



BULLETIN

March 31, 2026

Bulletin No. 06-2026

To: NISS Member Companies

Re: NISS Homeowners Call – Expanded Coding

The North Carolina Rate Bureau has issued Circular P-26-1, which includes updates to the Statistical Data Call – Standardized Reporting Requirements. As a result of these changes, expanded Homeowners Statistical Call reporting requirements now apply to North Carolina and all other states.

To comply with North Carolina’s mandated enhancements and conform to industry standards, NISS is expanding the Homeowners record layout from 100 bytes to 300 bytes and introducing new data fields and coding requirements within the Homeowners Statistical Plan.

All companies regardless of the state being reported will need to adopt the 300-byte record layout and update the Amount of Insurance field from 3 to 4 digits (previously positions 42-44, now positions 41-44). The new record layout and expanded Amount of Insurance field are effective for data reported in the 2027 Call Year and subsequently.

For companies reporting in **all states other than North Carolina**, the following changes have been made:

Field	Type of Change/Description	Record Position
Protection Code	Revised coding for Homeowners, Dwelling, and Mobilehomes.	31-32
Deductible Size Code	Revised coding for Homeowners, Dwelling, and Mobilehomes.	33-36
Amount of Insurance	Expanded from a 3-digit to a 4-digit field	41-44
Cause of Loss Code	Revised coding for Homeowners, Dwelling, and Mobilehomes.	45-46
Exception Code	Additional code added for Homeowners policies.	47-48
Date of Loss	New field for all sublines. Losses and Claims only. Use the 8-digit date (YYYYMMDD) that the Loss occurred.	101-108

Companies may optionally continue using the former coding for Protection Code, Deductible Size Code, and Cause of Loss Code and may optionally report the Date of Loss field 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](#).

For companies reporting in **North Carolina** the following changes have been made:

Field	Type of Change/Description	Record Position
Subline of Business Code	Additional codes added for Homeowners policies.	23-24
Protection Code	Revised coding for Homeowners, Dwelling, and Mobilehomes.	31-32
Deductible Size Code	Revised coding for Homeowners, Dwelling, and Mobilehomes.	33-36
Amount of Insurance	Expanded from a 3-digit to a 4-digit field	41-44
Cause of Loss Code	Revised coding for Homeowners, Dwelling, and Mobilehomes.	45-46
Exception Code	Additional codes added for Homeowners policies.	47-48
Type of Deductible Code	Additional codes added for Homeowners policies.	51-52
Mitigation Code	Revised coding for Homeowners and Dwelling policies.	59
Date of Loss	New field for all sublines. Losses and Claims only. Use the 8-digit date (YYYYMMDD) that the Loss occurred.	101-108
Condominium Limit Code	New field for Condominium Policies only.	113-114
Wind or Hail Deductible Code	New field for Homeowners, Dwelling, and Mobilehomes Policies only.	119-120
Year of Roof Installation Code*	New field for Homeowners Policies only. Use the 4-digit year that the roof was installed.	123-126
Roof Material Code*	New field for Homeowners Policies only.	131-132
Loss Settlement for Wind/Hail Code	New field for Homeowners Policies only.	134
Material Matching Code*	New field for Homeowners Policies only.	136
Cosmetic Damage Code*	New field for Homeowners Policies only.	137
Protective Devices Code*	New field for Homeowners Policies only.	138-139

* These fields are part of the North Carolina 2027 Homeowners Policy Program and apply to policies effective June 1, 2027.

For North Carolina, the new coding changes apply to policies effective January 1, 2026 & subsequent. Fields that are part of the North Carolina 2027 Homeowners Policy Program and are effective June 1, 2027, have been noted.

The updated coding on the attached pages will be reflected in the 2nd Quarter 2026 revisions of the Homeowners Statistical Plan.

Please let us know if you have any questions or need any additional information.

Sincerely,



Jeffrey R. Patterson
President & CEO

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.

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.

