

TEXAS STATISTICAL PLAN

FOR

FARM & RANCH

TEXAS
STATISTICAL PLAN

FARM & RANCH

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1. SCOPE OF THE PLAN

This plan applies to policies effective on or after September 1, 1987. It applies to Policies providing Fire, Extended Coverage and Other Allied Lines on Farms and Ranches.

This plan is applicable to direct business written by the carrier. Necessary instructions for the recording of the captioned lines of business are given so that experience may be available in the detail required for reporting.

This plan is in loose leaf form and, as pages are revised or reprinted, all carriers will automatically receive these revised pages, which will have the changes indicated in the margins.

In the absence of supplemental instructions, revised pages are applicable to all new and renewal policies with effective dates on and after the date indicated in the lower right hand corner of the reprinted pages.

The Statistical Plan is printed in the following major divisions:

- (a) Section A - Instructions - pertaining to recording of business on carriers' records and reporting of experience.
- (b) Section B - Codes

2. METHODS OF RECORDING AND COMPILING EXPERIENCE

This plan is designed to develop experience on a Calendar/Accident Year basis. Such experience furnishes a comparison of the incurred losses on accidents or occurrences which took place in a given 12 month period with the amounts of insurance and premiums earned in the same period.

3. RECORDING OF EXPERIENCE

Carriers may use any procedure for the recording of experience, including any type of record form convenient to their statistical or accounting procedure and any codes other than those set forth in this plan, provided only that experience can be reported by the carrier within the required time and in accordance with the requirements for the reporting of experience set forth herein. However, the adoption of the procedures outlined in this plan, together with the codes recited herein, should promote accuracy and save labor in the preparation of statistical data for the filing of experience.

4. UNIFORM METHOD OF REPORTING EXPERIENCE

Every carrier shall report its experience in accordance with instructions issued by the Texas Department of Insurance and shall use the codes set forth in this plan in making such reports of experience. Each carrier shall report its experience in the detail required, and shall forward the executed affidavit, attesting to the accuracy and completeness of all experience reports submitted, shall be filed in accordance with instructions.

5. REINSURANCE

The experience is to be reported on direct business only. Therefore, the reports of experience shall not include premiums received from or losses paid to other carriers on account of reinsurance assumed by the reporting carrier; nor shall any deductions be made by the reporting carrier for premiums ceded to or for losses recovered from other carriers on account of reinsurance ceded.

6. AMOUNTS OF INSURANCE - PREMIUMS AND LOSSES

Amounts of insurance (limits of liability) shall be shown on both premium and loss records. Amount of insurance (limits of liability) shall be recorded to the nearest thousand dollars of coverage of the original policy. Policies for amounts under \$1,500 will be recorded as 01.

For pro rata or flat cancellations, record the same amount of insurance originally recorded for the policy being canceled.

For Farm & Ranch policies, the amount of insurance on each dwelling and each personal property are to be recorded separately. When additional coverage such as outbuildings, TV antennas or trees and shrubs is added, the amount of insurance for the dwelling should be increased to reflect the increased liability. When outbuildings cover for different perils than the main dwelling, code as separate item. "Amount of Insurance should not be recorded for Rent insurance".

7. PREMIUMS

Premiums on direct business shall be identified as premiums written, cancellations, or as all other additional and return premium endorsements by the Record Type Codes set forth in this plan. Such premium entries shall also be identified by the other statistical codes shown in Section B of this plan.

Premiums for additional coverages on outbuildings, trees and shrubs should be added to premiums of principal dwelling with all coding based on that for the principal dwelling. Premiums for additional coverage on personal property to supplement the basic personal property coverage will be added to that for the basic personal property coverage if the premiums apply to the original policy at inception. The amount of insurance will be that for the basic personal property policy.

8. EFFECTIVE AND EXPIRATION DATES

On premium records for new business and renewals, the effective month, day and year and expiration month and year of the policy must be shown. For cancellations (pro rata, or flat cancellation), the effective month and year of the cancellation as well as the expiration month and year of the policy being canceled shall be shown.

On loss records, accident month, day and year shall be shown in the same field as the effective date for premium entries.

9. CANCELLATIONS

For a flat cancellation (effective as of the inception date of the policy), the coding of the cancellation entry must be identical with the original entry, except for the Record Type.

For pro rata cancellations, the coding of the cancellation entry must be identical with the original entry except for the Record Type and effective month and year which shall be the effective date of the cancellation.

10. CHANGES BY ENDORSEMENT

If an endorsement effective as of inception date of the policy changes coding conditions or premium amount, the original entry should be reversed and a new corrected entry submitted. An additional and return premium endorsement effective after inception date of the policy should be coded Record Type 02 and contain the same coding as an original Record Type 01 entry.

11. LOSSES EXCLUSIVE OF LOSS ADJUSTMENT EXPENSE

Losses are to be reported net as to recoveries under salvage, subrogation, and other recoveries (not reinsurance).

Each loss entry shall be identified by the proper Kind Code and show the appropriate Accident Month, Day and Year and, except as otherwise provided, the same statistical codes that were used to record the premium entry for the coverage under which the loss was incurred. In addition, each Loss entry shall show the Number of claims, Cause of Loss, and Type of Loss Code.

Loss adjustment expenses are not to be reported.

12. NUMBER OF CLAIMS

Cases to be counted as claims shall be only those in connection with which a loss payment has been made or a loss reserve established. No case shall be counted as a claim if it involves only Loss Adjustment Expenses. A claim partly paid and partly outstanding shall be counted only once (but may be counted as either paid or outstanding). A claim on which more than one payment is made shall be counted only once.

A case involving a loss payment or the establishment of a loss reserve under several separate differently coded statistical entries shall have a claim count for each statistical entry.

Salvage, subrogation and other recoveries (not reinsurance) shall be recorded as a credit to claim count only if the recovery is the total cost of the case.

A claim closed without a loss payment shall not be counted as a claim.

13. ADJUSTMENTS

Adjustments of errors in the original coding are to be accomplished by making a reversal of the original entry and by making a new entry showing the proper codes, amounts of insurance and premiums or losses.

14. GEOGRAPHICAL DIVISIONS

The state, and county codes must be recorded for all Farm and Ranch Policies. (see Place Codes for Texas - Counties).

15. DEDUCTIBLE INSURANCE

Each premium and loss entry must be identified with the appropriate deductible amount.

16. PREMIUM SURCHARGE - CLAIMS CODE

A policy which is surcharged due to excessive claims must be identified.

17. EXPERIENCE TO BE REPORTED

It is preferable that reports of unit transactions of premiums and exposures written and a report of losses paid for each accounting month with a transmittal letter be sent to TDI monthly, within forty-five days after the close of the month.

A report of unit transactions of losses outstanding as of December 31 with a transmittal letter shall be sent to TDI within forty-five days after such dates.

The required reports must be submitted on magnetic tape.

Reports of experience, in required detail, summarized annually by the Texas Insurance Checking Office and filed on behalf of their subscribers for service, meet the requirements of this plan and are acceptable with TDI.

Once a year a reconciliation will be made.

18. COMPANY NUMBER

Each reporting carrier shall identify each of its reported records by the COMPANY NUMBER assigned to it by the TEXAS INSURANCE CHECKING OFFICE.

19. ACCOUNTING DATE

The month and year in which a transaction (other than one for an outstanding loss) was recorded on the books of the reporting carrier shall be shown. The month and year for which an outstanding loss was valued shall be shown.

20. ZIP CODE

The 5 digit zip code of each risk must be reported. Report Plus 4 if available.

21. NAIC Company Number

The NAIC Company Number is now required and shall be entered in positions 146-150 for all records. Please note that the Company Number assigned by the Texas Insurance Checking Office (TICO) is still required in the appropriate positions.

22. New Statistical Agent

The Commissioner of Insurance has designated a new statistical agent for Texas residential property insurance. For all transactions on or after January 1, 1996, each company shall report its experience to the Texas Insurance Checking Office (TICO). The commercial property reports which will now be reported to TICO are:

- * Farm and Ranch Premiums
- * Farm and Ranch Losses

23. New Transmittal Form

A new commercial property data submission transmittal form must accompany all data submitted to TICO. The transmittal form shall contain the following information:

- A. Company Name
- B. NAIC Company Code
- C. Record Count
 - 1. Farm and Ranch Premium
 - 2. Farm and Ranch Losses
- D. Totals for Significant Fields
 - 1. Written Premium
 - 2. Paid Losses
 - 3. Outstanding Losses

E. Type of Reporting Medium

All reports shall be made to TICO on electronic media - - cartridge, diskette or CD. See instruction 24 for details on diskette reporting.

Cartridges shall be 3480 or 3490 with a block size not greater than 32700.

F. Record and Format Information.

If reporting on cartridge, report the block length of the file. All records on tape will have a length of 150.

If reporting on PC diskette or CD, report the format used. (See instruction 24 for details.)

G. Each cartridge, diskette or CD submitted must be labeled with company names, NAIC code, submission date and experience reported (i.e., 1/94 commercial property).

Each cartridge label must also include record length and block size, tape number (if multiple tapes are submitted), and format (EBCDIC or ASCII, labeled or unlabeled.) Each diskette or CD label must also include data format, file name(s) and disk number (if multiple disks are submitted).

24. DISKETTE REPORTING

PC diskettes shall be high-density 3 1/2" with the data presented in the following format.

* Fixed ASCII: Standard Data Format (SDF);

~~25. TEAR OUT AND REPLACEMENT OF BUILDING AND LAND COVERAGE ENDORSEMENT~~

~~Insurers shall report the use of any of the following endorsements which limit coverage for the cost of tearing out and replacing any part of the building and land necessary to access, repair or replace that part of a plumbing drain system located within or under the slab or foundation of coverage: TFR-054 and TFR-055. For all policies effective on or after October 1, 1996, all Farm and Ranch premium and loss records shall contain a one position numeric code in position 143 using one of the following codes:~~

~~Code Instruction~~

- ~~1 Endorsement is attached to this policy.~~
- ~~2 Endorsement is not attached to this policy.~~

~~For all records with code 1 in position 143, positions 144-145 shall contain a two digit numeric code indicating the amount of the credit associated with the endorsement reported as the percentage discount. Report a 20% discount as 20. Report no discount as 00.~~

~~Do not report this endorsement code or the discount amount as Individual Optional Credits in positions 46 or 81-83.~~

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1. STATISTICAL PLAN	CODE
Farm and Ranch	3
2. STATE CODE	CODE
Texas	42
3. KIND CODES - LOSSES	CODE
Paid Losses	6
Outstanding Losses	7

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4. POLICY FORMS

Farm & Ranch (Stat Plan 3)	CODE
Owner Occupied	1
Tenant Occupied	7
ISO Farm Program	9
<u>Independent Farm Program</u>	<u>3</u>
<u>AAIS Farm Program</u>	<u>4</u>

Property covered under Form FRO-459 & TFR-071 of the Farm and Ranchowners
Policy shall be reported under Stat Plan 3 Farm & Ranch.

