comprehensive - Direct (Excess)	56
Garagekeeper, Specified Cause of Loss - Legal Liability	57
Garagekeeper, Specified Cause of Loss - Direct (Primary)	58
Garagekeeper, Specified Cause of Loss - Direct (Excess)	59
Single Interest	
Comprehensive	61
Fire and Theft	62
Collision	63
Conversion, Embezzlement, etc.	64
All Other Physical Damage	
Comprehensive	01
Fire	02
Fire and Theft	03
Fire, Theft, and Windstorm	04
Auto Home Contents	05
Rental Reimbursement	06
Other than collision coverage for tapes, records, discs, and other media used with audio, visual, and data electronic equipment permanently installed in the automobile.	07
Other than collision coverage for audio, visual, and data electronic equipment permanently installed in the automobile.	08
Towing and Labor Coverage	09
Trailer Interchange Legal Liability	10
All other "other than collision" coverages	19
Other Collision coverages	29

ATTACHMENT D-4

ZONE RATING CODES

Location Principal Garaging	Code
Dallas/Fort Worth	1
Houston	2
Remainder of Texas	3
Location of Principal Garaging not used in rating	9

Terminal Zone	Code	Terminal Zone	Code
Atlanta	01	New Orleans	25
Baltimore/Washington	02	New York City	26
Boston	03	Oklahoma City	27
Buffalo	04	Omaha	28
Charlotte	05	Phoenix	29
Chicago	06	Philadelphia	30
Cincinnati	07	Pittsburgh	31
Cleveland	08	Portland	32
Dallas/Fort Worth	09	Richmond	33
Denver	10	St. Louis	34
Detroit	11	Salt Lake City	35
Hartford	12	San Francisco	36
Houston	13	Tulsa	37
Indianapolis	14	Pacific Coast	40
Jacksonville	15	Mountain	41
Kansas City	16	Midwest	42
Little Rock	17	Southwest	43
Los Angeles	18	North Central	44
Louisville	19	Mideast	45
Memphis	20	Gulf	46
Miami	21	Southeast	47
Milwaukee	22	Eastern	48
Minneapolis/St. Paul	23	New England	49
Nashville	24	Alaska	50
		Terminal Zone not used in rating	99

Definition

Zone Rating Code is a three (3) digit code constructed as follows:

Location Code of Principal Garaging (1 digit)
+ Terminal Zone Code - Metropolitan or Regional Zone Code of farthest zone into which vehicle operates (2 digits)

Example - Dallas (Location) to Philadelphia (Terminal Zone): 130

Note

Whenever a zone rating code is required to be reported, and the zone rating code was not used in rating, report 999.

ATTACHMENT D-5

TYPE OF LOSS CODES

Description	CODE
Liability	
Property Damage	01
Property Damage Terrorism Loss (including UM and UIM Property Damage) due to acts of terrorism certified under the Terrorism Risk Insurance Act	05
Bodily Injury	
Death	02
Other than Death	03
Unknown (a)	04
Bodily Injury Terrorism Loss (including UM and UIM Bodily Injury) due to acts of terrorism certified under the Terrorism Risk Insurance Act	35
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
Losses due to acts of terrorism certified under the Terrorism Risk Insurance Act	45
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
Losses due to acts of terrorism certified under the Terrorism Risk Insurance Act	75
All Other	99

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

ATTACHMENT D-6

ACCIDENT STATE CODES

State	CODE		State	CODE
Alabama	01		Ohio	34
Alaska	54		Oklahoma	35
Arizona	02		Oregon	36
Arkansas	03		Pennsylvania	37
California	04		Puerto Rico	58
Colorado	05		Rhode Island	38
Connecticut	06		South Carolina	39
Delaware	07		South Dakota	40
District of Columbia	08		Tennessee	41
Florida	09		Texas	42
Georgia	10		Utah	43
Hawaii	52		Vermont	44
Idaho	11		Virginia	45
Illinois	12		Washington	46
Indiana	13		West Virginia	47
Iowa	14		Wisconsin	48
Kansas	15		Wyoming	49
Kentucky	16			
Louisiana	17		**PROVINCE**	
Maine	18		Alberta	61
Maryland	19		British Columbia	62
Massachusetts	20		Manitoba	63
Michigan	21		New Brunswick	71
Minnesota	22		Newfoundland	65
Mississippi	23		Northwest Territory	69
Missouri	24		Nova Scotia	72
Montana	25		Ontario	64
Nebraska	26		Prince Edward Island	60
Nevada	27		Quebec	66
New Hampshire	28		Saskatchewan	67
New Jersey	29		Yukon	68
New Mexico	30			
New York	31		**MEXICO**	98
North Carolina	32			
North Dakota	33			
Other than U.S., Puerto Rico, Canada, or Mexico -- Code 99				

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

ATTACHMENT D-7

NON-OWNED AUTOMOBILES
Classification Codes

Description	Exposure Reporting Basis	Code
Employers' Non-Ownership Liability (a)		
Risks Rated Based on Number of Employees	Employee Months	06600
Social Service Agency Risks (d)	Volunteer Months	06670
Coverage Extended to Employees' Individual Liability (d)	Employee Months	06671
Coverage Extended to Volunteers' Individual Liability (d)	Volunteer Months	06672
Other	Not Required	07000
Hired Automobiles - Excess Coverage (b)		
Commercial Vehicles - Excluding Truckers Full Exposure (c)	Cost of Hire ($100)	06611
Commercial Vehicles - Excluding Truckers Reduced Exposure (c)	Cost of Hire ($100)	06610
Commercial Vehicles - Truckers Full Exposure (c)	Cost of Hire ($100)	06613
Commercial Vehicles - Truckers Reduced Exposure (c)	Cost of Hire ($100)	06612
Public Automobiles	Cost of Hire ($100)	05000
Other	Not Required	07000

Notes:

(a) "Now-Ownership Liability" is defined in Rule 23 of the Texas Automobile Rules and Rating Manual.
(b) "Hired Automobiles" is defined in Rule 24 of the Texas Automobile Rules and Rating Manual.
(c) "Reduced exposure" refers to situations where a certificate of automobile bodily injury and property damage liability insurance covering the interest of the named insured on a direct primary basis is provided by the owner of the vehicle. "Full exposure" refers to situations where no such certificate exists. Refer to Rule 24 B 6 of Section II of the Texas Automobile Rules and Rating Manual.
(d) Not applicable for Liability Assigned Risks.

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

ATTACHMENT D-8

GARAGE AND DEALERS
Classification Codes

Description	Exposure Reporting Basis	Code	
Garages			
• Repair Shops/Service Stations	** See below for explanation of exposure rating basis	07808	
• Storage Garages and Public Parking Places		07812	
• Mobile Home Trailer Dealer		07820	
• Commercial Trailer Dealer		07830	
• Tow Truck Operators		07815	
		Customer Coverage #	
		Limited	**Un-Limited**
Dealers			
• Franchised Private Passenger Dealer		07301	07302
• Franchised Truck or Truck Tractor Dealer		07311	07312
• Franchised Motorcycle Dealer including all two wheeled vehicles	** See below for explanation of exposure rating basis.	07321	07322
• Franchised Recreational Vehicle Dealer		07331	07332
• Other Franchised Self-Propelled Land Motor Vehicle Dealer		07341	07342
• Non-Franchised Dealer		07351	07352
Automobiles Furnished for Regular Use			
• Private Passenger	Car Months	07877	
• Commercial	Car Months	07878	
All Other	Not Required	07800	

** For Dealers, the exposure base for liability is "number of rating units", and for physical damage the exposure base is "$100 of value".
For Garages, the exposure base for liability is "$100 of payroll", and for physical damage the exposure base is "$100 of value".
Refer to Section VI of the Texas Automobile Rules and Rating Manual for more details.

For liability coverages, the appropriate classification code for dealers will vary depending on whether the policy provides limited liability coverage, or unlimited liability coverage. For physical damage coverages, use the "limited" classification codes.

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

ATTACHMENT D-9
TRUCKS, TRACTORS AND TRAILERS
Primary Classification Codes (Page 1 of 3)

Size Class	Exposure Reporting Basis	Business Use Class	Non-Fleet or Fleet	Radius of Operations		
				Local: Up to 50 Miles	Intermediate: 51-200 Miles	Long Distance: Over 200 Miles
Light Trucks (0 to 10,000 lbs. G.V.W.)	Car Months	Service	Non-Fleet	011--	012--	013--
			Fleet	014--	015--	016--
		Retail	Non-Fleet	021--	022--	023--
			Fleet	024--	025--	026--
		Commercial	Non-Fleet	031--	032--	033--
			Fleet	034--	035--	036--
						Zone Rated
Medium Trucks (10,001 to 20,000 lbs. G.V.W.)	Car Months	Service	Non-Fleet	211--	212--	213--
			Fleet	214--	215--	216--
		Retail	Non-Fleet	221--	222--	223--
			Fleet	224--	225--	226--
		Commercial	Non-Fleet	231--	232--	233--
			Fleet	234--	235--	236--
Heavy Trucks (20,001 to 45,000 lbs. G.V.W.)	Car Months	Service	Non-Fleet	311--	312--	313--
			Fleet	314--	315--	316--
		Retail	Non-Fleet	321--	322--	323--
			Fleet	324--	325--	326--
		Commercial	Non-Fleet	331--	332--	333--
			Fleet	334--	335--	336--
Extra Heavy Trucks (Over 45,000 G.V.W.)	Car Months	All	Non-Fleet	401--	402--	403--
			Fleet	404--	405--	406--
Heavy Truck-Tractors (0 to 45,000 lbs. G.C.W.)	Car Months	Service	Non-Fleet	341--	342--	343--
			Fleet	344--	345--	346--
		Retail	Non-Fleet	351--	352--	353--
			Fleet	354--	355--	356--
		Commercial	Non-Fleet	361--	362--	363--
			Fleet	364--	365--	366--
Extra Heavy Truck-Tractors (Over 45,000 G.C.W.)	Car Months	All	Non-Fleet	501--	502--	503--
			Fleet	504--	505--	506--
TRAILER TYPES						
Semi-Trailers	Car Months	All	Non-Fleet	671--	672--	673--
			Fleet	674--	675--	676--
Trailers			Non-Fleet	681--	682--	683--
			Fleet	684--	685--	686--
Service or Utility Trailers (0 to 2,000 lbs. load capacity)			Non-Fleet	691--	692--	693--
			Fleet	694--	695--	696--

All codes are subject to secondary rating factor to complete 5-digit code.

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

ATTACHMENT D-9

TRUCKS, TRACTORS AND TRAILERS
Secondary Classification Codes (Page 2 of 3)

Description	Code
Liquefied Petroleum Gases - Automobiles used to transport liquefied petroleum gases (including truckers)	01
Manufacturers - Automobiles used to transport raw materials and finished or unfinished goods manufactured, processed, or constructed by the insured, except food manufacturers	
• Chemical manufacturers - Those insureds manufacturing flammable explosive, corrosive, or poisonous chemicals	11
• Furniture manufacturers - Those insureds manufacturing household or office furniture and heavy appliances such as refrigerators, stoves, and televisions	12
• Garment manufacturers - Those insureds involved in the wholesale manufacturing of outer garments, such as dresses, coats, and suits.	13
• Machinery manufacturers - Those insureds manufacturing machinery used for industrial purposes	14
• Metal manufacturers - Those insureds manufacturing metal products for industrial or construction utilization, other than structural iron or steel.	15
• Structural iron or steel manufacturers	16
• All other manufacturers not otherwise classified	19
Truckers - Automobiles used to haul or transport goods, materials, or commodities for another, other than automobiles used in moving operations	
• Common carriers - regular route	21
• Contract carriers (other than chemical or iron and steel haulers)	22
• Contract carriers hauling chemicals	23
• Contract carriers hauling iron and steel	24
• Exempt carriers (other than livestock haulers)	25
• Exempt carriers hauling livestock	26
• Carrier's automobiles hauling explosives	27
• Common carrier - irregular route, common carriers and specialized carriers	28
• All other	29
Food delivery - Automobiles used by food manufacturers to transport raw and finished products or used in wholesale distribution of food	
• Canneries and packing plants	31
• Fish and seafood	32
• Frozen food	33
• Fruit and vegetable	34
• Meat or poultry	35
• All other food delivery	39

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

ATTACHMENT D-9

TRUCKS, TRACTORS AND TRAILERS
Secondary Classification Codes (Page 3 of 3)

Description	Code
Specialized delivery - Automobiles used in deliveries subject to time and similar constraints	
• Armored cars	41
• Film delivery	42
• Magazines or newspapers	43
• Mail and parcel post	44
• All other	49
Waste Disposal - Automobiles transporting salvage and waste material for disposal or resale	
• Automobile dismantlers	51
• Building wrecking operators	52
• Garbage & ash removal	53
• Junk dealers	54
• All other	59
Farmers - Automobiles owned by a farmer, used in connection with the operation of his farm and occasionally used to haul commodities for other farmers	
• Individually or farm corp. (other than livestock hauling) - automobiles not subject to rating in the Private Passenger Section	61
• Livestock hauling	62
• All other	69
Dump and transit mix trucks and trailers (not truckers)	
• Excavating	71
• Sand and gravel (other than quarrying)	72
• Mining	73
• Quarrying	74
• All other	79
Contractors (other than dump trucks)	
• Building - commercial	81
• Building - private dwelling	82
• Electrical, plumbing, masonry, plastering, and other repair or service	83
• Excavating	84
• Street and road	85
• Contractor's automobiles hauling explosives	86
• All other	89
Not otherwise specified	
• Logging and lumbering	91
• Automobiles hauling explosives (not specified above)	92
• All other, including moving vans	99

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ATTACHMENT D-10

PRIVATE PASSENGER TYPES
Classification Codes

Description	Exposure Reporting Basis	Code
Private Passenger Types owned by corporations, co-partnerships or unincorporated associations, UNDER a fleet plan.	Car Months	00301
Private Passenger Types owned by corporations, co-partnerships or unincorporated associations, NOT UNDER a fleet plan.	Car Months	00302
Other Private Passenger Types insured under a commercial type policy.	Car Months	00303

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ATTACHMENT D-11

PUBLIC AUTOMOBILES
Primary Classification Codes (Page 1 of 2)

Description	Exposure Reporting Basis	Non-Fleet or Fleet	Radius of Operations		
			Local: Up to 50 Miles	Intermediate: 51-200 Miles	Long Distance: Over 200 Miles
Taxicabs & Limousines					
Taxicab or Similar Passenger Carrying Service	Car Months	Non-Fleet	04159	04169	04179
		Fleet	04189	04199	04109
Limousine		Non-Fleet	04259	04269	04279
		Fleet	04289	04299	04209
School Buses and Church Buses					
School Buses owned by Political Subdivisions or School Districts	Car Months	Non-Fleet	0615-	0616-	0617-
		Fleet	0618-	0619-	0610-
Other School Buses		Non-Fleet	0625-	0626-	0627-
		Fleet	0628-	0629-	0620-
Church Buses		Non-Fleet	0635-	0636-	0637-
		Fleet	0638-	0639-	0630-
Other Buses					
Urban Buses	Car Months	Non-Fleet	0515-	0516-	**Zone**
		Fleet	0518-	0519-	**Rated**
Airport Bus or Airport Limousine		Non-Fleet	0525-	0526-	05279
		Fleet	0528-	0529-	05209
Inter-City Buses		Non-Fleet	0535-	0536-	05379
		Fleet	0538-	0539-	05309
Charter Buses		Non-Fleet	0545-	0546-	05479
		Fleet	0548-	0549-	05409
Sightseeing Buses		Non-Fleet	0555-	0556-	05579
		Fleet	0558-	0559-	05509
Transportation of Athletes Or Entertainers		Non-Fleet	0565-	0566-	05679
		Fleet	0568-	0569-	05609
Social Service Automobile Employee Operated		Non-Fleet	0645-	0646-	06479
		Fleet	0648-	0649-	06409
Social Service Automobile All Other		Non-Fleet	0655-	0656-	06579
		Fleet	0658-	0659-	06509
Public, N.O.C.		Non-Fleet	0585-	0586-	05879
		Fleet	0588-	0589-	05809
Van Pools-Employer Furnished	Car Months		0411-	0411-	0411-
Van Pools-All Other			0412-	0412-	0412-
Transportation of Common or Agricultural Workers by Labor Contractors --Passenger Hazard Included		n/a	05926	05926	05926
-- Passenger Hazard Excluded		n/a	05927	05927	05927
Other	n/a	n/a	09999	09999	09999

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

ATTACHMENT D-11

PUBLIC AUTOMOBILES
Secondary Classification Codes (Page 2 of 2)

Seating Capacity	Code
1-8	1
9-20	2
21-60	3
Over 60	4
Unknown	9

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

ATTACHMENT D-12

SPECIAL TYPES
Classification Codes
(Page 1 of 2)

Description	Exposure Reporting Basis	Code
Ambulance Services		
• Ambulances used for emergency purposes	Car Months	07913
• Ambulance type vehicle not used for emergency purposes	Car Months	07914
Bobtail Coverage	Car Months	07489
Deadhead Coverage	Car Months	07040
Driver Training Programs		
• Educational Institutions	Car Months	07926
• Commercial Driving Schools	Car Months	07927
Fire Departments		
• Private Passenger Types	Car Months	07908
• All Other Types	Car Months	07909
Funeral Directors		
• Limousines	Car Months	07915
• Hearses and Flower Cars	Car Months	07922
Law Enforcement Agencies		
• Private Passenger Types	Car Months	07911
• Motorcycles	Car Months	07942
• All Other	Car Months	07912
Leasing or Rental Concerns		
Long Term (one year or more)	Not Required	07219
Short Term (less than one year)		
• Trucks	Car Months	07211
• Tractors	Car Months	07212
• Trailers	Car Months	07213
• Private Passenger Types	Car Months	07214
• Motor Homes	Car Months	07215
• Motorcycles, motorbikes and other similar motor vehicles	Car Months	07216
• Rental Car Companies - Primary Coverage	Car Months	07950
- Excess Coverage	Car Months	07952
• All Other		07200
Motorcycles, Motorized Scooters & Bicycles, Powercycles, etc. - Commercial Types only	Car Months	07942
Single Interest		
• Blanket Single Interest	Not Required	09399
• All Other	Original Unpaid Balance ($100)	09397
Special or Mobile Equipment		
• Farm equipment (tractors, combines & other self-propelled equip.)	Car Months	07907
• All other	Car Months	07906

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

ATTACHMENT D-12

SPECIAL TYPES
Classification Codes
(Page 2 of 2)

Description	Exposure Reporting Basis	Code
Miscellaneous (subject to limited coding)		
• Run-Off Business	Not Required	99997
• Premium adjustment under retrospective rating plan	Not Required	99995
• Premium adjustment under premium discount plan	Not Required	99992
• Premium adjustment under minimum premium	Not Required	99999
• Provisional/deposit premium	Not Required	99998
• Large composite risk	Not Required	99991
• All Other (including umbrella and excess policies)	Not Required	99993

QUARTERLY MISCELLANEOUS COMMERCIAL EXPERIENCE REPORT

TEXAS COMMERCIAL LINES STATISTICAL PLAN
QUARTERLY MISCELLANEOUS COMMERCIAL EXPERIENCE REPORT

TABLE OF CONTENTS

Specific Instructions - Premiums and Losses

1. Report Description E-1
2. Definition of Miscellaneous Commercial Business E-1
3. Sublines and Classifications E-2
4. Entry Into Claims Made Date E-2
5. Run-Off Reporting Rule E-3

Specific Instructions - Premiums

6. Premium Reporting E-5
7. Premium Audit Adjustments E-5
8. Premium Retrospective Rating Adjustments E-6

Specific Instructions - Losses

9. Type of Loss Reporting E-7
10. Report Date E-7

Record Layout and Field Definitions

1. Premium Transactions E-8
2. Loss Transactions E-12

Tabular Record Layout

1. Premium Transactions E-17
2. Loss Transactions E-19

Quarterly Miscellaneous Commercial Experience Report
Table of Contents

Attachments

E1. Policy Type Codes E-21
E2. Subline Codes E-22
E3. Type of Loss Codes E-23
E4. Inland Marine Classification Codes E-25
E5. Burglary & Theft Classification Codes E-26
E6. Glass Classification Codes E-27
E7. Boiler & Machinery Classification Codes E-28
E8. Special Risks and Miscellaneous Classification Codes ... E-29

Quarterly Miscellaneous Commercial Experience Report

Specific Instructions

Specific Instructions - Premiums and Losses

1. Report Description

Every Company licensed in Texas with direct commercial casualty premium or loss experience in Texas shall quarterly submit this report of premium, loss and loss adjustment expense experience.

2. Definitions of Miscellaneous Commercial Business

The Miscellaneous Commercial Experience Report is intended to capture miscellaneous commercial business not captured elsewhere under the Texas statistical plans.

For the purposes of the Miscellaneous Commercial Experience Report, "miscellaneous commercial business" includes all commercial business reported on lines 1, 2.1, 2.5, 5.1, 5.2, 9.1, 9.2, 12, 17.1, 17.2, 17.3, 18.1, 18.2, 19.3, 19.4, 21.2, 26, 27, 30 or 34 of the Annual Statement, Texas Page 14, except commercial business already reported under other parts of the Texas statistical plans.

Companies shall use their best judgment, and standard industry practices, in determining if business is "personal" or "commercial".

The Miscellaneous Commercial Experience Report also includes a category called "special risks" (subline 999). This subline should be used to report any commercial business that, due to its uniqueness, cannot reasonably be reported under any other report of this statistical plan. Companies who desire to report under subline 999 must request prior approval from the Texas Department of Insurance.

Specific Instructions - Premiums and Losses

3. Sublines and Classifications

Subline codes shall be reported to broadly indicate the type of coverage provided. Classification codes shall be reported to provide information on the type of exposure. Valid subline codes are shown on Attachment E-2 (page E-22). Valid classification codes are shown for each subline on Attachments E-4 through E-8 (pages E-25 through E-29).

Companies that offer programs for insureds that are not classified should notify the Texas Department of Insurance of the types of coverage involved so that additional codes may be added as necessary.

4. Entry Into Claims Made Date

For claims made policies the entry into claims made date shall be reported. This date is the earliest accident date coverage is provided under a claims made policy. In most cases this date will be the date the insured first entered the claims made program.

For other than claims made policies, the entry into claims made date shall be reported as zero.

5. Run-Off Reporting Rule

"Run-off" transactions include subsequent paid and outstanding loss transactions on policies that were effective prior to January 1, 1995, retrospective premium adjustments, and other transactions where the initial premium transaction record was reported prior to January 1, 1995.

For run-off transactions, certain elements as identified in the field definitions may, at the company's option, be reported zero, or else with entries consistent with the instructions.

For run-off transactions, the classification codes shall, whenever possible, be reported in the detail otherwise required by this plan. When the prior classification code cannot be matched with a classification code currently contained in this plan, the company shall report this run-off business under a "special" run-off classification code of 99997. See Attachment E-8, page E-29.

For editing purposes, the record inception date reported on all run-off business shall be the inception date originally reported on the premium transaction record. This will be a date prior to January 1, 1995. If the record inception date is unknown, the company shall report any date prior to January 1, 1995.

Carriers that are unclear as to whether they should use the "special" run-off classification code in any specific instance should contact the Texas Department of Insurance.

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Specific Instructions - Premiums

6. Premium Reporting

Premium is to be reported excluding policy and membership fees.

For policies subject to a minimum premium, the additional premium resulting from the application of the minimum shall, whenever possible, be coded to the appropriate classification, coverage etc. For policies that involve multiple coverages or classifications, the reporting company shall determine a reasonable method to allocate the additional premium or else the additional premium may be coded using class code 99999(see Attachment E-8, page E-29).

7. Premium Audit Adjustments

The provisional or deposit premium shall be reported using the new or renewal transaction codes as appropriate (see Attachment 1 of the general reporting instructions, page 5). This premium amount shall be the amount of premium recorded by the reporting Company for the period coverage is provided. The transaction effective dates and expiration dates shall reflect the period the provisional or deposit premium applies.

The provisional or deposit premium shall wherever possible be coded in detail to the appropriate classification. When this is not possible provisional or deposit premium may be coded using class code 99998 (see Attachment E-8, page E-29). The premium amount on the deposit / provisional premium record shall be the amount or premium recorded by the reporting Company for the period coverage is provided. The transaction effective dates and expiration dates shall reflect the period the provisional or deposit premium applies.

Audit adjustments shall be reported using the audit adjustment transaction code (16). The audit adjustment transaction record shall have the same codes as previously reported on the provisional or deposit premium transaction record except:

(a) The accounting date shall be the date the adjustment was recorded on the company's books.
(b) The premium amount shall reflect the audit adjustment.

Specific Instructions - Premiums

8. Premium Retrospective Rating Adjustments

The provisional or deposit premium shall be reported using the new or renewal transaction codes as appropriate (see Attachment 1 of the general reporting instructions, page 27). This premium amount shall be the amount of premium recorded by the reporting Company for the period coverage is provided. The transaction effective dates and expiration dates shall reflect the period the provisional or deposit premium applies.

Retrospective adjustments to the provisional or deposit premium shall be reported using the retrospective adjustment transaction code (20). Whenever possible, premium adjustments shall be coded to the appropriate classification, coverage, etc. When this is not possible, premium adjustments may be coded using class code 99995 (see Attachment E-8, page E-29).

Specific Instructions - Losses

9. Type of Loss Reporting

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."

Type of loss codes are shown on Attachment E-3, page E-23.

10. Report Date

For claims made policies the report date of the claim shall be reported. For other types of coverages the report date may be reported or else, at the Company's option reported zero.

The report date for claims made coverage shall be determined according to the definitions used to trigger coverage.

Record Layout and Field Definitions - Premium Transactions

- 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 YYMM 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).

- Terrorism Coverage Code* (Numeric Field: Position 20)
  Underlying Policy
  (Applicable to Sublines 920, 950, 960 and 970 only)

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**

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

- 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?
3	Y (yes)
7	Coverage is provided for acts of terrorism certified under the Terrorism Risk Insurance Act of 2002***.
[blank]	Certified Acts Coverage not applicable (Codes 3 or 7 do not apply to the record being reported)

* Certified Acts of Terrorism refers to coverage provided under the Federal Terrorism Rick 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 - Premium 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).

- Reserved (Positions 31-32)
  Report blank.

- Classification (Numeric Field: Positions 33-37)
  Report the five digit classification code. Valid codes are shown on Attachment E-4 (page E-25) for inland marine, Attachment E-5 (page E-26) for burglary & theft, Attachment E-6 (page E-27) for glass, Attachment E-7 (page E-28) for boiler & machinery, and Attachment E-8 (page E-29) for special risks and miscellaneous classifications.

- Reserved (Positions 38-57)
  Report blank.

- Record Inception date (Numeric Field: Positions 58-61)
  Report the inception date in YYMM format.

- Reserved (Positions 62-65)
  Report blank.

- Policy Identifier (Alphanumeric Field: Positions 66-79)
  Report the policy identifier. Valid codes are any 14 digit alphanumeric string that uniquely identifies the policy.

- Reserved (Positions 80-99)
  Report blank.

- Entry into Claims Made Date (Numeric Field: Positions 100-103)
  For "regular" and "tail" claims made policies report the entry into claims made date in YYMM format. For other types of policies report zero.

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

- Reserved (Positions 104-123)
  Report blank.

Record Layout and Field Definitions - Premium Transactions

- Transaction Effective Date (Numeric Field: Positions 124-129)
  Report the transaction effective date in YYMMDD format. Run-off business as defined in section 5 (page E-3) may optionally be reported in YYMM00 format.

- Transaction Expiration Date (Numeric Field: Positions 130-135)
  Report the transaction expiration date in YYMMDD format. Run-off business as defined in section 5 (page E-3) may optionally be reported in YYMM00 format.

- Direct Written Premium (Numeric Field: Positions 136-145)
  Report the total direct written premium excluding policy and membership fees.

- Reserved (Positions 146-270)
  Report blank.

- Reserved for Company Use (Positions 271-300)

Record Layout and Field Definitions - Loss Transactions

- 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 YYMM 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).

