



2019 CALL HIGHLIGHTS

FARMOWNERS CALL

There are no changes for the 2019 Farmowners Call.



January 1, 2019

Call FO-2019

To: NISS Member Companies

Re: 2019 Farmowners Call

With this letter we are sending you instructions for reporting the 2019 Farmowners Call.

The due date for submitting the 2019 Farmowners Call is:

May 15, 2019

All reports of experience (Original Submissions and Refiles) should be submitted via the NISS Member Company website at www.niss-stat.org.

All parts of a Refile should be marked “**Refile**”.

This Call has been assembled into **three** sections as listed below. We suggest that you use this letter as a guide while studying the material. Also, please execute and submit any required materials as instructed.

I. General Instructions

This section describes the method of compiling statistics to be reported as well as instructions setting forth the statistical requirements of this Call. Please note the separate requirements for the state of North Carolina.

II. Reporting Instructions and Record Layouts

This section includes the following information:

1. Instructions for Reporting Data Submissions – The information herein explains in detail how each field is to be completed.
2. Instructions for Completing Letter of Transmittal – The information herein explains how this form is to be completed.
3. Instructions for Reporting Transmittals Electronically – The information herein explains how each field in both the State Transmittal Record and the Countrywide Summary Record is to be completed.

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Independent
Statistical
Service**

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Indianapolis, Indiana 46268-0950

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III. Transmittals and Forms

This section contains the following forms:

- Form 2019FO-T
- Form 2019AS-RW-WP
- Form 2019AS-RW-PL
- Form 2019FO-K

Please contact NISS if you have any questions or need additional information about this Call.

Very truly yours,

A handwritten signature in black ink that reads "Theresa A Szwaast". The signature is written in a cursive style with a long horizontal stroke at the end.

Theresa A. Szwaast
President & CEO

NATIONAL INDEPENDENT STATISTICAL SERVICE

2019 FARMOWNERS CALL

SECTION I

GENERAL INSTRUCTIONS

ALL STATES EXCEPT:

TEXAS

NATIONAL INDEPENDENT STATISTICAL SERVICE

2019 FARMOWNERS CALL GENERAL INSTRUCTIONS ALL STATES EXCEPT NC & TX

Data to be Reported

Written Premium * †	-	2018 Calendar Year Transactions
Paid Losses * † (Excluding Paid Allocated Claim Adjustment Expenses)	-	2018 Calendar Year Transactions
Number of Paid Claims *	-	2018 Calendar Year Transactions
Outstanding Losses ‡	-	As of December 31, 2018
Number of Outstanding Claims ‡	-	As of December 31, 2018

* 2018 Calendar Year Transactions require the reporting of all premium and paid loss transactions recorded during the period of January 1, 2018 through December 31, 2018, irrespective of the effective year.

† The total written premium and paid losses reported for each state must agree with Statutory Page 14 (Columns 1 and 5, respectively) of your Annual Statement. NISS will reconcile Member Company statistical data with Statutory Page 14. Companies must provide an explanation to NISS when the differences exceed NISS tolerances. Member Companies should use the Annual Statement Reconciliation Worksheets (Forms 2019AS-RW-WP and 2019AS-RW-PL) found in the Forms section of this Call to explain any differences. Wherever possible, these forms should accompany the Letter of Transmittal.

‡ Outstanding Losses as of December 31, 2018 are to be valued as of December 31, 2018. All Outstanding Losses, irrespective of effective year, are to be reported.

NATIONAL INDEPENDENT STATISTICAL SERVICE

2019 FARMOWNERS CALL GENERAL INSTRUCTIONS NC ONLY

Data to be Reported

Written Premium * †	-	2018 Calendar Year Transactions
Paid Losses † ‡ (Excluding Paid Allocated Claim Adjustment Expenses)	-	Accident Year Losses
Number of Paid Claims ‡	-	Accident Year Losses
Outstanding Losses °	-	As of December 31, 2018
Number of Outstanding ° Claims	-	As of December 31, 2018

