



April 1, 2026

To: NISS Member Companies

Re: Distribution No. 119
Statistical Plan for Homeowners, Dwelling, and Mobilehome Policies

With this letter we are attaching revised pages for the National Independent Statistical Service (NISS) Homeowners, Dwelling, and Mobilehome Policies Statistical Plan as listed on the included Reprint Summary Sheet. This sheet outlines and summarizes the revisions. This summary is meant as a guide for you, highlighting important changes that have been made to the NISS Statistical Plan. The revisions are indicated by a (|) line and these pages replace those bearing the same number.

Please see that these revised pages are inserted in each copy of the NISS Statistical Plan for Homeowners, Dwelling, and Mobilehome Policies in use by your company.

Please let us know if you have any questions or comments.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey R. Patterson", with a long horizontal flourish extending to the right.

Jeffrey R. Patterson
President & CEO

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2ND QUARTER 2026 REPRINT SUMMARY

HOMEOWNERS

Index

Pages i, ii, iii, iv, v, and vi Index update.

Table of Contents

HO-a	Page numbers updated under Reporting Instructions. Page numbers updated under Amount of Insurance codes for Dwelling Policies and Homeowners, Tenants and Condominiums.
HO-b	Condominium Limit code, Cosmetic Damage, and Date of Loss added to the Table of Contents.* Page number updated under Deductible Size codes for Mobilehomes. Exception codes, Liability Exposure codes, and Line code moved to HO-c.
HO-c	Exception codes, Liability Exposure codes, and Line code moved from HO-b. Page numbers updated under Exception codes for Homeowners, Tenants and Condominiums. Loss Settlement for Wind/Hail code and Material Matching code added to the Table of Contents.* Page number updated under Mitigation codes for Homeowners, Tenants and Condominiums. Page number updated under Model Year codes for Mobilehomes. Policy Form codes, Protection codes, State codes, and Subline of Business codes moved to HO-d.
HO-d	Policy Form codes, Protection codes, State codes, and Subline of Business codes moved from HO-c. Page number updated for Policy Form codes under Dwelling Policies. Page numbers updated for Protection codes under Dwelling Policies and Homeowners, Tenants and Condominiums. Protective Devices code and Roof Material code added to the Table of Contents.* Transaction Type codes, Type of Deductible codes, Year of Construction codes, and Zip code moved to HO-e.
HO-e	Transaction Type codes, Type of Deductible codes, Year of Construction codes, and Zip code moved from HO-d. Page numbers updated for Type of Deductible codes under Homeowners, Tenants and Condominiums.

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Wind or Hail Deductible code and Year of Roof Installation added to the Table of Contents. *

Page numbers updated for Year of Construction codes under Dwelling Policies and Homeowners, Tenants and Condominiums.

Page number updated for Zip code under Homeowners, Tenants and Condominiums.

HO-f	Updated to Blank Page
General Instructions – Premiums and Losses	
13	Note added regarding Exception coded Records.*
Reporting Instructions	
50	Amount of Insurance moved from page 51. Expanded Amount of Insurance from 3-digits to 4-digits.*
51	Amount of Insurance moved to page 50. Date of Loss, Blank fields, and Condominium Limit code added to the Reporting Instructions under Transaction Type code 1 or 2.* Transaction Type code 6 moved to page 52.
52	Wind or Hail Deductible code, Blank fields, Year of Roof Installation, Roof Material code, Loss Settlement for Wind/Hail code, Material Matching code, Cosmetic Damage code, and Protective Devices code added to the Reporting Instructions under Transaction Type code 1 or 2.* Transaction Type code 6 moved from page 51. Date of Loss and Blank field added to Reporting Instructions under Transaction Type 6.* Transaction Type code 7 moved to page 53. End notes moved to page 54.
53	Condominium Limit code, Blank fields, Wind or Hail Deductible code, Year of Roof Installation, Roof Material code, Loss Settlement for Wind/Hail code, Material Matching code, Cosmetic Damage code, and Protective Devices code added to the Reporting Instructions under Transaction Type code 6.* Transaction Type code 7 moved from page 52.
54	Date of Loss, Blank fields, Condominium Limit code, Wind or Hail Deductible code, Year of Roof Installation, Roof Material code, Loss Settlement for Wind/Hail code, Material Matching code, Cosmetic Damage code, and Protective Devices code added to the Reporting Instructions under Transaction Type code 7.*

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	End Note added for new codes.*
	End Notes moved from page 52.
55	Spacer page updated.
56-60	Spacer pages updated.
Record Layouts	
61	<p>Changed page layout to display multiple row field locations.</p> <p>Expanded Amount of Insurance code from 3-digits to 4-digits.*</p> <p>Transaction Type code 1 or 2 – Written Exposure, Written Premium, and Annual Statement Line of Business code moved from page 62.</p>
62	<p>Transaction Type code 1 or 2 – Written Exposure, Written Premium, and Annual Statement Line of Business code moved from page 62.</p> <p>Date of Loss, Blank fields, Condominium Limit code, Wind or Hail Deductible code, Year of Roof Installation, Roof Material code, Loss Settlement for Wind/Hail code, Material Matching code, Cosmetic Damage code, and Protective Devices code added to the Reporting Instructions under Transaction Type code 1 or 2.*</p> <p>Transaction Type code 6 – Reserved for Company Use field moved from page 63.</p> <p>Date of Loss, Blank fields, Condominium Limit code, Wind or Hail Deductible code, Year of Roof Installation, Roof Material code, Loss Settlement for Wind/Hail code, Material Matching code, Cosmetic Damage code, and Protective Devices code added to the Reporting Instructions under Transaction Type code 6.*</p> <p>End Note added for new codes.*</p>
63	<p>Transaction Type code 6 – Reserved for Company Use field moved to page 62.</p> <p>Date of Loss, Blank fields, Condominium Limit code, Wind or Hail Deductible code, Year of Roof Installation, Roof Material code, Loss Settlement for Wind/Hail code, Material Matching code, Cosmetic Damage code, and Protective Devices code added to the Reporting Instructions under Transaction Type code 7.*</p> <p>End Note added for new codes.*</p>
Homeowners, Tenants and Condominiums	
101	Subline codes 71, 72, 73, 74, 75, and 76 added for North Carolina.*
102	Protection codes moved to page 102.1
102.1	Protection codes moved from page 102.

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	Protection codes revised.* Footnote added regarding change in Protection codes.*
102.2	Spacer page added.
103	Deductible Size codes revised.* Footnote added regarding change in Deductible Size codes.* Year of Construction codes and Amount of Insurance codes moved to page 103.1.
103.1	Year of Construction codes and Amount of Insurance codes moved from page 103. Amount of Insurance field updated from 3-digits to 4-digits and note added regarding Exception coded records.*
103.2	Spacer page added.
104	Cause of Loss codes revised, and North Carolina specific codes moved into main table.* Footnotes added regarding Windstorm and change in Cause of Loss codes.*
106	Exception code 37 added.* North Carolina specific Exception codes and Zip code moved to page 106.01.
106.01	North Carolina specific Exception codes and Zip code moved from page 106. Added Exception codes 31, 32, 33, 34, 35, and 36 for North Carolina.*
106.02	Spacer page added.
106.2	North Carolina Type of Deductible codes for Homeowners Territories 11, 12, 13, 14, 15, and 16 moved to page 106.3. Added Type of Deductible codes 34, 39, 35, 36, and 39 for North Carolina Homeowners in territories other than 11, 12, 13, 14, 15, and 16.*
106.3	North Carolina Type of Deductible codes for Homeowners Territories 11, 12, 13, 14, 15, and 16 moved from page 106.3. Added Type of Deductible codes 34, 39, 35, 36, and 39 for North Carolina Homeowners in territories 11, 12, 13, 14, 15, and 16.*
106.4	Spacer page added.
107	Typographical change.
107.1	Typographical change.
107.2	Mitigation codes revised.*

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109	Date of Loss and Condominium Limit code added. *
110	Wind or Hail Deductible code added. *
111	Year of Roof Installation code added. *
112	Roof Material code and Loss Settlement for Wind/Hail code added. *
113	Material Matching code and Cosmetic Damage code added. *
114	Protective Devices code added.
115-199	Spacer pages updated.
Dwelling Policies	
201	Policy Form codes moved to page 201.1.
201.1	Policy Form codes moved from page 201.1.
201.2	Spacer page added.
202	Protection codes moved to page 202.1.
202.1	Protection codes moved from page 201. Protection codes revised. *
202.2	Spacer page added.
203	Deductible Size codes revised. * Year of Construction codes and Amount of Insurance codes moved to page 203.1.
203.1	Year of Construction codes and Amount of Insurance codes moved from page 203. Amount of Insurance code updated from 3-digits to 4-digits and note added regarding Exception coded records. *
203.2	Spacer page added.
204	Cause of Loss codes revised. *
205.2	Mitigation codes revised. *
207	Date of Loss added. * Wind or Hail Deductible code added. *
208	Spacer page updated.
209-299	Spacer page updated.
Mobilehomes	
301	Protection codes revised. *

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	Deductible Size codes moved to page 301.1. Model Year codes moved to page 301.2.
301.1	Deductible Size codes moved from page 301. Deductible Size codes revised. *
301.2	Model Year codes moved from page 301.
302	Amount of Insurance code updated from 3-digits to 4-digits.* Cause of Loss codes revised. *
306	Date of Loss and Wind or Hail Deductible code added. *
Snowmobile, Watercraft, Earthquake and Flood	
401.1	Amount of Insurance code updated from 3-digits to 4-digits.*
403	Date of Loss added. *
Edit Criteria	
EC-2	Valid Subline of Business codes, Policy Form codes, Protection codes, and Deductible Size codes updated. *
EC-3	Valid dates for Year of Construction updated.
EC-4	Amount of Insurance code updated from 3-digits to 4-digits and note added regarding Exception coded records.* Cause of Loss code moved to page EC-5.
EC-5	Cause of Loss code moved from page EC-4. Valid Cause of Loss codes and Exception codes updated.* Type of Deductible code moved to page EC-6.
EC-6	Type of Deductible code moved from page EC-5. Valid Type of Deductible codes and Mitigation codes updated.*
EC-8	Date of Loss, Blank fields, Condominium Limit code, and Wind or Hail Deductible code added.*
EC-9	Year of Roof Installation, Blank fields, Roof Material code, Loss Settlement for Wind/Hail code, Material Matching code, and Cosmetic Damage code added.*
EC-10	Cosmetic Damage code, Protective Devices code, and Blank fields added.*

* See NISS Bulletin 06-2026.

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D. EXCEPTION CODES FOR HOMEOWNERS AND DWELLING POLICIES

Policies with the following endorsements require that only the endorsement be exception coded. The remainder of the policy should be reported with whatever Exception Code applies. Those marked with * are applicable only for Homeowners Policies.

1. Water Back-up Damage Endorsement (Exception Code 01)
2. Mechanical Breakdown Coverage Endorsement (Exception Code 14)
3. Sinkhole Collapse Coverage (Exception Code 15)
4. Home-sharing Coverage Endorsement* (Exception Code 16)
5. Motorized Golf Cart - Physical Damage Coverage* (Exception Code 17)
6. Special Coverage - Spoilage of Perishable Stock* (Exception Code 18)
7. Identity Fraud Expense Coverage* (Exception Code 19)
8. Green Upgrades Coverage Endorsement* (Exception Code 20)
9. Service/Utility Line Coverage Endorsement (Exception Code 21)
10. Incidental Low Power Recreational Motor Vehicle Liability Coverage* (Exception Code 22)
11. Limited Cannabis Property Coverage* (Exception Code 23)
12. Cannabis Liability Coverage* (Exception Code 24)

All other policies subject to exception coding must have all premium and loss records exception coded for both the endorsement and the policy. If reporting the endorsement premium as a separate record, exposure should be zero.

All exception coded records should be reported to NISS in full detail.

For Exception coding applicable to the Hawaii Hurricane Exclusion and Coverage Option, see item G. below.

In reporting exception coded endorsements separately, the Amount of Insurance should reflect the limit of liability for each individual endorsement rather than the limit of the underlying policy.

E. MORE THAN ONE DWELLING UNDER A SINGLE POLICY

Homeowners:

When a policy insures more than one dwelling, each dwelling shall be coded separately and the classification information shall be determined separately.

Comprehensive Dwelling Policies and other Dwelling Policies:

Premiums for dwelling policies insuring more than three dwellings may be identified only by State, Line of Business, Policy Form and Term. In addition to coding required for premiums, losses are to be identified by cause of loss and number of claims.

