

AUTOMOBILE

STATISTICAL PLAN

LINE 56

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

TABLE OF CONTENTS

	Page	Revised
SECTION I — GENERAL INSTRUCTIONS		
Part A — Report Requirements		
1. Experience to be Reported	1	8/1/93
2. Data to be Reported	1	9/1/93
3. Report Frequency and Required Report Dates	1	11/26/19
4. Method of Reporting - Statistical Data Management Application (SDMA)	2	11/26/19
Part B — General Reporting Instructions		
1. How to Use This Plan	3	11/26/19
2. Number of Statistical Records Required Per Policy	3	9/1/93
3. Premium Bearing Endorsements	3	9/1/93
4. Cancellations	4	9/1/93
5. Adjustment of Errors	4	9/1/93
6. Policy Changes (Coverage Changes)	4-5	9/1/93
7. Special Cases	5	11/26/19
8. Limited Coding	6	11/26/19
Part C — Detail Reporting Instructions		
1. Instructions to All Companies	7	9/1/93
2. Statistical Data Management Application Basics	7	11/26/19
3. Acceptable File Formats	7	11/26/19
4. Instructions for SDMA Uploading in EBCDIC Format	8	11/26/19
5. Instructions for SDMA Uploading in ASCII Format	8	11/26/19
Part D — Corrections to Invalid Data		
1. Error Detail Reports	9	11/26/19
2. Corrections to Invalid Codes	9	11/26/19
3. AAIS Edit Review Process	9	11/26/19
4. Timing of Corrections	9	11/26/19
SECTION II — CODING INSTRUCTIONS		
1. Index	11	11/26/19
2. Record Layout	12	11/26/19
3. Line of Insurance	13	9/1/93
4. Accounting Date	13	9/1/93
5. Company Code	13	9/1/93
6. State Code	14	9/1/93
7. Territory	15	11/26/19
8. Optional ZIP Code Indicator	16	11/26/19
9. Transaction Code	16	11/26/19
10. Amounts (Premium and Loss)	17	11/26/19
11. Program	17	11/26/19
12. Coverage	17-19	11/26/19
13. Subline	20	9/1/93
14. Operators Age	21	9/1/93
15. Sex and Marital Status	21	9/1/93
16. Vehicle Use	21	1/7/20
17. Vehicle Performance	22	11/26/19
18. Private Passenger Drivers Training—Good Student	22	9/1/93
19. Commercial Automobile Classification	22	9/1/93
20. Private Passenger Penalty Points	23	9/1/93
21. Commercial Automobile Use	23	9/1/93
22. Liability Limits Amount	24-27	11/26/19

TABLE OF CONTENTS (Contd.)

	Page	Revised
23. Deductible Amount	28	9/1/93
24. Vehicle Class	29	11/26/19
25. Model Year	30	9/1/93
26. Uninsured/Underinsured Motorist	30	11/26/19
27. Exposure	30	9/1/93
28. Claim Count	31	9/1/93
29. Months Covered	31	9/1/93
30. Cause of Loss	32	11/26/19
31. Terrorism Indicator	33	11/26/19
32. Single/Multi-Car	34	9/1/93
33. Accident Date	34	9/1/93
34. Package	34	9/1/93
35. Pool Affiliation	35	9/1/93
36. Occurrence or Policy Identification	35	9/1/93
37. NC Program Enhancement Indicator	35	8/1/16
38. ZIP Code	36	9/1/93
39. UM/UIM Stacking Indicator	36	11/26/19
40. Symbol Code	37-38	9/1/93
41. Passive Restraint Discount	39	9/1/93
42. Anti-Lock Brakes Discount	39	9/1/93
43. Anti-Theft Device Discount	40	11/26/19
44. Defensive Driver Discount	41	9/1/93
45. PIP Limits/Deductible	42	7/28/20
46. New Jersey PIP Limits / Deductible Code	43	9/1/93
47. New Jersey Deductible	43	11/26/19
48. Rating / Terminal Zone Code	44-45	11/26/19
49. Assigned Risk Classification Codes	46-64*	9/1/93*
50. Experience Rating Modification	65	9/1/93
51. Limited Coding - Loss Transaction Code	65	3/5/20
52. Exception Code A	67-68	11/26/19
53. Exception Code B	69-70	11/26/19
54. Exception Code C	71-72	11/26/19
55. Exception Code D	73	9/1/93
56. Company Use	74	9/1/93
57. Vehicle Identification	74	11/26/19

* Page 47 was revised on 4/22/94.

SECTION I

GENERAL INSTRUCTIONS

PART A — REPORTING INSTRUCTIONS

1. Experience To Be Reported

Report all direct written premium and paid loss activity for:

Private Passenger Automobile Policies and endorsements.
Commercial Automobile Policies and endorsements.

Include statistics for:

- Salvage and subrogation recoveries
- Paid and outstanding allocated loss adjustment expenses (ALAE)
- Assigned risk policies or service carrier

Do not include or adjust statistics for:

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

2. Data to be Reported

The instructions for reporting are contained in the various parts of this section. The fields and their codes are located in SECTION II -- CODING INSTRUCTIONS. **Only these codes may be used when submitting statistics.**

3. Report Frequency and Required Report Dates

- All data is to be reported quarterly.
- Premium, paid loss and paid loss adjustment expense records are to be reported with the month during which the transaction occurred.
- Outstanding loss and outstanding loss adjustment expense records are to be valued and reported as of the last month of the quarter being reported.
- 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 cannot file on time must have a company officer notify the *AAIS Data Management Department* as soon as possible.
- Written premium, paid loss and paid loss adjustment expense data may be reported monthly or annually, but only after receiving approval from *AAIS Data Management Department* in advance of the first submission.

* Endorsements written on forms from other lines of business must be reported according to the instructions in the statistical plan for the other line and not included in the experience for this line.

4. Method of Reporting - Statistical Data Management Application (SDMA)

A. Statistical Data Management Application Access

All data is to be submitted through the Statistical Data Management Application. This web-based application can be accessed through the AAISdirect website.

B. 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 date/time
- 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 (excluding paid ALAE records). Outstanding CLAIM COUNT is the sum of all values reported in the CLAIM COUNT field for all outstanding loss records (excluding outstanding ALAE 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 C, 1c on reviewing and verifying data submissions.

PART B — CODING INSTRUCTIONS

1. How to Use This Plan

The record layouts are located at the front of SECTION II -- CODING INSTRUCTIONS. The rest of this part of SECTION I contains general instructions on such subjects as cancellations, policy changes and adjustments of errors. **This section must be read and understood before continuing to the detailed instructions.**

The items of information (field) required on the statistical record is shown on the record layouts and in the index at the front of Section II. Coding and instructions for each field are located in Section II.

2. Number of Statistical Records Required Per Policy

One premium record is required for each coverage on an automobile.

Most claims only require one loss record per claim. However, multiple loss records on a claim are necessary when a loss involves different coverages or different causes of loss.

3. Premium Bearing Endorsements

There are three rules covering this subject:

- A. Any endorsement written on other than an Automobile form must be coded according to the statistical plan for the line of insurance involved.
- B. Expansion of basic limits by endorsement does **not** require a separate statistical record. The extra premium is simply reported combined with the basic premium.
- C. Additional coverage, **not** included in the basic automobile policy but added by endorsement, requires a separate statistical entry.

Note that when an endorsement is added during the policy period, special instructions may apply. See rule 6 on the following page.

4. Cancellations

When a policy is cancelled, resubmit the original statistical records with the following changes.

- 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.
- The sign of the exposure field must be changed to negative.
- The number of months covered must be changed to reflect the time remaining on the policy or installment period at the time of the cancellation.
- The accounting date must be changed to the date of the cancellation.

5. Adjustment of Errors

Errors in submitted data are corrected by submitting a reversal of the original entry along with the correct entry. A "reversal" record carries exactly the same coding as the original transaction in error except that the signs of the premium/loss and exposure/claim count fields are reversed.

Errors discovered by AAIS and returned to the company for correction should be handled in accordance with the instructions accompanying the data when it is returned.

6. Policy Changes (Coverage Changes)

These special instructions are provided to handle policy changes that occur **during** the policy or installment period. Policy changes that come at the beginning of the policy period require no special handling because the normal statistical records will simply reflect the new policy conditions.

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

Changes that affect policy premium and/or a statistically coded item of information must generate a statistical record. These changes can be organized into three groups:

A. Coverage Additions or Deletions (But Not Changes in Existing Coverages)

This is the simplest case. The regular procedures are followed to generate the necessary statistical record. Adding an additional coverage during the policy period will generate the same record the item would have generated if it had been present from the beginning. The only exception is that the months covered code will reflect fewer months of coverage in the added statistical record. Similarly, if a coverage is dropped, the cancellation rules are followed to generate the record for the lost coverage. Other records for the policy remain unchanged.

6. Policy Changes (cont.)

B. Changes that **Do Not** Affect Statistically reported Information (Including Changes in Existing Coverages)

First, if the changes does not include an adjustment to the premium (collected or returned), then no record of any kind is needed.

Second, if the change does include an adjustment to the premium **and** the change is made **at** policy inception, there is no need to report additional statistical records. However, the reported premium **must** reflect the change.

Third, if the change does include an adjustment to the premium **and** the change is made **after** policy inception, some or all of the original premium records issued for this policy should be cancelled and new premium records should be reported with the adjusted premium charges.

C. Changes that **Do** Affect Statistically Reported Information (Including Changes in Existing Coverages)

This is the most complex change to handle. This situation requires canceling the remaining coverage from the original statistical record. Then, a new record is reported to reflect the new policy conditions in effect for the remainder of the policy period. **These instructions must be followed even if the change does not involve a change in premium.**

For example, if an insured increases the property damage liability limits from \$10,000 to \$25,000 after three months of coverage, two statistical records are required. The first will cancel the original property damage record according to the rules in the cancellation section. The months covered field will represent the number of months remaining in the policy period and the premium field must reflect the negative value of the premium that would have been charged for the remaining months. The second record will be a normal premium record coded according to the new policy conditions. The months covered field on this record will also be coded with the months remaining in the policy period. The premium field will reflect the prorated premium for the adjusted coverage. The transaction code in both records should be "1".

The same procedure applies regardless of the field that is changed (deductible, liability limit, etc.)

7. Special Cases

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, AAIS *Data Management Department* is available to answer questions.

Companies are urged to make use of the *AAIS Data Management Department*. Assistance is available for writing procedures, designing computer programs, and training staff at all levels. Write, phone, email, or visit the AAIS office in Lisle, Illinois.

8. Limited Coding

This rule is not a requirement. It is being provided for those systems incapable of reporting changes to policies in the procedures described in Rule 6 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. 3-5)
- *COMPANY CODE* (pos. 6-9)
- *STATE CODE* (pos. 10-11)
- *TRANSACTION CODE* (pos. 16)
- *PREMIUM AMOUNT* (pos. 17-26)
- *COVERAGE CODE* (pos. 28)
- *SUBLINE* (pos. 29)
- *MONTHS COVERED* (pos. 49-50)
- *POLICY IDENTIFICATION* (pos. 66-79)
- *NC PROGRAM ENHANCEMENT INDICATOR* (pos. 80) [North Carolina Only]

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

- *LINE OF INSURANCE* (pos. 1-2)
- *ACCOUNTING DATE* (pos. 3-5)
- *COMPANY CODE* (pos. 6-9)
- *STATE CODE* (pos. 10-11)
- *TRANSACTION CODE* (pos. 16)
- *LOSS AMOUNT* (pos. 17-26)
- *COVERAGE CODE* (pos. 28)
- *SUBLINE* (pos. 29)
- *CLAIM COUNT* (pos. 44-48)
- *CAUSE OF LOSS* (pos. 49)
- *ACCIDENT DATE* (pos. 56-59)
- *OCCURRENCE IDENTIFICATION* (pos. 66-77)
- *OCCURRENCE IDENTIFIER* (pos. 78-79)
- *NC PROGRAM ENHANCEMENT INDICATOR* (pos. 80) [North Carolina Only]

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 *SUBLINE* code are those to which the premium was assigned in the company's Annual Statement.

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 *COVERAGE CODE* data elements are changed

PART C — DETAIL REPORTING INSTRUCTIONS

1. Instructions To All Companies

The coding of regular policy activity is a simple task and requires little instruction. However, there are special situations that complicate matters. The special cases have been collected and placed in the previous portion of this plan (PART B — GENERAL REPORTING INSTRUCTIONS). It is imperative that coders and procedures writers read and understand Part B before continuing here.

2. Statistical Data Management Application Basics

a. Accessing the SDMA

The Statistical Data Management Application 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.

3. 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

4. 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.