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(SPACE RESERVED FOR FUTURE USE)

(SPACE RESERVED FOR FUTURE USE)

5. CONSTRUCTION

FARM FIRE	CODE
Frame (not otherwise classified)	1
Brick Veneer or Stone Veneer	2
Brick, Stone or Masonry	3
Fire Resistive and Semi - Fire Resistive	4
Stucco or Asbestos	8
Not Applicable	9

FARM ALLIED LINES	CODE
Frame	1
Brick	2
Wind Resistive	3
Semi - Wind Resistive	4
Brick Veneer or Stone Veneer	6
Highly Susceptible	7
All Other Subline Other Than 120, 121	9

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(SPACE RESERVED FOR FUTURE USE)

6. DEDUCTIBLE

Report the actual dollar amount of the deductible. If deductible is not applicable report zero.

(SPACE RESERVED FOR FUTURE USE)

7. CAUSE OF LOSS CODES

FARM AND RANCH (Stat Plan 3)	CODE
OTHER THAN ISO FARM PROGRAM	
Fire, Lightning and Removal	01
Wind and Hail	02
Explosion	03
Riot and Civil Commotion	04
Vandalism and Malicious Mischief	05
All Other Losses	09
ISO FARM PROGRAM	
Fire	41
Lightning	71
Wind	42
Hail	72
Explosion	03
Vandalism and Malicious Mischief	05
Theft (Including Mysterious Disappearance under Farm Program)	07
Collision	65
Collapse due to:	
Weight of Ice, Snow or Sleet	66
Other Covered Causes of Collapse	67
All Other Losses	09

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8. TYPE OF POLICY - FARM AND RANCH
Monoline Policies

CODE
10

(SPACE RESERVED FOR FUTURE USE)

9. SUBLINE - FARM & RANCH	CODE
OTHER THAN ISO FARM PROGRAM	
FIRE	
Fire	110
ALLIED LINES	
Windstorm, Hurricane & Hail (written as separate coverage)	031
Extended Coverage (with Vandalism & Malicious Mischief)	120
Extended Coverage (without Vandalism & Malicious Mischief)	121
Residence Glass	127
All Risks	128
Additional Extended Coverage	190
<hr/> All Other (Liability)	<hr/> 200
ISO FARM PROGRAM	
Basic Causes of Loss	116
Broad Causes of Loss	156
Special Causes of Loss	136
Spoilage Coverage	176
All Other Allied Lines Causes of Loss (Including Errors & Omissions)	196
10. COVERAGE - FARM & RANCH	
CODE	
Building	1
Personal Property	2
Time Element - Rents or Rental Value	5
Time Element – All Other	9
<hr/> Liability	<hr/> 8

11. CLASSIFICATION CODES - FARM FIRE & ALLIED LINES
OTHER THAN ISO FARM PROGRAM

FARM CATEGORY	1ST DIGIT
Form 1, Limited Form	1
Form 2, Broad Form	2
Form 3, All Risk Form	3
Form 1 w/V&MM, Limited Form with VMM	4

CLASSIFICATION	2ND & 3RD DIGIT
Seasonal Labor Dwellings	11
Trailer Homes	12
Dwellings, NOC	13
Household Personal Property	14
Barns	26
Silos	27
Poultry Houses (with heat)	36
Poultry Houses (without heat)	37
Other Outbuildings including Dwellings rated as Outbuildings	38
Other Farm Structures (TV Antennae, Power Poles, Fences, Portable Buildings, Feed Bunks, Windmills, & Wind Chargers)	39
Blanket Farm Personal Property	62
Specific Machinery	63
Livestock	64
Other Farm Personal Property	68
Liability	75

RATING TYPE	4TH DIGIT
Type 1 - Class 1 Barns	1
Type 2 - Class 2 Barns	2
Type 4 - Class A Milking Barns	3
N.O.C.	7

11. CLASSIFICATION CODES - FARM FIRE & ALLIED LINES (Continued)
ISO FARM PROGRAM

CLASSIFICATION

Coverage A, B, C, D – Dwelling, Other Private Structures Appurtenant to Dwellings, Household Personal Property and Loss of Use.	1st, 2nd, 3rd Digit
Dwelling and Household Personal Property – Owner occupied	
Primary Residence	008
Additional Dwelling	009
Dwelling – Tenants (Non-Owner) Occupied	
Primary Residence	004
Additional Dwelling	005
Household Personal Property – Tenant (Non-Owner) Occupied	
Primary Residence	006
Additional Dwelling	007
Trailers and Mobilehomes	
Owner Occupied	012
Tenant (Non-Owner) Occupied	011
 Coverage E – Scheduled Farm Personal Property	 1st, 2nd, 3rd Digit
Turkeys – in and outside of buildings	051
Poultry Other Than Turkeys - in and outside of buildings	052
Hay, Straw, Fodder, Forage Crops – in the open	053
Hay, Straw, Fodder, Forage Crops – in structures	054
Grain – in the open	055
Grain – in metal structures	056
Grain – in other structures	057
Wool	058
Tray, Boxes, Box Shook	059
Livestock	064
Harvested Tobacco Farm Floater	066
Machinery Vehicles and Implements – blanket	069
Machinery Vehicles and Implements – scheduled	071
Other Farm Property – NOC – blanket	073
Other Farm Property – NOC – scheduled	074
Farm and Dairy Products – NOC	076
 Coverage F – Unscheduled Farm Personal Property	 1st, 2nd, 3rd Digit
Unscheduled Farm Personal Property	072

ISO FARM PROGRAM (Continued)

CLASSIFICATION

Coverage G – Other Farm Structures	1st, 2nd, 3rd Digit
Barns (other than Dairy Barns) and Stables	026
Dairy Barns	031
Hog Confinement Buildings	032
Silos	027
Tabacco Curing Barns (with heat)	033
Tabacco Curing Barns (without heat)	034
Potato Houses	041
Incubators, Brooders and Poultry Houses – without heat	037
Incubators, Brooders and Poultry Houses – with central heat or heat from an outside source	042
Incubators, Brooders and Poultry Houses – with heat other than above	043
Windmills, Windchargers, Windpumps	044
Tanks	046
Greenhouses	047
Fences, Corrals, Chutes, Power and Light Poles, Wiring	048
Radio and TV Equipment – Outdoor	049
Other Farm Structures Rated as Outbuildings (Including Portable Buildings)	045
 Rating Type	 4th Digit
Type 1	1
Type 2	2
Type 3	3
Type Rating Not Applicable	9*

* Rating Type Code 9 may only be used in conjunction with 2nd & 3rd digits that do not represent a type rated Farm Building.

12. ZIP CODE

The 5 digit zip code of each risk must be reported. Report Plus 4 if available.

13. TOTAL RATING MODIFICATION FACTOR

The total rating modification factor applies to ISO program data (Policy Form code 9). Report a three digit factor reflecting all individual risk modifications (including those reported in the optional credits field) such as:

- Individual Risk Premium Modifications
- Account Premium Modifications or Similar Modifications
- Expense Modifications or Similar Modifications
- Multiple Location Rating Plan or Premium Dispersion Multipliers

The factor should be rounded to two decimal places for reporting. If no modification is applicable report "100"

Examples:

<u>Individual Risk Premium Modification or Account Premium Modification</u>	<u>Multiple Location Rating Plan or Premium Dispersion Multipliers</u>	<u>Expense Modification</u>	<u>Total Rating Modification Factor</u>	<u>Code</u>
None	None	None	None	100
None	None	None	.80	080
None	20% Credit	-10.5%	.716	072
25%	12% Credit	-10.5%	.599	060

14. ISO COMPANY LOSS COST MULTIPLIER

The ISO Company Loss Cost Multiplier applies to ISO program data (Policy code 9). Report a three digit factor reflecting the relationship of company manual rate to the ISO advisory loss cost (in loss cost states). Companies unable to report the company loss cost multiplier may report “999” with prior notification to the statistical agent. The factor should be rounded to two decimal places. If no departure is applicable report “100”.

Examples:

	<u>ISO Company Loss Cost</u>	<u>Company Manual Rate</u>	<u>Company Loss Cost Multiplier</u>	<u>Code</u>
Ex. #1	.20	.40	2.000	200
Ex. #2	.20	.34	1.700	170

TEXAS STATISTICAL PLAN

FOR

FARM & RANCH RISKS

CODING GUIDELINES FOR PREMIUMS

TEXAS
 STATISTICAL PLAN
 FOR
 FARM & RANCH RISKS
 PREMIUM

COLUMNS	CODES	TYPE OR DESCRIPTION
1 (SP)	3	STATISTICAL PLAN FARM & RANCH
2-4 (CNO)	*	COMPANY NUMBER - Assigned by TICO
5-8		SKIP
9-18 (POLICY)	*	POLICY NUMBER - As shown on daily report
19-20 (ACDT)	*	ACCOUNTING DATE
19		Month
	1-9	January through September
	0	October
	-	November
	&	December
20	*	Year
		Unit Position of Year, e.g. '7' for 1997
21-25 (EFF)	*	EFFECTIVE DATE Transaction effective date of daily report, endorsement, pro rate cancellation, code month (2), day (2), year (1) MMDDY
26-28 (EXP)	*	EXPIRATION DATE Expiration date of policy or short term endorsements code month (2), and year (1) MMY
29 (TRM)		POLICY TERM
	1	One year or less
	9	Over one year
30-31 (ST)		STATE CODE
	42	TEXAS