When a dwelling policy insures two or three dwellings, the premium for each dwelling and its contents shall be recorded separately and the classification information shall be determined separately for each item.

F. STAT PLAN I.D.

A code "P" must be entered in position 9 of the record format to indicate the new format is being reported.

G. HAWAII HURRICANE EXCLUSION AND COVERAGE OPTION

Underlying Homeowner Policy:

On all Homeowner Policy premium and loss records, indicate whether or not a Hurricane Exclusion Endorsement has been attached to the policy by coding the appropriate Exception Code.

Optional Hurricane Coverage:

In addition, in situations where Hurricane Coverage has been excluded on an underlying policy, and this coverage is purchased separately, via the Hurricane Coverage Endorsement, a separate record is required to identify premiums and losses associated with the hurricane coverage using Exception Code 12.

FIELD	FIELD NAME	DESCRIPTION	FIELD TYPE (SIZE)*
1	Blank		
2-4	Company Number	Assigned by NISS.	Text (3)
5	Blank		
6	Transaction Type Code	See Statistical Plan for codes.	Text (1)
7-8	State Code	State code for which experience is being reported.	Text (2)
9	Line Code	For Homeowners, Mobilehome, and Dwelling Policy Experience use code "P".	Text (1)
10-11	Call Year	Use last two digits of Call Year reported.	Text (2)
12-13	Calendar/ Accident Year	Use last two digits of Calendar Year (Exposures and Premiums) or Accident Year (Losses and Claims) reported.	Text (2)
14	Term of Policy Code	Exposures and Premiums only.	Text (1)
15-19	ZIP Code	Insured location.	Text (5)
20-21	Territory Code	See Statistical Plan for codes.	Text (2)
22	Blank		
23-24	Subline of Business Code	See Statistical Plan for codes.	Text (2)
25	Blank		
26	Policy Form Code	See Statistical Plan for codes.	Text (1)
27	Occupancy Code	Dwelling and North Carolina Mobilhome Policies only.	Text (1)
28	Building or Contents Code	Dwelling Policies only.	Text (1)
29	Blank		
30	Construction Code	See Statistical Plan for codes.	Text (1)
31-32	Protection Code	See Statistical Plan for codes.	Text (2)
33-36	Deductible Size Code	See Statistical Plan for codes.	Text (4)
37-40	Year of Construction/ Model Year	Use all four digits of Year of Construction (Model Year for Mobilehomes) reported.	Text (4)
41-44	Amount of Insurance	See Statistical Plan for codes.	Text (4)

FIELD	FIELD NAME	DESCRIPTION	FIELD TYPE (SIZE)*
45-46	Cause of Loss Code	Losses and Claims only.	Text (2)
47-48	Exception Code	See Statistical Plan for codes.	Text (2)
49	Blank		
50	Number of Families Code	New Jersey Dwelling Policies only.	Text (1)
51-52	Type of Deductible Code	See Statistical Plan for definitions.	Text (2)
53-54	Coverage Code	North Carolina Mobilhome Policies only.	Text (2)
55	Tie Down Code	North Carolina Mobilehome Policies only.	Text (1)
56	Liability Exposure Code	North Carolina Homeowners, Tenants, and Condominium Policies only.	Text (1)
57-58	Classification Code	North Carolina Homeowners, Tenants, and Condominium Policies only.	Text (2)
59	Mitigation Code	North Carolina Homeowners and Dwelling Policies only.	Text (1)
For Transaction Type Code 1 or 2			
60-67	Written Exposure	See Statistical Plan for definitions.‡	Numeric: Fixed Length† (8) CSV (variable)
68-75	Written Premium	Report direct business only.‡	Numeric: Fixed Length† (8) CSV (variable)
76-78	Annual Statement Line of Business Code	See Statistical Plan for codes.	Text (3)
79-80	Blank		
81-100	Reserved for Company Use		
101-108	Date of Loss	Losses and Claims only. Use the eight digit date (YYYYMMDD) that the loss occurred.	Text (8)
109-112	Blank		
113-114	Condominium Limit Code	North Carolina Condominium Policies only.	Text (2)
115-118	Blank		

FIELD	FIELD NAME	DESCRIPTION	FIELD TYPE (SIZE)*
119-120	Wind or Hail Deductible Code	North Carolina Homeowners, Dwelling, and Mobilehome Policies only.	Text (2)
121-122	Blank		
123-126	Year of Roof Installation [§]	North Carolina Homeowners Policies only. Use the four digit year that the roof was installed.	Text (4)
127-130	Blank		
131-132	Roof Material Code [§]	North Carolina Homeowners Policies only.	Text (2)
133	Blank		
134	Loss Settlement for Wind/Hail Code	North Carolina Homeowners Policies only.	Text (1)
135	Blank		
136	Material Matching Code [§]	North Carolina Homeowners Policies only.	Text (1)
137	Cosmetic Damage Code [§]	North Carolina Homeowners Policies only.	Text (1)
138-139	Protective Devices Code [§]	North Carolina Homeowners Policies only.	Text (2)
140-300	Blank		
For Transaction Type Code 6			
60-67	Paid Losses	See Statistical Plan for definitions.†	Numeric: Fixed Length† (8) CSV (variable)
68-75	Number of Paid Claims	To indicate 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† (8) CSV (variable)
76-78	Annual Statement Line of Business Code	See Statistical Plan for codes.	Text (3)
79-80	Blank		
81-100	Reserved for Company Use		
101-108	Date of Loss	Losses and Claims only. Use the eight digit date (YYYYMMDD) that the loss occurred.	Text (8)
109-112	Blank		

FIELD	FIELD NAME	DESCRIPTION	FIELD TYPE (SIZE)*
113-114	Condominium Limit Code	North Carolina Condominium Policies only.	Text (2)
115-118	Blank		
119-120	Wind or Hail Deductible Code	North Carolina Homeowners, Dwelling, and Mobilehome Policies only.	Text (2)
121-122	Blank		
123-126	Year of Roof Installation [§]	North Carolina Homeowners Policies only. Use the four digit year that the roof was installed.	Text (4)
127-130	Blank		
131-132	Roof Material Code [§]	North Carolina Homeowners Policies only.	Text (2)
133	Blank		
134	Loss Settlement for Wind/Hail Code	North Carolina Homeowners Policies only.	Text (1)
135	Blank		
136	Material Matching Code [§]	North Carolina Homeowners Policies only.	Text (1)
137	Cosmetic Damage Code [§]	North Carolina Homeowners Policies only.	Text (1)
138-139	Protective Devices Code [§]	North Carolina Homeowners Policies only.	Text (2)
140-300	Blank		
For Transaction Type Code 7			
60-67	Outstanding Losses	Includes any incurred but unreported losses. [†]	Numeric: Fixed Length [†] (8) CSV (variable)
68-75	Number of Outstanding Claims	To indicate 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 [†] (8) CSV (variable)
76-78	Annual Statement Line of Business Code	See Statistical Plan for codes.	Text (3)
79-80	Blank		
81-100	Reserved for Company Use		

FIELD	FIELD NAME	DESCRIPTION	FIELD TYPE (SIZE)*
101-108	Date of Loss	Losses and Claims only. Use the eight digit date (YYYYMMDD) that the loss occurred.	Text (8)
109-112	Blank		
113-114	Condominium Limit Code	North Carolina Condominium Policies only.	Text (2)
115-118	Blank		
119-120	Wind or Hail Deductible Code	North Carolina Homeowners, Dwelling, and Mobilehome Policies only.	Text (2)
121-122	Blank		
123-126	Year of Roof Installation [§]	North Carolina Homeowners Policies only. Use the four digit year that the roof was installed.	Text (4)
127-130	Blank		
131-132	Roof Material Code [§]	North Carolina Homeowners Policies only.	Text (2)
133	Blank		
134	Loss Settlement for Wind/Hail Code	North Carolina Homeowners Policies only.	Text (1)
135	Blank		
136	Material Matching Code [§]	North Carolina Homeowners Policies only.	Text (1)
137	Cosmetic Damage Code [§]	North Carolina Homeowners Policies only.	Text (1)
138-139	Protective Devices Code [§]	North Carolina Homeowners Policies only.	Text (2)
140-300	Blank		

[§] Effective June 1, 2027

* Please refer to NISS Bulletin No. 03 of the current Call Year for file format reporting options.

† Amounts must be right justified with leading zeros. This field is a signed numeric field with a signed numeric digit in the last position. For a detailed explanation of signed numeric digits, please refer to NISS Bulletin No. 03 of the current Call Year.

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

RESERVED FOR FUTURE USE

RESERVED FOR FUTURE USE

FIELD	FIELD NAME			
	Homeowners	Dwelling	Mobilehome	Snowmobile, Watercraft, Earthquake, & Flood
1	Blank	Blank	Blank	Blank
2-4	Company Number	Company Number	Company Number	Company Number
5	Blank	Blank	Blank	Blank
6	Transaction Code	Transaction Code	Transaction Code	Transaction Code
7-8	State Code	State Code	State Code	State Code
9	Line Code	Line Code	Line Code	Line Code
10-11	Call Year	Call Year	Call Year	Call Year
12-13	Calendar/Accident Year	Calendar/Accident Year	Calendar/Accident Year	Calendar/Accident Year
14	Term of Policy Code	Term of Policy Code	Term of Policy Code	Term of Policy Code
15-19	ZIP Code	ZIP Code	ZIP Code	ZIP Code
20-21	Territory Code	Territory Code	Territory Code	Territory Code
22	Blank	Blank	Blank	Blank
23-24	Subline of Business Code	Subline of Business Code	Subline of Business Code	Subline of Business Code
25	Blank	Blank	Blank	Blank
26	Policy Form Code	Policy Form Code	Policy Form Code	Policy Form Code
27	Occupancy Code	Occupancy Code	Occupancy Code	Occupancy Code
28	Building or Contents Code	Building or Contents Code	Building or Contents Code	Building or Contents Code
29	Blank	Blank	Blank	Blank
30	Construction Code	Construction Code	Construction Code	Construction Code
31-32	Protection Code	Protection Code	Protection Code	Protection Code
33-36	Deductible Size Code	Deductible Size Code	Deductible Size Code	Deductible Size Code
37-40	Year of Construction	Year of Construction	Model Year	Year of Construction/Model Year
41-44	Amount of Insurance	Amount of Insurance	Amount of Insurance	Amount of Insurance
45-46	Cause of Loss Code	Cause of Loss Code	Cause of Loss Code	Cause of Loss Code
47-48	Exception Code	Exception Code	Exception Code	Exception Code
49	Blank	Blank	Blank	Blank
50	Number of Families Code	Number of Families Code	Number of Families Code	Number of Families Code
51-52	Type of Deductible Code	Type of Deductible Code	Type of Deductible Code	Type of Deductible Code
53-54	Coverage Code	Coverage Code	Coverage Code	Coverage Code
55	Tie Down Code	Tie Down Code	Tie Down Code	Tie Down Code
56	Liability Exposure Code	Liability Exposure Code	Liability Exposure Code	Liability Exposure Code
57-58	Classification Code	Classification Code	Classification Code	Classification Code
59	Mitigation Code	Mitigation Code	Mitigation Code	Mitigation Code
For Transaction Type Code 1 or 2				
60-67	Written Exposure	Written Exposure	Written Exposure	Written Exposure
68-75	Written Premium	Written Premium	Written Premium	Written Premium
76-78	Annual Statement Line of Business Code	Annual Statement Line of Business Code	Annual Statement Line of Business Code	Annual Statement Line of Business Code

