

## Statistical Coding Documents – Commercial

### General Reporting Instructions

#### **Premium Transactions, layout and field definitions:**

- Quarterly Property Experience Report
- Quarterly Businessowners Experience Report
- Quarterly Liability Experience Report
- Commercial Automobile Experience Policies
- Quarterly Miscellaneous Commercial Experience Report
- Quarterly Fidelity & Surety Experience Report
- Quarterly Miscellaneous Personal Experience Report

#### **Loss Transactions, layout and field definitions:**

- Quarterly Property Experience Report
- Quarterly Businessowners Experience Report
- Quarterly Liability Experience Report
- Quarterly Commercial Automobile Experience Report
- Quarterly Miscellaneous Commercial Experience Report
- Quarterly Fidelity & Surety Experience Report
- Quarterly Miscellaneous Personal Experience Report

### Coding Requirements

Section I – Commercial Lines Premium

Section II – Commercial Lines Loss

## Quarterly Property Experience Report

### Record Layout for Premium Transactions

POSITION	Field Length	Limited Coded **	Run-Off **	Field Type*	DESCRIPTION
1 – 2	2	X	X	N	<b>Plan Code</b>
3 – 7	5	X	X	N	<b>NAIC Company Code</b>
8 – 10	3	X	X	N	<b>MGA Code</b>
11 – 14	4	X	X	N	<b>Accounting Date</b>
15	1	X	X	N	<b>Record Type</b>
16 – 17	2	X	X	N	<b>Transaction Identifier</b>
18 – 19	2	X	X	N	<b>Policy Type</b>
20	1			N	<b>Rating Identification Code</b>
21 – 22	2				Reserved
23 – 25	3	X	X	N	<b>Subline Code</b>
26 – 27	2	X	X	N	<b>Coverage Code</b>
28 – 30	3	X	X	N	<b>Annual Statement Line of Business</b>
31 – 32	2				Reserved
33 – 37	5	X	X	N	<b>Classification</b>
38	1			N	<b>Sprinkler Indicator</b>
39 – 43	5			N	<b>Five-Digit Zip Code</b>
44 – 47	4			N	<b>Plus-Four Zip Code</b>
48 – 52	5		X	N	<b>Place Code</b>
53	1			N	<b>Construction Code</b>
54 – 57	4				Reserved
58 – 61	4	X	X	N	<b>Record Inception Date</b>
62 – 65	4				Reserved
66 – 79	14	X	X	A	<b>Policy Identifier</b>
80 – 112	33				Reserved
113 – 118	6			N	<b>Fire Deductible</b>
119 – 123	5				Reserved
124 – 129	6	X	X	N	<b>Transaction Effective Date</b>
130 – 135	6	X	X	N	<b>Transaction Expiration Date</b>
136 – 145	10	X	X	N	<b>Direct Written Premium</b>
146 – 148	3				Reserved
149 – 158	10		X	N	<b>Exposure</b>
159 – 161	3				Reserved
162 – 164	3			N	<b>Individual Risk Rating Modification</b>
165 – 170	6				Reserved
171 – 176	6			N	<b>Windstorm Deductible</b>
177 – 270	94				Reserved
271 – 300	30				Reserved for Company Use

- Numeric (N) or Alphanumeric (A) (unused portions must be zero filled).

\*\* An “X” in either the Limited Coded or the Run-Off Column means that the element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions.

