

HOMEOWNERS STATISTICAL PLAN

LINE 32

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
701 WARRENVILLE ROAD, SUITE 100 -- LISLE, IL 60532**

HOMEOWNERS CODING EXAMPLE PREMIUM TRANSACTIONS

Field	Description	Residence Coverage	Snowmobile Endorsement
Line of Insurance	Homeowners	32	32
Accounting Date	Booked date: 01/28/06	0106	0106
Company Code	Company number: 9999	9999	9999
State Code	State: Wisconsin	48	48
County Code	County: Milwaukee	079	079
Area Indicator	Does not apply	0	0
Territory Code	City of Milwaukee/Does not apply	001	000
Transaction Code	Premium transaction	1	1
Premium Amount	Calculated premiums: \$402 / \$98.00	402.00	98.00
Exposure	1 home / 2 snowmobiles.	00001	00002
Annual Statement Line of Business	Homeowners Multiple Peril	040	040
Program Code	AAIS Program - Primary / Expanded Coverage	7	7
Policy Form	Form 3 / Snowmobile Endorsement	03	46
Loss Settlement Indicator	Repair cost terms (AAIS ML-255) and RC loss settlement on contents (AAIS ML-55)	G	0
Primary Property Amount of Insurance	\$120,000 on the dwelling	00120	00000
Deductible Type	Flat with higher (%) wind deductible	7	0
Deductible Amount	\$100 (flat) deductible	43	00
Wind/Hail Deductible Amount	2% windstorm or hail deductible	7	0
Class Code	Does not apply	00000	00000
Construction Code	Frame	01	00
Fire Protection Code	Fully Protected	21	00
Year of Construction	1986 / Does not apply	86	58
Liability Limit	\$100,000	00100	00100
Medical Payments Limit	\$2,500	003	003
Escaped Liquid Fuel - Property	Does not apply	0	0
Escaped Liquid Fuel & Lead - Liability	Does not apply	0	0
Occupancy Code	Non-seasonal dwelling	1	0
Home-Based Business Indicator	Does not apply	0	0
Number of Families	1 family - not a townhouse or row house	1	0
Ordinance or Law	O/L coverage exists within Form 3, but no optional O/L endorsement attached	2	0
Theft Deductible Amount	Does not apply	0	0
Secondary Property Amount of Ins.	\$84,000 Coverage C limit	0084	0000
NC Program Enhancement Indicator	Not an enhanced endorsement	0	0
Mold Damage Coverage Code	AAIS ML 0689 with \$10,000 property and \$50,000 liability	1	0
Pool Code	Not a shared risk	0	0
Months Covered	1 year policy	12	12
ZIP Code	53201	53201	53201
ZIP Code Suffix (Optional)	1234	1234	1234
Building Code Effectiveness Grade	Community not graded	1	0
State Exception A	Does not apply	0	0
State Exception B	Does not apply	0	0
State Exception C	Does not apply	0	0
State Exception Code	Does not apply	0	0
Policy Number	Policy # HO14692	HO14692	HO14692
Company Use			

HOMEOWNERS CODING EXAMPLE RESIDENCE LOSS RECORD

Field	Description	Residence Coverage
Line of Insurance	Homeowners	32
Accounting Date	Payment Date: 05/15/06	0506
Company Code	Company Number: 9999	9999
State Code	State: Wisconsin	48
County Code	County: Milwaukee	079
Area Indicator	Does not apply	0
Territory Code	City of Milwaukee	001
Transaction Code	Paid Loss	2
Loss Amount	Loss amount: \$6,543.21	6543.21
Claim Count	1	00001
Annual Statement Line of Business	Homeowners Multiple Peril	040
Program Code	AAIS Program - Primary / Expanded Coverage	7
Policy Form	Form 3	03
Loss Settlement Indicator	Repair cost terms (AAIS ML-255) and RC loss settlement on contents (AAIS ML-55)	G
Primary Property Amount of Insurance	\$120,000 on the dwelling	00120
Deductible Type	Flat with higher (%) wind deductible	7
Deductible Amount	\$100 (flat) deductible	43
Wind/Hail Deductible Amount	2% windstorm or hail deductible	7
Class Code	Does not apply	00000
Construction Code	Frame	01
Fire Protection Code	Fully Protected	21
Year of Construction	1986	86
Liability Limit	\$100,000	00100
Medical Payments Limit	\$2,500	003
Escaped Liquid Fuel - Property	Does not apply	0
Escaped Liquid Fuel & Lead - Liability	Does not apply	0
Occupancy Code	Non-seasonal dwelling	1
Home-Based Business Indicator	Does not apply	0
Number of Families	1 family - not a townhouse or row house	1
Ordinance or Law	O/L coverage exists within Form 3, but no optional O/L endorsement attached	2
Theft Deductible Amount	Does not apply	0
Secondary Property Amount of Insurance	\$84,000 Coverage C limit	0084
NC Program Enhancement Indicator	Not an enhanced endorsement	0
Mold Damage Coverage Code	AAIS ML 0689 with \$10,000 property and \$50,000 liability	1
Pool Code	Not a shared risk	0
Cause of Loss	Fire - Not from woodburning stove	07
Accident Date	04/21/06	042106
ZIP Code	53201	53201
ZIP Code Suffix (Optional)	1234	1234
Building Code Effectiveness Grade	Community not graded	1
State Exception A	Does not apply	0
State Exception B	Does not apply	0
State Exception C	Does not apply	0
State Exception Code	Does not apply	0
Claim Number	Claim # HC851	HC851
Claim Identifier		
Company Use	Policy # HO14692 (recommended)	HO14692

HOMEOWNERS CODING EXAMPLE ENDORSEMENT LOSS RECORDS

Field	Description	Outstanding Loss Record	Paid Loss Record
Line of Insurance	Homeowners	32	32
Accounting Date	Outstanding as of 12/06 / Loss paid 02/15/07	1206	0207
Company Code	Company Number: 9999	9999	9999
State Code	State: Wisconsin	48	48
County Code	County: Milwaukee	079	079
Area Indicator	Does not apply	0	0
Territory Code	Does not apply	000	000
Transaction Code	Outstanding Loss / Paid Loss	3	2
Loss Amount	O/L: \$20,000 / Paid loss: \$25,000	20000.00	25000.00
Claim Count	First loss record/Subsequent loss record	00001	00000
Annual Statement Line of Business	Homeowners Multiple Peril	040	040
Program Code	AAIS Program - Primary / Expanded Coverage	7	7
Policy Form	Snowmobile liability endorsement	46	46
Loss Settlement Indicator	Does not apply	0	0
Primary Property Amount of Insurance	Does not apply	00000	00000
Deductible Type	Does not apply	0	0
Deductible Amount	Does not apply	00	00
Wind/Hail Deductible Amount	Does not apply	0	0
Class Code	Does not apply	00000	00000
Construction Code	Does not apply	00	00
Fire Protection Code	Does not apply	00	00
Year of Construction	Does not apply	58	58
Liability Limit	\$100,000	00100	00100
Medical Payments Limit	\$2,500	003	003
Escaped Liquid Fuel - Property	Does not apply	0	0
Escaped Liquid Fuel & Lead - Liability	Does not apply	0	0
Occupancy Code	Does not apply	0	0
Home-Based Business Indicator	Does not apply	0	0
Number of Families	Does not apply	0	0
Ordinance or Law	Does not apply	0	0
Theft Deductible Amount	Does not apply	0	0
Secondary Property Amount of Insurance	Does not apply	0000	0000
NC Program Enhancement Indicator	Not an enhanced endorsement	0	0
Mold Damage Coverage Code	Does not apply	0	0
Pool Code	Not a shared risk	0	0
Cause of Loss	Bodily injury liability	26	26
Accident Date	Accident date: 11/25/06	112506	112506
ZIP Code	53201	53201	53201
ZIP Code Suffix (Optional)	1234	1234	1234
Building Code Effectiveness Grade	Does not apply	0	0
State Exception A	Does not apply	0	0
State Exception B	Does not apply	0	0
State Exception C	Does not apply	0	0
State Exception Code	Does not apply	0	0
Claim Number	Claim # HC1062	HC1062	HC1062
Claim Identifier			
Company Use	Policy # HO14692 (recommended)	HO14692	HO14692

AMERICAN ASSOCIATION OF INSURANCE SERVICES

TABLE OF CONTENTS

SECTION I - GENERAL INSTRUCTIONS	Page	Revised
Part A - Reporting Instructions		
1. Experience to be Reported.....	1	12/3/19
2. Timing of Submissions	1	12/3/19
3. Method of Reporting - Statistical Data Management Application.....	2	12/3/19
3.1 SDMA	2	12/3/19
3.2 Processing Results in the SDMA	2	12/3/19
Part B - Using the SDMA		
1. SDMA Basics.....	3	12/3/19
2. Acceptable File Formats.....	3	12/3/19
3. Instructions for Filing in EBCDIC Format	4	12/3/19
4. Instructions for Filing in ASCII Format.....	4	12/3/19
Part C - General Coding Instructions		
1. How to Use this Plan	5	12/3/19
2. Number of Statistical Records Required Per Policy	5	12/3/19
3. Minimum Premiums.....	5	8/1/05
4. Premium Bearing Endorsements at Inception/Renewal.....	6	12/3/19
5. Cancellations	6	8/1/05
6. Policy Changes.....	6	8/1/05
7. This Rule Number is Reserved for Future Use	7	8/1/05
8. Limited Coding.....	7-8	8/1/05
9. Loss Coding.....	9	12/3/19
10. "Report Blank" Field Option.....	9	8/1/05
11. Special Coding Situations	9	12/3/19
Part D - Corrections to Invalid Data		
1. Error Detail Reports.....	10	12/3/19
2. Corrections to Invalid Codes	10	12/3/19
3. AAIS Edit Review Process	10	12/3/19
4. Timing of Corrections	10	12/3/19

AMERICAN ASSOCIATION OF INSURANCE SERVICES

TABLE OF CONTENTS

SECTION II - CODING INSTRUCTIONS	Page	Revised
1. Index	13-14	12/3/19
2. Record Layout - Premium Transactions	15	12/3/19
3. Record Layout - Loss Transactions	16	12/3/19
4. Line of Insurance	17	8/1/05
5. Accounting Date	17	8/1/05
6. Company Code	17	8/1/05
7. State Code	18	8/1/05
8. County Code	19	12/3/19
9. Area Indicator	19	12/3/19
10. Territory Code	20	12/3/19
11. Transaction Code	20	12/3/19
12. Premium and Loss Amounts	21	8/1/05
13. Exposure	22	12/3/19
14. Claim Count	23	8/1/05
15. Annual Statement Line of Business	24	12/3/19
16. Program Code	25	8/1/05
17. Policy Form	26-27	12/3/19
18. Loss Settlement Indicator	28-29	12/3/19
19. Primary Property Amount of Insurance	30	12/3/19
20. Deductible Type	31	12/3/19
21. Deductible Amount	32	12/3/19
22. Windstorm or Hail Deductible Amount	33	12/3/19
23. Class Code	34-41	12/3/19
24. Construction Code	42	12/3/19
25. Fire Protection Code	43	12/3/19
26. Year of Construction	44	12/3/19
27. Liability Limit	45	12/3/19
28. Medical Payments Limit	46	12/3/19
29. Escaped Liquid Fuel Coverage - Property	47	12/3/19
30. Escaped Liquid Fuel & Lead Coverage - Liability	48	12/3/19
31. Occupancy Code	49	12/3/19
32. Home-Based Business Indicator	49	12/3/19
33. Number of Families	50	12/3/19
34. Ordinance or Law Coverage	51	12/3/19
35. Theft Deductible Amount	52	12/3/19
36. Secondary Property Amount of Insurance	53	12/3/19
37. NC Program Enhancement Indicator	53	08/01/16
38. Mold Damage Coverage Code	54	12/3/19
39. Pool Code	55	8/1/05
40. Months Covered	56	8/1/05
41. Cause of Loss	57	12/3/19
42. Accident Date	58	12/3/19
43. ZIP Code	58	12/3/19
44. ZIP Code Suffix (Optional)	58	12/3/19
45. Building Code Effectiveness Grade	59	12/3/19

AMERICAN ASSOCIATION OF INSURANCE SERVICES

TABLE OF CONTENTS

SECTION II - CODING INSTRUCTIONS (continued)	Page	Revised
46. State Exception A	60-62	12/3/19
47. State Exception B	63-64	12/3/19
48. State Exception C	65-66	12/3/19
49. Small Premium Indicator	67	12/3/19
50. Limited Coding - Loss Transaction Code	67	12/3/19
51. State Exception Code	68-73	12/3/19
52. Policy Number	74	4/1/94
53. Claim Number	74	12/3/19
54. Claim Identifier	74	4/1/94
55. Company Use	74	12/3/19

SECTION I

GENERAL INSTRUCTIONS

PART A - REPORTING INSTRUCTIONS

1. EXPERIENCE TO BE REPORTED

This statistical plan captures all direct premium and loss activity for the following:

- Homeowners policies
- Endorsements that are approved for use with the Homeowners Program

Include statistics for:

- Salvage recovery
- Subrogation recovery
- Allocated loss adjustment expenses (ALAE)

Do not include or adjust statistics for:

- Reinsurance business ceded
- Reinsurance business assumed
- Unallocated loss adjustment expenses (ULAE)
- Estimates for incurred but not reported losses (IBNR)
- Endorsements written on forms from other lines of business*

* Endorsements written on forms not approved for use with the Homeowners Program must be reported according to the instructions in the statistical plan for the line with which the endorsement is associated and not included in the experience for this line.

New Jersey Note: The New Jersey Property-Liability Insurance Guaranty Association Assessment Surcharge is not premium and must not be included in the statistical reports made to the American Association of Insurance Services. However, this information is to be reported directly to the New Jersey Department of Insurance on the reconciliation form prescribed by the Department.

Rhode Island Note: In Rhode Island, all losses must exclude the portion of interest on judgments entered by the court which require the insurer to make payments in excess of the policy coverage limitation due to the failure of the insurer to settle a civil action where:

- (1) The plaintiff has made a written offer to the defendant's insurer to settle the action in an amount equal to or less than the coverage limits on the liability policy in force at the time of the action, and
- (2) The said offer is rejected by the defendant's insurer.

(Rhode Island General Laws Sections 27-7-2.2 and 27-7-2.3)

2. TIMING OF SUBMISSIONS

All data is to be reported quarterly.

Data is to be submitted via the Statistical Data Management Application no later than 60 calendar days following the close of the period being reported. Companies that are not able to file on time must have a company officer notify the *AAIS Data Management Department* in writing as soon as possible.

3. METHOD OF REPORTING - STATISTICAL DATA MANAGEMENT APPLICATION (SDMA)

3.1 SDMA

All data is to be submitted through the SDMA. This web-based application can be accessed through the *AAISdirect* website.

See SECTION I, PART B - USING THE SDMA for specific guidelines.

3.2 Processing Results in the SDMA

When new submissions are processed in the SDMA, the following will be automatically generated in the case of processing completing successfully:

- Submission datetime
- Submitted by (should be user's *AAISdirect* username)
- Filename
- Total Records
- Error Records (if any)
- Status of uploaded file
- Actions (column contains a dropdown menu for further actions)

Additionally, a transmittal row will be automatically generated and will accompany every statistical submission. Selecting the transmittal row will open the *Processing Results* table below the *Existing Results* window. The *Processing Results* table will summarize the written premium, written exposure, written record count, paid loss, paid claim count, paid record count, outstanding loss, outstanding claim count, outstanding record count, total money, and total record count.

EXPOSURE count is the sum of all values reported in the *EXPOSURE* field for all premium records. Paid *CLAIM COUNT* is the sum of all values reported in the *CLAIM COUNT* field for all paid loss records. Outstanding *CLAIM COUNT* is the sum of all values reported in the *CLAIM COUNT* field for all outstanding loss records. Record count is simply a count of the number of statistical records submitted.

The *Processing Results* window should be verified before submitting data in the SDMA. See SECTION 1, PART B, 1c on reviewing and verifying data submissions.

PART B - USING THE SDMA

1. SDMA BASICS

a. Accessing the SDMA

The SDMA can be accessed by logging into the *AAISdirect* website (<https://www.aaisdirect.com/>) and selecting *AAIS Statistical Reporting* under the Services tab. If you experience issues when logging into *AAISdirect*, please contact your company's *AAISdirect* administrator. A PDF of the manual for the SDMA can also be accessed through the *AAISdirect Support Center*.

b. Uploading Data

To upload data, click the *Upload File* button in the top left of the application. Select the file you would like to upload. A blue bar will indicate that the file is uploading, and this upload process can be canceled by clicking the 'X' at the end of the bar if the uploading is still in progress.

c. Reviewing and Verifying Submissions

Once uploaded, the transmittal row will be created under the *Existing Submissions* section if there is at least one record without any row errors. Selecting the transmittal row will open the *Processing Results* table which should be reviewed to ensure correct totals. After review, choose *Submit Data* from the dropdown list in the *Action* column of the transmittal row. An Acknowledgement window will prompt a name and phone number of the individual verifying the data.

See SECTION 1, PART D - CORRECTIONS TO INVALID DATA for correcting errors when present.

