**Section 4203.90 Coding Conventions for Private Passenger Auto Liability Insurance (Excluding PIP)**

This Section provides instructions for coding the 63 fields in the private passenger auto liability records, excluding PIP. All private passenger auto liability records will be submitted by zip code.

a) No-fault data will be excluded.

b) In the private passenger auto liability line, the insurer will submit 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 which sums the Illinois-only data for all the zip codes.

c) The applicable bodily injury and property damage data for split limit policies will be reported in Fields 8-48. The applicable data for single limit policies will be reported in Fields 49-63. Written exposures, written premium, and earned premium for single limit policies will be reported in Fields 49-51. Losses, loss adjustment expenses, and claims counts will be reported for bodily injury and property damage using the instructions in Fields 51-63.

d) 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 Insurer 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 code is:

|  |  |  |
| --- | --- | --- |
| 19.2 | = | Private passenger auto liability |

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 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 report a record that sums all zip code data for a class. Possible codes for the classification field are:

|  |  |  |
| --- | --- | --- |
| 19.2 | = | Private passenger auto liability |
| • |  | LIAB |
| • |  | OTHR = all other coverage contained in line 19.2 |

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

7) Zip Code – This alpha-numeric field identifies the zip code where the automobile exposure is rated (auto is garaged). 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 class code LIAB and OTHR for Illinois-only data and one record for each class code reported for the multi-state data. Each insurer will report premium and exposure data by zip code for private passenger automobile liability. For multi-state data, the zip code field will be blank.

8) Amount of PPA Liability Bodily Injury (BI) Written Premium – This field reflects the amount of written premiums for BI.

9) Amount of PPA Liability BI Earned Premium – This field reflects the amount of earned premiums for BI.

10) Amount of PPA Liability BI Paid Losses – This field reflects the paid losses for BI. Please see Section 4203.30(g) for the definition of paid losses.

11) Amount of PPA Liability BI Outstanding Losses – This field reflects the outstanding losses for BI. Please see Section 4203.30(g) for the definition of outstanding losses.

12) Amount of PPA Liability BI Paid ALAE – This field reflects the ALAE for BI. If an insurer is unable to separate paid ALAE from the paid loss, the combined loss and ALAE will be reported in the paid loss field for the line and the code "combined" will appear in the paid ALAE field.

13) Amount of PPA Liability BI Outstanding ALAE – This field reflects the ALAE for BI. If an insurer is unable to separate outstanding ALAE from the outstanding loss, the combined loss and ALAE will be reported in the outstanding loss field for the line and the code "combined" will appear in the outstanding ALAE field.

14) Number of PPA Liability BI Written Exposures – This field reflects the count of written exposures for the line. PPA liability exposures are based on the bodily injury component.

15) Number of PPA Liability BI Paid Claims – This field reflects the paid claims count for BI. Please see Section 4203.30(i) for the definition of paid claims.

16) Number of PPA Liability BI Outstanding Claims – This field reflects the outstanding claims count for BI. Please see Section 4203.30(j) for the definition of outstanding claims.

17) Amount of PPA Liability Property Damage Written Premium – This field reflects the amount of written premiums for property damage liability.

18) Amount of PPA Liability Property Damage Earned Premium – This field reflects the amount of earned premiums for property damage liability.

19) Amount of PPA Liability Property Damage Paid Losses – This field reflects the paid losses for property damage liability. Please see Section 4203.30(g) for the definition of paid losses.

20) Amount of PPA Liability Property Damage Outstanding Losses – This field reflects the outstanding losses for property damage liability. Please see Section 4203.30(g) for the definition of outstanding losses.

21) Amount of PPA Paid Liability Property Damage ALAE – This field reflects ALAE for property damage liability. If an insurer is unable to separate paid ALAE from the paid loss, the combined paid loss and ALAE will be reported in the paid loss field for the line and the code "combined" will appear in the paid ALAE field.

22) Amount of PPA Outstanding Liability Property Damage ALAE – This field reflects outstanding ALAE for property damage liability. If an insurer is unable to separate outstanding ALAE from the outstanding loss, the combined outstanding loss and outstanding ALAE will be reported in the outstanding loss field for the line and the code "combined" will appear in the outstanding ALAE field.