5. 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
- 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 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. 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

AUTOMOBILE STATISTICAL PLAN INDEX

Data Item	Page Number	Record Position
Accident Date	34	56-59 (L)
Accounting Date	13	3-5
Amounts (Premium and Loss)	16	17-26
Anti-Lock Brakes Discount Code	39	94
Anti-Theft Device Discount Code	40	95-96
Assigned Risk Classification Codes	46-64	104-109
Cause of Loss	32	49 (L)
Claim Count	31	44-48 (L)
Claim Identifier (Occurrence I.D.)	35	78-79 (L)
Commercial Automobile Classification	22	34
Commercial Automobile Use	23	35
Company Code	13	6-9
Coverage	17-19	28
Deductible Amount	28	37
Defensive Driver Discount Code	41	97
Exception Code A	67-68	114-115
Exception Code B	69-70	116-117
Exception Code C	71-72	118-119
Exception Code D	73	120-121
Experience Rating Modification Factor	65	110-112 (P)
Exposure	30	44-48 (P)
Liability Limits Amount	24-27	36
Limited Coding - Loss Transaction Code	65	125
Line of Insurance	13	1-2
Model Year	30	41-42
Months Covered	31	49-50
New Jersey Deductible Code	43	99
New Jersey PIP Limits	43	100
NC Program Enhancement Indicator	35	80
Occurrence Identification	35	66-77
Operators Age	21	30
Optional Zip Code Indicator	15	15
Package Code	34	64
Passive Restraint Discount Code	39	93
PIP Limits/Deductible Code	42	98
Policy Identification	35	66-79
Pool Affiliation	35	65
Priv. Pass. Drivers Train/Good Student	22	34
Private Passenger Penalty Points	23	35
Program	17	27
Rating/Terminal Zone Code	44-45	101-103
Sex/Marital Status	21	31
Single/Multi Car	34	56
State Code	14	10-11
Subline	20	29
Symbol Code	37-38	91-92
Territory	15	12-14
Terrorism Indicator	33	51
Transaction Code	16	16
Uninsured/Underinsured Motorist	30	43
UM/UIM Stacking Indicator	36	90
Vehicle Class	29	38-40
Vehicle Identification Number	74	151-167
Vehicle Performance	22	33

AUTOMOBILE STATISTICAL PLAN INDEX

Data Item	Page Number	Record Position
Vehicle Use	21	32
Zip Code	36	81-85

AMERICAN ASSOCIATION OF INSURANCE SERVICES

RECORD LAYOUT -- AUTOMOBILE (56) PREMIUM TRANSACTIONS

Line of Insurance	1	Terrorism Indicator	51	Rating/ Terminal Zone	101		151
Accounting Date	5		55	Assigned Risk Classification Codes	105	Vehicle Identification Number	155
Company Code		Single/Multi Car		Experience Rating Modification	110		160
State Code	10	Reserved	60	Reserved			
Territory		Package		Exception Code A	115		165
Optional ZIP Code Ind	15	Pool Affiliation	65	Exception Code B			
Transaction				Exception Code C			
Premium Amount	20	Policy Identification	70	Exception Code D	120		170
	25		75	Reserved	125		175
Program							
Coverage							
Subline							
Operators Age	30	NC Pgm Enhance Ind	80		130		180
Sex & Marital Status		ZIP Code		Reserved For Census Track	135	Reserved	185
Vehicle Use				Reserved			
Vehicle Performance							
Training/Comm. Class							
Penalty Pt./ Com. Use	35	Optional ZIP Code Suffix	85				
Liability Limits							
Deductible							
Vehicle Class	40	UM/UIM Stacking Ind	90		140		190
Model Year		Symbol Code		Company Use	145		195
Unins/Underins. Mot.		Passive Restraint					
Exposure	45	Anti-Lock Brakes					
		Anti-Theft Device	95				
		Defensive Driver					
Months Covered	50	PIP Limits/Ded.					
		NJ PIP Limits					
		NJ Deductible	100		150		200

AMERICAN ASSOCIATION OF INSURANCE SERVICES

RECORD LAYOUT -- AUTOMOBILE (56) LOSS TRANSACTIONS

Line of Insurance	1	Terrorism Indicator	51	Rating/ Terminal Zone	101		151
Accounting Date	5	Reserved	55	Assigned Risk Classification Codes	105	Vehicle Identification Number	155
Company Code		Accident Date		Limited Loss ID	110		160
State Code	10	Reserved	60	Reserved			
Territory		Package		Exception Code A	115		165
Optional ZIP Code Ind	15	Pool Affiliation	65	Exception Code B			
Transaction				Exception Code C			
Loss Amount	20	Occurrence	70	Exception Code D	120		170
		Identification					
	25		75	Reserved	125		175
Program							
Coverage		Claim Identifier					
Subline		NC Pgm Enhance Ind	80		130		180
Operators Age	30			Reserved For Census Track	135	Reserved	185
Sex & Marital Status		ZIP Code		Reserved			
Vehicle Use							
Vehicle Performance							
Training/Comm. Class							
Penalty Pt./ Com. Use	35		85				
Liability Limits		Optional ZIP Code Suffix					
Deductible							
Vehicle Class	40	UM/UIM Stacking Ind	90		140		190
Model Year		Symbol Code					
Unins/Underins. Mot.		Passive Restraint					
		Anti-Lock Brakes					
Claim Count	45	Anti-Theft Device	95	Company Use	145		195
		Defensive Driver					
Cause of Loss		PIP Limits/Ded.					
Reserved	50	NJ PIP Limits					
		NJ Deductible	100		150		200

LINE OF INSURANCE		(Pos. 1 — 2)
This code is used on both Private Passenger and Commercial Automobile records. It permits computer programs to identify the line of insurance and the AAIS Statistical Plan in use.		
Code		Line
56		Automobile

ACCOUNTING DATE		(Pos. 3 — 5)
Enter the calendar month and last digit of the calendar year in which the premium was booked or the loss or allocated loss adjustment expense was paid, regardless of policy effective date or date of loss.		
On outstanding losses and outstanding allocated loss adjustment expenses, code the last month of the calendar quarter and year.		
For example:		
Code		Accounting Date
010		January, 2000
090		September, 2000
101		October, 2001
112		November, 2002
123		December, 2003

COMPANY CODE		(Pos. 6 — 9)
Enter the four digit company identification code as assigned by AAIS.		
NOTE: Company Groups must report under each individual company code.		

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

***NOTE:** For commercial policies where the state in which the vehicle is principally garaged or kept is unknown or varies during the year, code the state in which the policy was written.

TERRITORY	(Pos. 12 — 14)
<p>This field does not apply to assigned risks. Refer to your Automobile Insurance Plan Rate Manual for assigned risk territory codes.</p> <p>The territory code on all commercial business (including zone rated risks) is the territory in which the vehicle is principally garaged. Some states may have different territory codes for private passenger and commercial business.</p> <p>Enter the territory used in determining the vehicle's premium. Territory codes may be either a two or three digit code. If the territory code is a two-digit territory code, then enter a 0 in Position 12 and enter the territory code in Positions 13 and 14.</p>	

OPTIONAL ZIP CODE INDICATOR		(Pos. 15)
<p>This code identifies records where ZIP Code was not collected for rating purposes. If it is not available, set the field to Y, otherwise blank.</p>		
Code	Program Used	
Y	ZIP Code Not Required	

TRANSACTION CODE		(Pos. 16)
This code distinguishes among the various premium, loss, and allocated loss adjustment expense transactions.		
Code	Transaction	
1	Premium or Cancellation	
2	Paid Loss	
3	Outstanding Loss	
6	Paid Allocated Loss Adjustment Expense	
7	Outstanding Allocated Loss Adjustment Expense	
8	Limited Coding	
<p>Transaction Codes 1 — 3 apply to all Coverages (Pos 28).</p> <p>Transaction Codes 6 and 7 apply to liability (Coverage Codes 1, 2 and 3).</p> <p>Outstanding Allocated Loss Adjustment Expense Data must be statistically reported only when it is reserved on a case basis. Companies that do not reserve this expense on a case basis should not report Transaction Code 7 records.</p> <p>Outstanding Loss and Outstanding Allocated Loss Adjustment Expense Records: Report the final reserve amount as of the end of each quarter.</p>		

PREMIUM AND LOSS AMOUNTS	(Pos. 17 — 26)
This is not a code.	
Enter the actual premium amount, paid or outstanding loss amount, premium adjustment, or paid or outstanding allocated loss adjustment expense in dollars and cents.	
For automated records, the sign of this field is placed over the low-order position.	
Outstanding loss and outstanding allocated loss adjustment expense records should always have the amount reserved for the claim as of the end of the quarter. This amount must be reported each quarter it remains outstanding. If a partial payment is made on an outstanding loss, the new reserve amount must be reported if the claim is not closed by the end of the quarter.	

PROGRAM (Pos. 27)	
This code identifies the basic rules and forms used to write this policy.	
Code	Program Used
3	ISO Program
C	Exempt Commercial Risk: ISO forms and class codes
5	All Other Programs (including independent bureaus)
F	Exempt Commercial Risk: Independent forms but ISO class codes

COVERAGE (Pos. 28)	
The premium reported for each coverage should include all discounts applied to that coverage. These codes do not apply to Arkansas (<i>State code 03</i>) and Pennsylvania (<i>State code 37</i>). For Arkansas and Pennsylvania coverage codes, refer to the following pages.	
Code	Description
	LIABILITY COVERAGES:
1	Bodily Injury Liability
2	Property Damage Liability
3	Bodily Injury and Property Damage Liability — Indivisible Premium
4	Personal Injury Protection
5	Medical Payments
6	Uninsured/Underinsured Motorists — Indivisible Premium
X	Uninsured Motorist
Y	Underinsured Motorist
	PHYSICAL DAMAGE COVERAGES:
7	Physical Damage — Collision
8	Physical Damage — Other Than Collision
T	Physical Damage — Other Than Collision — Additional Coverage Records
9	All Other Property and Liability Coverages
	Terrorism Coverages (applicable to commercial auto policies only - subline 2):
H	Certified acts of terrorism covered (coverage not excluded) -- liability only
W	Certified acts of terrorism covered (coverage not excluded) -- physical damage only
Z	Certified acts of terrorism covered (coverage not excluded) -- liability and physical damage
<p>*The premium reported for each coverage should include all discounts applied to that coverage.</p> <p>When reporting terrorism coverages (codes H, W, and Z), many statistical fields do not apply. As a result, leave these fields blank (territory code, operator's age, sex & marital status, vehicle use, vehicle performance, commercial automobile classification, commercial automobile use, liability limits, deductible amount, vehicle class, model year, uninsured/underinsured motorist, single/multi-car, package code, zip code, symbol code, passive restraint, anti-lock brakes, anti-theft device, defensive driver, PIP limits/deductible, rating/terminal zone, assigned risk classification codes, experience rating modification, exception codes A, B, C, and D).</p>	

COVERAGE (AR)		(Pos. 28)
The following codes apply to Arkansas (<i>State code 03</i>) only. For coverage codes for Pennsylvania (<i>State code 37</i>), refer to the follow page. For coverage codes for all other states, refer to the previous page.		
Code	Description	
1	Bodily Injury Liability	
2	Property Damage Liability	
3	Bodily Injury and Property Damage Liability Combined	
5	Medical Payments	
6	Uninsured/Underinsured Motorists Indivisible Premium	
X	Uninsured Motorists	
Y	Underinsured Motorists	
7	Physical Damage - Collision	
8	Physical Damage - Other Than Collision	
T	Physical Damage - Other Than Collision - Additional Coverage Records	
S	Medical Benefits	
U	Loss of Income	
V	Accidental Death	
9	All Other	

COVERAGE (PA)		(Pos. 28)
The following codes apply to Pennsylvania (<i>State code 37</i>) only. For coverage codes for Arkansas (<i>State code 03</i>) and all other states, refer to the previous pages.		
Code	Description	
1	Bodily Injury Liability	
2	Property Damage Liability	
3	Bodily Injury and Property Damage Liability Combined	
5	Extraordinary Medical Payments	
6	Uninsured/Underinsured Motorists Indivisible Premium	
X	Uninsured Motorists	
Y	Underinsured Motorists	
7	Physical Damage - Collision	
8	Physical Damage - Other Than Collision	
T	Physical Damage - Other Than Collision - Additional Coverage Records	
9	All Other	
Policies Not Subject to Worker's Compensation First Party Benefits Coverage		
A	Medical Benefits	
B	Medical Benefits plus any Funeral Benefits Limit	
C	Loss of Income	
D	Death Benefit	
E	Funeral Benefit	
F	Combined First Party Benefits	
G	Combined First Party Benefits - Indivisible Premium Policies	
Policies Subject to Worker's Compensation First Party Benefits Coverage		
J	Medical Benefits	
K	Medical Benefits plus any Funeral Benefits Limit	
L	Loss of Income	
M	Death Benefit	
N	Funeral Benefit	
P	Combined First Party Benefits	
R	Combined First Party Benefits - Indivisible Premium Policies	
* The premium reported for each coverage should include all discounts applied to that coverage.		