- * 2018 Calendar Year Transactions require the reporting of all premium and paid loss transactions recorded during the period of January 1, 2018 through December 31, 2018, irrespective of the effective year.
- † The total Written Premium and Paid Losses reported for each state must agree with Statutory Page 14 (Columns 1 and 5, respectively) of your Annual Statement. NISS will reconcile Member Company statistical data with Statutory Page 14. Companies must provide an explanation to NISS when the differences exceed NISS tolerances. Member Companies should use the Annual Statement Reconciliation Worksheets (Forms 2019AS-RW-WP and 2019AS-RW-PL) found in the Forms section of this Call to explain any differences. Wherever possible, these forms should accompany the Letter of Transmittal.
- ‡ Accident Year Losses require the reporting of all paid loss transactions recorded during the period January 1, 2018 through December 31, 2018 for **All Accident Years**.
- ° Outstanding Losses as of December 31, 2018 are to be valued as of March 31, 2019 and are to include any incurred but not reported loss for **All Accident Years** (see Special Instructions).

NATIONAL INDEPENDENT STATISTICAL SERVICE

2019 FARMOWNERS CALL GENERAL INSTRUCTIONS NC ONLY

SPECIAL INSTRUCTIONS

Outstanding Loss Evaluation as of March 31, 2019

In order to get a better picture of the losses that have occurred as of December 31st, we ask that you value your Liability Outstanding Losses as of March 31, 2019, instead of December 31, 2018. This will allow us to 'catch' any reserves* that should have been set-up in the 2018 Calendar Year but were not, simply because the insured did not immediately notify their insurer.

For Example:

If a loss occurred December 15, 2018 and was reported to the insurer December 16, 2018, the insurers would likely set-up a reserve immediately, and report it to NISS with their 2018 Calendar Year Outstanding Losses.

Now, suppose that the same loss occurred December 15, 2018 and the insured did not file the claim until January 15, 2019. Had the insured informed you of the claim immediately after the loss occurred, you would have included it in your 2018 Calendar Year Outstanding Loss totals. This is why we ask companies to value their Liability Outstanding Losses and Claims as of March 31, 2019 - to allow for any losses that occurred during the previous Year but were not reported before year end to be included in the 2018 Calendar/Accident year reports.

In order to value the Outstanding Losses and Claims as of March 31, 2019, it involves treating some 1st Quarter 2019 Paid Losses and Claims as Outstanding Losses and Claims as described below:

Example Using the 2019 Call Year:

1. Collect all Liability Outstanding Losses and Outstanding Claims as of March 31, 2019 and remove any records containing an Accident Year of 2019.
2. Collect all Liability Paid Losses, Paid ALAE, and Paid Claims reported during January 1, 2019 – March 31, 2019 and remove any records containing an Accident Year of 2019. Treat these remaining records as Outstanding Losses and Claims, and combine them with the records from Step #1.

2018 and Prior Accident Year Outstanding Losses & Claims	as of March 31, 2019
+ 2018 and Prior Accident Year Paid Losses & Claims	<u>January-March 2019**</u>
= 2018 and Prior Accident Year Outstanding Losses & Claims	Reported to NISS in the 2019 Call

* Bulk reserves should not be reported to NISS.

** Although these Paid Losses and Claims are treated as Outstanding Losses and Claims for the 2019 Call, they will be reported to NISS under the 2020 Call as Paid Losses and Claims.

NATIONAL INDEPENDENT STATISTICAL SERVICE

2019 FARMOWNERS CALL GENERAL INSTRUCTIONS ALL STATES EXCEPT TX

2018 Calendar Year*

Farmowners Forms 1, 2, 3, 4, 7, 8, and 9 transactions are to be reported as follows:

Each policy form by:

- Accident Year (North Carolina Losses Only)
- Zone (Illinois, New York, North Carolina, and Virginia Only)
- Term of Policy (Written Premium Only)
- Policy Limit (Forms 4, 7, 8, and 9 – Code 0)
- Construction and Protection (Forms 7, 8, and 9 – Code 0)
- Cause of Loss (Not required for Written Premium)
- Deductible Code (Code 0 not Valid)
- Classification Code
- Annual Statement Line of Business

* North Carolina experience is to be reported on a Calendar/Accident Year basis.