FIELD	FIELD NAME			
	Homeowners	Dwelling	Mobilehome	Snowmobile, Watercraft, Earthquake, & Flood
79-80	Blank	Blank	Blank	Blank
81-100	Reserved for Company Use	Reserved for Company Use	Reserved for Company Use	Reserved for Company Use
101-108	Date of Loss	Date of Loss	Date of Loss	Date of Loss
109-112	Blank	Blank	Blank	Blank
113-114	Condominium Limit Code	Condominium Limit Code	Condominium Limit Code	Condominium Limit Code
115-118	Blank	Blank	Blank	Blank
119-120	Wind or Hail Deductible Code	Wind or Hail Deductible Code	Wind or Hail Deductible Code	Wind or Hail Deductible Code
121-122	Blank	Blank	Blank	Blank
123-126	Year of Roof Installation*	Year of Roof Installation*	Year of Roof Installation*	Year of Roof Installation*
127-130	Blank	Blank	Blank	Blank
131-132	Roof Material Code*	Roof Material Code*	Roof Material Code*	Roof Material Code*
133	Blank	Blank	Blank	Blank
134	Loss Settlement Wind/Hail Code	Loss Settlement Wind/Hail Code	Loss Settlement Wind/Hail Code	Loss Settlement Wind/Hail Code
135	Blank	Blank	Blank	Blank
136	Material Matching Code*	Material Matching Code*	Material Matching Code*	Material Matching Code*
137	Cosmetic Damage Code*	Cosmetic Damage Code*	Cosmetic Damage Code*	Cosmetic Damage Code*
138-139	Protective Devices Code*	Protective Devices Code*	Protective Devices Code*	Protective Devices Code*
140-300	Blank	Blank	Blank	Blank
For Transaction Type Code 6				
60-67	Paid Losses	Paid Losses	Paid Losses	Paid Losses
68-75	Number of Paid Claims	Number of Paid Claims	Number of Paid Claims	Number of Paid Claims
76-78	Annual Statement Line of Business Code	Annual Statement Line of Business Code	Annual Statement Line of Business Code	Annual Statement Line of Business Code
79-80	Blank	Blank	Blank	Blank
81-100	Reserved for Company Use	Reserved for Company Use	Reserved for Company Use	Reserved for Company Use
101-108	Date of Loss	Date of Loss	Date of Loss	Date of Loss
109-112	Blank	Blank	Blank	Blank
113-114	Condominium Limit Code	Condominium Limit Code	Condominium Limit Code	Condominium Limit Code
115-118	Blank	Blank	Blank	Blank
119-120	Wind or Hail Deductible Code	Wind or Hail Deductible Code	Wind or Hail Deductible Code	Wind or Hail Deductible Code
121-122	Blank	Blank	Blank	Blank
123-126	Year of Roof Installation*	Year of Roof Installation*	Year of Roof Installation*	Year of Roof Installation*
127-130	Blank	Blank	Blank	Blank
131-132	Roof Material Code*	Roof Material Code*	Roof Material Code*	Roof Material Code*
133	Blank	Blank	Blank	Blank
134	Loss Settlement Wind/Hail Code	Loss Settlement Wind/Hail Code	Loss Settlement Wind/Hail Code	Loss Settlement Wind/Hail Code
135	Blank	Blank	Blank	Blank
136	Material Matching Code*	Material Matching Code*	Material Matching Code*	Material Matching Code*
137	Cosmetic Damage Code*	Cosmetic Damage Code*	Cosmetic Damage Code*	Cosmetic Damage Code*
138-139	Protective Devices Code*	Protective Devices Code*	Protective Devices Code*	Protective Devices Code*
140-300	Blank	Blank	Blank	Blank

*Effective June 1, 2027

FIELD	FIELD NAME			
	Homeowners	Dwelling	Mobilehome	Snowmobile, Watercraft, Earthquake, & Flood
For Transaction Type Code 7				
60-67	Outstanding Losses	Outstanding Losses	Outstanding Losses	Outstanding Losses
68-75	Number of Outstanding Claims	Number of Outstanding Claims	Number of Outstanding Claims	Number of Outstanding Claims
76-78	Annual Statement Line of Business Code	Annual Statement Line of Business Code	Annual Statement Line of Business Code	Annual Statement Line of Business Code
79-80	Blank	Blank	Blank	Blank
81-100	Reserved for Company Use	Reserved for Company Use	Reserved for Company Use	Reserved for Company Use
101-108	Date of Loss	Date of Loss	Date of Loss	Date of Loss
109-112	Blank	Blank	Blank	Blank
113-114	Condominium Limit Code	Condominium Limit Code	Condominium Limit Code	Condominium Limit Code
115-118	Blank	Blank	Blank	Blank
119-120	Wind or Hail Deductible Code	Wind or Hail Deductible Code	Wind or Hail Deductible Code	Wind or Hail Deductible Code
121-122	Blank	Blank	Blank	Blank
123-126	Year of Roof Installation*	Year of Roof Installation*	Year of Roof Installation*	Year of Roof Installation*
127-130	Blank	Blank	Blank	Blank
131-132	Roof Material Code*	Roof Material Code*	Roof Material Code*	Roof Material Code*
133	Blank	Blank	Blank	Blank
134	Loss Settlement Wind/Hail Code	Loss Settlement Wind/Hail Code	Loss Settlement Wind/Hail Code	Loss Settlement Wind/Hail Code
135	Blank	Blank	Blank	Blank
136	Material Matching Code*	Material Matching Code*	Material Matching Code*	Material Matching Code*
137	Cosmetic Damage Code*	Cosmetic Damage Code*	Cosmetic Damage Code*	Cosmetic Damage Code*
138-139	Protective Devices Code*	Protective Devices Code*	Protective Devices Code*	Protective Devices Code*
140-300	Blank	Blank	Blank	Blank

* Effective June 1, 2027

LINE CODE

Description	CODE
Homeowners, Mobilehome and Dwelling Policy Statistical Plan	P

TRANSACTION TYPE CODES

Description	CODE
PREMIUM TRANSACTIONS	
Fully Coded (including "Exception" coded)	1
Limited Coded	2
LOSS TRANSACTIONS	
Paid Loss	6
Outstanding Loss	7

STATE CODES

SEE STATE CODES IN APPENDIX A

TERRITORY CODES

SEE TERRITORY CODES IN APPENDIX B

TERM OF POLICY

Written premiums (and exposures) are to be recorded by term of policy in years in accordance with the following codes:

Policy Term in Years	Term Code
1 year or less than 1 year	1
2 years	2
3 years	3
4 years	4
5 years or more	5

Installment or deferred payment plan policies are to be reported by term. For example, if only the annual installment premium on a three (3) year installment policy is recorded, Term Code 1 will apply. If the full three (3) year installment premium is recorded, Term Code 3 will apply.

SUBLINE OF BUSINESS CODES

Description	CODE
Other Than FAIR Plans or Pools	
Homeowners 1, 2, 3, 4, 5, 6, or 8 Form	02
Homeowners 1, 2, 3, 4, 5, or 6 Form with coverage providing replacement cost for Coverage C (Personal Property)	03
Homeowners 7 Form (North Carolina only) -Homeowners Enhancement Program	03
Other Homeowners Policy Programs not compatible with bureau type programs as coded above. This code to be used only after specific approval from NISS and must be reported in accordance with special instructions provided by NISS.	04
FAIR Plans or Pools	
Homeowners - Surcharged	07
Homeowners - Unsurcharged	08
Homeowners Forms 2 or 3	
Specified Additional Amount of Insurance Coverage A Only (North Carolina only)	
25% of Coverage A limit	
without replacement cost for Coverage C	71
with replacement cost for Coverage C	72
50% of Coverage A limit	
without replacement cost for Coverage C	73
with replacement cost for Coverage C	74
Other than 25% or 50% of Coverage A limit	
without replacement cost for Coverage C	75
with replacement cost for Coverage C	76

POLICY FORM CODES

Description	CODE
HO-1 (Form 1)	1
HO-2 (Form 2 - Broad Form)	2
HO-3 (Form 3 - Special Form)	3
HO-4 (Form 4 - Tenants Form)	4
HO-14 (Form 4 - Tenants Comprehensive Form)	9
HO-5 (Form 5 - Comprehensive Form)	5
HO-6 (Form 6 - Unit-owners Form)	6
HO-7 (Homeowners Enhancement Coverage Form - North Carolina only)	7
HO-8 (Form 8 - Modified Coverage Form)	8

CONSTRUCTION CODES

Description	CODE
Not Specially Rated	
Frame (not aluminum or plastic siding over frame)	1
Brick Veneer, Stone Veneer, or Masonry Veneer	2
Brick, Stone or Masonry	3
Superior or Fire Resistive	4
Aluminum or plastic siding over frame	5
Mobilehomes or Trailers (written on a Homeowners Policy) - Not Coded 7 or 9	6
Mobilehomes - with composition shingle roof and set upon fully enclosed masonry foundation	7
Mobilehomes - with composition shingle roof and set upon piers or blocks with fully enclosed skirting	9
All other constructions	1
Specially Rated not Fire Resistive	8

PROTECTION CODES*

ALL STATES EXCEPT PUERTO RICO

Description	CODE
Protection Code	
1.....	01
2.....	02
3.....	03
4.....	04
5.....	05
6.....	06
7.....	07
8.....	08
8B.....	19
9.....	09
9E (North Carolina only)	15
9S (North Carolina only)	11
10 (excluding New Hampshire)	10
10 (New Hampshire only)	69
10W.....	20

PUERTO RICO

Description	CODE
Entire Commonwealth.....	40

If a company does not use Protection Class as part of their rating scheme, report code 55 in the Protection Class field.

* All States other than North Carolina may optionally choose to continue using the former coding for policies effective January 1, 2026 (2027 Call Year). For all policies effective January 1, 2027 (2028 Call Year) and subsequent, the new coding is mandatory for all states. To view the prior coding, go to [View Homeowners Statistical Plan - 2026 Call Year & Prior.](#)

RESERVED FOR FUTURE USE

DEDUCTIBLE SIZE CODES*

Description	CODE
Flat Deductibles	
Full Coverage - No Deductible.....	0001
\$50.....	0005
\$100.....	0010
\$200.....	0020
\$250.....	0025
\$400.....	0040
\$500.....	0050
\$600.....	0060
\$750.....	0075
\$800.....	0080
\$1,000.....	0082
\$1,200.....	0084
\$1,500.....	0085
\$2,000.....	0087
\$2,500.....	0088
\$3,000.....	0089
\$4,000.....	0090
\$5,000.....	0091
\$7,500.....	0092
\$10,000.....	0093
\$15,000.....	0094
\$20,000.....	0095
Over \$20,000.....	0096
All Other Flat Deductibles.....	0099
Percentage Deductibles	
1%.....	0061
2%.....	0062
3%.....	0063
4%.....	0064
5%.....	0065
7.5%.....	0066
10%.....	0067
Greater than 10%.....	0068
All Other Percentage Deductibles.....	0069

NOTE: In most states, when there is a deductible of one size for Wind and Hail and another for a different peril or perils, the deductible size code should be chosen on the basis of the wind deductible. However, in Florida, New Jersey, New York, and North Carolina, the policy deductible information should be captured in these fields. This typically would be the fire deductible.

* All States other than North Carolina may optionally choose to continue using the former coding for policies effective January 1, 2026 (2027 Call Year). For all policies effective January 1, 2027 (2028 Call Year) and subsequent, the new coding is mandatory for all states. To view the prior coding, go to [View Homeowners Statistical Plan - 2026 Call Year & Prior](#).

YEAR OF CONSTRUCTION CODES

Year of Construction for Homeowners Policy Forms other than Tenants and Condominium Policy Forms must be reported by use of the full four digits of original year of construction of the dwelling. Companies may optionally report Code 1901 for dwellings built prior to 1960. For Tenants and Condominium Policy Form, report blank.

AMOUNT OF INSURANCE CODES

For all Homeowners Policy Forms other than Tenants and Condominiums report the Amount of Insurance on the dwelling.

For Tenants and Condominiums, report the Amount of Insurance on the contents.

For Policy Program policies written on a Blanket Property limit basis, report the Coverage **A** (Dwelling) amount of insurance for all Homeowners Policy Forms other than Tenants and Condominiums. For Tenants and Condominium Policy Forms, report the Coverage **C** (Contents) amount of insurance.

For Exception coded records, report the Amount of Insurance for the endorsement.

Amount of Insurance (limit of liability) must be reported to the nearest thousand dollars of coverage. Policies for amounts under \$1,500 must be reported as 0001. Policies for amounts \$9,998,500 and over must be reported as 9999.

NOTE: For more information on Amount of Insurance coding, see Page 12.