SUBLINE		(Pos. 29)
Code	Description	
1	Private Passenger Auto	
2	Commercial Auto	

OPERATOR'S AGE		(Pos. 30)
Code the highest rated operator of the vehicle regardless of the principal or secondary operator.		
On all loss records, this field reflects the highest rated operator not the driver of the vehicle at the time of the accident.		
Code	Age	
1	17 and Under	
2	18	
3	19	
4	20	
5	21 — 24	
6	25 — 29	
7	30 — 54	
8	55 — 64	
9	65 and over	
0	Multi-car risk - Specific operator not assigned to this automobile	
0	Not applicable to Commercial Automobile policies	

SEX AND MARITAL STATUS		(Pos. 31)
Enter the appropriate code for the highest rated operator of each insured vehicle.		
Codes 1-6 are invalid in gender neutral states.		
Code	Status	
1	Married Male	
2	Single Male — Principal	
3	Single Male — Secondary	
4	Married Female	
5	Single Female — Principal	
6	Single Female — Secondary	
7	Married — Gender Neutral State Only	
8	Single — Gender Neutral State Only	
0	Multi-car risk - Specific operator not assigned to this automobile	
0	Not applicable to Commercial Automobile policies	

VEHICLE USE		(Pos. 32)
Code	Use of Vehicle	
1	Work/School — Under 15 Miles	
2	Work/School — Over 15 Miles	
3	Pleasure — Under 7500 Miles	
4	Pleasure — Over 7500 Miles	
5	Business — No Youthful Operator	
6	Business — Youthful Operator	
B	Business — Operator Age Unspecified	
7	Farm — No Youthful Operator	
8	Farm — Youthful Operator	
F	Farm — Operator Age Unspecified	
0	Not applicable to Commercial Automobile policies	
0	Not applicable to Private Passenger Assigned Risks	

VEHICLE PERFORMANCE (Pos. 33)	
Code	Type
1	Standard
2	Intermediate
3	High
4	Sports Car
5	Sports Premium (New Jersey Only)
9	All Other
0	Not applicable to Commercial Automobile policies

PRIVATE PASSENGER DRIVERS TRAINING — GOOD STUDENT (Pos. 34)	
This field applies to Subline 1 (Private Passenger) only.	
Code	Description
1	Drivers Training — Good Student Discount
2	Drivers Training — No Good Student Discount
3	No Drivers Training — Good Student Discount
4	No Drivers Training — No Good Student Discount
5	Not applicable

COMMERCIAL AUTOMOBILE CLASSIFICATION (Pos. 34)	
This field applies to Subline 2 (Commercial Auto) only.	
Code	Description
1	Commercial Automobile — Non-fleet including trucks, trailers, and semitrailers.
2	Commercial Automobile — Fleet including trucks, trailers, and semitrailers.
3	Private Passenger — Non-fleet
4	Private Passenger — Fleet
5	Garage Risks
6	Dealers
7	Public — taxicabs, public livery and public buses
8	School Buses
9	All other

PRIVATE PASSENGER PENALTY POINTS		(Pos. 35)
This field only applies to voluntary private passenger business (Subline 1). Leave this field blank on all Assigned Risks. Proceed to "Commercial Automobile Use" for all Commercial Automobiles.		
Code	Number of Penalty Points	
0	No penalty points	
1	1 penalty point	
2	2 penalty points	
3	3 penalty points	
4	4 penalty points	
5	5 penalty points	
6	6 penalty points	
7	7 or more penalty points	
8	Inexperienced driver (less than 3 years), but accident and conviction free	

COMMERCIAL AUTOMOBILE USE		(Pos. 35)
These codes only apply to Commercial Automobile business (Subline 2). Use the codes listed below for Commercial Automobile Classification (Pos. 34) codes 1 and 2. This field is optional for Commercial Classification codes 3 and 4. Leave this field blank for all other Commercial Automobile records.		
Code	Use	
1	Service — 50 miles or less	
2	Service — 51 - 200 miles	
3	Service — over 200 miles	
4	Retail — 50 miles or less	
5	Retail — 51 - 200 miles	
6	Retail — over 200 miles	
7	Commercial — 50 miles or less	
8	Commercial — 51 - 200 miles	
9	Commercial — over 200 miles	

LIABILITY LIMITS AMOUNT			
<p>(Pos. 36)</p> <p>This field only applies to Coverage Codes 1, 2, 3, 5, 6, X, and Y. Leave this field blank on all other Coverages Codes. If the liability limits on the policy do not correspond to one of the codes listed below, code the closest per person limit.</p> <p>The following codes do not apply to New Jersey (<i>State code 29</i>) or Pennsylvania (<i>State code 37</i>). Refer to the following pages when coding New Jersey or Pennsylvania experience.</p>			
BI OR SINGLE LIMIT BI & PD COMBINED			
<p>These limits apply to Bodily Injury or combined Bodily Injury and Property Damage records only (Coverage Codes 1 or 3). For single limit BI and PD policies, code the BI per person limit.</p>			
Code	Description	Code	Description
	State Statutory Basic Limits through	4	\$250,000 / 500,000
1	\$25,000/50,000	5	300,000 / 500,000
2	50,000/100,000	6	300,000 / 600,000
3	100,000/300,000	7	500,000 / 1,000,000
		8	1,000,000
PROPERTY DAMAGE			
<p>These limits apply to Property Damage records only (Coverage Code 2).</p>			
Code	State Statutory Basic Limits Through	Code	State Statutory Basic Limits Through
0	\$5,000 or less	4	\$50,000
1	10,000	5	100,000
2	15,000	6	250,000
A	20,000	7	300,000
3	25,000	8	500,000
B	40,000		
MEDICAL PAYMENTS			
<p>These limits apply to Medical Payment records only (Coverage Code 5).</p>			
Code	Limit Per Person	Code	Limit Per Person
1	\$ 500	6	\$5,000
2	750	7	10,000
3	1,000	8	15,000
4	2,000	9	25,000 & over
5	3,000		
UNINSURED MOTORIST/UNDERINSURED MOTORIST			
<p>These limits apply to Uninsured/Underinsured records only (Coverage Codes 6, X or Y).</p>			
Code	Per Person/Per Accident	Code	Per Person/Per Accident
1	\$5,000/10,000	5	\$50,000/100,000
2	10,000/20,000	6	100,000/300,000
3	15,000/30,000	7	300,000/500,000
4	25,000/50,000	8	1,000,000

LIABILITY LIMITS AMOUNT (NJ) (Pos. 36)			
<p>This field only applies to Coverage Codes 1, 2, 3, 6, X, and Y. Leave this field blank on all other Coverages Codes. If the liability limits on the policy do not correspond to one of the codes listed below, code the closest per person limit.</p> <p>The following codes only apply to New Jersey (State code 29). Refer to the following page when coding Pennsylvania experience and the previous page when coding experience for all other states.</p>			
BODILY INJURY SPLIT LIMIT POLICIES			
These limits apply to Bodily Injury records only (Coverage Code 1).			
Code	Description	Code	Description
0	\$15,000/30,000	5	\$300,000/500,000
1	25,000/50,000	6	300,000/600,000
2	50,000/100,000	7	500,000/1,000,000
3	100,000/300,000	8	1,000,000
4	250,000/500,000		
PROPERTY DAMAGE			
These limits apply to Property Damage records only (Coverage Code 2).			
Code	State Statutory Basic Limits Through	Code	State Statutory Basic Limits Through
0	\$5,000 or less	4	\$50,000
1	10,000	5	100,000
2	15,000	6	250,000
A	20,000	7	300,000
3	25,000	8	500,000
B	40,000		
UNINSURED MOTORIST/UNDERINSURED MOTORIST SPLIT LIMIT POLICIES			
These limits apply to Uninsured/Underinsured records (Coverage Code 6).			
Code	Per Person/Per Accident	Code	Per Person/Per Accident
1	\$5,000/10,000	5	\$50,000/100,000
2	10,000/20,000	6	100,000/300,000
3	15,000/30,000	9	250,000/500,000
4	25,000/50,000	7	300,000/500,000
		8	1,000,000
SINGLE LIMIT BI OR SINGLE LIMIT UM/UIM			
These limits apply to single limits BI and PD records (Coverage Code 3) and single limit Uninsured/Underinsured Motorist records (Coverage Codes 6, X, and Y).			
Code	Limit	Code	Limit
1	\$35,000	6	\$300,000
2	50,000	7	500,000
4	100,000		

LIABILITY LIMITS AMOUNT (PA)				(Pos. 36)
If the liability limits on the policy do not correspond to one of the codes listed below, code the closest per person limit.				
The following codes only apply to Pennsylvania (State code 37). Refer to the previous pages when coding experience for all other states. Refer to the following page for Pennsylvania First Party Benefits (Coverage codes A-G, J-M, P, and R).				
BI OR SINGLE LIMIT BI & PD COMBINED				
These limits apply to Bodily Injury or combined Bodily Injury and Property Damage records only (Coverage Codes 1 or 3). For single limit BI and PD policies, code the BI per person limit.				
Code	Description		Code	Description
0	\$	15,000/ 30,000	5	\$ 300,000 / 500,000
1		25,000/ 50,000	6	300,000 / 600,000
2		50,000/100,000	7	500,000/1,000,000
3		100,000/300,000	8	1,000,000
4		250,000/500,000		
PROPERTY DAMAGE				
These limits apply to Property Damage records only (Coverage Code 2).				
Code	State Statutory Basic Limits Through		Code	State Statutory Basic Limits Through
0	\$	5,000 or less	4	\$ 50,000
1		10,000	5	100,000
2		15,000	6	250,000
A		20,000	7	300,000
3		25,000	8	500,000
B		40,000		
EXTRAORDINARY MEDICAL PAYMENTS				
These limits apply to Extraordinary Medical Payment records only (Coverage Code 5).				
Code	Limit Per Person		Code	Limit Per Person
1	\$	100,000	3	\$ 500,000
2		300,000	4	1,000,000
UNINSURED MOTORIST/UNDERINSURED MOTORIST				
These limits apply to Uninsured/Underinsured records only (Coverage Codes 6, X and Y).				
Code	Per Person/Per Accident		Code	Per Person/Per Accident
1	\$	5,000/10,000	5	\$ 50,000/100,000
2		10,000/20,000	6	100,000/300,000
3		15,000/30,000	7	300,000/500,000
4		25,000/50,000	8	1,000,000

LIABILITY LIMITS AMOUNT (PA) (Pos. 36)			
... Continued from the previous page. The following codes only apply to Pennsylvania (State code 37). Refer to the previous pages when coding experience for all other states.			
FIRST PARTY BENEFITS			
Medical Benefits - Use with Coverage Codes A or J.		Death Benefits - Use with Coverage Codes D or M.	
Code	Limits	Code	Limits
1	\$ 5,000	1	\$ 5,000
2	10,000	2	10,000
3	25,000	3	15,000
4	50,000	4	25,000
5	100,000		
Medical Benefits plus any Funeral Benefits - Use with Coverage Codes B or K.		Funeral Benefits - Use with Coverage Codes E or N.	
Code	Limits	Code	Limits
1	\$ 5,000	1	\$ 1,500
2	10,000	2	2,500
3	25,000		
4	50,000		
5	100,000		
Loss of Income - Use with Coverage Codes C or L.		Combination First Party Benefits - Use with Coverage Codes F, G, P, or R.	
Code	Limits	Code	Limits
1	\$ 1,000/ 5,000	1	\$ 12,500
2	1,000/15,000	2	17,500
3	1,500/25,000	3	50,000
4	2,500/50,000	4	100,000
		5	177,500
		6	200,000
		7	277,500

DEDUCTIBLE AMOUNT (Pos. 37)			
This code identifies the deductible amount that applies to the Physical Damage coverages (Coverage Codes 7 and 8). Leave this field blank on all other coverages.			
Code	Deductible	Code	Deductible
0	No Deductible	C	\$ 300 Deductible
A	\$ 25 Deductible	5	\$ 500 Deductible
1	\$ 50 Deductible	D	\$ 750 Deductible
2	\$100 Deductible	6	\$1,000 Deductible
B	\$150 Deductible	7	\$1,500 Deductible
3	\$200 Deductible	8	\$2,000 Deductible
4	\$250 Deductible	9	All Other

VEHICLE CLASS		(Pos. 38 — 40)
Leave this field blank on Assigned Risks. Classification codes for Assigned Risks are captured in Positions 104-109 (See pages 35-53).		
Code	Body Style	(Pos. 38 — 39)
01	Sedan (2 or 4 door)*	
02	Station Wagon	
03	Convertible	
04	Vans — Passenger	
05	Vans — Cargo	
06	Pick-Up or Panel Truck	
07	Buses	
08	Truck (Not including Truck Tractors or Dump Trucks)	
09	Motor Homes and Auto Homes (self-propelled)	
10	Campers and Travel Trailers	
11	Dune Buggies	
12	All Terrain Vehicles	
13	Antique Autos	
14	Amphibious Autos	
15	Snowmobiles	
16	Golf Carts	
17	Motorcycles, Motorscooters, Motorbikes, Trail Bikes and Mopeds	
18	Named Non-owner	
19	Sedan 2-door	
20	Sedan 4-door	
21	Semitrailer	
22	Trailer	
23	Trailer - Service or Utility	
24	Truck Tractor (Including Semitractors)	
25	Dump Trucks	
30	Taxis, Limousines or Van Pools	
99	All Other	
Code	Body Size	(Pos. 40)
1	Private Passenger	
2	Sports Car	
3	Oversized Car or Limousine	
4	Light Truck (10,000 lbs. or less empty weight) or bus	
5	Medium Truck (10,001 - 20,000 lbs. empty weight)	
6	Heavy Truck (20,001 - 45,000 lbs. empty weight)	
7	Extra Heavy Truck (Over 45,000 lbs. empty weight)	
9	All Other	

*Code 01 does not apply to Pennsylvania (*State code 37*). Use codes 19 or 20 to indicate 2-door or 4-door Sedan Body Style for Pennsylvania.