COLUMNS	CODES	TYPE OR DESCRIPTION
32-33 (TP)		TYPE OF POLICY
	10	Monoline Policy
34 (TRS)		TRANSACTION TYPE
	1	Premium Transaction
35		SKIP
36-37 (RT)		RECORD TYPE
	01	New/Renewals, Daily Reports (including endorsements from inception)
	02	Endorsements after inception (AP & RP)
	03	Reinstatements – Pro / Rata Cancellations
	05	Flat Cancellations
	06	Pro /Rata Cancellations
	12	Short Term Endorsement (Vacancy Clause)
	95	Individual company enhancement endorsement
38-40 (SUB)		OTHER THAN ISO FARM PROGRAM
		SUBLINE -FIRE
	110	Fire - Farm & Ranch
		SUBLINE - EC
	120	Extended Coverage (with Vandalism and Malicious Mischief - Standard Form) - FARM
	121	Extended Coverage (without Vandalism and Malicious Mischief - Standard Form) - FARM
		SUBLINE - AOP - ALLIED LINES
	031	Windstorm, Hurricane & Hail (Written as Special Coverage)
	127	Residence Glass
	128	All Risk
	190	Additional Extended Coverage
	200	All Other (Liability)
		ISO FARM PROGRAM
	116	Basic Cause of Loss
	156	Broad Cause of Loss
	136	Special Cause of Loss
	176	Spoilage Coverage
	196	All Other Allied Lines Causes of Loss (Including E&O)

COLUMNS	CODES	TYPE OR DESCRIPTION
41-45 (PLACE)		PLACE CODES Place Code for Location of Risk as shown in Place Code Section
46		SKIP
47-50 (CLS)		CLASSIFICATION - FARM OTHER THAN ISO FARM PROGRAM 1ST DIGIT
47	1	Form 1, Limited Form
	2	Form 2, Broad Form
	3	Form 3, All Risk Form
	4	Form 1 w/V&MM, Limited w/V&MM
48-49 (CLS)		2ND AND 3RD DIGIT
	11	Seasonal Labor Dwellings
	12	Trailer Homes
	13	Dwellings, NOC
	14	Household Personal Property
	26	Barns
	27	Silos
	36	Poultry Houses (with heat)
	37	Poultry Houses (without heat)
	38	Other Outbuildings Including Dwellings Rated as Outbuildings
	39	Other Farm Structures (TV antennae, power poles, fences, portable buildings, feed bunks, windmills and wind chargers)
	62	Blanket Farm and Personal Property
	63	Specific Machinery
	64	Livestock
	68	Other Farm Personal Property
	75	<u>Liability</u>
50 (CLS)		4TH DIGIT RATING TYPE - FARM
	1	Type 1 - Class 1 Barns
	2	Type 2 - Class 2 Barns
	3	Type 3 - Grade A Milking Barns
	7	N.O.C.

COLUMNS	CODES	TYPE OR DESCRIPTION
47-49 (CLS)		ISO FARM PROGRAM
		1 st , 2 nd , 3 rd DIGIT
		Coverage A, B, C, D – Dwelling, Other Private Structures Appurtenant to Dwellings, Household Personal Property and Loss of Use.
		Dwelling and Household Personal Property – Owner occupied
	008	Primary Residence
	009	Additional Dwelling
		Dwelling – Tenants (Non-Owner) Occupied
	004	Primary Residence
	005	Additional Dwelling
		Household Personal Property–Tenant (Non-Owner) Occupied
	006	Primary Residence
	007	Additional Dwelling
		Trailers and Mobilehomes
	012	Owner Occupied
	011	Tenant (Non-Owner) Occupied
		Coverage E – Scheduled Farm Personal Property
	051	Turkeys – in and outside of buildings
	052	Poultry Other Than Turkeys - in and outside of buildings
	053	Hay, Straw, Fodder, Forage Crops – in the open
	054	Hay, Straw, Fodder, Forage Crops – in structures
	055	Grain – in the open
	056	Grain – in metal structures
	057	Grain – in other structures
	058	Wool
	059	Tray, Boxes, Box Shook
	064	Livestock
	066	Harvested Tobacco Farm Floater
	069	Machinery Vehicles and Implements – blanket
	071	Machinery Vehicles and Implements – scheduled
	073	Other Farm Property – NOC – blanket
074	Other Farm Property – NOC – scheduled	
076	Farm and Dairy Products – NOC	
	Coverage F – Unscheduled Farm Personal Property	
072	Unscheduled Farm Personal Property	

(CONTINUED)

COLUMNS CODES TYPE OR DESCRIPTION

(CONTINUED)

47-49 (CLS)

Coverage G – Other Farm Structures

- 026 Barns (other than Dairy Barns) and Stables
- 031 Dairy Barns
- 032 Hog Confinement Buildings
- 027 Silos
- 033 Tobacco Curing Barns (with heat)
- 034 Tobacco Curing Barns (without heat)
- 041 Potato Houses
- 037 Incubators, Brooders and Poultry Houses – without heat
- 042 Incubators, Brooders and Poultry Houses – with central heat or heat from an outside source
- 043 Incubators, Brooders and Poultry Houses – with heat other than above
- 044 Windmills, Windchargers, Windpumps
- 046 Tanks
- 047 Greenhouses
- 048 Fences, Corrals, Chutes, Power and Light Poles, Wiring
- 049 Radio and TV Equipment – Outdoor
- 045 Other Farm Structures Rated as Outbuildings (Including Portable Buildings)

50 (CLS)

4th DIGIT

- 1 Type 1
- 2 Type 2
- 3 Type 3
- 9* Type Rating Not Applicable

* Rating Type Code 9 may only be used in conjunction with 2nd and 3rd digits that do not represent a type rated Farm Building.

51 (FM)

FORM CODES

- 1 Owner Occupied (Farm Fire)
- 7 Tenant Occupied (Farm Fire)
- 9 ISO Farm Program
- 3 Independent Farm Program
- 4 AAIS Farm Program

COLUMNS	CODES	TYPE OR DESCRIPTION
52 (COV)		COVERAGE
	1	Building
	2	Personal Property
	5	Time Element - Rents or Rental Value
	9	Time Element - All Other
	8	Liability
53 (CT)		CONSTRUCTION - FIRE
	1	Frame
	2	Brick Veneer or Stone Veneer
	3	Brick, Stone or Masonry
	4	Fire Resistive or Semi-Fire Resistive
	8	Stucco or Asbestos
53 (CT)		CONSTRUCTION EXTENDED COVERAGE - ALLIED LINES
	1	Frame
	2	Brick (EC Table 2 and 3)
	3	Wind Resistive
	4	Semi-Wind Resistive
	6	Brick Veneer or Stone Veneer
	7	Highly Susceptible (EC Table 7 & Above)
	9	All Sublines Other Than 120 & 121
	54 - 66	

COLUMNS

CODES

TYPE OR DESCRIPTION

(SPACE RESERVED FOR FUTURE USE)

Farm and Ranch Annual Experience Report
Coding Guidelines - Premium

COLUMNS	CODES	TYPE OR DESCRIPTION
67-71 (INS)	*	<p>EXPOSURE</p> <p>Report the amount of insurance to the nearest thousand dollars of coverage. Policies for amounts under \$1,500 shall be reported as 00001. For all cancellations, whether Flat or Pro Rata, the annual exposure contained in the original entry must be reported. Indicate credits in the units position of the exposure field.</p>
72-77 (FPRM)	*	<p>FIRE - EC - AOP PREMIUM</p> <p>Premium amount per item. Dollars only. If premium amount is credit, indicate credit in the units position of the field. For ISO Farm Program report premium that corresponds to the reported subline.</p>
78-86		SKIP
87-90	*	<p>ITEM NUMBER</p> <p>Type item number identifier for each record item. Skip for Tape Reporting</p>
91-99		<p>ZIP CODE</p> <p>Code 9 digit ZIP Code of each risk. The first five digits are mandatory. Report Plus 4 if available.</p>
100	P	<p>PREMIUM CODE</p> <p>Tape Reporting</p>
101-109		SKIP

COLUMNS	CODES	TYPE OR DESCRIPTION
110-112		ANNUAL STATEMENT LINE OF BUSINESS (Refer to General Reporting Instructions)
113-116		RECORD INCEPTION DATE (YYMM)
117-119		TOTAL RATING MODIFICATION FACTOR
120-122		ISO COMPANY LOSS COST MULTIPLIER
123-128		DEDUCTIBLE (Report actual Dollar Amount of the deductible. If deductible is not applicable report zeros)
129	0	WIND COVERAGE Wind is Included
	1	Wind is Excluded
130-136		SKIP
137		SPRINKLER PREMIUM CREDIT Report the use of a premium credit for installation of an approved automatic sprinkler system. Do not report this premium credit under Individual Optional Credits.
	0	No credit in force on policy
	1	Credit in force on policy
138-145		SKIP
139		PROPERTY PROTECTION PLAN POLICY
_____	0	Policy is not a Property Protection Plan policy.
_____	1	Policy is a Property Protection Plan policy.
140-142		SKIP

143 _____ TEAR OUT and REPLACEMENT OF
_____ BUILDING AND LAND
_____ COVERAGE ENDORSEMENT

_____ Report one of the following codes for all
_____ transactions on or after October 1, 1996 to
_____ indicate if the policy contains one of the
_____ following endorsements: TFR-054 or
_____ TFR-055. These endorsements limit the
_____ coverage for the cost of tearing out and
_____ replacing any part of the building and land
_____ necessary to access, repair, or replace that part
_____ of a plumbing drain system located within or
_____ under the slab or foundation of the dwelling.
_____ Do not code this foundation exclusion/limited
_____ coverage endorsement elsewhere, i.e., do not
_____ report this foundation exclusion/limited
_____ coverage endorsement in positions 46 as
_____ Individual Optional Credits.

- _____ 1 _____ Endorsement is attached to this policy
- _____ 2 _____ Endorsement is not attached to this policy

144-145 _____ TEAR OUT and REPLACEMENT OF
_____ BUILDING AND LAND
_____ COVERAGE ENDORSEMENT AMOUNT

_____ Report the tear out and replacement of building
_____ and land coverage endorsement amount. Report
_____ 10% as 10. Report no discount as 00. Do not
_____ report the tear out and replacement of building
_____ and land coverage endorsement amount
_____ elsewhere, i.e., do not report this discount
_____ amount in positions 81-83 as Individual
_____ Optional Credits.

146-150 _____ NAIC COMPANY NUMBER

- * _____ Report the five-digit NAIC company number.