23) Number of PPA Liability Property Damage Paid Claims – This field reflects the paid claims count for property damage liability. Please see Section 4203.30(l) for the definition of paid claims.

24) Number of PPA Liability Property Damage Outstanding Claims – This field reflects the outstanding claims count for property damage liability. Please see Section 4203.30(j) for the definition of outstanding claims.

25) Amount of PPA Liability UM/UIM Written Premium – This field reflects the written premiums for UM/UIM.

26) Amount of PPA Liability UM/UIM Earned Premium – This field reflects the earned premiums for UM/UIM.

27) Amount of PPA Liability UM/UIM Paid Losses – This field reflects the paid losses for UM/UIM. Please see Section 4203.30(g) for the definition of paid losses.

28) Amount of PPA Liability UM/UIM Outstanding Losses – This field reflects the outstanding losses for UM/UIM. Please see Section 4203.30(g) for the definition of outstanding losses.

29) Amount of PPA Liability UM/UIM Paid ALAE – This field reflects the ALAE for UM/UIM liability. If an insurer is unable to separate paid ALAE from the paid loss, the combined loss and ALAE will be reported in the paid loss field for the line and the code "combined" will appear in the paid ALAE field.

30) Amount of PPA Liability UM/UIM Outstanding ALAE – This field reflects the outstanding ALAE for UM/UIM liability. If an insurer is unable to separate outstanding ALAE from the outstanding loss, the combined loss and ALAE will be reported in the paid loss field for the line and the code "combined" will appear in the outstanding ALAE field.

31) Number of PPA Liability UM/UIM Paid Claims – This field reflects the paid claims count for UM/UIM liability. Please see Section 4203.30(i) for the definition of paid claims.

32) Number of PPA Liability UM/UIM Outstanding Claims – This field reflects the outstanding claims count for UM/UIM liability. Please see Section 4203.30(j) for the definition of outstanding claims.

33) Amount of PPA Liability Medical Payments Written Premium – This field reflects the amount of written premiums for medical payments.

34) Amount of PPA Liability Medical Payments Earned Premium – This field reflects the amount of earned premiums for medical payments.

35) Amount of PPA Liability Medical Payments Paid Losses – This field reflects the paid losses for medical payments. Please see Section 4203.30(g) for definition of paid losses.

36) Amount of PPA Liability Medical Payments Outstanding Losses – This field reflects the outstanding losses for medical payments. Please see Section 4203.30(g) for the definition of outstanding losses.

37) Amount of PPA Liability Medical Payments Paid ALAE – This field reflects ALAE for medical payments. If an insurer is unable to separate paid ALAE from the paid loss, the "combined" loss and ALAE will be reported in the paid loss field for the line and the code "combined" will appear in the paid ALAE field.

38) Amount of PPA Liability Medical Payments Outstanding ALAE – This field reflects ALAE for medical payments. If an insurer is unable to separate outstanding ALAE from the outstanding loss, the combined loss and ALAE will be reported in the outstanding loss field for the line and the code "combined" will appear in the paid ALAE field.

39) Number of PPA Liability Medical Payments Paid Claims – This field reflects the paid claims count for medical payments. Please see Section 4203.30(i) for the definition of paid claims.

40) Number of PPA Liability Medical Payments Outstanding Claims – This field reflects the outstanding claims count for medical payments. Please see Section 4203.30(j) for the definition of outstanding claims.

AGENCY NOTE: Fields 41-48 will be blank for the majority of private passenger auto liability insurers. The purpose of the other component is to capture any private passenger auto liability data from insurers that do not fall within bodily injury, property damage, UM/UIM, or medical payments.

41) Amount of PPA Liability Other Written Premium – This field reflects the amount of written premiums for other (not fitting any other private passenger auto liability field).

42) Amount of PPA Liability Other Earned Premium – This field reflects the amount of earned premiums for other (not fitting any other private passenger auto liability field).

43) Amount of PPA Liability Other Paid Losses – This field reflects the paid losses for other (not fitting any other private passenger auto liability field). Please see Section 4203.30(g) for the definition of paid losses.

44) Amount of PPA Liability Other Outstanding Losses – This field reflects the outstanding losses for other (not fitting any other private passenger auto liability field). Please see Section 4203.30(g) for the definition of outstanding losses.