MODEL YEAR (Pos. 41 — 42)
Code the last two digits of the model year of the insured vehicle.
Leave this field blank on Commercial Automobile Classification Codes 5 (Garage risks), 7 (Public - taxicabs, public livery and public buses) and 9 (All other). Also, leave this field blank on all fleets of vehicles.

UNINSURED/UNDERINSURED MOTORIST (Pos. 43)	
This code identifies the type of coverages provided for Uninsured/Underinsured Motorists (Coverage Codes 6, X or Y only). Leave this field blank on all other coverages.	
Other than Pennsylvania:	
Code	Description
1	Bodily Injury
2	Property Damage
3	Bodily Injury and Property Damage
Pennsylvania Only (37):	
1	Bodily Injury — no stacking of UM/UIM limits
2	Property Damage — no stacking of UM/UIM limits
3	Bodily Injury and Property Damage — no stacking of UM/UIM limits
4	Bodily Injury — stacked multi-car UM/UIM limits
5	Property Damage — stacked multi-car UM/UIM limits
6	Bodily Injury and Property Damage — stacked multi-car UM/UIM limits

EXPOSURE (Pos. 44 — 48) (P)
Enter the actual number of vehicles covered by the premium posted in the statistical record. Usually this will be one, although it is possible for the same coverage to be provided in the same policy on more than one vehicle, in which case the Exposure entry would be the number of vehicles covered under the coding entry.
Exposure follows the same rules as the Premium Amount field for negative amounts. In other words, the sign of the Exposure field should always match the sign of the Premium Amount field.
Coverage Code 9 records must be reported with no exposure.
Companies reporting garage risks must report exposure in per \$100 of payroll.
Important: The exposure on Assigned Risks is the number of vehicles unless otherwise stated. If the exposure basis is "No Exposure" then enter all zeros in this field.

CLAIM COUNT**(Pos 44 — 48) (L)**

This field records the actual number of new claims reported in a given reporting period. The rules for negative counts are the same as those for the Exposure field.

The claim count on a paid loss record should be 1 **only** when the first payment is made **provided no reserve had been established in a previous quarter**. All subsequent paid loss and outstanding loss records for this claim must carry a Claim Count of 0. However, in the event that a reserve is set up first (ie. no payments are made in the quarter or have been made in a previous quarter), the outstanding loss record for the period must carry a Claim Count of 1. All subsequent paid and outstanding loss records for this claim must carry a Claim Count of 0.

Since loss coding follows that of premiums, it is likely that some claims will affect two or more coverages. In such cases, each separate coverage must carry a claim count of 1 the first time it is reported. Again, any additional loss record for a previously reported coverage must have a Claim Count of 0.

Paid and outstanding allocated loss adjustment expenses are reported for Automobile Liability, Coverage Codes 1, 2 or 3 only. The claim count on paid and outstanding allocated loss adjustment expense records is always zero. A claim which involves only loss adjustment expenses or the cost of a bail bond, etc., should **not** be counted and a 0 should be entered for the Claim Count.

Paid loss records representing salvage or subrogation recoveries should carry a Claim Count of 0 unless the entire paid loss amount has been recovered. In which case, the record should carry a Claim Count of -1 and should be reported in the period in which the recovery occurs regardless of when the loss occurred.

If an outstanding loss record is reported for a claim with a claim count of 1, and the claim is later closed without payment, then a zero dollar outstanding loss record (Transaction Code 3) is required, with a claim count of -1.

MONTHS COVERED**(Pos. 49 — 50) (P)**

For premium transactions, this code reflects the number of months of coverage provide by the reported premium.

For cancellations, this field reflects the number of months remaining on the policy.

For example:

Sample Codes	Months Covered
01	1 Month or Less
02	2 Months
06	6 Months
12	1 Year

CAUSE OF LOSS			(Pos. 49) (L)
Code this field for Transaction Codes 2, 3, 6 and 7 only. This code separates all losses into their component coverage parts.			
Code	Description	Coverage	
1 2	Bodily Injury Death Limit Claim (New York only)	Liability — BI (1)	
2	Property Damage	Liability — PD (2)	
1 2	Bodily Injury Property Damage	Liability — BI & PD Combined (3)	
1 2 3 4 5 6 8 9	Medical Expenses — Basic Loss of Income — Basic Survivor's Benefits — Basic Funeral Expenses — Basic Medical Expenses — Excess Loss of Income — Excess All Other — Excess All Other — Basic	Personal Injury Protection (4) - does not apply to Pennsylvania	
1	Medical Payments	Medical Payments / Extraordinary Medical Payments (5)	
1 2 5 6 7 8	Bodily Injury Property Damage Statutory Coverage (Risk & Accident State = NY): Other than death limit claims (New York only) Death limit claims (New York only) Voluntary Coverage (Risk state = NY) (NY only) All Other	Uninsured Motorists (6 or X)	
3 4 9	Bodily Injury Property Damage All Other	Underinsured Motorists (6 or Y)	
1	Collision	Physical Damage — Collision (7)	
0 1 2 3 4 5 6 7 8 9	Personal Effects Fire Theft Vandalism Glass Breakage Wind and Hail Earthquake Water Towing and Labor or Other Transportation All Other	Physical Damage — Other Than Collision (8 or T)	
1 2 3 4	Medical Expenses Loss of Income Survivor's Benefits Funeral Expenses	First Party Benefits Coverage — (A, B, C, D, E, F, G, J, K, L, M, N, P, and R)	
9	Any Cause of Loss for Coverage Code 9 Any Cause of Loss for Coverage Codes H, W, and Z	All Other (9) Terrorism (H, W, and Z)	

TERRORISM INDICATOR		(Pos. 51)
<p>This field indicates whether certified acts of terrorism are included or excluded and must be reported on all premium and loss records associated with a commercial automobile policy (subline code 2).</p> <p>For personal automobile policies (subline code 1), leave this field blank.</p>		
Code	Description	
7	Certified acts of terrorism not excluded	
8	Certified acts of terrorism excluded	

SINGLE/MULTI-CAR		(Pos. 56) (P)
Code	Description	
1	Single Car Rated	
2	Multi-Car Discount	
9	Not Applicable	

ACCIDENT DATE		(Pos. 56 — 59) (L)
Accident Date is required on all loss transactions. Code the actual date of loss using the coding procedure shown in the following examples:		
Sample Code	Accident Date	
0189	January 20, 1989	
1192	November 1, 1992	
1294	December 15, 1994	

PACKAGE CODE		(Pos. 64)
This code identifies automobile coverage written as an endorsement to a policy for another line of insurance.		
Code	Description	
0	Auto coverage written as a separate policy and not an endorsement to another policy.	
7	Auto coverage written as an endorsement to a CMP, CPP or BOP policy.	
9	Auto coverage written as an endorsement to any other type of policy.	

POOL AFFILIATION (Pos. 65)	
This code identifies business written in a pool such as an assigned risk facility or joint underwriting association, and business not written in a pool.	
Code	Description
1	Preferred Risk
3	Standard risk not written in a pool, JUA or assigned risk facility, etc., and not shared with another company.
4	Standard risk written in a pool, JUA or assigned risk facility, etc.
5	Substandard risk not written in a pool, JUA or assigned risk facility, etc., and not shared with another company.
6	Substandard risk written in a pool, JUA or assigned risk facility, etc.
8	Servicing carrier

OCCURRENCE OR POLICY IDENTIFICATION (Pos. 66 — 79)
Premium Records (Transaction Code 1) should contain the policy number only. It must be unique to a particular policy, and must be the same on all records associated with a particular policy.
NOTE: Do not include sequence numbers in the Occurrence or Policy Identification field. The Reserved for Company Use field (Pos. 140-150) may be used to report sequence numbers.
On loss records (Transaction Codes 2, 3, 6 or 7), code the actual claim number in Positions 66-77. This number must be the same for all claims that arise from a single occurrence regardless of the cause of loss. Positions 78-79 will be used as a Claim Identifier to distinguish multiple claims that arise from a single occurrence.
Any combination of letters, digits and blanks may be used in the occurrence identifier or the claim identifier.
Policy numbers and Occurrence Identification Numbers must be left justified.

NC PROGRAM ENHANCEMENT INDICATOR (Pos. 80)	
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

ZIP CODE		(Pos. 81 — 85)
On both premium and loss records, enter the actual five digit ZIP Code for the location where the vehicle is principally garaged. For commercial policies where the state in which the vehicle is principally garaged or kept is unknown or varies during the year, code the ZIP Code in which the policy was written.		
ZIP CODE SUFFIX (OPTIONAL)		(Pos. 86 — 89)
The ZIP Code suffix may be coded if known. In order to avoid additional programming in the future, companies may want to allow for the additional 4-digit suffix on the ZIP Code.		

UM/UIM STACKING INDICATOR		(Pos. 90)
This code indicates whether the Uninsured Motorists (Coverage Code X), Underinsured Motorists (Coverage Code Y), or the combined Uninsured/Underinsured Motorists (Coverage Code 6) Coverages are rated per policy (non-stacked) or per vehicle (stacked).		
When reporting any Coverage Code other than 6, X, and Y, leave this field blank.		
Code	Description	
1	UM and/or UIM limits stacked (per vehicle)	
2	UM and/or UIM limits non-stacked (per policy)	

SYMBOL CODE			(Pos. 91 — 92)
This field is required for all Private Passenger automobiles (Subline 1).			
Enter the Symbol Code on all Physical Damage records. On all other coverages, either leave this field blank or enter the same code that was reported on the Physical Damage record.			
Leave this field blank on all automobiles principally garaged or kept in Puerto Rico and on all Commercial Automobiles (Subline 2).			
COST NEW - CARS BUILT PRIOR TO 1990			
Code	Cars Built Prior to 1975	1976 - 1980 Cars	1981 - 1989 Cars
01	\$ 0 - 1,600	\$ 0 - 1,600	\$ 0 - 1,600
02	1,601 - 2,100	1,601 - 2,100	1,601 - 2,100
03	2,101 - 2,750	2,101 - 2,750	2,101 - 2,750
04	2,751 - 3,700	2,751 - 3,700	2,751 - 3,700
05	3,701 - 5,000	3,701 - 5,000	3,701 - 5,000
06	5,001 - 6,500	5,001 - 6,500	5,001 - 6,500
07	6,501 & Above	6,501 - 8,000	6,501 - 8,000
08		8,001 - 10,000	8,001 - 10,000
09	Pick-ups, vans, and panel trucks not assigned a symbol code in the private passenger section of the rating manual.		
10		10,001 - 12,500	10,001 - 12,500
11		12,501 - 15,000	12,501 - 15,000
12		15,001 - 17,500	15,001 - 17,500
13		17,501 - 20,000	17,501 - 20,000
14		20,001 & Above	20,001 - 24,000
15			24,001 - 28,000
16			28,001 - 33,000
17			33,001 - 39,000
18			39,001 - 46,000
19			46,001 - 55,000
20			55,001 - 65,000
21			65,001 & Above

NOTE: For Model Year 1990 and later, refer to the Symbol Code table on page 28.