- Terrorism Coverage Code* (Numeric Field: Position 20)
  Underlying Policy
  (Applicable to Sublines 920, 950, 960 and 970 only)

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**

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

- 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?
3	Y (Yes)
7	Coverage provided for acts of terrorism certified under the Terrorism Risk Insurance Act of 2002***.
[blank]	Certified Acts Coverage not applicable (Codes 3 or 7 do not apply to the record being reported)

* Certified Acts of Terrorism refers to coverage provided under the Federal Terrorism Rick 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

- 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 five digit classification code. Valid codes are shown on Attachment E-4 (page E-25) for inland marine, Attachment E-5 (page E-26) for burglary & theft, Attachment E-6 (page E-27) for glass, Attachment E-7 (page E-28) for boiler & machinery, and Attachment E-8 (page E-29) for special risks and miscellaneous classifications.

- Reserved (Positions 38-57)
  Report blank.

- Record Inception date (Numeric Field: Positions 58-61)
  Report the inception date in YYMM format.

- Reserved (Positions 62-65)
  Report blank.

- Policy Identifier (Alphanumeric Field: Positions 66-79)
  Report the policy identifier. Valid codes are any 14 digit alphanumeric string that uniquely identifies the policy.

- Reserved (Positions 80-99)
  Report blank.

- Entry into Claims Made Date (Numeric Field: Positions 100-103)
  For "regular" and "tail" claims made policies report the entry into claims made date in YYMM format. For other types of policies report zero.

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

- Reserved (Positions 104-176)
  Report blank.

Record Layout and Field Definitions - Loss Transactions

- Occurrence Date (Numeric Field: Positions 177-182)
  Report the date on which the loss occurred in YYMMDD format. Run-off business as defined in section 5 (page E-3) may optionally be reported in YYMM00 format.

- Reserved (Positions 183-185)
  Report blank.

- Type of Loss (Numeric Field: Positions 186-187)
  Report the type of loss code associated with the claim being reported. Valid codes are shown on Attachment E-3 (page E-23).

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

- Claim Count(Numeric Field: Positions 188-189)
  Report the claim count.

- Loss Amount (Numeric Field: Positions 190-198)
  Report the paid loss, outstanding loss, paid ALAE, outstanding ALAE, or salvage and subrogation amount consistent with the Transaction Identifier.

- Occurrence Identifier (Alphanumeric Field: Positions 199-212)
  Report the occurrence identifier.

- Reserved (Positions 213-218)
  Report blank.

- Report Date (Numeric Field: Positions 219-224)
  Report the date on which the loss was reported in YYMMDD format. Run-off business as defined in section 5 (page E-3) may optionally be reported in YYMM00 format.

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

- Reserved (Positions 225-270)
  Report blank.

- Reserved for Company Use (Positions 271-300)

This page reserved for future use.

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**
21-22	**2**			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.**

This page reserved for future use.

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**
21-22	**2**			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.**

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ATTACHMENT E-1

POLICY TYPE CODES

DESCRIPTION	CODE
Monoline	10
Excess of Loss (subject to limited coding) **	42
Package	
• Farm	55
• Motel/Hotel	31
• Apartment House	32
• Office	33
• Mercantile	34
• Institutional	35
• Contracting or Service	36
• Industrial/Processing	37
• Restaurants	38
• Condominiums	39
• Manufacturers Output Policy	85
• Other	99

** For excess policies, policy limits and deductibles are not required on loss transactions.

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

ATTACHMENT E-2

SUBLINE CODES

Description	CODE
Inland Marine	920
Burglary & Theft	960
Glass	950
Boiler & Machinery	970
Special Risks **	999

** **Carriers wishing to report under subline 999 must request prior approval from the Texas Department of Insurance. See section 3, page E-1, for further details.**

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

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
Losses due to acts of terrorism certified under the Terrorism Risk Insurance Act	15
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 cases a pipe to freeze which then bursts and causes damage, all losses shall be coded as "freeze".

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ATTACHMENT E-4

INLAND MARINE
Classification Codes

Description	Code
Bailees	
• Laundry and Dry Cleaners	00101
• Repair Shops	00102
• Other	00199
Contractors Equipment	00201
Data Processing Equipment	
• Under $250,000	00301
• $250,000 and Over	00302
Equipment Dealers	
• Appliances (Household)	00401
• Computers or Other Electronic Equipment	00402
• Industrial Machinery and Tools	00403
• Camera	00404
• Marine Supply	00405
• Musical Instruments	00406
• Scientific and Professional Instruments	00407
• Other	00499
Fine Arts	
• Dealers	00500
• Museums	00501
• Other Commercial	00502
Furriers	00601
Installation Floater	00701
Installation Sales	
• Personal Property Single Interest	00801
• Commercial Property Single Interest	00802
• Other	00803
Jewelers' Block	
• Retail (Average Inventory Less than $250,000)	00901
• Retail (Average Inventory $250,000 or over)	00902
• Wholesale (Average Inventory Less than $200,000)	00903
• Wholesale (Average Inventory $200,000 or over)	00904
• Pawnbrokers (Average Inventory Less than $200,000)	00905
• Pawnbrokers (Average Inventory $200,000 or over)	00906
• Other	00999
Motor Truck Cargo	
• Owner	01001
• Liability	01002
Physicians & Surgeons Equipment	02001
Other Commercial	09999

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

ATTACHMENT E-5

BURGLARY & THEFT
Classification Codes

Description	Code
Commercial	
• Banks	00200
• Other Financial Institutions	00209
• Mercantile	00210
• Other	00299
• Governmental	00220

ATTACHMENT E-6

GLASS
Classification Codes

Description	Code
Other Commercial	09999

ATTACHMENT E-7

BOILER & MACHINERY
Classification Codes

Description	Code
Manufacturing	
• Food and Tobacco	00100
• Chemicals and Allied Products except Drugs, Petro Chemicals, Rubber and Plastics	00101
• Drugs	00103
• Lumber and Wood Products	00104
• Primary and Fabricated Metal Products	00105
• Paper and Pulp Mills	00106
• Printing, Publishing and Allied Industries	00107
• Petroleum Refining and Petro Chemical Related Industries	00108
• Rubber and Miscellaneous Plastics Products	00109
• Textile Mills	00110
• Manufacturing NOC	00111
Non-Manufacturing	
• Agriculture, Forestry and Fisheries	00112
• Office Buildings	00113
• Governmental except Electric Generation and Distribution Systems	00114
• Mining	00115
• Transportation and Communication	00116
• Non-Manufacturing NOC	00117

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

ATTACHMENT E-8

SPECIAL RISKS & MISCELLANEOUS CLASSIFICATIONS
Classification Codes

Description	Code
Special Risks	
Property	99981
Casualty	99982
Property and Casualty Combined	99983
Miscellaneous Classifications	
Run-Off Business	99997
Minimum Premiums	99999
Premium Discounts	99992
Retrospective Premium Adjustments	99995
Provisional/Deposit Premiums	99998
Other	99991

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QUARTERLY FIDELITY & SURETY EXPERIENCE REPORT

TEXAS COMMERCIAL LINES STATISTICAL PLAN
QUARTERLY FIDELITY & SURETY EXPERIENCE REPORT

TABLE OF CONTENTS

Specific Instructions - Premiums and Losses

1. Report Description F-1
2. Definition of Fidelity & Surety Business F-1
3. Run-Off Reporting Rule F-2
4. Sublines and Classifications F-3
5. Limited Reporting F-3

Specific Instructions - Premiums

6. Premium Reporting F-7
7. Exposure Reporting F-7
8. Premium Audit Adjustments F-8
9. Premium Retrospective Rating Adjustments F-9

Specific Instructions - Losses

10. Type of Loss Reporting F-11
11. Report Date F-11

Record Layout and Field Definitions

1. Premium Transactions F-13
2. Loss Transactions F-17

Tabular Record Layout

1. Premium Transactions F-21
2. Loss Transactions F-23

Attachments

F1. Policy Type Codes F-25
F2. Subline Codes F-26
F3. Form of Fidelity Coverage Codes F-27
F4. Type of Contract Bond F-33
F5. Type of Loss Codes F-34
F6. Fidelity Classification Codes F-35
F7. Surety Classification Codes F-45
F8. Miscellaneous Classification Codes F-65
F9. Small Business Indicator Codes F-66
F10. Expedited Underwriting Program Codes F-67

Quarterly Fidelity & Surety Experience Report

Specific Instructions

Specific Instructions - Premiums and Losses

1. Report Description

Every company licensed in Texas with direct fidelity & surety premium or loss experience in Texas shall quarterly submit this report of premium and loss experience.

2. Definition of Fidelity & Surety Business

For the purposes of the Quarterly Fidelity & Surety Experience Report, "fidelity & surety business" includes all business reported on lines 5.1, 5.2, 23 and 24 of the Annual Statement, Texas Page 14, except:

- Experience that is reported by the company under the Texas Statistical Plan for Residential Risks;
- Experience that is reported by the company under the Texas Statistical Plan for Businessowners; and
- Experience that is reported by the company under the Texas Statistical Plan for Property.

For divisible premium package policies, only the fidelity & surety portion of experience shall be reported as "Fidelity & Surety."

Specific Instructions - Premiums and Losses

3. Run-Off Reporting Rule

"Run-off" transactions include subsequent paid and outstanding loss transactions on policies that were effective prior to January 1, 1995, retrospective premium adjustments, and other transactions where the initial premium transaction record was reported prior to January 1, 1995.

For run-off transactions, certain elements as identified in the field definitions may, at the company's option, be reported zero, or else with entries consistent with the instructions.

For run-off transactions, the classification codes shall, whenever possible, be reported in the detail otherwise required by this plan. When the prior classification code cannot be matched with a classification code currently contained in this plan, the company shall report this run-off business under a "special" run-off classification code of 99997. See Attachment F-8, page F-65.

For editing purposes, the record inception date reported on all run-off business shall be the inception date originally reported on the premium transaction record. This will be a date prior to January 1, 1995. If the record inception date is unknown, the company shall report any date prior to January 1, 1995.

Carriers that are unclear as to whether they should use the "special" run-off classification code in any specific instance should contact the Texas Department of Insurance.

Specific Instructions - Premiums and Losses

4. Sublines and Classifications

Subline codes shall be reported to broadly indicate the type of coverage provided. Classification codes shall be reported to provide information on the type of exposure. Valid subline codes are shown on Attachment F-2 (page F-26). Valid classification codes are shown for each subline on Attachment F-6 (pages F-35 through F-44) for fidelity, Attachment F-7 (pages F-45 through F-64) for surety, and Attachment F-8 (page F-65) for miscellaneous classifications.

Companies that offer programs for insureds that are not classified should notify the Texas Department of Insurance of the types of coverage involved so that additional codes may be added as necessary.

5. 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 3, page F-2), and other classifications specifically identified as limited coded on Attachments F-8. 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
- Subline 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
- Subline Code
- Annual Statement Line of Business
- Classification
- Record Inception Date
- Policy Identifier
- Type of Loss
- Claim Count
- Loss Amount
- Occurrence Identifier
- Report Date

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.

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Specific Instructions - Premiums

6. Premium Reporting

Premium is to be reported excluding policy and membership fees.

For policies subject to a minimum premium, the additional premium resulting from the application of the minimum shall, whenever possible, be coded to the appropriate classification, coverage etc. For policies that involve multiple coverages or classifications, the reporting company shall determine a reasonable method to allocate the additional premium, or else the additional premium may be coded using class code 99999 (see Attachment F-8, page F-65).

7. Exposure Reporting

Exposure is defined as amount of coverage. In situations where multiple companies participate on a bond, report only the amount of insurance provided by the reporting company. Do not report the full amount of coverage on the bond.

Specific Instructions - Premiums

8. Premium Audit Adjustments

The provisional or deposit premium shall be reported using the new or renewal transaction codes as appropriate (see Attachment 1 of the general reporting instructions, page 27). This premium amount shall be the amount of premium recorded by the reporting Company for the period coverage is provided. The transaction effective dates and expiration dates shall reflect the period the provisional or deposit premium applies.

The provisional or deposit premium shall wherever possible be coded in detail to the appropriate classification. When this is not possible provisional or deposit premium may be coded using class code 99998 (see Attachment F-8, page F-65). The premium amount on the deposit / provisional premium record shall be the amount or premium recorded by the reporting Company for the period coverage is provided. The transaction effective dates and expiration dates shall reflect the period the provisional or deposit premium applies.

Audit adjustments shall be reported using the audit adjustment transaction code (16). The audit adjustment transaction record shall have the same codes as previously reported on the provisional or deposit premium transaction record except:

(a) The accounting date shall be the date the adjustment was recorded on the company's books.
(b) The premium amount and exposure amount, for Surety, shall reflect the audit adjustment.

Specific Instructions - Premiums

9. Premium Retrospective Rating Adjustments

The provisional or deposit premium shall be reported using the new or renewal transaction codes as appropriate (see Attachment 1 of the general reporting instructions, page 27). This premium amount shall be the amount of premium recorded by the reporting Company for the period coverage is provided. The transaction effective dates and expiration dates shall reflect the period the provisional or deposit premium applies.

Retrospective adjustments to the provisional or deposit premium shall be reported using the retrospective adjustment transaction code (20). Whenever possible, premium adjustments shall be coded to the appropriate classification, coverage, etc. When this is not possible, premium adjustments may be coded using class code 99995 (see Attachment F-8, page F-65).

This page reserved for future use.

Specific Instructions - Losses

10. Type of Loss Reporting

The type of loss code should reflect the original and proximate cause of loss and not any ensuing causes.

Type of loss codes are shown on Attachment F-5, page F-34.

11. Report Date

For loss transactions, the report date of the claim shall be reported.

The report date shall be the date the occurrence was reported to the company, according to standard company practices.

This page reserved for future use.

Record Layout and Field Definitions - Premium Transactions

- Plan Code (Numeric Field: Positions 1-2)
  Report 06 to indicate Quarterly Fidelity & Surety 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 YYMM 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 F-1 (page F-25).

  The Run-Off Reporting Rule (see section 3, page F-2) is applicable to this element.

- Reserved (Positions 20-22)
  Report blank.

- Subline (Numeric Field: Positions 23-25)
  Report the Subline Code. Valid Codes are shown on Attachment F-2 (page F-26).

  The Run-Off Reporting Rule (see section 3, page F-2) is applicable to this element.

Record Layout and Field Definitions - Premium Transactions

- Form of Fidelity Coverage Code (Numeric Field: Positions 26-27)
  For Subline Code 001 (Fidelity), indicate the form of coverage provided using the appropriate code. Valid codes are shown on Attachment F-3 (pages F-27 through F-32).

  For Subline Code 002 (Surety), 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).

- Reserved (Positions 31-32)
  Report blank.

- Classification (Numeric Field: Positions 33-37)
  Report the five digit classification code. Valid codes are shown on Attachment F-6 (pages F-35 through F-44) for fidelity, Attachment F-7 (pages F-45 through F-64)for surety, and Attachment F-8 (page F-65) for miscellaneous classifications.

- Type of Contract Bond (Numeric Field: Position 38)
  For subline 002 (surety), report the type of contract bond associated with classification codes 006XX, 007XX, 008XX, 00AXX, and 00BXX only. Valid codes are shown on Attachment F-4 (page F-33).

  For subline code 001 (fidelity), and other classification codes under subline code 002 (surety), report zero.

  This field is optional for limited coded transactions.

- Small Business Indicator (Numeric Field: Position 39)
  For subline 002 (surety), report whether the principal has over $1 million in revenue as of the last fiscal year's end for contract surety bonds with classification codes 006XX, 007XX, 008XX, 00AXX, and 00BXX only. Valid codes are shown on Attachment F-9 (page F-66).

  For subline code 001 (fidelity), and other classification codes under subline code 002 (surety), report zero.

  This field is optional for limited coded transactions.

Record Layout and Field Definitions - Premium Transactions

- Expedited Underwriting Program (Numeric Field: Position 40)
  For subline 002 (surety), report whether the principal participated in an Expedited Underwriting Program (EUP) for contract surety bonds with classification codes 006XX, 007XX, 008XX, 00AXX, and 00BXX only. The EUP is a program by which a bond (usually the first bond written by the surety for the principal) is underwritten in a streamlined process by which document requirements are waived or reduced (for example, financial statements). Valid codes are shown on Attachment F-10 (page F-67).

  For subline code 001 (fidelity), and other classification codes under subline code 002 (surety), report zero.

  This field is optional for limited coded transactions.

- Reserved (Positions 41-57)
  Report blank.

- Record Inception date (Numeric Field: Positions 58-61)
  Report the inception date in YYMM format.

- Reserved (Positions 62-65)
  Report blank.

- Policy Identifier (Alphanumeric Field: Positions 66-79)
  Report the policy identifier. Valid codes are any 14 digit alphanumeric string that uniquely identifies the policy.

- Reserved (Positions 80-123)
  Report blank.

- Transaction Effective Date (Numeric Field: Positions 124-129)
  Report the transaction effective date in YYMMDD format. Run-off business as defined in section 3 (page F-2) may optionally be reported in YYMM00 format.

- Transaction Expiration Date (Numeric Field: Positions 130-135)
  Report the transaction expiration date in YYMMDD format. Run-off business as defined in section 3 (page F-2) may optionally be reported in YYMM00 format.

Record Layout and Field Definitions - Premium Transactions

- Direct Written Premium (Numeric Field: Positions 136-145)
  Report the total direct written premium excluding policy and membership fees.

- Reserved (Positions 146-148)
  Report blank.

- Exposure (Numeric Field: Positions 149-158)
  For Subline Code 002 (Surety), report the total direct written exposure.

  For Subline Code 001 (Fidelity), report zero.

  This field is optional for limited coded transactions.

- Reserved (Positions 159-161)
  Report blank.

- Schedule Rating Modification (Numerical Field: Positions 162-164)
  Report the schedule rating adjustment used to rate the coverage. See section 25 (page 20) of the general reporting instructions for further instructions.

  The Run-Off Reporting Rule (see section 3, page F-2) is applicable to this element.

  This field is optional for limited coded transactions.

- Reserved (Positions 165-270)
  Report blank.

- Reserved for Company Use (Positions 271-300)

Record Layout and Field Definitions - Loss Transactions

- Plan Code (Numeric Field: Positions 1-2)
  Report 06 to indicate Quarterly Fidelity & Surety 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 YYMM 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 F-1 (page F-25).

  The Run-Off Reporting Rule (see section 3, page F-2) is applicable to this element.

- Reserved (Positions 20-22)
  Report blank.

- Subline (Numeric Field: Positions 23-25)
  Report the Subline Code. Valid Codes are shown on Attachment F-2 (page F-26).

  The Run-Off Reporting Rule (see section 3, page F-2) is applicable to this element.

Record Layout and Field Definitions - Loss Transactions

- Form of Fidelity Coverage Code (Numeric Field: Positions 26-27)
  For Subline Code 001 (Fidelity), indicate the form of coverage provided using the appropriate code. Valid codes are shown on Attachment F-4 (pages F-27 through F-32).

  For Subline Code 002 (Surety), 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).

- Reserved (Positions 31-32)
  Report blank.

- Classification (Numeric Field: Positions 33-37)
  Report the five digit classification code. Valid codes are shown on Attachment F-6 (pages F-35 through F-44) for fidelity, Attachment F-7 (pages F-45 through F-64)for surety, and Attachment F-8 (page F-65) for miscellaneous classifications.

- Type of Contract Bond (Numeric Field: Position 38)
  For subline 002 (surety), report the type of contract bond associated with classification codes 006XX, 007XX, 008XX, 00AXX, and 00BXX only. Valid codes are shown on Attachment F-4 (page F-33).

  For subline code 001 (fidelity), and other classification codes under subline code 002 (surety), report zero.

  This field is optional for limited coded transactions.

- Small Business Indicator (Numeric Field: Position 39)
  For subline 002 (surety), report whether the principal has over $1 million in revenue as of the last fiscal year's end for contract surety bonds with classification codes 006XX, 007XX, 008XX, 00AXX, and 00BXX only. Valid codes are shown on Attachment F-9 (page F-66).

  For subline code 001 (fidelity), and other classification codes under subline code 002 (surety), report zero.

  This field is optional for limited coded transactions.

Record Layout and Field Definitions - Loss Transactions

- Expedited Underwriting Program (Numeric Field: Position 40)
  For subline 002 (surety), report whether the principal participated in an Expedited Underwriting Program (EUP) for contract surety bonds with classification codes 006XX, 007XX, 008XX, 00AXX, and 00BXX only. The EUP is a program by which a bond (usually the first bond written by the surety for the principal) is underwritten in a streamlined process by which document requirements are waived or reduced (for example, financial statements). Valid codes are shown on Attachment F-10 (page F-67).

  For subline code 001 (fidelity), and other classification codes under subline code 002 (surety), report zero.

  This field is optional for limited coded transactions.

- Reserved (Positions 41-57)
  Report blank.

- Record Inception date (Numeric Field: Positions 58-61)
  Report the inception date in YYMM format.

- Reserved (Positions 62-65)
  Report blank.

- Policy Identifier (Alphanumeric Field: Positions 66-79)
  Report the policy identifier. Valid codes are any 14 digit alphanumeric string that uniquely identifies the policy.

- Reserved (Positions 80-185)
  Report blank.

- Type of Loss (Numeric Field: Positions 186-187)
  Report the type of loss code associated with the claim being reported. Valid codes are shown on Attachment F-5 (page F-34).

- Claim Count (Numeric Field: Positions 188-189)
  Report the claim count.

- Loss Amount (Numeric Field: Positions 190-198)
  Report the paid loss, outstanding loss, or salvage and subrogation amount consistent with the transaction identifier.

Record Layout and Field Definitions - Loss Transactions

- Occurrence Identifier (Alphanumeric Field: Positions 199-212)
  Report the occurrence identifier.

- Reserved (Positions 213-218)
  Report blank.

- Report Date (Numeric Field: Positions 219-224)
  Report the date on which the loss was reported in YYMMDD format. Run-Off business as defined in section 3 (page F-2) may optionally be reported in YYMM00 format.

  The Run-Off Reporting Rule, (see section 3, page F-2), is applicable to this element.

- Reserved (Positions 225-270)
  Report blank.

- Reserved for Company Use (Positions 271-300)

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**
20-22	**3**				RESERVED
23-25	**3**	X		N	**Subline**
26-27	**2**		X	N	**Form of Coverage Code**
28-30	**3**	X	X	N	**Annual Statement Line of Business**
31-32	**2**				RESERVED
33-37	**5**	X	X	A	**Classification**
38	**1**		X	N	**Type of Contract Bond**
39	**1**		X	N	**Small Business Indicator**
40	**1**		X	N	**Expedited Underwriting Program**
41-57	**17**				RESERVED
58-61	**4**	X	X	N	**Record Inception Date**
62-65	**4**				RESERVED
66-79	**14**	X	X	A	**Policy Identifier**
80-123	**44**				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**
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.**

This page reserved for future use.

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**
20-22	**3**				RESERVED
23-25	**3**	X		N	**Subline**
26-27	**2**		X	N	**Form of Coverage Code**
28-30	**3**	X	X	N	**Annual Statement Line of Business**
31-32	**2**				RESERVED
33-37	**5**	X	X	A	**Classification**
38	**1**		X	N	**Type of Contract Bond**
39	**1**		X	N	**Small Business Indicator**
40	**1**		X	N	**Expedited Underwriting Program**
41-57	**17**				RESERVED
58-61	**4**	X	X	N	**Record Inception Date**
62-65	**4**				RESERVED
66-79	**14**	X	X	A	**Policy Identifier**
80-185	**106**				RESERVED
186-187	**2**	X	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.**

This page reserved for future use.

ATTACHMENT F-1

POLICY TYPE CODES

DESCRIPTION	CODE
Monoline	10
Excess of Loss (subject to limited coding)	42
Package	
• Farm	55
• Motel/Hotel	31
• Apartment House	32
• Office	33
• Mercantile	34
• Institutional	35
• Contracting or Service	36
• Industrial/Processing	37
• Restaurants	38
• Condominiums	39
• Manufacturers Output Policy	85
• Other	99

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

ATTACHMENT F-2

SUBLINE CODES

Description	CODE
Fidelity & Forgery	001
Surety	002

ATTACHMENT F-3

FORM OF FIDELITY COVERAGE CODE
(Page 1 of 6)

1. Mercantile and Governmental Entities

Form of Coverage	Code	
Coverage Form A (or similar) - Employee Dishonesty – Blanket	**Honesty**	**Faithful Performance**
Coverage Form A (or similar) – Blanket	10	30
Agents and Non-employees	13	N/A
Partners	16	N/A
Specific Excess Insurance	12	32
Coverage Form A (or similar) - Employee Dishonesty – Schedule	01	06

Form of Coverage	Code
Coverage Form B (or similar) - Forgery or Alteration	
Coverage Form B (or similar)	96
Credit, Debit or Charge Cards	99
Personal Accounts of Specified Persons	90
Warehouse Receipts	98

Form of Coverage	Code	
Coverage Forms O and P (or similar) - Public Employee Dishonesty	**1st Digit Code**	**2nd Digit Code**
Coverage Form O (or similar) - Per Loss	1	0
Coverage Form P (or similar)- Per Employee	2	0
Coverage Form O (or similar)- Per Loss with Faithful Performance of Duty Coverage	3	0
Coverage Form P (or similar) - Per Employee with Faithful Performance of Duty Coverage	4	0
Specific Excess Insurance	1-4	7

ATTACHMENT F-3

FORM OF FIDELITY COVERAGE CODE
(Page 2 of 6)

2. Financial Institutions

Commercial Banks

Form of Coverage	Code
Form 24 (or similar) for Commercial Banks	
Basic Bond Coverage	60
Insuring Agreement D - Forgery of Alteration	71
Insuring Agreement E – Securities	84
Insuring Agreement E - Securities excluding Loan Participation Coverage	83
Computer Systems Fraud Insuring Agreement	30
Extortion – Threats to persons Insuring Agreement	40
Extortion – Threats to Property Insuring Agreement	41
Fraudulent Real Property Mortgages Insuring Agreement	64
Issuers of Register Checks or Personal Money Orders Coverage	60
Servicing Contractors Insuring Agreement	60
Trading Loss Coverage	62
Fraudulent Transfer Instructions Insuring Agreement	26

Form of Coverage	Code
Form 28 (or similar) for Commercial Banks **When issued in excess over a deductible amount of not less than:**	
100% of the underlying amount for the appropriate asset Group	17
150% of the underlying amount for the appropriate asset Group	18
200% of the underlying amount for the appropriate asset Group	19

Federal Institutions

Form of Coverage	Code
Form 24 (or similar) for Federal Institutions	
Federal Reserve Banks, Federal Deposit Insurance Corporation and Joint Stock Land Banks - Use the Form of Coverage Codes applicable to Form 24 for commercial Banks	xx
Federal Home Loan Banks - Use the Form of Coverage Codes applicable to Form 24 for Savings and Loan Associations	xx

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

ATTACHMENT F-3

FORM OF FIDELITY COVERAGE CODE
(Page 3 of 6)

2. Financial Institutions

Savings Banks

Form of Coverage	Code
Form 24 (or similar) for Savings Banks	
Basic Bond Coverage	50
Insuring Agreement D - Forgery of Alteration	71
Insuring Agreement D - Forgery or Alteration including Checking Accounts coverage	72
Insuring Agreement E – Securities	84
Insuring Agreement E - Securities excluding Loan Participation Coverage	83
Computer Systems Fraud Insuring Agreement	30
Extortion – Threats to persons Insuring Agreement	40
Extortion – Threats to Property Insuring Agreement	41
Fraudulent Real Property Mortgages Insuring Agreement	54
Servicing Contractors Insuring Agreement	50
Fraudulent Transfer Instructions Insuring Agreement	26

Savings and Loan Associations

Form of Coverage	Code
Form 24 (or similar) for Savings and Loan Associations	
Basic Bond Coverage	50
Insuring Agreement D - Forgery of Alteration	71
Insuring Agreement D - Forgery or Alteration Including Checking Accounts Coverage	72
Insuring Agreement E – Securities	83
Audit Expense Coverage	53
Computer Systems Fraud Insuring Agreement	30
Extortion – Threats to Persons Insuring Agreement	40
Extortion – Threats to Property Insuring Agreement	41
Fraudulent Real Property Mortgages Insuring Agreement	54
Servicing Contractors Insuring Agreement	50
Fraudulent Transfer Instructions Insuring Agreement	26

ATTACHMENT F-3

FORM OF FIDELITY COVERAGE CODE
(Page 4 of 6)