NATIONAL INDEPENDENT STATISTICAL SERVICE

2019 FARMOWNERS CALL

SECTION II

REPORTING INSTRUCTIONS AND RECORD LAYOUTS

ALL STATES EXCEPT:

TEXAS

NATIONAL INDEPENDENT STATISTICAL SERVICE

2019 FARMOWNERS CALL REPORTING INSTRUCTIONS AND RECORD LAYOUTS ALL STATES EXCEPT TEXAS

Instructions for Reporting Data Submissions

There are two format options for submitting data to NISS: Fixed Record Length (.txt format) or Comma Delimited (.csv format). Instructions for reporting in these formats follow below and apply to both data submissions and electronic transmittal (state and summary) records.

Submitting Fixed Record Length Files (.txt format):

All coding generated must be ASCII fixed record length. Each record must be the exact image of the record(s) described in the record layout. Records within the file may be in any order.

In the record layout, there is a column titled Field Type (Size) that distinguishes the text fields from the numeric fields and displays the size for each field.

Report whole dollars only. Rounding, when required, is accomplished by adding an absolute \$0.50 to the absolute value of the field and then dropping the cents. For example, a negative \$7.51 would round to a negative \$8.00 and a negative \$7.49 would round to a negative \$7.00. No alphanumeric characters should be reported except where asked for in a Call.

The numeric fields must be right justified with leading zeroes. These fields are signed numeric fields with a signed numeric digit in the last position. For a detailed explanation of signed numeric digits, please refer to NISS Bulletin No. 03-2019.

Submitting Comma Delimited Files (.csv format):

With this option, commas are the delimiter. Do not type in the literal commas in any field. If you do, the commas will save as characters and will import as such. For example, a value of -1,234 should be submitted as: -1234.

In the record layout, there is a column titled Field Type (Size) that distinguishes the text fields from the numeric fields and displays the size for each field.

The text fields must contain all of the positions listed under the Field Type (Size) column. For example, Territory Code 005 should be reported as 005 instead of 5.

Report whole dollars only. Rounding, when required, is accomplished by adding an absolute \$0.50 to the absolute value of the field and then dropping the cents. For example, a negative \$7.51 would round to a negative \$8.00 and a negative \$7.49 would round to a negative \$7.00.

Since the numeric field sizes are variable, leading zeros and spaces should be omitted. Negative numbers must be submitted as a dash before the number (without a space between the negative and number). For example, a negative one hundred dollar premium should be submitted as: -100.

For fields not applicable, report blank. For blank fields, report blank. The following is an example of how a blank field should be reported when preceded by and followed by applicable fields: ...001,,999...

File names must end with the .csv extension to distinguish it as a comma delimited file. Also, records within the file may be in any order.

NATIONAL INDEPENDENT STATISTICAL SERVICE

2019 FARMOWNERS CALL REPORTING INSTRUCTIONS AND RECORD LAYOUTS ALL STATES EXCEPT TX

Data Record Layout

<u>Field</u>	<u>Field Name</u>	<u>Description</u>	<u>Field Type (Size)</u>
1-3	Company Number	Assigned by NISS.	Text (3)
4	Blank		
5	Calendar Year	Use last digit of Calendar Year reported.	Text (1)
	Accident Year	North Carolina only. Use last digit of Accident Year reported.	Text (1)
6	Call Year	Use last digit of Call Year reported.	Text (1)
7-8	State Code	State code for which experience is being reported.	Text (2)
9	Line Code	For Farmowners use code "F".	Text (1)
10-14	Blank		
15-16	Territory Code	See Statistical Plan for codes.	Text (2)
17	Term of Policy Code	Premiums only. For One Year use code "1". For Three Years use code "3".	Text (1)
18	Policy Form Code	See Statistical Plan for codes.	Text (1)
19	Policy Limits Code	See Statistical Plan for codes.	Text (1)
20	Construction/ Protection Code	See Statistical Plan for codes.	Text (1)
21	Cause of Loss Code	Losses and Claims only.	Text (1)
22	Deductible Code	See Statistical Plan for codes.	Text (1)
23	Blank		
24-27	Classification Code	See Statistical Plan for codes.	Text (4)
28-31	Blank		
32-39	Written Premium	Report direct business only.	Numeric: Fixed Length (8) CSV (variable)

NATIONAL INDEPENDENT STATISTICAL SERVICE

2019 FARMOWNERS CALL REPORTING INSTRUCTIONS AND RECORD LAYOUTS ALL STATES EXCEPT TX

Data Record Layout (Continued)

