**Definitions:**

LocationID: A unique identifier for each location in the loss output file.

Portfolio: A numeric indicator for which portfolio a given location belongs to.

State: The state the location is in.

County: The county the location is in.

Postal Code: The postal code the location is in.

Building Value: The insured value of the building at the location.

Other Value: The insured value of other structures at the location, not including the main building.

Contents Value: The insured value of the contents of the building at the location.

Time Element Value: The insured value for cost endured by being displaced from the location.

Total Insured Value (TIV): The sum of the building value, other value, contents value, and time element value at each location.

Risk Count: The number of insured risks at a given location. Each location in the loss output file is assumed to have a risk count of 1.

Occupancy Code: The type of building structure, such as a house or office building, at the location. The table in Appendix A outlines the meanings of occupancy codes found in the provided data.

Construction Code: The materials used to build the structure at the location. The table in Appendix B outlines the meanings of construction codes found in the provided data.

Stories: The number of stories the building at the location has. We use the following building height bands:

* Small: Buildings with 1 to 3 stories
* Medium: Buildings with 4 to 7 stories
* Large: Buildings with 8 or more stories

Year Built: The year the building at the location was built. We use the following year built bands:

• Old: Built before 1980

• Average: Built between 1980 and 2000

• New: Built after 2000

Average Annual Loss (AAL): The average total claims amount Got Your Back Insurance pays to a location each year as a result of winter storm damage.

Appendix A:

Occupancy Code Description

ATC-00: Unknown

ATC-01: Single Family Housing

ATC-02: Multi-Family Housing

ATC-37: General Commercial

ATC-38: General Industrial

Appendix B:

Construction Code Description

WD00: Wood

WD10: Wood – Wood Frame

MS00: Masonry

MS10: Masonry - Unreinforced

CN00: Concrete

CN10: Concrete - Reinforced

MH00: Mobile Home

MH10: Mobile Home – No Tie-Down