2. Financial Institutions

Stockbrokers and Investment Bankers

Form of Coverage	Code
Form 14 (or similar) for Stockbrokers and Investment Bankers	
Basic Bond Coverage	60
Insuring Agreement D - Forgery of Alteration	62
Insuring Agreement E – Securities	63
Coverage on Partners	10
Computer Systems Fraud Insuring Agreement	30
Extortion – Threats to persons Insuring Agreement	40
Extortion – Threats to Property Insuring Agreement	41
Fraudulent Transfer Instructions Insuring Agreement	26

Finance Companies

Form of Coverage	Code
Form 15 (or similar) for Finance Companies	
Basic Bond Coverage	50
Insuring Agreement D - Forgery of Alteration	52
Insuring Agreement E – Securities	53
Computer Systems Fraud Insuring Agreement	30
Extortion – Threats to persons Insuring Agreement	40
Extortion – Threats to Property Insuring Agreement	41
Fraudulent Transfer Instructions Insuring Agreement	26

Small Loan Companies

Form of Coverage	Code
Form 15 (or similar) for Small Loan Companies	
Basic Bond Coverage	80
Insuring Agreement D - Forgery of Alteration	83
Insuring Agreement E – Securities	85
Computer Systems Fraud Insuring Agreement	37
Extortion – Threats to persons Insuring Agreement	84
Extortion – Threats to Property Insuring Agreement	74
Fraudulent Transfer Instructions Insuring Agreement	26

ATTACHMENT F-3

FORM OF FIDELITY COVERAGE CODE
(Page 5 of 6)

2. Financial Institutions

Credit Unions

Form of Coverage	Code
Form 23 (or similar) for Credit Unions	
Basic Bond Coverage	60
Basic Bond Coverage with Faithful Performance of Duty Coverage	61
Computer Systems Fraud Insuring Clause	30
Extortion – Threats to persons Insuring Clause	40
Extortion – Threats to Property Insuring Clause	41
Insuring Agreement D - Forgery or Alteration	63
Misplacement coverage	62
Telefacsimile Transfer Fraud Insuring Clause	22
Voice Initiated Transfer Fraud Insuring Clause	20

Form of Coverage	Code
NCUA Forms (or similar) for Credit Unions	
100% Assets Coverage ($1,000,000 maximum)	75
100% Assets Coverage ($2,000,000 maximum)	76
100% Assets Coverage ($3,000,000 maximum)	77
100% Assets coverage (maximum greater than $3,000,000)	78
Other, including Audit Expense Increased Limits Premium	74

Insurance Companies other than Life Insurance Companies

Form of Coverage	Code
Form 25 (or similar) for Insurance Companies other than Life Insurance Companies	
Basic Bond Coverage	60
Insuring Agreement D - Forgery of Alteration	61
Insuring Agreement E – Securities	62
Agents Fidelity Insuring Agreement	64
Computer Systems Fraud Insuring Agreement	37
Extortion – Threats to persons Insuring Agreement	84
Extortion – Threats to Property Insuring Agreement	81
Fraudulent Transfer Instructions Insuring Agreement	26

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

ATTACHMENT F-3

FORM OF FIDELITY COVERAGE CODE
(Page 6 of 6)

2. Financial Institutions

Life Insurance Companies

Form of Coverage	Code
Form 25 (or similar) for Life Insurance Companies	
Basic Bond Coverage	70
Insuring Agreement D - Forgery of Alteration	71
Insuring Agreement E – Securities	72
Agents Fidelity Insuring Agreement	74
Computer Systems Fraud Insuring Agreement	37
Extortion – Threats to persons Insuring Agreement	84
Extortion – Threats to Property Insuring Agreement	81
Fraudulent Transfer Instructions Insuring Agreement	26

Individual or Schedule Fidelity Bonds

Form of Coverage	Code	
Individual or Schedule Fidelity Bonds	**Honesty**	**Faithful Performance**
All Employees	01	06

Combination Safe Depository Policy

Form of Coverage	Code
Combination Safe Depository Policy	
Insuring Agreement A - Liability of Depository	10
Insuring Agreement B - Loss of Customers' Property; Premises Damage	11

Computer Crime Policy

Form of Coverage	Code
Computer Crime Policy	
Computer Systems Fraud Insuring Agreement	30
Data Processing Service Operations Insuring Agreement	21
Voice initiated Transfer Fraud Insuring Agreement	20
Telefacsimile Transfer Fraud Insuring Agreement	22
Destruction of Data or Programs by Hacker Insuring Agreement	23
Destruction of Data or Programs By Virus Insuring Agreement	24
Voice Computer Systems Fraud Insuring Agreement	25

Miscellaneous Types

Form of Coverage	Code
Other – Mercantile	01
Other – Governmental	02
Other - Financial Institutions	03

ATTACHMENT F-4

TYPE OF CONTRACT BOND

Type of Contract Bond	Code
NOTE: The type of contract bond is to be used only when reporting classification codes 006XX, 007XX, 008XX, 00AXX, and 00BXX under subline 002 (surety).	
Bid or Proposal Bonds All, including bid bond service undertakings	1
All Other Contract Bonds	5
Sub-Contracts - Where bond runs in favor or prime contractor or another sub-contractor	6
All other - including prime contracts, completion, and subdivision bonds	

ATTACHMENT F-5

TYPE OF LOSS CODES *

Type of Loss	Code
Fidelity Insuring Agreement	
• Dishonesty of Regular Employees	11
• Data Processing Organizations (covered as employees)	13
• All Other	19
On Premises Insuring Agreement	
• Misplacement or Mysterious Unexplainable Disappearance	22
• Burglary	24
• Robbery or Hold-up	25
• All Other	29
In Transit Insuring Agreement	
• Misplacement or Mysterious Unexplainable Disappearance	32
• Robbery or Hold-up	37
• All Other	39
Forgery (not by employee) Insuring Agreements D and E (or similar)	
• Manipulation of Electronic Funds Transfer Systems	48
• All Other	49
All Other	
• All Other – NOC (including surety)	99

* The type of loss code should reflect the original and proximate cause of loss and not any ensuing causes.

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

ATTACHMENT F-6
Fidelity
Classification Codes
(Page 1 of 10)

1. Mercantile and Governmental Entities

Class of Insured	Code
001XX Agriculture, Forestry and Fishery, Mining and Quarrying	
• Agricultural Services including Animal Husbandry N.O.C.; Cattle Ranches; Livestock Dealers; Farms; Commercial Farms; Nurseries; Greenhouse; Poultry and Dairy Farms; Poultry Hatcheries; Horticultural Services; Grist Mills; Corn Shelling; Cotton Ginning; Hay Bailing; Threshing Services; Contract Sorting; Grading and Packing of Fruits and Vegetables for the Grower; Forestry and Fishery including Timber Tracts; Forest Nurseries; Reforestation; Gathering of Gums; Barks and Other Forest Products; Forestry Services; Fisheries and Fisheries Services Privately Operated	00111
• Mining and Quarrying of Minerals; Sand and Gravel; Anthracite and Bituminous; Coal and Lignite Mining; Oil Well Drilling; Crude Petroleum and Natural Gas Production; Pipe Line Transportation	00121
002XX Construction and Special Trade Contractors	
• General Contractors - Building Construction; Residential and Non- Residential; Other Construction; (i.e. Highways; Street Paving; Sidewalks; Curbing and Guttering; Sewer and Water Systems; Dams and Locks; Dredging and Harbor Improvements; Docks; Wharfs; Reclamation and Irrigation; Bridges including Foundation and Superstructure) Special Trade Contractors; (i.e. Plumbing, Heating and Air Conditioning; Boiler Setting; Painting; Paper Hanging and Decorating; Electrical Work; Masonry; Stonework; Tile Setting and Plastering; Roofing; Waterproofing; Carpentry and Wood Flooring; Floor Finishing; Laying; Scraping and Refinishing; Sheet Metal Work; Concrete Work)	00211
003XX Transportation, Trucking, Warehousing and Public Utilities	
• Interurban Railways	00311
• Local Railways and Interurban Bus Lines and Taxicab Companies; Local Bus Lines Operating within a Municipality; Bus Terminals	00312
• Water Transportation Steamship Companies (i.e. Ocean; Coastwise, Intercoastal; Great Lakes; Rivers and Canals); Ferries; Steamship Freight Agents; Lighter Age; Towing and Tugboat Transportation; Stevedoring and Longshoring	00315
• Air Transportation (including Facilities and Services related thereto)	00319
• Local Trucking and Raying; Long Distance and Interurban Tracking; Railway Express; Freight Forwarders and Motor Terminal Maintenance Facilities; Packing and Crating Goods for Shipment	00321
• Warehousing N.O.C. including Refrigerated Warehouses and Food Lockers; Farm Products Warehousing and Storage; Grain Elevators; Grain Warehousing and Storage; Cotton Compresses and Warehouse; Storage of Household Goods and Stockyards	00325
• Public Utilities; Electric Power and Light; Gas; Steam; Water and Irrigation Systems -- Privately Operated	00331
• Telegraph Cable Companies	00332
• Telephone Companies	00333
• Rural Electrification Administration - Borrowing Corporations of	00335

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

ATTACHMENT F-6
Fidelity
Classification Codes
(Page 2 of 10)

1. Mercantile and Governmental Entities

Class of Insured	Code
0040X to 0044X Manufacturers and Processors	
• Alcoholic Beverages except Breweries; Tobacco and Tobacco Product	00411
• Breweries	00412
• Meat Packers	00415
• Food; Fresh and Frozen and Kindred Products; N.O.C. including Margarine; Table Oil; Edible Fats; etc.; Meat Products (except Meat Packers) and Poultry Products; Dairy Products (except Dairy Farms); Canned & Preserved Fruits; Vegetables Sea Foods and Other Foods; Farm Products - Goods for Immediate Consumption; Grain Mill Products - Flour; Rice; Prepared Feeds for Animals and Cereal Preparations; Bakery Products; Ice Cream; Sugar; Confectionery and Related Products; Non-Alcoholic Beverages	00419
• Textile Mill Products including Scouring and Combing Yarns; Yarn and Thread Mills; Broad Woven Fabric; Narrow Woven Fabric and Smallwares Mills; Knit Fabric Mills; Dyeing; Sponging and Finishing Textiles; Carpets; Rugs and Other Floor coverings; Dry Goods (except Apparel)	00421
• Apparel; Accessories and Miscellaneous Fabricated Textile Products N.O.C.; including Men's; Youth's and Boy's Hats; Suits; Coats; Overcoats; Furnishings; Work Clothing and Allied Garments; Women's and Misses'; Children's and Infants'; Outerwear; Undergarments and Military Knit Outerwear; Underwear; Hosiery and Gloves; Fur Goods	00425
• Lumber and Wood Products including Logging Camps and Logging Contractors; Sawmills and Planing Mills; Millwork; Plywood; Veneer and Prefabricated Structural Wood Products and Wooden Container; Paper and Allied Products; Pulp Goods and Miscellaneous Converted paper Products including Pulp; Paper and Paperboard Mills; Coated and Laminated Paper; Wallpaper; Envelopes; Paper Bags; Paperboard Containers and Boxes; Furniture and Fixtures; Wood and Metal including Household Furniture; Mattresses and Box Springs; Office Furniture; Public Building and Professional Furniture; Wood and Metal Partitions; Shelving Lockers; Office and Stone Fixtures	00426
• Printing; Publishing and Allied Industries (except Newspaper Publishers)Books; Periodicals and Miscellaneous Publishing; Commercial Printing; Lithographing; Photoengraving; Engraving and plate Printing; Greeting Cards; Bookbinding and Related Industries	00428
• Newspaper Publishing Companies	00429
• Miscellaneous Chemicals; Chemical Products and Preparations including Explosives; Glue and Gelatin; Industrial Gases; Preparations; Sulfonated Oils and Assistants; Paints; Varnishes; Lacquers; Japans and Enamels' Inorganic Color Pigments; Whiting and Wood Fillers; Fertilizers; Gum and Wood Chemicals; Inedible Vegetable and Animal Oils and Fats; Printing Ink	00431
• Drugs and Medicines; Perfumes; Cosmetics and Other Toilet Preparations	00433
• Petroleum Products; Lubricating Oils and Greases; Paving and Roofing Materials	00435
• Tires; Inner Tubes; Rubber Footwear; Reclaimed Rubber and Other Fabricated Rubber and Plastic Products	00437
• Stone; Clay and Glass Products including Flat Glass; Glass and Glassware; Pressed or Blown Glass Products made of Purchase glass; Hydraulic Cement; Brick and Structural Clay Products; Pottery and Related Products; Concrete; Gypsum and Plaster Products; Crushed Stone; Cut-Stone and Stone Products; Abrasive; Asbestos and Miscellaneous Nonmetallic Mineral Products	00439

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ATTACHMENT F-6
Fidelity
Classification Codes
(Page 3 of 10)

1. Mercantile and Governmental Entities

Class of Insured	Code
0040X to 0044X Manufacturers and Processors	
• Primary Metal Industries including Blast Furnaces; Heat Treating Plants; Steel Works and Rolling Mills; Iron and Steel Foundries; Smelting and Refining; Rolling; Drawing and Alloying of Nonferrous Metals; Nonferrous Foundries; Castings including Fabricate Structural Metal Products; Metal Cans and Other Metal Ware; Metal Stamping; Metal Platings; Coating and Engraving; Cutlery; Hand Tools and General Hardware; Boilers; Heating Apparatus (except Electrical) and Plumbing Fixtures; Screw Machine Products and Bolts; Nuts; Screws and Rivets; Ordnance and Accessories including Guns; Howitzers; Mortars and Related Equipment; Ammunition; Tanks and Tanks Components; Sighting and Fire Control Equipment; Small Arms; Safes and Vaults	00440
• Machinery and Parts (including Equipment and Supplies) Engines and Turbines; Agriculture; Construction; Industrial and Mining Machinery; Equipment and Tractors; Metalworking and Special Industry Machinery; Miscellaneous Service Industry and General Industry Machines and Equipment; N.O.C.; Electrical: Machinery Equipment and Supplies including Generating; Transmission; Distribution and Industrial Apparatus; Insulated Wire and Cable; Communication Equipment	00441
• Transportation Equipment including Aircraft and Parts; Ship and Boat Building and Repairing; Railroad Equipment; Motorcycles; Bicycles and Parts; Motor Vehicles and Motor Vehicle Equipment; Mobile Homes; Miscellaneous Transportation Equipment; N.O.C.	00443
• Office Computing; Accounting and Adding Machines; Cash Registers; Scales and Typewriters	00444
• Sewing Machines and Household Vacuum Cleaners; Batteries; Phonographs; Record Players and Records; Electric Lamps; Lighting Fixtures and other Electrical and Gas Appliances; N.O.C.; Radio and Television Receivers and Equipment; Refrigerators; Washing Machines; Dryers; Dishwashers and Air Conditioners (Gas and Electric)	00446
• Jewelry; Silverware and Plated Ware (Precious Metals); Watches and Clocks	00448
• Miscellaneous Manufacturing and Processing Industries; N.O.C. including Coal and Coke; Leather and Leather Products; Tanned; Curried and Finished Hides and Skins; Industrial Leather; Belting and Packing; Brooms and Brushes; Boot and Shoe Cut Stock and Findings; Footwear except Rubbers; Leather Gloves and Mittens; Luggage; Handbags and Small Leather Goods; Buttons and Miscellaneous Notions; Musical Instrument Sand Parts; Toys and Sporting and Athletic Goods; Pens; Pencils and Other Office and Artists; Materials; Professional Scientific and Controlling Instruments; Photographic and Optical Goods; Including Surgical; Medical Dental Instruments and Supplies; Optical Instruments and Lenses; Hearing Aids; Razors; Costume Novelties and Costume Jewelry; Caskets and Morticians Goods; Wood and Metal Storm Doors; Windows Jalousies; Shades; Screens and Venetian Blinds	00449

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ATTACHMENT F-6
Fidelity
Classification Codes
(Page 4 of 10)

1. Mercantile and Governmental Entities

Class of Insured	Code
0045X to 0049X Wholesalers and Distributors	
• Alcoholic Beverages except Breweries; Tobacco and Tobacco Products	00461
• Food; Fresh and Frozen and Kindred Products; N.O.C. including Margarine; Table Oil; Edible Fats; etc.; Meat Products (except Meat Packers) and Poultry Products; Dairy Products (except Dairy Farms); Canned & Preserved Fruits; Vegetables; Sea Foods and Other Foods; Farm Products - Goods for Immediate Consumption; Grain Mill Products - Flour; Rice Prepared Feeds for Animals and Cereal Preparations; Bakery Products; Ice Cream; Sugar Confectionery and Related Products; Non-Alcoholic Beverages	00469
• Textile Mill Products including Scouring and Combing Yarns; Yarn and Thread Mills; Broad Woven Fabric; Narrow Woven Fabric and Smallwares Mills; Knit Fabric Mills; Dyeing Sponging and Finishing Textiles; Carpets; Rugs and Other Floor Coverings; Dry Goods (except Apparel)	00471
• Apparel; Accessories and Miscellaneous Fabricated Textile Products N.O.C.; including Men's Youth's and Boy's hats Suits; Coats; Overcoats; Furnishings; Work Clothing and Allied Garments; Women's and Misses' Children's and Infants' Outerwear; Undergarments and Millinery Knit Outerwear; Underwear; Hosiery and Gloves; Fur Goods	00475
• Lumber and Wood Products including Millwork; Plywood; Veneer and Prevaricated Structural Wood Products and Wooden Containers; Paper and Allied Products; Pulp Goods and Miscellaneous Converted Paper Products including Pulp; Paper and Paperboard Mills; Coated and Laminated Paper; Wallpaper; Envelopes; Paper Bags; Paperboard Containers and Boxes; Furniture and Fixtures; Wood and Metal including Household Furniture; Mattresses and Box Springs; Office Furniture; Public Building and Professional Furniture; Wood and Metal Partitions; Shelving Lockers; Office and Store Fixtures	00476
• Printing Publishing and Allied Industries (except Newspaper Publishers) Books; Periodicals and Miscellaneous Publishing; Commercial Printing; Lithographing; Photoengraving; Engraving and Plate Printing; Greeting Cars; Bookbinding and Related Industries	00478
• Newspapers	00479
• Miscellaneous Chemicals; Chemical Products and Preparations including Explosives; Glue and Gelatin; Industrial Gases; Oxygen; etc.; Industrial Inorganic and Organic Chemicals; Insecticides; Soap and Glycerin; Cleaning and Polishing Preparations; Sulfonated Oils and Assistants; Paints; Varnishes; Lacquers; Japans and Enamels; Inorganic color Pigments Whiting and Wood Fillers; Fertilizers Gum and Wood Chemicals; Inedible Vegetable and Animal Oils and Fats; Printing Ink	00481
• Drugs and Medicines; Perfumes; Cosmetics and Other Toilet Preparations	00483
• Petroleum Products; Lubricating Oils and Greases; Paving and Roofing Materials	00485
• Tires; Inner Tubes; Rubber Footwear; Reclaimed Rubber and Other Fabricated Rubber and Plastic Products	00487
• Stone; Clay and Glass Products including Flat Glass; Glass and Glassware; Pressed or Blown Glass Products made of Purchased Glass; Hydraulic Cement; Brick and Structural Clay Products; Pottery and Related Products; Concrete; Gypsum an Plaster Products; Crushed Stone; Cut Stone and Stone Products; Abrasive; Asbestos and Miscellaneous Nonmetallic Mineral Products	00489

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ATTACHMENT F-6
Fidelity
Classification Codes
(Page 5 of 10)

1. Mercantile and Governmental Entities

Class of Insured	Code
0045X to 0049X Wholesalers and Distributors	
• Primary Metal Industries including Blast Furnaces; Heat Treating Plants; Steel Works; and Rolling Mills; Iron and Steel Foundries; Smelting and Refining Rolling; Drawing and Alloying of Nonferrous Metals; Nonferrous Foundries; Castings and Die-Castings and Miscellaneous Primary Metal Industries; Miscellaneous Fabricate Metal and Wire Products including Fabricated Structural Metal Products; Metal Cans and Other Metal Ware; Metal Stamping; Metal Platings Coating Engraving; Cutlery; Hand Tools and General Hardware; Boilers Heating Apparatus (except Electrical) and Plumbing Fixtures; Screw Matching Products and Bolts; Nuts Screws and Rives; Ordnance and Accessories including Guns; Howitzers; Mortars and Related Equipment; Ammunition; Tanks and Tank Components; Sighting and Fir Control Equipment; Small Arms; Safes and Vaults	00490
• Machinery and Parts (including Equipment and Supplies) Engines and Turbines; Agriculture; Construction; Industrial and Mining Machinery; Equipment and Tractors; Metalworking and Special Industry Machinery; Miscellaneous Service Industry and General Industry Machines and Equipment; N.O.C.; Electrical Machinery Equipment and Supplies including Generating; Transmission; Distribution and Industrial Apparatus; Insulated Wire and Cable; Communication Equipment N.O.C.	00491
• Transportation Equipment including Aircraft and Parts; Ships and Boats; Railroad Equipment; Motorcycles; Bicycles and Parts; Motor Vehicles and Motor Vehicle Equipment; Mobile Homes; Miscellaneous Transportation Equipment N.O.C.	00493
• Office Computing; Accounting and Adding Machines; Cash Registers; Scales and Typewriters	00494
• Sewing Machines and Household Vacuum Cleaners; Batteries Phonographs; Record Players and Records; Electric Lamps; Lighting Fixtures and Other Electrical and Gas Appliances; N.O.C.; Radio and Television Receivers and Equipment; Refrigerators; Washing Machines; Dryers; Dishwashers and Air Conditioners (Gas and Electric); Electronic Components	00496
• Jewelry; silverware and Plated Ware (Precious Metals); Watches and Clocks	00498
• Miscellaneous Wholesalers and Distributors; N.O.C. including Coal and Coke; Leather and Leather Products; Tanned; Curried and Finished Hides and Skins; Industrial Leather; Belting and Packing; Brooms and Brushes; Boot and Shoe Cut Stock and Findings; Footwear except Rubbers; Leather Gloves and Mittens; Luggage; Handbags and Small Leather Goods; Buttons and Miscellaneous Notions; Musical Instrument Sand Parts; Toys and Sporting and Athletic Goods; Pens; Pencils and Other Office and Artists Materials; Professional Scientific and Controlling Instruments; Photographic and Optical Goods; Including surgical; Medical Dental Instruments and Supplies; Optical Instruments and Lenses; Hearing Aids; Razors; Costume Novelties and Costume Jewelry; Caskets and Morticians Goods; Wood and Metal Storm Doors; Windows Jalousies; Shades; Screens and Venetian Blinds	00499

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ATTACHMENT F-6
Fidelity
Classification Codes
(Page 6 of 10)

1. Mercantile and Governmental Entities

Class of Insured	Code
005XX Retail Trade and Personal Services	
• Supermarkets (for the Purpose of this Classification a Supermarket shall be a store dealing in retail food products (i.e.) Groceries; Meats; Produce and Dairy - with gross annual sales (including concessionaires sales) of at least $500,000 actual or anticipated)	00511
• Bakeries and Dairies	00512
• Grocery Stores (not supermarkets); Meat; Poultry and Fish (Sea Food) Stores; Delicatessen Store; Fruit Stores and Vegetable Markets; Frozen Food Dealers; Ice Cream; Candy; Nut; and Confectionery Stores	00519
• Department Store; Mail Order Houses; Other Variety and General Merchandise Stores	00521
• Furniture Household; Home Furnishings and Equipment Stores; N.O.C. including Household Appliances; Radio and Television Stores; Floor Coverings; Draperies; Venetian Blinds; Awnings and Shades	00525
• Building Materials including Sand and Gravel; Lumber and Other Building Material Dealers; Hardware; Electrical Supplies; Farm Equipment; Air Conditioning; Heating; Plumbing and Refrigeration Equipment; Paint; Glass and Wallpaper Stores	00529
• Furriers and Fur Shops including Fur Storage	00531
• Apparel and Accessories; Custom Tailors; Men's Boys and Family Clothing and Furnishing Stores; Women's and Misses Ready-to-Wear Accessories; Millinery and Specialty Shops; Children's' and Infants' Wear Stores; Shoe Stores; Men's Hat Stores	00539
• Motor Vehicle Dealers; Cars and/or Trucks - New and/or Used	00541
• Tire; Battery and Automobile Accessory Dealers; Gasoline Service Stations	00542
• Miscellaneous Automotive Products Dealers N.O.C. (including Automobile Homes) Trailers; Aircraft; Boats; and Marine Supplies Dealers	00545
• Eating and Drinking places including Caterers; Commissary Services; Night Clubs; Restaurants; Taverns	00551
• Hotels; Motels of More than Four Stories; Apartment Hotels; Seasonal Hotels; Summer Vacation and Recreational Camps	00555
• Motels of Four Stories or Less; Auto Courts; Boat; Tourist Camps; Cabin Camps and Trailer Parks	00556
• Drug Stores and Proprietary Store; Cigar Stores and Stands; Combination Cigar; Drug and Miscellaneous Merchandise Stores	00561
• Liquor package Stores (Privately Operated)	00565
• Jewelry Stores	00571
• Retail Stores N.O.C. including Antique Stores and Second Hand Stores; Art Dealers; Book and Stationery Stores; Sporting Goods Stores and Bicycle Shops; Farm and Garden Supply Stores; Forests; News Dealers and Newsstand; Music Stores; Musical Instruments and Parts Stores; Camera and Photographic Supply Stores; Office; Store and School Supply and Equipment Dealers; Office Computing; Accounting and Adding Machines; Gift Novelty and Souvenir Shops; Optical Goods; Hearing Aids; Luggage and Leather Goods; Game and Toy Stores; Needlecraft Stores; Artists' Materials and Supply Stores; Monuments and Tombstone; Marble Cutting Polishing; Pottery	00579
• Laundries and Linen Supply and Industrial Launderers; Cleaning and Dyeing Stores; Diaper Services	00581
• Miscellaneous Personal Services including Beauty Shops; Barber Shops; Photographic Studios; Funeral Home or Parlors; Undertakers; Cemeteries Operated for Profit and Cremations; Pressing; Alteration and Garment Repair Services; Shoe Repair shops; Shoe Shine and Hat Cleaning Shops; Ambulance Services; Steam Baths; Clothing Rentals; Social Escort Services	00585
• Air; Bus Railroad and Steamship Ticket Agencies; Theater or Other Amusement Ticket Agencies; Travel Agencies or Bureaus Tour Operators	00586
• Automobile Storage (garages) and Parking; Automobile and Truck Rentals; Automobile Driving Schools	00587

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ATTACHMENT F-6
Fidelity
Classification Codes
(Page 7 of 10)

1. Mercantile and Governmental Entities

Class of Insured	Code
005XX Retail Trade and Personal Services (cont.)	
• Miscellaneous Repair Shops including Automobile Repairs and Services; Tire Retreading; Car Wash; Aircraft and Shop Maintenance; Blacksmith Shops; Electrical Repair; Watch; Clock and Jewelry Repair; Leather Goods Repair; Locksmith and Gunsmith Shops; Armature Rewinding; Machine Shops; Mattress Renovating and Repair; Typewriter and Business Machine Repair; Musical Instrument Repair	00589
006XX Business Services, Amusement, Recreational and Miscellaneous Consumer Services and Membership Organizations	
• Collection Agencies	00611
• Advertising Agencies	00631
• Business Services N.O.C. including Duplicating; Addressing; Blueprinting; Photostating; Printing; Film Developing and Printing; Mailing Services; News Syndicates; Research; Development and Testing Laboratories; Services to Dwellings and Other Buildings Janitor Service; Window Cleaning; etc.; Business and Management Consulting Services; Engineering and Architectural Services; Accounting; Auditing; Bookkeeping and Secretarial Services; Auctioneers; Law Offices; Legal Services; Fund Raising Services; Consumer and Mercantile Credit Reporting Agencies; Detective Agencies; Employment Agencies; Armored Car Companies; Messenger Services; Private Investment Clubs and Private Investors; Public Relations Services	00635
• Fuel; (Oil; Bottled Gas; Coal and Wood) and Ice Service Companies	00638
• House to House Consumer Sales and Service Companies N.O.C. (Not applicable to Bakeries or Dairies or Laundry; Dry Cleaning and Diaper Services)	00640
• Vending Machine Operators	00643
• Computer and Data Processing Services - including Programming and Systems Design: Keypunch Services; Computer Time Sharing Services; Computer Leasing Services by Other than the Manufacturer	00645
• Equipment Rental and Leasing Companies- all; except Computer Leasing Companies and Manufacturers who lease	00647
• Motion Picture and T.V. Film Production; Distribution and Service Industries (except Theaters)	00651
• Motion Picture Theaters and Drive-In Theaters	00652
• Radio and Television Broadcasting Stations and Studios	00655
• Army; Air Force and marines Post Exchanges; Navy Ship Service Stores; Officer Messes and Other Non-Appropriated Fund activities	00660
• Private Clubs Providing Food; Drink or Lodging (Golf and Country Clubs; Yacht Clubs; etc.) including Benevolent Protective Order of Elks	00661
• Race Track Operations	00662
• Amusement Enterprises N.O.C. including Baseball; Basketball; Hockey; Football and Soccer Clubs; Bathing Beaches; Bowling Alleys and Billiard and Pool Parlors; Dance Halls; Studios and Schools; Health Clubs and Gymnasiums; Swimming Pools; Skating Rick's; Theaters and Theatrical Productions (except Motion Pictures): Bands; Orchestras and Entertainers; Stables; Riding Academies; Sports Promoters; Sport Areas and Casinos	00669
• Offices of Physicians; Surgeons; Dentists; Dental Hygienists; Dental Surgeons; Optometrists; Ophthalmologists; Opticians; Osteopathic Physicians; Psychiatrists; Chiropractors; and Registered Nurses; Medical and Dental Laboratories; Veterinarians and Animal Hospitals; Anesthesiologists and Anesthetists	00671
• Medical Research agencies; Sanatoria; convalescent and Rest Homes - Privately Operated	00675
• Clinics and Hospitals-privately operated including those operated by benevolent; charitable or religious organizations	00677
• Health Maintenance Organizations engaged in providing Medical or Other Health services to its members	00678