<u>Field</u>	<u>Field Name</u>	<u>Description</u>	<u>Field Type (Size)</u>
40-47	Paid Losses Excluding Allocated Loss Adjustment Expenses	See Statistical Plan for definitions.	Numeric: Fixed Length (8) CSV (variable)
48-55	Outstanding Losses	See Statistical Plan for definitions.	Numeric: Fixed Length (8) CSV (variable)
56-60	Number of Paid Claims	To indicate the number of Paid Claims. A claim partially paid and partially outstanding must be counted only once (may be counted paid or outstanding).	Numeric: Fixed Length (5) CSV (variable)
61-65	Number of Outstanding Claims	To indicate the number of Outstanding Claims. A claim partially paid and partially outstanding must be counted only once (may be counted paid or outstanding).	Numeric: Fixed Length (5) CSV (variable)
66-75	Blank		
76-78	Annual Statement Line of Business Code	See Statistical Plan for codes.	Text (3)
79-80	Blank		
81-100	Reserved for Company Use		

NATIONAL INDEPENDENT STATISTICAL SERVICE

2019 FARMOWNERS CALL REPORTING INSTRUCTIONS AND RECORD LAYOUTS ALL STATES EXCEPT TX

Instructions for Reporting Transmittals

Transmittals must always accompany each submission of statistical data reported to NISS to allow NISS to balance to the data received.

There are two options you can use for submitting transmittals to NISS: Transmittal Forms (Excel Format) or Electronic Transmittal Records. Instructions for reporting Transmittals using these options follow below.

Submitting Transmittal Forms (Excel Format) - Form 2019FO-T

The Transmittal Forms can be found on the Calls page of the NISS website.

Companies must enter the totals of experience for each state on the appropriate state line. If you have acknowledged states on your Verification of Experience (VE) Call but have no experience to report for one or more of those states, enter “0” for those states on the transmittal.

If you have nothing to report (“NTR”) for this Call, you do not need to submit a Transmittal. Instead, be sure to select “NTR” in the appropriate section of the upload form on the NISS website.

Submitting Electronic Transmittal Records

Electronic transmittal records can be included on the same file as the data records or submitted as separate files, following the transmittal record layout defined in this Call. Both T (Transmittal) and S (Summary) records are required.

Refer to the previous “Instructions for Reporting Data Submissions” in this Call for the two format options for submitting electronic transmittals records.

NATIONAL INDEPENDENT STATISTICAL SERVICE

2019 FARMOWNERS CALL REPORTING INSTRUCTIONS AND RECORD LAYOUTS ALL STATES EXCEPT TX

Transmittal Record Layout – State Totals

When submitting a transmittal using the electronic option, companies must complete and include both Transmittal State Total records (S) and a Summary (Countrywide) Record Count record.

Information should be shown using this exact arrangement. The information in each column should follow the instructions set forth below:

<u>Field</u>	<u>Field Name</u>	<u>Description</u>	<u>Field Type (Size)</u>
1-3	Company Number	Assigned by NISS.	Text (3)
4	Blank		
5	Calendar Year	Use last digit of Calendar Year reported.	Text (1)
6	Call Year	Use last digit of Call Year reported.	Text (1)
7-8	State Code	State code for which experience is being reported.	Text (2)
9	Line Code	For Farmowners use code "F".	Text (1)
10	Refile Indicator Code	For Refiles, use code "R", otherwise report blank.	Text (1)
11	Blank		
12	NTR Indicator Code	Code "N" for state you have indicated on the VE that you would report, but have no data to report, otherwise, report blank.	Text (1)
13-22	Blank		
23-33	Written Premium	Report direct business only.	Numeric: Fixed Length (11) CSV (variable)
34-44	Paid Losses Excluding Allocated Loss Adjustment Expenses	See Statistical Plan for definitions.	Numeric: Fixed Length (11) CSV (variable)
45-55	Outstanding Losses	See Statistical Plan for definitions.	Numeric: Fixed Length (11) CSV (variable)

NATIONAL INDEPENDENT STATISTICAL SERVICE

2019 FARMOWNERS CALL REPORTING INSTRUCTIONS AND RECORD LAYOUTS ALL STATES EXCEPT TX

Transmittal Record Layout – State Totals (Continued)