## Quarterly Businessowners Experience Report

### Record Layout for Premium Transactions

POSITION	Field Length	Limited Coded **	Run-Off **	Field Type*	DESCRIPTION
1 – 2	2	X	X	N	<b>Plan Code</b>
3 – 7	5	X	X	N	<b>NAIC Company Code</b>
8 – 10	3	X	X	N	<b>MGA Code</b>
11 – 14	4	X	X	N	<b>Accounting Date</b>
15	1	X	X	N	<b>Record Type</b>
16 – 17	2	X	X	N	<b>Transaction Identifier</b>
18 – 22	5			N	Reserved
23 – 27	5	X	X	N	<b>Coverage Code</b>
28 – 30	3	X	X	N	<b>Annual Statement Line of Business</b>
31 – 32	2				Reserved
33 – 37	5	X	X	N	<b>Classification</b>
38	1			N	<b>Sprinkler Indicator</b>
39 – 43	5			N	<b>Five-Digit Zip Code</b>
44 – 47	4			N	<b>Plus-Four Zip Code</b>
48 – 52	5		X	N	<b>Place Code</b>
53 - 54	2			N	<b>Construction Code</b>
55 – 57	3				Reserved
58 – 61	4	X	X	N	<b>Record Inception Date</b>
62 – 65	4				Reserved
66 – 79	14	X	X	A	<b>Policy Identifier</b>
80 – 87	8			N	<b>Policy Limit</b>
88 – 112	25				Reserved
113 - 118	6			N	<b>Fire Deductible</b>
119 – 123	5				Reserved
124 – 129	6	X	X	N	<b>Transaction Effective Date</b>
130 – 135	6	X	X	N	<b>Transaction Expiration Date</b>
136 – 145	10	X	X	N	<b>Direct Written Premium</b>
146 – 148	3				Reserved
149 – 153	5		X	N	<b>Property Exposure</b>
154 – 158	5			N	<b>Time Element Exposure</b>
159 – 161	3				Reserved
162 – 164	3			N	<b>Individual Risk Rating Modification</b>
165 – 170	6			N	<b>Theft Deductible</b>
171 – 176	6			N	<b>Windstorm Deductible</b>
177 – 270	94				Reserved
271 – 300	30				Reserved for Company Use

- Numeric (N) or Alphanumeric (A) (unused portions must be zero filled).

\*\* An “X” in either the Limited Coded or the Run-Off Column means that the element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions.

## Quarterly Liability Experience Report

### Record Layout for Premium Transactions

POSITION	Field Length	Limited Coded**	Run Off**	Field Type*	DESCRIPTION
1-2	2	X	X	N	Plan Code
3-7	5	X	X	N	NAIC Company Code
8-10	3	X	X	N	MGA Code
11-14	4	X	X	N	Accounting Date
15	1	X	X	N	Record Type
16-17	2	X	X	N	Transaction Identifier
18-19	2	X		N	Policy Type
20-22	3				RESERVED
23-25	3	X	X	N	Subline
26	1	X	X	N	Type of Coverage
27	1		X	N	Coverage Code
28-30	3	X	X	N	Annual Statement Line of Business
31-32	2			N	Territory
33-37	5	X	X	N	Classification
38-57	20				RESERVED
58-61	4	X	X	N	Record Inception Date
62-65	4				RESERVED
66-79	14	X	X	A	Policy Identifier
80-87	8			N	Aggregate Policy Limit
88-95	8			N	Policy Limit Per Occurrence
96-99	4				RESERVED
100-103	4			N	Entry into Claims Made Date
104-112	9				RESERVED
113-118	6			N	Policy Deductible Per Occurrence
119-123	5				RESERVED
124-129	6	X	X	N	Transaction Effective date
130-135	6	X	X	N	Transaction Expiration Date
136-145	10	X	X	N	Direct Written Premium
146-148	3				RESERVED
149-158	10		X	N	Exposure
159-161	3				RESERVED
162-164	3			N	Schedule Rating Modification
165-270	106				RESERVED
271-300	30				RESERVED FOR COMPANY USE

. Numeric (N) or Alphanumeric (A) (Unused portions must be zero filled)

\*\* An "X" in either the Limited Coded column or the Run-Off column means that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions

## Commercial Automobile Experience Policies

### Record Layout for Premium Transactions

POSITION	Field Length	Limited Coded **	Run-Off **	Field Type*	DESCRIPTION
1 – 2	2	X	X	N	<b>Plan Code</b>
3 – 7	5	X	X	N	<b>NAIC Company Code</b>
8 – 10	3	X	X	N	<b>MGA Code</b>
11 – 14	4	X	X	N	<b>Accounting Date</b>
15	1	X	X	N	<b>Record Type</b>
16 – 17	2	X	X	N	<b>Transaction Identifier</b>
18 – 19	2	X	X	N	<b>Policy Type</b>
20 – 21	2				Reserved
22	1	X		N	<b>Type of Business</b>
23 – 25	3		X	N	<b>Coverage Code</b>
26 – 27	2		X	N	<b>Subcoverage Code</b>
28 – 30	3	X	X	N	<b>Annual Statement Line of Business</b>
31 – 32	2		X	N	<b>Territory</b>
33 – 37	5	X	X	N	<b>Classification</b>
38 – 57	20				Reserved
58 – 61	4	X	X	N	<b>Record Inception Date</b>
62 – 63	2			N	<b>Dealers Coll. – Value Per Rating Unit</b>
64 – 65	2				Reserved
66 – 79	14	X	X	A	<b>Policy Identifier</b>
80 – 87	8			N	<b>Policy Limit Per Occurrence</b>
88 – 95	8			N	<b>Policy Limit Per Claimant</b>
96 – 103	8				Reserved
104 – 106	3		X	N	<b>Zoned Rating Code</b>
107 – 109	3			N	<b>Cost Code</b>
110	1			N	<b>Age Code</b>
111	1			N	<b>Building/Lot Code</b>
112	1			N	<b>Anti-Theft Discount</b>
113 - 118	6			N	<b>Policy Deductible Per Occurrence</b>
119 – 120	2				Reserved
121 – 123	3		X	N	<b>Driving Record Subcharge</b>
124 – 129	6	X	X	N	<b>Transaction Effective Date</b>
130 – 135	6	X	X	N	<b>Transaction Expiration Date</b>
136 – 145	10	X	X	N	<b>Direct Written Premium</b>
146 – 148	3				Reserved
149 – 158	10		X	N	<b>Exposure</b>
159 – 161	3				Reserved
162 – 164	3			N	<b>Schedule Rating Modification</b>
165 – 270	106				Reserved
271 – 300	30				Reserved for Company Use

- Numeric (N) or Alphanumeric (A) (unused portions must be zero filled).

\*\* An “X” in either the Limited Coded or the Run-Off Column means that the element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions.

## Quarterly Miscellaneous Commercial Experience Report

### Record Layout for Premium Transactions

POSITION	Field Length	Run Off**	Field Type*	DESCRIPTION
1-2	2	X	N	Plan Code
3-7	5	X	N	NAIC Company Code
8-10	3	X	N	MGA Code
11-14	4	X	N	Accounting Date
15	1	X	N	Record Type
16-17	2	X	N	Transaction Identifier
18-19	2	X	N	Policy Type
20-22	3			RESERVED
23-25	3		N	Subline
26	1	X	N	Type of Coverage
27	1			RESERVED
28-30	3	X	N	Annual Statement Line of Business
31-32	2			RESERVED
33-37	5	X	N	Classification
38-57	20			RESERVED
58-61	4	X	N	Record Inception Date
62-65	4			RESERVED
66-79	14	X	A	Policy Identifier
80-99	20			RESERVED
100-103	4		N	Entry into Claims Made Date
104-123	20			RESERVED
124-129	6	X	N	Transaction Effective Date
130-135	6	X	N	Transaction Expiration Date
136-145	10	X	N	Direct Written Premium
146-270	125			RESERVED
271-300	30			RESERVED FOR COMPANY USE

- Numeric (N) or Alphanumeric (A) (Unused portions must be zero filled)

\*\* An "X" in either the Limited Coded column or the Run-Off column means that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions

## Quarterly Fidelity & Surety Experience Report

### Record Layout for Premium Transactions

POSITION	Field Length	Limited Coded**	Run Off**	Field Type*	DESCRIPTION
1-2	2	X	X	N	Plan Code
3-7	5	X	X	N	NAIC Company Code
8-10	3	X	X	N	MGA Code
11-14	4	X	X	N	Accounting Date
15	1	X	X	N	Record Type
16-17	2	X	X	N	Transaction Identifier
18-19	2	X		N	Policy Type
20-22	3				RESERVED
23-25	3	X		N	Subline
26-27	2		X	N	Form of Coverage Code
28-30	3	X	X	N	Annual Statement Line of Business
31-32	2				RESERVED
33-37	5	X	X	N	Classification
38	1		X	N	Type of Contract Bond
39-57	19				RESERVED
58-61	4	X	X	N	Record Inception Date
62-65	4				RESERVED
66-79	14	X	X	A	Policy Identifier
80-123	44				RESERVED
124-129	6	X	X	N	Transaction Effective Date
130-135	6	X	X	N	Transaction Expiration Date
136-145	10	X	X	N	Direct Written Premium
146-148	3				RESERVED
149-158	10		X	N	Exposure
159-161	3				RESERVED
162-164	3			N	Schedule Rating
165-270	106				RESERVED
271-300	30				RESERVED FOR COMPANY USE