RESERVED FOR FUTURE USE

CAUSE OF LOSS CODES[†]

Description	CODE
Section I - Property	
Fire & Removal.....	01
Fire Caused by Lightning.....	11
Lightning.....	12
Wildfire.....	13
Wind & Hail (excluding North Carolina).....	02
Windstorm* (North Carolina only).....	21
Hurricane/Catastrophic Wind Storm (North Carolina only)	22
Hail (North Carolina only)	23
Water Damage & Freezing.....	03
Theft.....	04
Vandalism and Malicious Mischief.....	05
Credit Cards, Debit Cards, Fund Transfer Cards, Forgery and Counterfeit Money.....	07
Damage to Property of Others.....	07
Massachusetts Tenant Relocation Expense.....	10
Fungi, Wet or Dry Rot, or Bacteria ("mold")#(North Carolina only) Property.....	70
North Carolina Home Business (Exception Code 05 only) Accounts Receivable.....	20
Loss of Business/Extra Expense.....	30
Valuable Papers.....	40
All other Section I.....	09
Section II - Liability	
Liability (B.I. & P.D.) (excluding North Carolina).....	06
Bodily Injury (North Carolina only).....	61
Property Damage (North Carolina only).....	62
Medical Payments.....	08
Fungi, Wet or Dry Rot, or Bacteria ("mold")#(North Carolina only) Liability and Medical Payments.....	80
North Carolina Home Business (Exception Code 05 only) Advertising Injury and Personal Injury.....	50
Products/Completed Operations Hazard.....	60
All Other Liability.....	89

Please note that only losses for mold assessment (testing) and remediation (removal cost) should be reported under these new cause of loss codes. Losses related to the peril that resulted in the mold loss should continue to be reported under the proximate cause of loss.

* Windstorm is only applicable to non-hurricane/catastrophic wind storms.

† All States other than North Carolina may optionally choose to continue using the former coding for policies effective January 1, 2026 (2027 Call Year). For all policies effective January 1, 2027 (2028 Call Year) and subsequent, the new coding is mandatory for all states. To view the prior coding, go to [View Homeowners Statistical Plan - 2026 Call Year & Prior.](#)

RESERVED FOR FUTURE USE

EXCEPTION CODES

DESCRIPTION	CODE
Water Back-Up Damage Endorsement.....	01*
Policy subject to Multiple Company Insurance Endorsement.....	02#
California Wrap-Around Policy.....	04#
Michigan Homeowners Optional Loss Settlement Endorsement.....	04#
New York Homeowners Policy with Windstorm Wrap-Around (NYPIUA) Endorsement.....	04#
Homeowners Home Business Insurance Coverage Endorsement.....	05#
Hawaii Hurricane Exclusion and Coverage Option Underlying policy	
Policies without Hurricane Exclusion Endorsement.....	10#
Policies with Hurricane Exclusion Endorsement.....	11#
Optional Hurricane Coverage Hurricane Coverage Endorsement.....	12#
Assisted Living Care Endorsement.....	13#
Mechanical Breakdown Coverage Endorsement.....	14*
Sinkhole Collapse Coverage.....	15*
Home-sharing Coverage Endorsement.....	16*
Motorized Golf Cart - Physical Damage Coverage.....	17*
Special Coverage - Spoilage of Perishable Stock.....	18*
Identity Fraud Expense Coverage.....	19*
Green Upgrades Coverage Endorsement (Policy Forms 2, 3, 5, and 6 only)	20*
Service/Utility Line Coverage Endorsement (Policy Forms 2, 3, 5, and 8 only)	21*
Incidental Low Power Recreational Motor Vehicle Liability Coverage.....	22*
Limited Cannabis Property Coverage.....	23*
Cannabis Liability Coverage.....	24*
Special Personal Property Coverage Endorsement HO 00 15 (Policy Form 3 only).....	37#
None of the above.....	00

* Policies with this endorsement require that only the endorsement be exception coded. The Amount of Insurance should reflect the limit of liability for the endorsement rather than the limit of the underlying policy.

Policies with these endorsements must have all premium and loss records exception coded for both the endorsement and the policy. If reporting the endorsement premium as a separate record, exposure should be zero.

EXCEPTION CODES

NORTH CAROLINA

DESCRIPTION	CODE
North Carolina Absolute Wind or Hail Exclusion Endorsement (Territory codes 11, 12, 13, 14, 15, and 16 only).....	03#
North Carolina Consent to Rate Risks.....	08
North Carolina Historic Home Endorsement (Policy Form 3 only)....	31#
North Carolina Expanded Enhancement Coverage Endorsement HE-20 (Policy Form 7 only).....	32#
North Carolina Extended Enhancement Coverage Endorsement HE-21 (Policy Form 7 only).....	33#
North Carolina Special Personal Property Coverage Endorsement (Policy Forms 4 & 6 only).....	34#
North Carolina Unit-Owners Rental to Others Endorsement (Policy Form 6 only).....	35#
North Carolina Blanket Property Limit Endorsement (Policy Form 3, 4, 5 & 6 only).....	36#

Policies with these endorsements must have all premium and loss records exception coded for both the endorsement and the policy. If reporting the endorsement premium as a separate record, exposure should be zero.

ZIP CODE

Report the five-digit postal ZIP code applicable to the location of the insured.

RESERVED FOR FUTURE USE

TYPE OF DEDUCTIBLE CODES

Florida, New Jersey and New York Only

DESCRIPTION	CODE
1. Policies without Optional Higher Windstorm/Hail or Hurricane Deductibles*	
Section I Disappearing Deductible But No Higher Optional Theft Deductible.....	04
Section I Disappearing Deductible With Higher Optional Theft Deductible.....	09
Section I Flat Deductible But No Higher Optional Theft Deductible.....	05
Section I Flat Deductible With Higher Optional Theft Deductible.....	06
Section I Deductible With No Wind Coverage.....	07
All Other Deductible Types With No Wind Coverage.....	08
All Other Deductible Types.....	09
2. Policies With Optional Higher Windstorm/Hail Deductibles	
Section I Disappearing Deductible But No Higher Optional Theft Deductible.....	34
Section I Disappearing Deductible With Higher Optional Theft Deductible.....	39
Section I Flat Deductible But No Higher Optional Theft Deductible.....	35
Section I Flat Deductible With Higher Optional Theft Deductible.....	36
All Other Deductible Types.....	39
3. Policies With Optional Hurricane Deductibles*	
Section I Disappearing Deductible But No Higher Optional Theft Deductible.....	64
Section I Disappearing Deductible With Higher Optional Theft Deductible.....	69
Section I Flat Deductible But No Higher Optional Theft Deductible.....	65
Section I Flat Deductible With Higher Optional Theft Deductible.....	66
All Other Deductible Types.....	69

* For New Jersey, "Hurricane Deductibles" are Catastrophe Windstorm Deductibles.

NOTE: These codes apply on a policy basis, but fringe deductibles such as V&MM deductibles or Wind and Hail deductibles applicable to personal property in the open should not be considered in determining the applicable deductible code. However, where Wind coverage is excluded, always use codes 07 or 08.

TYPE OF DEDUCTIBLE CODES

NORTH CAROLINA

Applicable to Homeowners Territories other than 11, 12, 13, 14, 15, and 16

DESCRIPTION	CODE
Policies Without Optional Windstorm/Hail or Hurricane Deductibles	
Section I Disappearing Deductible But No Higher Optional Theft Deductible.....	04
Section I Disappearing Deductible With Higher Optional Theft Deductible.....	09
Section I Flat Deductible But No Higher Optional Theft Deductible.....	05
Section I Flat Deductible With Higher Optional Theft Deductible.....	06
Section I Flat Deductible With No Wind Coverage.....	07
All Other Deductible Types With No Wind Coverage.....	08
All Other Deductible Types.....	09
Policies with Optional Windstorm/Hail Deductibles	
Section I Disappearing Deductible But No Higher Optional Theft Deductible.....	34
Section I Disappearing Deductible With Higher Optional Theft Deductible.....	39
Section I Flat Deductible But No Higher Optional Theft Deductible.....	35
Section I Flat Deductible With Higher Optional Theft Deductible	36
All Other Deductible Types.....	39

NOTE: These codes apply on a policy basis, but fringe deductibles such as V&MM deductibles or Wind and Hail deductibles applicable to personal property in the open should not be considered in determining the applicable deductible code. However, where Wind coverage is excluded, always use codes 07 or 08.

TYPE OF DEDUCTIBLE CODES

NORTH CAROLINA

Applicable to Homeowners Territories 11, 12, 13, 14, 15, and 16

DESCRIPTION	CODE
Policies Without Optional Windstorm/Hail* or Hurricane Deductibles	
Section I Disappearing Deductible But No Higher Optional Theft Deductible.....	04
Section I Disappearing Deductible With Higher Optional Theft Deductible.....	09
Section I Flat Deductible But No Higher Optional Theft Deductible.....	05
Section I Flat Deductible With Higher Optional Theft Deductible.....	06
Section I Deductible With No Wind Coverage.....	07
All Other Deductible Types With No Wind Coverage.....	08
All Other Deductible Types.....	09
Policies With Optional Windstorm/Hail* Deductibles	
Section I Disappearing Deductible But No Higher Optional Theft Deductible.....	34
Section I Disappearing Deductible With Higher Optional Theft Deductible.....	39
Section I Flat Deductible But No Higher Optional Theft Deductible.....	35
Section I Flat Deductible With Higher Optional Theft Deductible.....	36
All Other Deductible Types.....	39
Policies With Optional Hurricane/Catastrophic Wind Deductibles	
Section I Disappearing Deductibles But No Higher Optional Theft Deductible.....	64
Section I Disappearing Deductibles With Higher Optional Theft Deductible.....	69
Section I Flat Deductible But No Higher Optional Theft Deductible.....	65
Section I Flat Deductible With Higher Optional Theft Deductible.....	66
All Other Deductible Types.....	69

* Optional Windstorm/Hail Deductibles are non-Hurricane Deductibles

NOTE: These codes apply on a policy basis, but fringe deductibles such as V&MM deductibles or Wind and Hail deductibles applicable to personal property in the open should not be considered in determining the applicable deductible code. However, where Wind coverage is excluded, always use codes 07 or 08.

RESERVED FOR FUTURE USE

CLASSIFICATION CODES

Applicable to Home Business Insurance Coverage Endorsement
(Exception Code 05 Only)

North Carolina Only

DESCRIPTION	CODE
Office Occupancies	
Building of Premises - Office.....	01
Employment Agencies.....	02
Insurance Agent.....	03
Other Office Occupancies.....	19
Service Occupancies	
Appliance Repair.....	20
Carpet Cleaning.....	21
Copying/Duplicating.....	22
Custom Tailor/Dressmaking.....	23
Furniture/Woodwork Stripping.....	24
Interior Decorator.....	25
Janitorial Services.....	26
Landscape Gardening.....	27
Mailing or Addressing.....	28
Painting.....	29
Pet Grooming.....	30
Photographers.....	31
Plumbing.....	32
Printing.....	33
Shoe Repair.....	34
Other Service Occupancies.....	39
Sales Occupancies (other than crafts)	
Barber/Beauty Shop Supplies Distributor.....	40
Bicycle Stores.....	41
Camera Stores.....	42
Clothing Stores.....	43
Cosmetic Hair or Skin Preparation Stores.....	44
Other Sales Occupancies.....	59
Crafts Occupancies	
Fabric Stores.....	60
Gift Shops.....	61
Hobby Stores.....	62
Wood Products Manufacturing.....	63
Other Crafts Occupancies.....	79

LIABILITY EXPOSURE CODES

Applicable to Home Business Insurance Coverage Endorsement
(Exception Code 05 Only)

North Carolina Only

Description	CODE
Office Risks (exposure basis - number of visitors/week)	
Under 10 visitors per week.....	1
10 or more visitors per week.....	5
Service, Sales or Crafts (exposure basis - number of visitors/week receipts)	
Under 10 visitors per week - with gross receipts of:	
Up to \$50,000.....	1
\$ 50,001 - \$100,000.....	2
\$100,001 - \$175,000.....	3
\$175,001 - \$250,000.....	4
10 or more visitors per week - with gross receipts of:	
Up to \$50,000.....	5
\$ 50,001 - \$100,000.....	6
\$100,001 - \$175,000.....	7
\$175,001 - \$250,000.....	8

MITIGATION CODES

NORTH CAROLINA

Applicable to Homeowners Territories 11, 12, 13, 14, 15, and 16

DESCRIPTION	CODE
Total Hip Roof.....	A
Opening Protection.....	B
Total Hip Roof and Opening Protection.....	C
IBHS Designation	
Hurricane Fortified Roof - Existing Roof.....	K
Hurricane Fortified Roof - New Roof.....	L
Hurricane Fortified Roof Silver - Existing Roof.....	M
Hurricane Fortified Roof Silver - New Roof.....	N
Hurricane Fortified Roof Gold - Existing Roof.....	P
Hurricane Fortified Roof Gold - New Roof.....	Q
Unknown.....	R
No Mitigation or Unknown.....	0

NOTE: For Homeowners, the credits do not apply to condominiums or tenant policies, policies excluding windstorm or hail, dwellings under construction, or mobile homes. In instances where the credits do not apply, companies should report code 0 (No Mitigation or Unknown).