<u>Field</u>	<u>Field Name</u>	<u>Description</u>	<u>Field Type (Size)</u>
56-62	Number of Paid Claims	To indicate the number of Paid Claims. A claim partially paid and partially outstanding must be counted only once (may be counted paid or outstanding).	Numeric: Fixed Length (7) CSV (variable)
63-69	Number of Outstanding Claims	To indicate the number of Outstanding Claims. A claim partially paid and partially outstanding must be counted only once (may be counted paid or outstanding).	Numeric: Fixed Length (7) CSV (variable)
70-79	Blank		
80	Transmittal Identifier Code	For Transmittal State Totals use code "T".	Text (1)
81-100	Blank		

NATIONAL INDEPENDENT STATISTICAL SERVICE

2019 FARMOWNERS CALL REPORTING INSTRUCTIONS AND RECORD LAYOUTS ALL STATES EXCEPT TX

Summary Record Layout – Countrywide Record Count

When submitting a transmittal using the electronic option, companies must complete and include both Transmittal State Total record(s) and a Summary (Countrywide) Record Count record.

Information should be shown using this exact arrangement. The information in each column should follow the instructions set forth below:

<u>Field</u>	<u>Field Name</u>	<u>Description</u>	<u>Field Type (Size)</u>
1-3	Company Number	Assigned by NISS.	Text (3)
4	Blank		
5	Calendar Year	Use last digit of Calendar Year reported.	Text (1)
6	Call Year	Use last digit of Call Year reported.	Text (1)
7-8	Blank		
9	Line Code	For Farmowners use code “F”.	Text (1)
10	Refile Indicator Code	For Refiles use code “R”, otherwise report blank.	Text (1)
11-65	Blank		
66-77	Record Count	Submission Record Count. Data records only should be counted (i.e., do not include the transmittal records with the count).	Numeric: Fixed Length (12) CSV (variable)
78-79	Blank		
80	Transmittal Identifier Code	For Summary (Countrywide) Totals use code “S”.	Text (1)
81-100	Blank		

NATIONAL INDEPENDENT STATISTICAL SERVICE

2019 FARMOWNERS CALL

SECTION III

TRANSMITTALS AND FORMS

ALL STATES EXCEPT:

TEXAS



The _____
 (Company Name) (Company Number)

herewith submits experience for the 2019 Farmowners Call.
 (Call Year)

Farmowners Call - Letter of Transmittal

STATE & NUMBER		WRITTEN PREMIUM	PAID LOSSES (Excluding ALAE)	OUTSTANDING LOSSES	NUMBER OF PAID CLAIMS	NUMBER OF OUTSTANDING CLAIMS
AL	01					
AZ	02					
AR	03					
CA	04					
CO	05					
CT	06					
DE	07					
DC	08					
FL	09					
GA	10					
ID	11					
IL	12					
IN	13					
IA	14					
KS	15					
KY	16					
LA	17					
ME	18					
MD	19					
MA	20					
MI	21					
MN	22					
MS	23					

STATE & NUMBER		WRITTEN PREMIUM	PAID LOSSES (Excluding ALAE)	OUTSTANDING LOSSES	NUMBER OF PAID CLAIMS	NUMBER OF OUTSTANDING CLAIMS
MO	24					
MT	25					
NE	26					
NV	27					
NH	28					
NJ	29					
NM	30					
NY	31					
NC	32					
ND	33					
OH	34					
OK	35					
OR	36					
PA	37					
RI	38					
SC	39					
SD	40					
TN	41					
TX	42					
UT	43					
VT	44					
VA	45					
WA	46					
WV	47					
WI	48					
WY	49					
HI	52					
AK	54					
PR	58					
ALL STATES						



**NATIONAL
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STATISTICAL
SERVICE**

Annual Statement Reconciliation Worksheet - Key

A/S Line of Business

010 Fire
021 Allied Lines Including Glass
025 Private Flood
030 Farmowners
040 Homeowners
051 Commercial Multiple Peril (Non-Liability Portion)
052 Commercial Multiple Peril (Liability Portion)
090 Inland Marine
110 Medical Malpractice
120 Earthquake
171 Other Liability-Occurrence (excluding Excess WC)
172 Other Liability-Claims Made (excluding Excess WC)
180 Products Liability
191 Private Passenger Auto No-Fault
192 Other Private Passenger Auto Liability
193 Commercial Automobile No-Fault
194 Other Commercial Automobile Liability
211 Private Passenger Auto Physical Damage
212 Commercial Automobile Physical Damage
230 Fidelity
240 Surety
260 Burglary and Theft
270 Boiler and Machinery
300 Warranty
340 Aggregate Write-ins for Other Lines of Business