SYMBOL CODE (cont.)		(Pos. 91 — 92)	
This field is required for all Private Passenger automobiles (Subline 1).			
Enter the Symbol Code on all Physical Damage records. On all other coverages, either leave this field blank or enter the same code that was reported on the Physical Damage record.			
Leave this field blank on all automobiles principally garaged or kept in Puerto Rico and on all Commercial Automobiles (Subline 2).			
1990 AND LATER CARS			
Code	Cost New	Code	Cost New
01	\$ 0 - 6,500	15	22,001 - 24,000
02	6,501 - 8,000	16	24,001 - 26,000
03	8,001 - 9,000	17	26,001 - 28,000
04	9,001 - 10,000	18	28,001 - 30,000
05	10,001 - 11,250	19	30,001 - 33,000
06	11,251 - 12,500	20	33,001 - 36,000
07	12,501 - 13,750	21	36,001 - 40,000
08	13,751 - 15,000	22	40,001 - 45,000
10	15,001 - 16,250	23	45,001 - 50,000
11	16,251 - 17,500	24	50,001 - 60,000
12	17,501 - 18,750	25	60,001 - 70,000
13	18,751 - 20,000	26	70,001 - 80,000
14	20,001 - 22,000	27	80,001 & Above
09	Pick-ups, vans, and panel trucks not assigned a symbol code in the private passenger section of the rating manual.		

PASSIVE RESTRAINT DISCOUNT CODE (Pos. 93)	
<p>This field identifies any passive restraint discounts. Coverages that have been discounted for a passive restraint system should use Passive Restraint Discount Codes 1-5. If the vehicle is equipped with a passive restraint system but the specific coverage did not receive a discount, code this field 9 - "Not Applicable".</p> <p>Coverages that do not offer a passive restraint discount should be coded 9 - "Not Applicable". If a discount is offered but the vehicle does not qualify for the discount, then code this field 6 - "Vehicles with No Passive Restraint System".</p>	
Code	Description
1	Air Bags for both front seat occupants.
2	Air Bag for the driver only — No passenger belt passive restraint.
3	Air Bag for the driver only — With passenger belt passive restraint.
4	Belt Passive Restraint System for both front seat occupants.
5	Belt Passive Restraint System for the driver only.
6	Vehicles with No Passive Restraint System.
9	Not Applicable

ANTI-LOCK BRAKES DISCOUNT CODE (Pos. 94)	
This code identifies those coverages that receive an Anti-Lock Braking System discount.	
Code	Description
1	Anti-Lock Braking System discount applied to this coverage.
2	Program offers an Anti-Lock Braking System discount on this coverage, but the vehicle does not qualify for the discount.
9	Not Applicable -Program does not offer an Anti-Lock Braking System discount on this coverage.

ANTI-THEFT DEVICE DISCOUNT CODE		(Pos. 95 — 96)
Only code this field on Comprehensive Physical Damage records — Coverage Code 8. If the vehicle has an anti-theft device but did not receive a discount, then the Anti-Theft Device Discount Code should be 99.		
Other than New York and New Jersey		
Code	Description	
01	Vehicles with no discount but rated under a discount program	
02	Vehicles with alarm only — with discount	
03	Vehicles with active devices — with discount	
04	Vehicles with passive devices — with discount	
05	Vehicles with an alarm and an active device — with discount	
06	Vehicles with an alarm and a passive device — with discount	
99	All other (Vehicles not rated under a discount program)	
New York Only (31)		
01	Vehicles with no discount	
02	Vehicles with alarm only — with discount	
03	Vehicles with active devices — with discount	
04	Vehicles with passive devices — with discount	
09	Vehicles with electronic homing devices only — with discount	
10	Vehicles with VIN etched window glass only — with discount	
	Vehicles with multiple anti-theft device discounts:	
11	With discount less than the maximum reduction of 25% per vehicle	
12	With discount equal to the maximum reduction of 25% per vehicle	
New Jersey Only (29)		
01	Vehicle qualifies for discount under Category I	
02	Vehicle qualifies for discount under Category II	
03	Vehicle qualifies for discount under Category III	
04	Vehicle qualifies for discount under Category IV	
05	Vehicle qualifies for discount under Category III and IV	
09	Vehicle without an anti-theft device (no discount)	
DEFINITIONS		
Alarm: An audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes.		
Active or Passive Devices: Devices which disable the vehicle by making the fuel, ignition or starting systems inoperative. A device is active if a separate manual step is required to engage the device. A device is passive if a separate manual step is not required to engage the device.		

DEFENSIVE DRIVER DISCOUNT CODE (Pos. 97)	
This code identifies those coverages that receive a Defensive Driver Discount or an Accident Prevention Course Discount.	
Code	Description
1	Defensive driver discount applied to this coverage.
2	Driver does not qualify for the defensive driver discount available on this coverage.
9	Not Applicable - Program does not offer a defensive driver discount on this coverage.

PIP LIMITS/DEDUCTIBLE CODE		(Pos. 98)
This field only applies to Personal Injury Protection records (Coverage Code 4). Leave this field blank on all other coverages. See the following page for New Jersey (<i>State code 29</i>) PIP Limits/Deductible Code.		
All No-Fault States Except Michigan, New Jersey, and New York:		
Code	Description	
1	Basic PIP coverage — No deductible	
2	Basic PIP coverage — Deductible applies	
3	Basic and additional PIP — No deductible	
4	Basic and additional PIP — Deductible applies	
Michigan (21)		
Income \$5,000 and Over (Excluding Motorcycle Buy Back)		
1	Full coverage without dependents reduction	
2	Full coverage with dependents reduction	
3	\$300 deductible without dependents reduction	
4	\$300 deductible with dependents reduction	
Income Less Than \$5,000 (Excluding Motorcycle Buy Back)		
5	Full coverage without dependents reduction	
6	Full coverage with dependents reduction	
7	\$300 deductible without dependents reduction	
8	\$300 deductible with dependents reduction	
9	All other PIP coverages (including motorcycle buy back)	
New York (31)		
1	Basic PIP coverage — No deductible	
2	Basic and additional PIP — No deductible	
3	\$200 deductible	
4	\$100 deductible	
5	All Other deductibles	

NEW JERSEY PIP LIMITS/DEDUCTIBLE CODE (Pos. 98 — 99)		
This field only applies to New Jersey (<i>State code 29</i>). Refer to the previous page for PIP Limits/Deductible codes for states other than New Jersey.		
LIMIT	CODE	
Basic PIP coverage only - No added PIP coverage	01	
Basic PIP coverage - Medical expenses only	25	
PIP coverage for pedestrian only	26	
Limit	Code	
	Named Insured Including Spouse	Named Insured and One or More Resident Relatives
Added PIP coverage - One or two cars		
Basic PIP coverage with Option 1	02	30
Basic PIP coverage with Option 2	03	31
Basic PIP coverage with Option 3	04	32
Basic PIP coverage with Option 4	05	33
Basic PIP coverage with Option 5	06	34
Basic PIP coverage with Option 6	10	35
Basic PIP coverage with Option 7	11	36
Basic PIP coverage with Option 8	12	37
Basic PIP coverage with Option 9	13	38
Basic PIP coverage with Option 10	14	39
Basic PIP coverage with Option 11	15	40
Basic PIP coverage with Option 12	16	41
Basic PIP coverage with Option 13	17	42
Basic PIP coverage with Option 14	18	43
Basic PIP coverage with Option 15	19	44
Basic PIP coverage with Option 16	20	45
All Other	09	09
Basic PIP Coverage with any Optional Coverage		
Three or more cars	07	07
Named insured including spouse and resident relatives (if applicable) and other named insureds - Single or multi-car risks	08	08

NEW JERSEY DEDUCTIBLE (Pos. 100)	
This field only applies to New Jersey (<i>State code 29</i>). Leave this field blank for all other states.	
Medical Expenses Deductible Amount	Code
\$ 250	5
\$ 500	2
\$1000	3
\$2500	4
All Other	9

RATING/TERMINAL ZONE CODE**(Pos. 101 — 103)**

This code only applies to commercial trucks (greater than 10,000 lbs. empty weight), tractors and trailers which regularly operate beyond a 200 mile radius from the address where the vehicle is principally garaged. The Rating Zone Code is the place of principal garaging and the Terminal Zone Code is the farthest zone into which the vehicle operates. Code 000 if this field does not apply.

Rating Zone Code (Pos. 101)	Zone	Terminal Zone Code (Pos. 102-103)	Rating Zone Code (Pos. 101)	Zone	Terminal Zone Code (Pos. 102-103)
1	Atlanta	01	1	New Orleans	25
4	Baltimore/Washington	02	3	New York City	26
2	Boston	03	4	Oklahoma City	27
1	Buffalo	04	4	Omaha	28
2	Charlotte	05	2	Phoenix	29
1	Chicago	06	4	Philadelphia	30
2	Cincinnati	07	3	Pittsburgh	31
3	Cleveland	08	2	Portland	32
1	Dallas/Fort Worth	09	5	Richmond	33
1	Denver	10	5	St. Louis	34
4	Detroit	11	3	Salt Lake City	35
1	Hartford	12	3	San Francisco	36
2	Houston	13	5	Tulsa	37
5	Indianapolis	14	9	Pacific Coast	40
3	Jacksonville	15	9	Mountain	41
1	Kansas City	16	9	Midwest	42
2	Little Rock	17	9	Southwest	43
1	Los Angeles	18	9	North Central	44
4	Louisville	19	9	Mideast	45
2	Memphis	20	9	Gulf	46
4	Miami	21	9	Southeast	47
2	Milwaukee	22	9	Eastern	48
3	Minneapolis-St. Paul	23	9	New England	49
3	Nashville	24	9	Alaska	50

Zone Definitions can be found on the following page:

ZONE DEFINITIONS

ATLANTA: Clayton and Cobb Counties and Atlanta, Georgia territories.

BALTIMORE/WASHINGTON: Baltimore, Baltimore Suburban & Outer Suburban, Montgomery County Suburban & Outer Suburban, and Prince Georges County Suburban & Outer Suburban, Maryland territories; the entire District of Columbia; and Alexandria City, Arlington, Falls Church City & Arlington-Alexandria Suburban, Virginia territories

BOSTON: Essex, Middlesex, Norfolk and Suffolk, Massachusetts Counties.

BUFFALO: Erie County (Balance), Buffalo, Buffalo Semi-Suburban, Buffalo Suburban, Niagara Falls Suburban, New York territories.

CHARLOTTE: Charlotte and all of Mecklenburg County, North Carolina territories.

CHICAGO: All of Cook and Du Page County territories, Lake County (Balance), Waukegan-North Chicago and all Chicago, Illinois territories; and East Chicago, Indiana territory.

CINCINNATI: Cincinnati, Dayton and Hamilton-Middletown, Ohio; and Covington-Newport, Kentucky territories.

CLEVELAND: Geauga, Lorain and Medina County territories, Portage County (excluding the village of Mogadore), all Cleveland and Painesville, Ohio territories.

DALLAS-FORT WORTH: Dallas and Tarrant, Texas Counties.

DENVER: Denver and North Central, Colorado territories.

DETROIT: Detroit, Dearborn and Pontiac, Michigan territories.

HARTFORD, CT: Hartford and New Haven Counties, and Bridgeport and Fairfield-Stratford.

HOUSTON: Chambers, Galveston and Harris, Texas Counties.

INDIANAPOLIS: Marion County, Indiana territory.

JACKSONVILLE: Jacksonville, Florida territory.

KANSAS CITY: Kansas City, Kansas; and Independence and all Kansas City, Missouri territories.

LITTLE ROCK: Pulaski County, Arkansas territory.

LOS ANGELES, CA: Los Angeles and Orange Counties and also Riverside and San Bernardino.

LOUISVILLE: Jefferson County, Kentucky and New Albany and Jeffersonville, Indiana territories.

MEMPHIS: Shelby County, Tennessee territory.

MIAMI: Miami & Miami Beach, Florida territories.

MILWAUKEE, WI: Kenosha; Milwaukee

Metropolitan, Semi-Suburban and Suburban and Racine.

MINNEAPOLIS-ST. PAUL: Minneapolis Metropolitan and Suburban; and St. Paul Metropolitan & Suburban, Minnesota territories.

NASHVILLE: Davidson County, Tennessee terr.

NEW ORLEANS: New Orleans, Louisiana territory.