ANNUAL STATEMENT LINE OF BUSINESS CODE

Description	Code
Fire.....	010
Allied lines including Glass.....	021
Multiple Peril Crop.....	022
Private Flood.....	025
Farmowners Multiple Peril.....	030
Homeowners Multiple Peril.....	040
Commercial Multiple Peril (Non-Liability Portion).....	051
Commercial Multiple Peril (Liability Portion).....	052
Inland Marine.....	091
Pet Insurance Plans.....	092
Medical Professional Liability - Occurrence.....	111
Medical Professional Liability - Claims Made.....	112
Earthquake.....	120
Workers' Compensation (Employers' Liability and Voluntary Compensation only).....	160
Other Liability - Occurrence (excluding Excess Workers Compensation on Line 17.3).....	171
Other Liability - Claims Made (excluding Excess Workers Compensation on Line 17.3).....	172
Products Liability - Occurrence.....	181
Products Liability - Claims Made.....	182
Private Passenger Auto No-Fault.....	191
Other Private Passenger Auto Liability.....	192
Commercial Auto No-Fault.....	193
Other Commercial Auto Liability.....	194
Private Passenger Auto Physical Damage.....	211
Commercial Auto Physical Damage.....	212
Fidelity.....	230
Surety.....	240
Burglary and Theft.....	260
Boiler and Machinery.....	270
Warranty.....	300
Aggregate Write-ins for Other Lines of Business.....	340

DATE OF LOSS*

Date of loss is only applicable to Losses and Claims (transaction types 6 and 7) and should be reported using the full eight digit date the loss occurred with the four digit year first, two digit month, then two digit day.

EXAMPLE: A loss occurred on May 9, 2023 the Date of Loss should be reported as 20230509.

* All states other than North Carolina may optionally report the Date of Loss for policies effective January 1, 2026 (2027 call year). For all policies effective January 1, 2027 (2028 call year) and subsequent, the Date of Loss is required for all states.

CONDOMINIUM LIMIT CODE

NORTH CAROLINA

Applicable to Condominium Policy Form 6 Only

DESCRIPTION	CODE
No increase over basic Building Limit of \$1,000.....	01
\$1,001 - \$9,999.....	02
\$10,000 - \$19,999.....	03
\$20,000 - \$29,999.....	04
\$30,000 - \$39,999.....	05
\$40,000 - \$49,999.....	06
\$50,000 - \$59,999.....	07
\$60,000 - \$69,999.....	08
\$70,000 and over.....	09

NOTE: Report the Amount of Insurance for Coverage A.

WIND OR HAIL DEDUCTIBLE CODE

NORTH CAROLINA

DEDUCTIBLE AMOUNT	WINDSTORM/ HAIL* CODE	HURRICANE/ CATASTROPHIC WIND CODE
1%.....	01	14
2%.....	02	15
3%.....	03	--
4%.....	04	--
5%.....	05	16
7.5%.....	06	--
10%.....	07	--
\$1,000.....	08	--
\$2,000.....	09	--
\$5,000.....	10	--
\$7,500.....	11	--
\$10,000.....	12	--
All Other Deductibles.....	13	24
No separate Deductible for Wind, Hail, or Named Storm.....	00	00

* Windstorm/Hail Deductibles are non-Hurricane/Catastrophic Wind Deductibles

YEAR OF ROOF INSTALLATION***NORTH CAROLINA**

Applicable to Policy Forms 2, 3, 5, 7, and 8

For Homeowners Policy Forms

Report the Year of Roof Installation using the full four digit year in which the roof was originally installed. If the original roof has been completely replaced at any time, use the four-digit year of the replacement instead. If only a portion of the roof has been newly installed or replaced, the Year of Roof Installation should reflect the four digit year associated with the section of the roof that has the largest square footage.

Examples:

1. A house was built in 2001 and the roof was completely replaced in 2018. Year of Roof Installation should be reported as 2018.
2. A house was built in 2001 and 25% of the roof was replaced in 2018. Year of Roof Installation should be reported as 2001.
3. A house was built in 2001 and 60% of the roof was replaced in 2018. Year of Roof Installation should be reported as 2018.

* Effective June 1, 2027

ROOF MATERIAL CODE*

NORTH CAROLINA

Applicable to Policy Forms 2, 3, 5, 7, and 8

DESCRIPTION	CODE
Composition Shingle.....	01
Built-Up/Roll.....	02
Tile.....	03
Shake/Wood Shingle.....	04
Metal.....	05
Slate.....	06
Asphalt Shingle.....	07
Other/Unknown.....	08

* Effective June 1, 2027

NOTE: Use code to describe primary material for roof covering.

LOSS SETTLEMENT FOR WIND/HAIL CODE

NORTH CAROLINA

Applicable to Policy Forms 2, 3, and 5 - Coverages A and B only.

DESCRIPTION	CODE
Replacement Cost.....	1
Actual Cash Value.....	2
Roof Payment Schedule.....	3
Unknown.....	4

NOTE: Use code to distinguish if coverage is provided on a replacement cost or depreciated basis for roof surface damage caused by wind or hail.

MATERIAL MATCHING CODE*

NORTH CAROLINA

Applicable to Policy Forms 2, 3, 5, and 8 - Coverages A and B only

DESCRIPTION	CODE
Matching coverage included.....	Y
Matching coverage excluded.....	N
Unknown.....	U

* Effective June 1, 2027

NOTE: Distinguishes if coverage is provided for undamaged exterior surfaces to match materials used to repair damaged exterior surfaces caused by wind or hail.

COSMETIC DAMAGE CODE*

NORTH CAROLINA

Applicable to Policy Forms 2, 3, 5, and 8 - Coverages A and B only

DESCRIPTION	CODE
Cosmetic damage coverage included.....	Y
Cosmetic damage coverage excluded.....	N
Unknown.....	U

* Effective June 1, 2027

NOTE: Distinguishes if coverage is provided for cosmetically damaged exterior surfaces caused by wind or hail.

PROTECTIVE DEVICES CODE*

NORTH CAROLINA

Protective Devices Code - First Character

BURGLAR ALARMS	FIRE ALARMS	CODE
Professionally Monitored Central Station	Professionally Monitored Central Station	A-
	Self-Monitored (Connected)	B-
	Local Station	C-
	No Fire Alarm	D-
Self-Monitored (Connected)	Professionally Monitored Central Station	E-
	Self-Monitored (Connected)	F-
	Local Station	G-
	No Fire Alarm	H-
Local Station	Professionally Monitored Central Station	J-
	Self-Monitored (Connected)	K-
	Local Station	L-
	Unknown/No Fire Alarm	M-
Unknown/No Fire Alarm	Professionally Monitored Central Station	N-
	Self-Monitored (Connected)	P-
	Local Station	Q-
	Unknown/No Fire Alarm	R-

Protective Devices Code - Second Character

WATER LEAK ALARMS	SPRINKLERS	CODE
Water Leak Detection (Connected) with Water Shut-Off Valve	Automatic sprinklers in all areas, including attics, bathrooms, closets, and attached structures	-1
	No sprinklers installed	-2
Water Leak Detection (Connected)	Automatic sprinklers in all areas, including attics, bathrooms, closets, and attached structures	-3
	No sprinklers installed	-4
Local Water Leak Detection Alarm	Automatic sprinklers in all areas, including attics, bathrooms, closets, and attached structures	-5
	No sprinklers installed	-6
No/Unknown Water Leak Alarm	Automatic sprinklers in all areas, including attics, bathrooms, closets, and attached structures	-7
	No sprinklers installed	-8

* Effective June 1, 2027

RESERVED FOR FUTURE USE

LINE CODE

Description	CODE
Homeowners, Mobilehome and Dwelling Policy Statistical Plan	P

TRANSACTION TYPE CODES

Description	CODE
PREMIUM TRANSACTIONS	
Fully Coded (including "Exception" coded)	1
Limited Coded	2
LOSS TRANSACTIONS	
Paid Loss	6
Outstanding Loss	7

STATE CODES

SEE STATE CODES IN APPENDIX A

TERRITORY CODES

SEE TERRITORY CODES IN APPENDIX B

TERM OF POLICY

Written premiums (and exposures) are to be recorded by term of policy in years in accordance with the following codes:

Policy Term in Years	Term Code
1 year or less than 1 year	1
2 years	2
3 years	3
4 years	4
5 years	5

Installment or deferred payment plan policies are to be reported by term. For example, if only the annual installment premium on a three (3) year installment policy is recorded, Term Code 1 will apply. If the full three (3) year installment premium is recorded, Term Code 3 will apply.

SUBLINE OF BUSINESS CODES

DESCRIPTION	CODE
Other Than FAIR Plans or Pools	
Fire	10
Extended Coverage*	21
Extended Coverage - including V&MM*	22
Broad or Special Form* - Coverages beyond Fire and Extended Coverage	28
Other Allied Lines	30
This applies to any property damage and time element named peril(s) not written under the Extended Coverage Endorsement (with or without V&MM)	
Extended Coverage with Windstorm Exclusion (with or without V&MM)	32
Personal Theft (including V&MM)	
On Premises Only	41
Both On and Off Premises Coverage	42
FAIR Plans or Pools	
Fire	
Unsurcharged	12
Surcharged	13
Extended Coverage and Other Allied Lines (with or without V&MM)	
Unsurcharged	25
Surcharged	27
Personal Theft (including V&MM)	46

* Refer to page 5, General Instructions Premiums, for Dwelling Policy Premium reporting instructions.

POLICY FORM CODES

DESCRIPTION	CODE
Dwelling Policy Form 1 - Standard not including V & MM	1
Dwelling Policy Form 1 - Standard including V & MM	8
Dwelling Policy Form 2 - Broad	2
Dwelling Policy Form 3 - Special	3
Dwelling Policies not written on the above Dwelling Policy Forms	9
Dwelling Policies insuring more than 3 dwellings	9

Note: When the Additional Extended Coverage Endorsement is made part of a Dwelling Fire & Extended Coverage Policy, the combined coverage is approximately equivalent to the Dwelling Broad Form. When the AECE is made part of a Dwelling Fire and Extended Coverage policy, policy form code 2 must be reported.

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OCCUPANCY CODES

Description	Code
Owner Occupied	
Non-Seasonal	1
Seasonal	3
Non-Owner Occupied and Tenants Policies	
Non-Seasonal	5
Seasonal	7

BUILDING OR CONTENTS CODES

(Not applicable to sublines 41, 42, and 46)

Description	Code
Policy Covering Building and Contents:	
Building Coverage	1
Contents Coverage	2
Policy Covering Building Only	3
Policy Covering Contents Only	4

CONSTRUCTION CODES

(Not applicable to sublines 41, 42, and 46)

Description	Code
Not Specially Rated	
Frame (not aluminum or plastic siding over frame)	1
Brick Veneer, Stone Veneer, or Masonry Veneer	2
Brick, Stone or Masonry	3
Superior, Fire Resistive, Wind Resistive or Semi-Wind Resistive	4
Aluminum or plastic siding over frame	5
Mobilehomes or Trailers (written on a Dwelling Policy)	6
All other constructions	1
Specially Rated not Fire Resistive	8

PROTECTION CODES*
(Not applicable to sublines 41, 42, and 46)

ALL STATES EXCEPT PUERTO RICO

Description	CODE
Protection Code	
1.....	01
2.....	02
3.....	03
4.....	04
5.....	05
6.....	06
7.....	07
8.....	08
8B.....	19
9.....	09
9E (North Carolina only).....	15
9S (North Carolina only).....	11
10 (excluding New Hampshire).....	10
10 (New Hampshire only).....	69
10W.....	20

PUERTO RICO

Description	CODE
Entire Commonwealth.....	40

If a company does not use Protection Class as part of their rating scheme, report code 55 in the Protection Class field.

* All States other than North Carolina may optionally choose to continue using the former coding for policies effective January 1, 2026 (2027 Call Year). For all policies effective January 1, 2027 (2028 Call Year) and subsequent, the new coding is mandatory for all states. To view the prior coding, go to [View Homeowners Statistical Plan - 2026 Call Year & Prior](#).