- Numeric (N) or Alphanumeric (A) (Unused portions must be zero filled)

\*\* An “X” in either the Limited Coded column or the Run-Off column means that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions

## Quarterly Miscellaneous Personal Experience Report

### Record Layout for Premium Transactions

POSITION	Field Length	Run Off**	Field Type*	DESCRIPTION
1-2	2	X	N	<b>Plan Code</b>
3-7	5	X	N	<b>NAIC Company Code</b>
8-10	3	X	N	<b>MGA Code</b>
11-14	4	X	N	<b>Accounting Date</b>
15	1	X	N	<b>Record Type</b>
16-17	2	X	N	<b>Transaction Identifier</b>
18-22	5		N	RESERVED
23-25	3			<b>Subline</b>
26-27	2			RESERVED
28-30	3	X	N	<b>Annual Statement Line of Business</b>
31-32	2			RESERVED
33-37	5	X	N	<b>Classification</b>
38-57	20			RESERVED
58-61	4	X	N	<b>Record Inception Date</b>
62-65	4			RESERVED
66-79	14	X	A	<b>Policy Identifier</b>
80-123	44			RESERVED
124-129	6	X	N	<b>Transaction Effective Date</b>
130-135	6	X	N	<b>Transaction Expiration Date</b>
136-145	10	X		<b>Direct Written Premium</b>
146-270	125			RESERVED
271-300	30			RESERVED FOR COMPANY USE

- Numeric (N) or Alphanumeric (A) (Unused portions must be zero filled)

\*\* An "X" in either the Limited Coded column or the Run-Off column means that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions.



## Quarterly Property Experience Report

### Record Layout for Loss Transactions

POSITION	Field Length	Limited Coded **	Run-Off **	Field Type*	DESCRIPTION
1 – 2	2	X	X	N	<b>Plan Code</b>
3 – 7	5	X	X	N	<b>NAIC Company Code</b>
8 – 10	3	X	X	N	<b>MGA Code</b>
11 – 14	4	X	X	N	<b>Accounting Date</b>
15	1	X	X	N	<b>Record Type</b>
16 – 17	2	X	X	N	<b>Transaction Identifier</b>
18 – 19	2	X	X	N	<b>Policy Type</b>
20	1			N	<b>Rating Identification Code</b>
21 – 22	2				Reserved
23 – 25	3	X	X	N	<b>Subline Code</b>
26 – 27	2	X	X	N	<b>Coverage Code</b>
28 – 30	3	X	X	N	<b>Annual Statement Line of Business</b>
31 – 32	2				Reserved
33 – 37	5	X	X	N	<b>Classification</b>
38	1			N	<b>Sprinkler Indicator</b>
39 – 43	5			N	<b>Five-Digit Zip Code</b>
44 – 47	4			N	<b>Plus-Four Zip Code</b>
48 – 52	5		X	N	<b>Place Code</b>
53	1			N	<b>Construction Code</b>
54 – 57	4				Reserved
58 – 61	4	X	X	N	<b>Record Inception Date</b>
62 – 65	4				Reserved
66 – 79	14	X	X	A	<b>Policy Identifier</b>
80 – 112	33				Reserved
113 - 118	6			N	<b>Deductible</b>
119 – 176	58				Reserved
177 – 182	6	X	X	N	<b>Occurrence Date</b>
183 - 185	3				Reserved
186 – 187	2	X		N	<b>Type of Loss</b>
188 – 189	2				Reserved
190 – 198	9	X	X	N	<b>Loss Amount</b>
199 – 212	14	X	X	A	<b>Occurrence Identifier</b>
213 – 270	58				Reserved
271 – 300	30				Reserved for Company Use

- Numeric (N) or Alphanumeric (A) (unused portions must be zero filled).