45) Amount of PPA Liability Other Paid ALAE – This field reflects the paid ALAE for other (not fitting any other private passenger auto liability field). If an insurer is unable to separate paid ALAE from the paid loss, the combined loss and ALAE will be reported in the paid loss field for the line and the code "combined" will appear in the paid ALAE field.

46) Amount of PPA Liability Other Outstanding ALAE – This field reflects the outstanding ALAE for other (not fitting any other private passenger auto liability field). If an insurer is unable to separate outstanding ALAE from the outstanding loss, the combined loss and ALAE will be reported in the outstanding loss field for the line and the code "combined" will appear in the outstanding ALAE field.

47) Number of PPA Liability Other Paid Claims – This field reflects the paid claims count for other (not fitting any other liability field). Please see Section 4203.30(i) for the definition of paid claims.

48) Number of PPA Liability Other Outstanding Claims – This field reflects the outstanding claims count for other (not fitting any other liability field). Please see Section 4203.30(j) for the definition of outstanding claims.

AGENCY NOTE: Fields 49-63 provide the fields for an insurer to report its private passenger auto liability policies written with a single limit. If none were written for the experience period, these fields will be left blank.

49) Number of PPA Liability Single Limit (SL) Written Exposures – This field reflects the count of exposures written under single limit policies.

50) Amount of PPA Liability for Single Limit (SL) Written Premium – This field reflects the amount of written premiums for policies written under single limit policies.

51) Amount of PPA Liability for SL Earned Premium – This field reflects the amount of earned premiums for policies written under single limit policies.

52) Amount of PPA Liability BI Paid Losses for SL Policies – This field reflects the amount of paid losses for bodily injury under single limit policies. Please see Section 4203.30(g) for the definition of paid losses.

53) Amount of PPA Liability BI Outstanding Losses for SL Policies – This field reflects the amount of outstanding losses for bodily injury under single limit policies. Please see Section 4203.30(g) for the definition of outstanding losses.

54) Amount of PPA Liability BI Paid ALAE for SL Policies – This field reflects the paid ALAE for bodily injury under single limit policies. If an insurer is unable to separate paid ALAE from the paid loss, the combined loss and ALAE will be reported in the paid loss field for the line and the code "combined" will appear in the paid ALAE field.

55) Amount of PPA Liability BI Outstanding ALAE for SL Policies – This field reflects the outstanding ALAE for bodily injury under single limit policies. If an insurer is unable to separate outstanding ALAE from the outstanding loss, the combined loss and ALAE will be reported in the outstanding loss field for the line and the code "combined" will appear in the outstanding ALAE field.

56) Number of PPA Liability BI Paid Claims for SL Policies – This field reflects the paid claims count for bodily injury under single limit policies. Please see Section 4203.30(i) for the definition of paid claims.

57) Number of PPA Liability BI Outstanding Claims for SL Policies – This field reflects the outstanding claims count for bodily injury under single limit policies. Please see Section 4203.30(j) for the definition of outstanding claims.

58) Amount of PPA Liability Property Damage (PD) Paid Losses for SL Policies – This field reflects the paid losses for property damage under single limit policies. Please see Section 4203.30(g) for the definition of paid losses.

59) Amount of PPA Liability PD Outstanding Losses for SL Policies – This field reflects the outstanding losses for property damage under single limit policies. Please see Section 4203.30(g) for the definition of outstanding losses.

60) Amount of PPA Liability PD Paid ALAE for SL Policies – This field reflects the paid ALAE for property damage under single limit policies. If an insurer is unable to separate paid ALAE from the paid loss, the combined loss and ALAE will be reported in the paid loss field for the line and the code "combined" will appear in the paid ALAE field.

61) Amount of PPA Liability PD Outstanding ALAE for SL Policies – This field reflects the outstanding ALAE for property damage under single limit policies. If an insurer is unable to separate outstanding ALAE from the outstanding loss, the combined loss and ALAE will be reported in the outstanding loss field for the line and the code "combined" will appear in the outstanding ALAE field.

62) Number of PPA Liability PD Paid Claims – This field reflects the paid claims count for property damage under single limit policies. Please see Section 4203.30(i) for the definition of paid claims.

63) Number of PPA Liability PD Outstanding Claims – This field reflects the outstanding claims count for property damage under single limit policies. Please see Section 4203.30(j) for the definition of outstanding claims.

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