



February 10, 2026

**CIRCULAR LETTER TO ALL MEMBER COMPANIES**

Re: Statistical Data Call – Standardized Reporting Requirements

**Summary:**

- The North Carolina Rate Bureau is publishing standardized templates for personal lines statistical data. These templates are for use by Statistical Organizations that receive data from Private Passenger Auto, Homeowners, and Dwelling writers.
- These templates contain submission requirements for Statistical Organizations.
- Member Companies are requested to work with their Statistical Organizations on these submissions.

The North Carolina Rate Bureau (NCRB) is publishing standardized templates for personal lines statistical data submissions beginning in 2026. These templates will help the NCRB receive the required minimum detail to support ratemaking activities. Member companies are requested to work closely with their Statistical Organization(s) to facilitate timely and accurate reporting.

**The Data Reporting Process:**

**Step #1:** Member Company provides detailed data to their Statistical Organization.

**Step #2:** Statistical Organization aggregates the data using reporting templates published by NCRB.

**Step #3:** NCRB Data Aggregator receives data submissions from the Statistical Organization

**Step #4:** Statistical Organization provides NCRB a list of reporting and non-reporting Member Companies.

- The *Private Passenger Auto Detailed Data Call Specifications and Data Dictionary* has been developed to standardize aggregate data. (attached)
- The *Private Passenger Auto Loss Development Data Call and Data Dictionary* has been developed to standardize aggregate data. (attached)
- The *Homeowners Detailed Data Call Specifications and Data Dictionary* has been developed to standardize aggregate data. (attached)
- The *Dwelling Detailed Data Call Specifications and Data Dictionary* is still under development and will be distributed at a later date.

## Submission

When Statistical Organizations submit data to the NCRB's data aggregator, the Statistical Organization is requested to also send a list of reporting and non-reporting carriers by NAIC code to NCRB via email ([support@ncrb.org](mailto:support@ncrb.org)). NCRB requests that this be done separately for each data call.

<b>Data due from Statistical Organization to NCRB's Data Aggregator</b>	<b>Due Dates</b>
Private Passenger Auto Detailed Data	August 1, 2026
Private Passenger Auto Loss Development Data	August 1, 2026
Homeowners Detailed Data	September 1, 2026
Dwelling Detailed Data	September 1, 2027
2 <sup>nd</sup> Quarter Trend (Private Passenger Auto and Homeowners)	October 1, 2026

Any questions regarding this circular may be directed to [support@ncrb.org](mailto:support@ncrb.org).

Sincerely,

Andy Montano  
Director, Personal Lines

AM:ko  
A-26-1  
Attachments



## North Carolina Rate Bureau

### Private Passenger Auto Detailed Data Call and Data Dictionary

#### INTRODUCTION

The North Carolina Rate Bureau (NCRB) is pleased to assist statistical organizations in collecting and analyzing industry data in support of the North Carolina Private Passenger Auto insurance rates developed by the NCRB. The NCRB appreciates your assistance in contributing to the North Carolina Private Passenger Auto data collection to support the NCRB's **2027** review of its Private Passenger Auto insurance rates. Pending further NCRB communications, this data collection process should be followed for all future statistical organization submissions of North Carolina Private Passenger Auto data.

**Purpose:** The data collected in response to this statistical data call will support the NCRB's review of the Private Passenger Auto insurance rates in North Carolina for the **2027** Auto review to be filed on or before **February 1, 2027**.

**Timing of Delivery:** The timely submission of your statistical organization's premium, exposure, claim, and loss data is vital to the workflow process. The NCRB requires that all statistical organizations deliver the requested data by **August 1, 2026**.

**Transmission:** Data shall be submitted to ISO Actuarial Services via FTP. To submit data via FTP, transmit files via ST Web Client at <https://secureftp.iso.com>. For security protocols, please contact David Markowitz at [David.Markowitz@verisk.com](mailto:David.Markowitz@verisk.com).

**Data Format:** In the tables on the following pages, we have listed the data fields required for the NCRB's Private Passenger Auto rate review. For each data element, we have provided a brief description of the field, the maximum length for each field, as well as clarification regarding the data type (e.g., character or numeric). Missing values for any field should be reported as blanks or zeros. Negative amounts should be reported with the “-” symbol in the first position. Where appropriate, we have also presented a sample value reflecting the anticipated format. When submitted correctly, each unique combination of statistical data will be presented as a single line of 94 characters.

Please note that the preferred file format is .txt which presents the data in the cleanest and most usable manner. We also accept .csv files.



**Data Specifications:**

*Premium and Exposure Data:*

Statistical organizations shall provide premium and exposure data for three (3) calendar years, with the latest calendar year ending on the most recent December 31 relative to the issuance of this statistical data call. The exposures to be reported are the total number of written or earned units in car years. The data are to be reported for direct business only. Therefore, the data shall not include premiums received from 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 other carriers.

If more than one coverage is recorded under one identifier, such as a combined Bodily Injury and Medical Payments, the exposure is recorded only once. For coverages rated on a per policy basis (i.e. UM/UIM) across multiple vehicles, combine all applicable premium and exposure fields onto a designated single operator and single vehicle on the policy. For the exposure in this record, report the number of car years on a per policy basis, not per vehicle. For example, assign the UM/UIM BI data for a three-car policy to one vehicle from the policy, with Classification = 1990, ECY = 00000100, and Premium equal to the total UM/UIM policy premium, regardless of number of vehicles.

For this statistical data call, the experience period includes premium data corresponding to calendar years **2023, 2024, and 2025**, evaluated as of **12/31/2023, 12/31/2024, and 12/31/2025**, respectively.

*Loss and Claim Data:*

Statistical organizations shall provide loss and claim data for three (3) years, with the latest year ending on the most recent December 31 relative to the issuance of this statistical data call. The liability losses shall be evaluated one (1) quarter after the latest date included in the accident year experience period. For this statistical data call, the experience period shall include liability losses for accident years **2023, 2024, and 2025**, evaluated as of **March 31, 2026**. The physical damage losses shall be evaluated as of the end of the last quarter in the calendar year experience period. For this statistical data call, the experience period shall include physical damage losses for calendar years **2023, 2024, and 2025**, evaluated as of December 31<sup>st</sup> of each respective year.

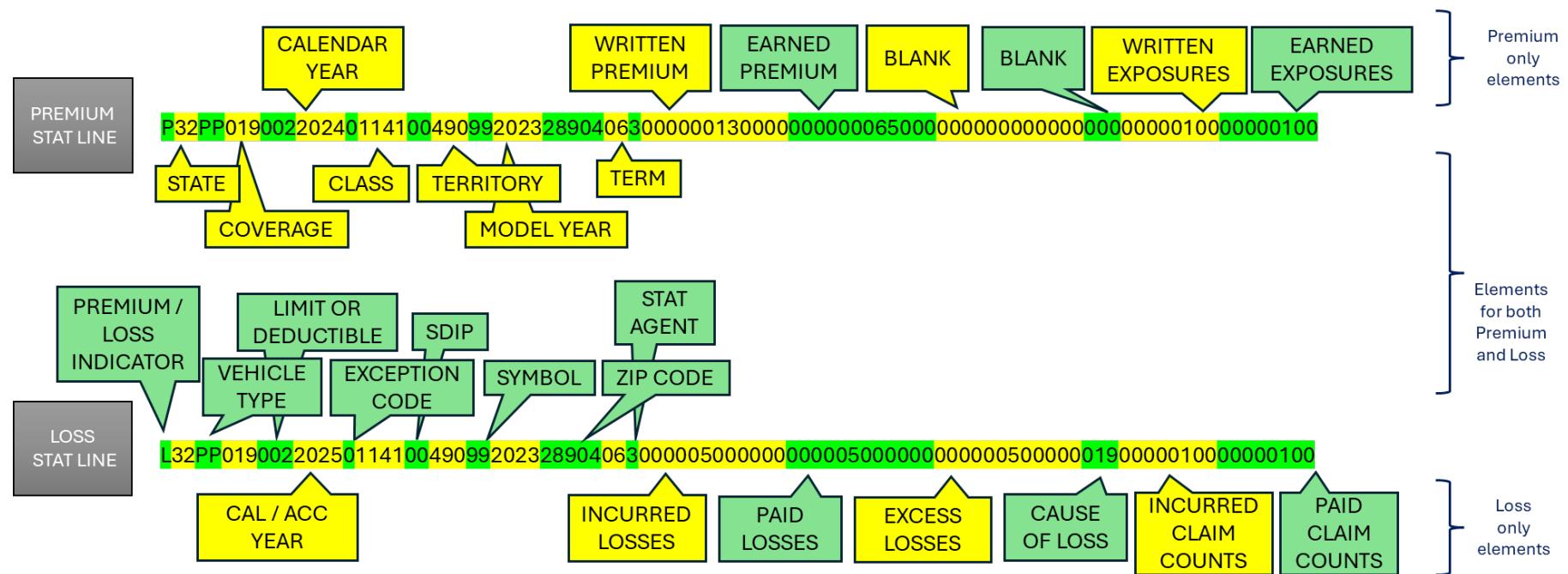
The data are to be reported for direct business only. Therefore, the data shall not include losses paid to other carriers on account of reinsurance assumed by the reporting carrier; nor shall any deductions be made by the reporting carrier for losses recovered from other carriers on account of reinsurance ceded. Losses are to be reported net as to third party recoveries. Liability data should include allocated loss adjustment expenses (ALAE) and exclude unallocated loss adjustment expenses (ULAE). Physical damage data should exclude all loss adjustment expenses (ALAE and ULAE).