NEW YORK CITY: New York City, Nassau and Westchester, New York Counties; all of Bergen, Essex and Hudson Counties, Elizabeth, New Brunswick, Perth Amboy and Plainfield, New Jersey territories; and Darien-Greenwich and Stamford, Connecticut territories.

OKLAHOMA CITY: Oklahoma County, Oklahoma territory.

OMAHA: Douglas and Sarpi, Nebraska Counties and Council Bluffs, Iowa territory.

PHOENIX, AZ: Mesa-Tempe and Phoenix.

PHILADELPHIA: Balance of Bucks, Chester, Delaware, & Montgomery Counties; All of Allentown-Bethlehem and Philadelphia, Pennsylvania territories; Wilmington, Delaware and Camden, Camden Suburban and Trenton, New Jersey territories.

PITTSBURGH: Alleghany and Beaver Counties, Pennsylvania territories.

PORTLAND: Portland, Portland Semi-Suburban and Portland Suburban, Oregon and Vancouver, Washington territories.

RICHMOND: Richmond, Virginia territory.

ST. LOUIS: St. Louis County, Missouri, and East St. Louis, Illinois territories.

SALT LAKE CITY: Salt Lake City County, Utah territory.

SAN FRANCISCO: Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara, California Counties.

TULSA: Tulsa, Oklahoma territory.

PACIFIC COAST: Balance of CA, OR and WA.

MOUNTAIN: Balance of AZ, CO, ID, MT, NM, NV, UT and WY.

MIDWEST: Balance of IA, KS, MN, MO, NE, ND, SD and WI.

SOUTHWEST: Balance of AR, OK and TX.

NORTH CENTRAL: Balance of IL, IN, MI, & OH.

MIDEAST: Balance of KY, TN and WV.

GULF: Balance of AL, LA and MS.

SOUTHEAST: Balance of FL, GA, NC, SC & VA.

EASTERN: Balance of DE, MD, NJ, NY and PA.

NEW ENGLAND: Balance of CT, MA, ME, NH, RI and VT

ASSIGNED RISKS CODING

FOR THE AUTOMOBILE STATISTICAL PLAN

The fields in this section collect additional information on assigned risk records. **These fields are required for assigned risks only.** For all voluntary business, proceed to the STATE EXCEPTION CODING section (page 55) and leave these fields blank.

This Assigned Risk Section consists of a Classification Code field and an Experience Rating Modification Factor field. Use the index below to locate the applicable Classification Coding Section.
The Experience Rating Modification Factor field can be found on page 54.

Private Passenger Vehicles

1. Private Passenger Automobiles	36-38
2. Private Passenger Motorcycles, Motor Scooters, etc.	
Other than Physical Damage	39
Physical Damage	39
3. Excess Indemnity Policies - Non-Fleet (New York Only)	40

Commercial Vehicles

4. Commercial Trucks, Tractors, and Trailers	
Other than Physical Damage	41-42
Physical Damage	43
5. Publics	
Other than Physical Damage	44-45
Physical Damage	45
6. Garages Liability	46
7. Private Passenger Types	
Other than Physical Damage	47
Physical Damage	47
8. Transportation of Migrant Workers	47
9. Non-Owned Automobiles	
Other than Physical Damage	48
Physical Damage	48
10. Composite Rating Plan	49
11. Excess Indemnity Policies (New York Only)	49
12. All Other Classifications	
Other than Physical Damage	50-51
Physical Damage	51

1. Private Passenger Non-Fleet Only

The 6-digit Assigned Risk Classification Code for Private Passenger Non-Fleet business is made up of a 4-digit Rate Class Code (Pos. 104—107) and a 2-digit Penalty Points/Percent of Surcharge Code (Pos. 108—109). The coding instructions for these two sections are shown below.

RATE CLASS CODE	(Pos. 104—107)
Option 1 - Report the ISO 4-digit numeric statistical rate class code (1111, 1121, etc.) in Positions 104—107.	
Option 2 - Report the 1, 2, 3, or 4-digit alphanumeric rating plan class code as listed in the assigned risk manual. Left justify the rating plan class code (1A, 1AF, 3, 4AFS, etc.) and leave any unused positions blank.	

PENALTY POINTS/PERCENT OF SURCHARGE CODE (Pos. 108—109)	
All states except Arkansas, Florida, New York, Pennsylvania and Texas:	
Unless specific codes apply (see below), report the actual number of penalty points up through 50 points. Report code 99 when there are more than 50 penalty points. For example:	
Code	Description
00	0 penalty points without a careful driver credit.
87	0 penalty points with a careful driver credit.
01 — 50	1 to 50 penalty points
99	51 or more penalty points
Realignment of Penalty Points: Mississippi, Missouri, North Dakota, Ohio, South Dakota, Washington and West Virginia:	
81	Any vehicle which is part of a multi-car risk and which penalty points are realigned and are subject to an additional charge
Other Special State Codes:	
87	Rhode Island - Careful Driver Credit Only: No penalty points
88	One speeding conviction, no other assignable points
82	One moving violation, no other assignable points
83	One conviction for operating a motor vehicle without state authority, no other assignable points
89	Inexperienced operator, no penalty points
87	Virginia - Careful Driver Credit Only: No penalty points
86	Risks with penalty points
80	Kansas - Risks without Careful Driver Credit: Inexperienced operators, accident and conviction free

1. Private Passenger Non-Fleet Only (cont.)

PENALTY POINTS/SURCHARGE CODE - ARKANSAS (03)		
Number of Penalty Points	Code	
	Principal Operators Age 65 and Over with Defensive Driver Credit	Other than Principal Operators Age 65 and Over with Defensive Driver Credit
0	01	00
1	11	10
2	21	20
3	31	30
4	41	40
5	51	50
6	61	60
7 or more	71	70
Realigned penalty points (This code is to be used to identify vehicles under a multi-car risk to which penalty points are realigned and are subject to an additional charge.)		81

PENALTY POINTS/SURCHARGE CODE - FLORIDA (09)	
Code	Description
—	0 Penalty Points
06	0 Penalty Points — 36 months record free
07	0 Penalty Points — 48 months record free
08	0 Penalty Points — 60 months record free
14	1 Penalty Point
24	2 Penalty Points
34	3 Penalty Points
44	4 Penalty Points
54	5 Penalty Points
64	6 Penalty Points
74	7 or more Penalty Points — Single Car Risk
74	7 or More Penalty Points — Multi Car Risk
81	Realigned Penalty Points (This code to be used only to identify vehicles under multi-car risks to which penalty points are realigned as a result of accumulation of penalty points in excess of 12 and are subject to an additional charge of 10% per point.)
04	0 Penalty Points This code to be used only to identify vehicles: <ul style="list-style-type: none"> • for which an SR-22 certificate is required and are not eligible for Careful Driver Credit OR <ul style="list-style-type: none"> • no points are assigned and such vehicles are not eligible for Careful Driver Credit

1.Private Passenger Non-Fleet Only (cont.)

PENALTY POINTS/PERCENT OF SURCHARGE - NEW YORK (31)							
No Penalty Points							
Code	Description			Code	Description		
91	Accident and Conviction Free For: 3 years 4 years 5 years 6 or more years			92	Inexperienced Operator: Licensed 1 year or less. Licensed more than 1 year but less than 3 years.		
94							
95							
96							
One or More Penalty Points							
Numb of Penal Point	Points Resulting From:						
	Realign Penalty Points*	Combination of Accident(s) & Convictions	Accident(s) Only		More Than One Convictio	One Conviction Only	
			Inex- perience Operator	No Inex- perienced Operator		Inex- perience Operator	No Inex- perienced Operator
1	13	--	--	--	--	--	--
2	23	--	28	27	26	25	24
3	33	--	--	--	--	35	34
4	43	49	48	47	46	--	--
5	53	59	--	--	56	55	54
6	63	69	68	67	66	65	64
7+	73	79	78	77	76	--	--
Base rates	-	70	70	70	70	70	70

*These codes are used to identify multi-car risk vehicles to which penalty points are realigned because of accumulation of points in excess of 12.

PENALTY POINTS/PERCENT OF SURCHARGE - PENNSYLVANIA (37)	
Code	Description
60	CLEAN RISKS: Zero Penalty Points
61	One Penalty Point
62	Two Penalty Points
63	Three Penalty Points
70	OTHER THAN CLEAN RISKS: Zero Penalty Points
71	One Penalty Point
72	Two Penalty Points
73	Three Penalty Points
74	Four or More Penalty Points

2. Private Passenger Motorcycles, Motor Scooters, etc.

Liability Records

All States Except Florida, Maine, Nebraska, New York and Tennessee:		
Size of Engine	Operator Under Age 25 or 30*	All Other
0 - 50 cc	9221xx	9231xx
51 - 100 cc	9221xx	9231xx
101 - 200 cc	9222xx	9232xx
201 - 360 cc	9223xx	9233xx
361 - 500 cc	9224xx	9234xx
501 - 800 cc	9225xx	9235xx
801 -1000 cc	9226xx	9236xx
Over 1000 cc	9226xx	9236xx
Passenger Hazard excluded	9229xx	9239xx
xx Miscellaneous Surcharge Code (Page 53)		
* Owned or principally operated by an unmarried male under 25 or 30 years of age, depending on the insurance plan rules in effect for the state.		

Florida, Maine, Nebraska, New York and Tennessee:	
Code	Description
9550xx 9560xx	Unladen (empty) weight not in excess of 300 pounds: Owned or Principally operated by an unmarried male under age 25 or 30*. All Others
9530xx 9540xx	Unladen (empty) weight in excess of 300 pounds: Owned or Principally operated by an unmarried male under age 25 or 30*. All Others
xx Miscellaneous Surcharge Code (Page 53)	
* Owned or principally operated by an unmarried male under 25 or 30 years of age, depending on the insurance plan rules in effect for the state.	

Physical Damage Records

Code	Description
980100 980200	No Surcharge Owned or Principally operated by an unmarried male under age 25 or 30*. All Others
980300 980400	Surcharged Owned or Principally operated by an unmarried male under age 25 or 30*. All Others
* Owned or principally operated by an unmarried male under 25 or 30 years of age, depending on the insurance plan rules in effect for the state.	

3. Excess Indemnity Policies (Private Passenger - New York Only (31))

These classifications correspond to the basic limit rate class used to determine the Excess Indemnity Policy Premium. (No Exposure)

Code	Classification	Code	Classification
981600	1A	988000	6A
981700	1B	988100	6AF
981800	1C	988200	6B
981900	1AF	988300	6BF
983200	3A	989000	7A
983300	3B	989100	7AF
		989200	7B
983400	4A	989300	7BF
983500	4AF		
983600	4B	989400	8A
983700	4BF	989500	8AF
		989600	8B
987000	5A	989700	8BF
987100	5AF		
987200	5B	988600	9
987300	5BF	988700	9F

4. Commercial Trucks, Truck-tractors, and Trailers *Liability RecordsPosition 104:

Code	Type of Vehicle	Code	Type of Vehicle
0	Light trucks	4	Extra heavy trucks
2	Medium trucks	5	Extra heavy truck-tractors
3	Heavy trucks	6	Trailer types
3	Heavy truck-tractors		

Position 105:

Business Use	Lt., Medium & Heavy Trucks	Heavy Truck-tractors	Trailer Types
Service	1	4	7
Retail	2	5	8
Commercial	3	6	9
All Extra Heavy Trucks & Extra Heavy Truck-Tractors code 0.			

Position 106:

Radius of Operations	Non-Fleet	Fleet
Local (0 - 50 Miles)	1	4
Intermediate (51 - 200 Miles)	2	5
Long Distance (Over 200 Miles)	3	6

Position 107-109: See the Secondary Classification Code (Page 42).

*Use these codes when the rates are calculated on a per vehicle basis. See # 12 (All Other Classifications) if rates are calculated based on a gross receipts or mileage basis.