RESERVED FOR FUTURE USE

DEDUCTIBLE SIZE CODES*
(Not applicable to sublines 41, 42, and 46)

Description	CODE
Flat Deductibles	
Full Coverage - No Deductible.....	0001
\$50.....	0005
\$100.....	0010
\$200.....	0020
\$250.....	0025
\$400.....	0040
\$500.....	0050
\$600.....	0060
\$750.....	0075
\$800.....	0080
\$1,000.....	0082
\$1,200.....	0084
\$1,500.....	0085
\$2,000.....	0087
\$2,500.....	0088
\$3,000.....	0089
\$4,000.....	0090
\$5,000.....	0091
\$7,500.....	0092
\$10,000.....	0093
\$15,000.....	0094
\$20,000.....	0095
Over \$20,000.....	0096
All Other Flat Deductibles.....	0099
Percentage Deductibles	
1%.....	0061
2%.....	0062
3%.....	0063
4%.....	0064
5%.....	0065
7.5%.....	0066
10%.....	0067
Greater than 10%.....	0068
All Other Percentage Deductibles.....	0069

NOTE: In most states, when there is a deductible of one size for Wind and Hail and another for a different peril or perils, the deductible size code should be chosen on the basis of the wind deductible. However, in Florida, New Jersey, New York, and North Carolina, the policy deductible information should be captured in these fields. This typically would be the fire deductible.

* All States other than North Carolina may optionally choose to continue using the former coding for policies effective January 1, 2026 (2027 Call Year). For all policies effective January 1, 2027 (2028 Call Year) and subsequent, the new coding is mandatory for all states. To view the prior coding, go to [View Homeowners Statistical Plan - 2026 Call Year & Prior](#).

YEAR OF CONSTRUCTION CODES
(Not applicable to sublines 41, 42, and 46)

Year of Construction of dwelling for buildings (Building or Contents Code 1 or 3) must be recorded by use of the full four digits of original year of construction of the dwelling. Companies may optionally report Code 1901 for dwellings built prior to 1960. For Contents (Building or Contents Code 2 or 4), report blank.

AMOUNT OF INSURANCE CODES

For Buildings (Building or Contents Code 1 or 3), report the Amount of Insurance on the dwelling.

For Contents (Building or Contents Code 2 or 4), report the Amount of Insurance on the contents.

For Personal Theft (Sublines 41, 42, and 46) report the Amount of Insurance applicable to the perils of Theft and V&MM, i.e., (Theft and V&MM combined).

For Exception coded records, report the Amount of Insurance for the endorsement.

The Amount of Insurance (limit of liability) must be reported to the nearest thousand dollars of coverage. Policies for amounts under \$1,500 must be reported as 0001. Policies for amounts \$9,998,500 and over must be reported as 9999.

NOTE: For more information on Amount of Insurance coding, see Page 12.

RESERVED FOR FUTURE USE

CAUSE OF LOSS CODES[†]

(Not Applicable to Sublines 41, 42, and 46)

DESCRIPTION	Subline					
	10, 12 13 CODE	21 CODE	22, 25, 27 CODE	28 CODE	30 CODE	32 CODE
Fire & Removal	01	--	--	--	--	--
Fire Caused by Lightning	11	--	--	--	--	--
Lightning	12	--	--	--	--	--
Wildfire	13	--	--	--	--	--
Wind & Hail (excluding North Carolina)	--	02	02	--	--	--
Windstorm* (North Carolina only)	--	21	21	--	--	--
Hurricane/ Catastrophic Wind Storm (North Carolina only)	--	22	22	--	--	--
Hail (North Carolina only)	--	23	23	--	--	--
Water Damage & Freezing	--	--	--	03	--	--
Theft	--	--	04	04	--	04
Credit Cards, Debit Cards, Fund Transfer Cards, Forgery and Counterfeit Money	--	--	07	07	--	07
Vandalism, Malicious Mischief	--	--	08	08	--	08
Massachusetts Tenant Relocation Expense	10	--	--	--	--	--
Fungi, Wet or Dry Rot, or Bacteria# ("mold") (North Carolina only)	06	06	06	06	06	06
All Other Physical Damage	--	05	05	05	05	05

NOTE: Removal losses are to be allocated to the Cause of Loss Code that identifies the peril causing the damage which necessitated removal.

* Windstorm is only applicable to non-hurricane/catastrophic wind storms.

Please note that only losses for mold assessment (testing) and remediation (removal cost) should be reported under these new cause of loss codes. Losses related to the peril that resulted in the mold loss should continue to be reported under the proximate cause of loss.

† All States other than North Carolina may optionally choose to continue using the former coding for policies effective January 1, 2026 (2027 Call Year). For all policies effective January 1, 2027 (2028 Call Year) and subsequent, the new coding is mandatory for all states. To view the prior coding, go to [View Homeowners Statistical Plan - 2026 Call Year & Prior](#).

EXCEPTION CODES

DESCRIPTION	CODE
Water Back-Up Damage Endorsement.....	01*
Policy subject to Multiple Company Insurance Endorsement.....	02#
California Supplemental Policy.....	04#
Policy insuring more than 3 dwellings	06
Awnings, signs, screens, antennas, outdoor equipment, merchandise in storage, trees and shrubs, outbuildings, etc. <u>when written</u> <u>alone</u> as a separate policy.....	07
North Carolina Consent to Rate Risks.....	08
Hawaii Hurricane Exclusion and Coverage Option	
Underlying policy	
Policies without Hurricane Exclusion Endorsement.....	10#
Policies with Hurricane Exclusion Endorsement.....	11#
Optional Hurricane Coverage	
Hurricane Coverage Endorsement.....	12#
Assisted Living Care Endorsement.....	13#
Mechanical Breakdown Coverage Endorsement.....	14*
Sinkhole Collapse Coverage.....	15*
Motorized Golf Cart - Physical Damage Coverage Endorsement.....	17*
Service/Utility Line Coverage.....	21*
None of the above.....	00

* Policies with this endorsement require that only the endorsement be exception coded. These endorsement records should be reported separately with coding that matches the underlying Fire policy subline 10.

Policies with these endorsements must have all premium and loss records exception coded for both the endorsement and the policy. If reporting the endorsement premium as a separate record, exposure should be zero.

NOTE: Exception Codes 01, 10-12, 14, 15, 17, and 21 are the only valid exception codes in Hawaii.

ZIP CODE

Report the five-digit postal ZIP code applicable to the location of the insured.

NUMBER OF FAMILIES CODES

New Jersey Only

DESCRIPTION	CODE
One Family.....	1
Two Families.....	3
Three or Four Families.....	6
Five or more Families (Contents only)	8

TYPE OF DEDUCTIBLE CODES

Florida, New Jersey and New York Only

(Not Applicable to Sublines 41, 42 and 46)

DESCRIPTION	CODE
Policies Without Optional Higher Windstorm/Hail or Hurricane Deductibles*	
No Fire Deductible and No Wind and Hail Deductible.....	01
Fire Deductible But No Wind and Hail Deductible.....	02
Wind and Hail Deductible But No Fire Deductible.....	03
Fire Deductible and Wind and Hail Deductible.....	04
Windstorm Excluded on Policies with Coverage Normally Including Wind; No Deductible on Fire.....	07
Windstorm Excluded on Policies with Coverage Normally Including Wind; With Fire Deductible.....	08
All Other Deductible Types.....	09
Policies With Optional Higher Windstorm/Hail Deductibles	
Wind and Hail Deductible But No Fire Deductible.....	33
Fire Deductible and Wind and Hail Deductible.....	34
All Other Deductible Types.....	39
Policies With Optional Hurricane Deductibles*	
Wind and Hail Deductible No Fire Deductible.....	63
Fire Deductible and Wind and Hail Deductible.....	64
All Other Deductible Types.....	69

* For New Jersey, "Hurricane Deductibles" are Catastrophe Windstorm Deductibles.

North Carolina Only

(Not Applicable to Sublines 41, 42 and 46)

DESCRIPTION	CODE
Policies With Optional Higher Windstorm/Hail Deductibles	
All Perils Deductible With Wind Coverage INCLUDED.....	65
Policies Without Optional Higher Windstorm/Hail or Hurricane Deductibles	
All Perils Deductible With Wind Coverage INCLUDED.....	69
All Perils Deductible With Wind Coverage EXCLUDED.....	08

MITIGATION CODES

NORTH CAROLINA

Applicable to Dwelling Territories 11, 12, 13, 14, 15, and 16

DESCRIPTION	CODE
Total Hip Roof.....	A
Opening Protection.....	B
Total Hip Roof and Opening Protection.....	C
IBHS Designation.....	
Hurricane Fortified for Safer Living.....	D
Hurricane Fortified Roof - Existing Roof.....	K
Hurricane Fortified Roof - New Roof.....	L
Hurricane Fortified Roof Silver - Existing Roof.....	M
Hurricane Fortified Roof Silver - New Roof.....	N
Hurricane Fortified Roof Gold - Existing Roof.....	P
Hurricane Fortified Roof Gold - New Roof.....	Q
Unknown.....	R
No Mitigation or Unknown.....	0

NOTE: For Dwelling, the credits do not apply to condominiums or tenant policies, policies excluding windstorm or hail, dwellings under construction, Coverage C-Personal Property (unless the policy also provides Coverage A-Dwelling), or mobile homes. In instances where the credits do not apply, companies should report code 0 (No Mitigation or Unknown).

ANNUAL STATEMENT LINE OF BUSINESS CODE

Description	Code
Fire.....	010
Allied lines including Glass.....	021
Multiple Peril Crop.....	022
Private Flood.....	025
Farmowners Multiple Peril.....	030
Homeowners Multiple Peril.....	040
Commercial Multiple Peril (Non-Liability Portion).....	051
Commercial Multiple Peril (Liability Portion).....	052
Inland Marine.....	091
Pet Insurance Plans.....	092
Medical Professional Liability - Occurrence.....	111
Medical Professional Liability - Claims Made.....	112
Earthquake.....	120
Workers' Compensation (Employers' Liability and Voluntary Compensation only).....	160
Other Liability - Occurrence (excluding Excess Workers Compensation on Line 17.3).....	171
Other Liability - Claims Made (excluding Excess Workers Compensation on Line 17.3).....	172
Products Liability - Occurrence.....	181
Products Liability - Claims Made.....	182
Private Passenger Auto No-Fault.....	191
Other Private Passenger Auto Liability.....	192
Commercial Auto No-Fault.....	193
Other Commercial Auto Liability.....	194
Private Passenger Auto Physical Damage.....	211
Commercial Auto Physical Damage.....	212
Fidelity.....	230
Surety.....	240
Burglary and Theft.....	260
Boiler and Machinery.....	270
Warranty.....	300
Aggregate Write-ins for Other Lines of Business.....	340

DATE OF LOSS*

Date of loss is only applicable to Losses and Claims (transaction types 6 and 7) and should be reported using the full eight digit date the loss occurred with the four digit year first, two digit month, then two digit day.

EXAMPLE: A loss occurred on May 9, 2023 the Date of Loss should be reported as 20230509.

* All states other than North Carolina may optionally report the Date of Loss for policies effective January 1, 2026 (2027 call year). For all policies effective January 1, 2027 (2028 call year) and subsequent, the Date of Loss is required for all states.

WIND OR HAIL DEDUCTIBLE CODE

NORTH CAROLINA

DEDUCTIBLE AMOUNT	WINDSTORM/ HAIL* CODE	HURRICANE/ CATASTROPHIC WIND CODE
1%.....	01	14
2%.....	02	15
3%.....	03	--
4%.....	04	--
5%.....	05	16
7.5%.....	06	17
10%.....	07	18
\$1,000.....	08	19
\$2,000.....	09	20
\$5,000.....	10	21
\$7,500.....	11	22
\$10,000.....	12	23
Other Deductible.....	13	24
No separate Deductible for Wind, Hail, or Named Storm.....	00	00

* Windstorm/Hail Deductibles are non-Hurricane/Catastrophic Wind Deductibles

RESERVED FOR FUTURE USE

RESERVED FOR FUTURE USE

LINE CODE

Description	CODE
Homeowners, Mobilehome and Dwelling Policy Statistical Plan	P

TRANSACTION TYPE CODES

Description	CODE
PREMIUM TRANSACTIONS	
Fully Coded (including "Exception" coded)	1
Limited Coded	2
LOSS TRANSACTIONS	
Paid Loss	6
Outstanding Loss	7

STATE CODES

SEE STATE CODES IN APPENDIX A

TERRITORY CODES

SEE TERRITORY CODES IN APPENDIX B

TERM OF POLICY

Written premiums (and exposures) are to be recorded by term of policy in years in accordance with the following codes:

<u>Policy Term in Years</u>	<u>Term Code</u>
1 year or less than 1 year	1
2 years	2
3 years	3
4 years	4
5 years or more	5

Installment or deferred payment plan policies are to be reported by term. For example, if only the annual installment premium on a three (3) year installment policy is recorded, Term Code 1 will apply. If the full three (3) year installment premium is recorded, Term Code 3 will apply.