Companies shall provide wind and water loss data in Field #19-L (Cause of Loss). Losses should be gross of reinsurance (i.e., losses should reflect direct business). In addition, wind and water loss data should only be included in the Comprehensive peril and should include all events.



# AUTO PREMIUM AND LOSS DATA DICTIONARY

**Template for each unique row of data to be submitted:** 21 statistical data fields; 94 characters.





PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
1	Premium or Loss Indicator	P = Premium Data L = Loss Data	R	Character	1	P
2	State	The state for the insured address: 32 = North Carolina 99 = Other	R	Numeric	2	32
3	Vehicle Type	The type of vehicle. PP = Private Passenger Auto AA = Antique Auto MC = Motorcycle, Motor Scooter, Motorbike, Moped, or similar GC = Golf Cart or Golf Car SM = Snowmobile LS = Low Speed Vehicle MU = Modified Utility Vehicle OT = Other, including Named Non-owner	O	Character	2	PP
4	Coverage Identifier	The type of coverage. <i>Liability:</i> 019 = Bodily Injury 029 = Medical Payments 039 = Property Damage 059 = Uninsured Motorists BI 069 = Uninsured UMPD 459 = Underinsured Motorists BI 479 = Combined UM/UIM BI 490 = Combined Single Limit (BI+PD)  <i>Physical Damage:</i>	R for Primary Coverages; O for Misc. Coverages	Numeric	3	019



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<p>501 = Comprehensive 502 = Collision 503 = Combined Comprehensive and Collision coverages; to be used only for miscellaneous vehicles when premium is reported by member companies as an indivisible premium</p> <p><i>Miscellaneous Coverages:</i></p> <p>804 = Extended Transportation (Rental) 809 = Towing 901 = Delivery 902 = Named Non-Owner 903 = Extended Non-Owned 999 = All other coverages</p>				
5	Limit and Deductible Identifier	<p>The liability limit or physical damage deductible:</p> <p><i>Bodily Injury:</i></p> <p>001 = 30,000/60,000 002 = 50,000/100,000 003 = 100,000/100,000 004 = 100,000/200,000 004 = 100,000/300,000 005 = 300,000/300,000 006 = 250,000/500,000 007 = 500,000/1,000,000 008 = 1,000,000/1,000,000 009 = 1,000,000/2,000,000 010 = Other BI limit</p> <p><i>Property Damage:</i></p>	R for Primary Coverages; O for Misc. Coverages	Numeric	3	002



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<p>201 = 25,000 202 = 35,000 203 = 50,000 204 = 100,000 205 = 250,000 206 = 500,000 207 = 750,000 208 = 1,000,000 209 = Other PD limit</p> <p><i>Medical Payments:</i></p> <p>301 = 750 302 = 1,000 303 = 2,000 304 = 3,000 305 = 5,000 306 = 10,000 307 = 25,000 308 = 50,000 309 = 75,000 310 = 100,000 311 = Other MP limit</p> <p><i>Uninsured Motorists Bodily Injury:</i></p> <p>401 = 30,000/60,000 402 = 50,000/100,000 403 = 100,000/200,000 404 = 100,000/300,000 405 = 300,000/300,000 406 = 250,000/500,000 407 = 500,000/500,000 408 = 500,000/1,000,000 409 = 1,000,000/1,000,000</p>				



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example	
		<p>410 = Other UMBI limit</p> <p><i>Uninsured/Underinsured Motorists Bodily Injury:</i></p> <p>601 = 50,000/100,000 602 = 100,000/200,000 603 = 100,000/300,000 604 = 300,000/300,000 605 = 250,000/500,000 606 = 500,000/500,000 607 = 500,000/1,000,000 608 = 1,000,000/1,000,000 609 = Other UM/UIM BI limit</p> <p><i>Uninsured Motorists Property Damage:</i></p> <p>701 = 25,000 702 = 50,000 703 = 100,000 704 = 250,000 705 = 500,000 706 = 750,000 707 = 1,000,000 708 = Other UM/UIM PD or UMPD limit</p> <p><i>CSL Limit:</i></p> <p>085 = 85,000 CSL 100 = 100,000 CSL 150 = 150,000 CSL 300 = 300,000 CSL 500 = 500,000 CSL 111 = 1,000,000 CSL 112 = Other CSL</p>					



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<p><i>Physical Damage:</i></p> <p>901 = Full Coverage, \$0 deductible 902 = \$25 deductible 903 = \$50 deductible 904 = \$100 deductible 905 = \$200 deductible 906 = \$250 deductible 907 = \$300 deductible 908 = \$400 deductible 909 = \$500 deductible 910 = \$600 deductible 911 = \$750 deductible 912 = \$1,000 deductible 913 = \$1,500 deductible 914 = \$2,000 deductible 915 = \$2,500 deductible 916 = \$3,000 deductible 917 = \$5,000 deductible 918 = Other deductible</p> <p><i>Miscellaneous Coverages:</i></p> <p>801 = Delivery 804 = Extended Transportation 15/450 805 = Extended Transportation 30/900 806 = Extended Transportation 50/1500 807 = Extended Transportation 75/2250 808 = Extended Transportation 100/3000 809 = Towing 25 810 = Towing 50 811 = Towing 100 812 = Towing No Limit</p>				



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
6 P	Calendar Year	To be included only on the Premium Stat Line.  <b>2023</b> <b>2024</b> <b>2025</b>	R for Primary Coverages; O for Misc. Coverages	Numeric	4	<b>2024</b>
6 L	Calendar or Accident Year	Physical damage losses are reported by calendar year. Liability losses are reported by accident year. To be included only on the Loss Stat Line.  Liability Accident Year:  <b>2023</b> <b>2024</b> <b>2025</b>  Physical Damage Calendar Year:  <b>2023</b> <b>2024</b> <b>2025</b>	R for Primary Coverages; O for Misc. Coverages	Numeric	4	<b>2025</b>
7	State Exception Code	Indicator of business written as retained or ceded (liability) or standard or consent-to-rate (physical damage).  <i>Liability:</i> 0 = Voluntary business retained by the company 1 = Ceded business reinsured by the NCRC 4 = Ceded – Designated carrier business	R	Numeric	1	0



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<p><i>Physical Damage:</i> 3 = Standard 6 = Consent-to-Rate</p> <p><i>Miscellaneous Coverages:</i> 9 = Always</p>				
8	Classification	<p>Driver and vehicle classification codes for Inexperienced Operator (IO), Vehicle Use, Single Car (SC), Multi-car (MC), Principal Operator (PO), Occasional Operator (OO), and Years Driving Experience (YDE). For all UM and UM/UIM Coverage Identifiers (Field #4), use class codes 1990 or 1999 as described below. Note: per NC SL 2024-29, IOs with 4-8 years of experience are not rated until 7/1/28. However, beginning in 2026, data shall be collected for <i>all</i> IO classifications to develop future IO rating.</p> <p><i>UM and UIM Coverages:</i> 1990 = Any UM, UIM, or UM/UIM coverage; MC 1999 = Any UM, UIM, or UM/UIM coverage; SC</p> <p><i>Miscellaneous Coverages and Vehicles:</i> 9021 = Extended Non-Owned, Primary in effect, Named Insured and Spouse</p>	R	Alpha Numeric	4	1141



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<p>9022 = Extended Non-Owned, Primary in effect, Named Insured and Resident Relative</p> <p>9023 = Extended Non-Owned, Primary not in effect, Named Insured and Spouse</p> <p>9024 = Extended Non-Owned, Primary not in effect, Named Insured and Resident Relative</p> <p>9165 = Named Non-Owner</p> <p>9434 = Dune Buggy</p> <p>9435 = Golf Cart</p> <p>9470 = Low Speed Vehicle or Modified Utility Vehicle</p> <p>9490 = Delivery Coverage</p> <p>9500 = Motorcycle, unknown cc</p> <p>9513 = Motorcycle, 0-499 cc</p> <p>9514 = Motorcycle, 500-1249 cc</p> <p>9515 = Motorcycle, 1250-1499 cc</p> <p>9516 = Motorcycle, 1500+ cc</p> <p>9590 = Snowmobile, including Passenger Hazard</p> <p>9600 = Motor Scooter, unknown cc</p> <p>9620 = Antique Auto</p> <p>9670 = Snowmobile, excluding Passenger Hazard</p> <p>9671 = Motor Scooter, 0-499 cc</p> <p>9672 = Motor Scooter, 500-1249 cc</p> <p>9673 = Motor Scooter, 1250-1499 cc</p> <p>9674 = Motor Scooter, 1500+ cc</p> <p>9720 = ATV</p> <p><i>Primary Classes for Private Passenger Vehicles:</i></p>				