4. Commercial Trucks, Truck-tractors, and Trailers - Liability Records (cont).

SECONDARY CLASSIFICATION CODE (Pos. 107 — 109)			
Codes 1xb-7xb do not apply to Light Service Trucks (except farmer's), Zone Rated Risks (except truckmen), Trailers and Semi-Trailers (except dumping operations), and Service or Utility Trailers.			
Code	Description	Code	Description
1xb	Manufacturers*	4xb	Specialized delivery*
11x	Chemical	41x	Armored cars
12x	Furniture	42x	Film delivery
13x	Garment	43x	Magazine
14x	Machinery	44x	Mail and parcel post
15x	Metal	49x	All other
16x	Structural iron or steel		
17x	All other	5xb	Waste disposal*
		51x	Automobile dismantles
2xb	Truckers*	52x	Building wrecking operators
21x	Common carriers	53x	Garbage
22x	Contract carriers (other than chemical or iron and steel haulers)	54x	Junk dealers
23x	Contract carriers hauling chemicals	55x	All other
24x	Contract carriers hauling iron and steel		
25x	Exempt carriers (other than livestock haulers)	6xb	Farmers*
26x	Exempt carriers (livestock hauling)	61x	Individually owned or family corp. (other than livestock hauling)
02x	Carriers engaged in both private carriage and transporting goods, materials and commodities for others if at least 20% of their total operation is transporting goods, materials or commodities for others.	62x	Livestock hauling
03x	Tow trucks for hire	63x	All other
29x	All Other		
3xb	Food delivery*		Dump and Transit Mix
31x	Canneries and packing plants	7xb	Dump trucks*
32x	Fish and seafood	71x	Excavating
33x	Frozen foods	72x	Sand and gravel (o/t quarrying)
34x	Fruit and vegetables	73x	Mining
35x	Meat and poultry	74x	Quarrying
39x	All other	79x	All other
			Contractors
		81x	Building - Commercial
		82x	Building - private dwellings
		83x	Electric or plumbing repair
		84x	Excavating
		85x	Street and road
		89x	All other
Not Otherwise Classified			
91x	Logging and lumbering	92x	Liquid bulk except milk vehicles (Florida only)
92x	Logging and pulpwood vehicles (Florida only)	99x	All Other
x Commercial Surcharge Code (Page 52) b Blank * Use these codes unless the state requires the Expanded Secondary Classifications.			

. Commercial Trucks, Truck-tractors, and TrailersPhysical Damage Records

Code	Commercial Trucks, Tractors and Trailers
7701xb	Excluding long haul truckmen
7702xb	Long haul truckmen
x Commercial Surcharge Code (Page 52) b Blank	
NOTE: Report Classification Codes 7701xb or 7702xb only when vehicles are rated on a per car month basis. If the vehicle is not rated on a per car month basis, use the Liability Classification Codes in Section 12 and report the Physical Damage records under 7708xb.	

5. Publics

LIABILITY RECORDS		CLASSIFICATION					
Description		Non-Fleet			Fleet		
		Local	Inter- mediate	Long Distance	Local	Inter- mediate	Long Distance
Taxicabs *		4159xb	4169xb	4179xb	4189xb	4199xb	4109xb
Limousines *		4259xb	4269xb	4279xb	4289xb	4299xb	4209xb
School Bus **		615sxb	616sxb	617sxb	618sxb	619sxb	610sxb
School Bus — other		625sxb	626sxb	627sxb	628sxb	629sxb	620sxb
Church Bus		635sxb	636sxb	637sxb	638sxb	639sxb	630sxb
Urban Bus		515sxb	516sxb	—	518sxb	519sxb	—
Airport Bus		525sxb	526sxb	5279xb	528sxb	529sxb	5209xb
Inter-city Bus		535sxb	536sxb	5379xb	538sxb	539sxb	5309xb
Charter Bus		545sxb	546sxb	5479xb	548sxb	549sxb	5409xb
Sightseeing Bus		555sxb	556sxb	5579xb	558sxb	559sxb	5509xb
Transportation of Athletes		565sxb	566sxb	5679xb	568sxb	569sxb	5609xb
Social Service Automobile #		645sxb	646sxb	6479xb	648sxb	649sxb	6409xb
Social Service Automobile ##		655sxb	656sxb	6579xb	658sxb	659sxb	6509xb
Bus - N.O.C.		585sxb	586sxb	5879xb	588sxb	589sxb	5809xb
Van Pool-Employer Furnished		411sxb					
Van Pool - All Other		412sxb					
Seating Capacity Code							
Code		Seating Capacity					
1		1 to 8					
2		9 to 20					
3		21 to 60					
4		Over 60					
9		All other not secondary rated					
s Seating Capacity code							
x Commercial Surcharge code (Page 52)							
b Blank							
* Excluding Connecticut and New York taxicabs and limousines (see page 45).							
** Owned by a political subdivision or school district.							
# Employee operated							
## Other than employee operated							

5. Publics (cont.)

Liability Records (cont.)

CONNECTICUT (06) TAXICABS AND LIMOUSINES		
Description	Fleets	Non-Fleets
Taxis which pick up or discharge passengers out-of-state		
Manhattan	6681xb	6781xb
New York City Airports	6682xb	6782xb
Limousines which pick up or discharge passengers out-of-state		
Manhattan	6683xb	6783xb
New York City Airports	6684xb	6784xb
All other buses which pick up or discharge passengers out-of-state		
Manhattan	6685xb	6785xb
New York City Airports	6686xb	6786xb
x Commercial Surcharge Code (Page 52) b Blank		

NEW YORK (31) TAXICABS AND LIMOUSINES	
Code	Classification
5709xx	Driven exclusively by owner
5701xx	All other
xx Commercial Surcharge Code (Page 52)	

Physical Damage Records

Code	Description
7703xb	Taxicabs and public livery
7704xb	School buses
7705xb	Other buses
7708xb	All other classification codes
x Commercial Surcharge Code (Page 52) b Blank	
NOTE: Report Classification Codes 7703xb, 7704xb, and 7705xb only when vehicles are rated on a per car month basis. If the vehicle is rated on other than a per car month basis, report under 7708xb.	

6. Garages Liability

Class	Limited Liability Coverage	Unlimited Liability Coverage
Dealers		
Franchised private passenger dealer	7301xb	7302xb
Franchised truck or truck-tractor dealer	7311xb	7312xb
Franchised motorcycle dealer	7321xb	7322xb
Franchised recreational vehicle dealer	7331xb	7332xb
Other franchised dealer	7341xb	7342xb
Non-franchised dealer	7351xb	7352xb
Additional property damage charge	— — — —	7302xb
All other dealers	— — — —	7070xb
Service (Exposure = per \$100 of payroll)		
Repair shops	— — — —	7808xb
Service stations	— — — —	7810xb
Storage garages/public parking places	— — — —	7812xb
Mobile home trailer dealer	— — — —	7820xb
Commercial trailer dealer	— — — —	7830xb
Additional property damage charge	— — — —	7072xb
Official inspection stations	— — — —	7073xb
All other service		7070xb
x Commercial Surcharge Code (Page 52) b blank		

7. Private Passenger TypesLiability Records

Code	Description
7398xb	Private passenger cars, including vehicles owned by corporations, co-partnerships or unincorporated associations, Under a Fleet Basis *
7391xb	Private passenger cars, including vehicles owned by corporations, co-partnerships or unincorporated associations, Not Under a Fleet Basis **
x Commercial Surcharge Code (Page 52) b Blank * Companies have the option to report New York experience under Classification Section 1 (Private Passenger Non-Fleet). ** Companies have the option to report this experience under Classification Section 1 (Private Passenger Non-Fleet).	

Physical Damage Records

Code	Description
7706xb	Private passenger types
7708xb	All other classification codes
x Commercial Surcharge Code (Page 52) b Blank NOTE: Report Classification Code 7706xb only when vehicles are rated on a per car month basis. If rated on an other than a per car month basis, report under 7708xb.	

8. Transportation of Migrant Workers

Transportation of Migrant Workers by farm labor contractors registered in accordance with the Farm Labor Contractor Registration Act of 1963 - Per Car Basis Liability

Code	Description
5926xb	Passenger hazard included
5927xb	Passenger hazard excluded
x Commercial Surcharge Code (Page 52) b Blank	

9. Non-owned Automobiles

Liability Records

Code	Classification	Exposure Basis
	Employers non-ownership written at manual rates excluding risks afforded coverages on a minimum premium basis. Private passenger automobiles, motorcycles or trucks.	
6601xb	Risks with: 1- 25 employees	Number of Employees
6602xb	26 - 100 employees	Number of Employees
6603xb	101 - 500 employees	Number of Employees
6604xb	501 -1000 employees	Number of Employees
6605xb	1001 or more employees	Number of Employees
	Hired automobiles - Manual rates excluding risks afforded coverage on a minimum premium basis.	
6611xb	Private passenger & commercial cars (excluding truckers)	Cost of Hire #
6613xb	Truckers	Cost of Hire #
5000xb	Public automobiles	No Exposure
	Coverage afforded on a minimum or "If any" premium basis	
6609xb	Employers non-ownership	No Exposure
6619xb	Hired automobiles	No Exposure
6629xb	Both hired automobiles and employers non-ownership	No Exposure
9020xb	Drive other car coverage - Additional premium and losses under such coverages.	No Exposure
6671xb	Extended non-owned automobile coverage - Additional premium and losses under such coverage.	Number of Employees
7000xb	All other non-owned insurance	No Exposure
x	Commercial Surcharge Code (Page 52)	
b	Blank	
#	Per \$100	

Physical Damage Records

Code	Description
7708xb	All other classification codes
x	Commercial Surcharge Code (Page 52)
b	Blank

10. Composite Rating Plan

Code	Classification	Exposure Basis
9140 x <i>b</i>	A-rated sizable risks	No Exposure
9160 x <i>b</i>	Excluding A-rated sizable risks	No Exposure
9180 x <i>b</i>	All other composite rated	No Exposure
<i>x</i>	Commercial Surcharge Code (Page 52)	
<i>b</i>	Blank	

11. Excess Indemnity Policies: Other than Private Passenger Non-fleet — New York Only

Code	Classification	Exposure Basis
9868 x <i>b</i>	All	No Exposure
<i>x</i>	Commercial Surcharge Code (Page 52)	
<i>b</i>	Blank	

12. All Other Classifications

Liability Records

Code	Classification	Exposure Basis*	
	Ambulance Services:	Number of Employees	
7913xb	Ambulance used for emergency purposes		
7914xb	Ambulance type vehicles not used for emergencies		
7905xb	Amusement device mounted on a commercial vehicle		
9620xb	Antique automobile		
7924xb	Automobile body and trailer manufactures - Coverage afforded for the factory testing hazard		
7489xb	Bobtail coverage		
7945xb	Certified public assistance insureds		
7929xb	Registration plates		
7923xb	Drive-away contractors		
	Driver Training Program:	Sets of Plates No Exposure	
7926xb	Educational institutions		
7927xb	Commercial driving schools	No Exposure	
7030xb	Explosives		
	Extraordinary Medical Benefits Coverage (Pennsylvania only):		
9500xb	With worker's compensation		
9501xb	Without worker's compensation		
7953xb	Farmers - limited registration plates		
	Fire Departments:		
7908xb	Private passenger types		
7909xb	All other types		
	Funeral Directors:		
7915xb	Limousines		
7922xb	Hearses and flower cars		
	Gross Receipts Basis - Local Haul:	Gross Receipts ** Gross Receipts **	
7060xb	Moving vans		
7059xb	All other		
	Gross Receipts Basis - Long Haul Truckmen:	Gross Receipts ** Gross Receipts **	
7481xb	Moving vans		
7480xb	All other		
	Law Enforcement Agencies:	No Exposure No Exposure	
7911xb	Private passenger types		
7942xb	Motorcycles		
7912xb	All other		
	Leasing or Rental Concerns - Long Term:		
7219xb	Contingent coverage		
7040xb	Second level coverage		
x	Commercial Surcharge Code (Page 52)		
b	Blank		
*	The Exposure Basis is the number of vehicles unless otherwise indicated.		
**	Per \$100		

12. All Other Classifications (cont.)

Liability Records

Code	Classification	Exposure Basis*
7211xb	Leasing or Rental Concerns - Short Term:	
7212xb	Trucks	
7213xb	Tractors	
7214xb	Trailers	
7215xb	Private passenger automobiles	
7216xb	Motor homes	
7217xb	Miscellaneous types	
7218xb	Written on a gross receipt basis	Gross Receipts **
7040xb	Written on a mileage basis	Number of Miles
	Irregular term	No Exposure
	Mileage Basis - Long Haul Truckmen:	
7491xb	Moving Vans	Number of Miles
7490xb	All Other	Number of Miles
	Mobilehomes:	
7960xb	Motor homes up to 22' in length	
7961xb	Motor homes more than 22' in length	
7962xb	Pick-up trucks used solely to transport camper bodies	
7963xb	Trailers	
7060xb	Moving vans - Gross receipt basis	Gross Receipts **
	Pollution Liability:	
9220xb	Business auto/truckers policies (Hazardous materials)	
9230xb	Business auto/truckers policies (All other)	
9240xb	Garage policies	
7970xb	Property damage liability coverage buyback (Michigan only)	
7925xb	Repossessed automobiles	No Exposure
7964xb	Snowmobiles	
	Special or Mobile Equipment:	
7907xb	Farm equipment	
7906xb	All other	
7040xb	All other classifications	No Exposure
x	Commercial Surcharge Code (Page 52)	
b	Blank	
*	The Exposure Basis is the number of vehicles unless otherwise indicated.	
**	Per \$100	