Calls

A Automobile
AQR North Carolina Automobile - Quarterly
ARP Assigned Risk Automobile - Quarterly
BR Burglary and Theft
CLSP Commercial Lines Statistical Plan
FO Farmowners
FS Fidelity, Forgery and Surety
GL Annual General Liability
HO Homeowners, Dwellings, and Mobilehomes
IM Inland Marine
SAR Special Annual Report

Reason Codes

1 Written Premiums and Paid Losses reported to another stat agent
2 Written Premiums and Paid Losses reported as Private Passenger Auto on Statutory Page 14, but reported to NISS as Commercial Auto
3 Written Premiums and Paid Losses reported as Commercial Auto on Statutory Page 14, but reported to NISS as Private Passenger Auto
4 Written Premiums and Paid Losses reported as Homeowners on Statutory Page 14, but reported to NISS as Inland Marine
5 Written Premiums and Paid Losses which are assumed from pools or JUA's and not included in the company's submission to NISS
6 Written Premiums and Paid Losses for independent programs not reported to NISS
7 Written Premiums and Paid Losses for Prior Years not reported to NISS
8 Rounding
9 Other Reconciling items (Please explain in comments or attach additional sheet)



**NATIONAL
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Annual Statement Reconciliation Worksheet - Key

A/S Line of Business

010 Fire
021 Allied Lines Including Glass
025 Private Flood
030 Farmowners
040 Homeowners
051 Commercial Multiple Peril (Non-Liability Portion)
052 Commercial Multiple Peril (Liability Portion)
090 Inland Marine
110 Medical Malpractice
120 Earthquake
171 Other Liability-Occurrence (excluding Excess WC)
172 Other Liability-Claims Made (excluding Excess WC)
180 Products Liability
191 Private Passenger Auto No-Fault
192 Other Private Passenger Auto Liability
193 Commercial Automobile No-Fault
194 Other Commercial Automobile Liability
211 Private Passenger Auto Physical Damage
212 Commercial Automobile Physical Damage
230 Fidelity
240 Surety
260 Burglary and Theft
270 Boiler and Machinery
300 Warranty
340 Aggregate Write-ins for Other Lines of Business

Calls

A Automobile
AQR North Carolina Automobile - Quarterly
ARP Assigned Risk Automobile - Quarterly
BR Burglary and Theft
CLSP Commercial Lines Statistical Plan
FO Farmowners
FS Fidelity, Forgery and Surety
GL Annual General Liability
HO Homeowners, Dwellings, and Mobilehomes
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4 Written Premiums and Paid Losses reported as Homeowners on Statutory Page 14, but reported to NISS as Inland Marine
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6 Written Premiums and Paid Losses for independent programs not reported to NISS
7 Written Premiums and Paid Losses for Prior Years not reported to NISS
8 Rounding
9 Other Reconciling items (Please explain in comments or attach additional sheet)



Company Name _____ Co. No. _____

(1-3)

Calendar Year (Acc.Year - NC Only) 8 Call Year 9 Line Code F
 (5) (6) (9)

State Name _____ State Code _____

(7-8)

Farmowners Call - Experience Summary Sheet

Territory Code (15-16)	Term (17)	Policy Form (18)	Policy Limits (19)	Constr. & Prot. (20)	Cause of Loss (21)	Ded. Code (22)	Class Code (24-27)	Written Premium (32-39)	Losses (Excluding ALAE) (40-47)	Outstanding Losses (48-55)	No. of Paid Claims (56-60)	No. of Outstanding Claims (61-65)	A/S Line (76-78)	Company Use (81-100)
<p>SAMPLE</p> <p>PLEASE SEE</p> <p>www.niss-stat.org/Data Submissions & Filings/Calls:2019/Other Call Forms/2019FO-K.xls</p> <p>FOR ELECTRONIC COPY</p>														