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		1141 = Pleasure; No IO; SC 1142 = Pleasure; No IO; MC 1161 = Work <10; No IO; SC 1162 = Work <10; No IO; MC 1171 = Work 10+; No IO; SC 1172 = Work 10+; No IO; MC  1181 = Business; No IO; SC 1182 = Business; No IO; MC 1191 = Farm; No IO; SC 1192 = Farm; No IO; MC 1151 = TNC; No IO; SC 1152 = TNC; No IO; MC  1241 = Pleasure; IO; SC; PO; YDE<1 1242 = Pleasure; IO; MC; PO; YDE<1 1341 = Pleasure; IO; SC; OO; YDE<1 1342 = Pleasure; IO; MC; OO; YDE<1  1261 = Work <10; IO; SC; PO; YDE<1 1262 = Work <10; IO; MC; PO; YDE<1 1361 = Work <10; IO; SC; OO; YDE<1 1362 = Work <10; IO; MC; OO; YDE<1  1271 = Work 10+; IO; SC; PO; YDE<1 1272 = Work 10+; IO; MC; PO; YDE<1 1371 = Work 10+; IO; SC; OO; YDE<1 1372 = Work 10+; IO; MC; OO; YDE<1  1281 = Business; IO; SC; PO; YDE<1 1282 = Business; IO; MC; PO; YDE<1 1381 = Business; IO; SC; OO; YDE<1 1382 = Business; IO; MC; OO; YDE<1  1291 = Farm; IO; SC; PO; YDE<1 1292 = Farm; IO; MC; PO; YDE<1 1391 = Farm; IO; SC; OO; YDE<1				



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example	
		1392 = Farm; IO; MC; OO; YDE<1 1251 = TNC; No IO; SC; PO; YDE<1 1252 = TNC; No IO; MC; PO; YDE<1 1351 = TNC; No IO; SC; OO; YDE<1 1352 = TNC; No IO; MC; OO; YDE<1 1441 = Pleasure; IO; SC; PO; YDE<2 1442 = Pleasure; IO; MC; PO; YDE<2 1541 = Pleasure; IO; SC; OO; YDE<2 1542 = Pleasure; IO; MC; OO; YDE<2 1461 = Work <10; IO; SC; PO; YDE<2 1462 = Work <10; IO; MC; PO; YDE<2 1561 = Work <10; IO; SC; OO; YDE<2 1562 = Work <10; IO; MC; OO; YDE<2 1471 = Work 10+; IO; SC; PO; YDE<2 1472 = Work 10+; IO; MC; PO; YDE<2 1571 = Work 10+; IO; SC; OO; YDE<2 1572 = Work 10+; IO; MC; OO; YDE<2 1481 = Business; IO; SC; PO; YDE<2 1482 = Business; IO; MC; PO; YDE<2 1581 = Business; IO; SC; OO; YDE<2 1582 = Business; IO; MC; OO; YDE<2 1491 = Farm; IO; SC; PO; YDE<2 1492 = Farm; IO; MC; PO; YDE<2 1591 = Farm; IO; SC; OO; YDE<2 1592 = Farm; IO; MC; OO; YDE<2 1451 = TNC; No IO; SC; PO; YDE<2 1452 = TNC; No IO; MC; PO; YDE<2 1551 = TNC; No IO; SC; OO; YDE<2 1552 = TNC; No IO; MC; OO; YDE<2 1641 = Pleasure; IO; SC; PO; YDE<3					



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		1642 = Pleasure; IO; MC; PO; YDE<3 1741 = Pleasure; IO; SC; OO; YDE<3 1742 = Pleasure; IO; MC; OO; YDE<3  1661 = Work <10; IO; SC; PO; YDE<3 1662 = Work <10; IO; MC; PO; YDE<3 1761 = Work <10; IO; SC; OO; YDE<3 1762 = Work <10; IO; MC; OO; YDE<3  1671 = Work 10+; IO; SC; PO; YDE<3 1672 = Work 10+; IO; MC; PO; YDE<3 1771 = Work 10+; IO; SC; OO; YDE<3 1772 = Work 10+; IO; MC; OO; YDE<3  1681 = Business; IO; SC; PO; YDE<3 1682 = Business; IO; MC; PO; YDE<3 1781 = Business; IO; SC; OO; YDE<3 1782 = Business; IO; MC; OO; YDE<3  1691 = Farm; IO; SC; PO; YDE<3 1692 = Farm; IO; MC; PO; YDE<3 1791 = Farm; IO; SC; OO; YDE<3 1792 = Farm; IO; MC; OO; YDE<3  1651 = TNC; No IO; SC; PO; YDE<3 1652 = TNC; No IO; MC; PO; YDE<3 1751 = TNC; No IO; SC; OO; YDE<3 1752 = TNC; No IO; MC; OO; YDE<3  1841 = Pleasure; IO; SC; PO; YDE<4 1842 = Pleasure; IO; MC; PO; YDE<4 1941 = Pleasure; IO; SC; OO; YDE<4 1942 = Pleasure; IO; MC; OO; YDE<4  1861 = Work <10; IO; SC; PO; YDE<4 1862 = Work <10; IO; MC; PO; YDE<4 1961 = Work <10; IO; SC; OO; YDE<4				



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		1962 = Work <10; IO; MC; OO; YDE<4  1871 = Work 10+; IO; SC; PO; YDE<4 1872 = Work 10+; IO; MC; PO; YDE<4 1971 = Work 10+; IO; SC; OO; YDE<4 1972 = Work 10+; IO; MC; OO; YDE<4  1881 = Business; IO; SC; PO; YDE<4 1882 = Business; IO; MC; PO; YDE<4 1981 = Business; IO; SC; OO; YDE<4 1982 = Business; IO; MC; OO; YDE<4  1891 = Farm; IO; SC; PO; YDE<4 1892 = Farm; IO; MC; PO; YDE<4 1991 = Farm; IO; SC; OO; YDE<4 1992 = Farm; IO; MC; OO; YDE<4  1851 = TNC; No IO; SC; PO; YDE<4 1852 = TNC; No IO; MC; PO; YDE<4 1951 = TNC; No IO; SC; OO; YDE<4 1952 = TNC; No IO; MC; OO; YDE<4  1A41 = Pleasure; IO; SC; PO; YDE<5 1A42 = Pleasure; IO; MC; PO; YDE<5 1B41 = Pleasure; IO; SC; OO; YDE<5 1B42 = Pleasure; IO; MC; OO; YDE<5  1A61 = Work <10; IO; SC; PO; YDE<5 1A62 = Work <10; IO; MC; PO; YDE<5 1B61 = Work <10; IO; SC; OO; YDE<5 1B62 = Work <10; IO; MC; OO; YDE<5  1A71 = Work 10+; IO; SC; PO; YDE<5 1A72 = Work 10+; IO; MC; PO; YDE<5				



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		1B71 = Work 10+; IO; SC; OO; YDE<5 1B72 = Work 10+; IO; MC; OO; YDE<5  1A81 = Business; IO; SC; PO; YDE<5 1A82 = Business; IO; MC; PO; YDE<5 1B81 = Business; IO; SC; OO; YDE<5 1B82 = Business; IO; MC; OO; YDE<5  1A91 = Farm; IO; SC; PO; YDE<5 1A92 = Farm; IO; MC; PO; YDE<5 1B91 = Farm; IO; SC; OO; YDE<5 1B92 = Farm; IO; MC; OO; YDE<5  1A51 = TNC; No IO; SC; PO; YDE<5 1A52 = TNC; No IO; MC; PO; YDE<5 1B51 = TNC; No IO; SC; OO; YDE<5 1B52 = TNC; No IO; MC; OO; YDE<5  1C41 = Pleasure; IO; SC; PO; YDE<6 1C42 = Pleasure; IO; MC; PO; YDE<6 1D41 = Pleasure; IO; SC; OO; YDE<6 1D42 = Pleasure; IO; MC; OO; YDE<6  1C61 = Work <10; IO; SC; PO; YDE<6 1C62 = Work <10; IO; MC; PO; YDE<6 1D61 = Work <10; IO; SC; OO; YDE<6 1D62 = Work <10; IO; MC; OO; YDE<6  1C71 = Work 10+; IO; SC; PO; YDE<6 1C72 = Work 10+; IO; MC; PO; YDE<6 1D71 = Work 10+; IO; SC; OO; YDE<6 1D72 = Work 10+; IO; MC; OO; YDE<6  1C81 = Business; IO; SC; PO; YDE<6				



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		1C82 = Business; IO; MC; PO; YDE<6 1D81 = Business; IO; SC; OO; YDE<6 1D82 = Business; IO; MC; OO; YDE<6  1C91 = Farm; IO; SC; PO; YDE<6 1C92 = Farm; IO; MC; PO; YDE<6 1D91 = Farm; IO; SC; OO; YDE<6 1D92 = Farm; IO; MC; OO; YDE<6  1C51 = TNC; No IO; SC; PO; YDE<6 1C52 = TNC; No IO; MC; PO; YDE<6 1D51 = TNC; No IO; SC; OO; YDE<6 1D52 = TNC; No IO; MC; OO; YDE<6  1E41 = Pleasure; IO; SC; PO; YDE<7 1E42 = Pleasure; IO; MC; PO; YDE<7 1F41 = Pleasure; IO; SC; OO; YDE<7 1F42 = Pleasure; IO; MC; OO; YDE<7  1E61 = Work <10; IO; SC; PO; YDE<7 1E62 = Work <10; IO; MC; PO; YDE<7 1F61 = Work <10; IO; SC; OO; YDE<7 1F62 = Work <10; IO; MC; OO; YDE<7  1E71 = Work 10+; IO; SC; PO; YDE<7 1E72 = Work 10+; IO; MC; PO; YDE<7 1F71 = Work 10+; IO; SC; OO; YDE<7 1F72 = Work 10+; IO; MC; OO; YDE<7  1E81 = Business; IO; SC; PO; YDE<7 1E82 = Business; IO; MC; PO; YDE<7 1F81 = Business; IO; SC; OO; YDE<7 1F82 = Business; IO; MC; OO; YDE<7				