2. ACCEPTABLE FILE FORMATS

The following file formats are accepted when submitting data through the SDMA:

- a. .txt files
 - b. Encrypted .pgp files
 - c. .zip files
-

3. INSTRUCTIONS FOR SDMA UPLOADING IN EBCDIC FORMAT

The EBCDIC file format generated by a mainframe (or midrange) system should have the following characteristics:

- Decimal points are **not** permitted in the *PREMIUM/LOSS AMOUNT* fields (the right two positions are assumed to be cents).
- The amount fields (*PREMIUM/LOSS AMOUNT* and *EXPOSURE/CLAIM COUNT*) must be signed with the sign in the low order (units) position of the field. Unused high order positions must be zero-filled.
- Records may be blocked or unblocked.

4. INSTRUCTIONS FOR SDMA UPLOADING IN ASCII FORMAT

When submitting data files the following Mainframe ASCII file format is available.

The ASCII text file format generated by a mainframe (or midrange) system should have these characteristics:

- Not comma delimited
- Decimal points are **not** permitted in the *PREMIUM/LOSS AMOUNT* fields
- Nothing should appear on a record beyond position 150 as this is the end of the record
- The end of each record should have a "carriage return/line feed"
- Negative signs should be indicated in the low order (units) position of the amount fields (*PREMIUM/LOSS AMOUNT* and *EXPOSURE/CLAIM COUNT*). Negative values must be signed, while positive values may be signed or unsigned as indicated below:

Negative Amounts		Unsigned Positive Amounts		Signed Positive Amounts	
Numeric Value	Symbol	Numeric Value	Symbol	Numeric Value	Symbol
-0	}	0	0	+0	{
-1	J	1	1	+1	A
-2	K	2	2	+2	B
-3	L	3	3	+3	C
-4	M	4	4	+4	D
-5	N	5	5	+5	E
-6	O	6	6	+6	F
-7	P	7	7	+7	G
-8	Q	8	8	+8	H
-9	R	9	9	+9	I

PART C - GENERAL CODING INSTRUCTIONS

1. HOW TO USE THIS PLAN

The record layouts are located at the front of SECTION II. The rest of this part of SECTION I contains general coding instructions. **This section must be read and understood before continuing to the detailed instructions.**

The items of information required on each statistical record are shown on the record layouts and in the index at the front of SECTION II. The codes to be used and the instructions needed to select a code for each item are located in SECTION II.

2. NUMBER OF STATISTICAL RECORDS REQUIRED PER POLICY

Reporting the core coverage of a Homeowners policy requires a single record for each insured location. The core coverage of a Homeowners policy includes the residence, related private structures, personal property, additional living costs and loss of rents, personal liability, and medical payments to others coverages. Additional records are required for those premium bearing endorsements attached to the policy which provide coverage or perils that are not provided in the basic forms (such as an earthquake endorsement).

3. MINIMUM PREMIUMS

When a minimum premium rule is invoked at the policy or coverage level, use one of the following reporting methods:

- a. The entire minimum premium shall be allocated to the applicable premium records in proportion to the manual premium(s) for such records.
- b. The premium(s) that would have been developed if no minimum premium(s) were applicable shall be reported in full statistical detail. The difference between the minimum premium and the premium otherwise applicable shall be LIMITED CODED (see Rule 8 in this section).

4. PREMIUM BEARING ENDORSEMENTS AT INCEPTION/RENEWAL

There are three rules covering this subject:

- a. Any endorsement not approved for use with the Homeowners Program (such as an Inland Marine endorsement) must be coded according to the statistical plan for the *LINE OF INSURANCE* with which the endorsement is associated.
- b. Expansion of basic limits by endorsement, including the limits of supplemental coverages (i.e. \$2,500 theft limit on jewelry), does **not** require a separate statistical record. The extra premium is combined and reported with the basic premium.
- c. Additional coverage which is excluded in the basic form and added back in by a premium bearing endorsement requires a separate statistical record.

Refer to Rule 6 in this section for the applicable reporting procedures when an endorsement is added during the policy period.

5. CANCELLATIONS

When a policy is canceled, resubmit the original statistical record(s) with the following changes:

- a. The *PREMIUM AMOUNT* field must be changed to reflect the amount of unearned premium. This is done by entering the returned premium as a negative amount.
- b. The sign of the *EXPOSURE* field must be changed to negative.
- c. The *MONTHS COVERED* code must be changed to reflect the time remaining on the policy or installment period at the time of the cancellation.
- d. The *ACCOUNTING DATE* must be changed to the date of the cancellation.

6. POLICY CHANGES

This rule applies to all types of changes, whether effective at inception or effective midterm.

- a. Additions or deletions of coverage with a corresponding premium adjustment are to be reported in full detail, reflecting the term of the change.
- b. All other changes must be reported using one of the following two methods:

1. With Full Coding:

Off-set records shall be made to cancel the unearned premium for the records affected by the changes. New premium records reflecting the revised codes shall be made to report the premium for the remainder of the policy period. All unchanged codes on the new records shall be identical to those codes on the original records.

2. With Limited Coding:

See Rule 8 in this section for the Limited Coding reporting requirements.

These instructions apply only to premium records because loss records always reflect the policy conditions at the time of the loss and are unaffected by policy changes occurring after the loss.

7. THIS RULE NUMBER IS RESERVED FOR FUTURE USE

8. LIMITED CODING

This rule is not a requirement. It is being provided for those systems incapable of reporting changes to policies in the actuarially sound two-step off-set/on-set procedure described in Rule 6.b.1 in this section of this statistical plan.

Premium records with Limited Coding require that only the following fields be reported:

- *LINE OF INSURANCE* (pos. 1-2)
- *ACCOUNTING DATE* (pos. 3-6)
- *COMPANY CODE* (pos. 7-10)
- *STATE CODE* (pos. 11-12)
- *TRANSACTION CODE* (pos. 20)
- *PREMIUM AMOUNT* (pos. 21-30)
- *ANNUAL STATEMENT LINE OF BUSINESS* (pos. 36-38)
- *POLICY FORM* (pos. 40-41)
- *MONTHS COVERED* (pos. 93-94)
- *POLICY NUMBER* (pos. 127-140)

Loss records with Limited Coding require that only the following fields be reported:

- *LINE OF INSURANCE* (pos. 1-2)
- *ACCOUNTING DATE* (pos. 3-6)
- *COMPANY CODE* (pos. 7-10)
- *STATE CODE* (pos. 11-12)
- *TRANSACTION CODE* (pos. 20)
- *LOSS AMOUNT* (pos. 21-30)
- *CLAIM COUNT* (pos. 31-35)
- *ANNUAL STATEMENT LINE OF BUSINESS* (pos. 36-38)
- *POLICY FORM* (pos. 40-41)
- *CAUSE OF LOSS* (pos. 93-94)
- *ACCIDENT DATE* (pos. 96-101)
- *CLAIM NUMBER* (pos. 127-138)
- *CLAIM IDENTIFIER* (pos. 139-140)

Fields other than the ones listed above are to be left blank or reported with their applicable "does not apply" codes.

The *STATE CODE* and *ANNUAL STATEMENT LINE OF BUSINESS* code are those to which the premium was assigned in the company's Annual Statement.

8. LIMITED CODING (Cont.)

This Limited Coding option is **not** to be used in the following situations:

- issuing a policy or coverage
- canceling a policy or coverage
- when the *STATE CODE* or *POLICY FORM* data elements are changed

For example,

- a. if the form used to issue the insurance on a residence was upgraded from Form 2 (*POLICY FORM* code 02) to Form 3 (*POLICY FORM* code 03), the Limited Coding option may not be used because the *POLICY FORM* field is a required data element under the Limited Coding procedures. In cases like this, you must follow the actuarially sound two-step off-set/on-set procedure described in Rule 6.b.1 in this section of this statistical plan.
- b. if the *DEDUCTIBLE AMOUNT* changed from \$250 to \$500, the Limited Coding option may be used because the *DEDUCTIBLE AMOUNT* field is not a required data element under the Limited Coding option.

9. LOSS CODING

Loss records are coded according to the conditions of the policy at the time of the loss. In addition, a loss record must be reported with the same coding as the premium record which reported the coverage to which the claim is assigned. Some additional fields are required on loss records since claims require additional pieces of information. The following is a list of fields that require special attention when coding loss records.

- a. *POLICY FORM* -- Most policies generate additional premium records because of premium bearing endorsements. If a claim is covered by one of these endorsements, the loss record must carry the *POLICY FORM* code of the endorsement.
- b. *CAUSE OF LOSS* -- The general rule for coding the *CAUSE OF LOSS* field is to code the *CAUSE OF LOSS* that initiated the series of events that led up to the loss. Applying this rule will typically result in a single *CAUSE OF LOSS* code for a given claim, but there are exceptions.

Example 1 -- A claim is made against an owner's form policy which provides both property (building and personal property) and liability coverage. The reason for the claim is that a fire broke out at the insured's residence with smoke and water damage occurring as a result of extinguishing the fire. The *CAUSE OF LOSS* for this situation is fire, not smoke or water damage, because the smoke and water damage would not have occurred had it not been for the fire.

Example 2 -- A claim is made against a tenant's form policy which provides property coverage on the personal property as well as liability coverage. The reason for the claim is that the insured was responsible for starting a fire at the residence rented by the insured resulting in damage to the insured's personal property and to the rented dwelling. In this case, the damage to the personal property results in a "fire" claim (*CAUSE OF LOSS* code 07) against the insured's personal property limit. However, the damage to the rented dwelling results in a claim against the "property damage liability" coverage of the policy (*CAUSE OF LOSS* code 27). When a claim from a single occurrence affects two separately reported coverages or two separately identified *CAUSES OF LOSS*, the specific reason which triggered the claim associated with each coverage must be reported.

- c. *CLAIM COUNT* -- The general rule for coding the *CLAIM COUNT* field is to code the first reported loss record with a *CLAIM COUNT* of 1. All subsequent loss records for that claim must carry a *CLAIM COUNT* of 0, whether they are paid or outstanding loss records. See the *CLAIM COUNT* field for additional instructions.

10. "REPORT BLANK" FIELD OPTION

The instructions provided in most fields include statements as to when a field does not apply and how that field should be reported in those situations. In lieu of reporting the applicable "does not apply" code within a field, a company may leave the field blank or report valid information called for in the field.

11. SPECIAL CODING SITUATIONS

The instructions in this statistical plan may not cover every coding situation. It is recognized that the desire to keep the plan as concise and straightforward as possible may cause a lack of clarity in special situations. The general rule is to "code it like it is rated", but where this does not help, the *AAIS Data Management Department* is available to answer questions.

Companies are urged to make use of the *AAIS Data Management Department*. Write, phone, email, or visit the AAIS office in Lisle, Illinois.

PART D - CORRECTIONS TO INVALID DATA

1. ERROR DETAIL REPORTS

An Error Detail Report can be accessed by selecting *Download Error Detail Report* in the dropdown list under the *Action* column. This report lists each record that is in error with an explanation of the error. All errors in the report should be corrected and documented before verifying and submitting the data.

2. CORRECTIONS TO INVALID CODES

After each problem is identified, and the correct codes are determined, a company has two options for correcting the data.

- a. Individual Corrections - Select *Edit Data* in the dropdown list under the *Action* column. Here, you may select the row and field that needs correction, and manually make the correction. Select 'Done' and you may make further corrections or save the current changes. Once saved, the system will prompt documentation of the corrections made.
- b. Bulk Corrections - Select *Edit Data* in the dropdown list under the *Action* column. Instead of selecting individual records, you can filter the records based on any field to make corrections to all the filtered records at once. This option should be used when all filtered records have the same reason for the correction. Once saved, the system will prompt documentation of the corrections made.

3. ~~RESUBMISSIONS~~ AAIS EDIT REVIEW PROCESS

After verifying and submitting the corrections, the submission status will automatically change to *AAIS Edit Review*. At this stage, AAIS will review the corrections and documentation. If corrections and documentation are sufficient, AAIS will accept the data and set the status to *AAIS Accepted*. If errors persist and/or documentation is insufficient, AAIS will not accept the data and set it back to the *Ready for Review* status or to the *Contact AAIS* status until the necessary changes are made. If the corrections needed are unclear, please contact the *AAIS Data Management Department* for clarification.

4. TIMING OF CORRECTIONS

Corrections must be submitted to AAIS within 10 business days after the ready for review status is set.

SECTION II

CODING INSTRUCTIONS

AMERICAN ASSOCIATION OF INSURANCE SERVICES

HOMEOWNERS STATISTICAL PLAN INDEX

Data Item	Page Number	Record Position	Applies Only to
Accident Date	58	96-101	Losses
Accounting Date	17	3-6	
Annual Statement Line of Business	24	36-38	
Area Indicator	19	16	
Building Code Effectiveness Grade	59	111	
Cause of Loss	57	93-94	Losses
Claim Count	23	31-35	Losses
Claim Identifier	74	139-140	Losses
Claim Number	74	127-138	Losses
Class Code	34-41	55-59	
Company Code	17	7-10	
Company Use	74	141-150	
Construction Code	42	60-61	
County Code	19	13-15	
Deductible Amount	32	52-53	
Deductible Type	31	51	
Escaped Liquid Fuel & Lead Coverage - Liability	48	77	
Escaped Liquid Fuel Coverage - Property	47	76	
Exposure	22	31-35	Premiums
Fire Protection Code	43	62-63	
Home-Based Business Indicator	49	79	
Liability Limit	45	68-72	
Limited Coding - Loss Transaction Code	67	125	Losses
Line of Insurance	17	1-2	
Loss Amount	21	21-30	Losses
Loss Settlement Indicator	28-29	44	
Medical Payments Limit	46	73-75	
Mold Damage Coverage Code	54	91	
Months Covered	56	93-94	Premiums
NC Program Enhancement Indicator	53	90	
Number of Families	50	80	

AMERICAN ASSOCIATION OF INSURANCE SERVICES

HOMEOWNERS STATISTICAL PLAN INDEX

Data Item	Page Number	Record Position	Applies Only to
Occupancy Code.....	49	78	
Ordinance or Law Coverage	51	84	
Policy Form	26-27	40-41	
Policy Number	74	127-140	Premiums
Pool Code.....	55	92	
Premium Amount	21	21-30	Premiums
Primary Property Amount of Insurance	30	46-50	
Program Code	25	39	
Secondary Property Amount of Insurance	53	86-89	
Small Premium Indicator	67	124	Premiums
State Code	18	11-12	
State Exception A.....	60-62	112	
State Exception B.....	63-64	113	
State Exception C	65-66	114	
State Exception Code	68-73	126	
Territory Code	20	17-19	
Theft Deductible Amount.....	52	85	
Transaction Code	20	20	
Windstorm or Hail Deductible Amount	33	54	
Year of Construction	44	66-67	
ZIP Code	58	102-106	
ZIP Code Suffix (Optional)	58	107-110	

AMERICAN ASSOCIATION OF INSURANCE SERVICES

RECORD LAYOUT -- HOMEOWNERS (32)

PREMIUM TRANSACTIONS

Line of Insurance	1	Deductible Type	51	Reserved	101
		Deductible Amount			
Accounting Date	5	Wind/Hail Deductible		ZIP Code	
			55		105
Company Code	10	Class Code		ZIP Code Suffix (Optional)	
					110
State Code		Construction Code	60	Bldg Code Eff. Grade	
		Fire Protection Code		State Exception A	
County Code	15	Reserved	65	State Exception B	
Area Indicator		Year of Construction		State Exception C	
Territory Code					115
Transaction Code	20	Liability Limit	70	Reserved	
Premium Amount	25	Medical Payments Limit	75	Reserved For AAIS Use	120
		Es. Liq. Fuel - Prop.			
		Es. Liq. Fuel - Liab.		Small Premium Ind.	
		Occupancy Code		Reserved	125
		HBB Indicator		State Exception Code	
	30	Number of Families	80		
Exposure	35	Reserved			
		Ordinance or Law		Policy Number	
Annual Statement Line of Business		Theft Deductible	85		135
Program Code		Secondary Property Amount of Insurance			
Policy Form	40	Reserved	90		140
Reserved		Mold Damage Cov			
Loss Settlement Ind.	45	Pool Code			
		Months Covered			
Primary Property Amount of Insurance	50	Reserved	95	Company Use	145
		Reserved	100		150

*** Reserved fields are to be reported blank ***

AMERICAN ASSOCIATION OF INSURANCE SERVICES

RECORD LAYOUT -- HOMEOWNERS (32)

LOSS TRANSACTIONS

Line of Insurance	1	Deductible Type	51	Accident Date (cont)	101
		Deductible Amount			
Accounting Date	5	Wind/Hail Deductible		ZIP Code	105
			55		
Company Code	10	Class Code		ZIP Code Suffix (Optional)	110
State Code		Construction Code	60	Bldg Code Eff. Grade	
		Fire Protection Code		State Exception A	
County Code	15	Reserved	65	State Exception B	
				State Exception C	115
Area Indicator		Year of Construction		Reserved	
Territory Code					
Transaction Code	20	Liability Limit	70	Reserved For AAIS Use	120
Loss Amount	25	Medical Payments Limit	75	Reserved	
		Es. Liq. Fuel - Prop.		Limited Coding Loss	125
		Es. Liq. Fuel - Liab.		State Exception Code	
		Occupancy Code			
		HBB Indicator			
	30	Number of Families	80		130
Claim Count	35	Reserved		Claim Number	
		Ordinance or Law			
Annual Statement Line of Business		Theft Deductible	85		135
		Secondary Property Amount of Insurance			
Program Code		Reserved	90	Claim Identifier	140
Policy Form	40	Mold Damage Cov			
Reserved		Pool Code			
Loss Settlement Ind.		Cause of Loss			
Reserved	45	Reserved	95	Company Use	145
Primary Property Amount of Insurance	50	Accident Date			
			100		150

*** Reserved fields are to be reported blank ***

LINE OF INSURANCE (Pos. 1-2)

This code allows computer programs to identify the *Line of Insurance* and the AAIS statistical plan in use.