TEXAS STATISTICAL PLAN

FOR

FARM & RANCH

CODING GUIDELINES FOR LOSSES

TEXAS

STATISTICAL PLAN

FOR

RESIDENTIAL RISKS - FARM & RANCH

LOSSES

COLUMNS	CODES	TYPE OR DESCRIPTION
1 (SP)		STATISTICAL PLAN
	3	Farm & Ranch
2-4 (COMPANY)	*	COMPANY NUMBER As per original premium coding. For specific codes refer to Premium Coding Guidelines.
5-8	*	SKIP
9-18 (POLICY)		POLICY NUMBER As per original premium coding. For specific codes refer to Premium Coding Guidelines.
19-20		ACCOUNTING DATE
19		MONTH
	1-9	January- September
	0	October
	-	November
	&	December
20	*	YEAR Unit position of year, e.g., "7", for 1997
21-25	*	LOSS OCCURRENCE DATE Show Date the Loss occurred Code Month (2), Day (2), Year (1) MMDDY
26-28		POLICY EFFECTIVE DATE Code Month (2), Year (1) MMY
29	*	SKIP

COLUMNS	CODES	TYPE OR DESCRIPTION
30-31 (ST)	*	STATE
	42	TEXAS
32-33 (TP)	*	TYPE OF POLICY
		As per original premium coding. For specific codes refer to Premium Coding Guidelines.
34		TRANSACTION TYPE
	6	Paid Losses
	7	Outstanding Losses
35-37	*	SKIP
38-40 (SUB)	*	OTHER THAN ISO FARM PROGRAM
		SUBLINE - FIRE
	110	FIRE
		SUBLINE - ALLIED LINES
	031	Windstorm, Hurricane & Hail (written as separate coverage)
	120	Extended Coverage (with Vandalism & Malicious Mischief)
	121	Extended Coverage (without Vandalism & Malicious Mischief)
	127	Residence Glass
	128	All Risks
	190	Additional Extended Coverage
	200	All Other (Liability)
<hr/>		
		ISO FARM PROGRAM
	116	Basic Cause of Loss
	156	Broad Cause of Loss
	136	Special Cause of Loss
	176	Spoilage Coverage
	196	All Other Allied Lines Cause of Loss (Including E&O)
41-45 (PLACE)		PLACE
		As per original premium coding. For specific codes refer to Premium Coding Guidelines.
46	*	SKIP

COLUMNS	CODES	TYPE OR DESCRIPTION
47-50 (SCOH)	*	CLASSIFICATION - FARM As per original premium coding. For specific codes refer to Premium Coding Guidelines.
51 (FM)	*	FORM CODES - FARM As per original premium coding. For specific codes refer to Premium Coding Guidelines.
52 (CV)	*	COVERAGE As per original premium coding. For specific codes refer to Premium Coding Guidelines.
53 (CT)	*	CONSTRUCTION As per original premium coding. For specific codes refer to Premium Coding Guidelines.
54-63	*	SKIP
64-65		CAUSE OF LOSS OTHER THAN ISO FARM PROGRAM
	01	Fire, Lightning and Removal
	02	Wind and Hail
	03	Explosion
	04	Riot, Riot Attending A Strike, Civil Commotion
	05	Vandalism and Malicious Mischief
	09	All Other Losses
		ISO FARM PROGRAM
	41	Fire
	71	Lightning
	42	Wind
	72	Hail
	03	Explosion
	05	Vandalism and Malicious Mischief
	07	Theft (Including Mysterious Disappearance under Farm Coverage)
	65	Collision
	66	Collapse Due To Weight of Ice, Snow or Sleet
	67	Collapse Due To Other Covered Causes of Collapse
	09	All Other Losses

COLUMNS	CODES	TYPE OR DESCRIPTION
66	*	<p>CLAIM COUNT</p> <p>A. Cases to be counted as claims must be only those in connection with which a loss payment has been made or a loss. No case shall be counted as a claim if it involves only allocated loss adjustment expense or the cost of bail bond.</p> <p>B. A claim closed without a loss payment shall not be counted as a claim.</p> <p>C. A claim partly paid and partly outstanding must carry the claim in the paid.</p> <p>D. A case involving loss payments under more than one differently coded statistical entry shall have a claim count for each such entry.</p> <p>E. Salvage, subrogation and other recoveries (not reinsurance) shall be recorded as a credit to claim count only if the recovery is the total cost of the claim reported under that statistical entry.</p> <p>F. A claim on which more than one payment is made shall only be counted once.</p> <p>G. In case of a loss involving two or more claims, each claim shall be counted and reported separately.</p>

COLUMNS	CODES	TYPE OR DESCRIPTION
67-71 (INS-AMT)	*	EXPOSURE As per original premium coding. For specific codes refer to Premium Coding Guidelines.
72-77	*	AMOUNT OF LOSS -- PAID OR OUTSTANDING Dollars only. If Loss Amount is credit, indicate credit in units position of record.
78-80	*	SKIP
81-88		SKIP
89-99	*	SKIP
100	L	TAPE REPORTING Loss
101-109	*	9 DIGIT ZIP CODE The 5 digit zip code of the location of the risk involved in the loss. Report Plus 4 if available.
110-112		Annual Statement Line of Business As per original premium coding.
113-116		Record Inception Date (YYMM)
117-122	*	SKIP
123-128		Report the Actual Dollar Amount of the Deductible. If Deductible Is Not Applicable Report Zeros.
129		WIND COVERAGE
	0	Wind is Included
	1	Wind is Excluded
130-136		SKIP
137		SPRINKLER PREMIUM CREDIT Report the use of a premium credit for installation of an approved automatic sprinkler system.
	0	No credit in force on policy
	1	Credit in force on policy
138-145		SKIP
139		PROPERTY PROTECTION PLAN POLICY
	0	Policy is not a Property Protection Plan policy.
	1	Policy is a Property Protection Plan policy.

COLUMNS	CODES	TYPE OR DESCRIPTION
140-142		SKIP

(SPACE RESERVED FOR FUTURE USE)

COLUMNS	CODES	TYPE OR DESCRIPTION
143		TEAR OUT and REPLACEMENT OF BUILDING AND LAND COVERAGE ENDORSEMENT
		Report one of the following codes for all transactions on or after October 1, 1996 to indicate if the policy contains one of the following endorsements: TFR 054 or TFR 055. These endorsements limit the coverage for the cost of tearing out and replacing any part of the building and land necessary to access, repair, or replace that part of a plumbing drain system located within or under the slab or foundation of the dwelling. Do not code this foundation exclusion/limited coverage endorsement elsewhere, i.e., do not report this foundation exclusion/limited coverage endorsement in positions 46 as Individual Optional Credits.
	1	Endorsement is attached to this policy
	2	Endorsement is not attached to this policy
144-145		TEAR OUT and REPLACEMENT OF BUILDING AND LAND COVERAGE ENDORSEMENT AMOUNT
	*	Report the tear out and replacement of building and land coverage endorsement amount. Report 10% as 10. Report no discount as 00. Do not report the tear out and replacement of building and land coverage endorsement amount elsewhere, i.e., do not report this discount amount in positions 81-83 as Individual Optional Credits.
146-150		NAIC COMPANY NUMBER
	*	Report the five-digit NAIC company number.

PLACE CODES

COUNTY

The five-digit series of Place Codes are constructed in such a way that the first three (3) digits identify the county. For risks that are located outside a city or town, county codes are provided with the last two digits being 00.

Example: County - Travis Risk is **outside** city limits of any town. - code: - 45300

**PLACE CODES
 COUNTY**

COUNTY	PLACE CODE	COUNTY	PLACE CODE	COUNTY	PLACE CODE
Anderson	00100	Comal	09100	Grayson	18100
Andrews	00300	Comanche	09300	Gregg	18300
Angelina	00500	Concho	09500	Grimes	18500
Aransas	00700	Cooke	09700	Guadalupe	18700
Archer	00900	Coryell	09900	Hale	18900
Armstrong	01100	Cottle	10100	Hall	19100
Atascosa	01300	Crane	10300	Hamilton	19300
Austin	01500	Crockett	10500	Hansford	19500
Bailey	01700	Crosby	10700	Hardeman	19700
Bandera	01900	Culberson	10900	Hardin	19900
Bastrop	02100	Dallam	11100	Harris	20100
Baylor	02300	Dallas	11300	Harrison	20300
Bee	02500	Dawson	11500	Hartley	20500
Bell	02700	Deaf Smith	11700	Haskell	20700
Bexar	02900	Delta	11900	Hays	20900
Blanco	03100	Denton	12100	Hemphill	21100
Borden	03300	De Witt	12300	Henderson	21300
Bosque	03500	Dickens	12500	Hidalgo	21500
Bowie	03700	Dimmit	12700	Hill	21700
Brazoria	03900	Donley	12900	Hockley	21900
Brazos	04100	Duval	13100	Hood	22100
Brewster	04300	Eastland	13300	Hopkins	22300
Briscoe	04500	Ector	13500	Houston	22500
Brooks	04700	Edwards	13700	Howard	22700
Brown	04900	Ellis	13900	Hudspeth	22900
Burleson	05100	El Paso	14100	Hunt	23100
Burnet	05300	Erath	14300	Hutchinson	23300
Caldwell	05500	Falls	14500	Irion	23500
Calhoun	05700	Fannin	14700	Jack	23700
Callahan	05900	Fayette	14900	Jackson	23900
Cameron	06100	Fisher	15100	Jasper	24100
Camp	06300	Floyd	15300	Jeff Davis	24300
Carson	06500	Foard	15500	Jefferson	24500
Cass	06700	Fort Bend	15700	Jim Hogg	24700
Castro	06900	Franklin	15900	Jim Wells	24900
Chambers	07100	Freestone	16100	Johnson	25100
Cherokee	07300	Frio	16300	Jones	25300
Childress	07500	Gaines	16500	Karnes	25500
Clay	07700	Galveston	16700	Kaufman	25700
Cochran	07900	Garza	16900	Kendall	25900
Coke	08100	Gillespie	17100	Kenedy	26100
Coleman	08300	Glasscock	17300	Kent	26300
Collin	08500	Goliad	17500	Kerr	26500
Collingsworth	08700	Gonzales	17700	Kimble	26700
Colorado	08900	Gray	17900	King	26900