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			
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			
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			
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			
47-48	Exception Code	Exception Code	Exception Code	Exception Code
49	Blank	Blank	Blank	Blank
50	Number of Families Code			
51-52	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			

FIELD	FIELD NAME			
	Homeowners	Dwelling	Mobilehome	Snowmobile, Watercraft, Earthquake, & Flood
79-80	Blank	Blank	Blank	Blank
81-100	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			
121-122	Blank	Blank	Blank	Blank
123-126	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			
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			
76-78	Annual Statement Line of Business Code			
79-80	Blank	Blank	Blank	Blank
81-100	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			
121-122	Blank	Blank	Blank	Blank
123-126	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			
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			
76-78	Annual Statement Line of Business Code			
79-80	Blank	Blank	Blank	Blank
81-100	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			
121-122	Blank	Blank	Blank	Blank
123-126	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			
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

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

PROTECTION CODES*

ALL STATES EXCEPT PUERTO RICO

Description	CODE
Protected.....	01
Unprotected.....	99
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
Protected.....	01
Unprotected.....	99
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
Code the actual deductible amount, up to \$9,997.	0002
 Policies with \$50 deductible would be code 0050, \$100 deductible would	**
 be code 0100, \$250 deductible would be 0250, etc.	9997
Full Coverage - No Deductible	0001
Percentage Deductibles	9998
All Other Deductibles including \$9,998 and more	9999
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 001. Policies for amounts \$998,500 and over must be reported as 999.~~ 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.

CAUSE OF LOSS CODES†

Description	CODE
Section I - Property	
Fire, Lightning & 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.](#)

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.

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.

MITIGATION CODES

North Carolina Only

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 for Safer Living®.....	D
Hurricane Fortified for Existing Homes® Bronze Option 1.....	E
Hurricane Fortified for Existing Homes® Bronze Option 2.....	F
Hurricane Fortified for Existing Homes® Silver Option 1.....	G
Hurricane Fortified for Existing Homes® Silver Option 2.....	H
Hurricane Fortified for Existing Homes® Gold Option 1.....	I
Hurricane Fortified for Existing Homes® Gold Option 2.....	J
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 Mitigating Features 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).

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 choose to not begin reporting 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

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

ALL STATES EXCEPT PUERTO RICO

Description	CODE
Protected.....	01
Unprotected.....	99
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
Protected.....	01
Unprotected.....	99
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*
(Not applicable to sublines 41, 42, and 46)

Description	CODE
Code the actual deductible amount, up to \$9,997.	0002
Policies with \$50 deductible would be code 0050, \$100 deductible would be code 0100, \$250 deductible would be 0250, etc.	**
Full Coverage - No Deductible	9997
Percentage Deductibles	0001
All Other Deductibles including \$9,998 and more	9998
9999	9999
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 001. Policies for amounts \$998,500 and over must be reported as 999.~~ 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.

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 & Lightning 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.](#)

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 for Existing Homes® Bronze Option 1.....	E
Hurricane Fortified for Existing Homes® Bronze Option 2.....	F
Hurricane Fortified for Existing Homes® Silver Option 1.....	G
Hurricane Fortified for Existing Homes® Silver Option 2.....	H
Hurricane Fortified for Existing Homes® Gold Option 1.....	I
Hurricane Fortified for Existing Homes® Gold Option 2.....	J
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 Mitigating Features 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).

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 choose to not begin reporting 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/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

SUBLINE OF BUSINESS CODE

DESCRIPTION	CODE
Mobilehomes	49

PROTECTION CODES*

ALL STATES EXCEPT PUERTO RICO

DESCRIPTION	CODE
Protected	01
Unprotected	99
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
Protected	01
Unprotected	99
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
Code the actual deductible amount, up to \$9,997.....	0002
 Policies with \$50 deductible would be code 0050, \$100 deductible	 **
 would be code 0100, \$250 deductible would be 0250, etc.....	9997
Full Coverage - No Deductible.....	0001
Percentage Deductibles.....	9998
All Other Deductibles including \$9,998 and more.....	9999
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](#).

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 001. Policies for amounts \$998,500 and over must be reported as 999.~~ 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, Lightning & 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.

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 choose to not begin reporting 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/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.

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 001. Policies for amounts \$998,500 and over must be reported as 999.~~ Policies for amounts under \$1,500 must be reported as 0001. Policies for amounts \$9,998,500 and over must be reported as 9999.

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 choose to not begin reporting 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.