Code	Line of Insurance
32	Homeowners

ACCOUNTING DATE (Pos. 3-6)

Code the calendar month and the last two digits of the calendar year in which the premium was booked or the loss paid, regardless of the policy effective date or the *Accident Date*.

For outstanding loss records, code the last month of the calendar quarter and the last two digits of the calendar year.

For example:

Sample Code	Sample Accounting Date
0105	January, 2005
0707	July, 2007
1009	October, 2009
1210	December, 2010

COMPANY CODE (Pos. 7-10)

Enter the four-digit *Company Code* as assigned by AAIS.

Company groups must report under each individual *Company Code*.

STATE CODE (Pos. 11-12)

For all records, code the location of the insured property that was used to rate the risk, not the mailing address.

Note: For *POLICY FORM* codes 80 and 81, report the *State Code* corresponding to the Annual Statement's Statutory Page 14 state page to which the Assisted Living Facility coverage or the Student Away From the Described Location coverage was posted.

Code	State	Code	State
01	Alabama	25	Montana
54	Alaska	26	Nebraska
02	Arizona	27	Nevada
03	Arkansas	28	New Hampshire
04	California	29	New Jersey
05	Colorado	30	New Mexico
06	Connecticut	31	New York
07	Delaware	32	North Carolina
08	District of Columbia	33	North Dakota
09	Florida	34	Ohio
10	Georgia	35	Oklahoma
52	Hawaii	36	Oregon
11	Idaho	37	Pennsylvania
12	Illinois	58	Puerto Rico
13	Indiana	38	Rhode Island
14	Iowa	39	South Carolina
15	Kansas	40	South Dakota
16	Kentucky	41	Tennessee
17	Louisiana	42	Texas
18	Maine	43	Utah
19	Maryland	44	Vermont
20	Massachusetts	45	Virginia
21	Michigan	46	Washington
22	Minnesota	47	West Virginia
23	Mississippi	48	Wisconsin
24	Missouri	49	Wyoming

COUNTY CODE (Pos. 13-15)

For all of the following records, code the county where the insured property is located, not the mailing address:

- All core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86)
- All earthquake records (*POLICY FORM* code 61)

The AAIS County Code Manual is available from *AAIS Statistical Services*.

This field does not apply in the following situations (report code 000):

- All Limited Coding records (*TRANSACTION CODE* 8)
- All Home-Based Business records (*POLICY FORM* codes 19, 51, 52, and 72-74)
- All other endorsement records (*POLICY FORM* codes 40-47, 53, 54, 60, 62-64, 75, 80, and 81)

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 000 in the above situations, it is permissible to leave the field blank or report any of the available codes.

AREA INDICATOR (Pos. 16)

This field identifies important rating areas which cannot be directly mapped into AAIS's rating territories through the *County Code* and *ZIP Code* fields. It is used to recognize those areas which have been identified in the AAIS Manual as Beach or Seacoast Areas and must be reported on all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86) for those companies using an AAIS HO Program (*Program Codes* 6-8).

Consult the territory page in the AAIS Manual to determine the states that have Beach or Seacoast Areas.

This field is also used to identify those areas in California that have the additional exposure of brush growth in hazardous concentrations.

Code	Indicated Area
0	Does not apply
1	Beach area (Specific Atlantic and Gulf states only)
2	Seacoast area (Specific Atlantic and Gulf states only)
3	Designated brush area (California only)

This field does not apply in the following situations (report code 0):

- All Limited Coding records (*TRANSACTION CODE* 8)
- All ISO or Independent Program Users (*Program Codes* 3 and 5)
- All Home-Based Business records (*POLICY FORM* codes 19, 51, 52, and 72-74)
- All other endorsement records (*POLICY FORM* codes 40-47, 53, 54, 60-64, 75, 80, and 81)

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.

TERRITORY CODE (Pos. 17-19)

On all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86), report this field in accordance with the rules that pertain to the Program in use.

AAIS Program Users: Report the AAIS numeric *Territory Code* used in determining the rate for the risk. If the manual does not have a territory page or if the territory page does not contain an assigned *Territory Code* for the territory used to rate the risk, code this field 000.

ISO Program Users: Report the ISO *Territory Code* used in determining the rate for the risk.

Independent Program Users: Coding this field is optional. Although AAIS will officially ignore this field, reporting independent *Territory Codes* is permitted. This would enable AAIS to produce experience reports by territory for the company upon request. Otherwise, code this field 000.

If an assigned *Territory Code* is less than 3 digits, always right-justify the code in positions 17-19 and enter zeros in all positions that are not used. (For example: Territory 1 is coded 001, Territory 11 is coded 011, etc.)

This field does not apply in the following situations (report code 000):

- All Limited Coding records (*TRANSACTION CODE* 8)
- All Home-Based Business records (*POLICY FORM* codes 19, 51, 52, and 72-74)
- All other endorsement records (*POLICY FORM* codes 40-47, 53, 54, 60-64, 75, 80, and 81)

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 000 in the above situations, it is permissible to leave the field blank or report any of the available codes.

TRANSACTION CODE (Pos. 20)

This code identifies the type of transaction represented by the statistical record.

Code	Transaction Type
1	Premium Transactions:
8	Premium or Cancellation
	Limited Coding
	Loss Transactions:
2	Paid loss
3	Outstanding loss
6	Paid allocated loss adjustment expense
7	Outstanding allocated loss adjustment expense
Refer to SECTION I, PART C, Rule 8 for the specific instances in which the Limited Coding transaction type may be used.	

PREMIUM AND LOSS AMOUNTS (Pos. 21-30)

This field is not a code. It is the actual *Premium Amount* or *Loss Amount*, reported in dollars and cents. For electronic submissions, sign this field according to the rules of EBCDIC or ASCII format. For bordereau entries, negative amounts are preceded by a dash (-), while positive amounts are unmarked.

Outstanding *Loss Amounts* must always be the full amount reserved for the claim as of the end of the quarter. The full value must be reported for each quarter it remains outstanding. For example: Assume that a claim valued at \$5,000 is not paid off by the end of the first quarter 2005. Therefore, an outstanding loss record for \$5,000 with an accounting date of 3/05 is reported. During the second quarter, the reserve amount is raised \$3,000. If nothing is paid on this claim by the end of the second quarter, an outstanding loss record dated 6/05 for the total amount reserved of \$8,000 is required. Do not report the amount of the increase.

Salvage and subrogation loss payments are to be reported as negative paid loss records.

IMPORTANT: Refer to SECTION I, PART A, Rule 1 for important notes pertaining to the reporting of New Jersey premiums and Rhode Island losses.

EXPOSURE (Pos. 31-35)**PREMIUMS**

Use the *Exposure* rules listed below to determine the *Exposure* count.

Right-justify the *Exposure* count in positions 31-35 and enter zeros in all positions that are not used. (For example: 00001, 00002, etc.)

For electronic submissions, sign this field according to the rules of EBCDIC or ASCII format.

Important: The sign of the *Exposure* field is determined by the sign of the *Premium Amount* field. All negative *Premium Amounts* must be reported with a negative *Exposure*. Similarly, all positive *Premium Amounts* must be reported with a positive *Exposure*.

Policy Form Code	Exposure Count
01-06, 08, 84, and 86	1 - Report each dwelling as a separate record.
40 with <i>Class Codes</i> 40851 and 40852	The number of out-servants or in-servants covered by the premium.
19, 40-44, 51, 52, 60-62, 64, and 72-74	1
45	The number of watercraft covered by the premium transaction.
46	The number of snowmobiles covered by the premium transaction.
47	The number of rental units covered by the premium transaction.
54	1 - Separately report each location to which an exemption from the exclusions that apply to BI and PD that results from the actual, alleged, or threatened discharge, dispersal, disposal, emission, escape, leaching, leakage, migration, release, seepage, or spillage of fuel oil applies.
53 and 63	The number of golf carts covered by the premium transaction. When reporting the physical damage coverage (<i>POLICY FORM</i> code 63), be sure to report the applicable <i>Class Code</i> to differentiate between PD coverage issued with and without collision.
75	The number of locations to which the reported equipment breakdown coverage premium charge covers.
80	1 - Report each charge for a resident of an assisted living facility separately.
81	1 - Report each charge for a student living away from the described location separately.
<p><u><i>This field does not apply in the following situation (report code 00000):</i></u> — <i>All Limited Coding records (TRANSACTION CODE 8)</i></p> <p><i>Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 00000 in the above situation, it is permissible to leave the field blank or report any of the available codes.</i></p>	

CLAIM COUNT (Pos. 31-35)**LOSSES**

The *Claim Count* field captures the number of "new" claims. The first loss record that is reported for a claim must have a *Claim Count* of 1, regardless of whether it is a paid or an outstanding loss record. All subsequent loss records pertaining to that claim must have a *Claim Count* of 0.

For example: AAIS receives three loss records for a particular claim. A description of each loss record along with their respective *Claim Counts* is provided below.

Transaction	Accounting Date	Claim Count	Description
Outstanding loss	3/05	00001	First loss record
Outstanding loss	6/05	00000	Subsequent loss record
Paid loss	7/05	00000	Subsequent loss record

Special Situations:

If an outstanding loss record is reported with a *Claim Count* of 1 and the claim is later closed without payment, then a zero dollar outstanding loss record is required with a *Claim Count* of -1.

Paid loss records representing salvage or subrogation recoveries carry a *Claim Count* of 0 unless the entire *Loss Amount* paid has been recovered. In this case, the paid loss record carries a *Claim Count* of -1 regardless of when the recovery is reported.

A claim that is partially paid and partially outstanding in the first quarter of reporting can carry the *Claim Count* of 1 on either loss record as long as the other record has a *Claim Count* of 0 and these are the first two reported loss records associated with the claim.

Each coverage that has separately reported premiums must also be treated separately when it comes to reporting claims against these coverages. In these cases, the first paid or outstanding loss record for each separately reported coverage must have a *Claim Count* of 1. All subsequent paid or outstanding loss records for each coverage must have a *Claim Count* of 0.

If a claim results in payments or reserves for two or more coverages that had been reported in a single summarized premium record (i.e. coverages A, B, C, and D), **do not** count each coverage separately. You may report a summarized payment or reserve for all coverages that had been reported in a single premium record, or you may report separate records for each coverage, but you must **not** count each coverage separately if the premium for the coverages were not reported separately. The exception to this statement is when a claim triggers two different *Cause of Loss* codes (i.e., bodily injury liability and medical payments OR fire and property damage liability). Each separately identified *Cause of Loss* should be counted separately.

ANNUAL STATEMENT LINE OF BUSINESS (Pos. 36-38)

Code the *Annual Statement Line of Business* to which the transaction was assigned.

Code	Annual Statement Line of Business
010	Fire
021	Allied Lines, including Glass
022	Multiple Peril Crop
030	Farmowners Multiple Peril
040	Homeowners Multiple Peril (includes Mobile-Homeowners)
050	Commercial Multiple Peril
051	Commercial Multiple Peril (Non-Liability portion)
052	Commercial Multiple Peril (Liability portion)
090	Inland Marine
120	Earthquake
170	Other Liability (excluding Products Liability)
180	Products Liability
191	Private Passenger Auto No-Fault (Personal Injury Protection)
192	Other Private Passenger Auto Liability
193	Commercial Auto No-Fault (Personal Injury Protection)
194	Other Commercial Auto Liability
211	Private Passenger Auto Physical Damage
212	Commercial Auto Physical Damage
260	Burglary and Theft
270	Boiler and Machinery

PROGRAM CODE (Pos. 39)

This code identifies the basic forms used to write the policy.

Program Code 6 represents the coverage provided by each of the following:

- the 1978 edition ML forms
- the 1982 edition ML forms used in Virginia
- the 07 99 edition Alternate ML forms

Program Code 7 represents the coverage provided by each of the following:

- the 1978 ML forms when used with Expanded Coverage Endorsement ML-260
- the 1984 and 1988 AAIS Expanded Coverage ML forms
- the 2.0 edition Primary ML forms
- the 2.1 edition Primary ML forms used in Virginia
- the 2.2 edition Primary ML forms used in Oregon

Program Code 8 identifies the coverage provided by the series of forms and endorsements with the 'HO' prefix, including but not limited to the 01 05 edition forms used in North Carolina and the 01 06 edition forms.

Program Code 5 indicates the use of non-AAIS or non-ISO forms.

Code	Program Being Used
0	Does not apply
6	AAIS Program - Alternate / Standard Coverage
7	AAIS Program - Primary / Expanded Coverage
8	AAIS Program - Forms and Endorsements with 'HO' Prefix
3	ISO Program
5	Independent Program
<p><u><i>This field does not apply in the following situation (report code 0):</i></u> — <i>All Limited Coding records (TRANSACTION CODE 8)</i></p> <p><i>Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situation, it is permissible to leave the field blank or report any of the available codes.</i></p>	

This code identifies the specific form and endorsements used to write the policy.

This field requires at least one premium record for each insured residence. However, there are certain endorsement coverages which, when attached to the basic policy, require additional statistical records. These endorsement coverages will be coded as 19, 40-47, 51-54, 60-64, 72-75, 80, and 81. See SECTION I, PART C, Rule 4 for additional coding instructions.

Code	Form or Endorsement
	Basic Policy Forms:
01	AAIS - ML-1, ML-1R, ML 0001, Form 1, or HO 0001 / ISO - HO 00 01
02	AAIS - ML-2, ML 0002, Form 2, or HO 0002 / ISO - HO 00 02
03	AAIS - ML-3, ML 0003, Form 3, or HO 0003 / ISO - HO 00 03
04	AAIS - ML-4, ML 0004, Form 4, or HO 0004 / ISO - HO 00 04
84	AAIS - Form 4 w/ ML-430 or HO 0004 w/ HO 0430 or HO 0004 w/ HO 2730 / ISO - HO 00 04 w/ HO 05 24
05	AAIS - Form 5 or HO 0005 / ISO - HO 00 05 and HO 00 03 w/ HO 00 15
06	AAIS - ML 0006, Form 6, or HO 0006 / ISO - HO 00 06
86	AAIS - Form 6 w/ ML-429 or HO 0006 w/ HO 0429 or HO 0006 w/ HO 7029 / ISO - HO 00 06 w/ HO 17 31
08	AAIS - ML-8, ML 0008, Form 8, or HO 0008 / ISO - HO 00 08
	Liability Endorsements:
41	Care provided for others
42	Business activities
43	Office, professional, private school or studio use
44	Personal injury
45	Watercraft
46	Snowmobile
47	Lead poisoning coverage
53	Golf cart liability
54	Fuel oil liability coverage
40	All other liability endorsements
	Property Endorsements:
61	Earthquake
62	Water damage - Sewers, drains, and sumps
63	Motorized golf cart - physical damage coverage
64	Identity fraud expense coverage
75	Equipment breakdown coverage
60	All other property endorsements
	Endorsements Providing Both Property and Liability Coverage:
80	Resident of Assisted Living Facility
81	Student Living Away From the Described Location
	Home-Based Business (HBB) Coverage Part:
19	Basic Coverage
	HBB Liability Coverages:
51	Non-owned auto and hired auto liability
52	Cosmetologists' liability
40	All other HBB liability coverages
	HBB Property Coverages:
72	Spoilage coverage
73	Related private structures used for HBB purposes
74	Business property away from premises
60	All other HBB property coverages
96	Miscellaneous property/liability combined end. coverage
99	Minimum Premium record subject to SECTION I, PART C, Rule 3.b

*** Go to the next page for notes on the above POLICY FORM codes ***

POLICY FORM code 01 captures all experience associated with ML-1, ML-1R, ML 0001, and Form 1. When the loss settlement terms of the policy are on an actual cash value basis (ML-1 or ML 0001 and Form 1 converted to ACV through the attachment of endorsement ML 0015, ML-15, or HO 4815), it must be indicated with the applicable *Loss Settlement Indicator* code of 6 or P. *Note Policy Form code is not applicable for State Code 32 (North Carolina).*

POLICY FORM code 03, as it pertains to the ISO HO Program, only captures the experience associated with ISO Form HO 00 03 **without** ISO HO 00 15. When ISO HO 00 15 is attached to ISO HO 00 03, report *POLICY FORM* code 05.

POLICY FORM code 04 captures all experience associated with tenant policies. When ML-4 or Form 4 (with or without endorsement ML-31) is used to provide coverage on condominiums or cooperative units, report under *POLICY FORM* code 06.