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		1E91 = Farm; IO; SC; PO; YDE<7 1E92 = Farm; IO; MC; PO; YDE<7 1F91 = Farm; IO; SC; OO; YDE<7 1F92 = Farm; IO; MC; OO; YDE<7  1E51 = TNC; No IO; SC; PO; YDE<7 1E52 = TNC; No IO; MC; PO; YDE<7 1F51 = TNC; No IO; SC; OO; YDE<7 1F52 = TNC; No IO; MC; OO; YDE<7  1G41 = Pleasure; IO; SC; PO; YDE<8 1G42 = Pleasure; IO; MC; PO; YDE<8 1H41 = Pleasure; IO; SC; OO; YDE<8 1H42 = Pleasure; IO; MC; OO; YDE<8  1G61 = Work <10; IO; SC; PO; YDE<8 1G62 = Work <10; IO; MC; PO; YDE<8 1H61 = Work <10; IO; SC; OO; YDE<8 1H62 = Work <10; IO; MC; OO; YDE<8  1G71 = Work 10+; IO; SC; PO; YDE<8 1G72 = Work 10+; IO; MC; PO; YDE<8 1H71 = Work 10+; IO; SC; OO; YDE<8 1H72 = Work 10+; IO; MC; OO; YDE<8  1G81 = Business; IO; SC; PO; YDE<8 1G82 = Business; IO; MC; PO; YDE<8 1H81 = Business; IO; SC; OO; YDE<8 1H82 = Business; IO; MC; OO; YDE<8  1G91 = Farm; IO; SC; PO; YDE<8 1G92 = Farm; IO; MC; PO; YDE<8 1H91 = Farm; IO; SC; OO; YDE<8 1H92 = Farm; IO; MC; OO; YDE<8				



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		1G51 = TNC; No IO; SC; PO; YDE<8 1G52 = TNC; No IO; MC; PO; YDE<8 1H51 = TNC; No IO; SC; OO; YDE<8 1H52 = TNC; No IO; MC; OO; YDE<8				
9	Safe Driver Insurance Plan	Number of Driving Record Points: 00 = 0 points on voluntary policies <i>or</i> 0 points on ceded "other-than-clean" policies 93 = 0 points on ceded "clean risk" policies 01 = 1 02 = 2 03 = 3 04 = 4 05 = 5 06 = 6 07 = 7 08 = 8 09 = 9 10 = 10 11 = 11 12 = 12 ... 90 = 90 99 = Over 90 95 = Risk not eligible for SDIP, including Miscellaneous Coverages	R	Numeric	2	00



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
10	Territory	For vehicles garaged in NC, use the 3-digit NCRB rated territory. 999 = Out of state	O for Primary Coverages if Zip Code is reported, R if Zip Code not reported; O for Misc. Coverages	Numeric	3	490
11	Symbol	The symbol of the vehicle. <i>Private Passenger Auto Physical Damage:</i> Number ranging from 00 to 98  <i>Private Passenger Liability:</i> 99 Always  <i>Non-Private Passenger Auto Vehicles:</i> 95 Always	R	Numeric	2	99
12	Model Year	The vehicle model year.	O	Numeric	4	2023
13	Zip Code	The zip code for the vehicle garaging address.	R for Primary Coverages; O for Misc. Coverages	Numeric	5	28904
14	Term	The policy term. 06 = Six months 12 = Twelve months 99 = Other	R	Numeric	2	06



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
15	Statistical Agency Code	Identifier of statistical agency that compiled the data.  1 = AAIS 2 = ISO 3 = NISS 4 = ISS 5 = Other	R	Numeric	1	3
16 P	Written Premiums	Direct Written Premiums to be included only on the Premium Stat Line reported in whole dollars.	R for Primary Coverages; O for Misc. Coverages	Numeric	12	130,000 entered as 000000130000
16 L	Total Incurred Losses	Incurred Losses include Paid Losses and Case reserves but exclude IBNR.  Liability loss data includes ALAE and excludes ULAE.  Physical damage loss data excludes both ALAE and ULAE.  To be included only on the Loss Stat Line reported in whole dollars.	R for Liability Coverages; O for Physical Damage and Misc. Coverages	Numeric	12	5,000,000 entered as 000005000000
17 P	Earned Premiums	Direct Earned Premiums to be included only on the Premium Stat Line reported in whole dollars.	R for Primary Coverages; O for Misc. Coverages	Numeric	12	65,000 entered as 00000065000
17 L	Total Paid Losses	Liability loss data includes ALAE and excludes ULAE.  Physical damage loss data excludes both ALAE and ULAE.	R for Primary Coverages; O for Misc. Coverages	Numeric	12	5,000,000 entered as 000005000000



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		To be included only on the Loss Stat Line reported in whole dollars.				
18 P	Blank	Placeholder 000000000000 Always	R	Numeric	12	000000000000
18 L	Excess Incurred Losses	Incurred Losses include Paid Losses and Case reserves but exclude IBNR.  Incurred liability loss data for losses in excess of the minimum Financial Responsibility Limits prior to July 1, 2025, reported in whole dollars.  BI: losses > \$30,000 / \$60,000 UM/UIM: losses > \$30,000 / \$60,000 PD losses > \$25,000  All other coverages: 000000000000	R	Numeric	12	5,000,000 entered as 000005000000
19 P	Blank	Placeholder 000 Always	R	Numeric	3	000
19 L	Cause of Loss	Cause of Loss to be included only on the Loss Stat Line. Codes for "Cause of Loss" Field #19 must align with the appropriate codes for "Coverage" from Field #4. For example, if the Field #4 entry is "019 = BI", then the Cause of Loss cannot be "001 = Fire".  <i>Liability:</i> 019 = Bodily Injury 029 = Medical Payments	R for Primary Coverages; O for Misc. Coverages	Numeric	3	019



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<p>039 = Property Damage 059 = Uninsured Motorists BI 069 = Uninsured Motorists PD 459 = Underinsured Motorists BI</p> <p><i>Physical Damage:</i></p> <p>001 = Fire 002 = Theft 003 = Losses involving glass only 004 = Personal effects 005 = Malicious mischief and vandalism 006 = Windstorm, earthquake, hail, explosion, tornado, cyclone, and water damage 007 = Flood and rising water 009 = All other causes, excluding Collision 011 = Collision with an animal 012 = Key replacement and related services 013 = Pet injury 014 = Collision; All losses payable under Collision coverage</p> <p><i>Miscellaneous Coverages:</i></p> <p>017 = Extended Transportation 008 = Towing and/or labor 999 = All other miscellaneous losses</p>				
20 P	Written Exposure	This field should be measured in written car years to be included only on the	R for Primary Coverages;	Numeric	8	1.00 entered as 00000100



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		Premium Stat Line, reported to the 2 <sup>nd</sup> decimal.	O for Misc. Coverages			
20 L	Incurred Claim Counts	This field should be measured in Incurred Claim Counts to be included only on the Loss Stat Line, reported in whole numbers.	R for Primary Coverages; O for Misc. Coverages	Numeric	8	100 entered as 00000100
21 P	Earned Exposures	This field should be measured in earned car years to be included only on the Premium Stat Line, reported to the 2 <sup>nd</sup> decimal.	R for Primary Coverages; O for Misc. Coverages	Numeric	8	1.00 entered as 00000100
21 L	Paid Claim Counts	This field should be measured in Paid Claim Counts to be included only on the Loss Stat Line, reported in whole numbers.	R for Primary Coverages; O for Misc. Coverages	Numeric	8	100 entered as 00000100



## North Carolina Rate Bureau

### Private Passenger Auto Loss Development Data Call and Data Dictionary

#### INTRODUCTION

The North Carolina Rate Bureau (NCRB) is pleased to assist North Carolina statistical organizations in collecting and analyzing industry loss development data in support of the North Carolina Private Passenger Auto rates developed by the NCRB. The NCRB appreciates your assistance in contributing to the North Carolina Private Passenger Auto loss development data collection to support the NCRB's **2027** review of its Private Passenger Auto insurance rates. Pending further NCRB communications, this data collection process should be followed for all future statistical organization submissions of North Carolina Private Passenger Auto loss development data.

**Purpose:** The data collected in response to this statistical data call will support the NCRB's review of the Private Passenger Auto insurance rates in North Carolina for the **2027** Auto review to be filed on or before **February 1, 2027**.

**Timing of Delivery:** The timely submission of your statistical organization's claim and loss development data is vital to the workflow process. The NCRB requires that all statistical organizations deliver the requested data by **August 1, 2026**.

**Transmission:** Data may be submitted to ISO Actuarial Services via FTP or email. To submit data via FTP, transmit files via ST Web Client at <https://secureftp.iso.com>. To submit data via email, send files to David Markowitz ([David.Markowitz@verisk.com](mailto:David.Markowitz@verisk.com)), with a copy to Rebecca Williams ([rww@ncrb.org](mailto:rww@ncrb.org)).