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ATTACHMENT F-6
Fidelity
Classification Codes
(Page 8 of 10)

1. Mercantile and Governmental Entities

Class of Insured	Code
006XX Business Services, Amusement, Recreational and Miscellaneous Consumer Services and Membership Organizations (cont.)	
• Collegiate Societies and Patriotic Organizations and Veterans Associations; Boy Scouts; Girl Scouts etc.; Business and Professional Associations including Baseball; Basketball and Football; Hockey and Soccer Leagues (Not Clubs); Other Non-Profit Membership Organizations N.O.C.. including Civic and Political Membership Associations; YMCA; YWCA; YMHA; YWHA; etc.	00681
• Charitable and Religious Organizations except clinics and Hospitals) N.O.C.	00682
• Fraternal Orders and Social Clubs Not Providing Food; Drink or Lodging	00683
• Labor Unions- National or International Unions Only	00691
• Labor Unions- Local Unions Only	00692
• Labor Unions-National or International Unions including Local Unions Under a Single Policy	00695
• Labor Unions- Health; Welfare and Pension Plans and Trusts of	00697
008XX Finance, Insurance and Real Estate **0081X Credit Agencies other than Banks**	
• Pawn Brokers	00816
• Factors	00817
• Currency Exchanges and Check cashiers	00818
• Safe Deposit Companies-companies primarily engaged in the renting of safety deposit boxes and vault space for the safe keeping of valuables	00819
0082X to 0084X Commodity Brokers and Dealers in Securities and Financial Paper not Classified as Financial Institutions	
• Commodity Futures Brokers and Dealers	00832
• Automated Clearing Houses or Automated Clearing House Association	00833
• Commodity Exchanges and Clearing House Associations Other than Automated Clearing Houses or Associations	00834
• Securities Sales Organizations N.O.C. (including Sales Organizations selling Mutual Fund Shares)	00835
0085X to 0088X Insurance Agents, Brokers and Services, Real Estate	
• Mortgage Agents; Loan Agents; Loan Correspondents; Fiscal Agents; Insurance Agents or Brokers and Independent Insurance Adjusters	00869
• Pension; Retirement and Welfare Plans (Nonprofit) - Other than Labor Unions	00872
• Cemetery Associations(Non-Profit)	00873
• Real Estate Owners; Operators; Subdividers; Developers; Lessons	00880
• Condominium Owner' Association; Planned Unit Developments and Co-operative Owners' Associations	00881
• Abstract Companies not Issuing Title Insurance and Escrow Companies	00882
• Real estate Agents; Brokers and Mangers; Property Management Companies	00884
0095X Privately Operated Educational Services	
• Educational Service including Colleges and Institutions of Higher Learning; Museums; Art galleries; Botanical and Zoological Gardens; Libraries-Privately Operated non-Profit	00951
• Educational Services including Colleges and institutions of Higher Learning and Vocational Schools; Museums; Botanical and Zoological Gardens; Libraries-Privately Operated Non-Profit	00952

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ATTACHMENT F-6
Fidelity
Classification Codes
(Page 9 of 10)

1. Mercantile and Governmental Entities

Class of Insured	Code
0096X Federal Government	
• Post Office Department	00961
• Internal Revenue Service	00962
• Federal Government; N.O.C.	00963
0097X State and Local Government	
• School Districts or Authorities and Other Public Education Services below College Grade Level	00970
• State Universities; State Colleges; Community Colleges or Count Colleges	00971
• Public Utilities including Electric; Gas Irrigation; Light; Power; Steam; Telephone; Water and Similar Systems; Districts or Authorities	00972
• State; County; City; Town; Township; Village or Borough including Police Department	00973
• State; County; City; Town; Township; Village or Borough excluding Police Department	00974
• Local Public Housing Authorities and Urban Renewal Projects under the supervision of the Department of Housing and Urban Development	00975
• Museums; Art galleries; Botanical and Zoological Gardens; Libraries	00976
• A Police Department of any State; County; City; Town; Township; Village or Other Political Subdivision	00977
• A Department Division; Office or Institution of any State; County; City; Town; Village or Other Political Subdivision; N.O.C.	00979

2. Financial Institutions

Class of Insured	Code
Commercial Banks **Banks with Average Assets of:**	
• Less than $10,000,000	00720
• $ 10,000.000 to 24,999,999	00721
• $ 25,000.000 to 49,999,999	00722
• $ 50,000.000 to 99,999,999	00723
• $ 100,000,000 to 249,999,999	00724
• $ 250,000,000 to 499,999,999	00725
• $ 500,000,000 to 999,999,999	00726
• $1,000,000,000 to 1,999,999,999	00727
• $2,000,000,000 to 4,999,999,999	00728
• $5,000,000,000 and over	00729
• Servicing Contractors	00782
• American Agencies Foreign Banks that do not conduct a general banking business	00783
• Trust Companies doing a trust business exclusively	00784
• Issuers of Register Checks or Personal Money Orders	00793
• Morris Plan or industrial Banks that do not receive deposits subject to check	00794
Federal Institutions	
• Federal Reserve Banks, Federal Deposit Insurance Corporation and Joint Stock Land Banks	00720-00729
• Federal Home Loan Banks	00762

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ATTACHMENT F-6
Fidelity
Classification Codes
(Page 10 of 10)

2. Financial Institutions

Class of Insured	Code
Savings Banks	
• Savings Banks	00730
• Servicing Contractors	00782
Savings and Loan Associations	
• Savings and Loan Associations	00762
• Servicing Contractors	00782
Stockbrokers and Investment Bankers	
• Stockbrokers or business houses engaged principally in the management of or dealing in securities listed on recognized Stock Exchanges, or in unlisted securities and the Securities Investors Protection Corporation	00770
• Stock Exchanges	00771
• Foundations and Endowment Funds	00773
• Investment Bankers, Investment trusts, Mutual Funds (but not including non-employee sales representatives or sales organizations) and Commodity brokers(who are members of a recognized Stock Exchange the rules of which require that all members carry the bond required of Stockbrokers)	00772
Finance Companies	
• Holding Companies which do not operate the business under their control, but merely act as managers of the stocks and securities in their custody and Real Estate Investment Trusts	00772
• Mortgage Bankers and Dealers Mortgages (but not fiscal agencies representing another in the servicing of mortgages, etc.), Dealers in Foreign Exchange, Dealers in Commercial Paper, Note Brokers and Title Insurance Companies principally engaged in the mortgage business	00774
• Finance or Investment Companies licensed under the Small Business Administration Act and Finance Companies, the majority of whose business is financing paper for or through dealers (but not Small Loan Companies, Personal Finance Companies, Chattel Loan companies or Factors)	00775
Small Loan Companies	
• Small Loan Companies (excluding Pawn Brokers and Factors) including Personal Finance Companies, Chattel Loan Companies and Benevolent, Charitable, Prudential or Remedial Loan Associations N.O.C.)	00815
Credit Unions	
• Credit Unions, also Mutual Benefit Associations and Remedial Loan associations in Connecticut provided they do not grant or extend accident, health, death or burial benefits to their members and the National Credit Union Share insurance Fund	00780
Insurance Writing	
• Life Insurance Companies – Industrial	00851
• Life Insurance Companies - Other than Industrial	00852
• Fire, Marine, Accident and Health, Casualty Insurance and Surety Companies including Inter-Insurance Exchanges and Reciprocals, Burial Insurance Associations, Self-Insurance and Risk Retention groups and other Insurance and Reinsurance Companies N.O.C.	00853
• Title Insurance Companies (other than those acting as Trust Companies or accepting deposits or principally engage in the mortgage business)	00854
• Hospital and Medical Service Plans (non-profit)	00871
Individual or Schedule Fidelity Bonds	00795
Combination Safe Depository Policy	00790
Computer Crime Policy - Use Class of Insured Code assigned to the financial institution.	XXXXX

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ATTACHMENT F-7
SURETY
Classification Codes
(Page 1 of 20)

FEDERAL AND PUBLIC OFFICIAL - INDIVIDUAL OR SCHEDULE

Class Description	Code
Public Official - (Non- Federal)	
Treasurers & Tax Collectors (of State, County, City, Village, Town, School Districts, Boards, etc.)	
All Treasurers	00108
All Tax Collectors	00109
All Tax Collectors & Treasurers (Dual Position)	00110
All Subordinate employees Handling Money	00102
Peace Officers	
Sheriffs and All Subordinates	00115
Deputies Handling Money	00116
Constable, City Marshals, Policemen & All Others	00112
Judges & Court Clerks	
Judges	00113
Court Clerks	00114
Other	
Special Bond Issue - Bond covering Proceeds of	00101
Hunting, Fishing & Trapping Licenses, Auto Tags, etc. - Agents for Sale of	00104
Notaries Public & Commissioners of Deeds	00105
Housing Authorities	00117
Coverage on Securities	00117
Public Administrator or Guardian beyond the expiration of the statutory term	00118
All Other – All Officers and Employees	00119
Federal Official	
Post office Department	00152
Department of Agriculture Farmers Home Administration Loan Closing Attorneys Private and Public Borrowers – All Officers and Employees Rural Electrification Administration Private Borrowing Corporation (R.E.A.) – All Officers & Employees incl. the Treasurer	 00156 00155 00155
Department of Commerce Economic Development Administration Private and Public Grantees – All Officers and Employees	 00155
Department of Labor Manpower Development Training Act – 1962 and Area Redevelopment Act Individual and Schedule Bonds covering Officers and Employees of single Sponsoring organizations receiving grants of Federal moneys	 00155
All Other Federal Departments	00159

ATTACHMENT F-7
SURETY
Classification Codes
(Page 2 of 20)

COURT - FIDUCIARY BONDS

Class Description	Code
Bonds in Probate and Other Courts	
Bonds in Estates of Deceased Persons or Persons Presumed on Account of Long Absence to be Dead	
Administrators, including temporary and special administrators pendente lite and additional bond for sale of real estate	00203
Executors, administrators with will annexed	00204
Bonds in Estates of Minors	
Guardians and tutors of minors, including bond for sale of real estate; guardians ad litem	00214
Bonds in Trust Estates	
Trustees under deed or will, also trustees under contract and miscellaneous indentures	00215
Bonds in Estates of Incompetents	
Committees, conservators and guardians of incompetents, including bond for sale of real estate	00213
Banks as Fiduciary	
All Fiduciary Bonds - bank or trust company as sole or joint principal	00217
All Fiduciary Bonds - individual serving as co-fiduciary with unbonded bank or trust company	00218
Trustees, Custodians or other persons appointed for veterans or incompetent members of the armed services	
Where bond is limited to disbursement of benefits payable to one veteran or incompetent and/or minor children	00213
Where bond covers disbursement of benefits payable to more than one veteran or incompetent	00220
Bonds in Equity Courts	
Assignees, liquidation, trustees or others appointed for benefit of creditors by an insolvent debtor to liquidate and make distribution	00208
Receivers, trustees or others appointed by the court to manage property or a business	00209
Masters, referees, trustees or commissioners for the sale of real estate, or other property, in partition, foreclosure, reorganization or winding up proceedings or other litigation where duties do not require investment or any duties of administration other than sale and distribution	00211
Survivors of partnerships in state courts	00229

ATTACHMENT F-7
SURETY
Classification Codes
(Page 3 of 20)

Bonds in Bankruptcy Courts	
Agents; Appraisers; Creditors' Committees; Examiners; Stockholder's Committees or their Agents	00223
Chapter 11: Receivers; Ancillary Receivers; Marshals or Trustees	
Appointed to take temporary or permanent charge of the property of debtors or to operate, reorganize and rehabilitate the debtors' business for its continuance as a going concern	00227
New bond of the receiver or trustee if no plan of reorganization is adopted and debtor is adjudicated a bankrupt	00228
Chapter 12: Individual trustee bond or blanket trustee bond covering a single trustee for all Chapter 12 cases handled	00224
Chapter 13:	
Schedule bond providing coverage by Certificate for each wage earner plan referred to trustee	00225
Master bond covering an unlimited number of wage earner plans referred to Trustee	00226
Other receivers and trustees in Bankruptcy and disbursing agents (Federal Bankruptcy Courts)	00207
Debtors Bonds	00230
Miscellaneous Fiduciary Bonds	
Receivers, Trustees and Conservators of Financial Institutions or Insurance Companies	00210
Life Tenants' Bonds	
Where on death of life tenant, remaindermen are entitled to claim the value of the assets at time received by life tenant	00221
In jurisdiction where life tenant is only a trustee	00215
Savings, Building and Loan Associations	
Agents, liquidators, or receivers of closed associations – whether appointed by State Court, State Banking Department, Auditor or Public Accounts or any other public official	00210
Liquidators of Closed Building and Loan Associations – bonded to the Association, are classified as "Trustees under Private Agreement"	00222

ATTACHMENT F-7
SURETY
Classification Codes
(Page 4 of 20)

COURT - GUARANTEE BONDS

Class Description	Code
Civil Proceedings, Whether in State or Federal Courts	
Defendant's bond to discharge or release property under attachment, distraint for claim and delivery of rent, garnishment; other bonds to pay any judgment or decree that may be rendered in the pending case (not including bond to release a libel in admiralty)	
Fixed Penalty Bonds - where principal has not posted Performance and Payment Bonds covering the contract against which liens are filed	00240
Fixed Penalty Bonds - where principal has posted Performance and Payment Bonds covering the contract against which liens are filed	00241
Open Penalty Bonds - where principal has not posted Performance and Payment Bonds covering the contract against which liens are filed	00270
Open Penalty Bonds - where principal has posted Performance and Payment Bonds covering the contract against which liens are filed	00271
Defendant's bond to recover property under replevin and other forthcoming and redelivery bonds; indemnity to sheriff or marshal on releasing property; third party claimants; ejection	
Fixed Penalty Bonds - where principal has not posted Performance and Payment Bonds covering the contract against which liens are filed	00242
Fixed Penalty Bonds - where principal has posted Performance and Payment Bonds covering the contract against which liens are filed	00243
Open Penalty Bonds - where principal has not posted Performance and Payment Bonds covering the contract against which liens are filed	00272
Open Penalty Bonds - where principal has posted Performance and Payment Bonds covering the contract against which liens are filed	00273
Injunction - plaintiff's bond to secure, defendant's bond to dissolve	
Fixed Penalty Bonds - where principal has not posted Performance and Payment Bonds covering the contract against which liens are filed	00244
Fixed Penalty Bonds - where principal has posted Performance and Payment Bonds covering the contract against which liens are filed	00245
Open Penalty Bonds - where principal has not posted Performance and Payment Bonds covering the contract against which liens are filed	00274
Open Penalty Bonds - where principal has posted Performance and Payment Bonds covering the contract against which liens are filed	00275
Appeal – defendant's or plaintiff's bonds; supersedeas; stay of execution; or other bond to pay a judgment or decree already rendered; open default	00257
Rate refunding bonds which guarantee only payment of sums paid in excess of rates or charges eventually established as lawful	00250
Refunding bonds and other bonds to pay debts and legacies in order to avoid administration or on sale of real estate before expiration of time for filing claims; open estate bonds	00280

ATTACHMENT F-7
SURETY
Classification Codes
(Page 5 of 20)

Waiver of probate bonds; Administration of estates without judicial proceedings	
Fixed Penalty Bonds - all	00281
Open Penalty Bonds - for payment of money or deposits	00281
Open Penalty Bonds - for transfer of stocks, common or preferred, bonds, notes or other securities	00282
Open Penalty Bonds - where waiver of probate guarantee is part of a blanket or master bond in favor of a transfer agent and its corporate principal	00283
Indemnity to sheriff or marshal on levying any kind of writ; levy	
Fixed Penalty Bonds - on execution after judgment	00284
Fixed Penalty Bonds - on all other writs of process	00285
Open Penalty Bonds – all	00286
Mechanic's lien - bond to discharge	
Fixed Penalty Bonds - where principal has not posted Performance and Payment Bonds covering the contract against which liens are filed	00246
Fixed Penalty Bonds - where principal has posted Performance and Payment Bonds covering the contract against which liens are filed	00247
Open Penalty Bonds - where principal has not posted Performance and Payment Bonds covering the contract against which liens are filed	00276
Open Penalty Bonds - where principal has posted Performance and Payment Bonds covering the contract against which liens are filed	00277
Plaintiff's bond to secure attachment, distraint for claim and delivery rent, garnishment; Warrant of Seizure, Sequestration	
Fixed Penalty Bonds - all	00248
Open Penalty Bonds - all	00278
Plaintiff's bond to secure replevin and other forthcoming and redelivery bonds; lien claimants	
Fixed Penalty Bonds - all	00249
Open Penalty Bonds – all	00279
Plaintiff's order of arrest in civil proceedings	00287
Removal of cause	00291
Costs; Certiorari – covering costs only (not admiralty bonds)	
Fixed Penalty Bonds - all	00292
Open Penalty Bonds – all	00297
Petitioning Creditors, whether in bankruptcy or in state court	00267
Inheritance, estate or transfer taxes – bonds guaranteeing payment of	00262
Condemnation bonds including bonds on appeal in condemnation	
Fixed Penalty Bonds - all	00294
Open Penalty Bonds – all	00295
Foreclosure proceedings	00294
Claimants bonds; Interpleader; Mandamus; Release of goods seized under Pure Food, Drug and Cosmetic Act	00296

ATTACHMENT F-7
SURETY
Classification Codes
(Page 6 of 20)

Admiralty Proceedings in U.S. Courts	
To release libel (Stipulation for value or limitation of liability), general average bond	00256
Costs (including libellants in admiralty)	00293
Bonds for Release of Defendant in Criminal or Civil Proceedings	
Bail in civil or criminal proceeding, jail liberties, automobile powers of attorney; bond on order of arrest; ne exeat, and delivery of arrested aliens	00288
All Other Court Guarantees	
All other defendant's court guarantees - Fixed Penalty Bonds	00296
All other plaintiff's court guarantees - Fixed Penalty Bonds	00296
All other plaintiff's court guarantees - Open Penalty Bonds	00278

ATTACHMENT F-7
SURETY
Classification Codes
(Page 7 of 20)

MISCELLANEOUS BONDS

Class Description	Code
Cable Bonds	
Cable – Performance	00548
Cable - Pole Attachment	00549
Depository	
All	00525
Escrow Deposit Bonds	
All	00577
Federal Maritime Commission	
Independent Ocean Freight Forwarders	00566
Financial Guarantee - Traditional Surety	
Closure/Post Closure Bonds	00573
Forward Sale Contract Bonds	00574
Games of Chance Bonds	00571
Insurance Program Bonds - Conditional Obligation	00572
Insurance Program Bonds – Demand	00537
Newspapers – Bonds of Distributors, Carriers, Salespeople, etc	00576
Turnpike, Bridge Toll Bonds	00575
Utility Deposit Bonds	00570
All Other Financial Guarantees (Traditional Surety) not otherwise classified above	00579
Financial Guaranty-Credit Enhancement Commercial Investment and Loan Financial Guaranties (including Guaranties of Principal and Interest or Contribution) • Guaranties of corporate (non-municipal) debt issues whose ratings are enhanced or upgraded by a recognized rating agency, such as Moody's or Standard & Poor's, as a result of such guaranty • All other Commercial Investment and Loan Financial Guaranties	 00580 00581
Municipal Bonds-Guaranty of Principal and interest: • All	 00597
Freight Charge	
Delivery of Freight - bonds in favor of railroads, steamship or other common carriers Specific bond covering a specified consignment, carload, etc. without bill of lading, whether lost or delayed General or blanket bonds	 00501 00502
Open End Bond of Indemnity	00524

ATTACHMENT F-7
SURETY
Classification Codes
(Page 8 of 20)

Immigrant Bonds	
U.S. Bond Form Number I-310	
Bond for payment of sums and fines imposed under immigration act	00522
U.S. Bond Form Number I-352	
Bond for maintenance of status and departure of non-immigrant alien	00523
Bond conditioned for the delivery of an alien	00288
Bond that alien shall not become a public charge	
Bond covers one individual	00523
Bond covers more than one individual; or bond is given by a religious or charitable Organization sponsoring admission of a group of displaced persons	00522
Bond for the release of an alien under exclusion proceedings	00523
Income Tax	
Deficiency Tax	00535
Low Income Housing Credit Disposition Bonds (to I.R.S.)	00536
All other Federal and State income tax bonds	00534
Indemnity Bonds	
Contractor's Indemnity Bonds	
Where there is a performance bond written in behalf of the contractor and an additional Indemnity bond is required of the contractor relating to the same project	00505
All other Contractor's Indemnity Against Damages to Persons or Property	00506
Contractors Indemnity for Withdrawal of Retained Percentage	00541
Trade Associations	00515
Airline Reporting Corporation (ARC)	00559
Concessionaires	00560
Indemnity to Transfer Agents	
For concerns acting as transfer agent for issues other than their own	00517
For concerns acting as transfer agent for their own stock issues and for rider for all insureds adding coverage for loss caused by or arising out of errors made by employees in the issuance of certificates either in the same or a different issue of stock	00518 00519
Signature guarantee bonds (securities transfer)	

ATTACHMENT F-7
SURETY
Classification Codes
(Page 9 of 20)

Withdrawal of Money or Securities - Indemnity to Financial Institutions, or other interests, to procure payment or withdrawal of funds or securities, transfer of funds to a different jurisdiction; or payment of policies, claims or death benefits	
Where applicant establishes a prima facie title thereto, including proofs of death, if necessary	00526
Where applicant's title is in any way defective; as where the account to be withdrawn is marked "trustee"; or proofs of death are lacking; or indemnity is required against unknown claimants, or the reappearance of one supposed to be dead	00527
Purchase and Sale Contracts (Not Supply)	
Bonds guaranteeing contracts between public bodies and bankers for purchase of public bond issues	00528
All other purchase and sale contracts (not supply)	00529
Commodity Export – U.S. Department of Agriculture	
Specific purchase, or sale, bond	00530
Revolving Type – where bond covers two or more purchases for export by the principal during the program year	00531
Assigned Account Bonds	
Bonds guaranteeing that all accounts assigned are valid or that all collections on accounts assigned will be turned over by assignor to the assignee	00543
Bonds guaranteeing that all accounts assigned are valid or that all collections thereon by assignor will be turned over to the assignee	00545
Bonds guaranteeing the honesty of an independent trustee, not affiliated in any way With assignor, with whom accounts are deposited for collection	00541
Auctioneer's Bonds	
Bonds covering the sale of bankruptcy estates	00540
Bonds guaranteeing faithful accounting of proceeds of all other sales	00541
Bonds guaranteeing net proceeds of any public or private sale will not be less than a certain stipulated amount	00543
Bulk Sales Bonds	00545
Dependent Children	00541
Divorce Proceedings	00541
Driver's Bonds – Transportation of School Children	00543
Feeding Stock in Transit	00540
Forest Patrol by Airplane	00544
Repayment of Refunded Real Estate taxes	00543
Repossession by Mortgage of Car Seized for Illegal Parking – Open Penalty Bond	00543
Mail Chute Patent Infringement Bond to U.S.A.	00542
Mortgages	00541
Patent Infringement (other than for Mail Chutes)	00541

ATTACHMENT F-7
SURETY
Classification Codes
(Page 10 of 20)

Patient Fund Bonds – Nursing Homes	00539
Private Patients	00541
Public Buildings, Grounds, Armories, Schools	00541
Quiet Title Bonds	00541
Return of Borrowed or Leased Property	
Small arms and other military equipment issued, supplied or loaned by the Department of Army for military instruction to educational institutions	00546
Small arms and appendages issued, supplied or loaned by the Department of Army to Rifle Clubs	00541
Bonds to Federal, State, City or other Government; or to libraries, museums, historical associations, etc., covering material loaned for exhibition or use (does not cover things for sale):	
Bonds for return only, without money payment	00546
Bonds covering return and money payment, as rental, royalty, share of receipts, or other payments	00541
Bonds to Department of Defense guaranteeing return of tools and machinery leased to Manufacturers, as essential to completion of manufacturer's contract with the government	00541
All bonds not running to Government nor Public Bodies, but guaranteeing return of property borrowed or leased from others	00541
School Teachers	00543
State Tax Stamp Agencies	
Agents appointed and bonded for the sale of Federal or State Tax Stamps	00541
Bonds guaranteeing checks for payment of duties, imposts, excises, or other taxes and postage stamps	00547
Student's Bonds	00541
All Other Miscellaneous Indemnity Bonds	00558

ATTACHMENT F-7
SURETY
Classification Codes
(Page 11 of 20)

MISCELLANEOUS BONDS

Class Description	Code
Lease	
Railroad, Steamship, Express companies, Airlines Other transportation Companies and Public Service Corporation- Except Covenants to Build	00550
All Other-Guaranteeing Payment of Rent-Except Covenants to Build	00551
All Other-Guaranteeing covenants-Except Payment of Rent or Covenants to Build	00552
Lost Securities	
Handled under Blanket or Master Bond Arrangement	00553
Lost Securities Bonds – Fixed Penalty Bonds	
Category 1	00509
Category 2	00510
Category 3	00511
Category 4	00511
Category 5	00511
Category 6	00511
Category 7	00511
Category 8	00511
Lost Securities Bonds – Open Penalty Bonds	
Category 1	00512
Category 2	00510
Category 3	00513
Category 4	00511
Category 5	00511
Category 6	00507
Category 7	00513
Category 8	00513
Maritime Administration	
Sale of Vessels	
Bonds guaranteeing dismantling or scrapping of vessels	00532
Bonds guaranteeing payment of sales price; or conversion of vessels into other types or to maintain specific trade routes; or not to operate to or from U.S. ports	00533
All Other	00567
Non-Construction Contract Performance Bonds	
Bonds securing the obligation to faithfully perform the terms and conditions of a Contract for non-construction services	00500
Pre-Paid/Pre-Need Funeral Bonds	
All	00578
Union Bonds - Wage and Welfare	
Bond covering Payment of Wages or Wages and Fringe Benefits	00568
Bond Covering Payment of Fringe Benefits Only	00569

ATTACHMENT F-7
SURETY
Classification Codes
(Page 12 of 20)

Workers' Compensation Bonds	
Bond of Contractors or Subcontractors	00520
Self -Insurer – Guarantee Premium Assessed by State Board	00585
Self -Insurer – Longshore and Harbor Workers Act Bonds	00583
Self -Insurer – Short-Term Disability Bonds	00586
Self -Insurer – Unemployment Compensation Bonds	00582
Self -Insurer – Workers' Compensation Bonds	
Where bond is required of all Self-Insurers	00521
Where bond is required only of Self -Insurers whose financial status is doubtful or unsatisfactory	00556

ATTACHMENT F-7
SURETY
Classification Codes
(Page 13 of 20)

CONTRACT BONDS

The Classification Code for Contract Bonds is a five digit code. the first three digits identify the kind of entity (i.e. Federal=006, Other Public=007, Private=008) for whom the overall project is being performed. In the case of a subcontractor being bonded to a prime contractor or another subcontractor, the third digit should be the one associated with the prime contract.