POLICY FORM code 05 captures all AAIS Form 5 and ISO Form 5 experience as well as all ISO HO 00 03 policies with ISO HO 00 15.

POLICY FORM codes 84 and 86 captures the experience associated with those tenant and condo-owner forms which have been converted from a broad form perils basis to a special form perils basis for personal property. Under the AAIS HO Program, these would be Form 4 with ML-430 or HO 0004 with HO 2730 and Form 6 with ML-429 or HO 0006 with HO 7029. Under the ISO HO Program, these would be Form HO 00 04 with HO 05 24 and Form HO 00 06 with HO 17 31.

POLICY FORM codes 19, 40, 51, 52, 60, and 72-74 are used to capture all premium and loss activity associated with the existence of a home-based business through the AAIS ML-450 Coverage Part, ISO HO 07 01 Coverage Part, or equivalent.

POLICY FORM codes 41-47, 53, 54, 61-64, 75, 80, and 81 are used for those specific liability and property endorsements which need to be reported separately from the basic *POLICY FORM*. When attaching one of these endorsements to the basic policy, always report the premium for the endorsement in a separate statistical record using the appropriate *POLICY FORM* code (41-47, 53, 54, 61-64, 75, 80, and 81).

POLICY FORM codes 40 and 60 are used for those liability and property endorsements which need to be reported separately from the basic *POLICY FORM* but are not specifically listed under *POLICY FORM* codes 19, 41-47, 51-54, 61-64, 72-75, 80, or 81. The use of *POLICY FORM* codes 40 and 60 is restricted to those perils and coverages which are not covered under the basic policy **and** which are added in by an endorsement (such as computer coverage). Keep in mind that codes 40 and 60 are not used for expanding an already existing coverage (such as increasing the limit of liability for a coverage). Premiums collected for endorsements that expand existing coverage are combined and reported with the basic *POLICY FORM*.

As losses occur, they must be coded with the correct *POLICY FORM* code. The *POLICY FORM* field is coded the same on losses as the premium record which reported the coverage. Liability losses are reported against the primary residence unless the liability coverage is provided by an endorsement. Care must be exercised to use *POLICY FORM* codes 19, 40-47, 51-54, 61-64, 72-75, 80, and 81 on losses whenever they apply.

POLICY FORM code 99 only applies when reporting premium associated with MINIMUM PREMIUM records in accordance with SECTION I, PART C, Rule 3.b.

Florida Note: Even though the peril of wind is rated separately from the remaining perils, the premium for the wind peril must be combined with the basic premium charges for the remaining perils provided within the form used to write the policy. Do not report the wind premium as a separate record.

This field is used to identify the loss settlement terms on all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86) applicable to the reported residence when the loss settlement terms within the form used to write the policy have been modified. If the loss settlement terms within the form used to write the policy have not been modified, report code 0.

Note: Go to the next page when the loss settlement terms for both Coverage A and Coverage C within the form used to write the policy have been modified.

Code	Modification or Endorsement
0	No modifications to loss settlement terms of underlying policy <u>OR</u> "does not apply"
3	Modification to Coverage A (building), but not to Coverage C (personal property): Functional Replacement Cost Coverage OR Repair Cost Terms (Coverages A and B) AAIS Endorsement ML-255, ML 0255, HO 0255, HO 4857, or equivalent ISO Endorsement HO 05 30, HO 23 89 MI, or equivalent
A	Expanded Replacement Cost (Coverage A only) -- not applicable to ISO Program AAIS Endorsement ML-145, ML 0145, or equivalent
6	Actual Cash Value Coverage (Coverages A and B) AAIS Form ML-1 under AAIS Standard HO Program (1978 edition ML forms) AAIS Form ML-1 under AAIS Expanded HO Program (1988 edition ML forms) AAIS Endorsement ML-15, ML 0015, HO 0015, HO 4815, or equivalent ISO Endorsement HO 04 81 or equivalent
F	Actual Cash Value Loss Settlement - Windstorm or Hail Losses to Roof Surfacing AAIS Endorsement HO 4835 or equivalent ISO Endorsement HO 04 93 or equivalent
4	Modified Replacement Cost Terms or Special Loss Settlement Endorsement AAIS Endorsement ML-256, ML 0256, HO 0256, HO 4856, or equivalent ISO Endorsement HO 04 56 or equivalent Specified Additional Amount of Insurance (Coverage A) AAIS Endorsement HO 0444, HO 4844, or equivalent ISO Endorsement HO 04 20 or equivalent
B	> At 25% of Coverage A limit
C	> At 50% of Coverage A limit
D	> Other than 25% or 50% of Coverage A limit
E	Additional Limits (Coverages A, B, C, and D) AAIS Endorsement HO 0443, HO 4843, or equivalent ISO Endorsement HO 04 11 or equivalent
7	Modification to Coverage C (personal property), but not to Coverage A (building): Replacement Value (Coverage C - Personal Property) AAIS Endorsement ML-55, ML 0055, HO 0055, HO 4855, or equivalent ISO Endorsement HO-290 or HO 04 90 or equivalent
*** Go to next page when modifications are made to both Coverage A and Coverage C ***	
<p><u>This field does not apply in the following situations (report code 0):</u></p> <ul style="list-style-type: none"> — All Limited Coding records (<i>TRANSACTION CODE</i> 8) — All Home-Based Business records (<i>POLICY FORM</i> codes 19, 51, 52 and 72-74) — All other endorsement records (<i>POLICY FORM</i> codes 40-47, 53, 54, 60-64, 75, 80, and 81) <p>Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.</p>	

This field is used to identify the loss settlement terms on all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86) applicable to the reported residence when the loss settlement terms within the form used to write the policy have been modified. If the loss settlement terms within the form used to write the policy have not been modified, report code 0.

Note: Go to the previous page when the loss settlement terms for either (not both) Coverage A or Coverage C within the form used to write the policy have been modified.

Code	Modification or Endorsement
0	No modifications to loss settlement terms of underlying policy OR "does not apply" Modifications to both Coverage A (building) and Coverage C (personal property): With Replacement Cost on Coverage C AAIS Endorsement ML-55, ML 0055, HO 0055, HO 4855, or equivalent ISO Endorsement HO 290, HO 0490, or equivalent AND
G	Functional Replacement Cost Coverage OR Repair Cost Terms (Coverages A and B) AAIS Endorsement ML-255, ML 0255, HO 0255, HO 4857, or equivalent ISO Endorsement HO 05 30, HO 23 89 MI, or equivalent
J	Expanded Replacement Cost (Coverage A only) -- not applicable to ISO Program AAIS Endorsement ML-145, ML 0145, or equivalent
P	Actual Cash Value Coverage (Coverages A and B) AAIS Form ML-1 under AAIS Standard HO Program (1978 edition ML forms) AAIS Form ML-1 under AAIS Expanded HO Program (1988 edition ML forms) AAIS Endorsement ML-15, ML 0015, HO 0015, HO 4815, or equivalent ISO Endorsement HO 04 81 or equivalent
R	Actual Cash Value Loss Settlement - Windstorm or Hail Losses to Roof Surfacing AAIS Endorsement HO 4835 or equivalent ISO Endorsement HO 04 93 or equivalent
H	Modified Replacement Cost Terms or Special Loss Settlement Endorsement AAIS Endorsement ML-256, ML 0256, HO 0256, HO 4856, or equivalent ISO Endorsement HO 04 56 or equivalent Specified Additional Amount of Insurance (Coverage A) AAIS Endorsement HO 0444, HO 4844, or equivalent ISO Endorsement HO 04 20 or equivalent
K	> At 25% of Coverage A limit
L	> At 50% of Coverage A limit
M	> Other than 25% or 50% of Coverage A limit
N	Additional Limits (Coverages A, B, C, and D) AAIS Endorsement HO 0443, HO 4843, or equivalent ISO Endorsement HO 04 11 or equivalent
*** Go to previous page when modifications are made to only Coverage A or only Coverage C ***	
<p><u>This field does not apply in the following situations (report code 0):</u></p> <ul style="list-style-type: none"> — All Limited Coding records (<i>TRANSACTION CODE</i> 8) — All Home-Based Business records (<i>POLICY FORM</i> codes 19, 51, 52 and 72-74) — All other endorsement records (<i>POLICY FORM</i> codes 40-47, 53, 54, 60-64, 75, 80, and 81) <p>Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.</p>	

PRIMARY PROPERTY AMOUNT OF INSURANCE (Pos. 46-50)

Report the applicable property coverage limit to the nearest thousand dollars of coverage. Coverages with limits under \$1,000 shall be reported as 00001.

Core Coverage Records:

- For owners forms (*POLICY FORM* codes 01, 02, 03, 05, and 08), report the building limit (Coverage A) in this field and the applicable personal property limit (Coverage C) in the *Secondary Property Amount of Insurance* field in positions 86-89.
- For tenants forms (*POLICY FORM* codes 04 and 84), report the personal property limit (Coverage C).
- For condo forms (*POLICY FORM* codes 06 and 86), report the personal property limit (Coverage C) in this field and the applicable condo unit-owners fixtures, alterations, and additions limit (Coverage A) in the *Secondary Property Amount of Insurance* field in positions 86-89.

Earthquake Endorsement Records:

- For *POLICY FORM* code 61, report the building limit (Coverage A) when the earthquake coverage is being provided on one of the owners forms (*POLICY FORM* codes 01, 02, 03, 05, or 08) and report the personal property limit (Coverage C) when the earthquake coverage is being provided on one of the tenant/condo forms (*POLICY FORM* codes 04, 06, 84, or 86).

Motorized Golf Cart - Physical Damage Coverage Endorsement Records:

- For *POLICY FORM* code 63, report the physical damage limit that applies to the motorized golf cart.

Identity Fraud Expense Coverage Endorsement Records:

- For *POLICY FORM* code 64, report the per policy limit that applies to the identity fraud expense coverage.

Equipment Breakdown Endorsement Records:

- For *POLICY FORM* code 75, report the full value of all covered property at all locations associated with the reported premium charge.

Resident of Assisted Living Facility Endorsement Records:

- For *POLICY FORM* code 80, report the personal property limit that applies to the resident of an assisted living facility.

Home-Based Business Endorsement Records:

- For *POLICY FORM* code 72, report the spoilage coverage limit that applies to the Home-Based Business insured through the AAIS ML-450 Coverage Part, ISO HO 07 01 Coverage Part, or equivalent.
- For *POLICY FORM* code 73, report the limit that applies to the related private structure in which the Home-Based Business insured through the AAIS ML-450 Coverage Part, ISO HO 07 01 Coverage Part, or equivalent is conducted.
- For *POLICY FORM* code 74, report the total off-premises business personal property limit that applies to the Home-Based Business insured through the AAIS ML-450 Coverage Part, ISO HO 07 01 Coverage Part, or equivalent.

For example:

Sample Code	Sample Primary Property Amount of Insurance
00000	Does not apply
00001	\$1,499
00022	21,500
00133	133,000
99999	99,999,999 or more
<p><u><i>This field does not apply in the following situations (report code 00000):</i></u></p> <ul style="list-style-type: none">— <i>All Limited Coding records (TRANSACTION CODE 8)</i>— <i>These Home-Based Business records (POLICY FORM codes 19, 51, and 52)</i>— <i>These endorsement records (POLICY FORM codes 40-47, 53, 54, 60, 62, and 81)</i> <p><i>Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 00000 in the above situations, it is permissible to leave the field blank or report any of the available codes.</i></p>	

DEDUCTIBLE TYPE (Pos. 51)

Report the applicable *DEDUCTIBLE TYPE* as follows:

- For *POLICY FORM* codes 01-06, 08, 84, and 86, code the *DEDUCTIBLE TYPE* that applies to the peril of fire.
- For *POLICY FORM* code 61 (earthquake), 62 (water damage - sewer backup), 72 (spoilage), and 75 (equipment breakdown), code the *DEDUCTIBLE TYPE* that applies to their respective property perils.

IMPORTANT: When a residence is provided coverage with a wind deductible that is higher than the deductible that applies to fire, be sure to select the appropriate *DEDUCTIBLE TYPE* code. Code 2 identifies those residences that are subject to a higher hurricane/catastrophic windstorm deductible, while code 7 identifies those residences that are subject to a standard (non-hurricane) higher wind deductible.

Code	Type of Deductible
0	Does not apply
1	No deductible (\$0)
6	Flat deductible
2	Flat, with a higher (flat or percentage) hurricane or catastrophic windstorm deductible
7	Flat, with a higher (flat or percentage) non-hurricane/catastrophic windstorm deductible
5	Percentage deductible on all perils
4	Disappearing deductible
9	All other deductible types

This field does not apply in the following situations (report code 0):

- *All Limited Coding records (TRANSACTION CODE 8)*
- *These Home-Based Business records (POLICY FORM codes 19, 51, 52, 73, and 74)*
- *These endorsement records (POLICY FORM codes 40-47, 53, 54, 60, 62-64, 80, and 81)*

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.

DEDUCTIBLE AMOUNT (Pos. 52-53)

Report the applicable *DEDUCTIBLE AMOUNT* as follows:

- For *POLICY FORM* codes 01-06, 08, 84, and 86, code the *DEDUCTIBLE AMOUNT* that applies to the peril of fire.
- For *POLICY FORM* code 61 (earthquake), 62 (water damage - sewer backup), 72 (spoilage), and 75 (equipment breakdown), code the *DEDUCTIBLE AMOUNT* that applies to their respective property perils.

If the flat or percentage *DEDUCTIBLE AMOUNT* is not shown below, code the next higher *DEDUCTIBLE AMOUNT*.

Code	Flat Deductible Amount	Code	Percentage Deductible Amount
00	Does not apply	00	Does not apply
41	None (\$0)	01	1%
42	\$50	02	2%
43	100	03	3%
44	101 - 199	04	4%
45	200 - 249	05	5%
46	250	06	6%
47	500	07	7%
49	750	08	8%
51	1,000	09	9%
53	1,500	10	10%
54	2,000	15	15%
55	2,500	20	20%
59	3,000	25	25%
61	4,000	30	30%
63	5,000	35	35%
65	7,500	50	50%
67	10,000	99	Over 50%
68	12,500		
69	15,000		
70	20,000		
71	25,000		
75	50,000		
79	75,000		
81	100,000		
99	Over 100,000		

This field does not apply in the following situations (report code 00):

- All Limited Coding records (*TRANSACTION CODE* 8)
- These Home-Based Business records (*POLICY FORM* codes 19, 51, 52, 73, and 74)
- These endorsement records (*POLICY FORM* codes 40-47, 53, 54, 60, 62-64, 80, and 81)

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 00 in the above situations, it is permissible to leave the field blank or report any of the available codes.

*** Go to page 33 for higher wind/hail deductibles, including hurricane/catastrophic deductibles ***

*** Go to page 52 for higher Theft DEDUCTIBLE AMOUNTS ***

WINDSTORM OR HAIL COVERAGE/DEDUCTIBLE AMOUNT (Pos. 54)

This field only applies to policies that

- have excluded wind/hail coverage from the policy, or
- have a *Windstorm or Hail DEDUCTIBLE AMOUNT* that is higher than the *DEDUCTIBLE AMOUNT* for fire, whether that higher *Windstorm or Hail DEDUCTIBLE AMOUNT* is classified as a hurricane, catastrophic, or non-catastrophic/hurricane *Windstorm or Hail DEDUCTIBLE AMOUNT*. When a higher *Windstorm or Hail DEDUCTIBLE AMOUNT* does exist, indicate such on all applicable core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86).

This field does not apply when the *Windstorm or Hail DEDUCTIBLE AMOUNT* is equal to the fire *DEDUCTIBLE AMOUNT*.

Important: In those states that have special hurricane or catastrophic wind deductible provisions, be sure to report the applicable code in the *DEDUCTIBLE TYPE* field. *DEDUCTIBLE TYPE* code 2 is to be used when the higher *Windstorm or Hail DEDUCTIBLE AMOUNT* applies to hurricane or catastrophic windstorms. *DEDUCTIBLE TYPE* code 7 is to be used when the *DEDUCTIBLE AMOUNT* applicable to wind is higher than the *DEDUCTIBLE AMOUNT* applicable to fire, but where the *Windstorm or Hail DEDUCTIBLE AMOUNT* is not specific to hurricane or catastrophic windstorm events.