**Data Format:** In the tables on the following pages, we have listed the data fields that are required for the NCRB's Private Passenger Auto rate review. For each data element, we have provided a brief description of the field, the maximum length for each field, as well as clarification regarding the data type (e.g., character or numeric). Missing or nonapplicable values for any field should be reported as blanks or zeros. Negative amounts should be reported with the “-” symbol in the first position. Where appropriate, we have also presented a sample value reflecting the anticipated format. When submitted correctly, each unique combination of statistical data will be presented as a single line of 66 characters.

Please note that the preferred file format is .txt which presents the data in the cleanest and most usable manner. We also accept .csv files.



**Loss Development Data Specifications:**

Statistical organizations shall provide aggregated data for five (5) accident years, with the latest accident year ending on the most recent December 31 relative to the issuance of this statistical data call. For this statistical data call, the experience period includes losses for accident years **2021, 2022, 2023, 2024, and 2025**.

Each accident year shall be evaluated as of **March 31, 2026**. Evaluations of the losses and claim counts shall be provided, beginning 15 months after the inception of each accident year through the latest March 31 evaluation available (i.e., months of development equal to 15, 27, 39, 51, and 63 for the oldest accident year).

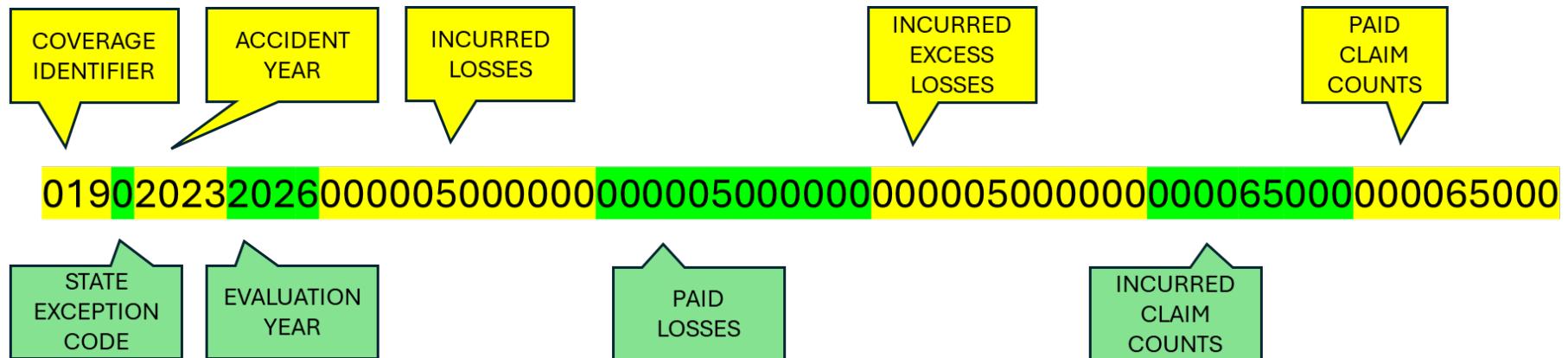
To ensure the consistent collection of data across all statistical agencies, please adhere to the following guidelines:

- Data shall be reported for incurred total, paid total, and incurred excess losses.
- Data shall be reported for incurred and paid claim counts.
- Loss data shall include allocated loss adjustment expenses and exclude unallocated loss adjustment expenses.
- Data shall be reported separately for Voluntary and Ceded losses and claim counts.
- Data shall be reported only for Private Passenger vehicles. Data for miscellaneous vehicles such as golf carts, snowmobiles, modified utility vehicles, etc. should be excluded.



## AUTO LOSS DEVELOPMENT DATA DICTIONARY

**Example of a unique row data submission:** 9 Fields; 66 Characters





LOSS DEVELOPMENT DATA DICTIONARY (5 accident years; **2021-2025**; evaluated at successive 3/31 evaluation dates)

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
1	Loss Type Identifier	The type of loss coverage provided. 019 = Bodily Injury 029 = Medical Payments 039 = Property Damage 059 = Uninsured Motorists BI 069 = Uninsured Motorists PD 459 = Underinsured Motorists BI	R	Numeric	3	019
2	State Exception Code	Indicator of business written at voluntary or non-voluntary rates. 0 = Voluntary business retained by the company 1 = Ceded business reinsured by the NCRC	R	Numeric	1	0
3	Accident Year	<b>2021</b> through <b>2025</b>	R	Numeric	4	<b>2023</b>
4	Evaluation Year	Evaluations as of March 31, <b>2026</b> .	R	Numeric	4	<b>2026</b>
5	Total Incurred Losses	Incurred Losses include Paid Losses and Case reserves but exclude IBNR. Cumulative Incurred Losses and ALAE reported in whole dollars.	R	Numeric	12	5,000,000 entered as 000005000000
6	Total Paid Losses	Cumulative Paid Losses and ALAE reported in whole dollars.	R	Numeric	12	5,000,000 entered as 000005000000



LOSS DEVELOPMENT DATA DICTIONARY (5 accident years; 2021-2025; evaluated at successive 3/31 evaluation dates)

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
7	Incurred Excess Losses	Incurred Losses include Paid Losses and Case reserves but exclude IBNR.  Cumulative Incurred Losses and ALAE in excess of the minimum Financial Responsibility Limits prior to July 1, 2025, reported in whole dollars.  BI losses > \$30,000 / \$60,000 UM/UIM losses > \$30,000 / \$60,000 PD losses > \$25,000  For MP, enter 000000000000	R	Numeric	12	5,000,000 entered as 000005000000
8	Incurred Claims	Cumulative Incurred Claim Counts, reported in whole numbers.	R	Numeric	9	65,000 entered as 000065000
9	Paid Claims	Cumulative Paid Claim Counts, reported in whole numbers.	R	Numeric	9	65,000 entered as 000065000



## North Carolina Rate Bureau

### Homeowner Detailed Data Call and Data Dictionary

#### INTRODUCTION

The North Carolina Rate Bureau (NCRB) is pleased to assist statistical organizations in collecting and analyzing industry data in support of the North Carolina Homeowner insurance rates developed by the NCRB. The NCRB appreciates your assistance in contributing to the North Carolina Homeowner data collection that will support the NCRB's **2027** review of its Homeowner insurance rates. Pending further NCRB communications, this data collection process should be followed for all future statistical organization submissions of North Carolina Homeowner data.

**Purpose:** The data collected in response to this statistical data call will support the NCRB's review of the Homeowner insurance rates in North Carolina for the **2027** Homeowner review.

**Timing of Delivery:** The timely submission of your statistical organization's premium, exposure, claim, and loss data is vital to the workflow process. The NCRB requires that all statistical organizations deliver the requested data by **September 1, 2026**.

**Transmission:** Data shall be submitted to ISO Actuarial Services via FTP. To submit data via FTP, transmit files via ST Web Client at <https://secureftp.iso.com>. For security protocols, please contact Stephen Conover at [Stephen.Conover@verisk.com](mailto:Stephen.Conover@verisk.com).

**Data Format:** In the tables on the following pages, we have listed the data fields required for the NCRB's Homeowner rate review. For each data element, we have provided a brief description of the field, the maximum length for each field, as well as clarification regarding the data type (e.g., character or numeric). Missing values for any field should be reported as blanks or zeros. Negative amounts should be reported with the “-” symbol in the first position. Where appropriate, we have also presented a sample value reflecting the anticipated format. When submitted correctly, each unique combination of statistical data will be presented as a single line of 109 characters.

Please note that the preferred file format is .txt which presents the data in the cleanest, most usable manner. We also accept .csv files.



**Data Specifications:**

*Premium and Exposure Data:*

Statistical organizations shall provide premium and exposure data for five (5) calendar years, with the latest calendar year ending on the most recent December 31 relative to the issuance of this statistical data call. The exposures to be reported are the total number of written and earned units in house years. The data are to be reported for direct business only. Therefore, the data shall not include premiums received from 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 other carriers. For this statistical data call, the experience period includes premium data corresponding to calendar years **2021, 2022, 2023, 2024, and 2025**.

*Loss and Claim Data:*

Statistical organizations shall provide loss and claim data for five (5) years, with the latest year ending on the most recent December 31 relative to the issuance of this statistical data call. The loss experience shall be evaluated one (1) quarter after the latest date included in the accident year experience period. For this statistical data call, the experience period shall include losses for accident years **2021, 2022, 2023, 2024, and 2025**, evaluated as of **March 31, 2026**.

To ensure the consistent collection of data across all statistical organizations, please adhere to the following guidelines:

- Loss data shall be reported for paid and outstanding losses.
- Loss data shall exclude all loss adjustment expenses.
- Loss data shall be net of deductible.
- Loss data shall be gross of reinsurance (i.e., direct business). Therefore, the data shall not include 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 losses recovered from other carriers on account of reinsurance ceded.
- Loss data shall be reported net as to third party recoveries.
- Claim count data shall be reported for incurred (paid and/or reserved) claim counts.