SUBLINE OF BUSINESS CODE

DESCRIPTION	CODE
Mobilehomes	49

PROTECTION CODES*

ALL STATES EXCEPT PUERTO RICO

DESCRIPTION	CODE
Protection Code	
1.....	01
2.....	02
3.....	03
4.....	04
5.....	05
6.....	06
7.....	07
8.....	08
8B.....	19
9.....	09
9E (North Carolina only).....	15
9S (North Carolina only).....	11
10 (excluding New Hampshire).....	10
10 (New Hampshire only).....	69
10W.....	20

PUERTO RICO

DESCRIPTION	CODE
Entire Commonwealth.....	40

If a company does not use Protection Class as part of their rating scheme, report code 55 in the Protection Class field.

* All States other than North Carolina may optionally choose to continue using the former coding for policies effective January 1, 2026 (2027 Call Year). For all policies effective January 1, 2027 (2028 Call Year) and subsequent, the new coding is mandatory for all states. To view the prior coding, go to [View Homeowners Statistical Plan - 2026 Call Year & Prior](#).

DEDUCTIBLE SIZE CODES*

Description	CODE
Flat Deductibles	
Full Coverage - No Deductible.....	0001
\$50.....	0005
\$100.....	0010
\$200.....	0020
\$250.....	0025
\$400.....	0040
\$500.....	0050
\$600.....	0060
\$750.....	0075
\$800.....	0080
\$1,000.....	0082
\$1,200.....	0084
\$1,500.....	0085
\$2,000.....	0087
\$2,500.....	0088
\$3,000.....	0089
\$4,000.....	0090
\$5,000.....	0091
\$7,500.....	0092
\$10,000.....	0093
\$15,000.....	0094
\$20,000.....	0095
Over \$20,000.....	0096
All Other Flat Deductibles.....	0099
Percentage Deductibles	
1%.....	0061
2%.....	0062
3%.....	0063
4%.....	0064
5%.....	0065
7.5%.....	0066
10%.....	0067
Greater than 10%.....	0068
All Other Percentage Deductibles.....	0069

NOTE: In most states, when there is a deductible of one size for Wind and Hail and another for a different peril or perils, the deductible size code should be chosen on the basis of the wind deductible. However, in Florida, New Jersey, New York, and North Carolina, the policy deductible information should be captured in these fields. This typically would be the fire deductible.

* All States other than North Carolina may optionally choose to continue using the former coding for policies effective January 1, 2026 (2027 Call Year). For all policies effective January 1, 2027 (2028 Call Year) and subsequent, the new coding is mandatory for all states. To view the prior coding, go to [View Homeowners Statistical Plan - 2026 Call Year & Prior](#).

MODEL YEAR CODES

Report the full four digits of the Model Year of the mobilehome. The Model Year is based on the year assigned by the manufacturer regardless of when introduced. Model Year ends December 31st of the calendar year bearing the same year as the Model Year. This means that a 1980 model will be considered to have a Model Year Code of 1980 regardless of when introduced. Companies may optionally report Code 1901 for mobilehomes bearing Model Years prior to 1960. Not applicable to North Carolina occupancy code 5.

AMOUNT OF INSURANCE CODES

The Amount of Insurance (limit of liability) must be reported to the nearest thousand dollars of coverage. Policies for amounts under \$1,500 must be reported as 0001. Policies for amounts \$9,998,500 and over must be reported as 9999.

NOTE: For more information on Amount of Insurance, see Page 12.

CAUSE OF LOSS CODES[†]

Description	Code
Section I - Property	
Fire & Removal	01
Fire Caused by Lightning	11
Lightning	12
Wildfire	13
Wind & Hail	02
Water Damage & Freezing	03
Theft	04
Credit Cards, Debit Cards, Fund Transfer Cards, Forgery and Counterfeit Money	07
Damage to Property of Others	07
All other Section I (including Vandalism and Malicious Mischief)	05
Section II - Liability	
Liability (B.I. & P.D.)	06
Medical Payments	08

[†] All States other than North Carolina may optionally choose to continue using the former coding for policies effective January 1, 2026 (2027 Call Year). For all policies effective January 1, 2027 (2028 Call Year) and subsequent, the new coding is mandatory for all states. To view the prior coding, go to [View Homeowners Statistical Plan - 2026 Call Year & Prior](#).

ZIP CODE

Report the five-digit postal ZIP code applicable to the location of the insured.

TYPE OF DEDUCTIBLE CODES

New Jersey Only

Description	Code
Policies Without Higher Optional Windstorm/Hail or Catastrophe Windstorm Deductibles	
Section I Flat Deductible Without Higher Wind Deductible or Higher Optional Theft Deductible.....	05
Section I Flat Deductible Without Higher Wind Deductible But With Higher Optional Theft Deductible.....	06
Section I Flat Deductible With No Wind Coverage.....	07
All Other Deductible Types With No Wind Coverage.....	08
All Other Deductible Types.....	09
Policies With Optional Higher Windstorm/Hail Deductibles	
Section I Flat Deductible With Higher Wind Deductible But Without Higher Optional Theft Deductible.....	33
Section I Flat Deductible With Higher Wind Deductible and Higher Optional Theft Deductible.....	34
All Other Deductible Types.....	39
Policies With Catastrophe Windstorm Deductibles	
Section I Flat Deductible With Higher Wind Deductible But Without Higher Optional Theft Deductible.....	63
Section I Flat Deductible With Higher Wind Deductible and Higher Optional Theft Deductible.....	64
All Other Deductible Types.....	69

NOTE: These codes apply on a policy basis, but fringe deductibles such as V&MM deductibles or Wind and Hail deductibles applicable to personal property in the open should not be considered in determining the applicable deductible code. However, where Wind coverage is excluded, always use codes 07 or 08.

DATE OF LOSS*

Date of loss is only applicable to Losses and Claims (transaction types 6 and 7) and should be reported using the full eight digit date the loss occurred with the four digit year first, two digit month, then two digit day.

EXAMPLE: A loss occurred on May 9, 2023 the Date of Loss should be reported as 20230509.

* All states other than North Carolina may optionally report the Date of Loss for policies effective January 1, 2026 (2027 call year). For all policies effective January 1, 2027 (2028 call year) and subsequent, the Date of Loss is required for all states.

WIND OR HAIL DEDUCTIBLE CODE

NORTH CAROLINA

DEDUCTIBLE AMOUNT	WINDSTORM/ HAIL* CODE	HURRICANE/ CATASTROPHIC WIND CODE
1%.....	01 [†]	14 [†]
2%.....	02 [†]	15 [†]
5%.....	05 [†]	16 [†]
\$1,000.....	08 [†]	19 [†]
\$2,000.....	09 [†]	20 [†]
\$5,000.....	10 [†]	21 [†]
Other Deductible.....	13	24
No separate Deductible for Wind, Hail, or Named Storm.....	00	00

* Windstorm/Hail Deductibles are non-Hurricane/Catastrophic Wind Deductibles.

[†] Applicable to Territories 11, 12, 13, 14, 15, and 16.

RESERVED FOR FUTURE USE

AMOUNT OF INSURANCE CODES

For Combined Dwelling and Personal Property (Subline Code 50), report the total Amount of Insurance on the dwelling and personal property combined.

For Dwellings (Subline Code 51), report the Amount of Insurance on the dwelling.

For Personal Property (Subline Code 52), report the Amount of Insurance on the personal property.

For Loss of Use (Subline Code 53, report the Amount of Insurance on the Loss of Use.

The Amount of Insurance (limit of liability) must be reported to the nearest thousand dollars of coverage. Policies for amounts under \$1,500 must be reported as 0001. Policies for amounts \$9,998,500 and over must be reported as 9999.

RESERVED FOR FUTURE USE

ANNUAL STATEMENT LINE OF BUSINESS CODE

Description	Code
Fire.....	010
Allied lines including Glass.....	021
Multiple Peril Crop.....	022
Private Flood.....	025
Farmowners Multiple Peril.....	030
Homeowners Multiple Peril.....	040
Commercial Multiple Peril (Non-Liability Portion).....	051
Commercial Multiple Peril (Liability Portion).....	052
Inland Marine.....	091
Pet Insurance Plans.....	092
Medical Professional Liability - Occurrence.....	111
Medical Professional Liability - Claims Made.....	112
Earthquake.....	120
Workers' Compensation (Employers' Liability and Voluntary Compensation only).....	160
Other Liability - Occurrence (excluding Excess Workers Compensation on Line 17.3).....	171
Other Liability - Claims Made (excluding Excess Workers Compensation on Line 17.3).....	172
Products Liability - Occurrence.....	181
Products Liability - Claims Made.....	182
Private Passenger Auto No-Fault.....	191
Other Private Passenger Auto Liability.....	192
Commercial Auto No-Fault.....	193
Other Commercial Auto Liability.....	194
Private Passenger Auto Physical Damage.....	211
Commercial Auto Physical Damage.....	212
Fidelity.....	230
Surety.....	240
Burglary and Theft.....	260
Boiler and Machinery.....	270
Warranty.....	300
Aggregate Write-ins for Other Lines of Business.....	340

CODING SECTION

SNOWMOBILE, WATERCRAFT,
EARTHQUAKE AND FLOOD
PREMIUMS AND LOSSES

DATE OF LOSS*

Date of loss is only applicable to Losses and Claims (transaction types 6 and 7) and should be reported using the full eight digit date the loss occurred with the four digit year first, two digit month, then two digit day.

Example: A LOSS OCCURRED ON MAY 9, 2023 THE DATE OF LOSS SHOULD BE REPORTED AS 20230509.

* All states other than North Carolina may optionally report the Date of Loss for policies effective January 1, 2026 (2027 call year). For all policies effective January 1, 2027 (2028 call year) and subsequent, the Date of Loss is required for all states.

EDIT CRITERIA

FIELD	FIELD NAME	CRITERIA
1	Blank	
2-4	Company Number	Must be valid numeric NISS company number.
5	Blank	
6	Transaction Code	Valid transaction codes are 1, 2, 6, and 7.
7-8	State Code	Must be 01-41, 43-49, 52, 54, or 58 to indicate state being reported. Texas (state code 42) data is invalid.
9	Line Code	Must be code P to indicate Homeowners, Mobilehome, and Dwelling Policy Statistical Plan data being reported.
10-11	Call Year	Must be numeric. Must be equal to the last two digits of the year of the Call. For example, the 2005 Call is reported as 05.
12-13	Calendar/Accident Year	Must be numeric. For exposures and premiums (transaction types 1 and 2) must be equal to the last two digits of the calendar year being reported. For example, 2005 Call covers 2004 calendar year. Therefore, report 04. For losses and claims, (transaction types 6 and 7), must be equal to the last two digits of the accident year.
14	Term of Policy Code	Applicable to exposures and premiums only. Transaction types 1 and 2 must be coded 1-5. Loss transactions should be reported as blank.
15-19	ZIP Code	Must be numeric. Must be a valid U.S. Postal Service ZIP code. Also, must be a valid ZIP code within the statistical territory being reported. Applicable to all sublines except subline codes 43 and 44. If not applicable, records should be reported as blank.
20-21	Territory Code	Must be numeric. Valid territory codes vary by state. Valid territory codes can be found in the Statistical Plan for Homeowners, Mobilehome, and Dwelling Policies on pages B-1 through B-70. Also, must be valid with ZIP code reported. Territory code is not required for subline codes 43, 44, 50-53, and 60. If not applicable, records should be reported as blank.

EDIT CRITERIA

FIELD	FIELD NAME	CRITERIA
22	Blank	
23-24	Subline of Business Code	Only valid subline codes are 02-04, 07, 08, 10, 12, 13, 21, 22, 25, 27, 28, 30, 32, 41-44, 46, 49, 50-53, 60, and 71-76.
25	Blank	
26	Policy Form Code	Applicable to Homeowners policies, Dwelling policies, and North Carolina Mobilehome MH-C policies. Valid Homeowners policy form codes are 1-6 and 8-9. Code 7 is valid in North Carolina (State Code 32) only. Valid Dwelling policy form codes are 1-9. Valid North Carolina Mobilehome MH-C policy form codes are 1, 2, and 9.
27	Occupancy Code	Applicable to Dwelling policies and North Carolina Mobilehome MH-C policies only. Valid Dwelling occupancy does are 1, 3, 5, and 7. valid North Carolina Mobilehome MH-C occupancy codes are 1 and 3-5. If not applicable, records should be reported as blank.
28	Building or Contents Code	Applicable to dwelling policies only. Valid codes are 1-4. If not applicable, records should be reported as blank.
29	Blank	
30	Construction Code	Applicable to all sublines except 41-44, 46, 49, 50-53, and 60. Valid codes are 1-9 for Homeowners and 1-6 and 8 for Dwelling Policies. If not applicable, records should be reported as blank.
31-32	Protection Code	Applicable to all sublines except 41-44, 46, 50-53, and 60. Only valid codes are 01-11, 15, 19, 20, 40, 55, and 69. If not applicable, records should be reported as blank.
33-36	Deductible Size Code	Applicable to all sublines except 41-44, 46, 50-53, and 60. Valid codes are 0001, 0005, 0010, 0020, 0025, 0040, 0050, 0060-0069, 0075, 0080, 0082, 0084, 0085, 0087-0096, and 0099. If not applicable, records should be reported as blank.