Code	Windstorm or Hail Coverage/Deductible Amount
0	Does not apply
N	Wind/Hail coverage is excluded from the policy
Flat Windstorm or Hail Deductibles (wind/hail, catastrophic wind, and hurricane wind):	
A	250 (where applicable)
1	500
2	1,000
3	2,000
B	2,500
D	3,000
E	4,000
4	5,000
G	7,500
H	10,000
R	25,000
S	50,000
T	75,000
F	All other flat windstorm or hail deductibles
Percentage Windstorm or Hail Deductibles (wind/hail, catastrophic wind, and hurricane wind):	
6	1%
7	2%
C	3%
J	4%
8	5%
K	7%
9	10%
P	All other percentage windstorm or hail deductibles
<p><u><i>This field does not apply in the following situations (report code 0):</i></u></p> <ul style="list-style-type: none"> — All Limited Coding records (<i>TRANSACTION CODE</i> 8) — All Home-Based Business records (<i>POLICY FORM</i> codes 19, 51, 52, and 72-74) — All endorsement records (<i>POLICY FORM</i> codes 40-47, 53, 54, 60-64, 75, 80, and 81) <p>Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.</p>	

*** Go to page 32 for the *DEDUCTIBLE AMOUNT* applicable to the peril of fire ***

*** Go to page 52 for higher Theft *DEDUCTIBLE AMOUNTS* ***

This field is used to identify the following:

- A. Those residences with a farm personal liability exposure -- AAIS Endorsement ML-29, ML 0029, HO 0029, HO 7500, or equivalent OR ISO HO 24 73 or equivalent attached to the policy (*POLICY FORM* codes 01-06, 08, 84, and 86)
- B. Those "owner" or "condo" residences that are held in trust -- ISO Endorsement HO 05 43 or equivalent attached to the policy (*POLICY FORM* codes 01-03, 05, 06, 08, and 86)
- C. Motorized golf cart - physical damage coverage (*POLICY FORM* code 63)
- D. Fuel oil liability coverage (*POLICY FORM* code 54)
- E. Size of watercraft (*POLICY FORM* code 45)
- F. Worker's compensation coverage for domestic employees (*POLICY FORM* code 40) in California only (*State Code* 04)
- G. Earthquake coverage (*POLICY FORM* code 61) in California only (*State Code* 04)
- H. Classification of Home-Based Business (*POLICY FORM* code 19)

In all cases other than the eight situations described above and on all *TRANSACTION CODE* 8 records, this field does not apply and should be left blank or reported as 00000.

- A. On all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86), if farm personal liability coverage exists, it must be indicated with the applicable *Class Code* from the table below. If no farm personal liability coverage exists, leave this field blank or report code 00000.

Code	Type of Farm Liability Exposure
	Farm Personal Liability (AAIS Endorsement ML-29, ML 0029, HO 0029, HO 7500, or equivalent <u>OR</u> ISO HO 24 73 or equivalent) with or without Products Aggregate Limit (AAIS Endorsement ML-427, ML 0427, HO 0427, HO 7550, or equivalent):
75001	1 - 160 acres
75101	161 - 500 acres
75201	over 500 acres
75011	1 - 1,000 acres
75111	1,001 - 2,000 acres
75211	over 2,000 acres

*** Go to table B on page 35 for Class Codes applicable to residences held in trust coverage ***

*** Go to table C on page 35 for Class Codes applicable to motorized golf cart - PD coverage ***

*** Go to table D on page 35 for Class Codes applicable to fuel oil liability coverage ***

*** Go to table E on page 36 for Class Codes applicable to watercraft liability ***

*** Go to table F on page 37 for Class Codes applicable to workers' comp. for domestic employees in CA ***

*** Go to table G on page 37 for Class Codes applicable to earthquake coverage in CA ***

*** Go to table H on pages 38-40 for Class Codes applicable to Home-Based Business ***

- B. On all "owners" and "condo" form records (*POLICY FORM* codes 01-03, 05, 06, 08, and 86), if the insured residence is held in trust (ISO HO 05 43 or equivalent), it must be indicated with the applicable *Class Code* from the table below. If the residence is not held in trust, leave this field blank or report code 00000.

Code	Description
40001	Trust/Trustee only (beneficiary and grantor <u>not</u> named in the endorsement)
40002	Beneficiary OR grantor named in the endorsement; and
40003	Trustee resides on the residence premises
	Trustee does <u>not</u> reside on the residence premises
40004	Beneficiary AND grantor named in the endorsement; and
40005	Trustee resides on the residence premises
	Trustee does <u>not</u> reside on the residence premises
Note: Add all additional charges for a residence held in trust to the applicable core coverage record and report the <i>Class Code</i> which best describes the trust situation.	

- C. When reporting motorized golf carts (AAIS Endorsement ML-431, ML 0431, HO 0431, HO 3831, or equivalent OR ISO HO 05 28 or equivalent), indicate the type of physical damage coverage on the golf cart by reporting the *POLICY FORM* code 63 record with the applicable *Class Code* from the table below:

Code	Type of Motorized Golf Cart - Physical Damage Coverage
63401	With collision
63402	Without collision

- D. When reporting fuel oil liability coverage, indicate the applicable tank classification used in rating the risk by reporting the *POLICY FORM* code 54 record with the applicable *Class Code* from the table below:

Code	Tank Classification
54001	Below ground tank
54002	Above ground tank, inside the insured premises
54003	Above ground tank, outside the insured premises

*** Go to table A on page 34 for Class Codes applicable to farm personal liability coverage ***

*** Go to table E on page 36 for Class Codes applicable to watercraft liability ***

*** Go to table F on page 37 for Class Codes applicable to workers' comp. for domestic employees in CA ***

*** Go to table G on page 37 for Class Codes applicable to earthquake coverage in CA ***

*** Go to table H on pages 38-40 for Class Codes applicable to Home-Based Business ***

- E. When reporting a watercraft liability endorsement (*POLICY FORM* code 45), report the applicable *Class Code* from the table below to describe the type of watercraft on which liability coverage is being provided.

Note: Different *Class Codes* apply to AAIS and ISO HO Program Users. Independent Program Users should report from the list of AAIS or ISO *Class Codes* which best describe the insured risks.

Code	Type of Watercraft
	<i>The following apply to AAIS Program Users:</i>
	Each outboard motor
74201	— 25-50 HP
74202	— over 50 HP
74299	— all watercraft powered by outboard engines or motors, regardless of HP (New Hampshire only)
	Inboard / Inboard-outboard / sailboats with auxiliary power
73501	— Less than 26 feet and under 16 MPH
73502	— Less than 26 feet and 16-30 MPH
73503	— Less than 26 feet and over 30 MPH
73601	— 26 to 40 feet and under 16 MPH
73602	— 26 to 40 feet and 16-30 MPH
73603	— 26 to 40 feet and over 30 MPH
73701	— Over 40 feet and under 16 MPH
73702	— Over 40 feet and 16-30 MPH
	Sailboats with no auxiliary power:
74101	— 26 to 40 feet
	<i>The following apply to ISO Program Users:</i>
	Outboard, Inboard or Inboard-Outdrive Motors
00780	— Up to 15 feet and up to 50 hp
00781	— Up to 15 feet and 51-100 hp
00782	— Up to 15 feet and 101-150 hp
00783	— Up to 15 feet and 151-200 hp
00784	— Up to 15 feet and over 200 hp
00785	— Over 15 to 26 feet and up to 50 hp
00786	— Over 15 to 26 feet and 51-100 hp
00787	— Over 15 to 26 feet and 101-150 hp
00788	— Over 15 to 26 feet and 151-200 hp
00789	— Over 15 to 26 feet and over 200 hp
	Sailboats with or without Auxiliary Power
00763	— 26 to 40 feet
00764	— Over 40 feet
	<i>Independent Program Users should report from the most appropriate set of Class Codes above (AAIS or ISO)</i>
00999	— All other (applicable to liability coverage for any type of watercraft under an AAIS, ISO, or Independent Program not identified through one of the above listed codes)

*** Go to table A on page 34 for Class Codes applicable to farm personal liability coverage ***

*** Go to table B on page 35 for Class Codes applicable to residences held in trust coverage ***

*** Go to table C on page 35 for Class Codes applicable to motorized golf cart - PD coverage ***

*** Go to table D on page 35 for Class Codes applicable to fuel oil liability coverage ***

*** Go to table F on page 37 for Class Codes applicable to workers' comp. for domestic employees in CA ***

*** Go to table G on page 37 for Class Codes applicable to earthquake coverage in CA ***

*** Go to table H on pages 38-40 for Class Codes applicable to Home-Based Business ***

- F. When reporting workers' compensation coverage for domestic employees in California only (AAIS Endorsement ML-90, ML 0090, HO 0090, or equivalent OR ISO HO 24 90 or equivalent), indicate the type of domestic employee for which workers' compensation coverage is being provided by reporting the *POLICY FORM* code 40 record with the applicable *Class Code* from the table below:

Code	Type of Domestic Employee
40851	Out-servant domestic employee
40852	In-servant domestic employee
IMPORTANT: The above <i>Class Codes</i> only need to be reported on California policies providing workers' compensation coverage for domestic employees classified as "out-servant" and "in-servant" domestic employees. Those employees engaged in duties that are incidental to the ownership, maintenance, or use of the residence and are not classified as "out-servant" or "in-servant" domestic employees, are classified as "occasional employees" and are not subject to additional premium charges or separate statistical records.	

- G. When reporting earthquake coverage in California only, indicate the earthquake coverage option being provided by reporting the *POLICY FORM* code 61 record with the applicable *Class Code* from the table below:

Code	Type of Earthquake Coverage
61721	Earthquake Coverage AAIS Endorsement ML 0054, HO 0054, or equivalent
61722	Limited Earthquake Coverage AAIS Endorsement ML 0498, HO 0498, or equivalent
61723	Reconstruction Cost Coverage AAIS Endorsement ML 0678, HO 0678, or equivalent
IMPORTANT: The above <i>Class Codes</i> only need to be reported on earthquake records (<i>POLICY FORM</i> code 61) in California (<i>State Code</i> 04). All earthquake records in states other than California are to leave this field blank or report code 00000.	

*** Go to table A on page 34 for Class Codes applicable to farm personal liability coverage ***

*** Go to table B on page 35 for Class Codes applicable to residences held in trust coverage ***

*** Go to table C on page 35 for Class Codes applicable to motorized golf cart - PD coverage ***

*** Go to table D on page 35 for Class Codes applicable to fuel oil liability coverage ***

*** Go to table E on page 36 for Class Codes applicable to watercraft liability ***

*** Go to table H on pages 38-40 for Class Codes applicable to Home-Based Business ***

- H. For *POLICY FORM* code 19, code the classification which best describes the type of Home-Based Business being reported. Note that there are six distinct categories of classes, each of which has their own set of *Class Codes*. The six categories are crafts, foods, offices, retail, services, and bed and breakfasts.

Code	Type of Home-Based Business
	CRAFTS:
10010	Baskets
10020	Candles
10030	Ceramics
10040	Decorative clothing
10050	Dolls
10060	Fabrics
10070	Flower arrangements
10080	Glass
10085	Hobby stores
10090	Jewelry
10100	Metalwork
10110	Needlework
10120	Quilts
10130	Sculptures
10140	Wall hangings
10150	Wind chimes
10160	Wood products
10170	Wreaths
10999	Crafts - Not otherwise classified
	FOODS:
20010	Baked Goods
20020	Beverages (i.e. coffee and tea)
20030	Candy, nuts, or confections
20040	Canning (i.e. jellies and jams)
20050	Deli foods
20060	Fruit and vegetable stand (no "pick your own" operations)
20070	Gourmet foods
20080	Picnic baskets
20090	Smoked and dressed meats, poultry, and fish
20100	Wine and spirits
20999	Foods - Not otherwise classified

- H. For *POLICY FORM* code 19, code the classification which best describes the type of Home-Based Business being reported. Note that there are six distinct categories of classes, each of which has their own set of *Class Codes*. The six categories are crafts, foods, offices, retail, services, and bed and breakfasts.

Code	Type of Home-Based Business
	OFFICES:
30010	Accounting
30020	Billing
30030	Bookkeeping
30040	Business consulting
30050	Calligraphy
30060	Career consulting
30070	Computer consulting
30080	Counseling
30090	Desktop publishing
30095	Employment agencies
30100	Financial planning
30110	Freelance writing
30120	Graphic art
30130	Insurance agent
30140	Mailing and addressing
30150	Public relations
30160	Real estate agent
30170	Resume writing
30180	Telephone answering
30190	Tutoring
30200	Word processing
30999	Offices - Not otherwise classified

Code	Type of Home-Based Business
	RETAIL:
40010	Antiques
40020	Art supplies
40030	Art work
40034	Barber/Beauty supply stores
40037	Bicycle stores
40040	Books, magazines, and videos
40045	Camera stores
40050	Candles
40060	Clothing
40070	Coins and stamps
40080	Collectibles
40090	Cosmetics
40100	Costume jewelry
40110	Decorative housewares
40120	Gifts
40130	Household and kitchen products
40140	Personal care products
40150	Plants and flowers
40160	Stationery and paper products
40170	Tackle and bait
40180	Toys
40190	Vitamins and health care products
40999	Retail - Not otherwise classified

- H. For *POLICY FORM* code 19, code the classification which best describes the type of Home-Based Business being reported. Note that there are six distinct categories of classes, each of which has their own set of *Class Codes*. The six categories are crafts, foods, offices, retail, services, and bed and breakfasts.

Code	Type of Home-Based Business
	SERVICES:
50010	Aesthetician
50015	Appliance repair
50020	Barber
50030	Beautician
50040	Bicycle repair
50050	Camera repair
50060	Carpet and upholstery cleaning
50070	Clock, jewelry, or watch repair
50080	Computer repair
50085	Copying/Duplicating
50090	Dog or cat boarding, breeding, or training
50100	Dressmaker, seamstress, or tailor
50110	Flower arranging
50120	Furniture upholstery
50125	Furniture/Woodwork stripping
50130	Gift delivery service
50140	Hair stylist
50150	House cleaning
50160	House sitting
50170	Instruction (music, etiquette, etc.)
50180	Interior decorating
50182	Janitorial services
50185	Landscape gardening
50188	Mailing or addressing
50190	Manicurist
50200	Musical instrument repair
50205	Painting
50210	Personal shopper
50215	Pet grooming
50220	Pet sitting and walking
50230	Photography
50240	Picture framing
50245	Plumbing
50250	Printer
50260	Shoe repair
50270	Videotaping
50280	Wedding or party planning
50999	Services -- Not otherwise classified

- H. For *POLICY FORM* code 19, code the classification which best describes the type of Home-Based Business being reported. Note that there are six distinct categories of classes, each of which has their own set of *Class Codes*. The six categories are crafts, foods, offices, retail, services, and bed and breakfasts.

Code	Type of Home-Based Business
	BED AND BREAKFASTS:
60001	B&B Operations - one guest room
60002	B&B Operations - two guest rooms
60003	B&B Operations - three guest rooms
60004	B&B Operations - four guest rooms
60005	B&B Operations - five guest rooms
60006	B&B Operations - six guest rooms
60999	B&B Operations - more than six guest rooms

*** Go to table A on page 34 for Class Codes applicable to farm personal liability coverage ***

*** Go to table B on page 35 for Class Codes applicable to residences held in trust coverage ***

*** Go to table C on page 35 for Class Codes applicable to motorized golf cart - PD coverage ***

*** Go to table D on page 35 for Class Codes applicable to fuel oil liability coverage ***

*** Go to table E on page 36 for Class Codes applicable to watercraft liability ***

*** Go to table F on page 37 for Class Codes applicable to workers' comp. for domestic employees in CA ***

*** Go to table G on page 37 for Class Codes applicable to earthquake coverage in CA ***

CONSTRUCTION CODE (Pos. 60-61)

Code the primary construction of the dwelling in the following instances:

- on all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86)
- on all earthquake records (*POLICY FORM* code 61)

Modular homes are to be reported in accordance with how they are rated. Specifically rated buildings are to be coded as an "all other construction type" (code 99).

Code	Construction
00	Does not apply
	Frame Dwellings:
01	Frame
05	Aluminum, plastic, or steel siding over frame
06	Stucco
	Joisted Masonry Dwellings:
02	Veneer (Brick, stone, or masonry)
03	Joisted masonry
	Dwellings of Superior Construction:
04	Fire resistive
14	Modified fire resistive
08	Non-combustible (Exposed metal construction)
09	Masonry non-combustible (Non-combustible construction with masonry walls)
11	Wind resistive
12	Semi-wind resistive
	Miscellaneous Dwelling Types:
07	Mobile homes
10	Earth homes
99	All other construction types

This field does not apply in the following situations (report code 00):

- *All Limited Coding records (TRANSACTION CODE 8)*
- *All Home-Based Business records (POLICY FORM codes 19, 51, 52, and 72-74)*
- *These endorsement records (POLICY FORM codes 40-47, 53, 54, 60, 62, 63, 64, 75, 80, and 81)*

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 00 in the above situations, it is permissible to leave the field blank or report any of the available codes.

FIRE PROTECTION CODE (Pos. 62-63)

On all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86), code the fire protection grade that was used to rate the risk.

There are a variety of fire protection plans available, so follow these procedures:

- For those programs using the 1-10 Public Protection Classification Plan, report codes 01-10.
- For those programs rating on the "traditional" AAIS simplified fire protection basis, you may report the simplified *FIRE PROTECTION CODES* of 21-23 or you may report the actual assigned Public Protection grades of 01-10.
- For those programs rating on the "expanded" AAIS simplified fire protection basis, report codes 51-55, 22, and 23.

Be sure to code the special *FIRE PROTECTION CODES* where applicable.