First 3 Digits Code	Class Description
006	Federal
007	Other Public, including State, County or municipality and Subdivision bonds
008	Private, including Completion Bonds
00A	Public Private Partnership-Federal
00B	Public Private Partnership-Other Public, including State, County or municipality and Subdivision bonds

Class Description	4th & 5th Digit Code
BID OF PROPOSAL BONDS-	
All, including Bid Bond Service Undertakings	00
CLASS B CONTRACTS- **Building Construction**	
Airport Buildings	10
Apartment Buildings and Multi-Family Housing	11
Commercial Buildings, NOC	12
Educational Buildings	13
Hospital and Clinic Buildings	14
Industrial buildings and Plants, NOC	15
Office Buildings	16
All Other Buildings	19
BUILDING RELATED CONSTRUCTION	
Air Conditioning, Heating and ventilation	20
Building rehabilitation	21
Carpentry, Including framing and Finish	22
Concrete, Gunite, Swimming Pools	23
Drywall and Plastering	24
Electrical	25
Landscaping, Including Golf Course Construction	26
Masonry, stone-Cut or Dressed; Tile and Terrazzo	27
Painting-Sandblasting	28
Plumbing	29

ATTACHMENT F-7
SURETY
Classification Codes
(Page 14 of 20)

CONTRACT BONDS

The Classification Code for Contract Bonds is a five digit code. the first three digits identify the kind of entity (i.e. Federal=006, Other Public=007, Private=008) for whom the overall project is being performed. In the case of a subcontractor being bonded to a prime contractor or another subcontractor, the third digit should be the one associated with the prime contract.

First 3 Digits Code	Class Description
006	Federal
007	Other Public, including State, County or municipality and Subdivision bonds
008	Private, including Completion Bonds
00A	Public Private Partnership-Federal
00B	Public Private Partnership-Other Public, including State, County or municipality and Subdivision bonds

Class Description	4th & 5th Digit Code
CLASS B CONTRACTS- **Underground – Water – Heavy Engineering**	
Ditching, Drainage, Irrigation, Canals, Levee's, Dikes, Revetments, Dams and Locks, Dry Docks, Docks and Wharves, Aqueducts, breakwaters, Seawalls, Piers, Embankments, Jetties, Spillways	30
Foundations, Excavations, Pilings, Testboring, Drilling, Wells, Offshore Platforms	31
Pipelines for Water, Gas, filtering Plants, Waterworks, Foundations, Sewage and Water Treatment Plants, Underwater Cables	32
Sewers (Sanitary or Storm) septic Tanks	33
Tunnels and Subways, Railroad Road Beds, Rail Transit systems	34
WASTE DISPOSAL SYSTEMS OF FACILITIES	
Asbestos Remediation Removal or Encapsulation	35
Trash Disposal Plants, Incinerators, Precipitators, Scrubbers, and Other systems or Facilities for the disposal of Trash or Waste, Hazardous or Non-Hazardous	36
ALL OTHER CLASS B	
Power Transmission Lines, Telephone Lines, Fiber Optics	37
All Other Class B NOC	39
CLASS A CONTRACTS-	
Bridges, Complete Construction of	40
Curbing, Guttering, Parking Areas, Athletic Fields, Playgrounds and Parks, Planting and Cultivation of Land, Road Medians, Tennis Courts, River Bank Protections	41
Highways, Airport Runways, New construction or Reconstruction	42
Machinery Made to Special Order	43
Roofing	44
Siding (Aluminum or Vinyl), glazing, Curtain Walls (Non-Structural)	45
All Other Class A Contracts NOC	49

ATTACHMENT F-7
SURETY
Classification Codes
(Page 15 of 20)

CONTRACT BONDS

The Classification Code for Contract Bonds is a five digit code. the first three digits identify the kind of entity (i.e. Federal=006, Other Public=007, Private=008) for whom the overall project is being performed. In the case of a subcontractor being bonded to a prime contractor or another subcontractor, the third digit should be the one associated with the prime contract.

First 3 Digits Code	Class Description
006	Federal
007	Other Public, including State, County or municipality and Subdivision bonds
008	Private, including Completion Bonds
00A	Public Private Partnership-Federal
00B	Public Private Partnership-Other Public, including State, County or municipality and Subdivision bonds

Class Description	4th & 5th Digit Code
-CLASS A-1 CONTRACTS	
Arms, Ash Conveyors, Automatic Stokers, Boiler Retubing and Repair, Coal handling Machinery, Conveyors, dynamos, Generators, mail Handling Machinery, Organ Repairs, parking Meters, Radio Towers, Recapping Tires, Rolling Stock, Signal Systems on Railroads, Street and Subway Lighting, Toll Gates, traffic Control Systems on Highways	50
Automotive Service, Cataloging, Exterminating Contracts, Furnishing food Services, incinerator Operation, Mosquito Control Contracts, office personnel, Photogrammetric Work, Processing contracts, temporary Personnel Services, Tree Trimming and Removal, watchman and Signal Service, Weed Mowing, Window Cleaning, Work and Labor	51
Bridges-Furnishing or Erecting, superstructure Only	52
Computers and Data Processing equipment, data Processing and Computer Work, Software, Telephone Exchange Equipment	53
Fire Alarm Systems, Fire Escapes, Floors; Insulation Contracts, Iron and Steel Contracts, Kitchen Equipment, Lightning Rods, Metal Windows and shutters, Ornamental Iron Work, Police Alarm Systems, Public Address and Music systems, Scaffolding, Sidewalks, Stand Pipes, Thermostat Equipment, Water Towers, Weather Stripping	54
Highways, Airport Runways (surfacing, resurfacing, or repairs only, including guard rails and striping)	55
Street and Subway Lighting	56
All Other Class A-1 Contracts NOC	59
SUPPLY CONTRACTS	
Bridges-Furnishing Superstructure Without erecting	60
Highways-Furnishing of Materials Only	61
All Other Supply Contracts, NOC	64
MAINTENANCE CONTRACTS	
Maintenance Contracts where No Performance Bond is Required	65
Road, Highway and Street Maintenance	66
Shoring up Contracts	67
Supply Maintenance Contracts	68
All Other Maintenance Contracts, NOC	69

ATTACHMENT F-7
SURETY
Classification Codes
(Page 16 of 20)

CONTRACT BONDS

The Classification Code for Contract Bonds is a five digit code. the first three digits identify the kind of entity (i.e. Federal=006, Other Public=007, Private=008) for whom the overall project is being performed. In the case of a subcontractor being bonded to a prime contractor or another subcontractor, the third digit should be the one associated with the prime contract.

First 3 Digits Code	Class Description
006	Federal
007	Other Public, including State, County or municipality and Subdivision bonds
008	Private, including Completion Bonds
00A	Public Private Partnership-Federal
00B	Public Private Partnership-Other Public, including State, County or municipality and Subdivision bonds

Class Description	4th & 5th Digit Code
MISCELLANEOUS CONTRACTS	
Advance Payment bonds	70
Aircraft Construction	
Cost Plus Fixed Fee Contracts	71
Cost Plus Fixed Percentage Contracts	72
Dredging	
Rivers, Harbors and Great Lakes	73
Inland where Dredge cannot be Floated to Job Site	74
Lien Bonds	
Given at or near Commencement of Project	75
Given when Project is Partially Completed	76
Given at or near Completion of Project	77
Military Traffic Management and terminal Service Contracts	78
Moving and hauling Contracts	79
Removal of Garbage, Snow and Ashes	80
Timber Cutting	
Performance Bond for Sale and Cutting	81
Payment bond for Sale and Cutting	82
Cutting for hire Contracts	83
Towing Contracts	84
Wrecking, Dismantling and demolition Contracts	85
All Other Cost Plus Fixed Fee Contracts, NOC	86
All Other Cost Plus Fixed Percentage Contracts, NOC	87
All Other Miscellaneous Contracts, NOC	89
COMPLETION BONDS-	
All	95
SUBDIVISION BONDS-	
All	96

ATTACHMENT F-7
SURETY
Classification Codes
(Page 17 of 20)

License and Permit Bonds (Including U.S. Government Excise Tax Customs Bonds)

Class Description	Code
AGRICULTURAL	
Bonds required by Packers and Stockyards Act	
Market Agencies or Dealers	00901
Packers	00902
Commission Merchants and Produce Dealers-other than Livestock	00903
Grazing and Farming Permits and Leases	00967
Livestock Dealers Excluding Bonds required under Packer and Stockyards Act	00904
Milk Dealers	00905
CONTRACTING (Building, Construction, Electrical, Moving, Plumbing and Other Sub-Trades)	
All Contractors License – Compliance	00906
All Contractors license - Performance and/or Payment	
Where Bond Runs to Municipality	00907
Where Bond runs to State	00908
All Contractors License- third party Liability	00909
Excess Weight and Other Highway and Street Permits	00910
CUSTOMS	
Carnet Bonds	00973
Custom Bonds – Continuous	
Where a reconciliation rider is filed under the Automated Commercial System "Reconciliation Process"	00971
All Other Continuous Customs Bonds	00972
Customs Bonds - Single Entry	00912
FINANCE	
Blue sky	00913
Check Sellers	00914
Collection Agencies	00915
Debt consolidators and Professional Fund raisers	00916
Insurance Adjuster, Agents, Brokers; Surplus Lines Agents and Brokers	00917
Insurance Company Qualifying	00918
Mortgage Brokers, Bankers and Lenders	
First and Second Mortgages	00919
Second Mortgages Only	00920
Real Estate Agents and Brokers	00921
Small Loan companies	00922
Third Party Administrator Bonds	00974
Title Insurance company agents and Escrow Officers	00923

ATTACHMENT F-7
SURETY
Classification Codes
(Page 18 of 20)

FRANCHISE AND ORDINANCE	
All	00924
MOTOR VEHICLE	
Defective Title Bond	00925
Mobile Home Dealers-Warranty coverage	00926
New or New and Used Car, Truck, Mobile Home Dealers and Salesman	00927
Self-insurers and Financial Responsibility	00928
Used Car, Truck, Mobile Home Dealers and Salesman	00929
All Other Motor Vehicle	00930

ATTACHMENT F-7
SURETY
Classification Codes
(Page 19 of 20)

License and Permit Bonds (Including U.S. Government Excise Tax Customs Bonds)

Class Description	Code
RECLAMATION, MINING AND REMOVAL	
Drilling, Plugging or Operating Oil gas, Water, or Mineral Wells or Leases	00931
Removal of Sand and gravel-not Involving Restoration of Land	00932
Strip Mining and Other Permits Involving Restoration of Land	
Hard Rock/Mineral	00980
Coal	00981
Sand and Gravel	00982
RETAIL SERVICES AND PROFESSIONAL LICENSES	
Amusement, Sport Permits and Health Spas	00934
Auctioneers-Other Than Livestock	00935
Blasting, Explosives and Fireworks	00968
Detectives	00936
Employment Agencies	00978
Itinerant Merchants, Photographers, Book and magazine Solicitors, Retail Stores and service Shops	00938
Liquified Petroleum Gas – Compliance Bond	00969
Liquified Petroleum Gas – B.I. & P.D. Damage Bond	00970
Medicare and Medicaid Providers	
Home Health Agencies (Federal)	00957
Home Health Agencies (State)	00958
Durable Medical Equipment (Federal)	00959
Durable Medical Equipment (State)	00960
All Other (Federal)	00961
All Other (State)	00962
Professional Licenses Including Funeral Directors, Cemetery Permits and Nursing Homes	00939
Schools-All	00940
Transportation Brokers	00964
Travel Agencies	00979
Weightmasters and Other Quality Control Inspectors	00941
TAX AND FEES (including Excise Tax)	
Alcohol, Alcoholic Beverages and liquor Tax	
Manufacturers, Brewers, Distillers, Winemakers, Warehouses, Rectifiers and Wholesalers	00942
Retailers	00943
All Others	00944
Cigar, Cigarette and Tobacco Tax	00945
Contractors Tax	
Single Contract	00946
Blanket Contracts	00947
Gasoline, Diesel Fuel and Kerosene Tax	
Refiners, Pipelines, railroads and Airlines	00948
All Others - Sellers and Users	00949
Inspection Fee Tax Bond	00965
Mileage tax	00950
Miscellaneous Taxes	00966
Sales, Use and Consumer Tax	00952

ATTACHMENT F-7
SURETY
Classification Codes
(Page 20 of 20)

WAREHOUSING	
Grain and Commodities	
U.S. Warehouse Act Licensed and Commodity Credit corporation Warehouses	00953
State Licensed Grain and Commodities Warehouses	00954
Other Private Warehouses (all)	00955
Other Public Warehouses (All)	00956
ALL OTHER LICENSE AND PERMIT BONDS	
Compliance Bond Only Where the bond runs to a state or municipality only, and guarantees that the principal will comply with the state statute, regulation or municipal ordinance governing the business or activity being conducted	00993
Compliance Bond With Third Party Liability Where the bond is conditioned as immediately above and third parties may maintain suit upon the bond in their name or the name of the oblige for recovery of actual damages	00994
Forfeiture Bonds Any bond classified as a “Compliance Bond Only” or a “Compliance Bond With Third Party Liability” which provides that the bond shall be forfeited in total in event of a violation; rather Than the payment or actual damages sustained as a result of the violation	00995
Tax of Fee Bonds, Payment of Where bond provides for the payment of taxes or fees, other than specially classified	00996
Merchandising and Dealer Bonds Where bond guarantees the merchandising activities of the principal or the sale price or title of merchandise	00997
Reclamation and Environmental Protection Bonds Where bond provides that principal will restore or reclaim land to acceptable levels after operations have ceased, or where bond becomes liable for cleaning-up of spills or other environmental restoration obligations	00998

ATTACHMENT F-8

MISCELLANEOUS CLASSIFICATIONS
Classification Codes

Description	Code
Miscellaneous Classifications (subject to limited coding)	
Run-Off Business	99997
Minimum Premiums	99999
Premium Discounts	99992
Retrospective Premium Adjustments	99995
Provisional/Deposit Premiums	99998
Other	99991

ATTACHMENT F-9

SURETY
Small Business Indicator

Description	Code
Annual Revenue $1 million or less	1
Annual Revenue More Than $1 million	2
Annual Revenue Not Available	9

ATTACHMENT F-10

SURETY
Expedited Underwriting Program (EUP)

Description	Code
EUP Participant	1
Did Not Participate in EUP	2
EUP Status Not Available	9

QUARTERLY MISCELLANEOUS PERSONAL EXPERIENCE REPORT

TEXAS COMMERCIAL LINES STATISTICAL PLAN
QUARTERLY MISCELLANEOUS PERSONAL EXPERIENCE REPORT

TABLE OF CONTENTS

Specific Instructions - Premiums and Losses

1. Report Description..... G-1
2. Definition of Miscellaneous Personal Business..... G-1
3. Sublines and Classifications..... G-2
4 Run-Off Reporting Rule..... G-2

Specific Instructions - Premiums

5 Premium Reporting..... G-5
6 Premium Audit Adjustments..... G-5

Specific Instructions - Losses

7 Type of Loss Reporting..... G-7

Record Layout and Field Definitions

1. Premium Transactions..... G-9
2. Loss Transactions..... G-13

Tabular Record Layout

1. Premium Transactions..... G-17
2. Loss Transactions..... G-19

Attachments

G1. Subline Codes..... G-21
G2. Type of Loss Codes..... G-22
G3. Classification Codes..... G-23

Quarterly Miscellaneous Personal Experience Report

Specific Instructions

Specific Instructions - Premiums and Losses

1. Report Description

Every Company licensed in Texas with direct miscellaneous personal premium or loss experience in Texas shall quarterly submit this report of premium, loss and loss adjustment expense experience.

2. Definitions of Miscellaneous Personal Business

The Miscellaneous Personal Experience Report is intended to capture miscellaneous personal business not captured elsewhere under the Texas statistical plans.

For the purposes of the Miscellaneous Personal Experience Report, "miscellaneous personal business" includes all personal business reported on lines 1, 2.1, 2.5, 5.1, 5.2, 9.1, 12, 17.1, 17.2, 17.3, 18.1, 18.2, 26, 30 or 34 of the Annual Statement, Texas Page 14, except personal business already reported under other parts of the Texas statistical plans.

Companies shall use their best judgment, and standard industry practices, in determining if business is "personal" or "commercial".

The Miscellaneous Personal Experience Report also includes a category called "special risks" (subline 999). This subline should be used to report any miscellaneous personal business that, due to its uniqueness, cannot reasonably be reported under any other report of this statistical plan. Companies who desire to report under subline 999 must request prior approval from the Texas Department of Insurance.

Specific Instructions - Premiums and Losses

3. Sublines and Classifications

Subline codes shall be reported to broadly indicate the type of coverage provided. Classification codes shall be reported to provide information on the type of exposure. Valid subline codes are shown on Attachment G-1 (page G-21). Valid Classification Codes are shown on Attachment G-3 (page G-23).

Companies that offer programs for insureds that are not classified should notify the Texas Department of Insurance of the types of coverage involved so that additional codes may be added as necessary.

4. Run-Off Reporting Rule

"Run-off" transactions include subsequent paid and outstanding loss transactions on policies that were effective prior to January 1, 1995, retrospective premium adjustments, and other transactions where the initial premium transaction record was reported prior to January 1, 1995.

For run-off transactions, certain elements as identified in the field definitions may, at the company's option, be reported zero, or else with entries consistent with the instructions.

For run-off transactions, the classification codes shall, whenever possible, be reported in the detail otherwise required by this plan. When the prior classification code cannot be matched with a classification code currently contained in this plan, the company shall report this run-off business under a "special" run-off classification code of 99997. See Attachment G-3, page G-23.

For editing purposes, the record inception date reported on all run-off business shall be the inception date originally reported on the premium transaction record. This will be a date prior to January 1, 1995. If the record inception date is unknown, the company shall report any date prior to January 1, 1995.

Carriers that are unclear as to whether they should use the "special" run-off classification code in any specific instance should contact the Texas Department of Insurance.

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This page reserved for future use.

Specific Instructions - Premiums

5. Premium Reporting

Premium is to be reported excluding policy and membership fees.

For policies subject to a minimum premium, the additional premium resulting from the application of the minimum shall, whenever possible, be coded to the appropriate classification, coverage etc. For policies that involve multiple coverages or classifications, the reporting company shall determine a reasonable method to allocate the additional premium or else the additional premium may be coded using class code 99999(see Attachment G-3, page G-23).

6. Premium Audit Adjustments

The provisional or deposit premium shall be reported using the new or renewal transaction codes as appropriate (see Attachment 1 of the general reporting instructions, page 27). This premium amount shall be the amount of premium recorded by the reporting Company for the period coverage is provided. The transaction effective dates and expiration dates shall reflect the period the provisional or deposit premium applies.

The provisional or deposit premium shall wherever possible be coded in detail to the appropriate classification. When this is not possible provisional or deposit premium may be coded using class code 99998 (see Attachment G-3, page G-23). The premium amount on the deposit / provisional premium record shall be the amount or premium recorded by the reporting Company for the period coverage is provided. The transaction effective dates and expiration dates shall reflect the period the provisional or deposit premium applies.

Audit adjustments shall be reported using the audit adjustment transaction code (16). The audit adjustment transaction record shall have the same codes as previously reported on the provisional or deposit premium transaction record except:

(a) The accounting date shall be the date the adjustment was recorded on the company's books.
(b) The premium amount shall reflect the audit adjustment.

This page reserved for future use.

Specific Instructions - Losses

7. Type of Loss Reporting

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."

Type of loss codes are shown on Attachment G-2, page G-22.

This page reserved for future use.

Record Layout and Field Definitions - Premium Transactions

- Plan Code (Numeric Field: Positions 1-2)
  Report 05 to indicate Quarterly Miscellaneous Personal 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 YYMM 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).

- Reserved (Positions 18-22)
  Report blank.

- Subline (Numeric Field: Positions 23-25)
  Report the Subline Code. Valid Codes are shown on Attachment G-1 (page G-21).

  The Run-Off Reporting Rule (see section 4, page G-2) is applicable to this element.

- Reserved (Positions 26-27)
  Report blank.

- 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.

Record Layout and Field Definitions - Premium Transactions

- Classification (Numeric Field: Positions 33-37)
  Report the five digit classification code. Valid codes are shown on Attachment G-3 (page G-23).

- Reserved (Positions 38-57)
  Report blank.

- Record Inception date (Numeric Field: Positions 58-61)
  Report the inception date in YYMM format.

- Reserved (Positions 62-65)
  Report blank.

- Policy Identifier (Alphanumeric Field: Positions 66-79)
  Report the policy identifier. Valid codes are any 14 digit alphanumeric string that uniquely identifies the policy.

- Reserved (Positions 80-123)
  Report blank.

- Transaction Effective Date (Numeric Field: Positions 124-129)
  Report the transaction effective date in YYMMDD format. Run-off business as defined in section 4 (page G-2) may optionally be reported in YYMM00 format.

- Transaction Expiration Date (Numeric Field: Positions 130-135)
  Report the transaction expiration date in YYMMDD format. Run-off business as defined in section 4 (page G-2) may optionally be reported in YYMM00 format.

- Direct Written Premium (Numeric Field: Positions 136-145)
  Report the total direct written premium excluding policy and membership fees.

- Reserved (Positions 146-270)
  Report blank.

- Reserved for Company Use (Positions 271-300)

This page reserved for future use.

This page reserved for future use.

Record Layout and Field Definitions - Loss Transactions

- Plan Code (Numeric Field: Positions 1-2)
  Report 05 to indicate Quarterly Miscellaneous Personal 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 YYMM 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).

- Reserved (Positions 18-22)
  Report blank.

- Subline (Numeric Field: Positions 23-25)
  Report the Subline Code. Valid Codes are shown on Attachment G-1 (page G-21).

  The Run-Off Rule (see section 4, page G-2) is applicable to this element.

- Reserved (Positions 26-27)
  Report blank.

- 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.

Record Layout and Field Definitions - Loss Transactions

- Classification (Numeric Field: Positions 33-37)
  Report the five digit classification code. Valid codes are shown on Attachment G-3 (page G-23).

- Reserved (Positions 38-57)
  Report blank.

- Record Inception date (Numeric Field: Positions 58-61)
  Report the inception date in YYMM format.

- Reserved (Positions 62-65)
  Report blank.

- Policy Identifier (Alphanumeric Field: Positions 66-79)
  Report the policy identifier. Valid codes are any 14 digit alphanumeric string that uniquely identifies the policy.

- Reserved (Positions 80-176)
  Report blank.

- Occurrence Date (Numeric Field: Positions 177-182)
  Report the date on which the loss occurred in YYMMDD format. Run-off business as defined in section 4 (page G-2) may optionally be reported in YYMM00 format.

- Reserved (Positions 183-185)
  Report blank.

- Type of Loss (Numeric Field: Positions 186-187)
  Report the type of loss code associated with the claim being reported. Valid codes are shown on Attachment G-2 (page G-22).

  The Run-Off Reporting Rule (see section 4, page G-2) is applicable to this element.

- Claim Count(Numeric Field: Positions 188-189)
  Report the claim count.

- Loss Amount (Numeric Field: Positions 190-198)
  Report the paid loss, outstanding loss, paid ALAE, outstanding ALAE, or salvage and subrogation amount consistent with the Transaction Identifier.

Record Layout and Field Definitions - Loss Transactions

- Occurrence Identifier (Alphanumeric Field: Positions 199-212)
  Report the occurrence identifier.

- Reserved (Positions 213-270)
  Report blank.

- Reserved for Company Use (Positions 271-300)

This page reserved for future use.

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**
18-22	**5**			RESERVED
23-25	**3**		N	**Subline**
26-27	**2**			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**
80-123	**44**			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.**

This page reserved for future use.

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**
18-22	**5**			RESERVED
23-25	**3**		N	**Subline**
26-27	**2**			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**
80-176	**97**			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**
213-270	**58**			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.**

This page reserved for future use.

ATTACHMENT G-1

SUBLINE CODES

Description	CODE
Inland Marine	920
Burglary & Theft	960
Glass	950
Personal Liability	391
Special Risks **	999

** **Carriers wishing to report under subline 999 must request prior approval from the Texas Department of Insurance. See section 3, page G-1, for further details.**

ATTACHMENT G-2

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
Burglary, Theft, Robbery, Mysterious Disappearance	07
Water Damage	08
Freeze	10
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 cases a pipe to freeze which then bursts and causes damage, all losses shall be coded as "freeze".

ATTACHMENT G-3

MISCELLANEOUS PERSONAL
Classification Codes

Description	Code
Inland Marine	
Personal Effects	
• Trip – Personal Effects and Baggage	00101
• Floater - Contents of Trailer Home	00102
• Floater – Other	00103
• Other	00109
Property	
• Fine Arts	00201
• Furs	00202
• Jewels	00203
• Sporting Equipment	00204
• Other	00209
Other Personal Inland Marine	00999
Burglary & Theft	01999
Glass	02999
Personal Liability	
• Primary	03101
• Excess	03102
• Umbrella	03103
• Other Personal Liability	03999
Special Risks	
• Property	99981
• Casualty	99982
• Property and Casualty Combined	99983
Miscellaneous Classifications	
• Run-Off Business	99997
• Minimum Premiums	99999
• Premium Discounts	99992
• Provisional/Deposit Premiums	99998
• Other	99991

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TEXAS STATISTICAL PLAN

FOR

FARM & RANCH

TEXAS
STATISTICAL PLAN

FARM & RANCH

TABLE OF CONTENTS

	PAGES
A. GENERAL RULES	H-1 – H-9
B. CODING SECTION	H-10 – H-26
C. RECORD LAYOUT AND FIELD DEFINITIONS	H-27 – H-43
D. PLACE CODE	H-44 – H-46

1. SCOPE OF THE PLAN

This plan applies to policies effective on or after September 1, 1987. It applies to policies providing Fire, Extended Coverage and Other Allied Lines on farms and ranches.

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.

Reporting requirements also include the collection of (1) information on the reasons companies cancel, nonrenew, or decline coverage and (2) the number of actual cancellations, nonrenewals, and declinations. See applicable sections for reporting instructions.

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 must report its experience in accordance with instructions issued by the Texas Department of Insurance and must use the codes set forth in this plan in making such reports of experience. Each carrier must report its experience in the detail required, and must attest to the accuracy and completeness of the data submitted 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.

For Farm & Ranch 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 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.

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. 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.

14. GEOGRAPHICAL DIVISIONS

The state and county codes must be recorded for all Farm and Ranch Policies. (see Place Codes for Texas - Counties).

15. DEDUCTIBLE INSURANCE

Each premium and loss entry must be identified with the appropriate deductible amount.

If deductibles greater than $999,999 are offered, report all policies under the “large deductible programs.”

16. PREMIUM SURCHARGE - CLAIMS CODE

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

17. EXPERIENCE TO BE REPORTED

Carriers must submit reports of unit transactions of premiums and exposures written and a report of losses paid for each accounting month with a transmittal letter to the statistical agent monthly, within forty-five days after the close of the month.

A report of unit transactions of losses outstanding as of December 31 with a transmittal letter must be sent to the statistical agent within forty-five days after such dates.

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

Carriers must also report insurer's reasons for cancellations, nonrenewals, and declinations provided to policyholders or applicants for each notification month. They must also report the number of policies canceled and nonrenewed and applications declined for each effective month.

Once a year, reporting carriers must submit a reconciliation to TDI’s designated statistical agent.

18. 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.

19. 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.

20. ZIP CODE

The 5 digit zip code of each risk must be reported. Report Plus 4 if available.

