**Section 4203.80 Coding Conventions for Homeowner and Residential Fire Insurance**

This Section provides instructions for coding 15 fields included in the homeowner and residential fire insurance line. All homeowner and residential fire records will be submitted by zip code.

a) In the homeowner line, the insurer will code one record for each class for multi-state data and one record for each class for each zip code for Illinois-only data. It is not necessary to submit a record that sums the data for all the zip codes in each class.

b) The following provides a detailed description of each data field:

1) FEIN – This alpha-numeric field reflects the Federal Employer Identification Number assigned to the insurer. (Do not include the hyphen, for example 555555555.)

2) Filing Method – This one-character alpha-numeric field identifies the source of the data as either an agent or an insurance company. Possible codes are:

|  |  |  |
| --- | --- | --- |
| 1 | = | American Association of Insurance Services (AAIS) |
| 2 | = | Insurance Services Office, Inc. (ISO) |
| 3 | = | Property Casualty Insurers Association of America (PCI) |
| 4 | = | National Independent Statistical Service (NISS) |
| 5 | = | Company Direct – Partial |
| 6 | = | Company Direct – 100 Percent |
| 7 | = | Other |

3) Line of Business – This alpha-numeric field identifies the general business line to which the data belongs. The possible codes are:

|  |  |  |
| --- | --- | --- |
| 04.0 | = | Homeowners |
| 01.0 | = | Residential Fire |

4) State Identifier – This field identifies the geographical source of the data. Possible codes are:

|  |  |  |
| --- | --- | --- |
| 12 | = | Illinois only |
| MS | = | Multi-state |

5) Class Code – Classification Code – This alpha-numeric field identifies the class of insurance being reported in the line.  The insurer should report one record for multi-state data and one record for each class by zip code for Illinois-only data.  It is not necessary to report a record that sums all zip code data for a class.  Possible codes for the classification field are:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 04.0 | | | = | Homeowners | | |
| • | HO-1 | | | | |
| • | HO-2 | | | | |
| • | HO-3 | | | | |
| • | HO-4 | | | | |
| • | HO-5 | | | | |
| • | HO-6 | | | | |
| • | HO-8 | | | | |
| • | Mobile | | | | |
| • | 323 | | | = | Day care endorsement |
| • | HEQ | | | = | Homeowner earthquake endorsement |
| • | OTHR | | | = | All other coverage contained in line 04.0 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 01.0 | | = | Residential Fire | |
| • | 9A | | = | residential fire, building & contents (owner-occupied 1-4 units) |
| • | 9B | | = | residential fire (contents only) |
| • | 9C | | = | residential fire (building only for non-owner-occupied) |
| • | HEQ | | = | earthquake endorsement |
| • | OTHR | | = | All other coverage contained in line 01.0 |

6) Statistical Data Year – This four-character alpha-numeric field reflects the experience year. (For example, the statistical data year for the November 2017 annual filing for the calendar year method will be coded 2016.)

7) Zip Code – This alpha-numeric field identifies the zip code where the homeowner exposure is located. Possible codes are:

|  |  |  |
| --- | --- | --- |
| Actual zip code | = | The range for Illinois zip codes (60001 through 62999). |
| 99999 | = | Code for Illinois-only data where zip code does not fall within the range for Illinois zip codes (60001 through 62999). |

AGENCY NOTE: There should be one record for each represented zip code for each of the classes HO-1, HO-2, HO-3, HO-4, HO-5, HO-6, HO-8, mobile, 323, 9A, 9B, 9C, and OTHR for Illinois-only data and one record for each class reported for multi-state data.

8) Field Not Currently Used

9) Amount of Written Premium – This field reflects the amount of written premiums corresponding to each of the class codes HO-1 through HO-8, mobile, 323, HEQ, 9A, 9B, 9C, and OTHR.

10) Amount of Earned Premium – This field reflects the amount of earned premium corresponding to each of the class codes HO-1 through HO-8, mobile, 323, HEQ, 9A, 9B, 9C, and OTHR.

11) Amount of Paid Losses – This field reflects the paid losses corresponding to each of the class codes HO-1 through HO-8, mobile, 323, HEQ, 9A, 9B, 9C, and OTHR. Please see Section 4203.30(g) for the definition of paid losses.

12) Amount of Outstanding Losses – This field reflects the outstanding losses corresponding to each of the class codes HO-1 through HO-8, mobile, 323, HEQ, 9A, 9B, 9C, and OTHR.

13) Number of Written Exposures – This field reflects the count of exposures for each of the class codes HO-1 through HO-8, mobile, 9A, 9B, 9C, and OTHR.

14) Number of Paid Claims – This field reflects the paid claims count corresponding to each of the class codes HO-1 through HO-8, mobile, 323, HEQ, 9A, 9B, 9C, and OTHR. Please see Section 4203.30(i) for the definition of paid claims.

15) Number of Outstanding Claims – This field reflects the outstanding claims count corresponding to each of the class codes HO-1 through HO-8, mobile, 323, HEQ, 9A, 9B, 9C, and OTHR. Please see Section 4203.30(j) for the definition of outstanding claims.

(Source: Amended at 42 Ill. Reg. 20370, effective November 1, 2018)