Code	Description of Fire Protection Grade
00	Does not apply
	Simplified Fire Protection:
21	Fully protected, unless using the refined "fully protected" <i>FIRE PROTECTION CODES</i> of:
51	— Protected 1 (P1)
52	— Protected 2 (P2)
53	— Protected 3 (P3)
54	— Protected 4 (P4)
55	— Protected 5 (P5)
22	Partially protected
23	Unprotected
	Fire Protection Grading System of 1-10:
01	1
02	2
03	3
04	4
05	5
06	6
07	7
08	8
09	9
10	10
	Special Fire Protection Class Categories:
99	New York City -- New York only
15	9E -- North Carolina only
79	9S -- North Carolina only
40	Puerto Rico
65	9A -- Washington only
80	8A -- Washington only
19	8B -- in states where applicable
<p><u><i>This field does not apply in the following situations (report code 00):</i></u></p> <ul style="list-style-type: none">— <i>All Limited Coding records (TRANSACTION CODE 8)</i>— <i>All Home-Based Business records (POLICY FORM codes 19, 51, 52, and 72-74)</i>— <i>All endorsement records (POLICY FORM codes 40-47, 53, 54, 60-64, 75, 80, and 81)</i> <p><i>Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 00 in the above situations, it is permissible to leave the field blank or report any of the available codes.</i></p>	

YEAR OF CONSTRUCTION (Pos. 66-67)

Code the year in which the dwelling or condo unit was built or fuel tank was manufactured in the following instances:

- all owners form records (*POLICY FORM* codes 01, 02, 03, 05, and 08)
- all condo form records (*POLICY FORM* codes 06 and 86)
- all tenants form records (*POLICY FORM* code 04 and 84) in the state of Florida (*State Code* 09)
- all earthquake records (*POLICY FORM* code 61)
- all lead poisoning coverage endorsement records (*POLICY FORM* code 47)
- all fuel oil liability coverage endorsement records (*POLICY FORM* code 54) -- if the actual year of manufacture of the fuel oil tank is not known, an estimated date will suffice

Please follow these rules for reporting the four-digit year into this two-digit field:

- If the *Year of Construction* is unknown, code this field 58.
- If the *Year of Construction* is prior to 1960, code this field 59.
- If the *Year of Construction* is 1960 or later, code the last two digits of the *Year of Construction*.

For example:

Sample Code	Sample Year of Construction
58	Unknown year of construction <u>OR</u> "does not apply"
59	1894 (Prior to 1960)
59	1958 (Prior to 1960)
60	1960
94	1994
00	2000
04	2004

This field does not apply in the following situations (report code 58):

- *All Limited Coding records (TRANSACTION CODE 8)*
- *All tenants form records in states other than FL (POLICY FORM codes 04 and 84 and State Code not 09)*
- *All Home-Based Business records (POLICY FORM codes 19, 51, 52, and 72-74)*
- *All earthquake records (POLICY FORM code 61)*
- *These endorsement records (POLICY FORM codes 40-46, 53, 60, 62, 63, 64, 75, 80, and 81)*

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 58 in the above situations, it is permissible to leave the field blank or report any of the available codes.

LIABILITY LIMIT (Pos. 68-72)

Code the personal *Liability Limit* per occurrence in thousands of dollars for each of the following:

- All core coverage premium records (*POLICY FORM* codes 01-06, 08, 84, and 86) that include a consideration for liability coverage (see important note below)
- All premium records associated with the endorsement coverages represented by *POLICY FORM* codes 19, 41-47, 51-54, 80, and 81
- All premium records reporting workers' compensation coverage for domestic employees in California (*State Code* 04 and *POLICY FORM* code 40 and *Class Code* 40851 and 40852)
- All loss records with *Cause of Loss* codes 26-29 and 53-58. For loss records with other *Cause of Loss* codes, the *Liability Limit* may be coded if known; otherwise, code this field 00000.

IMPORTANT (Secondary Dwellings - Liability Coding): The liability coverage for a secondary location is provided by the record reporting the primary location. Therefore, the *Liability Limit* code on all records corresponding to the secondary location must be reported with 00000. All liability losses must be reported with the codes applicable to the premium records for the primary location.

For example:

Sample Code	Sample Personal Liability Limit (Per Occurrence)
00000	None (Property coverage only)
00050	\$50,000
00300	300,000
01000	1,000,000
25000	25,000,000
99999	100,000,000 or more

This field does not apply in the following situations (report code 00000):

- *All Limited Coding records (TRANSACTION CODE 8)*
- *All property losses (TRANSACTION CODES 2 and 3 with Cause of Loss codes not 26-30 and not 53-58)*
- *All medical payments losses (TRANSACTION CODES 2 and 3 with Cause of Loss code 30)*
- *All property Home-Based Business records (POLICY FORM codes 72-74)*
- *All property endorsement records (POLICY FORM codes 60-64 and 75)*
- *The "all other" liability endorsement record (POLICY FORM code 40) except those related to workers' compensation coverage for domestic employees in California as indicated above*

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 00000 in the above situations, it is permissible to leave the field blank or report any of the available codes.

MEDICAL PAYMENTS LIMIT (Pos. 73-75)

Code the *Medical Payments Limit* per person in thousands of dollars for each of the following (always round odd limits to the nearest \$1,000):

- All core coverage premium records (*POLICY FORM* codes 01-06, 08, 84, and 86) that include a consideration for liability coverage (see important note below)
- All premium records associated with the endorsement coverages represented by *POLICY FORM* codes 19, 41-43, 45, 46, 51-53, and 81
- All premium records reporting workers' compensation coverage for domestic employees in California (*State Code* 04 and *POLICY FORM* code 40 and *Class Code* 40851 and 40852)
- All loss records with *Cause of Loss* codes 53-58 that are attributed to medical payments claims
- All loss records with *Cause of Loss* code 30. For loss records with other *Cause of Loss* codes, the *Liability Limit* may be coded if known; otherwise, code this field 00000

IMPORTANT (Secondary Dwellings - Liability Coding): The medical payments coverage for a secondary location is provided by the record reporting the primary location. Therefore, the *Medical Payments Limit* code on all records corresponding to the secondary location must be reported with 000. All medical payments losses must be reported with the codes applicable to the premium records for the primary location.

For example:

Sample Code	Sample Medical Payments Limit (Per Person)
000	None (No medical payments coverage)
001	\$500
001	1,000
002	1,500
050	50,000

This field does not apply in the following situations (report code 000):

- All Limited Coding records (*TRANSACTION CODE* 8)
- All property losses (*TRANSACTION CODES* 2 and 3 and *Cause of Loss* codes not 26-30 and not 53-58)
- These liability losses (*TRANSACTION CODES* 2 and 3 and *Cause of Loss* codes 26-29)
- All property Home-Based Business records (*POLICY FORM* codes 72-74)
- These endorsement records (*POLICY FORM* codes 40, 44, 47, 54, 60-64, 75, and 80) except those *POLICY FORM* code 40 records related to workers' compensation coverage for domestic employees in California as indicated above

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 000 in the above situations, it is permissible to leave the field blank or report any of the available codes.

ESCAPED LIQUID FUEL COVERAGE - PROPERTY (Pos. 76)

On all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86), report this field in accordance with the rules that pertain to the Program in use.

AAIS Program Users: This field only pertains to the AAIS 01 06 edition HO Forms, excluding HO 0001 and HO 0008 (*Program Code 8 with POLICY FORM* codes 02-06, 84, and 86).

The AAIS 01 06 edition HO Forms provide an automatic \$10,000 of coverage for liquid fuel remediation. Indicating this basic limit (code 1) is optional. However, when this limit is increased, reporting codes 2-7 is required. If an independent endorsement which excludes coverage for this peril from a form which would otherwise provide some level of this coverage is attached, report code 9.

ISO Program Users: This field is only required for those ISO HO policies with the optional Escaped Liquid Fuel and Lead Poisoning Liability coverage endorsement (ISO HO 05 80, HO 05 81, or HO 05 82).

Independent Program Users: Contact *AAIS Statistical Services* for reporting instructions.

Code	Description
0	Does not apply
	With Property Remediation for Escaped Liquid Fuel at the following limits:
1	Basic Limits (\$10,000)
	All tanks are above ground & property limit is increased to:
2	\$25,000
3	\$50,000
4	\$100,000
	One or more tanks are below ground (partially or fully) & property limit is increased to:
5	\$25,000
6	\$50,000
7	\$100,000
9	Without Property Remediation for Escaped Liquid Fuel -- To be coded when an independent endorsement which excludes coverage for this peril from a form which would otherwise provide some level of this coverage is attached.
<u><i>This field does not apply in the following situations (report code 0):</i></u> <ul style="list-style-type: none">— All Limited Coding records (<i>TRANSACTION CODE</i> 8)— All AAIS Expanded and Alternate Program records (<i>Program Codes</i> 6 and 7)— All AAIS 01 06 edition HO 0001 and HO 0008 records (<i>Program Code 8 with POLICY FORM</i> codes 01 and 08)— All Home-Based Business records (<i>POLICY FORM</i> codes 19, 51, 52, and 72-74)— All endorsement records (<i>POLICY FORM</i> codes 40-47, 53, 54, 60-64, 75, 80, and 81) <p><i>Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.</i></p>	

Note: Under the ISO HO Program for the states of Maryland (*State Code* 19) and Massachusetts (*State Code* 20), these codes apply to the Limited Escaped Liquid Fuel Liability and Property Remediation for Escaped Liquid Fuel Coverage Endorsement (ISO HO 05 72, HO 05 73, HO 05 74, or equivalent rather than ISO HO 05 80, HO 05 81, HO 05 82, or equivalent).

ESCAPED LIQUID FUEL & LEAD COVERAGE - LIABILITY (Pos. 77)

On all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86), report this field in accordance with the rules that pertain to the Program in use.

AAIS Program Users: This field does not apply unless a company does not attach one or more of the AAIS-filed pollution and/or lead liability exclusion endorsements for the reported risk. Contact *AAIS Statistical Services* for reporting instructions if this is the case.

NOTE: When a special endorsement is attached to the policy to provide lead liability coverage (ML-224, HO 0224, or equivalent) or an entry is made on the schedule of an escaped liquid fuel liability exclusion endorsement (ML 0725), report all applicable premium and loss experience under *POLICY FORM* codes 47 and 54 respectively.

ISO Program Users: Report the applicable *Escaped Liquid Fuel & Lead Coverage - Liability* code detailing the limited bodily injury and property damage coverage for escaped liquid fuel or lead exposure provided under an optional Escaped Liquid Fuel and Lead Poisoning Liability coverage endorsement (ISO HO 05 80, HO 05 81, or HO 05 82).

Independent Program Users: Contact *AAIS Statistical Services* for reporting instructions.

Code	Description
0	Without Property Remediation for Escaped Liquid Fuel / Limited Lead Liability Coverage Endorsement (ISO HO 05 80, HO 05 81, HO 05 82, or equivalent) <u>OR</u> "does not apply"
	With Property Remediation for Escaped Liquid Fuel / Limited Lead Liability Coverage Endorsement (ISO HO 05 80, HO 05 81, HO 05 82, or equivalent) attached at:
1	Basic Limits (\$50,000)
	All tanks are above ground & liability limit is increased to:
2	\$100,000
3	\$300,000
A	Up to policy's liability limit
	One or more tanks are below ground (partially or fully) & liability limit is increased to:
4	\$100,000
5	\$300,000
B	Up to policy's liability limit
	No tanks at all and increased liability limit of:
6	\$100,000
7	\$300,000
C	Up to policy's liability limit
<p><u><i>This field does not apply in the following situations (report code 0):</i></u></p> <ul style="list-style-type: none">— <i>All Limited Coding records (TRANSACTION CODE 8)</i>— <i>All AAIS Program records (Program Codes 6-8)</i>— <i>All Home-Based Business records (POLICY FORM codes 19, 51, 52, and 72-74)</i>— <i>All endorsement records (POLICY FORM codes 40-47, 53, 54, 60-64, 75, 80, and 81)</i> <p><i>Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.</i></p>	

Note: Under the ISO HO Program for the states of Maryland (*State Code 19*) and Massachusetts (*State Code 20*), these codes apply to the Limited Escaped Liquid Fuel Liability and Property Remediation for Escaped Liquid Fuel Coverage Endorsement (ISO HO 05 72, HO 05 73, HO 05 74, or equivalent rather than ISO HO 05 80, HO 05 81, HO 05 82, or equivalent).

OCCUPANCY CODE (Pos. 78)

On all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86), code the occupancy of the dwelling.

Code	Occupancy
0	Does not apply
1	Non-seasonal
2	Seasonal
	Owner Occupied:
3	Non-seasonal
4	Seasonal
	Non-Owner Occupied:
5	Non-seasonal
6	Seasonal

This field does not apply in the following situations (report code 0):

- All Limited Coding records (*TRANSACTION CODE* 8)
- All Home-Based Business records (*POLICY FORM* codes 19, 51, 52 and 72-74)
- All endorsement records (*POLICY FORM* codes 40-47, 53, 54, 60-64, 75, 80, and 81)

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.

HOME-BASED BUSINESS INDICATOR (Pos. 79)

On all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86), report the code which identifies the existence or non-existence of a Home-Based Business that is insured through the AAIS ML-450 Coverage Part, ISO HO 07 01 Coverage Part, or equivalent.

Code	Description
0	The AAIS ML-450 Coverage Part, ISO HO 07 01 Coverage Part, or equivalent is not part of this policy <u>OR</u> "does not apply"
1	A Home-Based Business that is insured through the AAIS ML-450 Coverage Part, ISO HO 07 01 Coverage Part, or equivalent does exist on this policy

This field does not apply in the following situations (report code 0):

- All Limited Coding records (*TRANSACTION CODE* 8)
- All Home-Based Business records (*POLICY FORM* codes 19, 51, 52, and 72-74)
- All endorsement records (*POLICY FORM* codes 40-47, 53, 54, 60-64, 75, 80, and 81)

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.

NUMBER OF FAMILIES (Pos. 80)

On all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86), code the *Number of Families* according to the *POLICY FORM* and the type of dwelling. Note that there are different *Number of Families* codes for owners *POLICY FORM* records and tenants/condo *POLICY FORM* records.

Code	Description
0	Does not apply
	POLICY FORM CODES 01, 02, 03, 05, AND 08
	Not a Townhouse or Row House:
1	One family
2	Two families
3	Three families
4	Four families
	Townhouse or Row House:
	Report the number of family dwelling units within a single fire division:
5	One unit
6	Two units
7	Three or four units
8	Five through eight units
9	Nine or more units
	POLICY FORM CODES 04, 06, 84, AND 86
	Number of Families:
1	One through four families
2	Five or more families

This field does not apply in the following situations (report code 0):

- *All Limited Coding records (TRANSACTION CODE 8)*
- *All Home-Based Business records (POLICY FORM codes 19, 51, 52, and 72-74)*
- *All endorsement records (POLICY FORM codes 40-47, 53, 54, 60-64, 75, 80, and 81)*

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.

ORDINANCE OR LAW COVERAGE (Pos. 84)

On all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86) report the code which identifies the level of *Ordinance or Law Coverage* that exists on the reported residence.

- Codes 1 and 2 are to be used for those residences that do not have an optional ordinance or law endorsement attached to the policy.
- Code 3 is to be used for those residences that are provided insurance with a form that does not automatically provide any *Ordinance or Law Coverage*, but an ordinance or law endorsement is attached to the policy which provides *Ordinance or Law Coverage* within the policy limits and not as a separate additional limit. In this situation, the *Ordinance or Law Coverage* is still subject to the Coverage A[#] limit.
- Codes 4-9 are to be used for those residences that have an optional ordinance or law endorsement attached to the policy. It does not matter if *Ordinance or Law Coverage* is excluded from the basic form used to write the policy, provided as a sub-limit of the Coverage A[#] limit, or provided as insurance that is in addition to the Coverage A[#] limit. Report the code that represents the TOTAL *Ordinance or Law Coverage* limit (expressed as a percentage of Coverage A[#]).

Code	Ordinance or Law Coverage
0	Does not apply
1	No <i>Ordinance or Law Coverage</i> is provided within the basic form used to write the policy AND/OR increased costs resulting from ordinance or law are excluded <u>and</u> NO optional ordinance or law endorsement is attached to the policy
2	<i>Ordinance or Law Coverage</i> is provided within the basic form used to write the policy, but an optional ordinance or law endorsement is NOT attached to the policy
3	An ordinance or law endorsement has been attached to the policy:
4	— that provides <i>Ordinance or Law Coverage</i> within the policy limits (not a separate additional limit)
5	— bringing TOTAL Ordinance or Law Limit Equal to 10% of Coverage A [#] amount
6	— bringing TOTAL Ordinance or Law Limit Equal to 25% of Coverage A [#] amount
7	— bringing TOTAL Ordinance or Law Limit Equal to 50% of Coverage A [#] amount
8	— bringing TOTAL Ordinance or Law Limit Equal to 75% of Coverage A [#] amount
9	— bringing TOTAL Ordinance or Law Limit Equal to 100% of Coverage A [#] amount
A	Any level of <i>Ordinance or Law Coverage</i> which includes coverage for increased costs to respond to pollutants

This field does not apply in the following situations (report code 0):

- All Limited Coding records (*TRANSACTION CODE* 8)
- All Home-Based Business records (*POLICY FORM* codes 19, 51, 52, and 72-74)
- All endorsement records (*POLICY FORM* codes 40-47, 53, 54, 60-64, 75, 80, and 81)

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.