21. NAIC Company Number

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

22. New Statistical Agent

The commissioner of insurance has designated a statistical agent for Texas farm and ranch insurance. For all transactions on or after January 1, 1996, each company shall report its experience to the Texas Insurance Checking Office (TICO). The commercial property reports which will now be reported to TICO are:

* Farm and Ranch Premiums
* Farm and Ranch Losses
* Farm and Ranch Cancellation, Nonrenewal, and Declination Notices
* Farm and Ranch Number of Actual Cancellations, Nonrenewals, and Declinations

23. New Transmittal Form

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

A. Company Name

B. NAIC Company Code

C. Record Count

1. Farm and Ranch Premium
2. Farm and Ranch Losses
3. Farm and Ranch Cancellation, Nonrenewal, and Declination Notices
4. Farm and Ranch Number of Actual Cancellations, Nonrenewals, and Declinations

D. Totals for Significant Fields

1. Written Premium
2. Paid Losses
3. Outstanding Losses
4. Notified Policy Count for
   a. Cancellations
   b. Nonrenewals
   c. Declinations
5. Actualized Policy Count for
   a. Cancellations
   b. Nonrenewals
   c. Declinations

E. Type of Reporting Medium

All records must be submitted to TICO electronically. Companies should contact TICO for set-up instructions.

(SPACE RESERVED FOR FUTURE USE)

1. STATISTICAL PLAN	CODE
Farm and Ranch	3

2. STATE CODE	CODE
Texas	42

3. KIND CODES - LOSSES	CODE
Paid Losses	6
Outstanding Losses	7

(SPACE RESERVED FOR FUTURE USE)

4. POLICY FORMS

Farm & Ranch (Stat Plan 3)	CODE
Owner Occupied	1
Independent Farm Program	3
AAIS Farm Program	4
Tenant Occupied	7
ISO Farm Program	9

Property covered under Form FRO-459 & TFR-071 of the Farm and Ranchowners Policy shall be reported under Stat Plan 3 Farm & Ranch.

(SPACE RESERVED FOR FUTURE USE)

(SPACE RESERVED FOR FUTURE USE)

(SPACE RESERVED FOR FUTURE USE)

5. CONSTRUCTION

FARM FIRE	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

FARM ALLIED LINES	CODE
Frame	1
Brick	2
Wind Resistive	3
Semi - Wind Resistive	4
Brick Veneer or Stone Veneer	6
Highly Susceptible	7
All Other Subline Other Than 120, 121	9

(SPACE RESERVED FOR FUTURE USE)

(SPACE RESERVED FOR FUTURE USE)

6. DEDUCTIBLE

For insurers that offer deductible options greater than $999,999, report the actual dollar amount of the deductible for all policies in positions 139-145. Report zeros in positions 123-128.

Otherwise, use positions 123-128 to report the actual dollar amount of the deductible and report zeros in positions 139-145.

If a deductible is not applicable, report zeros in positions 123-128 and 139-145.

(SPACE RESERVED FOR FUTURE USE)

7. CAUSE OF LOSS CODES

FARM AND RANCH (Stat Plan 3)	CODE
OTHER THAN ISO FARM PROGRAM	
Fire, Lightning and Removal	01
Wind and Hail	02
Explosion	03
Riot and Civil Commotion	04
Vandalism and Malicious Mischief	05
All Other Losses	09
ISO FARM PROGRAM	
Fire	41
Lightning	71
Wind	42
Hail	72
Explosion	03
Vandalism and Malicious Mischief	05
Theft (Including Mysterious Disappearance under Farm Program)	07
Collision	65
Collapse due to:	
Weight of Ice, Snow or Sleet	66
Other Covered Causes of Collapse	67
All Other Losses	09

(SPACE RESERVED FOR FUTURE USE)

8. TYPE OF POLICY - FARM AND RANCH	CODE
Monoline Policies	10

(SPACE RESERVED FOR FUTURE USE)

9. SUBLINE - FARM & RANCH	CODE
OTHER THAN ISO FARM PROGRAM	
FIRE	
Fire	110
ALLIED LINES	
Windstorm, Hurricane & Hail (written as separate coverage)	031
Extended Coverage (with Vandalism & Malicious Mischief)	120
Extended Coverage (without Vandalism & Malicious Mischief)	121
Residence Glass	127
All Risks	128
Additional Extended Coverage	190
All Other (Liability)	200
ISO FARM PROGRAM	
Basic Causes of Loss	116
Broad Causes of Loss	156
Special Causes of Loss	136
Spoilage Coverage	176
All Other Allied Lines Causes of Loss (Including Errors & Omissions)	196

10. COVERAGE - FARM & RANCH	CODE
Building	1
Personal Property	2
Time Element - Rents or Rental Value	5
Liability	8
Time Element – All Other	9

11. CLASSIFICATION CODES - FARM FIRE & ALLIED LINES
OTHER THAN ISO FARM PROGRAM

FARM CATEGORY	1ST DIGIT
Form 1, Limited Form	1
Form 2, Broad Form	2
Form 3, All Risk Form	3

From 1 w/V&MM, Limited Form with VMM	4
CLASSIFICATION	2ND & 3RD DIGIT
Seasonal Labor Dwellings	11
Trailer Homes	12
Dwellings, NOC	13
Household Personal Property	14
Barns	26
Silos	27
Poultry Houses (with heat)	36
Poultry Houses (without heat)	37
Other Outbuildings including Dwellings rated as Outbuildings	38
Other Farm Structures (TV Antennae, Power Poles, Fences, Portable Buildings, Feed Bunks, Windmills, & Wind Chargers)	39
Unmanned Aerial Systems	61
Blanket Farm Personal Property	62
Specific Machinery	63
Livestock	64
Other Farm Personal Property	68
Liability	75
RATING TYPE	4TH DIGIT
Type 1 - Class 1 Barns	1
Type 2 - Class 2 Barns	2
Type 4 - Class A Milking Barns	3
N.O.C.	7

CONTINUED

11. CLASSIFICATION CODES - FARM FIRE & ALLIED LINES (Continued)

ISO FARM PROGRAM

CLASSIFICATION

Coverage A, B, C, D – Dwelling, Other Private Structures Appurtenant to Dwellings, Household Personal Property and Loss of Use.	**1st, 2nd, 3rd Digit**
Dwelling and Household Personal Property – Owner occupied	
Primary Residence	008
Additional Dwelling	009
Dwelling – Tenants (Non-Owner) Occupied	
Primary Residence	004
Additional Dwelling	005
Household Personal Property – Tenant (Non-Owner) Occupied	
Primary Residence	006
Additional Dwelling	007
Trailers and Mobilehomes	
Owner Occupied	012
Tenant (Non-Owner) Occupied	011

Coverage E – Scheduled Farm Personal Property	**1st, 2nd, 3rd Digit**
Turkeys – in and outside of buildings	051
Poultry Other Than Turkeys - in and outside of buildings	052
Hay, Straw, Fodder, Forage Crops – in the open	053
Hay, Straw, Fodder, Forage Crops – in structures	054
Grain – in the open	055
Grain – in metal structures	056
Grain – in other structures	057
Wool	058
Tray, Boxes, Box Shook	059
Unmanned Aerial Systems	061
Livestock	064
Harvested Tobacco Farm Floater	066
Machinery Vehicles and Implements – blanket	069
Machinery Vehicles and Implements – scheduled	071
Other Farm Property – NOC – blanket	073
Other Farm Property – NOC – scheduled	074
Farm and Dairy Products – NOC	076

Coverage F – Unscheduled Farm Personal Property	**1st, 2nd, 3rd Digit**
Unscheduled Farm Personal Property	072

ISO FARM PROGRAM (Continued)

CLASSIFICATION

Coverage G – Other Farm Structures	**1st, 2nd, 3rd Digit**
Barns (other than Dairy Barns) and Stables	026
Dairy Barns	031
Hog Confinement Buildings	032
Silos	027
Tobacco Curing Barns (with heat)	033
Tobacco Curing Barns (without heat)	034
Potato Houses	041
Incubators, Brooders and Poultry Houses – without heat	037
Incubators, Brooders and Poultry Houses – with central heat or heat from an outside source	042
Incubators, Brooders and Poultry Houses – with heat other than above	043
Windmills, Windchargers, Windpumps	044
Tanks	046
Greenhouses	047
Fences, Corrals, Chutes, Power and Light Poles, Wiring	048
Radio and TV Equipment – Outdoor	049
Other Farm Structures Rated as Outbuildings (Including Portable Buildings)	045

Rating Type	**4th Digit**
Type 1	1
Type 2	2
Type 3	3
Type Rating Not Applicable	9*

* Rating Type Code 9 may only be used in conjunction with 2nd & 3rd digits that do not represent a type rated Farm Building.

12. ZIP CODE

The 5 digit zip code of each risk must be reported. Report Plus 4 if available.

13. TOTAL RATING MODIFICATION FACTOR

The total rating modification factor applies to ISO program data (Policy Form code 9). Report a three digit factor reflecting all individual risk modifications (including those reported in the optional credits field) such as:

Individual Risk Premium Modifications
Account Premium Modifications or Similar Modifications
Expense Modifications or Similar Modifications
Multiple Location Rating Plan or Premium Dispersion Multipliers

The factor should be rounded to two decimal places for reporting. If no modification is applicable report "100"

Examples:

Individual Risk Premium Modification or Account Premium Modification	Multiple Location Rating Plan or Premium Dispersion Multipliers	Expense Modification	Total Rating Modification Factor	Code
None	None	None	None	100
None	None	None	.80	080
None	20% Credit	-10.5%	.716	072
25%	12% Credit	-10.5%	.599	060

14. ISO COMPANY LOSS COST MULTIPLIER

The ISO Company Loss Cost Multiplier applies to ISO program data (Policy code 9). Report a three digit factor reflecting the relationship of company manual rate to the ISO advisory loss cost (in loss cost states). Companies unable to report the company loss cost multiplier may report "999" with prior notification to the statistical agent. The factor should be rounded to two decimal places. If no departure is applicable report "100".

Examples:

	ISO Company Loss Cost	Company Manual Rate	Company Loss Cost Multiplier	Code
Ex. #1	.20	.40	2.000	200
Ex. #2	.20	.34	1.700	170

TEXAS STATISTICAL PLAN

FOR

FARM & RANCH RISKS

CODING GUIDELINES FOR PREMIUMS

TEXAS

STATISTICAL PLAN

FOR

FARM & RANCH RISKS

PREMIUM

COLUMNS	CODES	TYPE OR DESCRIPTION
1 (SP)		**STATISTICAL PLAN**
	3	FARM & RANCH
2-4 (CNO)	*	COMPANY NUMBER - Assigned by TICO
5-8		SKIP
9-18 (POLICY)	*	POLICY NUMBER - As shown on daily report
19-20 (ACDT)	*	ACCOUNTING DATE
19		**Month**
	1-9	January through September
	0	October
	-	November
	&	December
20	*	**Year**
		Unit Position of Year, e.g. '7' for 1997
21-25 (EFF)	*	EFFECTIVE DATE
		Transaction effective date of daily report, endorsement, pro rate cancellation, code month (2), day (2), year (1) MMDDY
26-28 (EXP)	*	EXPIRATION DATE
		Expiration date of policy or short term endorsements code month (2), and year (1) MMY
29 (TRM)		POLICY TERM
	1	One year or less
	9	Over one year
30-31 (ST)		STATE CODE
	42	TEXAS

COLUMNS	CODES	TYPE OR DESCRIPTION
32-33 (TP)		TYPE OF POLICY
	10	Monoline Policy
34 (TRS)		TRANSACTION TYPE
	1	Premium Transaction
35		SKIP
36-37 (RT)		RECORD TYPE
	01	New/Renewals, Daily Reports (including endorsements from inception)
	02	Endorsements after inception (AP & RP)
	03	Reinstatements of Pro Rata Cancellations
	05	Flat Cancellations
	06	Pro Rata Cancellations
	12	Short Term Endorsement (Vacancy Clause)
	95	Individual Company Enhancement Endorsement
38-40 (SUB)		OTHER THAN ISO FARM PROGRAM
		SUBLINE -FIRE
	110	Fire - Farm & Ranch
		SUBLINE - EC
	120	Extended Coverage (with Vandalism and Malicious Mischief - Standard Form) - FARM
	121	Extended Coverage (without Vandalism and Malicious Mischief - Standard Form) - FARM
		SUBLINE - AOP - ALLIED LINES
	031	Windstorm, Hurricane & Hail (Written as Special Coverage)
	127	Residence Glass
	128	All Risk
	190	Additional Extended Coverage
	200	All Other (Liability)
		ISO FARM PROGRAM
	116	Basic Cause of Loss
	156	Broad Cause of Loss
	136	Special Cause of Loss
	176	Spoilage Coverage
	196	All Other Allied Lines Causes of Loss (Including E&O)

COLUMNS	CODES	TYPE OR DESCRIPTION
41-45 (PLACE)		PLACE CODES Place Code for Location of Risk as shown in Place Code Section
46		SKIP
47-50 (CLS)		CLASSIFICATION - FARM OTHER THAN ISO FARM PROGRAM 1ST DIGIT
47	1	Form 1, Limited Form
	2	Form 2, Broad Form
	3	Form 3, All Risk Form
	4	Form 1 w/V&MM, Limited w/V&MM
48-49 (CLS)		
		2ND AND 3RD DIGIT
	11	Seasonal Labor Dwellings
	12	Trailer Homes
	13	Dwellings, NOC
	14	Household Personal Property
	26	Barns
	27	Silos
	36	Poultry Houses (with heat)
	37	Poultry Houses (without heat)
	38	Other Outbuildings Including Dwellings Rated as Outbuildings
	39	Other Farm Structures (TV antennae, power poles, fences, portable buildings, feed bunks, windmills and wind chargers)
	61	Unmanned Aerial Systems
	62	Blanket Farm and Personal Property
	63	Specific Machinery
	64	Livestock
	68	Other Farm Personal Property
	75	Liability
50 (CLS)		4TH DIGIT RATING TYPE - FARM
	1	Type 1 - Class 1 Barns
	2	Type 2 - Class 2 Barns
	3	Type 3 - Grade A Milking Barns
	7	N.O.C.

COLUMNS	CODES	TYPE OR DESCRIPTION
		ISO FARM PROGRAM
47-49 (CLS)		1st, 2nd, 3rd DIGIT
		Coverage A, B, C, D – Dwelling, Other Private Structures Appurtenant to Dwellings, Household Personal Property and Loss of Use.
		Dwelling and Household Personal Property – Owner occupied
	008	Primary Residence
	009	Additional Dwelling
		Dwelling – Tenants (Non-Owner) Occupied
	004	Primary Residence
	005	Additional Dwelling
		Household Personal Property–Tenant (Non-Owner) Occupied
	006	Primary Residence
	007	Additional Dwelling
		Trailers and Mobilehomes
	012	Owner Occupied
	011	Tenant (Non-Owner) Occupied
		Coverage E – Scheduled Farm Personal Property
	051	Turkeys – in and outside of buildings
	052	Poultry Other Than Turkeys - in and outside of buildings
	053	Hay, Straw, Fodder, Forage Crops – in the open
	054	Hay, Straw, Fodder, Forage Crops – in structures
	055	Grain – in the open
	056	Grain – in metal structures
	057	Grain – in other structures
	058	Wool
	059	Tray, Boxes, Box Shook
	061	Unmanned Aerial Systems
	064	Livestock
	066	Harvested Tobacco Farm Floater
	069	Machinery Vehicles and Implements – blanket
	071	Machinery Vehicles and Implements – scheduled
	073	Other Farm Property – NOC – blanket
	074	Other Farm Property – NOC – scheduled
	076	Farm and Dairy Products – NOC
		Coverage F – Unscheduled Farm Personal Property
	072	Unscheduled Farm Personal Property

(CONTINUED)

COLUMNS	CODES	TYPE OR DESCRIPTION
		(CONTINUED)
47-49 (CLS)	**Coverage G – Other Farm Structures**	
	026	Barns (other than Dairy Barns) and Stables
	031	Dairy Barns
	032	Hog Confinement Buildings
	027	Silos
	033	Tobacco Curing Barns (with heat)
	034	Tobacco Curing Barns (without heat)
	041	Potato Houses
	037	Incubators, Brooders and Poultry Houses – without heat
	042	Incubators, Brooders and Poultry Houses – with central heat or heat from an outside source
	043	Incubators, Brooders and Poultry Houses – with heat other than above
	044	Windmills, Windchargers, Windpumps
	046	Tanks
	047	Greenhouses
	048	Fences, Corrals, Chutes, Power and Light Poles, Wiring
	049	Radio and TV Equipment – Outdoor
	045	Other Farm Structures Rated as Outbuildings (Including Portable Buildings)

50 (CLS)		4th DIGIT
	1	Type 1
	2	Type 2
	3	Type 3
	9*	Type Rating Not Applicable

* Rating Type Code 9 may only be used in conjunction with 2nd and 3rd digits that do not represent a type rated Farm Building.

51 (FM)		FORM CODES
	1	Owner Occupied (Farm Fire)
	3	Independent Farm Program
	4	AAIS Farm Program
	7	Tenant Occupied (Farm Fire)
	9	ISO Farm Program

COLUMNS	CODES	TYPE OR DESCRIPTION
52 (COV)		COVERAGE
	1	Building
	2	Personal Property
	5	Time Element - Rents or Rental Value
	8	Liability
	9	Time Element – All Other
53 (CT)		CONSTRUCTION - FIRE
	1	Frame
	2	Brick Veneer or Stone Veneer
	3	Brick, Stone or Masonry
	4	Fire Resistive or Semi-Fire Resistive
	8	Stucco or Asbestos
	9	Not Applicable
53 (CT)		CONSTRUCTION EXTENDED COVERAGE - ALLIED LINES
	1	Frame
	2	Brick (EC Table 2 and 3)
	3	Wind Resistive
	4	Semi-Wind Resistive
	6	Brick Veneer or Stone Veneer
	7	Highly Susceptible (EC Table 7 & Above)
	9	All Sublines Other Than 120 & 121
54 - 66		SKIP

COLUMNS	CODES	TYPE OR DESCRIPTION

(SPACE RESERVED FOR FUTURE USE)

COLUMNS	CODES	TYPE OR DESCRIPTION
67-71 (INS)	*	EXPOSURE Report the amount of insurance to the nearest thousand dollars of coverage. Policies for amounts under $1,500 shall be reported as 00001. For all cancellations, whether Flat or Pro Rata, the annual exposure contained in the original entry must be reported. Indicate credits in the units position of the exposure field.
72-77 (FPRM)	*	FIRE - EC - AOP PREMIUM Premium amount per item. Dollars only. If premium amount is credit, indicate credit in the units position of the field. For ISO Farm Program report premium that corresponds to the reported subline.
78-86		SKIP
87-90	*	ITEM NUMBER Type item number identifier for each record item. Skip for Tape Reporting
91-99		ZIP CODE Code 9 digit ZIP Code of each risk. The first five digits are mandatory. Report Plus 4 if available.
100	P	PREMIUM CODE Tape Reporting
101-109		SKIP

COLUMNS	CODES	TYPE OR DESCRIPTION
110-112		ANNUAL STATEMENT LINE OF BUSINESS (Refer to General Reporting Instructions)
113-116		RECORD INCEPTION DATE (YYMM)
117-119		TOTAL RATING MODIFICATION FACTOR
120-122		ISO COMPANY LOSS COST MULTIPLIER
123-128		DEDUCTIBLE Report actual Dollar Amount of the deductible. If deductible is not applicable report zeros. If deductibles greater than $999,999 are offered, report all policies using positions 139-145.
129		WIND COVERAGE
	0	Wind is Included
	1	Wind is Excluded
130-136		SKIP
137		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
139-145		LARGE DEDUCTIBLE PROGRAMS Report actual Dollar Amount of the deductible. If the deductible is not applicable, report zeros. If deductibles greater than $999,999 are not offered, report all policies using positions 123-128.
146-150		NAIC COMPANY NUMBER
	*	Report the five-digit NAIC company number.

TEXAS STATISTICAL PLAN

FOR

FARM & RANCH

CODING GUIDELINES FOR LOSSES

TEXAS

STATISTICAL PLAN

FOR

RESIDENTIAL RISKS - FARM & RANCH

LOSSES

COLUMNS	CODES	TYPE OR DESCRIPTION
1 (SP)		STATISTICAL PLAN
	3	Farm & Ranch
2-4 (COMPANY)	*	COMPANY NUMBER As per original premium coding. For specific codes refer to Premium Coding Guidelines.
5-8		SKIP
9-18 (POLICY)	*	POLICY NUMBER As per original premium coding. For specific codes refer to Premium Coding Guidelines.
19-20		ACCOUNTING DATE
19		**MONTH**
	1-9	January- September
	0	October
	-	November
	&	December
20	*	**YEAR** Unit position of year, e.g., "7", for 1997
21-25	*	LOSS OCCURRENCE DATE Show Date the Loss occurred Code Month (2), Day (2), Year (1) MMDDY
26-28	*	POLICY EFFECTIVE DATE Code Month (2), Year (1) MMY
29		SKIP

COLUMNS	CODES	TYPE OR DESCRIPTION
30-31 (ST)		STATE
	42	TEXAS
32-33 (TP)	*	TYPE OF POLICY As per original premium coding. For specific codes refer to Premium Coding Guidelines.
34		TRANSACTION TYPE
	6	Paid Losses
	7	Outstanding Losses
35-37		SKIP
38-40 (SUB)	*	OTHER THAN ISO FARM PROGRAM
		SUBLINE - FIRE
	110	FIRE
		SUBLINE - ALLIED LINES
	031	Windstorm, Hurricane & Hail (written as separate coverage)
	120	Extended Coverage (with Vandalism & Malicious Mischief)
	121	Extended Coverage (without Vandalism & Malicious Mischief)
	127	Residence Glass
	128	All Risks
	190	Additional Extended Coverage
	200	All Other (Liability)
		ISO FARM PROGRAM
	116	Basic Cause of Loss
	156	Broad Cause of Loss
	136	Special Cause of Loss
	176	Spoilage Coverage
	196	All Other Allied Lines Cause of Loss (Including E&O)
41-45 (PLACE)	*	PLACE As per original premium coding. For specific codes refer to Premium Coding Guidelines.
46		SKIP

COLUMNS	CODES	TYPE OR DESCRIPTION
47-50 (SCOH)	*	CLASSIFICATION - FARM As per original premium coding. For specific codes refer to Premium Coding Guidelines.
51 (FM)	*	FORM CODES - FARM As per original premium coding. For specific codes refer to Premium Coding Guidelines.
52 (CV)	*	COVERAGE 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.
54-63		SKIP
64-65		CAUSE OF LOSS OTHER THAN ISO FARM PROGRAM
	01	Fire, Lightning and Removal
	02	Wind and Hail
	03	Explosion
	04	Riot, Riot Attending A Strike, Civil Commotion
	05	Vandalism and Malicious Mischief
	09	All Other Losses
		ISO FARM PROGRAM
	41	Fire
	71	Lightning
	42	Wind
	72	Hail
	03	Explosion
	05	Vandalism and Malicious Mischief
	07	Theft (Including Mysterious Disappearance under Farm Coverage)
	65	Collision
	66	Collapse Due To Weight of Ice, Snow or Sleet
	67	Collapse Due To Other Covered Causes of Collapse
	09	All Other Losses

COLUMNS	CODES	TYPE OR DESCRIPTION
66	*	CLAIM COUNT

A. Cases to be counted as claims must be only those in connection with which a loss payment has been made or a loss. 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 in the paid.

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.

COLUMNS	CODES	TYPE OR DESCRIPTION
67-71 (INS-AMT)	*	EXPOSURE As per original premium coding. For specific codes refer to Premium Coding Guidelines.
72-77	*	AMOUNT OF LOSS -- PAID OR OUTSTANDING Dollars only. If Loss Amount is credit, indicate credit in units position of record.
78-80		SKIP
81-88		SKIP
89-99		SKIP
100		TAPE REPORTING
	L	Loss
101-109	*	9 DIGIT ZIP CODE The 5 digit zip code of the location of the risk involved in the loss. Report Plus 4 if available.
110-112		Annual Statement Line of Business As per original premium coding.
113-116		Record Inception Date (YYMM)
117-122		SKIP
123-128		DEDUCTIBLE Report the actual Dollar Amount of the deductible. If deductible is not applicable report zeros. If deductibles greater than $999,999 are offered, report all policies using positions 139-145.
129		WIND COVERAGE
	0	Wind is Included
	1	Wind is Excluded
130-136		SKIP
137		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

COLUMNS	CODES	TYPE OR DESCRIPTION
139-145		LARGE DEDUCTIBLE PROGRAMS Report actual Dollar Amount of the deductible. If the deductible is not applicable, report zeros. If deductibles greater than $999,999 are not offered, report all policies using positions 123–128.
146-150		NAIC COMPANY NUMBER
	*	Report the five-digit NAIC company number.

PLACE CODES

COUNTY

The five-digit series of Place Codes are constructed in such a way that the first three (3) digits identify the county. For risks that are located outside a city or town, county codes are provided with the last two digits being 00.

Example: County - Travis Risk is **outside** city limits of any town. - code: - 45300

PLACE CODES
COUNTY

COUNTY	PLACE CODE	COUNTY	PLACE CODE	COUNTY	PLACE CODE
Anderson	00100	Comal	09100	Grayson	18100
Andrews	00300	Comanche	09300	Gregg	18300
Angelina	00500	Concho	09500	Grimes	18500
Aransas	00700	Cooke	09700	Guadalupe	18700
Archer	00900	Coryell	09900	Hale	18900
Armstrong	01100	Cottle	10100	Hall	19100
Atascosa	01300	Crane	10300	Hamilton	19300
Austin	01500	Crockett	10500	Hansford	19500
Bailey	01700	Crosby	10700	Hardeman	19700
Bandera	01900	Culberson	10900	Hardin	19900
Bastrop	02100	Dallam	11100	Harris	20100
Baylor	02300	Dallas	11300	Harrison	20300
Bee	02500	Dawson	11500	Hartley	20500
Bell	02700	Deaf Smith	11700	Haskell	20700
Bexar	02900	Delta	11900	Hays	20900
Blanco	03100	Denton	12100	Hemphill	21100
Borden	03300	De Witt	12300	Henderson	21300
Bosque	03500	Dickens	12500	Hidalgo	21500
Bowie	03700	Dimmit	12700	Hill	21700
Brazoria	03900	Donley	12900	Hockley	21900
Brazos	04100	Duval	13100	Hood	22100
Brewster	04300	Eastland	13300	Hopkins	22300
Briscoe	04500	Ector	13500	Houston	22500
Brooks	04700	Edwards	13700	Howard	22700
Brown	04900	Ellis	13900	Hudspeth	22900
Burleson	05100	El Paso	14100	Hunt	23100
Burnet	05300	Erath	14300	Hutchinson	23300
Caldwell	05500	Falls	14500	Irion	23500
Calhoun	05700	Fannin	14700	Jack	23700
Callahan	05900	Fayette	14900	Jackson	23900
Cameron	06100	Fisher	15100	Jasper	24100
Camp	06300	Floyd	15300	Jeff Davis	24300
Carson	06500	Foard	15500	Jefferson	24500
Cass	06700	Fort Bend	15700	Jim Hogg	24700
Castro	06900	Franklin	15900	Jim Wells	24900
Chambers	07100	Freestone	16100	Johnson	25100
Cherokee	07300	Frio	16300	Jones	25300
Childress	07500	Gaines	16500	Karnes	25500
Clay	07700	Galveston	16700	Kaufman	25700
Cochran	07900	Garza	16900	Kendall	25900
Coke	08100	Gillespie	17100	Kenedy	26100
Coleman	08300	Glasscock	17300	Kent	26300
Collin	08500	Goliad	17500	Kerr	26500
Collingsworth	08700	Gonzales	17700	Kimble	26700
Colorado	08900	Gray	17900	King	26900

PLACE CODES
COUNTY

COUNTY	PLACE CODE	COUNTY	PLACE CODE	COUNTY	PLACE CODE
Kinney	27100	Newton	35100	Sterling	43100
Kleberg	27300	Nolan	35300	Stonewall	43300
Knox	27500	Nueces	35500	Sutton	43500
Lamar	27700	Ochiltree	35700	Swisher	43700
Lamb	27900	Oldham	35900	Tarrant	43900
Lampasas	28100	Orange	36100	Taylor	44100
La Salle	28300	Palo Pinto	36300	Terrell	44300
Lavaca	28500	Panola	36500	Terry	44500
Lee	28700	Parker	36700	Throckmorton	44700
Leon	28900	Parmer	36900	Titus	44900
Liberty	29100	Pecos	37100	Tom Green	45100
Limestone	29300	Polk	37300	Travis	45300
Lipscomb	29500	Potter	37500	Trinity	45500
Live Oak	29700	Presidio	37700	Tyler	45700
Llano	29900	Rains	37900	Upshur	45900
Loving	30100	Randall	38100	Upton	46100
Lubbock	30300	Reagan	38300	Uvalde	46300
Lynn	30500	Real	38500	Val Verde	46500
McCulloch	30700	Red River	38700	Van Zandt	46700
McLennan	30900	Reeves	38900	Victoria	46900
McMullen	31100	Refugio	39100	Walker	47100
Madison	31300	Roberts	39300	Waller	47300
Marion	31500	Robertson	39500	Ward	47500
Martin	31700	Rockwall	39700	Washington	47700
Mason	31900	Runnels	39900	Webb	47900
Matagorda	32100	Rusk	40100	Wharton	48100
Maverick	32300	Sabine	40300	Wheeler	48300
Medina	32500	San Augustine	40500	Wichita	48500
Menard	32700	San Jacinto	40700	Wilbarger	48700
Midland	32900	San Patricio	40900	Willacy	48900
Milam	33100	San Saba	41100	Williamson	49100
Mills	33300	Schleicher	41300	Wilson	49300
Mitchell	33500	Scurry	41500	Winkler	49500
Montague	33700	Shackelford	41700	Wise	49700
Montgomery	33900	Shelby	41900	Wood	49900
Moore	34100	Sherman	42100	Yoakum	50100
Morris	34300	Smith	42300	Young	50300
Motley	34500	Somervell	42500	Zapata	50500
Nacogdoches	34700	Starr	42700	Zavala	50700
Navarro	34900	Stephens	42900		

TEXAS STATISTICAL PLAN

FOR

FARM & RANCHOWNERS

TEXAS

STATISTICAL PLAN

FARM & RANCHOWNERS

TABLE OF CONTENTS

	PAGES
A. GENERAL RULES	I-1 -- I-8
B. CODING SECTION	I-9 -- I-22
C. RECORD LAYOUT AND FIELD DEFINITIONS	I-23 -- I-46
D. PLACE CODE	I-47 -- I-49

1. SCOPE OF THE PLAN

This plan applies to policies effective on or after September 1, 1987. It applies to the various coverages under Farm & Ranchowners Policies.