\*\* An “X” in either the Limited Coded or the Run-Off Column means that the element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions.

## Quarterly Businessowners Experience Report

### Record Layout for Loss Transactions

POSITION	Field Length	Limited Coded **	Run-Off **	Field Type*	DESCRIPTION
1 – 2	2	X	X	N	<b>Plan Code</b>
3 – 7	5	X	X	N	<b>NAIC Company Code</b>
8 – 10	3	X	X	N	<b>MGA Code</b>
11 – 14	4	X	X	N	<b>Accounting Date</b>
15	1	X	X	N	<b>Record Type</b>
16 – 17	2	X	X	N	<b>Transaction Identifier</b>
18 – 22	5			N	Reserved
23 – 27	5	X	X	N	<b>Coverage Code</b>
28 – 30	3	X	X	N	<b>Annual Statement Line of Business</b>
31 – 32	2				Reserved
33 – 37	5	X	X	N	<b>Classification</b>
38	1			N	<b>Sprinkler Indicator</b>
39 – 43	5			N	<b>Five-Digit Zip Code</b>
44 – 47	4			N	<b>Plus-Four Zip Code</b>
48 – 52	5		X	N	<b>Place Code</b>
53 - 54	2			N	<b>Construction Code</b>
55 – 57	3				Reserved
58 – 61	4	X	X	N	<b>Record Inception Date</b>
62 – 65	4				Reserved
66 – 79	14	X	X	A	<b>Policy Identifier</b>
80 – 87	8	X		N	<b>Policy Limit</b>
88 – 112	25				Reserved
113 – 118	6	X		N	<b>Policy Deductible</b>
119 – 176	58				Reserved
177 – 182	6	X	X	N	<b>Occurrence Date</b>
183 - 185	3				Reserved
186 – 187	2	X		N	<b>Type of Loss</b>
188 – 189	2				Reserved
190 – 198	9	X	X	N	<b>Loss Amount</b>
199 – 212	14	X	X	A	<b>Occurrence Identifier</b>
213 – 270	58				Reserved
271 – 300	30				Reserved for Company Use

- Numeric (N) or Alphanumeric (A) (unused portions must be zero filled).

\*\* An “X” in either the Limited Coded or the Run-Off Column means that the element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions.

## Quarterly Liability Experience Report

### Record Layout for Loss Transactions

POSITION	Field Length	Limited Coded**	Run Off**	Field Type*	DESCRIPTION
1-2	2	X	X	N	Plan Code
3-7	5	X	X	N	NAIC Company Code
8-10	3	X	X	N	MGA Code
11-14	4	X	X	N	Accounting Date
15	1	X	X	N	Record Type
16-17	2	X	X	N	Transaction Identifier
18-19	2	X		N	Policy Type
20-22	3				RESERVED
23-25	3	X	X	N	Subline
26	1	X	X	N	Type of Coverage
27	1		X	N	Coverage Code
28-30	3	X	X	N	Annual Statement Line of Business
31-32	2			N	Territory
33-37	5	X	X	N	Classification
38-57	20				RESERVED
58-61	4	X	X	N	Record Inception Date
62-65	4				RESERVED
66-79	14	X	X	A	Policy Identifier
80-87	8	X		N	Aggregate Policy Limit
88-95	8	X		N	Policy Limit Per Occurrence
96-99	4				RESERVED
100-103	4			N	Entry into Claims Made Date
104-112	9				RESERVED
113-118	6	X		N	Policy Deductible
119-176	58				RESERVED
177-182	6	X	X	N	Occurrence Date
183-185	3				RESERVED
186-187	2	X		N	Type of Loss
188-189	2	X	X	N	Claim Count
190-198	9	X	X	N	Loss Amount
199-212	14	X	X	A	Occurrence Identifier
213-218	6				RESERVED
219-224	6	X		N	Report Date
225-270	46				RESERVED
271-300	30				RESERVED FOR COMPANY USE