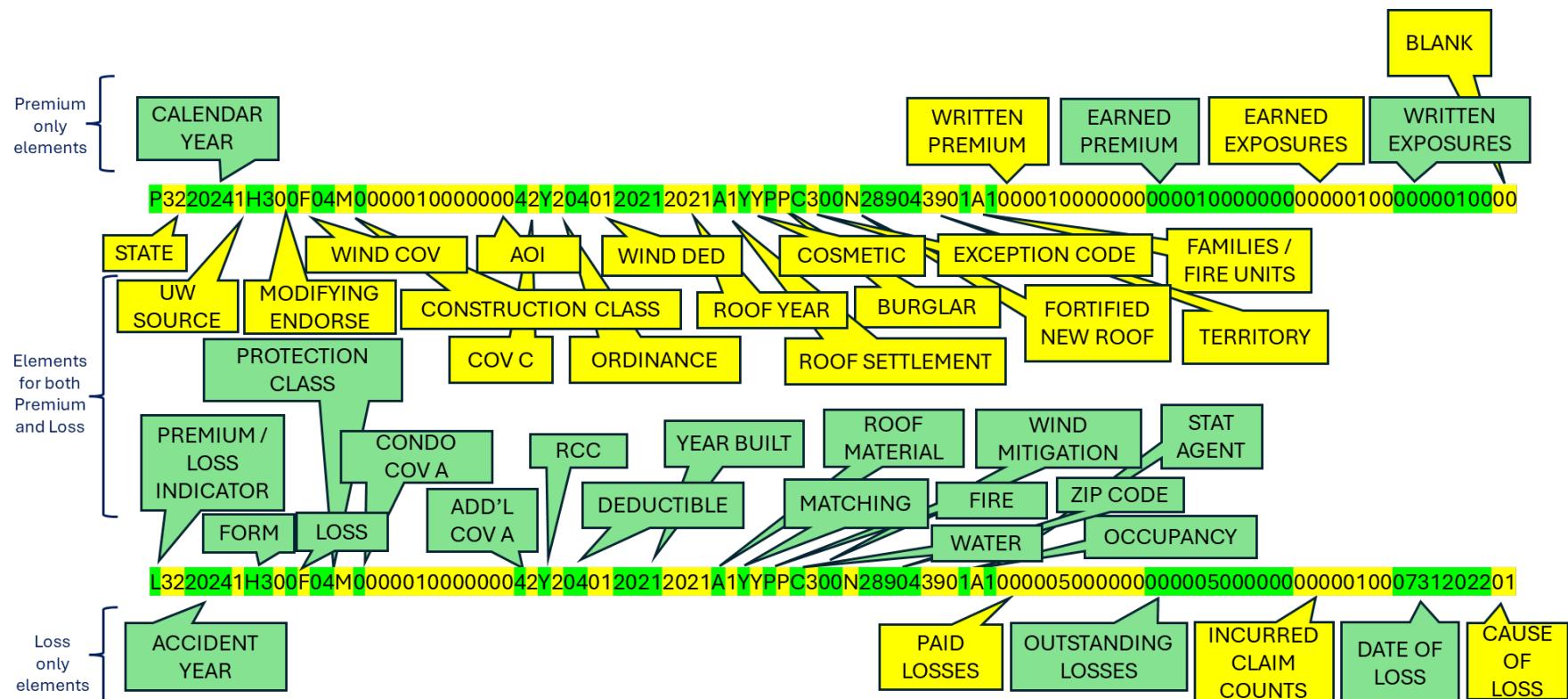
*Future Modernization – NC HO 2027 Rating Program:*

The NCRB has filed a modernized Homeowner rating program (NC HO 2027) with the NC Commissioner of Insurance. The NC HO 2027 Policy Program includes several new endorsements and rating variables that are noted with the “^” symbol in the tables below. Data for these items are currently listed as “Optional” but may be required to be collected after the program is effective June 1, 2027. The new endorsements and rating elements associated with NC HO 2027 are noted below to help statistical organizations prepare now for the possible future collection of these statistical data items.



## PREMIUM AND LOSS DATA DICTIONARY

Template for each unique row of data to be submitted: 40 statistical data fields; 109 characters.





## PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
1	Premium or Loss Indicator	<p>The type of data collected. This indicator will be used to apply subsequent rules for data reporting throughout this statistical data call.</p> <p>P = Premium Data L = Loss Data</p>	R	Character	1	P
2	State	<p>The state for the insured dwelling location.</p> <p>32 = North Carolina 99 = Other</p>	R	Numeric	2	32
3 P	Calendar Year	<p>The calendar year for the reported premium and exposure data, to be included only on the Premium Stat Line.</p> <p><b>2021</b> <b>2022</b> <b>2023</b> <b>2024</b> <b>2025</b></p>	R	Numeric	4	<b>2024</b>
3 L	Accident Year	<p>The accident year for the reported loss and claim data, to be included only on the Loss Stat Line.</p> <p><b>2021</b> <b>2022</b> <b>2023</b> <b>2024</b> <b>2025</b></p>	R	Numeric	4	<b>2024</b>
4	Underwriting Source	The underwriting source of the policy.	R	Numeric	1	1



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		1 = Homeowners Voluntary 2 = Homeowners Beach Plan (NCIUA) 3 = Homeowners FAIR Plan (NCJUA)				
5	Policy Form or Additional Coverage Endorsement Record Identifier	<p>The specific policy form or Additional Coverage Endorsement. This record identifier will be used to apply subsequent rules for data reporting throughout this statistical data call. Additional Coverage Endorsements provide coverage that is independent of the coverage provided in the base policy forms, thus the Additional Coverage Endorsements listed below shall code premium and loss data separately from the policy form premium and loss data.</p> <p><i>Owners Forms</i></p> <p>H1 = HO 00 01* H2 = HO 00 02 H3 = HO 00 03 H5 = HO 00 05 H5 = HO3 with HO 00 15* H7 = HE 00 07 H8 = HO 00 08</p> <p><i>* Legacy forms or endorsements</i></p> <p><i>Tenants Form</i></p> <p>H4 = HO 00 04</p> <p><i>Condominium Unit Owners Form</i></p> <p>H6 = HO 00 06</p>	R	Alpha Numeric	2	H3



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<p><i>Additional Coverage Endorsements</i></p> <p>AS = Assisted Living Care ^CL = Cannabis Liability ^CP = Cannabis Property GC = Golf Cart Physical Damage ^GR = Green Updates HS = Home-sharing ID = Identify Fraud Expense ^MB = Mechanical Breakdown RV = Incidental Low Power Recreational Motor Vehicle Liability SM = Snowmobile SH = Sinkhole Collapse SP = Spoilage of Perishable Stock ^SU = Service / Utility Line WB = Water Back-up Damage WC = Watercraft</p>				
6	Modifying Endorsements	Modifying Endorsements provide coverage that modifies the base policy form. Modifying Endorsements shall include premium and loss data as part of the underlying policy form premium and loss data. Only the Modifying Endorsements listed below should be noted for this data element. For any policies with other Modifying Endorsements that are not specifically listed below, select 0. For example, policies with only the <i>Supplemental Loss Assessment Coverage</i> , which is a Modifying Endorsement not listed below, should select 0.	R	Numeric	1	0



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<p><i>HO 00 03 endorsements</i></p> <p>0 = No or other Modifying Endorsements 1 = Historic Home Endorsement HH 32 03 2 = Blanket Property Limit Endorsement HB 00 03</p> <p><i>HO 00 04 endorsements</i></p> <p>0 = No or other Modifying Endorsements 3 = Special Personal Property Coverage Endorsement HO 32 95</p> <p><i>HO 00 05 endorsements</i></p> <p>0 = No or other Modifying Endorsements 4 = Blanket Property Limit Endorsement HB 00 05</p> <p><i>HO 00 06 endorsements</i></p> <p>0 = No or other Modifying Endorsements 5 = Special Personal Property Coverage Endorsement HO 32 35 6 = Unit-Owners Rental to Others Endorsement HO 17 33</p> <p><i>HE 00 07 endorsements</i></p> <p>0 = No or other Modifying Endorsements 7 = Expanded Enhancement Coverage Endorsement HE 32 20 8 = Extended Enhancement Coverage Endorsement HE 32 21</p>				



## PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<i>Additional Coverage Endorsements</i> 9 = Always				
7	Loss History	<p>The number of prior losses which occurred during the three years immediately preceding the date of application for a new policy or the preparation of the renewal policy. The following claims should not be counted as a prior loss.</p> <ul style="list-style-type: none"><li>• Losses less than \$500</li><li>• Losses resulting from windstorms, hail, earthquake, mine subsidence, or sinkhole collapse</li><li>• Losses only paid as <i>Medical Payments to Other</i> or similar coverage</li><li>• Losses to a dwelling which occurred prior to insured or applicant ownership.</li></ul> <p><i>Policy Forms</i></p> <p>0 = 0 losses 1 = 1 loss 2 = 2 losses 3 = 3 losses 4 = 4 or more losses 5 = Unknown</p> <p><i>Additional Coverage Endorsements</i> 9 = Always</p>	O	Numeric	1	0



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
8	Wind or ex-wind identifier	<p>The type of policy differentiated by inclusion or exclusion of wind and hail coverages.</p> <p><i>Policy Forms</i></p> <p>F = Policy with full coverage X = Policy with wind and hail coverages excluded W = Policy with only wind and hail coverages provided</p> <p><i>Additional Coverage Endorsements</i></p> <p>E = Always</p>	R	Character	1	F
9	Protection Class	<p>The designated protection class for the dwelling address.</p> <p><i>Policy Forms</i></p> <p>00 = Unknown 01 = 1 02 = 2 03 = 3 04 = 4 05 = 5 06 = 6 07 = 7 08 = 8 8B = 8B 09 = 9 9E = 9E 9S = 9S</p>	R	Alpha Numeric	2	04