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.

Reporting requirements also include the collection of (1) information on the reasons companies cancel, nonrenew, or decline coverage and (2) the number of actual cancellations, nonrenewals, and declinations.

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 must report its experience in accordance with instructions issued by the Texas Department of Insurance and must 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 must attest to the accuracy and completeness of the data submitted 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

Amount 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 Farm and Ranchowners.

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.

Record premium from individual company filings of Farm and Ranchowners 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 92 and contain the same coding as an original Record Type 91 entry.

11. LOSSES EXCLUSIVE OF LOSS ADJUSTMENT EXPENSE

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

Each loss entry 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 (Farm and Ranchowners Policies)

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. 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 and county codes must be recorded for all F.R.O. Policies. (see Place Codes for Texas - Counties).

16. DEDUCTIBLE INSURANCE

Each premium and loss entry must be identified with the appropriate deductible amount.

If deductibles greater than $999,999 are offered, report all policies under the “large deductible programs.”

17. PREMIUM SURCHARGE - CLAIMS CODE

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

18. EXPERIENCE TO BE REPORTED

Carriers must submit reports of unit transactions of premiums and exposures written and a report of losses paid for each accounting month with a transmittal letter to the statistical agent monthly, within forty-five days after the close of the month.

A report of unit transactions of losses outstanding as of December 31 with a transmittal letter must be sent to the statistical agent within forty-five days after such dates.

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

Carriers must report insurer's reasons for cancellations, nonrenewals, and declinations provided to policyholders or applicants for each notification month. They must also report the number of policies canceled and nonrenewed and applications declined for each effective month.

Once a year, reporting carriers must submit a reconciliation to TDI’s designated statistical agent.

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.

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 must be entered 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. New Statistical Agent

The commissioner of insurance has designated a statistical agent for Texas farm and ranchowners insurance. For all transactions on or after January 1, 1996, each company shall report its experience to the Texas Insurance Checking Office (TICO). The commercial property reports which will now be reported to TICO are:

* FRO Premiums
* FRO Losses
* FRO Cancellation, Nonrenewal, and Declination Notices
* FRO Number of Actual Cancellations, Nonrenewals, and Declinations

24. New Transmittal Form

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

A. Company Name

B. NAIC Company Code

C. Record Count

1. FRO Premium
2. FRO Losses
3. FRO Cancellation, Nonrenewal, and Declination Notices
4. FRO Number of Actual Cancellations, Nonrenewals, and Declinations

D. Totals for Significant Fields

1. Written Premium
2. Paid Losses
3. Outstanding Losses
4. Notified Policy Count for
   a. Cancellations
   b. Nonrenewals
   c. Declinations
5. Actualized Policy Count for
   a. Cancellations
   b. Nonrenewals
   c. Declinations

E. Type of Reporting Medium

All records must be submitted to TICO electronically. Companies should contact TICO for set-up instructions.

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1. STATISTICAL PLAN	CODE
Farm and Ranchowners (FRO)	4
2. STATE CODE	CODE
Texas	42
3. KIND CODES - LOSSES	CODE
Paid Losses	6
Outstanding Losses	7
4. LINE OF BUSINESS	CODE
Farm and Ranchowners Policies	04
Farm and Ranchowners Tenant Policies	05

(SPACE RESERVED FOR FUTURE USE)

5. POLICY FORMS

FARM & RANCHOWNERS LOB 04 and LOB 05	CODE
OTHER THAN ISO FARM PROGRAM	
FRO Policy A, Limited Form	1
FRO Policy B, Broad Form	2
FRO B with FRO 480, All Risk Form	3

Property covered under Form FRO-459 & TFR-071 of the Farm and Ranchowners Policy shall be reported under Stat Plan 3 Farm & Ranch.

ISO FARM PROGRAM	
Basic Coverage	4
Broad Coverage	5
Specified/Broad Coverage (Applicable only when the first 3 digits of Classification Code are 008 or 009)	6
Special Coverage	7
All Other	9

6. NUMBER OF FAMILIES -

FARM & RANCHOWNERS	CODE
One or Two Family	1
Tenant Form (LOB 05 only)	9

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7. COVERAGE - OCCUPANCY

FRO	CODE
FRO policies, including any changes in Coverage B and/or Deductible Adjustment charges	1
Independent Farm Program	3
AAIS Farm Program	4
ISO Farm Program	5
All policies with other premium bearing endorsements including Replacement Cost Endorsement and increased limits	9

(SPACE RESERVED FOR FUTURE USE)

8. CONSTRUCTION

FRO	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

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9. DEDUCTIBLE

For insurers that offer deductible options greater than $999,999, report the actual dollar amount of the deductible for all policies in positions 139-145. Report zeros in positions 123-128.

Otherwise, use positions 123-128 to report the actual dollar amount of the deductible and report zeros in positions 139-145.

If a deductible is not applicable, report zeros in positions 123-128 and 139-145.

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10. CAUSE OF LOSS CODES

OTHER THAN ISO FARM PROGRAM
FARM & RANCHOWNERS (STAT PLAN 4)

FRO

Fire, Lightning & Removal	01
Windstorm, Hurricane and Hail	02
Water Damage and Freezing	03
Theft	04
Vandalism & malicious Mischief	08
All Other Physical Damage	05
Liability BI & PD & Medical Payments	06

ISO FARM PROGRAM (Policy Codes 4-7, 9)*

	Building	Contents	Time Element
Fire	41	51	61
Lightning	71	81	91
Wind	42	52	62
Hail	72	82	92
Explosion	13	23	33
Vandalism and Malicious Mischief	15	25	35
Theft (Including Mysterious Disappearance)	17	27	37
Collision	65	75	85
Collapse Due To:			
Weight of Ice, Snow or Sleet	66	76	86
Other Covered Causes of Collapse	67	77	87
All Other Losses	19	29	39

* For the ISO Farm Program, report the ISO code in the type of loss and cause of loss code fields

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11. SPECIAL ENDORSEMENT	CODE
Farm & Ranchowners - Replacement Cost Endorsement	1

12. PREMIUM SURCHARGE - CLAIMS	CODE
Farm and Ranchowners - Form FRO-480	1

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13. ZIP CODE

The 5 digit zip code of each risk must be reported. Report Plus 4 if available.

14. TOTAL RATING MODIFICATION FACTOR

The total rating modification factor applies to ISO program data (Policy Form code 4-9). Report a three digit factor reflecting all individual risk modifications such as:

Individual Risk Premium Modifications
Account Premium Modifications or Similar Modifications
Expense Modifications or Similar Modifications
Multiple Location Rating Plan or Premium Dispersion Multipliers

The factor should be rounded to two decimal places for reporting. If no modification is applicable report "100"

Examples:

Individual Risk Premium Modification or Account Premium Modification	Multiple Location Rating Plan or Premium Dispersion Multipliers	Expense Modification	Total Rating Modification Factor	Code
None	None	None	None	100
None	None	None	.80	080
None	20% Credit	-10.5%	.716	072
25%	12% Credit	-10.5%	.599	060

15. ISO COMPANY LOSS COST MULTIPLIER

The ISO Company Loss Cost Multiplier applies to ISO program data (Policy Form codes 4 - 9). Report a three digit factor reflecting the relationship of company manual rate to the ISO advisory loss cost (in loss cost states). Companies unable to report the company loss cost multiplier may report "999" with prior notification to the statistical agent. The factor should be rounded to two decimal places. If no departure is applicable report "100".

Examples:

	ISO Manual Rate	ISO Advisory Loss Cost	Company Manual Rate	Company Loss Cost Multiplier	Code
Ex. #1	--	$200	$400	2.000	200
Ex. #2	--	$200	$340	1.700	170

TEXAS STATISTICAL PLAN

FOR

FARM & RANCHOWNERS

CODING GUIDELINES FOR PREMIUMS

TEXAS

STATISTICAL PLAN

FOR

FARM & RANCHOWNERS

PREMIUM

COLUMNS	CODES	TYPE OR DESCRIPTION
1 (SP)		STAT PLAN
	4	Farm and Ranchowners
2 (SUG)		SUGGESTION
	6	Suggestion SKIP - Tape Reporting
3-4 (ACDT)		ACCOUNTING DATE:
3		**MONTH**
	1-9	January - September
	0	October
	-	November
	&	December
4		**YEAR** Unit Positions of Year, e.g. "7" for 1997
5-6 (RT)		RECORD TYPE
	05	Flat Cancellations
	06	Pro - Rata - Cancellations
	91	FRO New/Renewals Daily Report (including endorsements form inception)
	92	FRO Endorsements After Inception (AP & RP)
	93	Reinstatements of Pro Rata Cancellations
	94	FRO form FRO-460 (scheduled personal property)
	95	Individual company enhancement endorsement

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. MMDDY.
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) for location of risk as shown in Place Code Manual.
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		SKIP

COLUMNS	CODE	TYPE OR DESCRIPTION
41-42 (LOB)		LINE OF BUSINESS
	04	Farm & Ranchowners Policies
	05	Farm & Ranchowners Tenant Policies
43-45 (CNO)		COMPANY NUMBER
	*	Assigned by T.I.C.O.
46-47		SKIP
48 (PSC)		PREMIUM SURCHARGE - CLAIMS
	1	Farm & Ranchowners - Form FRO-630
49 (PRC)		PREMIUM REDUCTION CERTIFICATE
	1	5% credit applied
	2	15% credit applied
	3	Both credits applied
50 (FM)		FORM (POLICY) (FRO)
		OTHER THAN ISO FARM PROGRAM
		FRO (04)
	1	FRO Policy A, Limited Form
	2	FRO Policy B, Broad Form
	3	FRO Policy B w/480, All Risk Form
		ISO FARM PROGRAM
	4	Basic Coverage
	5	Broad Coverage
	6	Special/Broad Coverage (Applicable only when the first 3 digits of Classification Code are 008 or 009)
	7	Special Coverage
	9	All Other

COLUMNS	CODES	TYPE OR DESCRIPTION
51 (FAM)		NUMBER OF FAMILIES - (FRO)
	1	1 or 2 Families
	9	Tenant Form (LOB 05 only)
52 (COV)		COVERAGE - OCCUPANCY (FRO)
	1	FRO Policies, including any changes in Coverage B and/or Deductible Adjustment charges
	3	Independent Farm Program
	4	AAIS Farm Program
	5	ISO Farm Program
	9	All policies, excluding tenants, with other premium bearing endorsements including Replacement Cost Endorsement and Increased Limits

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COLUMNS	CODES	TYPE OR DESCRIPTION
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		SKIP
55		SKIP

(SPACE RESERVED FOR FUTURE USE)

COLUMNS	CODES	TYPE OR DESCRIPTION
56		SKIP

(SPACE RESERVED FOR FUTURE USE)

COLUMNS	CODES	TYPE OR DESCRIPTION
57-58	SKIP	

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COLUMNS	CODES	TYPE OR DESCRIPTION
59-62 (FRPM)		PREMIUM - FARM & RANCHOWNERS
	*	Dollars only. Example: $1,583.40, code 1583.
		Farm & Ranchowners - Code Total premium (excluding Form FRO-460)
		Farm & Ranchowners premium for Form FRO-460, code on separate line with Record Type 94
		Farm & Ranchowners - Code Total premium (excluding FRO-459 & TFR-071)
		For ISO Farm Program Report the Premium Corresponding to the Policy Form Code
		If premium is credit, indicate in unit's position
63-65		SKIP
66 (SE)		SPECIAL ENDORSEMENT
	1	Farm & Ranchowners - Replacement Cost Endorsement Attached

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COLUMNS	CODES	TYPE OR DESCRIPTION
67-90		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
101-105		SKIP
106-109		CLASSIFICATION CODE 1st, 2nd, 3rd DIGIT
		Coverage A, B, C, D – Dwelling, Other Private Structures Appurtenant to Dwellings, Household Personal Property and Loss of Use.
		Dwelling and Household Personal Property – Owner occupied
	008	Primary Residence
	009	Additional Dwelling
		Dwelling – Tenants (Non-Owner) Occupied
	004	Primary Residence
	005	Additional Dwelling
		Household Personal Property–Tenant (Non-Owner) Occupied
	006	Primary Residence
	007	Additional Dwelling
		Trailers and Mobilehomes
	012	Owner Occupied
	011	Tenant (Non-Owner) Occupied
	013	Farm Dwelling NOT rated with farm combination rates
	014	Household personal property NOT rated with farm combination rates
		Coverage E – Scheduled Farm Personal Property
	051	Turkeys – in and outside of buildings
	052	Poultry Other Than Turkeys - in and outside of buildings
	053	Hay, Straw, Fodder, Forage Crops – in the open
	054	Hay, Straw, Fodder, Forage Crops – in structures
	055	Grain – in the open
	056	Grain – in metal structures
	057	Grain – in other structures
	058	Wool
	059	Tray, Boxes, Box Shook
	061	Unmanned Aerial System
	064	Livestock
	066	Harvested Tobacco Farm Floater
	069	Machinery Vehicles and Implements–blanket
	071	Machinery Vehicles and Implements–scheduled
	073	Other Farm Property – NOC – blanket
	074	Other Farm Property – NOC – scheduled
	076	Farm and Dairy Products – NOC

COLUMNS	CODES	TYPE OR DESCRIPTION (CONTINUED)
		Coverage F – Unscheduled Farm Personal Property
	072	Unscheduled Farm Personal Property
		Coverage G – Other Farm Structures
	026	Barns (other than Dairy Barns) and Stables
	031	Dairy Barns
	032	Hog Confinement Buildings
	027	Silos
	033	Tobacco Curing Barns (with heat)
	034	Tobacco Curing Barns (without heat)
	041	Potato Houses
	037	Incubators, Brooders and Poultry Houses–without heat
	042	Incubators, Brooders and Poultry Houses–with central heat or heat from an outside source
	043	Incubators, Brooders and Poultry Houses–with heat other than above
	044	Windmills, Windchargers, Windpumps
	046	Tanks
	047	Greenhouses
	048	Fences, Corrals, Chutes, Power and Light Poles, Wiring
	049	Radio and TV Equipment – Outdoor
	045	Other Farm Structures Rated as Outbuildings (Including Portable Buildings)
		4th DIGIT
	1	Type 1
	2	Type 2
	3	Type 3
	9*	Type Rating Not Applicable
	* Rating Type Code 9 may only be used in conjunction with 2nd and 3rd digits that do not represent a type rated Farm Building.	
110-112		ANNUAL STATEMENT LINE OF BUSINESS (Refer to General Reporting Instructions)
113-116		RECORD INCEPTION DATE (YYMM)
117-119		TOTAL RATING MODIFICATION FACTOR
120-122		ISO COMPANY LOSS COST MODIFIER
123-128		DEDUCTIBLE Report actual Dollar Amount of the deductible. If deductible is not applicable report zeros. If deductibles greater than $999,999 are offered, report all policies using positions 139-145.
129		WIND COVERAGE
	0	Wind is Included
	1	Wind is Excluded

COLUMNS	CODES	TYPE OR DESCRIPTION
130-136		SKIP
137		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
139-145		LARGE DEDUCTIBLE PROGRAMS Report actual Dollar Amount of the deductible. If the deductible is not applicable, report zeros. If deductibles greater than $999,999 are not offered, report all policies using positions 123–128.
146-150		NAIC COMPANY NUMBER
	*	Report the five-digit NAIC company number.

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TEXAS STATISTICAL PLAN

FOR

FARM & RANCHOWNERS

CODING GUIDELINES FOR LOSSES

TEXAS

STATISTICAL PLAN

FARM & RANCHOWNERS (FRO)

LOSSES

COLUMNS	CODES	TYPE OR DESCRIPTION
1 (SP)		STAT PLAN
	4	Farm & Ranchowners
2		SKIP
3-4		ACCOUNTING DATE
3		**MONTH**
	1-9	January - September
	0*	October
	-	November
	&	December
4		**YEAR**
	*	Unit positions of year, e.g., "7" for 1997
5-6		SKIP
7-16 (POLICY)	*	POLICY NUMBER
		As per original premium coding. For codes refer to Premium Coding Guidelines.
17		SKIP
18-22		LOSS OCCURRENCE DATE
	*	Date of Loss Code Month (2), Day (2), Year (1) MMDDY

COLUMNS	CODES	TYPE OR DESCRIPTION
23-25	*	POLICY EFFECTIVE DATE Code Month (2), Year (1) MMY
26-30 (PLACE)		PLACE CODE
	*	Place code (County) for location of risk as shown in Place Code Manual.
31		KIND
	6	Paid Losses
	7	Outstanding Losses
32-33		SKIP
34-37 (A - INS)		AMOUNT OF INSURANCE
	*	As per original premium coding. For codes refer to Premium Coding Guidelines.
38-40		SKIP
41-42 (LOB)		LINE OF BUSINESS
	04	Farm and Ranchowners Policies
	05	Farm and Ranchowners Tenant Policies

COLUMNS	CODES	TYPE OR DESCRIPTION
43-45 (CO)	*	COMPANY NUMBER As per original premium coding. For codes refer to Premium Coding Guidelines.
46-49		SKIP
50 (F)	*	FORM As per original premium coding. For codes refer to Premium Coding Guidelines.
51 (FM)	*	NUMBER OF FAMILIES As per original premium coding. For codes refer to Premium Coding Guidelines.
52 (CV)	*	COVERAGE - OCCUPANCY As per original premium coding. For codes refer to Premium Coding Guidelines.
53 (CT)	*	CONSTRUCTION As per original premium coding. For codes refer to Premium Coding Guidelines.
54-56		SKIP
57-58		SKIP

COLUMNS	CODES	TYPE OR DESCRIPTION
59-60		CAUSE OF LOSS
		OTHER THAN ISO FARM PROGRAM
	01	Fire, Lightning & Removal
	02	Windstorm, Hurricane and Hail
	03	Water Damage and Freezing
	04	Theft
	08	Vandalism and Malicious Mischief
	05	All Other Physical Damage
	06	Liability BI & PD and Medical Payments

ISO FARM PROGRAM (Policy Codes 4-7, 9)*

Building	Contents	Time Element	
41	51	61	Fire
71	81	91	Lightning
42	52	62	Wind
72	82	92	Hail
13	23	33	Explosion
15	25	35	Vandalism and Malicious Mischief
17	27	37	Theft (including mysterious disappearance)
65	75	85	Collision
			Collapse Due To:
66	76	86	Weight of Ice, Snow or Sleet
67	77	87	Other Covered Causes of Collapse
19	29	39	All Other Losses

COLUMNS	CODES	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.

COLUMNS	CODES	TYPE OR DESCRIPTION
62-67		AMOUNT OF LOSS
	*	Dollars only. Indicate credit in unit's position. (Circle amount to indicate credit.)
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.
77-99		SKIP
100		TAPE REPORTING
	L	Loss
101-105		SKIP
106-109		CLASSIFICATION CODE As per original coding. For specific codes refer to premium coding guidelines
110-112		ANNUAL STATEMENT LINE OF BUSINESS As per original premium coding
113-116		RECORD INCEPTION DATE (YYMM)
117-122		SKIP
123-128		DEDUCTIBLE As per original premium coding
129		WIND COVERAGE
	0	Wind is Included
	1	Wind is Excluded
130-136		SKIP
137		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

COLUMNS	CODES	TYPE OR DESCRIPTION
139-145		LARGE DEDUCTIBLE PROGRAMS As per original premium coding
146-150		NAIC COMPANY NUMBER
	*	Report the five-digit NAIC company number.

(SPACE RESERVED FOR FUTURE USE)

PLACE CODES

COUNTY

The five-digit series of Place Codes are constructed in such a way that the first three (3) digits identify the county. For risks that are located outside a city or town, county codes are provided with the last two digits being 00.

Example: County - Travis Risk is **outside** city limits of any town. - code: - 45300

PLACE CODES

COUNTY

COUNTY	PLACE CODE	COUNTY	PLACE CODE	COUNTY	PLACE CODE
Anderson	00100	Comal	09100	Grayson	18100
Andrews	00300	Comanche	09300	Gregg	18300
Angelina	00500	Concho	09500	Grimes	18500
Aransas	00700	Cooke	09700	Guadalupe	18700
Archer	00900	Coryell	09900	Hale	18900
Armstrong	01100	Cottle	10100	Hall	19100
Atascosa	01300	Crane	10300	Hamilton	19300
Austin	01500	Crockett	10500	Hansford	19500
Bailey	01700	Crosby	10700	Hardeman	19700
Bandera	01900	Culberson	10900	Hardin	19900
Bastrop	02100	Dallam	11100	Harris	20100
Baylor	02300	Dallas	11300	Harrison	20300
Bee	02500	Dawson	11500	Hartley	20500
Bell	02700	Deaf Smith	11700	Haskell	20700
Bexar	02900	Delta	11900	Hays	20900
Blanco	03100	Denton	12100	Hemphill	21100
Borden	03300	De Witt	12300	Henderson	21300
Bosque	03500	Dickens	12500	Hidalgo	21500
Bowie	03700	Dimmit	12700	Hill	21700
Brazoria	03900	Donley	12900	Hockley	21900
Brazos	04100	Duval	13100	Hood	22100
Brewster	04300	Eastland	13300	Hopkins	22300
Briscoe	04500	Ector	13500	Houston	22500
Brooks	04700	Edwards	13700	Howard	22700
Brown	04900	Ellis	13900	Hudspeth	22900
Burleson	05100	El Paso	14100	Hunt	23100
Burnet	05300	Erath	14300	Hutchinson	23300
Caldwell	05500	Falls	14500	Irion	23500
Calhoun	05700	Fannin	14700	Jack	23700
Callahan	05900	Fayette	14900	Jackson	23900
Cameron	06100	Fisher	15100	Jasper	24100
Camp	06300	Floyd	15300	Jeff Davis	24300
Carson	06500	Foard	15500	Jefferson	24500
Cass	06700	Fort Bend	15700	Jim Hogg	24700
Castro	06900	Franklin	15900	Jim Wells	24900
Chambers	07100	Freestone	16100	Johnson	25100
Cherokee	07300	Frio	16300	Jones	25300
Childress	07500	Gaines	16500	Karnes	25500
Clay	07700	Galveston	16700	Kaufman	25700
Cochran	07900	Garza	16900	Kendall	25900
Coke	08100	Gillespie	17100	Kenedy	26100
Coleman	08300	Glasscock	17300	Kent	26300
Collin	08500	Goliad	17500	Kerr	26500
Collingsworth	08700	Gonzales	17700	Kimble	26700
Colorado	08900	Gray	17900	King	26900

PLACE CODES

COUNTY

COUNTY	PLACE CODE	COUNTY	PLACE CODE	COUNTY	PLACE CODE
Kinney	27100	Newton	35100	Sterling	43100
Kleberg	27300	Nolan	35300	Stonewall	43300
Knox	27500	Nueces	35500	Sutton	43500
Lamar	27700	Ochiltree	35700	Swisher	43700
Lamb	27900	Oldham	35900	Tarrant	43900
Lampasas	28100	Orange	36100	Taylor	44100
La Salle	28300	Palo Pinto	36300	Terrell	44300
Lavaca	28500	Panola	36500	Terry	44500
Lee	28700	Parker	36700	Throckmorton	44700
Leon	28900	Parmer	36900	Titus	44900
Liberty	29100	Pecos	37100	Tom Green	45100
Limestone	29300	Polk	37300	Travis	45300
Lipscomb	29500	Potter	37500	Trinity	45500
Live Oak	29700	Presidio	37700	Tyler	45700
Llano	29900	Rains	37900	Upshur	45900
Loving	30100	Randall	38100	Upton	46100
Lubbock	30300	Reagan	38300	Uvalde	46300
Lynn	30500	Real	38500	Val Verde	46500
McCulloch	30700	Red River	38700	Van Zandt	46700
McLennan	30900	Reeves	38900	Victoria	46900
McMullen	31100	Refugio	39100	Walker	47100
Madison	31300	Roberts	39300	Waller	47300
Marion	31500	Robertson	39500	Ward	47500
Martin	31700	Rockwall	39700	Washington	47700
Mason	31900	Runnels	39900	Webb	47900
Matagorda	32100	Rusk	40100	Wharton	48100
Maverick	32300	Sabine	40300	Wheeler	48300
Medina	32500	San Augustine	40500	Wichita	48500
Menard	32700	San Jacinto	40700	Wilbarger	48700
Midland	32900	San Patricio	40900	Willacy	48900
Milam	33100	San Saba	41100	Williamson	49100
Mills	33300	Schleicher	41300	Wilson	49300
Mitchell	33500	Scurry	41500	Winkler	49500
Montague	33700	Shackelford	41700	Wise	49700
Montgomery	33900	Shelby	41900	Wood	49900
Moore	34100	Sherman	42100	Yoakum	50100
Morris	34300	Smith	42300	Young	50300
Motley	34500	Somervell	42500	Zapata	50500
Nacogdoches	34700	Starr	42700	Zavala	50700
Navarro	34900	Stephens	42900		

Report of Cancellation, Nonrenewal, and Declination Notices

For

Liability

Property

Businessowners

Commercial Auto

Report of
Cancellation, Nonrenewal, and Declination Notices

Specific Instructions

1. Report Description

The insurer must summarize the reasons for cancellation, nonrenewal, or declination stated in the notices provided to policyholders, applicants, and/or applicants' agents under Insurance Code Chapter 551. The insurer must also report the "Notified Policy Count" summarizing the number of policies or applications that received a notice providing the reasons for cancellation, nonrenewal, or declination. For a policy with more than one insured, the notified policy count is one, to reflect the number of policies, not the number of insureds.

This reporting is required for notices related to cancellations, nonrenewals, and declinations effective on or after April 1, 2027, except for declination of an application that was made before April 1, 2027, and cancellation of a policy that was delivered, issued for delivery, or renewed before April 1, 2027.

Note that the transfer of a policyholder between admitted companies within the same insurance group is not considered a refusal to renew. Insurance Code §551.004.

County Mutuals that act as a front for managing general agents (MGA) must submit data for each MGA separately. See item 8 of the General Reporting Instructions for more information.

2. Due Dates For Submission

This report is due 45 days after the end of the experience quarter. Each report must include all actions with a notification date within the experience quarter. For example, all notifications occurring in January, February, and March must be reported 45 days after the end of the experience quarter, or May 15.

For the first report for second quarter 2027 data, include notifications made before April 1, 2027 for policies nonrenewing on or after April 1, 2027. The first report is due August 15, 2027.