**PLACE CODES
 COUNTY**

COUNTY	PLACE CODE	COUNTY	PLACE CODE	COUNTY	PLACE CODE
Kinney	27100	Newton	35100	Sterling	43100
Kleberg	27300	Nolan	35300	Stonewall	43300
Knox	27500	Nueces	35500	Sutton	43500
Lamar	27700	Ochiltree	35700	Swisher	43700
Lamb	27900	Oldham	35900	Tarrant	43900
Lampasas	28100	Orange	36100	Taylor	44100
La Salle	28300	Palo Pinto	36300	Terrell	44300
Lavaca	28500	Panola	36500	Terry	44500
Lee	28700	Parker	36700	Throckmorton	44700
Leon	28900	Parmer	36900	Titus	44900
Liberty	29100	Pecos	37100	Tom Green	45100
Limestone	29300	Polk	37300	Travis	45300
Lipscomb	29500	Potter	37500	Trinity	45500
Live Oak	29700	Presidio	37700	Tyler	45700
Llano	29900	Rains	37900	Upshur	45900
Loving	30100	Randall	38100	Upton	46100
Lubbock	30300	Reagan	38300	Uvalde	46300
Lynn	30500	Real	38500	Val Verde	46500
McCulloch	30700	Red River	38700	Van Zandt	46700
McLennan	30900	Reeves	38900	Victoria	46900
McMullen	31100	Refugio	39100	Walker	47100
Madison	31300	Roberts	39300	Waller	47300
Marion	31500	Robertson	39500	Ward	47500
Martin	31700	Rockwall	39700	Washington	47700
Mason	31900	Runnels	39900	Webb	47900
Matagorda	32100	Rusk	40100	Wharton	48100
Maverick	32300	Sabine	40300	Wheeler	48300
Medina	32500	San Augustine	40500	Wichita	48500
Menard	32700	San Jacinto	40700	Wilbarger	48700
Midland	32900	San Patricio	40900	Willacy	48900
Milam	33100	San Saba	41100	Williamson	49100
Mills	33300	Schleicher	41300	Wilson	49300
Mitchell	33500	Scurry	41500	Winkler	49500
Montague	33700	Shackelford	41700	Wise	49700
Montgomery	33900	Shelby	41900	Wood	49900
Moore	34100	Sherman	42100	Yoakum	50100
Morris	34300	Smith	42300	Young	50300
Motley	34500	Somervell	42500	Zapata	50500
Nacogdoches	34700	Starr	42700	Zavala	50700
Navarro	34900	Stephens	42900		

TEXAS STATISTICAL PLAN

FOR

**FARM &
RANCHOWNERS**

TEXAS
STATISTICAL PLAN
FARM & RANCHOWNERS

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1. SCOPE OF THE PLAN

This plan applies to policies effective on or after September 1, 1987. It applies to the various coverages under Farm & Ranchowners Policies.

This plan is applicable to direct business written by the carrier. Necessary instructions for the recording of the captioned lines of business are given so that experience may be available in the detail required for reporting.

This plan is in loose leaf form and, as pages are revised or reprinted, all carriers will automatically receive these revised pages, which will have the changes indicated in the margins by a "*". In the absence of supplemental instructions, revised pages are applicable to all new and renewal policies with effective dates on and after the date indicated in the lower right hand corner of the reprinted pages.

The Statistical Plan is printed in the following major divisions:

- (a) Section A - Instructions - pertaining to recording of business on carriers' records and reporting of experience.
- (b) Section B - Codes

2. METHODS OF RECORDING AND COMPILING EXPERIENCE

This plan is designed to develop experience on a Calendar/Accident Year basis. Such experience furnishes a comparison of the incurred losses on accidents or occurrences which took place in a given 12 month period with the amounts of insurance and premiums earned in the same period.

3. RECORDING OF EXPERIENCE

Carriers may use any procedure for the recording of experience, including any type of record form convenient to their statistical or accounting procedure and any codes other than those set forth in this plan, provided only that experience can be reported by the carrier within the required time and in accordance with the requirements for the reporting of experience set forth herein. However, the adoption of the procedures outlined in this plan, together with the codes recited herein, should promote accuracy and save labor in the preparation of statistical data for the filing of experience.

4. UNIFORM METHOD OF REPORTING EXPERIENCE

Every carrier shall report its experience in accordance with instructions issued by the Texas Department of Insurance and shall use the codes set forth in this plan in making such reports of experience. Each carrier shall report its experience in the detail required, and shall forward the executed affidavit, attesting to the accuracy and completeness of all experience reports submitted, shall be filed in accordance with instructions.

5. REINSURANCE

The experience is to be reported on direct business only. Therefore, the reports of experience shall not include premiums received from or losses paid to other carriers on account of reinsurance assumed by the reporting carrier; nor shall any deductions be made by the reporting carrier for premiums ceded to or for losses recovered from other carriers on account of reinsurance ceded.

6. AMOUNTS OF INSURANCE - PREMIUMS AND LOSSES

Amount of insurance (limits of liability) shall be shown on both premium and loss records. Amount of insurance (limits of liability) shall be recorded to the nearest thousand dollars of coverage of the original policy. Policies for amounts under \$1,500 will be recorded as 01.

For pro rata or flat cancellations, record the same amount of insurance originally recorded for the policy being canceled.

The amount of insurance to be recorded will be the amount of Coverage A on Farm and Ranchowners.

7. PREMIUMS

Premiums on direct business shall be identified as premiums written, cancellations, or as all other additional and return premium endorsements by the Record Type Codes set forth in this plan. Such premium entries shall also be identified by the other statistical codes shown in Section B of this plan.

Record premium from individual company filings of Farm and Ranchowners enhancement endorsements separately from remainder of policy using Record Type 95.

8. EFFECTIVE AND EXPIRATION DATES

On premium records for new business and renewals, the effective month, day and year and expiration month and year of the policy must be shown. For cancellations (pro rata, or flat cancellation), the effective month and year of the cancellation as well as the expiration month and year of the policy being canceled shall be shown.

On loss records, accident month, day and year shall be shown in the same field as the effective date for premium entries.

9. CANCELLATIONS

For a flat cancellation (effective as of the inception date of the policy), the coding of the cancellation entry must be identical with the original entry, except for the Record Type.

For pro rata cancellations, the coding of the cancellation entry must be identical with the original entry except for the Record Type and effective month and year which shall be the effective date of the cancellation.

10. CHANGES BY ENDORSEMENT

If an endorsement effective as of inception date of the policy changes coding conditions or premium amount, the original entry should be reversed and a new corrected entry submitted. An additional and return premium endorsement effective after inception date of the policy should be coded Record Type 92 and contain the same coding as an original Record Type 91 entry.

11. LOSSES EXCLUSIVE OF LOSS ADJUSTMENT EXPENSE

Losses are to be reported net as to recoveries under salvage, subrogation, and other recoveries (not reinsurance).

Each loss entry shall be identified by the proper Kind Code and show the appropriate Accident Month, Day and Year and, except as otherwise provided, the same statistical codes that were used to record the premium entry for the coverage under which the loss was incurred. In addition, each Loss entry shall show the Number of claims, Cause of Loss, and Type of Loss Code.

Loss adjustment expenses are not to be reported.

12. NUMBER OF CLAIMS

Cases to be counted as claims shall be only those in connection with which a loss payment has been made or a loss reserve established. No case shall be counted as a claim if it involves only Loss Adjustment Expenses. A claim partly paid and partly outstanding shall be counted only once (but may be counted as either paid or outstanding). A claim on which more than one payment is made shall be counted only once.

A case involving a loss payment or the establishment of a loss reserve under several separate differently coded statistical entries shall have a claim count for each statistical entry.

Salvage, subrogation and other recoveries (not reinsurance) shall be recorded as a credit to claim count only if the recovery is the total cost of the case.

A claim closed without a loss payment shall not be counted as a claim.

13. EXCESS LOSSES (Farm and Ranchowners Policies)

An Excess Loss is an occurrence resulting in an incurred cost to the carrier, exclusive of loss adjustment expenses, in excess of \$25,000 under Forms A and B. Carriers shall maintain records of accidents involving an Excess Loss. The claims comprising each multiple-claim accident involving an excess loss shall be so identified.

14. ADJUSTMENTS

Adjustments of errors in the original coding are to be accomplished by making a reversal of the original entry and by making a new entry showing the proper codes, amounts of insurance and premiums or losses.

15. GEOGRAPHICAL DIVISIONS

The state, and county codes must be recorded for all F.R.O. Policies. (see Place Codes for Texas - Counties).

16. DEDUCTIBLE INSURANCE

Each premium and loss entry must be identified with the appropriate deductible amount

17. PREMIUM SURCHARGE - CLAIMS CODE

A policy which is surcharged due to excessive claims must be identified.

18. EXPERIENCE TO BE REPORTED

It is preferable that reports of unit transactions of premiums and exposures written and a report of losses paid for each accounting month with a transmittal letter be sent to TDI monthly, within forty-five days after the close of the month.

A report of unit transactions of losses outstanding as of December 31 with a transmittal letter shall be sent to TDI within forty-five days after such dates.

The required reports must be submitted on magnetic tape.

Reports of experience, in required detail, summarized annually by the Texas Insurance Checking Office and filed on behalf of their subscribers for service, meet the requirements of this plan and are acceptable with TDI.

Once a year a reconciliation will be made.

19. COMPANY NUMBER

Each reporting carrier shall identify each of its reported records by the COMPANY NUMBER assigned to it by the TEXAS INSURANCE CHECKING OFFICE.

20. ACCOUNTING DATE

The month and year in which a transaction (other than one for an outstanding loss) was recorded on the books of the reporting carrier shall be shown. The month and year for which an outstanding loss was valued shall be shown.

21. ZIP CODE

The 5 digit zip code of each risk must be reported. Report Plus 4 if available.

22. NAIC Company Number

The NAIC Company Number is now required and shall be entered in positions 146-150 for all records. Please note that the Company Number assigned by the Texas Insurance Checking Office (TICO) is still required in the appropriate positions.

23. New Statistical Agent

The Commissioner of Insurance has designated a new statistical agent for Texas residential property insurance. For all transactions on or after January 1, 1996, each company shall report its experience to the Texas Insurance Checking Office (TICO). The commercial property reports which will now be reported to TICO are:

- * FRO Premiums
- * FRO Losses

24. New Transmittal Form

A new commercial property data submission transmittal form must accompany all data submitted to TICO. The transmittal form shall contain the following information:

- A. Company Name
- B. NAIC Company Code
- C. Record Count
 - 1. FRO Premium
 - 2. FRO Losses
- D. Totals for Significant Fields
 - 1. Written Premium
 - 2. Paid Losses
 - 3. Outstanding Losses

E. Type of Reporting Medium

All reports shall be made to TICO on electronic media - - cartridge, diskette or CD. See instruction 24 for details on diskette reporting.