Physical Damage Records

Code	Description
7708xb	All other classification codes
x	Commercial Surcharge Code (Page 52)
b	Blank

COMMERCIAL SURCHARGE CODE					(Pos. 108 or 109)	
Only use these codes if they are specifically referenced in the Assigned Risks Classification Coding Section.						
Code	Note 1	Note 2	Michigan (21)		New York** (31)	
	Penalty Points	Percent of Surcharge *	Penalty Points	Percent of Surcharge *	Percent of Surcharge *	Penalty Points
	All Vehicles	All Vehicles	Motor-cycles only	All Other Vehicles	Other Than T.T.T. Non-Fleet	T.T.T. Non-Fleet
0	0	0	0	0	0	0
1	1	5-15	1	5-15	5-15	1
2	2	20-25	2	20-25	20-25	2
3	3	30-35	3	30-35	30-35	3
4	4	40-45	4	40-45	40-45	4
5	5	50	5	50	50	5
6	6	55-60	6	55-60	55-60	6
7	7	— — —	7	— — —	— — —	7
8	8	over 60	8	over 60	over 60	8
9	9+	— — —	9+	— — —	— — —	9+
Note 1: Jurisdictions which have adopted a Penalty Point System.						
Note 2: Jurisdictions which have adopted Percent of Surcharge basis.						
* Not including surcharge for Financial Responsibility						
** Applicable to all New York vehicles except taxicabs and limousines.						
NEW YORK (31) TAXICABS AND LIMOUSINES:						
Inexperienced operator with no penalty points (Credit not applicable)						
Code	Description					
91	Accident and conviction free: licensed 1 year or less					
92	Accident and conviction free: licensed more than 1 year but less than 3 years					
Experienced operator with no penalty points (Credit applicable)						
93	3 years - 10% credit					
94	4 years - 20% credit					
96	5 years - 25% credit					
97	6 or more years - 30% credit					
All operators with penalty points - Not accident and conviction free:						
Code	Description	Code	Description			
01	1-4 penalty points	10	10 penalty points			
05	5 penalty points	11	11 penalty points			
06	6 penalty points	12	12 penalty points			
07	7 penalty points	13	13 penalty points			
08	8 penalty points	14	14 or more penalty points			
09	9 penalty points					

MISCELLANEOUS SURCHARGE CODE
(Pos. 108 — 109)

Only use these codes if they are specifically referenced in the Assigned Risks Classification Coding Section.

Percent of Surcharge *										
Code	All States except those named	Florida (09)	Michigan (21)		Minn. (22)	Miss. (23)	N.Y. (31)	Ohio (34)	Okla. (35)	Texas (42)
			Motor- cycles	All Other						
00	0	0	0	0	0	0	0	0	0	0
10	5-15	5-15	10	10	10	5-15	---	---	---	15
20	20-25	20-25	20	25	25	25	20	---	25	20
30	30-35	30-45	30	35	---	---	30	---	---	30-35
40	40-45	---	---	---	---	---	40	---	40	40-45
50	50	50-65	50	---	50	50	50	50	---	50-55
60	55-60	70-75	60-90	---	75	75	75	75	60-80	60-95
70	---	80-125	100	---	100-125	100-125	100	100	100	100
80	61+	126+	---	---	126+	126+	101+	---	101+	---

* Not including surcharge for Financial Responsibility

EXPERIENCE RATING MODIFICATION FACTOR (Pos. 110 — 112) (P)	
ASSIGNED RISKS ONLY	<p>This field is only required for select commercial automobile records. It should only be reported for those assigned risk records that report liability experience (Coverage Codes 1-3). Leave positions 110-112 blank if this field does not apply.</p> <p>If this field does apply, convert the Experience Rating Modification Factor according to the examples shown below. The Experience Rating Modification Factor should not include any schedule rating modifications, IRPM's, expense or package modification factors since these modifiers do not apply to assigned risks. If no factor has been applied, code this field 100.</p> <p>For example:</p>
Code	Experience Rating Modification Factor
100	None
090	.900
067	.665

LIMITED CODING - LOSS TRANSACTION CODE (Pos. 110) (L)	
<p>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.</p> <p>For outstanding limited coding loss records, report the final reserve amount at the end of each quarter.</p>	
Code	Transaction Type
Y	Loss Limited Coding (includes Paid Loss Limited Coding and Outstanding Loss Limited Coding)

STATE EXCEPTION CODING

FOR THE AUTOMOBILE STATISTICAL PLAN

Many state insurance departments have specific requirements regarding the automobile data reported for their state. There are several fields in this statistical plan that already take into account some of these unique requirements. However, a few states require fields that are so unique that a special section of the statistical plan was needed.

The following pages that are titled STATE EXCEPTION CODING contain new fields based on individual state requirements. Each exception code should be left blank unless specific instructions are listed for that state.

EXCEPTION CODE A

Kentucky (16)

TORT LIMITATION (Pos. 114 — 115) (L)	
This code applies to liability losses for Private Passenger, Non-Fleet automobiles in Kentucky.	
Code	Description
01	No rejection of tort limitation - Residual Bodily Injury record only
02	All other liability records

Michigan (21)

INTRASTATE/INTERSTATE CODE (Pos. 114 — 115)	
This code applies to Non-Fleet, Other Than Private Passenger records in Michigan.	
Code	Description
03	Vehicles written on an intrastate basis
04	Vehicles written on an interstate basis

New Jersey (29)

THRESHOLD/TORT LIMITATION (Pos. 114 — 115)	
This code applies to all Liability and Personal Injury Protection records in New Jersey.	
Code	Description
Liability Records	
04	No Threshold/No Tort Limitation
05	Verbal Threshold/Tort Limitation
99	Liability with Unknown Threshold/Tort Limitation
Personal Injury Protection Records	
Insured has chosen PIP Medical Expense Benefits as Primary Coverage:	
06	No Threshold/No Tort Limitation
08	Verbal Threshold/Tort Limitation
Insured has chosen PIP Medical Expense Benefits as Secondary Coverage:	
07	No Threshold/No Tort Limitation
09	Verbal Threshold/Tort Limitation

EXCEPTION CODE A (cont.)

New York (31)

ACCIDENT PREVENTION CREDIT (Pos. 114 — 115)	
This code applies to all Private Passenger, Personal Injury Protection records in New York (Coverage Code 4). The accident prevention credit applies on a per vehicle basis.	
Code	Description
01	Vehicle with accident prevention credit
02	Vehicle without accident prevention credit

Pennsylvania (37)

TORT LIMITATION (Pos. 114 — 115) (L)	
This code applies to liability losses for Private Passenger, Non-Fleet automobiles in Pennsylvania.	
Code	Description
04	Full Tort selected by the insured
05	Limited Tort selected by insured

South Carolina (39)

S.C. REINSURANCE FACILITY (S.C.R.F.) (Pos. 114 — 115)	
This code distinguishes between business written under the S.C.R.F. and that which is not.	
Code	Description
01	Business written under the S.C.R.F. and ceded to S.C.R.F.
02	Business written under the S.C.R.F. and retained by the company
09	Business not written under the S.C.R.F.

EXCEPTION CODE B

New Jersey (29)

MULTI - CAR RISKS (Pos. 116 — 117)	
This field applies to PIP, multi-car risks only. Leave this field blank on single car risks.	
Code	Description
	Multi-Car Risks Subject to PIP Premium Discount Named insured is the owner and only designated operator of two or more automobiles and the only licensed driver residing in the household.
17	Principal Automobile - Not Discounted
27	Additional Automobile(s) - Discounted
	Multi-Car Risks Not Subject to PIP Premium Discount The number of automobiles insured by the same insurer exceeds the number of licensed drivers customarily operating such automobiles.
47	
37	All Other Automobiles

New York (31)

PRIMARY NO-FAULT HEALTH PLAN (Pos. 116 — 117)	
This field applies to No-Fault (PIP) premium and loss records only. Leave this field blank on all other records.	
Code	Description
01	Employer's work loss plan primary
02	Medicare primary
03	No basic PIP medical expense because medical coverage is provided under an approved health plan
04	Employer's work loss plan and medicare coordination, both primary
05	Employer's work loss plan primary with no basic PIP medical expense because medical coverage is provided under an approved health plan
09	PIP is primary insurance
99	Unknown

EXCEPTION CODE B (Cont.)

Pennsylvania (37)

55 & OVER DISCOUNT		(Pos. 116 — 117) (P)
Code	Description	
00	Not Applicable	
01	"55 & Over" discount for successful completion of PA certified training course.	

EXCEPTION CODE C

New Jersey

ENGINE SIZE (Pos. 118-119)	
This field applies to motorcycles, motor scooters, etc. Leave this field blank on all other classes of vehicles.	
Size of Engine	Code
0 - 50 cc	01
51 - 100 cc	02
101 - 200 cc	03
201 - 360 cc	04
361 - 500 cc	05
501 - 800 cc	06
801 -1000 cc	07
Over 1000 cc Passenger	08
Hazard excluded	09

EXCEPTION CODE C (cont.)

Pennsylvania (37)

COMBINED FIRST PARTY BENEFITS (Pos. 118 — 119) Indivisible Premium Policies				
This field is only required on Coverages G and R. Leave this field blank on all other coverages.				
Medical Benefits	Loss of Income	Accidental Death	Funeral Expense	Code
5,000 Limit	\$ 0	0	Any	51
	1,000/ 5,000	0	1,500	52
	1,000/ 5,000	All Other	All Other	53
	1,000/15,000	Any	Any	54
	1,500/25,000	Any	Any	55
	2,500/50,000	Any	Any	56
	All Other	Any	Any	59
10,000 Limit	\$ 0	0	Any	01
	1,000/ 5,000	0	1,500	02
	1,000/ 5,000	All Other	All Other	03
	1,000/15,000	Any	Any	04
	1,500/25,000	Any	Any	05
	2,500/50,000	Any	Any	06
	All Other	Any	Any	09
25,000 Limit	\$ 0	Any	Any	11
	1,000/ 5,000	Any	Any	12
	1,000/15,000	Any	Any	13
	1,500/25,000	Any	Any	14
	2,500/50,000	Any	Any	15
	All Other	Any	Any	19
50,000 Limit	\$ 0	Any	Any	21
	1,000/ 5,000	Any	Any	22
	1,000/15,000	Any	Any	23
	1,500/25,000	Any	Any	24
	2,500/50,000	Any	Any	25
	All Other	Any	Any	29
100,000 Limit	\$ 0	Any	Any	31
	1,000/ 5,000	Any	Any	32
	1,000/15,000	Any	Any	33
	1,500/25,000	Any	Any	34
	2,500/50,000	Any	Any	35
	All Other	Any	Any	39
All Other	\$ 0	Any	Any	41
	1,000/ 5,000	Any	Any	42
	1,000/15,000	Any	Any	43
	1,500/25,000	Any	Any	44
	2,500/50,000	Any	Any	45
	All Other	Any	Any	49

EXCEPTION CODE D

New York (31)

NEW YORK TAXICABS & PUBLIC LIVERY (Pos. 120 — 121)	
These codes only apply to voluntary risks in the state of New York. Liability records for taxicabs and public livery must contain one of the following codes.	
Territories of: Bronx 001, Bronx Suburban 003, Brooklyn 017, Manhattan 018, Queens 019 and Queens Suburban 055.	
Code	Description
32	Taxicabs owned by owner of single cab: Driven exclusively by owner
33	Not driven exclusively by owner
28	Not driven by owner; single shift, named driver
29	All other
30	Taxicabs owned by owner of 2 or more cabs - Fleet operated Written under the credit plan
31	Not written under the credit plan
35	Taxicabs owned by owner of 2 or more cabs - Not fleet operated Used for single shift per day
36	Used for double shift per day
09	Public Livery Driven exclusively by owner
01	All other
Territories of: Buffalo 007, Buffalo Semi-Suburban 008, and Albany 013.	
09	Taxicabs and Public Livery Driven exclusively by owner
32	All other non-fleet
34	Fleets with 5 or more cars
All Other Territories:	
09	Taxicabs and Public Livery Driven exclusively by owner
01	All other

COMPANY USE	(Pos. 140 — 150)
Positions 140 — 150 are for company use only. This field may be left blank, or may contain any alphanumeric combination suited to a company's reporting purposes. If it is necessary to report sequence numbers, please do so in this field.	

VEHICLE IDENTIFICATION	(Pos. 151 — 167)
This field contains the 17-digit Vehicle Identification Number of the insured vehicle. For Vehicle Identification Numbers less than 17 digits, left justify when reporting.	