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		10 = 10  <i>Additional Coverage Endorsements</i> 99 = Always				
10	Construction Class	<p>The primary type of construction material for the dwelling.</p> <p><i>Policy Forms</i></p> <p>F = Frame, Aluminum Siding over Frame, or Plastic Siding over Frame</p> <p>M = Masonry</p> <p>S = Superior Construction</p> <p>V = Masonry Veneer</p> <p>X = Mixed (Masonry / Frame)</p> <p><i>Additional Coverage Endorsements</i></p> <p>E = Always</p>	R	Character	1	M
11	Amount of Insurance for Condominium Coverage A	<p>For Condominium Forms, the Amount of Insurance (Coverage A).</p> <p><i>Condominium Forms</i></p> <p>1 = No increase over basic Coverage A Limit of \$1,000</p> <p>2 = \$1,001 - \$9,999</p> <p>3 = \$10,000 - \$19,999</p> <p>4 = \$20,000 - \$29,999</p> <p>5 = \$30,000 - \$39,999</p> <p>6 = \$40,000 - \$49,999</p> <p>7 = \$50,000 - \$59,999</p> <p>8 = \$60,000 - \$69,999</p>	R	Numeric	1	0



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		9 = \$70,000 and over  <i>All Other Forms and Additional Coverage Endorsements</i>  0 = Always				
12	Amount of Insurance for Primary Coverage	The aggregate limits of the primary coverage of the policy or Additional Coverage Endorsement reported in whole dollars.  <i>Owners Forms</i> The aggregate limits of dwelling coverage (Coverage A on the principal dwelling) of the policies.  <i>Tenants and Condominium Forms</i> The aggregate limits of contents coverage (Coverage C) of the policies.  <i>Additional Coverage Endorsements</i> The aggregate limits of coverages provided by Additional Coverage Endorsements. Note: coverages for the limit aggregation are different across the various endorsements. The limits shall be aggregated for the coverages as follows:  AS use Assisted Living Coverage C Limits ^CL use Cannabis Liability Limits	R	Numeric	12	10,000,000 entered as 000010000000



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<p>^CP use Cannabis Property Limits GC use Golf Cart Physical Damage Limits ^GR use Green Updates Property Limits HS use Home Sharing Property Damage Limits ID use Identify Fraud Expense Limits ^MB use Mechanical Breakdown Limits RV use Incidental Low Power Recreational Motor Vehicle Liability Limits SM use Snowmobile Liability Limits SH use Sinkhole Collapse Limits SP use Spoilage of Perishable Stock Property Limits ^SU use Service / Utility Line Expenses WC use Watercraft Liability Limits WB use Water Back-up Damage Liability Limits</p> <p>Unknown limits for Additional Coverage Endorsements should be entered as blanks or zeros.</p>				
13	Special Additional Amount of Coverage A	<p>The additional amount of Coverage A for the dwelling.</p> <p><i>Owners Forms</i></p> <p>1 = 25% 2 = 50% 3 = Other</p>	R	Numeric	1	4



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		4 = None  <i>Tenants and Condominium Forms, and Additional Coverage Endorsements</i>  9 = Always				
14	Coverage C	The amount of insurance (Coverage C) for Personal Property for Owners Forms rounded to the nearest 10%.  <i>Owners Forms</i>  1 = <40% of Coverage A 2 = 40% of Coverage A 3 = 50% of Coverage A 4 = 60% of Coverage A 5 = 70% of Coverage A 6 = 80% of Coverage A 7 = >80% of Coverage A 8 = Blanket Coverage (HB 00 03 or HB 00 05 endorsed policies)  <i>Tenants and Condominium Forms, and Additional Coverage Endorsements</i>  9 = Always	O	Numeric	1	2
15	Replacement Cost on Contents	Identifier to distinguish if personal property coverage is provided on a replacement cost or a depreciated basis. Applies to Coverage C.  <i>Policy Forms</i>  Y = Replacement Cost	R	Character	1	Y



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<p>N = Actual Cash Value U = Unknown</p> <p><i>Additional Coverage Endorsements</i></p> <p>E = Always</p>				
16	Ordinance or Law Coverage	<p>The amount of Ordinance or Law Coverage reported as a percentage of the following coverage or limit:</p> <p><i>Owners and Condominium Forms</i></p> <p>1 = &lt;10% of Coverage A 2 = 10% of Coverage A 3 = 25% of Coverage A 4 = 50% of Coverage A 5 = 75% of Coverage A 6 = 100% of Coverage A 7 = &gt;100% of Coverage A</p> <p><i>Tenants Forms</i></p> <p>1 = &lt;10% of Building Additions and Alterations limit 2 = 10% of Building Additions and Alterations limit 3 = 25% of Building Additions and Alterations limit 4 = 50% of Building Additions and Alterations limit 5 = 75% of Building Additions and Alterations limit 6 = 100% of Building Additions and Alterations limit</p>	O	Numeric	1	2



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<p>7 = &gt;100% of Building Additions and Alterations limit</p> <p><i>Additional Coverage Endorsements</i></p> <p>9 = Always</p>				
17	All Perils Deductible or All Other Perils Deductible	<p>The All Perils or AOP Deductible.</p> <p><i>Policy Forms</i></p> <p>01 = \$100 deductible 02 = \$250 deductible 03 = \$500 deductible 04 = \$1,000 deductible 05 = \$1,500 deductible 06 = \$2,000 deductible 07 = \$2,500 deductible 08 = \$3,000 deductible 09 = \$4,000 deductible 10 = \$5,000 deductible 11 = \$7,500 deductible 12 = \$10,000 deductible 13 = 1.0% deductible 14 = Other deductible</p> <p><i>Additional Coverage Endorsements</i></p> <p>99 = Always</p>	R	Numeric	2	04
18	Wind and Hail or Named Storm Deductible	<p>The Wind and Hail or Named Storm Deductible.</p> <p><i>Owners Forms with a Wind and Hail Deductible</i></p>	R	Numeric	2	01



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<p>01 = 1.0% 02 = 2.0% 03 = 3.0% 04 = 4.0% 05 = 5.0% 06 = 7.5% 07 = 10.0% 08 = \$1,000 09 = \$2,000 10 = \$5,000 11 = \$7,500 12 = \$10,000 13 = Other Wind and Hail Deductible</p> <p><i>Policy Forms with a Named Storm Deductible</i></p> <p>14 = 1.0% 15 = 2.0% 16 = 5.0% 17 = Other Named Storm Deductible</p> <p><i>Any Form without a separate W&amp;H or Named Storm Deductible</i></p> <p>00 = No separate Wind and Hail Deductible or Named Storm Deductible</p> <p><i>Additional Coverage Endorsements</i></p> <p>99 = Always</p>				
19	Dwelling Year of Construction	The year in which construction was originally completed on the dwelling.	R	Numeric	4	2021



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<p><i>Owners Policy Forms</i></p> <p>2026 = 2026 2025 = 2025 2024 = 2024 2023 = 2023</p> <p>...</p> <p>...</p> <p>...</p> <p>...</p> <p>1960 = 1960 1959 = 1959 or older 0000 = Unknown</p> <p><i>Tenants and Condominium Forms, and Additional Coverage Endorsements</i></p> <p>9999 = Always</p>				
20	^Year of Roof Installation	<p>The year of the roof covering's installation.</p> <p><i>Owners Forms</i></p> <p>2026 = 2026 2025 = 2025 2024 = 2024 2023 = 2023</p> <p>...</p> <p>...</p> <p>1997 = 1997 1996 = 1996 or older 0000 = Unknown</p>	R Note: "R" even though "^" to provide DOI support	Numeric	4	2021



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<i>Tenants and Condominium Forms, and Additional Coverage Endorsements</i>  9999 = Always				
21	^Roof Material	<p>The primary material for roof covering.</p> <p><i>Owners Forms</i></p> <p>A = Asphalt, Built Up, Composition, Roll, or Other M = Metal S = Slate T = Tile W = Wood Shake / Wood U = Unknown</p> <p><i>Tenants and Condominium Forms, and Additional Coverage Endorsements</i></p> <p>E = Always</p>	O	Character	1	A
22	Loss settlement for wind and hail losses to roof surfacing	<p>Identifier to distinguish if coverage is provided on a replacement cost or depreciated basis for roof surface damage caused by wind or hail. Applies to Coverages A and B.</p> <p><i>Owners Forms</i></p> <p>1 = Replacement Cost 2 = Actual Cash Value ^3 = Roof Payment Schedule 4 = Unknown</p>	R	Numeric	1	1