Cartridges shall be 3480 or 3490 with a block size not greater than 32700.

F. Record and Format Information.

If reporting on cartridge, report the block length of the file. All records on tape will have a length of 150.

If reporting on PC diskette or CD, report the format used. (See instruction 24 for details.)

G. Each cartridge, diskette or CD submitted must be labeled with company names, NAIC code, submission date and experience reported (i.e., 1/94 commercial property).

Each cartridge label must also include record length and block size, tape number (if multiple tapes are submitted), and format (EBCDIC or ASCII, labeled or unlabeled). Each diskette or CD label must also include data format, file name(s) and disk number (if multiple disks are submitted).

25. DISKETTE REPORTING

PC diskettes shall be high-density 3 1/2" with the data presented in the following format.

* Fixed ASCII: Standard Data Format (SDF);

~~(26. TEAR OUT AND REPLACEMENT OF BUILDING AND LAND COVERAGE ENDORSEMENT~~

~~Insurers shall report the use of any of the following endorsements which limit coverage for the cost of tearing out and replacing any part of the building and land necessary to access, repair or replace that part of a plumbing drain system located within or under the slab or foundation of coverage: FRO 455. For all policies effective on or after October 1, 1996, all FRO premium and loss records shall contain a one position numeric code in position 143 using one of the following codes:~~

PAGE RESERVED FOR FUTURE USE

~~Code Instruction~~

~~1 Endorsement is attached to this policy.~~

~~2 Endorsement is not attached to this policy.~~

~~For all records with code 1 in position 143, positions 144-145 shall contain a two digit numeric code indicating the amount of the credit associated with the endorsement reported as the percentage discount. Report a 20% discount as 20. Report no discount as 00.~~

~~Do not report this endorsement code or the discount amount as Individual Optional Credits in positions 46-47 or 80-82.~~

)

(SPACE RESERVED FOR FUTURE USE)

1. STATISTICAL PLAN	CODE
Farm and Ranchowners (FRO)	4
2. STATE CODE	CODE
Texas	42
3. KIND CODES - LOSSES	CODE
Paid Losses	6
Outstanding Losses	7
4. LINE OF BUSINESS	CODE
Farm and Ranchowners Policies	04
Farm and Ranchowners Tenant Policies	05

(SPACE RESERVED FOR FUTURE USE)

5. POLICY FORMS

FARM & RANCHOOWNERS LOB 04 and 05	CODE
--------------------------------------	------

OTHER THAN ISO FARM PROGRAM

FRO Policy A, Limited Form	1
FRO Policy B, Broad Form	2
FRO B with FRO 480, All Risk Form	3

Property covered under Form FRO-459 & TFR-071 of the Farm and Ranchowners
Policy shall be reported under Stat Plan 3 Farm & Ranch.

ISO FARM PROGRAM / INDEPENDENT FARM PROGRAMS

Basic Coverage	4
Broad Coverage	5
Specified/Broad Coverage (Applicable only when the first 3 digits of Classification Code are 008 or 009)	6
Special Coverage	7
All Other	9

6. NUMBER OF FAMILIES -

FARM & RANCHOWNERS	CODE
One or Two Family	1
Tenant Form (LOB 05 only)	9

(SPACE RESERVED FOR FUTURE USE)

7. COVERAGE - OCCUPANCY

FRO	CODE
FRO policies, including any changes in Coverage B and/or Deductible Adjustment charges	1
ISO Farm Program	5
All policies with other premium bearing endorsements including Replacement Cost Endorsement and increased limits	9
<u>Independent Farm Program</u>	<u>3</u>
<u>AAIS Farm Program</u>	<u>4</u>

(SPACE RESERVED FOR FUTURE USE)

8. CONSTRUCTION

FRO	CODE
Frame (not otherwise classified)	1
Brick Veneer or Stone Veneer	2
Brick, Stone or Masonry	3
Fire Resistive and Semi - Fire Resistive	4
Stucco or Asbestos	8

(SPACE RESERVED FOR FUTURE USE)

(SPACE RESERVED FOR FUTURE USE)

9. DEDUCTIBLE
Report the actual dollar amount of the deductible. If deductible is not applicable report zeros.

(SPACE RESERVED FOR FUTURE USE)

(SPACE RESERVED FOR FUTURE USE)

(SPACE RESERVED FOR FUTURE USE)

10. CAUSE OF LOSS CODES

OTHER THAN ISO FARM PROGRAM
 FARM & RANCHOWNERS (STAT PLAN 4)

FRO

Fire, Lightning & Removal	01
Windstorm, Hurricane and Hail	02
Water Damage and Freezing	03
Theft	04
Vandalism & malicious Mischief	08
All Other Physical Damage	05
Liability BI & PD & Medical Payments	06

ISO FARM PROGRAM (Policy Codes 4-7, 9)*

	Building	Contents	Time Element
Fire	41	51	61
Lightning	71	81	91
Wind	42	52	62
Hail	72	82	92
Explosion	13	23	33
Vandalism and Malicious Mischief	15	25	35
Theft (Including Mysterious Disappearance)	17	27	37
Collision	65	75	85
Collapse Due To:			
Weight of Ice, Snow or Sleet	66	76	86
Other Covered Causes of Collapse	67	77	87
All Other Losses	19	29	39

* For the ISO Farm Program, report the ISO code in the type of loss and cause of loss code fields

(SPACE RESERVED FOR FUTURE USE)

11. SPECIAL ENDORSEMENT CODE

Farm & Ranchowners - Replacement Cost Endorsement	1
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12. PREMIUM SURCHARGE - CLAIMS CODE

Farm and Ranchowners - Form FRO-480	1
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(SPACE RESERVED FOR FUTURE USE)

13. ZIP CODE

The 5 digit zip code of each risk must be reported. Report Plus 4 if available.

14. TOTAL RATING MODIFICATION FACTOR

The total rating modification factor applies to ISO program data (Policy Form code 4-9). Report a three digit factor reflecting all individual risk modifications such as:

- Individual Risk Premium Modifications
- Account Premium Modifications or Similar Modifications
- Expense Modifications or Similar Modifications
- Multiple Location Rating Plan or Premium Dispersion Multipliers

The factor should be rounded to two decimal places for reporting. If no modification is applicable report "100"

Examples:

<u>Individual Risk Premium Modification or Account Premium Modification</u>	<u>Multiple Location Rating Plan or Premium Dispersion Multipliers</u>	<u>Expense Modification</u>	<u>Total Rating Modification Factor</u>	<u>Code</u>
None	None	None	None	100
None	None	None	.80	080
None	20% Credit	-10.5%	.716	072
25%	12% Credit	-10.5%	.599	060

15. ISO COMPANY LOSS COST MULTIPLIER

The ISO Company Loss Cost Multiplier applies to ISO program data (Policy Form codes 4 - 9). Report a three digit factor reflecting the relationship of company manual rate to the ISO advisory loss cost (in loss cost states). Companies unable to report the company loss cost multiplier may report "999" with prior notification to the statistical agent. The factor should be rounded to two decimal places. If no departure is applicable report "100".

Examples:

	<u>ISO Manual Rate</u>	<u>ISO Advisory Loss Cost</u>	<u>Company Manual Rate</u>	<u>Company Loss Cost Multiplier</u>	<u>Code</u>
Ex. #1	--	\$200	\$400	2.000	200
Ex. #2	--	\$200	\$340	1.700	170

TEXAS STATISTICAL PLAN

FOR

FARM & RANCHO OWNERS

CODING GUIDELINES FOR PREMIUMS

TEXAS
 STATISTICAL PLAN
 FOR
 FARM & RANCHO OWNERS
 PREMIUM

COLUMNS	CODES	TYPE OR DESCRIPTION
1 (SP)	4	STAT PLAN Farm and Ranchowners
2 (SUG)	6	SUGGESTION Suggestion SKIP - Tape Reporting
3-4 (ACDT)		ACCOUNTING DATE:
3	1-9 0 - &	MONTH January - September October November December
4		YEAR Unit Positions of Year, e.g. "7" for 1997
5-6 (RT)		RECORD TYPE
	05	Flat Cancellations
	06	Pro - Rata - Cancellations
	91	FRO New/Renewals Daily Report (including endorsements form inception)
	92	FRO Endorsements After Inception (AP & RP)
	93	Reinstatements – Pro – Rata – Cancellations
	94	FRO form FRO-460 (scheduled personal property)
	95	Individual company enhancement endorsement

Farm and Ranchowners Annual Experience Report
Coding Guidelines - Premium

COLUMNS	CODES	TYPE OR DESCRIPTION
7-16 (POLICY)	*	POLICY NUMBER Policy Number as shown on daily report
17 (TRM)		TERM
	1	One year or less
	9	Over one year
18-22 (EFF)		EFFECTIVE DATE
	*	Effective date of daily report, endorsement, pro rata cancellation. Code Month, Day, Year. MMDDYY.
23-25 (EXP)	*	EXPIRATION DATE Expiration date of daily reports or short term endorsement. Code Month and Year. MMY
26-30 (PLACE)	*	PLACE CODE Place Code (County) for location of risk as shown in Place Code Manual.
31-33	*	SKIP
34-37 (INS)	*	AMOUNT OF INSURANCE Nearest thousand of dollars, the amount of insurance Less Than \$1,500 - Code 01 If no amount of insurance "0" in amount field. If amount is credit, indicate in unit's position.
38-40	*	SKIP