3. Transmittal Information

Submissions must also include a transmittal record with totals for the number of records and notified policy counts.

4. Business Subject to Reporting

Reporting is required only for the lines of business listed. To determine the business subject to reporting, use the definitions in the following sections:

- Section A, item 2, Definition of Liability Business
- Section B, item 2, Definition of Commercial Property
- Section C, item 2, Definition of Businessowners

- Section D, item 2, Definition of Commercial Auto Business and item 3, Definitions of Special Terms

5. Declinations

Report reason codes for declinations of completed and submitted applications. Only report declinations when they apply to the entire application (all lines of business are declined). Report declinations for each line of business that a policy would have been issued for had the application not been declined. If an application is declined before determining the ultimate policy structure, report the most likely line or lines of business based on the available information.

For insurers using a group rating structure, where a risk is assigned to an insurer within an affiliated group based on certain underwriting criteria, only report the declination for the most permissive insurer.

6. Cancellations and Nonrenewals

Report reason codes for cancellations or nonrenewals only when the entire policy is canceled or nonrenewed. Report the cancellation or nonrenewal under each applicable line of business.

If a policy that was canceled is reinstated, the cancellation must be reported. For example, if a policy is canceled for nonpayment of premium and is reinstated, the cancellation must be reported. If the policy receives another notice of cancellation after it was reinstated, the reason code for the second cancellation must be reported as well, in the applicable experience quarter.

For flat cancellations, report the effective date of the policy for the action effective date in the record layout.

Do not report recissions and policies voided under Insurance Code Chapter 705.

7. Reason Codes

See the record layout for the full list of reasons and their codes. The following provides additional information for some of the reasons.

Increase in hazard—Use if the policy was canceled due to an increase in hazard within the control of the insured that would produce a rate increase. Insurance Code §551.052(c)(3) and §551.104(c).

Exposure to loss – liability—Use if the reason for action is due to 1) the insured or applicant's personal liability risk under the liability sections of the policy or 2) the characteristics or activities of the insureds or applicants. Do not use to reflect first-party claims history.

Exposure to loss – insurer's concentration of risk—Use if the insurer is not writing new business or renewing policies because of the insurer's excessive exposure in a particular area or subline. Do not use if the reason is due to wildfire or wind/hail/hurricane exposure.

Insurer withdrawing from the market—Use if the insurer has filed a withdrawal plan with TDI that has been approved. Do not use any other reason codes in conjunction with this one.

Location of risk—Use if insurer does not write in certain areas and none of the "exposure to loss" reasons apply.

Classification of risk—Use if insurer does not write certain classifications and none of the "exposure to loss" reasons apply.

Credit or insurance score—Use if the policy was nonrenewed or declined because of the insured's or applicant's credit score.

Condition of property—If the Action Type is due to the condition of the property, use all applicable reason codes related to condition of the property. If the nonrenewal or declination is due to not writing particular types of roofs (for example, wood-shake roofs), then code this as "Other, insurer's action" as opposed to "Condition of property."

Insured's request—Use for a cancellation reason if:

a) The insured's representative canceled the policy because of the insured's death.
b) The insured no longer has an insurable interest in the property (for example, they sold it).
c) The policy was canceled for any other reason as long as the cancellation was at the insured's request.

Other, insurer's action—Use if:

a) The insured used fraud in obtaining coverage. Insurance Code §551.052(c)(1).
b) The insured submitted a fraudulent claim. Insurance Code §551.104(b)(2).
c) The insurer lost its reinsurance covering all or part of the risk covered by the policy. Insurance Code §551.052(c)(4).
d) The insurer has been placed in supervision, conservatorship, or receivership and the cancellation is approved or directed by the supervisor, conservator, or receiver. Insurance Code §551.052(d).
e) TDI determined that the continuation of the policy would violate the law. Insurance Code §551.104(b)(3).
f) The insured failed to pay their membership dues required by the insurer as a condition of coverage.
g) For any reason not otherwise listed.

8. Reason Code Concatenation

Once the insurer has identified the reason codes that apply for a given cancellation, nonrenewal, or declination, the insurer concatenates the list of codes together in alphabetical order to produce the reason code list to report for this cancellation, nonrenewal, or declination. "Concatenate" means to connect the reason codes together into one conjoined list. For example, if reasons G, C, and L apply, the distinct record will be "CGL."

For each notification date, the insurer will include a single record for each unique combination of notification date, action type, TCLSP line of business, ZIP code, action effective date, and reason code list. In each record, the notifed policy count will then show the number of policies or applications for which the given unique combination applies.

Field Definitions

- Plan Code (Numeric Field: Positions 1-2)
  Report 31 to indicate the Report of Cancellation, Nonrenewal, and Declination Notices.

- NAIC Company Code (Numeric Field: Positions 3-7)
  Report the five-digit NAIC Company Code.

- MGA Code (Numeric Field: Positions 8-10)
  For County Mutuals fronting for one or more MGAs, report the permanent unique three-digit MGA code for the MGA being reported. Other companies must report zeros. See Section 8 of the General Reporting Instructions for more detailed information.

- Accounting Date (Numeric Field: Positions 11-14)
  Report the accounting date in YYMM format.

- Reserved (Position 15)
  Report blank.

- Action Type (Numeric Field: Position 16-17)
  Indicate the type of action being reported:

Code	Description
80	Cancellation
81	Nonrenewal
82	Declination

- TCLSP Line of Business (Numeric Field: Position 18-23)
  Use the following codes to indicate the experience reports where the premium and loss experience for the policy subject to the cancellation or nonrenewal was reported. For declinations, indicate the experience reports where the applicant's premium and loss experience would have been reported if the insurer had not declined the application.

Code	Description
1	Quarterly Liability Experience Report
2	Quarterly Property Experience Report
3	Quarterly Businessowners Experience Report
4	Quarterly Commercial Automobile Experience Report

  If multiple experience reports apply, then concatenate each applicable code in numerical order. For example, if the experience reports for liability and property apply, the concatenated code will be "12."

- Reserved (Positions 24-38)
  Report blank.

- Five-Digit ZIP Code (Numeric Field: Positions 39-43)
  For property risks, report the five-digit ZIP code location of the building insured or the building containing the insured's property. For multi-location risks, report zero in the ZIP code field.

For auto risks report the ZIP code location of vehicles. The location of vehicles is defined as the garage address of the vehicle and not the mailing address of the insured. If there are multiple vehicles on the policy in different ZIP codes, use the ZIP code for the first covered auto.

For all other risks, use one of the following as applicable.

- Report the ZIP code for the primary physical business location.
- Report zero in the ZIP code field for multilocation risks.
- Report zero in the ZIP code field if there is no specific risk location available.

- Reserved (Positions 44-49)
  Report blank.

- Notification Date (Numeric Field: Positions 50-53)
  This is the date on which the notice providing the reasons for cancellation, nonrenewal, or declination was sent to the policyholder or applicant. Report in YYMM format.

- Reserved (Positions 54-55)
  Report blank.

- Action Effective Date (Numeric Field: Positions 56-59)
  This is the date the Action Type is effective. For declinations, this should match the Notification Date. For flat cancellations, report the effective date of the policy. For all other actions, report the date coverage ends. Use YYMM format in all cases.

- Reserved (Positions 60-80)
  Report blank.

- Notified Policy Count (Numeric Field: Positions 81-88)
  The number of policies or applications for which the given combination of action type, TCLSP line of business, ZIP code, notification date, action effective date, and reason code list applies. Pad on the left with zeros as needed to reach the full field width of 8.

- Reserved (Positions 89-94)
  Report blank.

- Reason Code List (Alphanumeric Field: Positions 95-104)
  Identify all letter codes that apply from the appropriate list below and then concatenate* them in alphabetical order. Pad on the right with zeros as needed to reach the full field width of 10.

Code	**Reason**
A	Failure to pay premiums when due
B	Increase in hazard
C	Claims history/driving record
D	Exposure to loss – liability
E	Exposure to loss – wildfire
F	Exposure to loss – wind/hail/hurricane
G	Exposure to loss – insurer's concentration of risk
H	Insurer withdrawing from the market
J	Location of risk

K Classification of risk
L Credit or insurance score
M Condition of property – roof
N Condition of property – tree overhang
P Condition of property – insufficient defensible space
Q Condition of property – maintenance/occupancy/vacancy
R Condition of property – other
S Failure to comply with loss control recommendations
T Agent no longer appointed with insurer
Y At insured's request
Z Other, insurer's action

* Concatenate means to connect all of the reason codes together into one conjoined list. For example, if reasons G, C, and K apply, the distinct record will be "CGK".

- Reserved (Positions 105-110)
  Report blank.

- Reserved for Company Use (Positions 111-140)

Record Layout

Position	Field Length	Field Type *	Description
1 – 2	2	N	**Plan Code**
3 – 7	5	N	**NAIC Company Code**
8 – 10	3	N	**MGA Code**
11 – 14	4	N	**Accounting Date**
15	1		RESERVED
16 – 17	2	N	**Action Type**
18 – 23	6	N	**TCLSP Line of Business**
24 – 38	15		RESERVED
39 – 43	5	N	**Five-Digit ZIP Code**
44 – 49	6		RESERVED
50 – 53	4	N	**Notification Date**
54 – 55	2		RESERVED
56 – 59	4	N	**Action Effective Date**
60 – 80	21		RESERVED
81 – 88	8	N	**Notified Policy Count**
89 – 94	6		RESERVED
95 – 104	10	A	**Reason Code List**
105 – 110	6		RESERVED
111 – 140	30		RESERVED FOR COMPANY USE

* Numeric (N) or Alphanumeric (A)

Report of Number of Actual
Cancellations, Nonrenewals, and Declinations
For
Liability
Property
Businessowners
Commercial Auto

Report of Number of Actual Cancellations, Nonrenewals, and Declinations

Specific Instructions

1. Report Description

For policies that are canceled or nonrenewed, and for applications that are declined, the insurer must summarize the number of actual cancellations, nonrenewals, and declinations by ZIP Code.

This reporting is required for cancellations, nonrenewals, and declinations effective on or after April 1, 2027.

Note that the transfer of a policyholder between admitted companies within the same insurance group is not considered a refusal to renew. Insurance Code §551.004.

County Mutuals that act as a front for managing general agents (MGA) must submit data for each MGA separately. See Section 8 of the General Reporting Instructions for more information.

2. Due Dates For Submission

This report is due 45 days after the end of the experience quarter. Each report must include all actions with an action effective date within the experience quarter. For example, actions effective in January, February, and March must be reported 45 days after the end of the experience quarter, or May 15.

The first report for second quarter 2027 data is due August 15, 2027.

3. Transmittal Information

Submissions must also include a transmittal record with totals for number of records, number of cancellations, number of nonrenewals, and number of declinations.

4. Business Subject to Reporting

Reporting is required only for the lines of business listed. To determine the business subject to reporting, use the definitions in the following sections:

- Section A, item 2, Definition of Liability Business
- Section B, item 2, Definition of Commercial Property
- Section C, item 2, Definition of Businessowners
- Section D, item 2, Definition of Commercial Auto Business and item 3, Definitions of Special Terms

5. Declinations

Report declinations of completed and submitted applications. Only report declinations when they apply to the entire application (all lines of business are declined). Report declinations for each line of business that a policy would have been issued for had the

application not been declined. If an application is declined before determining the ultimate policy structure, report the most likely line or lines of business based on the available information.

For insurers using a group rating structure, where a risk is assigned to an insurer within an affiliated group based on certain underwriting criteria, only report the declination for the most permissive insurer.

6. Cancellations and Nonrenewals

Report cancellations and nonrenewals only when the entire policy is canceled or nonrenewed. Report the cancellation or nonrenewal under each applicable line of business.

If a policy that was canceled is reinstated, the cancellation should be counted. For example, if a policy cancels for nonpayment of premium and is reinstated, the cancellation must still be reported. If the policy receives another notice of cancellation after it was reinstated and subsequently canceled, the second cancellation must be reported as well, in the applicable experience quarter.

For flat cancellations, report the effective date of the policy for the action effective date in the record layout.

Do not report recissions and policies voided under Insurance Code Chapter 705.

Field Definitions

- Plan Code (Numeric Field: Positions 1-2)
  Report 32 to indicate the Report of Number of Actual Cancellations, Nonrenewals, and Declinations.

- NAIC Company Code (Numeric Field: Positions 3-7)
  Report the five-digit NAIC Company Number.

- MGA Code (Numeric Field: Positions 8-10)
  For County Mutuals fronting for one or more MGAs, report the permanent unique three-digit MGA code for the MGA being reported. Other companies must report zeros. See Section 8 of the General Reporting Instructions for more detailed information.

- Accounting Date (Numeric Field: Positions 11-14)
  Report the accounting date in YYMM format.

- Reserved (Position 15)
  Report blank.

- Action Type (Alphanumeric Field: Position 16-17)
  Report the code for the type of action being reported:

Code	Description
80	Cancellation
81	Nonrenewal
82	Declination

- TCLSP Line of Business (Numeric Field: Position 18-23)
  Use the following codes to indicate the experience reports where the premium and loss experience for the policy subject to the cancellation or nonrenewal was reported. For declinations, indicate the experience reports where the applicant's premium and loss experience would have been reported if the insurer had not declined the application.

Code	Description
1	Quarterly Liability Experience Report
2	Quarterly Property Experience Report
3	Quarterly Businessowners Experience Report
4	Quarterly Commercial Automobile Experience Report

  If multiple experience reports apply, then concatenate each applicable code in numerical order. For example, if the experience reports for liability and property apply, the concatenated code will be "12."

- Reserved (Positions 24-38)
  Report blank.

- Five-Digit ZIP Code (Numeric Field: Positions 39-43)
  For property risks, report the five-digit ZIP code location of the building insured or the building containing the insured's property. For multi-location risks, report zero in the ZIP code field.

For auto risks report the ZIP code location of vehicles. The location of vehicles is defined as the garage address of the vehicle and not the mailing address of the insured. If there are multiple vehicles on the policy in different ZIP codes, use the ZIP code for the first covered auto.

For all other risks, use one of the following as applicable.

- Report the ZIP code for the primary physical business location.
- Report zero in the ZIP code field for multilocation risks.
- Report zero in the ZIP code field if there is no specific risk location available.

- Reserved (Positions 44-55)
  Report blank.

- Action Effective Date (Numeric Field: Positions 56-59)
  This is the date the Action Type is effective. For declinations, this should match the Notification Date from Report of Cancellation, Nonrenewal, and Declination Notices. For flat cancellations, report the effective date of the policy. For all other actions, report the date coverage ends. Use YYMM format in all cases.

- Reserved (Positions 60-80)
  Report blank.

- Actualized Policy Count (Numeric Field: Positions 81-88)
  The number of policies or applications for which the given combination of action effective date, action type, TCLSP line of business, and ZIP code applies. Pad on the left with zeros as needed to reach the full field width of 8.

- Reserved (Positions 89-110)
  Report blank.

- Reserved for Company Use (Positions 111-140)

Record Layout

Position	Field Length	Field Type *	Description
1 – 2	2	N	**Plan Code**
3 – 7	5	N	**NAIC Company Code**
8 – 10	3	N	**MGA Code**
11 – 14	4	N	**Accounting Date**
15	1		RESERVED
16 – 17	2	N	**Action Type**
18 – 23	6	N	**TCLSP Line of Business**
24 – 38	15		RESERVED
39 – 43	5	N	**Five-Digit ZIP Code**
44 – 55	12		RESERVED
56 – 59	4	N	**Action Effective Date**
60 – 80	21		RESERVED
81 – 88	8	N	**Actualized Policy Count**
89 – 110	22		RESERVED
111 – 140	30		RESERVED FOR COMPANY USE

* Numeric (N) or Alphanumeric (A)

Report of Cancellation, Nonrenewal, and Declination Notices

For

Farm and Ranch

Farm and Ranchowners

Report of
Cancellation, Nonrenewal, and Declination Notices

Specific Instructions

1. Report Description

The insurer must summarize the reasons for cancellation, nonrenewal, or declination stated in the notices provided to policyholders, applicants, and/or applicants' agents under Insurance Code Chapter 551. The insurer must also report the "Notified Policy Count" summarizing the number of policies or applications that received a notice providing the reasons for cancellation, nonrenewal, or declination. For a policy with more than one insured, the notified policy count is one, to reflect the number of policies, not the number of insureds.

This reporting is required for notices related to cancellations, nonrenewals, and declinations effective on or after April 1, 2027, except for declination of an application that was made before April 1, 2027, and cancellation of a policy that was delivered, issued for delivery, or renewed before April 1, 2027.

Note that the transfer of a policyholder between admitted companies within the same insurance group is not considered a refusal to renew. Insurance Code §551.004.

2. Due Dates For Submission

This report is due 45 days after the end of the experience month. Each report must include all actions with a notification date within the experience month. For example, all notifications occurring in January must be reported 45 days after the end of the experience month, or March 15.

For the first report for April 2027 data, include notifications made before April 1, 2027 for policies nonrenewing on or after April 1, 2027. The first report is due June 15, 2027.

3. Line of Business

All carriers must identify the record as either farm and ranch or farm and ranchowners.

4. Company Number

Each reporting carrier must identify each of its reported records by the company number assigned to it by the Texas Insurance Checking Office (TICO).

5. Reason Source Indicator

When the insurer's decision to cancel, nonrenew, or decline relied in whole or in part on information sourced from aerial imagery or other third parties, note that as appropriate in the reason source indicator field. Insurance Code §551.002 requires that the insurer's written statement to applicants and policyholders must state the source of the information on which the insurer relied.

6. Declinations

Report reason codes for declinations of completed and submitted applications.

7. Cancellations

Report reason codes for a cancellation only when the entire policy is canceled. If a policy that was canceled is reinstated, the cancellation should be reported. For example, if a policy is canceled for nonpayment of premium and is reinstated, the cancellation must be reported. If the policy receives another notice of cancellation after it was reinstated, the reason code for the second cancellation must be reported as well, in the applicable experience quarter.

For flat cancellations, report the effective date of the policy for the action effective date in the record layout.

Do not report recissions and policies voided under Insurance Code Chapter 705.

8. Reason Codes

See the record layout for the full list of reasons and their codes. The following provides additional information for some of the reasons.

Increase in hazard—Use if the policy was canceled due to an increase in hazard covered by the policy that was within the control of the insured and would have produced an increase in the premium rate of the policy. Insurance Code §551.104(c)

Exposure to loss – liability—Use if the reason for action is due to 1) the insured or applicant's personal liability risk under the liability sections of the policy or 2) the characteristics or activities of the insureds or applicants. Do not use to reflect first-party claims history.

Exposure to loss – insurer's concentration of risk—Use if the insurer is not writing new business or renewing policies because of the insurer's excessive exposure in a particular area or subline. Do not use if the reason is due to wildfire or wind/hail/hurricane exposure.

Insurer withdrawing from the market—Use if the insurer has filed a withdrawal plan with TDI that has been approved. Do not use any other reason codes in conjunction with this one.

Location of risk—Use if insurer does not write in certain areas and none of the "exposure to loss" reasons apply.

Credit or insurance score—Use if the policy was nonrenewed or declined because of the insured's or applicant's credit score.

Condition of property—If the Action Type is due to the condition of the property, use all applicable reasons codes related to condition of the property. If the nonrenewal or declination is due to not writing particular types of roofs (for example, wood-shake roofs), then code this as "Other, insurer's action" as opposed to "Condition of property."

Insured's request—Use if:

a) The insured's representative cancels the policy because of the insured's death.
b) The insured no longer has an insurable interest in the property (for example, they sold it).
c) The policy was canceled for any other reason as long as the cancellation was at the insured's request.

Other, insurer's action—Use if

a) The insured submitted a fraudulent claim. Insurance Code §551.104(b)(2).
b) TDI determined that the continuation of a policy would violate the law. Insurance Code §551.104(b)(3).
c) The insured failed to pay their membership dues required by the insurer as a condition of coverage.
d) For any reason not otherwise listed.

9. Reason Code Concatenation

Once the insurer has identified the reason codes that apply for a given cancellation, nonrenewal, or declination, the insurer concatenates the list of codes together in alphabetical order to produce the reason code list to report for this cancellation, nonrenewal, or declination. "Concatenate" means to connect the reason codes together into one conjoined list. For example, if reasons C, Q, and K apply, the distinct record will be "CKQ."

For each notification date, the insurer will include a single record for each unique combination of notification date, action type, reason source indicator, 60-day indicator, line of business, ZIP code, action effective date, and reason code list. In each record, the notified policy count will then show the number of policies or applications for which the given unique combination applies.

Field Definitions

- **Statistical Plan**
  Report 7 to indicate the Report of Cancellation, Nonrenewal, and Declination Notices.

- **Company Number**
  Report the company number that is assigned by TICO.

- **NAIC Company Code**
  Report the five-digit NAIC Company Number.

- **Notification Date**
  This is the date on which the notice providing the reasons for cancellation, nonrenewal, or declination was sent to the policyholder or applicant. Report in MYY format.

- **Action Type**
  Report the code for the type of action being reported:

Code	Description
80	Cancellation
81	Nonrenewal
82	Declination

- **Reason Source Indicator**
  Indicate whether at least one of the reasons for the action type relied in whole or in part on aerial imagery or other third-party information:

Code	Description
0	Reasons **do not** include use of aerial imagery **and do not** include use of other third-party information
1	Reasons **include** use of aerial imagery **but do not** include use of other third-party information
2	Reasons **do not** include use of aerial imagery **but include** use of other third-party information
3	Reasons **include** use of aerial imagery **and include** use of other third-party information

- **60-day Indicator**
  Indicate if cancellation notice was sent during the first 60 days of the initial policy term:

Code	Description
Y	Cancellation notice sent within the first 60 days
N	Cancellation notice sent after the first 60 days
0	For action types other than cancellations, enter “0” (zero)

- **Line of Business**
  Report the Line of Business subject to the Action Type

Code	Description
1	Farm and Ranch
2	Farm and Ranchowners

- **Five-Digit ZIP Code**
  Report the ZIP code location of the dwelling on the residence premise. If there is no dwelling, use the ZIP code for the primary address of the farm operation used to issue the policy.

- **Action Effective Date**
  This is the date the Action Type is effective. For declinations, this should match the Notification Date. For flat cancellations, report the effective date of the policy. For all other actions, report the date coverage ends. Use YYYYMM format in all cases.

- **Notified Policy Count**
  The number of policies or applications for which the given combination of notification date, action type, reason source indicator, 60-day indicator, line of business, ZIP code, action effective date, and reason code list applies. Pad on the left with zeros as needed to reach the full field width.

- **Reason Code List**
  Identify all letter codes that apply from the appropriate list below and then concatenate* them in alphabetical order. Pad on the right with zeros as needed to reach the full field width.

Code	Reason
A	Failure to pay premiums when due
B	Increase in hazard
C	Claims history
D	Exposure to loss – liability
E	Exposure to loss – wildfire
F	Exposure to loss – wind/hail/hurricane
G	Exposure to loss – insurer's concentration of risk
H	Insurer withdrawing from the market
J	Location of risk
K	Credit or insurance score
L	Condition of property – roof
M	Condition of property – tree overhang
N	Condition of property – insufficient defensible space
P	Condition of property – maintenance/occupancy/vacancy
Q	Condition of property – other
R	Agent no longer appointed with insurer
Y	At insured's request
Z	Other, insurer's action

  * Concatenate means to connect all of the reason codes together into one conjoined list. For example, if reasons G, C, and K apply, the distinct record will be "CGK".

- **Skip**
  Report zeros.

Record Layout

Columns	Field Length	Codes	Description
1	1	7	**Statistical Plan**
2-4	3	*	**Company Number (assigned by TICO)**
5 – 9	5	*	**NAIC Company Code**
10 – 12	3		**Notification Date**
10			**Month**
		1–9	January–September
		0	October
		-	November
		&	December
11-12			**Year**
		*	Last two digits of Year; for example, "17" for 2017
13-14	2		**Action Type**
		80	Cancellation
		81	Nonrenewal
		82	Declination
15	1		**Reason Source Indicator**
		0	Reasons **do not** include use of aerial imagery **and do not** include use of other third-party information
		1	Reasons **include** use of aerial imagery **but do not** include use of other third-party information
		2	Reasons **do not** include use of aerial imagery **but include** use of other third-party information
		3	Reasons **include** use of aerial imagery **and include** use of other third-party information

Columns	Field Length	Codes	Description
16	1		**60-day Indicator**
		Y	Cancellation notice sent within the first 60 days
		N	Cancellation notice sent after the first 60 days
		0	For action types other than cancellations, enter "0" (zero)
17	1		**Line of Business**
		1	Farm and Ranch
		2	Farm and Ranchowners
18-22	5	*	**Five-Digit ZIP Code**
23 – 28	6	*	**Action Effective Date** Use YYYYMM format
29 – 34	6	*	**Notified Policy Count**
35 – 44	10	*	**Reason Code List**
45-75	31		**Skip** Report zeros.

Report of Number of Actual
Cancellations, Nonrenewals, and Declinations
For
Farm and Ranch
Farm and Ranchowners

Report of Number of Actual Cancellations, Nonrenewals, and Declinations

Specific Instructions

1. Report Description

For policies that are canceled or nonrenewed, and for applications that are declined, the insurer must summarize the number of actual cancellations, nonrenewals, and declinations by ZIP Code.

This reporting is required for cancellations, nonrenewals, and declinations effective on or after April 1, 2027.

Note that the transfer of a policyholder between admitted companies within the same insurance group is not considered a refusal to renew. Insurance Code §551.004.

2. Due Dates For Submission

This report is due 45 days after the end of the experience month. Each report must include all actions with an action effective date within the experience month. For example, actions effective in January must be reported 45 days after the end of the experience month, or March 15.

The first report for April 2027 data is due June 15, 2027.

3. Line of Business

All carriers must identify the record as either farm and ranch or farm and ranchowners.

4. Company Number

Each reporting carrier must identify each of its reported records by the company number assigned to it by the Texas Insurance Checking Office (TICO).

5. Declinations

Report declinations of completed and submitted applications.

6. Cancellations

Report a cancellation only when the entire policy is canceled. If a policy that was canceled is reinstated, the cancellation should be counted. For example, if a policy cancels for nonpayment of premium and is reinstated, the cancellation must still be reported. If the policy receives another notice of cancellation after it was reinstated and subsequently canceled, the second cancellation must be reported as well, in the applicable experience quarter.

For flat cancellations, report the effective date of the policy for the action effective date in the record layout.

Do not report recissions and policies voided under Insurance Code Chapter 705.

Field Definitions

- Statistical Plan
  Report 8 to indicate the Report of Number of Actual Cancellations, Nonrenewals, and Declinations.

- Company Number
  Report the company number that is assigned by TICO.

- Company NAIC Code
  Report the five-digit NAIC Company Number.

- Action Effective Date
  This is the date the Action Type is effective. For declinations, this should match the Notification Date (from the Report of Cancellation, Nonrenewal, and Declination Notices in Section M). For flat cancellations, report the effective date of the policy. For all other actions, report the date coverage ends. Use MYY format in all cases.

- Action Type
  Report the code for the type of action being reported:

Code	Description
80	Cancellation
81	Nonrenewal
82	Declination

- Line of Business
  Report the Line of Business subject to the Action Type.

Code	Description
1	Farm and Ranch
2	Farm and Ranchowners

- Five-Digit ZIP Code
  Report the ZIP code location of the dwelling on the residence premise. If there is no dwelling, use the ZIP code for the primary address of the farm operation used to issue the policy.

- Actualized Policy Count
  The number of policies or applications for which the given combination of action effective date, action type, line of business, and ZIP code applies. Pad on the left with zeros as needed to reach the full field width.

- Skip
  Report zeros.

Record Layout

Column	Field Length	Codes	Description
1	1	8	**Statistical Plan**
2–4	3	*	**Company Number (assigned by TICO)**
5–9	5	*	**NAIC Company Code**
10–12	3		**Action Effective Date** Use MYY format
10			**Month**
		1-9	January-September
		0	October
		-	November
		&	December
11-12			**Year**
		*	Last two digits of Year; for example, “17” for 2017
13–14	2		**Action Type**
		80	Cancellation
		81	Nonrenewal
		82	Declination
15	1		**Line of Business**
		1	Farm and Ranch
		2	Farm and Ranchowners
16 –20	5	*	**Five-Digit ZIP Code**
21 –28	8	*	**Actualized Policy Count**
29-50	22		**Skip** Report zeros.