EDIT CRITERIA

FIELD	FIELD NAME	CRITERIA
37-40	Year of Construction	<p>Not applicable to sublines 41-44, 46, 50-53, and 60. Also, not applicable to building or contents codes 2 and 4. Also, not applicable to Homeowners Policy form codes 4, 6, and 9. For Mobilehomes, code represents model year. Model year is not applicable to North Carolina Mobilehomes occupancy code 5. NISS accepts the current calendar year of the data reported and prior as valid years. However, the current Call Year is valid for Mobile homes data. In all cases, companies may optionally report Code 1901 for construction years prior to 1960. If not applicable, records should be reported as blank.</p>

Edit Criteria

FIELD	FIELD NAME	CRITERIA
41-44	Amount of Insurance	<p>Must be Numeric. For all Homeowners Policy Forms other than Tenants and Condominiums report the Amount of Insurance on the dwelling. For Tenants and Condominiums, report the Amount of Insurance on the contents.</p> <p>For Dwelling Policies: For Buildings (Building or Contents Code 1 or 3), report the Amount of Insurance on the dwelling. For Contents (Building or Contents Code 2 or 4), report the Amount of Insurance on the contents. For Personal Theft (Sublines 41, 42, and 46), report the Amount of Insurance applicable to the perils of Theft and V&MM, i.e., (Theft and V&MM combined).</p> <p>For Mobilehome Policies, code the Amount of Insurance on the dwelling.</p> <p>For Personal Flood Policies: For Combined Dwelling and Personal Property (Subline Code 50), report the total Amount of Insurance on the dwelling and personal property combined. For Dwellings (Subline Code 51), report the Amount of Insurance on the dwelling. For Personal Property (Subline Code 52), report the Amount of Insurance on the personal property. For Loss of Use (Subline Code 53), report the Amount of Insurance on the Loss of Use.</p> <p>In Reporting exception coded endorsements separately, the Amount of Insurance should reflect the limit of liability for each individual endorsement rather than the limit of the underlying policy.</p> <p>Amount of Insurance (limit of liability) must be reported to the nearest thousand dollars of coverage. Policies for amounts under \$1,500 must be reported as 0001. Policies for amounts \$9,998,500 and over must be reported as 9999.</p> <p>Not applicable to sublines 43, 44, and 60. If not applicable, records should be left blank.</p>

EDIT CRITERIA

FIELD	FIELD NAME	CRITERIA
45-46	Cause of Loss Code	Not applicable to sublines 43, 44, 50-53, and 60. Applicable to losses and claims only, transaction codes 6 and 7 only. Valid homeowners codes are 01-13, 20-23, 30, 40, 50, 60-62, 70, 80, and 89. Valid dwelling policy codes are 01-08, 10-13, and 21-23. Valid mobilehome codes are 01-08 and 11-13. Where not applicable, report records as blank.
47-48	Exception Code	Not applicable to sublines 43, 44, 49, 50-53, and 60 - report blank. Applicable to homeowners and dwelling policies only. Valid homeowners codes are 00, 01, 02, 05, 13-24, and 37 for all states, code 04 in state 04, 21, and 31, codes 03, 08, and 31-36 in state 32, and codes 10-12 in state 52. Valid dwelling policy codes are 00, 01, 02, 06, 07, 13-15, 17, and 21 for all states except 52, code 04 for state 04, code 08 for state 32, and codes 01, 10-12, 14, 15, 17, and 21 for state 52.
49	Blank	
50	Number of Families Code	Applicable to state 29 only. Applicable to dwelling policies only. Valid codes are 1, 3, 6, and 8. If not applicable, report records as blank.

EDIT CRITERIA

FIELD	FIELD NAME	CRITERIA
51-52	Type of Deductible Code	<p>Applicable to homeowners policies for Florida (state code 09), New Jersey (state code 29), New York (state code 31), and North Carolina (state code 32) only. Valid codes for states 09, 29, 31, and 32 are 04-09, 34-36, 39, 64-66, and 69.</p> <p>Not applicable to sublines 41, 42, and 46. Applicable to dwelling policies for Florida (state code 09), New Jersey (state code 29), New York (state code 31), and North Carolina (state code 32) only. Valid codes for states 09, 29, and 31 are 01-04, 07-09, 33, 34, 39, 63, 64, and 69. Valid codes for state 32 are 08, 65, and 69.</p> <p>Applicable to mobilehome policies for New Jersey (state code 29) and North Carolina (state code 32). Valid codes for state 29 are 05-09, 33, 34, 39, 63, 64, and 69. Valid codes for state 32 are 05-09, 65, 66, and 69.</p> <p>Not applicable to sublines 43, 44, 50-53, and 60. If not applicable, report records as blank.</p>
53-54	Coverage Code	Applicable to North Carolina Mobilehome policies only. Valid coverage codes are 01-07, 09, and 80.
55	Tie Down Code	Applicable to North Carolina Mobilehome policies only. Valid tie down codes are 1 and 2.
56	Liability Exposure Code	Applicable to state 32 Homeowners policies only. Valid codes are 1-8. If not applicable, report records blank.
57-58	Classification Code	Applicable to state 32 Homeowners policies only. Valid codes are 01-03, 19-34, 39-44, 59-63, and 79. If not applicable, report records blank.
59	Mitigation Code	Applicable to North Carolina (State 32) Homeowners and Dwelling policies with territories 11, 12, 13, 14, 15, and 16 only. Valid codes for homeowners are A-C, K-N, P-R, and 0. Valid codes for dwelling are A-D, K-N, P-R, and 0.

EDIT CRITERIA

FIELD	FIELD NAME	CRITERIA
For Transaction Type Code 1 or 2		
60-67	Written Exposure	Transaction types 1 and 2. For fixed length text files, must be numeric with amount right justified and leading zeros. Last position is signed numeric. For CSV files, must be numeric with negative numbers containing a dash before the number with no space between dash and number.
68-75	Written Premium	Transaction types 1 and 2. Whole Dollars only. For fixed length text files, must be numeric with amount right justified and leading zeros. Last position is signed numeric. For CSV files, must be numeric with negative numbers containing a dash before the number with no space between dash and number.
For Transaction Type Code 6		
60-67	Paid Losses	Transaction type 6. Whole Dollars only. For fixed length text files, must be numeric with amount right justified and leading zeros. Last position is signed numeric. For CSV files, must be numeric with negative numbers containing a dash before the number with no space between dash and number.
68-75	Number of Paid Claims	Transaction type 6. For fixed length text files, must be numeric with amount right justified and leading zeros. Last position is signed numeric. For CSV files, must be numeric with negative numbers containing a dash before the number with no space between dash and number.
For Transaction Type Code 7		
60-67	Outstanding Losses	Transaction type 7. Whole Dollars only. For fixed length text files, must be numeric with amount right justified and leading zeros. Last position is signed numeric. For CSV files, must be numeric with negative numbers containing a dash before the number with no space between dash and number.

EDIT CRITERIA

FIELD	FIELD NAME	CRITERIA																														
For Transaction Type Code 7 (continued)																																
68-75	Number of Outstanding Claims	Transaction type 7. For fixed length text files, must be numeric with amount right justified and leading zeros. Last position is signed numeric. For CSV files, must be numeric with negative numbers containing a dash before the number with no space between dash and number.																														
For All Transaction Types																																
76-78	Annual Statement Line of Business Code	Must be a valid Annual Statement Line of Business code, as follows: <table border="0" style="margin-left: 40px;"> <tr> <td>010</td> <td>111</td> <td>193</td> </tr> <tr> <td>021</td> <td>112</td> <td>194</td> </tr> <tr> <td>022</td> <td>120</td> <td>211</td> </tr> <tr> <td>025</td> <td>160</td> <td>212</td> </tr> <tr> <td>030</td> <td>171</td> <td>230</td> </tr> <tr> <td>040</td> <td>172</td> <td>240</td> </tr> <tr> <td>051</td> <td>181</td> <td>260</td> </tr> <tr> <td>052</td> <td>182</td> <td>270</td> </tr> <tr> <td>091</td> <td>191</td> <td>300</td> </tr> <tr> <td>092</td> <td>192</td> <td>340</td> </tr> </table>	010	111	193	021	112	194	022	120	211	025	160	212	030	171	230	040	172	240	051	181	260	052	182	270	091	191	300	092	192	340
010	111	193																														
021	112	194																														
022	120	211																														
025	160	212																														
030	171	230																														
040	172	240																														
051	181	260																														
052	182	270																														
091	191	300																														
092	192	340																														
79-80	Blank																															
81-100	Reserved for Company Use																															
101-108	Date of Loss	Must be numeric. Only applies to losses and claims (transaction types 6 and 7). Enter the eight-digit date that the loss occurred. For instance if the loss occurred on May 9, 2023 you would enter 20230509.																														
109-112	Blank																															
113-114	Condominium Limit Code	Applicable to Condominium Policy Form 6 only. Report the Amount of Insurance on Coverage A. Valid codes are 01-09.																														
115-118	Blank																															
119-120	Wind or Hail Deductible Code	Applicable to North Carolina Homeowners, Dwelling, and Mobilehomes policies. Report the wind and hail or named storm deductible amount. Valid Homeowners codes are 00-16 and 24. Valid Dwelling codes are 00-24. Valid Mobilehome codes are 00-02, 05, 08-10, 13-16, 19-21, and 24.																														
121-122	Blank																															

EDIT CRITERIA

FIELD	FIELD NAME	CRITERIA
123-126	Year of Roof Installation*	Applicable to North Carolina Homeowners policy forms 2, 3, 5, 7, and 8 only. Report the full four digit year in which the roof was originally installed. If the original roof has been completely replaced at any time, use the four-digit year of the replacement instead. If only a portion of the roof has been newly installed or replaced, the Year of Roof Installation should reflect the four-digit year associated with the section of the roof that has the largest square footage.
127-130	Blank	
131-132	Roof Material Code*	Applicable to North Carolina Homeowners policy forms 2, 3, 5, 7, and 8 only. Report the two-digit code to describe the primary material for roof covering. Valid codes are 01-08.
133	Blank	
134	Loss Settlement Wind/Hail Code	Applicable to North Carolina Homeowners policy forms 2, 3, and 5 - Coverages A and B only. Use code to distinguish if coverage is provided on a replacement cost or depreciated basis for roof surface damage caused by wind or hail. Valid codes are 1-4.
135	Blank	
136	Material Matching Code*	Applicable to North Carolina Homeowners policy forms 2, 3, 5, and 8 - Coverages A and B only. Distinguishes if coverage is provided for undamaged exterior surfaces to match materials used to repair damaged exterior surfaces caused by wind or hail. Valid codes are N, Y, and U.
137	Cosmetic Damage Code*	Applicable to North Carolina Homeowners policy forms 2, 3, 5, and 8 - Coverages A and B only. Distinguishes if coverage is provided for cosmetically damaged exterior surfaces caused by wind or hail. Valid codes are N, Y, and U.

* Effective June 1, 2027

EDIT CRITERIA

FIELD	FIELD NAME	CRITERIA
137	Cosmetic Damage Code*	Applicable to North Carolina Homeowners policy forms 2, 3, 5, and 8 - Coverages A and B only. Distinguishes if coverage is provided for cosmetically damaged exterior surfaces caused by wind or hail. Valid codes are N, Y, and U.
138-139	Protective Devices Code*	Applicable to North Carolina Homeowners. Distinguishes the type of protective devices by a two digit code. The first character is for burglar alarms and fire alarms with valid codes A-H, J-N, and P-R. The second character is for water leak alarms and sprinklers with valid codes 1-8.
140-300	Blank	

* Effective June 1, 2027