COLUMNS	CODE	TYPE OR DESCRIPTION
41-42 (LOB)		LINE OF BUSINESS
	04	Farm & Ranchowners Policies
	05	Farm & Ranchowners Tenant Policies
43-45 (CNO)		COMPANY NUMBER
	*	Assigned by T.I.C.O.
46-47	*	SKIP
48 (PSC)		PREMIUM SURCHARGE - CLAIMS
	1	Farm & Ranchowners - Form FRO-630
49 (PRC)		PREMIUM REDUCTION CERTIFICATE
	1	5% credit applied
	2	15% credit applied
	3	Both credits applied
50 (FM)		FORM (POLICY) (FRO)
		OTHER THAN ISO FARM PROGRAM
		FRO (04)
	1	FRO Policy A, Limited Form
	2	FRO Policy B, Broad Form
	3	FRO Policy B w/480, All Risk Form
		ISO FARM PROGRAM / INDEPENDENT
		FARM PROGRAMS
	4	Basic Coverage
	5	Broad Coverage
	6	Special/Broad Coverage
		(Applicable only when the first 3 digits of Classification Code are 008 or 009)
	7	Special Coverage
	9	All Other

COLUMNS	CODES	TYPE OR DESCRIPTION
51 (FAM)		NUMBER OF FAMILIES - (FRO)
	1	1 or 2 Families
	9	Tenant Form (LOB 05 only)
52 (COV)		COVERAGE - OCCUPANCY (FRO)
	1	FRO Policies, including any changes in Coverage B and/or Deductible Adjustment charges
	5	ISO Farm Program
	9	All policies, excluding tenants, with other premium bearing endorsements including Replacement Cost Endorsement and Increased Limits
	3	<u>Independent Farm Program</u>
	4	<u>AAIS Farm Program</u>

(SPACE RESERVED FOR FUTURE USE)

COLUMNS	CODES	TYPE OR DESCRIPTION
53 (CT)		CONSTRUCTION
	1	Frame
	2	Brick Veneer or Stone Veneer
	3	Brick, Stone or Masonry
	4	Fire Resistive and Semi-Fire Resistive
	8	Stucco or Asbestos
54	*	SKIP
55	*	SKIP

(SPACE RESERVED FOR FUTURE USE)

COLUMNS	CODES	TYPE OR DESCRIPTION
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56		SKIP
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(SPACE RESERVED FOR FUTURE USE)

COLUMNS	CODES	TYPE OR DESCRIPTION
57-58	* SKIP	

(SPACE RESERVED FOR FUTURE USE)

(SPACE RESERVED FOR FUTURE USE)

Farm and Ranchowners Annual Experience Report
Coding Guidelines - Premium

COLUMNS	CODES	TYPE OR DESCRIPTION
59-62 (FRPM)		PREMIUM - FARM & RANCHOOWNERS
	*	Dollars only. Example: \$1,583.40, code 1583.
		Farm & Ranchowners - Code Total premium (excluding Form FRO-460)
		Farm & Ranchowners premium for Form FRO-460, code on separate line with Record Type 94
		Farm & Ranchowners - Code Total premium (excluding FRO-459 & TFR-071)
		For ISO Farm Program Report the Premium Corresponding to the Policy Form Code
		If premium is credit, indicate in unit's position
63-65	*	SKIP
66 (SE)		SPECIAL ENDORSEMENT
	1	Farm & Ranchowners - Replacement Cost Endorsement Attached

(SPACE RESERVED FOR FUTURE USE)

COLUMNS	CODES	TYPE OR DESCRIPTION
67-90	*	SKIP
91-99 (ZIP)		ZIP CODE Code the 9 digit zip code for each risk. The first five digits are mandatory. Report Plus 4 if available.
100	P	TAPE REPORTING Premium
101-105		SKIP
106-109		CLASSIFICATION CODE 1 st , 2 nd , 3 rd DIGIT Coverage A, B, C, D – Dwelling, Other Private Structures Appurtenant to Dwellings, Household Personal Property and Loss of Use. Dwelling and Household Personal Property – Owner occupied 008 Primary Residence 009 Additional Dwelling Dwelling – Tenants (Non-Owner) Occupied 004 Primary Residence 005 Additional Dwelling Household Personal Property–Tenant (Non-Owner) Occupied 006 Primary Residence 007 Additional Dwelling Trailers and Mobilehomes 012 Owner Occupied 011 Tenant (Non-Owner) Occupied 013 Farm Dwelling NOT rated with farm combination rates 014 Household personal property NOT rated with farm combination rates Coverage E – Scheduled Farm Personal Property 051 Turkeys – in and outside of buildings 052 Poultry Other Than Turkeys - in and outside of buildings 053 Hay, Straw, Fodder, Forage Crops – in the open 054 Hay, Straw, Fodder, Forage Crops – in structures 055 Grain – in the open 056 Grain – in metal structures 057 Grain – in other structures 058 Wool 059 Tray, Boxes, Box Shook 064 Livestock 066 Harvested Tobacco Farm Floater 069 Machinery Vehicles and Implements–blanket 071 Machinery Vehicles and Implements–scheduled 073 Other Farm Property – NOC – blanket 074 Other Farm Property – NOC – scheduled 076 Farm and Dairy Products – NOC

COLUMNS	CODES	TYPE OR DESCRIPTION (CONTINUED)
		Coverage F – Unscheduled Farm Personal Property
	072	Unscheduled Farm Personal Property
		Coverage G – Other Farm Structures
	026	Barns (other than Dairy Barns) and Stables
	031	Dairy Barns
	032	Hog Confinement Buildings
	027	Silos
	033	Tabacco Curing Barns (with heat)
	034	Tabacco Curing Barns (without heat)
	041	Potato Houses
	037	Incubators, Brooders and Poultry Houses–without heat
	042	Incubators, Brooders and Poultry Houses–with central heat or heat from an outside source
	043	Incubators, Brooders and Poultry Houses–with heat other than above
	044	Windmills, Windchargers, Windpumps
	046	Tanks
	047	Greenhouses
	048	Fences, Corrals, Chutes, Power and Light Poles, Wiring
	049	Radio and TV Equipment – Outdoor
	045	Other Farm Structures Rated as Outbuildings (Including Portable Buildings)
		4 th DIGIT
	1	Type 1
	2	Type 2
	3	Type 3
	9*	Type Rating Not Applicable
		* Rating Type Code 9 may only be used in conjunction with 2 nd and 3 rd digits that do not represent a type rated Farm Building.
110-112		ANNUAL STATEMENT LINE OF BUSINESS (Refer to General Reporting Instructions)
113-116		RECORD INCEPTION DATE (YYMM)
117-119		TOTAL RATING MODIFICATION FACTOR
120-122		ISO COMPANY LOSS COST MODIFIER
123-128		DEDUCTIBLE (Report actual Dollar Amount of the deductible. If deductible is not applicable report zeros)
129		WIND COVERAGE
	0	Wind is Included
	1	Wind is Excluded
130-136	*	SKIP

COLUMNS	CODES	TYPE OR DESCRIPTION
137		SPRINKLER PREMIUM CREDIT
		Report the use of a premium credit for installation of an approved automatic sprinkler system. Do not report this premium credit under Individual Optional Credits.
	0	No credit in force on policy
	1	Credit in force on policy
138-145		SKIP
139		PROPERTY PROTECTION PLAN POLICY
	0	Policy is not a Property Protection Plan policy.
	1	Policy is a Property Protection Plan policy.
140-142	*	SKIP

COLUMNS	CODES	TYPE OR DESCRIPTION
143		TEAR OUT and REPLACEMENT OF BUILDING AND LAND COVERAGE ENDORSEMENT
		Report one of the following codes for all transactions on or after October 1, 1996 to indicate if the policy contains one of the following endorsements: FRO 455. This endorsement limits the coverage for the cost of tearing out and replacing any part of the building and land necessary to access, repair, or replace that part of a plumbing drain system located within or under the slab or foundation of the dwelling. Do not code this foundation exclusion/limited coverage endorsement elsewhere, i.e., do not report this foundation exclusion/limited coverage endorsement in positions 46-47 as Individual Optional Credits.
	1	Endorsement is attached to this policy
	2	Endorsement is not attached to this policy
144-145		TEAR OUT and REPLACEMENT OF BUILDING AND LAND COVERAGE ENDORSEMENT AMOUNT
	*	Report the tear out and replacement of building and land coverage endorsement amount. Report 10% as 10. Report no discount as 00. Do not report the tear out and replacement of building and land coverage endorsement amount elsewhere, i.e., do not report this discount amount in positions 80-82 as Individual Optional Credits.
146-150		NAIC COMPANY NUMBER
	*	Report the five-digit NAIC company number.

(SPACE RESERVED FOR FUTURE USE)

TEXAS STATISTICAL PLAN

FOR

FARM & RANCHO OWNERS

CODING GUIDELINES FOR LOSSES

TEXAS

STATISTICAL PLAN

FARM & RANCHOOWNERS (FRO)

LOSSES

COLUMNS	CODES	TYPE OR DESCRIPTION
1 (SP)		STAT PLAN
	4	Farm & Ranchowners
2	*	SKIP
3-4		ACCOUNTING DATE
3		MONTH
	1-9	January - September
	0*	October
	-	November
	&	December
4		YEAR
	*	Unit positions of year, e.g., "7" for 1997
5-6	*	SKIP
7-16 (POLICY)		POLICY NUMBER
		As per original premium coding. For codes refer to Premium Coding Guidelines.
17	*	SKIP
18-22		LOSS OCCURRENCE DATE
	*	Date of Loss Code Month (2), Day (2), Year (1) MMDDYY

Farm and Ranchowners Annual Experience Report
Coding Guidelines - Losses

COLUMNS	CODES	TYPE OR DESCRIPTION
23-25	*	POLICY EFFECTIVE DATE Code Month (2), Year (1) MMY
26-30 (PLACE)	*	PLACE CODE Place code (County) for location of risk as shown in Place Code Manual.
31		KIND
	6	Paid Losses
	7	Outstanding Losses
32-33	*	SKIP
34-37 (A - INS)	*	AMOUNT OF INSURANCE As per original premium coding. For codes refer to Premium Coding Guidelines.
38-40	*	SKIP
41-42 (LOB)		LINE OF BUSINESS
	04	Farm and Ranchowners Policies
	05	Farm and Ranchowners Tenant Policies

Farm and Ranchowners Annual Experience Report
Coding Guidelines - Losses

COLUMNS	CODES	TYPE OR DESCRIPTION
43-45 (CO)	*	COMPANY NUMBER As per original premium coding. For codes refer to Premium Coding Guidelines.
46-49	*	SKIP
50 (F)	*	FORM As per original premium coding. For codes refer to Premium Coding Guidelines.
51 (FM)	*	NUMBER OF FAMILIES As per original premium coding. For codes refer to Premium Coding Guidelines.
52 (CV)	*	COVERAGE - OCCUPANCY As per original premium coding. For codes refer to Premium Coding Guidelines.
53 (CT)	*	CONSTRUCTION As per original premium coding. For codes refer to Premium Coding Guidelines.
54-56		SKIP
57-58	*	SKIP