- # For Homeowners Form 4 (*POLICY FORM* codes 04 and 84), *Ordinance or Law Coverage* is based on the tenant's improvements (buildings and alterations) limit, **not** the Coverage A limit.

THEFT DEDUCTIBLE AMOUNT (Pos. 85)

On all *POLICY FORM* code 01-04, 06, 08, 84, and 86 records, code the *Theft DEDUCTIBLE AMOUNT* when it is higher than the *DEDUCTIBLE AMOUNT* applicable to the peril of fire. When the *Theft DEDUCTIBLE AMOUNT* is the same as the *DEDUCTIBLE AMOUNT* applicable to the peril of fire, report code 0.

Code	Description
0	Does not apply
1	\$250
2	\$500
3	\$1,000
4	\$2,500
5	\$5,000
9	All other theft deductible amounts

This field does not apply in the following situations (report code 0):

- *All Limited Coding records (TRANSACTION CODE 8)*
- *All Form 5 records (POLICY FORM code 05)*
- *All Home-Based Business records (POLICY FORM codes 19, 51, 52, and 72-74)*
- *All endorsement records (POLICY FORM codes 40-47, 53, 54, 60-64, 75, 80, and 81)*

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.

*** Go to page 32 for the *DEDUCTIBLE AMOUNT* applicable to the peril of fire ***

*** Go to page 33 for higher wind/hail deductibles, including hurricane/catastrophic deductibles ***

SECONDARY PROPERTY AMOUNT OF INSURANCE (Pos. 86-89)

Report the applicable property coverage limit to the nearest thousand dollars of coverage. Coverages with limits under \$1,000 shall be reported as 0001.

- For owners forms (*POLICY FORM* codes 01, 02, 03, 05, and 08), report the personal property limit (Coverage C) in this field and the applicable building limit (Coverage A) in the *Primary Property Amount of Insurance* field in positions 46-50.
- For condo forms (*POLICY FORM* codes 06 and 86), report the limit that applies to the fixtures, alterations, and additions as it pertains to condo unit-owners (Coverage A) in this field and the applicable personal property limit (Coverage C) in the *Primary Property Amount of Insurance* field in positions 46-50.
- For all other *POLICY FORM* codes, report the "does not apply" code of 0000.

For example:

Sample Code	Sample Secondary Property Amount of Insurance
0000	Does not apply
0001	\$1,499
0022	21,500
0133	133,000
9999	9,999,999 or more

This field does not apply in the following situations (report code 0000):

- All Limited Coding records (*TRANSACTION CODE* 8)
- All tenants records (*POLICY FORM* codes 04 and 84)
- All Home-Based Business records (*POLICY FORM* codes 19, 51, 52, and 72-74)
- All endorsement records (*POLICY FORM* codes 40-47, 53, 54, 60-64, 75, 80, and 81)

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0000 in the above situations, it is permissible to leave the field blank or report any of the available codes.

NC PROGRAM ENHANCEMENT INDICATOR (Pos. 90)

This code applies in North Carolina only. Based on North Carolina Session 2015 House Bill 288, premiums and losses resulting from program enhancements must not comeingle with basic data. This code indicates the use of enhanced endorsements.

For states other than North Carolina, leave this field blank.

Code	Description
0	Not an enhanced endorsement
1	Enhanced endorsement

MOLD DAMAGE COVERAGE CODE (Pos. 91)

On all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86), report the code which identifies the level of "mold" coverage that exists on the policy.

Code	Mold Damage Coverage Limit		
0	Does not apply		
	With Limited Fungi <u>OR</u> Limited Fungi, Wet or Dry Rot, or Bacteria ("mold") Coverage Endorsement (AAIS ML 0689, HO 2089, or equivalent) attached at:		
	Property	Liability	Notes
1	\$10,000 (basic)	\$50,000 (basic)	
2	\$10,000 (basic)	\$100,000	
A	\$20,000 (basic)	policy limit	New York State only
3	\$25,000	\$50,000 (basic)	
4	\$25,000	\$100,000	
5	\$50,000	\$50,000 (basic)	
6	\$50,000	\$100,000	
B	\$50,000	policy limit	New York State only
7	All Other Property and Liability Coverage Combinations		
8	Total exclusion of fungi, wet rot, dry rot or bacteria ("mold")		
9	No exclusion or limitation for fungi, wet rot, dry rot, or bacteria ("mold") arising from a peril insured against		

This field does not apply in the following situations (report code 0):

- All Limited Coding records (TRANSACTION CODE 8)
- All Home-Based Business records (POLICY FORM codes 19, 51, 52, and 72-74)
- All endorsement records (POLICY FORM codes 40-47, 53, 54, 60-64, 75, 80, and 81)

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.

POOL CODE (Pos. 92)

This code indicates whether the business is written in a pool such as a FAIR plan or if the policy is shared by more than one company.

Use code 2 only when a policy is shared on a direct basis by more than one independently managed insurance company. (This has nothing to do with reinsurance.) Do not use code 2 for policies written through underwriting cooperatives and reported under a single company identifier.

Code 2 identifies premium and loss records where the amount coded in the transaction does not represent the total amount collected or paid because there is another company involved.

If there is any question regarding the use of code 2, contact *AAIS Statistical Services*.

Code	Description
0	Not written in a pool or FAIR plan, and not a shared risk <u>OR</u> "does not apply"
1	State approved FAIR plan
2	Shared risk or Contributing Insurance endorsement attached AAIS Endorsement ML-178, HO 0178, or equivalent ISO Endorsement HO 04 78 or equivalent
<p><u><i>This field does not apply in the following situation (report code 0):</i></u> — <i>All Limited Coding records (TRANSACTION CODE 8)</i></p> <p><i>Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situation, it is permissible to leave the field blank or report any of the available codes.</i></p>	

MONTHS COVERED (Pos. 93-94)**PREMIUMS**

The *Months Covered* code on all premium transactions is the number of months of coverage provided by the premium.

The *Months Covered* code on all cancellation records is the number of months of coverage remaining at the time the policy is canceled.

This code is designed to record those policies with a term of 12 months or less. Policies that have a term greater than 12 months, such as a 36-month policy, should report each 12-month term separately. For example, a 36-month policy written on 3/5/05 should be reported in three separate statistical submissions: one on 3/5/05, one on 3/5/06, and the final one on 3/5/07. Each submission should have a *Months Covered* code of 12, and each premium should reflect 12 months of coverage.

However, if the premium for a 36-month policy is booked on a non-reviewing basis **and** it is impossible to report three separate 12 month records, code the actual number of months of coverage (36).

Important: When the reported premium reflects less than one full month of coverage, always report the *Months Covered* code as 01. Never report 00 as the *Months Covered* code. In all other cases, always round to the nearest number of months.

Installment premiums should not generate separate statistical records.

For example:

Sample Code	Sample Number of Months
01	1
02	2
03	3
04	4
05	5
06	6
07	7
08	8
09	9
10	10
11	11
12	12
36	36 (see instructions)

CAUSE OF LOSS (Pos. 93-94)**LOSSES**

This code identifies the primary *Cause of Loss* which triggers a loss payment or the establishment of a reserve. In most cases, a single *Cause of Loss* will apply. However, it is possible to have one occurrence produce multiple *Causes of Loss* (i.e., bodily injury liability and medical payments or as noted below).

Note: The two *Cause of Loss* codes shown below for **mold** apply to all fungi (not just mold), wet or dry rot, bacteria, and protists. In most cases, mold will not be the primary *Cause of Loss*. When this is the case, every effort should be made to separate the amount of loss attributable to the primary cause (such as water damage) from the amount of loss attributable to mold and to report each amount separately with their applicable *Cause of Loss* codes.

Code	Cause of Loss	Code	Cause of Loss
	Property Coverage:		Property Coverage (cont.):
01	Aircraft	34	Smoke - From a woodburning stove
02	Breakage	17	Smoke - Not from a woodburning stove
32	Collapse, other than sinkhole	76	Sprinkler Leakage
03	Collision, including upset/overturn	18	Theft - From auto
04	Credit card - Theft or unauthorized use of credit cards, debit cards, or fund transfer cards and loss due to forgery or acceptance of counterfeit money	19	Theft - On premises
		20	Theft - Off premises
05	Earthquake	21	Vandalism
45	Escaped liquid fuel (property related)	22	Vehicles
39	Expenses related to identity fraud	38	Volcanic action
06	Explosion	23	Water damage
33	Fire - From a woodburning stove	41	Weight of ice, snow, or sleet
07	Fire - Not from a woodburning stove	24	Windstorm
08	Flood	25	All other physical damage
09	Freezing		
10	Glass breakage		Liability Coverage:
11	Hail	26	Bodily injury - all other
77	Ice Dams	28	Fire legal liability
12	Lightning		Liability (BI, PD, and Med-Pay) for:
44	Mold (property related)	53	— dog bite
40	Power surge, including brownouts and blackouts	57	— escaped liquid fuel
16	Riot and civil commotion	58	— lead poisoning
23	Sewer back up	54	— mold
37	Sinkhole collapse	55	— swimming pool
		56	— trampoline
		30	Medical payments - all other
		27	Property damage - all other
		29	All other liability

ACCIDENT DATE (Pos. 96-101)**LOSSES**

On all loss records (*TRANSACTION CODES* 2 and 3), code the actual month, day, and year in which the accident occurred. On all premium records (*TRANSACTION CODES* 1 and 8), leave this field blank.

For example:

Sample Code	Sample Date of Loss
020304	February 3, 2004
071907	July 19, 2007
122910	December 29, 2010

ZIP CODE (Pos. 102-106)

Code the actual five-digit *ZIP Code* for the location of the insured property, not the mailing address, in the following instances:

- All core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86)
- These property endorsement records (*POLICY FORM* codes 61-63)

This field does not apply in the following situations (report code 00000):

- All Limited Coding records (*TRANSACTION CODE* 8)
- All Home-Based Business records (*POLICY FORM* codes 19, 51, 52, and 72-74)
- These endorsement records (*POLICY FORM* codes 40-47, 53, 54, 60, 64, 75, 80, and 81)

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 00000 in the above situations, it is permissible to leave the field blank or report any of the available codes.

ZIP CODE SUFFIX (Pos. 107-110)

Code the 4-digit *ZIP Code Suffix*, if known.

This is an optional field at this time. However, we anticipate that this information will be required by federal or state regulatory agencies in the near future. Any company that reports this information to AAIS may be able to avoid future data calls requesting this information. Therefore, it is strongly recommended that this field be coded whenever the *ZIP Code Suffix* is known.

If the suffix is not known, either leave this field blank or code it 0000.

BUILDING CODE EFFECTIVENESS GRADE (BCEG) (Pos. 111)

This field is only required for residences located in Florida. For all other states, coding this field is optional. Report the appropriate *Building Code Effectiveness Grade* on all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86).

Each community's *Building Code Effectiveness Grade* is published with an effective date. With a few exceptions, the grade applies to any building that has an original certificate of occupancy dated in the year of the effective date of the community's initial grading, or later. If a community's grade is subsequently revised, the revised grade applies to any building that has an original certificate of occupancy dated in the year of the effective date of the revised grading, or later. In communities where certificates of occupancy are not issued, other documentation acceptable to the company can be substituted.

Code	Description
0	Does not apply
1	<i>Communities Not Graded:</i> Community not graded (excluding communities in the state of Florida declining to participate in the building code process)
2	Community declines to participate in the building code process (Florida only)
A	<i>Communities Graded:</i> Building constructed prior to enforcement of community grading
B	Building constructed or remodeled/altere
C	during or after the year of any community grading. Report the grade of community at the time the building was constructed or remodeled/altere
D	
E	
F	
G	
H	
J	
K	
L	
M	Building individually inspected and certified as best grade (grade 1), but with community grade of:
N	
P	
R	
S	
T	
U	
W	
X	
Y	
<p><u><i>This field does not apply in the following situations (report code 0):</i></u></p> <ul style="list-style-type: none">— All Limited Coding records (<i>TRANSACTION CODE</i> 8)— All mobile home records (<i>CONSTRUCTION CODE</i> 07)— Policies that have excluded the peril of wind (Windstorm or Hail Coverage/Deductible Amount code N)— All Home-Based Business records (<i>POLICY FORM</i> codes 19, 51, 52, and 72-74)— All endorsement records (<i>POLICY FORM</i> codes 40-47, 53, 54, 60-64, 75, 80, and 81) <p>Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.</p>	

Florida (09):

In the state of Florida, this field is used to identify the existence (or absence) of certain building features designed to reduce the susceptibility to loss from windstorms. Be sure to read the options carefully (there are many) and select the one which applies to the reported residence. This field must be reported on all core coverage records (*Policy Form* codes 01-06, 08, 84, and 86).

- A. Use the following for residences where the insured did not hire an inspector to verify building features of the residence, but still have a loss mitigation factor assigned for the existence of storm shutters on all windows and/or for a hip roof shape OR for residences which have none of the building features which result in the application of loss mitigation factors.**

Code	Description
0	Does not apply
1	Existence of storm shutters
2	— Roof Shape -- Hip
2	— Roof Shape -- Other (including braced gable)
3	Non-Existence of storm shutters
4	— Roof Shape -- Hip
4	— Roof Shape -- Other (including braced gable)
9	No building features exist which resulted in the application of loss mitigation factors

*** Reporting codes 1-4 or 9 means the rest of State Exception A, B, and C do not apply ***

*** Refer to the next page for all instances where this field does not apply ***

- B. Use the following for residences that have installed, maintained, and validated building features designed to reduce the susceptibility to loss from windstorms resulting in the application of loss mitigation factors.**

Important: The building features loss mitigation characteristics represented within the following tables only apply to AAIS HO Program Users and Independent HO Program Users rating building features loss mitigation characteristics in a manner similar to that represented below. ISO HO Program Users and Independent HO Program Users not rating building features loss mitigation characteristics in a manner similar to that represented below must contact AAIS Statistical Services for applicable reporting instructions.

1. CONSTRUCTION YEAR 2001 OR PRIOR:

(Go to next page for residences built in 2002 and beyond)

Roof Shape / Roof Covering / Opening Protection Tables

Table B.1.a. -- Superior Roof Covering			
Roof Shape	Opening Protection		
	None	Basic	Hurricane
Braced Gable	A	D	G
Hip	B	E	H
Other	C	F	J

Table B.1.b. -- Standard Roof Covering			
Roof Shape	Opening Protection		
	None	Basic	Hurricane
Braced Gable	K	N	S
Hip	L	P	T
Other	M	R	U

*** Go to State Exception B on page 63 for additional building features loss mitigation tables ***

Florida (09) - continued:

B. Use the following for residences that have installed, maintained, and validated building features designed to reduce the susceptibility to loss from windstorms resulting in the application of loss mitigation factors.

Important: The building features loss mitigation characteristics represented within the following tables only apply to AAIS HO Program Users and Independent HO Program Users rating building features loss mitigation characteristics in a manner similar to that represented below. ISO HO Program Users and Independent HO Program Users not rating building features loss mitigation characteristics in a manner similar to that represented below must contact *AAIS Statistical Services* for applicable reporting instructions.

2. CONSTRUCTION YEAR 2002 AND SUBSEQUENT (minimum design construction to FBC 2001):
(Go to previous page for residences built in 2001 and prior)

Table B.2.a. -- Roof Deck -- Other than Reinforced Concrete Deck				
<i>Maximum Wind Speed</i>	<i>Internal Pressure Design (FBC 1606.1.4)</i>	<i>Wind Borne Debris (FBC 1606.1.5)</i>	<i>Roof Shape</i>	
			<i>HIP</i>	<i>Other (Incl. Braced Gable)</i>
100 mph	Enclosed	NO	A	G
110 mph	Enclosed	NO	B	H
120+ mph	Enclosed	NO	C	J
120+ mph	Enclosed	YES	D	K
120+ mph	Partially Enclosed	YES	E	L
n/a	Enclosed	YES	F	M

Table B.2.b. -- Roof Deck -- Reinforced Concrete Deck				
<i>Maximum Wind Speed</i>	<i>Internal Pressure Design (FBC 1606.1.4)</i>	<i>Wind Borne Debris (FBC 1606.1.5)</i>	<i>Roof Shape</i>	
			<i>HIP</i>	<i>Other (Incl. Braced Gable)</i>
n/a	Enclosed	NO	N	S
n/a	Enclosed	YES	P	T
n/a	Partially Enclosed	YES	R	U

*** Residences with Construction Year 2002 and subsequent should skip State Exception B ***
*** Go to State Exception C on pages 65-66 for the secondary building features loss mitigation characteristics ***

This field does not apply in the following situations (report code 0):

- All Limited Coding records (Transaction Code 8)
- All mobile home records (Construction Code 07)
- Policies that have excluded the peril of wind (State Exception Code 1 for FL)
- All Home-Based Business records (Policy Form codes 19, 51, 52, and 72-74)
- All endorsement records (Policy Form codes 40-47, 53, 54, 60-64, 75, 80, and 81)

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.

New York (31):

This field identifies those New York properties that received a credit on their premium for having approved windstorm protective devices. This field must be reported on all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86).