. Numeric (N) or Alphanumeric (A) (Unused portions must be zero filled)

\*\* An "X" in either the Limited Coded column or the Run-Off column means that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions

## Quarterly Commercial Automobile Experience Report

### Record Layout for Loss Transactions

POSITION	Field Length	Limited Coded**	Run Off**	Field Type*	DESCRIPTION
1-2	2	X	X	N	Plan Code
3-7	5	X	X	N	NAIC Company Code
8-10	3	X	X	N	MGA Code
11-14	4	X	X	N	Accounting Date
15	1	X	X	N	Record Type
16-17	2	X	X	N	Transaction Identifier
18-19	2	X	X	N	Policy Type
20-21	2				RESERVED
22	1	X		N	Type of Business
23-25	3		X	N	Coverage Code
26-27	2		X	N	Subcoverage Code
28-30	3	X	X	N	Annual Statement Line of Business
31-32	2		X	N	Territory
33-37	5	X	X	N	Classification
38-57	20				RESERVED
58-61	4	X	X	N	Record Inception Date
62-63	2		X	N	Dealers Coll. – Value Per Rating Unit
64-65	2				RESERVED
66-79	14	X	X	A	Policy Identifier
80-87	8	X		N	Policy Limit Per Occurrence
88-95	8	X		N	Policy Limit Per Claimant
96-103	8				RESERVED
104-106	3		X	N	Zone Rating Code
107-109	3			N	Cost Code
110	1			N	Age Code
111	1			N	Building/Lot Code
112	1			N	Anti-Theft Discount
113-118	6	X		N	Deductible
119-120	2				RESERVED
121-123	3		X	N	Driving Record Surcharge
124-176	53				RESERVED
177-182	6	X	X	N	Occurrence Date
183-185	3	X		N	Catastrophe Code
186-187	2	X		N	Type of Loss Code
188-189	2	X	X	N	Claim Count
190-198	9	X	X	N	Loss Amount
199-212	14	X	X	A	Occurrence Identifier
213-216	4	X	X	A	Claimant Identifier
217-218	2	X		N	Accident State
219-270	52				RESERVED
271-300	30				RESERVED FOR COMPANY USE

. Numeric (N) or Alphanumeric (A) (Unused portions must be zero filled)

\*\* An “X” in either the Limited Coded column or the Run-Off column means that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions

## Quarterly Miscellaneous Commercial Experience Report

### Record Layout for Loss Transactions

POSITION	Field Length	Run Off**	Field Type*	DESCRIPTION
1-2	2	X	N	Plan Code
3-7	5	X	N	NAIC Company Code
8-10	3	X	N	MGA Code
11-14	4	X	N	Accounting Date
15	1	X	N	Record Type
16-17	2	X	N	Transaction Identifier
18-19	2	X	N	Policy Type
20-22	3			RESERVED
23-25	3		N	Subline
26	1	X	N	Type of Business
27	1			RESERVED
28-30	3	X	N	Annual Statement Line of Business
31-32	2			RESERVED
33-37	5	X	N	Classification
38-57	20			RESERVED
58-61	4	X	N	Record Inception Date
62-65	4			RESERVED
66-79	14	X	A	Policy Identifier
80-99	20			RESERVED
100-103	4		N	Entry into Claims Made Date
104-176	73			RESERVED
177-182	6	X	N	Occurrence Date
183-185	3			RESERVED
186-187	2		N	Type of Loss
188-189	2	X	N	Claim Count
190-198	9	X	N	Loss Amount
199-212	14	X	A	Occurrence Identifier
213-218	6			RESERVED
219-224	6		N	Report Date
225-270	46			RESERVED
271-300	30			RESERVED FOR COMPANY USE

- Numeric (N) or Alphanumeric (A) (Unused portions must be zero filled)

\*\* An "X" in either the Limited Coded column or the Run-Off column means that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions

## Quarterly Fidelity & Surety Experience Report

### Record Layout for Loss Transactions

POSITION	Field Length	Limited Coded**	Run Off**	Field Type*	DESCRIPTION
1-2	2	X	X	N	Plan Code
3-7	5	X	X	N	NAIC Company Code
8-10	3	X	X	N	MGA Code
11-14	4	X	X	N	Accounting Date
15	1	X	X	N	Record Type
16-17	2	X	X	N	Transaction Identifier
18-19	2	X		N	Policy Type
20-22	3				RESERVED
23-25	3	X		N	Subline
26-27	2		X	N	Form of Coverage Code
28-30	3	X	X	N	Annual Statement Line of Business
31-32	2				RESERVED
33-37	5	X	X	N	Classification
38	1		X	N	Type of Contract Bond
39-57	19				RESERVED
58-61	4	X	X	N	Record Inception Date
62-65	4				RESERVED
66-79	14	X	X	A	Policy Identifier
80-185	106				RESERVED
186-187	2	X	X	N	Type of Loss
188-189	2	X	X	N	Claim Count
190-198	9	X	X	N	Loss Amount
199-212	14	X	X	A	Occurrence Identifier
213-218	6				RESERVED
219-224	5	X		N	Report Date
225-270	46				RESERVED
271-300	30				RESERVED FOR COMPANY USE

- Numeric (N) or Alphanumeric (A) (Unused portions must be zero filled)

\*\* An "X" in either the Limited Coded column or the Run-Off column means that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions

## Quarterly Miscellaneous Personal Experience Report

### Record Layout for Loss Transactions

POSITION	Field Length	Run Off**	Field Type*	DESCRIPTION
1-2	2	X	N	Plan Code
3-7	5	X	N	NAIC Company Code
8-10	3	X	N	MGA Code
11-14	4	X	N	Accounting Date
15	1	X	N	Record Type
16-17	2	X	N	Transaction Identifier
18-22	5			RESERVED
23-25	3		N	Subline
26-27	2			RESERVED
28-30	3	X	N	Annual Statement Line of Business
31-32	2			RESERVED
33-37	5	X	N	Classification
38-57	20			RESERVED
58-61	4	X	N	Record Inception Date
62-65	4			RESERVED
66-79	14	X	A	Policy Identifier
80-176	97			RESERVED
177-182	6	X	N	Occurrence Date
183-185	3			RESERVED
186-187	2		N	Type of Loss
188-189	2	X	N	Claim Count
190-198	9	X	N	Loss Amount
199-212	14	X	A	Occurrence Identifier
213-270	58			RESERVED
271-300	30			RESERVED FOR COMPANY USE

- Numeric (N) or Alphanumeric (A) (Unused portions must be zero filled)

\*\* An "X" in either the Limited Coded column or the Run-Off column means that element must be reported for those types of records, unless otherwise instructed. Other elements may be reported zero, or with entries consistent with the instructions.

## **Coding Requirements:**

### **Section I**

#### **Commercial Lines (premium) New/Renewal Policies**

- Policy number
- Effective and expiration date of policy term
- Rate identification Code
- Location of risk information: name of city, county and zip code
- Construction code
- Classification code
- Exposure
- Deductible amounts
- Direct written premium
- Coverage code

#### **Commercial Lines (premium) Amendments**

- Policy number
- Effective date of amendment
- List reason for amendment
- Additional or return premium resulting from the amendment
- Amendment's effective as of inception, will require all of the policy information.

**Note: It is not necessary to send amendments that do not involve rating or premium change for example, mortgage changes, insured name changes, etc.**

#### **Commercial Lines (premium) Cancellations**

- Policy number
- Effective of cancellation
- Reason of cancellation, for example Insured's option, non-payment of premium or company's option
- Amount of return premium (pro-rated amount of the policy unless cancelled flat)



## Section II

### Commercial Lines (loss)

Paid loss, outstanding loss, paid allocated loss adjustment expense, outstanding allocated loss adjustment expense, salvage & subrogation

- Plan code
- Accounting date
- Transaction Identifier
- Policy type
- Rating Identification code
- Subline code
- Coverage code
- Classification code
- Place code
- Construction code
- Record inception date
- Policy Identifier
- Deductible
- Occurrence date
- Type of loss
- Loss amount
- Occurrence Identifier
- Five-digit zip code