The General Data Science Data Dictionary

**CAT Loss Data**

This section is limited to the CAT (catastrophe) losses incurred during various hurricanes that have hit the country in recent years. Data has been limited to hurricanes only and losses have been limited to COMP and Blanks coverage claims (COMP = Comprehensive and are claims that are not attributed to a vehicle collision; Blank coverages were included for additional vehicles not on the policy).

* Policy Number – Identification field to determine which information should be grouped together for an insurance policy. This was masked to avoid any identifying information.
* Claim Number – Identification field to determine a specific claim that a policy holder files with the company. This was masked to avoid any identifying information.
* Garaging City – Garaging city that the vehicle of the policy is primarily located.
* Garaging ZIP – Garaging city that the vehicle of the policy is primarily located.
* Garaging State – Garaging city that the vehicle of the policy is primarily located.
* Loss Date – Date of when the loss actually occurred.
* Loss Date Time – Time when the loss actually occurred.
* FNOL Date – Date of the First notice of loss (FNOL). This is the date when the insured first contacts the company about their loss and can be delayed from when the accident actually occurs.
* FNOL Time – Date of the First notice of loss (FNOL). This is the date when the insured first contacts the company about their loss and can be delayed from when the accident actually occurs.
* CAT Name – Name of the catastrophe that the loss was attributed to. This dataset has been limited to only include hurricanes.
* CAT Number – Catastrophe identification number
* Loss Description – Freeform text description of loss. Various abbreviations within this field are:
  + DMG – Damaged
  + IND – Insured
  + INSD – Insured
  + IV – Insured Vehicle
  + W/S – Windshield
* Loss Cause – Category description of type of loss
* Loss Location City – City of where the loss occurred
* Loss Location Zip – ZIP code of where the loss occurred
* Loss State – State of where the loss occurred
* Year – Model Year of the vehicle on the policy
* Make – Manufacturer’s Make of the vehicle on the policy
* Model – Manufacturer’s Model of the vehicle on the policy
* Total Loss – Yes/No identifier if the loss resulted in the total loss of the vehicle.
* Mileage – Mileage on the vehicle when the loss occurred if known.
* Vehicle Origin – Origin of where the vehicle was manufactured if known.
* ACV – Appraised Cash Value of the vehicle when the loss occurred.
* Coverage – Specific type of protection on the vehicle provided by the company. This data set has been limited to the coverages of COMP (Comprehensive or damage to the vehicle when it due to incidents other than collisions with another vehicle) or BLANK.
* Exp Team – Company loss team that was working on the loss.
* Losses Paid – Amount that has already been paid for the loss.
* Est Received Amt – Estimated amount the company expects to pay for the loss.
* Deductible – Amount the customer will be responsible for paying in their loss.
* Gross Estimate Amt – Total of Est Received Amt + Deductible
* Payment Ind – Status of the claim
  + CWP – Closed with Payment
  + CWOP – Closed without Payment
* Salvage – Money recovered from the vehicle after the accident. This typically occurs after a total loss where parts/scrap metal from the damage vehicle are sold to a third party.
* TL Settlement Amt – Total Loss Settlement Amount. Amount paid when a Total Loss occurred.