Code	Description
0	Properties without windstorm protective device credit <u>OR</u> "does not apply"
1	Properties with windstorm protective device credit for having installed protective devices on all openings: AAIS ML-415 Endorsement or equivalent ISO HO 04 21 Endorsement or equivalent
<p><i>This field does not apply in the following situations (report code 0):</i></p> <ul style="list-style-type: none"> — All Limited Coding records (<i>TRANSACTION CODE</i> 8) — All Home-Based Business records (<i>POLICY FORM</i> codes 19, 51, 52, and 72-74) — All endorsement records (<i>POLICY FORM</i> codes 40-47, 53, 54, 60-64, 75, 80, and 81) <p><i>Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.</i></p>	

North Carolina (32):

This field identifies those policies that have been written on a consent-to-rate basis and must be reported on all records associated with any policy being written on a consent-to-rate basis.

Code	Description
0	Policies not written on a consent-to-rate basis <u>OR</u> "does not apply"
1	Policies written on a consent-to-rate basis
<p><i>This field does not apply in the following situation (report code 0):</i></p> <ul style="list-style-type: none"> — All Limited Coding records (<i>TRANSACTION CODE</i> 8) <p><i>Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situation, it is permissible to leave the field blank or report any of the available codes.</i></p>	

Florida (09):

In the state of Florida, this field is used to identify the existence (or absence) of certain building features designed to reduce the susceptibility to loss from windstorms. Be sure to read the options carefully (there are many) and select the one which applies to the reported residence. This field must be reported on all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86).

Use the following for residences that have installed, maintained, and validated building features designed to reduce the susceptibility to loss from windstorms resulting in the application of loss mitigation factors.

Important: The building features loss mitigation characteristics represented within the following tables only apply to AAIS HO Program Users and Independent HO Program Users rating building features loss mitigation characteristics in a manner similar to that represented below. ISO HO Program Users and Independent HO Program Users not rating building features loss mitigation characteristics in a manner similar to that represented below must contact AAIS Statistical Services for applicable reporting instructions.

A. CONSTRUCTION YEAR 2001 OR PRIOR:

Roof Deck Attachment / Roof to Wall Connection / SWR Tables

Table A.1. -- Roof with Secondary Water Resistance				
Roof Deck Attachment	Roof to Wall Connection			
	Toe Nails	Clips	Single Wraps	Double Wraps
Deck attached with 6 penny nails	1	2	3	4
Deck attached with 8 penny nails	5	6	7	8

Table A.2. -- Roof without Secondary Water Resistance				
Roof Deck Attachment	Roof to Wall Connection			
	Toe Nails	Clips	Single Wraps	Double Wraps
Deck attached with 6 penny nails	A	B	C	D
Deck attached with 8 penny nails	E	F	G	H

B. CONSTRUCTION YEAR 2002 AND SUBSEQUENT (minimum design construction to FBC 2001):

All building features loss mitigation characteristics applicable to residences built in 2002 and subsequent are identified in the *State Exception A* field on page 59.

*** Go to *State Exception A* on pages 60-61 for additional building features loss mitigation tables ***
 *** Go to *State Exception C* on pages 65-66 for the secondary building features loss mitigation characteristics ***

This field does not apply in the following situations (report code 0):

- All Limited Coding records (*TRANSACTION CODE* 8)
- All mobile home records (*CONSTRUCTION CODE* 07)
- Policies that have excluded the peril of wind (*State Exception Code* 1 for FL)
- Residences without any validated loss mitigating building features (*State Exception A* codes 1-4 and 9)
- Residences built in 2002 or later (*Year of CONSTRUCTION CODE* 02 and greater, but less than 58)
- All Home-Based Business records (*POLICY FORM* codes 19, 51, 52, and 72-74)
- All endorsement records (*POLICY FORM* codes 40-47, 53, 54, 60-64, 75, 80, and 81)

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.

New York (31):

This field identifies property coverage written on risks located in certain areas within the state of New York (Bronx, Kings, Nassau, New York, Putnam, Queens, Richmond, Rockland, Suffolk, and Westchester Counties) that either excludes or limits away from premises theft coverage. Report the applicable code on all *POLICY FORM* code 01-06 records.

Code	Description
0	Does not apply
1	Properties with away from premises theft exclusion AAIS ML-185 or HO 1106 Endorsement or equivalent ISO HO 23 95 Endorsement or equivalent
2	Properties with away from premises theft limitation AAIS ML-186 or HO 1512 Endorsement or equivalent
<p><u><i>This field does not apply in the following situations (report code 0):</i></u></p> <ul style="list-style-type: none"> — All Limited Coding records (<i>TRANSACTION CODE</i> 8) — All AAIS Form 4 with ML-430 and HO 0004 with HO 0430 records (<i>POLICY FORM</i> code 84) — All Form 8 records (<i>POLICY FORM</i> code 08) — All AAIS Form 6 with ML-429 and HO 0006 with HO 0429 records (<i>POLICY FORM</i> code 86) — All records in counties other than those listed above (not County Codes 005, 047, 059, 061, 079, 081, 085, 087, 103, and 119) — All Home-Based Business records (<i>POLICY FORM</i> codes 19, 51, 52, and 72-74) — All endorsement records (<i>POLICY FORM</i> codes 40-47, 53, 54, 60-64, 75, 80, and 81) <p><i>Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.</i></p>	

Florida (09):

In the state of Florida, this field is used to identify the secondary building features loss mitigation characteristics applicable to the reported residence. This field must be reported on all core coverage records (*POLICY FORM* codes 01-06, 08, 84, and 86).

Use the following for residences that have installed, maintained, and validated building features designed to reduce the susceptibility to loss from windstorms resulting in the application of loss mitigation factors.

Important: The secondary building features loss mitigation characteristics represented within the following tables only apply to AAIS HO Program Users and Independent HO Program Users rating secondary building features loss mitigation characteristics in a manner similar to that represented below. ISO HO Program Users and Independent HO Program Users not rating secondary building features loss mitigation characteristics in a manner similar to that represented below must contact *AAIS Statistical Services* for applicable reporting instructions.

A. CONSTRUCTION YEAR 2001 OR PRIOR:

(Go to next page for residences built in 2002 and beyond)

Code	Secondary Loss Mitigation Building Features
0	None of the following <u>OR</u> "does not apply"
1	Roof deck -- dimensional lumber or tongue and groove decks nailed with 8 penny common nails spaced 6" on the edge and 6" in the field
2	Opening protection -- all openings, not just glazed openings, are covered
3	Unrestrained foundations - no anchorage
4	Frame wall construction
5	Roof Deck - Reinforced concrete roof deck including reinforced masonry walls
6	— with no opening protection
9	— with a basic or hurricane opening protection
9	More than one of the above

*** Go to State Exception A on pages 60-61 for building features loss mitigation tables ***

*** Go to State Exception B on page 63 for additional building features loss mitigation tables ***

*** Refer to the end of this field on page 66 for all instances where this field does not apply ***

Florida (09) - continued:

Use the following for residences that have installed, maintained, and validated building features designed to reduce the susceptibility to loss from windstorms resulting in the application of loss mitigation factors.

Important: The secondary building features loss mitigation characteristics represented within the following tables only apply to AAIS HO Program Users and Independent HO Program Users rating secondary building features loss mitigation characteristics in a manner similar to that represented below. ISO HO Program Users and Independent HO Program Users not rating secondary building features loss mitigation characteristics in a manner similar to that represented below must contact *AAIS Statistical Services* for applicable reporting instructions.

B. CONSTRUCTION YEAR 2002 AND SUBSEQUENT (minimum design construction to FBC 2001):

(Go to previous page for residences built in 2001 and prior)

Code	Secondary Loss Mitigation Building Features
0	None of the following OR "does not apply"
1	Roof deck -- dimensional lumber or tongue and groove decks nailed with 8 penny common nails spaced 6" on the edge and 6" in the field
2	Opening protection -- all openings, not just glazed openings, are covered
3	Frame wall construction
4	Design and Construction exceed Florida building code (FBC) 2001: <ul style="list-style-type: none"> High Velocity Hurricane Zone (Miami-Dade and Broward Counties) - all roof shapes -- opening protection - secondary water resistance applicable Other than High Velocity Hurricane Zone (Miami-Dade and Broward Counties)
5	Opening Protection <ul style="list-style-type: none"> Roof Shape - HIP
6	Roof Shape - Other (including braced gable)
7	No Opening Protection <ul style="list-style-type: none"> Roof Shape - HIP
8	Roof Shape - Other (including braced gable)
9	More than one of the above

*** Go to State Exception A on page 61 for building features loss mitigation tables ***

*** Go to State Exception B on page 63 for additional building features loss mitigation tables ***

This field does not apply in the following situations (report code 0):

- All Limited Coding records (TRANSACTION CODE 8)
- All mobile home records (CONSTRUCTION CODE 07)
- Policies that have excluded the peril of wind (State Exception Code 1 for FL)
- Residences without any validated loss mitigating building features (State Exception A codes 1-4 and 9)
- All Home-Based Business records (POLICY FORM codes 19, 51, 52, and 72-74)
- All endorsement records (POLICY FORM codes 40-47, 53, 54, 60-64, 75, 80, and 81)

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.

SMALL PREMIUM INDICATOR (Pos. 124)**PREMIUMS**

This code indicates that the transaction carries a smaller than normal premium for the indicated coverage but is still valid. The field should be blank in all other cases.

Code	Description
Y	Small Premium Amount

LIMITED CODING – LOSS TRANSACTION CODE (Pos. 125)**LOSSES**

This code identifies a loss transaction on limited coded records. The field will be populated on loss-related Transaction Codes if the record is not fully coded. The field should be blank in all other cases.

For outstanding limited coding loss records, report the final reserve amount at the end of each quarter.

Code	Transaction Type
Y	Loss Transactions: Loss Limited Coding (includes Paid Loss Limited Coding and Outstanding Loss Limited Coding)

Regardless of the state exception being reported, none of the "triggers" within this field will generate a separate record. Any premium modifications as a result of one of these "triggers" are to be applied to the applicable core coverage record (*POLICY FORM* codes 01-06, 08, 84, and 86).

California (04)

This field identifies those California Homeowners policies that provide coverage which "wraps around" a policy issued under the California FAIR Plan which provides "fire" insurance in brush areas.

Code	Description
0	Does not apply
1	California Homeowners policy with wrap-around endorsement
<p><u><i>This field does not apply in the following situations (report code 0):</i></u></p> <ul style="list-style-type: none"> — <i>All Limited Coding records (TRANSACTION CODE 8)</i> — <i>All Home-Based Business records (POLICY FORM codes 19, 51, 52, and 72-74)</i> — <i>All endorsement records (POLICY FORM codes 40-47, 53, 54, 60-64, 75, 80, and 81)</i> <p><i>Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.</i></p>	

Hawaii (52):

This field identifies those policies covering a residence located in Hawaii to which the hurricane exclusion endorsement (ISO HO 05 18 or equivalent) has been attached, and if so, whether the optional Hurricane Coverage Endorsement (ISO HO 05 19 or equivalent) has been purchased.

If a hurricane exclusion endorsement has not been attached to the policy, report code 0.

Code	Description
0	Policies without Hurricane Exclusion Endorsement <u>OR</u> "does not apply"
1	Policies with Hurricane Exclusion Endorsement (ISO HO 05 18 or equivalent) and : — without the Hurricane Coverage Endorsement (ISO HO 05 19 or equivalent) — with the Hurricane Coverage Endorsement (ISO HO 05 19 or equivalent) Note: Add the premium for the Hurricane Coverage Endorsement to the applicable core coverage record and report <i>State Exception</i> code 2.
2	

This field does not apply in the following situations (report code 0):

- All Limited Coding records (TRANSACTION CODE 8)
- All Home-Based Business records (POLICY FORM codes 19, 51, 52, and 72-74)
- All endorsement records (POLICY FORM codes 40-47, 53, 54, 60-64, 75, 80, and 81)

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.

Maryland (19):

Coverage for bodily injury and medical payments to others arising out of lead hazards in or on the insured location are subject to exclusion by attachment of an endorsement under the ISO HO Program (ISO HO 24 51 or equivalent) when the insured location contains one or more rental dwelling units. When lead liability coverage is so **excluded**, **limited** lead liability coverage may be purchased by attachment of another endorsement (ISO HO 24 52 or equivalent).

This field is used to indicate whether the **limited** lead liability coverage buyback exists on an insured location that contains one or more rental dwelling units when lead liability coverage has been excluded.

Code	Description
0	Lead poisoning liability coverage not excluded <u>OR</u> "does not apply"
1	Liability coverage excludes lead poisoning liability (ISO HO 24 51 or equivalent) and:
2	— limited coverage for lead liability does not apply
	— limited coverage for lead liability does apply (ISO HO 24 52 or equivalent)
	Note: Add the premium for the limited lead liability coverage buyback endorsement to the applicable core coverage record and report <i>State Exception Code 2</i> .
<p><u><i>This field does not apply in the following situations (report code 0):</i></u></p> <ul style="list-style-type: none"> — All Limited Coding records (TRANSACTION CODE 8) — All Home-Based Business records (POLICY FORM codes 19, 51, 52, and 72-74) — All endorsement records (POLICY FORM codes 40-47, 53, 54, 60-64, 75, 80, and 81) <p><i>Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.</i></p>	

Massachusetts (20):

This field identifies those owners form records (*POLICY FORM* codes 01-03, 05, and 08) and condo form records (*POLICY FORM* codes 06 and 86) where the lead liability exclusion endorsement (AAIS ML-223, ML 0223, HO 0223, or equivalent / ISO HO 24 41 or equivalent) is attached. In these cases, report the alpha character which identifies the number of units at each location which are rented or held for rental to others and the number of such units:

- To which the exclusion applies,
- With a letter of compliance, or
- With a letter of interim control

Total Number of Rented Units at Same Location	Number of Units to which the Exclusion Applies or with a Letter of Compliance				Number of Units With a Letter of Interim Control			
	1	2	3	4	1	2	3	4
1	A	---	---	---	L	---	---	---
2	B	E	---	---	M	R	---	---
3	C	F	H	---	N	S	U	---
4	D	G	J	K	P	T	W	X

This field does not apply in the following situations (report code 0):

- All Limited Coding records (*TRANSACTION CODE* 8)
- All tenants form records (*POLICY FORM* codes 04 and 84)
- All Home-Based Business records (*POLICY FORM* codes 19, 51, 52, and 72-74)
- All endorsement records (*POLICY FORM* codes 41-47, 53, 54, 60-64, 75, 80, and 81)

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.

If a lead liability exclusion is not attached, report the "does not apply" code of 0.

Note: When lead liability coverage is provided via endorsement, report a separate statistical record with *POLICY FORM* code 47.

New York (31):

This field identifies those policies that provide coverage that "wraps around" a New York Property Insurance Underwriting Association (NYPIUA) policy.

Code	Description
0	Does not apply
1	New York Homeowners policy with wrap-around endorsement

This field does not apply in the following situations (report code 0):

- All Limited Coding records (TRANSACTION CODE 8)
- All Home-Based Business records (POLICY FORM codes 19, 51, 52, and 72-74)
- All endorsement records (POLICY FORM codes 40-47, 53, 54, 60-64, 75, 80, and 81)

Per SECTION I, PART C, Rule 10, in lieu of reporting the "does not apply" code of 0 in the above situations, it is permissible to leave the field blank or report any of the available codes.

***** THIS PAGE IS RESERVED FOR FUTURE EXPANSION OF THE STATE EXCEPTION CODE FIELD *****

POLICY NUMBER (Pos. 127-140)**PREMIUMS**

Premium records must contain the *POLICY NUMBER* or any other alphanumeric identification number which will make it possible to locate all premium records for a specific policy.

If the *POLICY NUMBER* or identification number exceeds 14 characters, truncate the left-most characters.

If the *POLICY NUMBER* or identification number is less than 14 characters, left-justify the number.

***** **IMPORTANT** *****

This field must never contain sequence or index numbers. Sequence or index numbers can only be reported in the *COMPANY USE* field.

CLAIM NUMBER (Pos. 127-138)**LOSSES**

Loss records must contain the *CLAIM NUMBER* or any other alphanumeric identification number which will make it possible to locate all loss records associated with a specific occurrence.

This field is used as an occurrence identifier. It is essential that this number be the same for all claims that arise from a single occurrence regardless of the type or *CAUSE OF LOSS*.

If the *CLAIM NUMBER* or identification number exceeds 12 characters, truncate the left-most characters.

If the *CLAIM NUMBER* or identification number is less than 12 characters, left-justify the number.

***** **IMPORTANT** *****

This field must never contain sequence or index numbers. Sequence or index numbers can only be reported in the *COMPANY USE* field.

CLAIM IDENTIFIER (Pos. 139-140)**LOSSES**

This field is a *CLAIM IDENTIFIER* and distinguishes between multiple claims that arise from a single occurrence.

Any combination of letters, digits, and blanks can be used in this field, or it can be left blank.

COMPANY USE (Pos. 141-150)

This field is for *COMPANY USE*. It is strongly recommended that companies use this field in conjunction with the *POLICY NUMBER* and *CLAIM NUMBER* fields to provide an audit trail. For example, on loss records, the *POLICY NUMBER* should be coded in this field. Companies that assign a sequence or index number to their policies can code that information in this field (and only this field).

This field is ignored by AAIS, except when listing data in an error report. Use any alphanumeric combination that suits your company's needs.