COLUMNS	CODES	TYPE OR DESCRIPTION	
59-60		CAUSE OF LOSS	
		OTHER THAN ISO FARM PROGRAM	
	01	Fire, Lightning & Removal	
	02	Windstorm, Hurricane and Hail	
	03	Water Damage and Freezing	
	04	Theft	
	08	Vandalism and Malicious Mischief	
	05	All Other Physical Damage	
	06	Liability BI & PD and Medical Payments	
		ISO FARM PROGRAM (Policy Codes 4-7, 9)	
Building	Contents	Time Element	
41	51	61	Fire
71	81	91	Lightning
42	52	62	Wind
72	82	92	Hail
13	23	33	Explosion
15	25	35	Vandalism and Malicious Mischief
17	27	37	Theft (including mysterious disappearance)
65	75	85	Collision
			Collapse Due To:
66	76	86	Weight of Ice, Snow or Sleet
67	77	87	Other Covered Causes of Collapse
19	29	39	All Other Losses

COLUMNS	CODES	TYPE OR DESCRIPTION
61		CLAIM COUNT
	*	<p>A. Cases to be counted as claims must be only those in connection with which a loss payment has been made. No case shall be counted as a claim if it involves only allocated loss adjustment expense or the cost of bail bond</p> <p>B. A claim closed without a loss payment shall not be counted as a claim.</p> <p>C. A claim partly paid and partly outstanding must carry the claim count in the paid record.</p> <p>D. A case involving loss payments under more than one differently coded statistical entry shall have a claim count for each such entry.</p> <p>E. Salvage, subrogation and other recoveries (not reinsurance) shall be recorded as a credit to claim count only if the recovery is the total cost of the claim reported under that statistical entry.</p> <p>F. A claim on which more than one payment is made shall only be counted once.</p> <p>G. In case of a loss involving two or more claims, each claim shall be counted and reported separately.</p>

COLUMNS	CODES	TYPE OR DESCRIPTION
62-67		AMOUNT OF LOSS
	*	Dollars only. Indicate credit in unit's position. (Circle amount to indicate credit.)
68-76	*	9 DIGIT ZIP CODE
		The 5 digit zip code of the location of the risk involved in the loss. Report Plus 4 if available.
77-99	*	SKIP
100		TAPE REPORTING
	L	Loss
101-105	*	SKIP
106-109		CLASSIFICATION CODE As per original coding. For specific codes refer to premium coding guidelines
110-112		ANNUAL STATEMENT LINE OF BUSINESS As per original premium coding
113-116		RECORD INCEPTION DATE (YYMM)
117-122	*	SKIP
123-128		DEDUCTIBLE – As per original premium coding
129		WIND COVERAGE
	0	Wind is Included
	1	Wind is Excluded
130-136	*	SKIP
137		SPRINKLER PREMIUM CREDIT
		Report the use of a premium credit for installation of an approved automatic sprinkler system.
	0	No credit in force on policy
	1	Credit in force on policy
138-145	*	SKIP

COLUMNS	CODES	TYPE OR DESCRIPTION
139		PROPERTY PROTECTION PLAN POLICY
	0	Policy is not a Property Protection Plan policy.
	1	Policy is a Property Protection Plan policy.
		(PAGE RESERVED FOR FUTURE USE)
140-142	*	SKIP

COLUMNS	CODES	TYPE OR DESCRIPTION
143		TEAR OUT and REPLACEMENT OF BUILDING AND LAND COVERAGE ENDORSEMENT
		Report one of the following codes for all transactions on or after July 1, 1996 to indicate if the policy contains one of the following endorsements: FRO 455. These endorsements limit the coverage for the cost of tearing out and replacing any part of the building and land necessary to access, repair, or replace that part of a plumbing drain system located within or under the slab or foundation of the dwelling. Do not code this foundation exclusion/limited coverage endorsement elsewhere, i.e., do not report this foundation exclusion/limited coverage endorsement in positions 46-47 as Individual Optional Credits.
	1	Endorsement is attached to this policy
	2	Endorsement is not attached to this policy
144-145		TEAR OUT and REPLACEMENT OF BUILDING AND LAND COVERAGE ENDORSEMENT AMOUNT
	*	Report the tear out and replacement of building and land coverage endorsement amount. Report 10% as 10. Report no discount as 00. Do not report the tear out and replacement of building and land coverage endorsement amount elsewhere, i.e., do not report this discount amount in positions 80-82 as Individual Optional Credits.
146-150		NAIC COMPANY NUMBER
	*	Report the five-digit NAIC company number.

(SPACE RESERVED FOR FUTURE USE)

PLACE CODES

COUNTY

The five-digit series of Place Codes are constructed in such a way that the first three (3) digits identify the county. For risks that are located outside a city or town, county codes are provided with the last two digits being 00.

Example: County - Travis Risk is **outside** city limits of any town. - code: - 45300

PLACE CODES

COUNTY

COUNTY	PLACE CODE		COUNTY	PLACE CODE		COUNTY	PLACE CODE
Anderson	00100		Comal	09100		Grayson	18100
Andrews	00300		Comanche	09300		Gregg	18300
Angelina	00500		Concho	09500		Grimes	18500
Aransas	00700		Cooke	09700		Guadalupe	18700
Archer	00900		Coryell	09900		Hale	18900
Armstrong	01100		Cottle	10100		Hall	19100
Atascosa	01300		Crane	10300		Hamilton	19300
Austin	01500		Crockett	10500		Hansford	19500
Bailey	01700		Crosby	10700		Hardeman	19700
Bandera	01900		Culberson	10900		Hardin	19900
Bastrop	02100		Dallam	11100		Harris	20100
Baylor	02300		Dallas	11300		Harrison	20300
Bee	02500		Dawson	11500		Hartley	20500
Bell	02700		Deaf Smith	11700		Haskell	20700
Bexar	02900		Delta	11900		Hays	20900
Blanco	03100		Denton	12100		Hemphill	21100
Borden	03300		De Witt	12300		Henderson	21300
Bosque	03500		Dickens	12500		Hidalgo	21500
Bowie	03700		Dimmit	12700		Hill	21700
Brazoria	03900		Donley	12900		Hockley	21900
Brazos	04100		Duval	13100		Hood	22100
Brewster	04300		Eastland	13300		Hopkins	22300
Briscoe	04500		Ector	13500		Houston	22500
Brooks	04700		Edwards	13700		Howard	22700
Brown	04900		Ellis	13900		Hudspeth	22900
Burleson	05100		El Paso	14100		Hunt	23100
Burnet	05300		Erath	14300		Hutchinson	23300
Caldwell	05500		Falls	14500		Irion	23500
Calhoun	05700		Fannin	14700		Jack	23700
Callahan	05900		Fayette	14900		Jackson	23900
Cameron	06100		Fisher	15100		Jasper	24100
Camp	06300		Floyd	15300		Jeff Davis	24300
Carson	06500		Foard	15500		Jefferson	24500
Cass	06700		Fort Bend	15700		Jim Hogg	24700
Castro	06900		Franklin	15900		Jim Wells	24900
Chambers	07100		Freestone	16100		Johnson	25100
Cherokee	07300		Frio	16300		Jones	25300
Childress	07500		Gaines	16500		Karnes	25500
Clay	07700		Galveston	16700		Kaufman	25700
Cochran	07900		Garza	16900		Kendall	25900
Coke	08100		Gillespie	17100		Kenedy	26100
Coleman	08300		Glasscock	17300		Kent	26300
Collin	08500		Goliad	17500		Kerr	26500
Collingsworth	08700		Gonzales	17700		Kimble	26700
Colorado	08900		Gray	17900		King	26900

PLACE CODES
COUNTY

COUNTY	PLACE CODE	COUNTY	PLACE CODE	COUNTY	PLACE CODE
Kinney	27100	Newton	35100	Sterling	43100
Kleberg	27300	Nolan	35300	Stonewall	43300
Knox	27500	Nueces	35500	Sutton	43500
Lamar	27700	Ochiltree	35700	Swisher	43700
Lamb	27900	Oldham	35900	Tarrant	43900
Lampasas	28100	Orange	36100	Taylor	44100
La Salle	28300	Palo Pinto	36300	Terrell	44300
Lavaca	28500	Panola	36500	Terry	44500
Lee	28700	Parker	36700	Throckmorton	44700
Leon	28900	Parmer	36900	Titus	44900
Liberty	29100	Pecos	37100	Tom Green	45100
Limestone	29300	Polk	37300	Travis	45300
Lipscomb	29500	Potter	37500	Trinity	45500
Live Oak	29700	Presidio	37700	Tyler	45700
Llano	29900	Rains	37900	Upshur	45900
Loving	30100	Randall	38100	Upton	46100
Lubbock	30300	Reagan	38300	Uvalde	46300
Lynn	30500	Real	38500	Val Verde	46500
McCulloch	30700	Red River	38700	Van Zandt	46700
McLennan	30900	Reeves	38900	Victoria	46900
McMullen	31100	Refugio	39100	Walker	47100
Madison	31300	Roberts	39300	Waller	47300
Marion	31500	Robertson	39500	Ward	47500
Martin	31700	Rockwall	39700	Washington	47700
Mason	31900	Runnels	39900	Webb	47900
Matagorda	32100	Rusk	40100	Wharton	48100
Maverick	32300	Sabine	40300	Wheeler	48300
Medina	32500	San Augustine	40500	Wichita	48500
Menard	32700	San Jacinto	40700	Wilbarger	48700
Midland	32900	San Patricio	40900	Willacy	48900
Milam	33100	San Saba	41100	Williamson	49100
Mills	33300	Schleicher	41300	Wilson	49300
Mitchell	33500	Scurry	41500	Winkler	49500
Montague	33700	Shackelford	41700	Wise	49700
Montgomery	33900	Shelby	41900	Wood	49900
Moore	34100	Sherman	42100	Yoakum	50100
Morris	34300	Smith	42300	Young	50300
Motley	34500	Somervell	42500	Zapata	50500
Nacogdoches	34700	Starr	42700	Zavala	50700
Navarro	34900	Stephens	42900		