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<i>Tenants and Condominium Forms, and Additional Coverage Endorsements</i>  9 = Always				
23	^Matching	Identifier to distinguish if coverage is provided for undamaged exterior surfaces to match materials used to repair damaged exterior surfaces caused by wind or hail. Applies to Coverages A and B.  <i>Owners Forms</i> Y = Matching coverage included N = Matching coverage excluded U = Unknown  <i>Tenants and Condominium Forms, and Additional Coverage Endorsements</i>  E = Always	O	Character	1	Y
24	^Cosmetic	Identifier to distinguish if coverage is provided for cosmetically damaged exterior surfaces caused by wind or hail. Applies to Coverages A and B.  <i>Owners Forms</i> Y = Cosmetic damage coverage included N = Cosmetic damage coverage excluded U = Unknown	O	Character	1	Y



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<i>Tenants and Condominium Forms, and Additional Coverage Endorsements</i>  E = Always				
25	Fire Protective Devices	Indicator of the installation and usage of fire alerting protective devices.  <i>Policy Forms</i>  P = Professionally Monitored Fire Alarm S = ^Self-monitored or Connected Fire Alarm L = Local Fire Alarm A = Automatic Sprinklers C = Any combination of a fire alarm plus an automatic sprinkler U = Unknown N = No Fire Alarm or automatic sprinkler  <i>Additional Coverage Endorsements</i>  E = Always	O	Character	1	P
26	Burglar Protective Devices	Indicator of the installation and usage of burglar alerting protective devices.  <i>Policy Forms</i>  P = Professionally Monitored Burglar Alarm S = ^Self-monitored or Connected Burglar Alarm L = Local Burglar Alarm U = Unknown	O	Character	1	P



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<p>N = No Burglar Alarm</p> <p><i>Additional Coverage Endorsements</i></p> <p>E = Always</p>				
27	^Water Protective Devices	<p>Indicator of the installation and usage of water alerting protective devices.</p> <p><i>Policy Forms</i></p> <p>C = Connected Water Leak Detection</p> <p>L = Local Water Leak Detection Alarm</p> <p>U = Unknown</p> <p>N = No Water Detection Alarm</p> <p><i>Additional Coverage Endorsements</i></p> <p>E = Always</p>	O	Character	1	C
28	State Exception Code	<p>Indicator of business written relative to the NCRB rates.</p> <p><i>Policy Forms</i></p> <p>3 = Business written at or below the NCRB rates</p> <p>6 = Consent-to-Rate business written above the NCRB rates</p> <p>0 = Unknown</p> <p><i>Additional Coverage Endorsements</i></p> <p>9 = Always</p>	R	Numeric	1	3



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
29	Wind Mitigation	<p>Wind mitigation data is reported based on inclusion of Windstorm Loss Mitigation Credits.</p> <p><i>Owners forms providing for Wind and Hail Coverage in Territories 110, 120, 130, 140, 150, and 160</i></p> <p>01 = Total Hip Roof 02 = Opening Protection 03 = Total Hip Roof and Opening Protection 04 = IBHS Fortified Roof – Existing Roof 05 = IBHS Fortified Roof – New Roof 06 = IBHS Fortified Silver – Existing Roof 07 = IBHS Fortified Silver – New Roof 08 = IBHS Fortified Gold – Existing Roof 09 = IBHS Fortified Gold – New Roof 10 = IBHS unknown 00 = No mitigation or unknown</p> <p><i>All Tenant and Condominium Forms, OR Owners forms excluding Wind and Hail Coverage in Territories 110, 120, 130, 140, 150, and 160, OR Owners forms in territories other than 110, 120, 130, 140, 150, and 160, OR Additional Coverage Endorsements</i></p> <p>99 = Always</p>	R	Numeric	2	00
30	Fortified Roof – New Roof Expense Coverage	Identifier to distinguish if coverage is provided for certain expenses necessary to obtain the <i>FORTIFIED Roof</i> –	O	Character	1	N



## PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<p><i>Hurricane – New Roof</i> designation from IBHS for the replacement of a roof damaged by a covered peril.</p> <p><i>Owners Forms</i></p> <p>Y = Fortified New Roof Expense coverage included</p> <p>N = Fortified New Roof Expense coverage excluded</p> <p>U = Unknown</p> <p><i>Tenants and Condominium Forms and Additional Coverage Endorsements</i></p> <p>E = Always</p>				
31	Zip Code	<p>The property zip code. Report the five-digit zip code for the location of the insured property, not the mailing address. If the zip code is unknown, report 00000.</p> <p><i>Additional Coverage Endorsements</i></p> <p>00000 = Always</p>	R	Numeric	5	28904
32	Territory	<p>Territory as defined by the NC HO Rating Manual.</p> <p><i>Additional Coverage Endorsements</i></p> <p>000 = Always</p>	R	Numeric	3	390
33	Occupancy Type	The dwelling occupancy.	O	Numeric	1	1



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<p><i>Owners Forms</i></p> <p>1 = Primary 2 = Secondary or Seasonal 3 = Unknown</p> <p><i>Tenants and Condominium Forms and Additional Coverage Endorsements</i></p> <p>9 = Always</p>				
34	Number of Family Units and Number of Fire Divisions	<p>The total number of family units for the insured dwelling combined with the total number of units within the fire division of the structure. Fire divisions are separated by a fire wall. If no fire wall exists, all the units in the structure are counted in the fire division.</p> <p><i>Owners Forms for Dwellings, Townhouses, and Row Houses</i></p> <p>A = 1-2 family dwelling / 1-2 units in fire division B = 1-2 family dwelling / 3-4 units in fire division C = 1-2 family dwelling / 5-8 units in fire division D = 1-2 family dwelling / &gt;8 units in fire division E = 3-4 family dwelling / 3-4 units in fire division F = 3-4 family dwelling / 5-8 units in fire division G = 3-4 family dwelling / &gt;8 units in fire division</p>	O	Character	1	A



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		H = Other or unknown  <i>Other Forms and Additional Coverage Endorsements</i>  X = Always				
35	Statistical Organization Code	Identifier of statistical organization that compiled the data.  1 = AAIS 2 = ISO 3 = NISS 4 = ISS 5 = Other	R	Numeric	1	1
36 P	Written Premiums	Aggregated Direct Written Premiums to be included only on the Premium Stat Line and reported in whole dollars.	R	Numeric	12	10,000,000 entered as 000010000000
36 L	Total Paid Losses	Aggregated Paid Loss data to be included only on the Loss Stat Line and reported in whole dollars.  Paid Loss data excludes ALAE and ULAЕ and is net of deductible.	R	Numeric	12	5,000,000 entered as 000005000000
37 P	Earned Premiums	Aggregated Direct Earned Premiums to be included only on the Premium Stat Line and reported in whole dollars.	R	Numeric	12	10,000,000 entered as 000010000000
37 L	Total Outstanding Losses	Aggregated Unpaid Loss data (case reserves) to be included only on the Loss Stat Line and reported in whole dollars.	R	Numeric	12	5,000,000 entered as 000005000000



## PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		Outstanding Loss data excludes ALAE and ULAЕ and is net of deductible.				
38 P	Earned Exposures	Aggregated Earned House Years to be included only on the Premium Stat Line, reported to the 2 <sup>nd</sup> decimal.	R	Numeric	8	1.00 entered as 00000100
38 L	Incurred Claim Counts	Aggregated Incurred Claim Counts to be included only on the Loss Stat Line, reported in whole numbers.	R	Numeric	8	100 entered as 00000100
39 P	Written Exposures	Aggregated Written House Years to be included only on the Premium Stat Line, reported to the 2 <sup>nd</sup> decimal.	R	Numeric	8	1.00 entered as 00000100
39 L	Date of Loss	Date of loss for claim. <i>All policies with a claim.</i> MMDDYYYY	R	Numeric	8	July 31, 2022 entered as 07312022
40 P	Reserved for future use	00 = Always	R	Numeric	2	00
40 L	Cause of Loss	Cause of Loss to be included only on the Loss Stat Line. Codes for "Cause of Loss" must align with the previous data entries. For example, if the Field #8 entry is "X = ex-wind", then the Cause of Loss cannot be "08 = Hurricane Windstorm".  <i>Property Coverage Loss:</i> 01 = Fire 02 = Lightning	R	Numeric	2	01



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		<p>03 = Smoke 04 = Breakage, including glass 05 = Explosion 06 = Power surge, including brownouts and blackouts 07 = Non-Hurricane Windstorm 08 = Hurricane Windstorm 09 = Hail 10 = Water: Leakage 11 = Water: Freezing 12 = Water: Flood 13 = Water: Ice Dams or Weight of Ice, Snow, or Sleet 14 = Water: Sewer Back Up 15 = Water: Other 16 = Fungi, Wet or Dry Rot, or Bacteria (Mold) 17 = Theft 18 = Vandalism or Malicious Mischief 19 = Credit Cards, Debit Cards, Fund Transfer Cards, Forgery, Identity Fraud, or Counterfeit Money 20 = Collapse due to sinkhole 21 = Collapse other than sinkhole 22 = Earthquake 23 = Volcanic Eruption 24 = Other Physical Damage, including Riot, Civil Commotion, Aircraft, Vehicle, or Collision</p> <p><i>Liability Coverage Loss:</i></p> <p>25 = Bodily Injury</p>				



PREMIUM & LOSS DATA DICTIONARY

Field #	Data Element	Description and Comments	Required or Optional (R / O)	Data Type	Max Length	Example
		26 = Liability due to dog bite, liquid fuel, lead poisoning, mold, swimming pool, or trampoline 27 = Property Damage to Others due to Fire 28 = All Other Property Damage to Others 29 = All Other Liability				