**Section 4203.70 Coding Conventions for Other Liability/Excess Insurance, Medical Malpractice, Earthquake, Commercial Auto Liability, and Business Owners Packages**

This Section provides instructions for coding the fields for other liability, medical malpractice, earthquake, commercial auto liability, and business owners packages (BOP). The following provides a detailed description of each data field:

a) FEIN – This alpha-numeric field reflects the Federal Employer Identification Number assigned to the insurer. (Do not include the hyphen; for example 555555555.)

b) Filing Method – This one-character alpha-numeric field identifies the source of the data as either an agent or an insurance company. Possible codes are:

|  |  |  |
| --- | --- | --- |
| 1 | = | American Association of Insurance Services (AAIS) |
| 2 | = | Insurance Services Office, Inc. (ISO) |
| 3 | = | Property Casualty Insurers Association of America (PCI) |
| 4 | = | National Independent Statistical Service (NISS) |
| 5 | = | Company Direct – Partial |
| 6 | = | Company Direct – 100 Percent |
| 7 | = | Other |

c) Line of Business – This alpha-numeric field identifies the line or general classification to which the data belongs. Possible codes are:

|  |  |  |
| --- | --- | --- |
| 05.0 | = | BOP (Business Owners Package) |
| 11.0 | = | Medical Malpractice |
| 12.0 | = | Earthquake |
| 17.0 | = | Other/Excess Liability |
| 19.4 | = | Commercial Auto Liability |

d) State Identifier – This field identifies the geographical source of the data. Possible codes are:

|  |  |  |
| --- | --- | --- |
| 12 | = | Illinois only |
| MS | = | Multi-state |

e) **Class Code** – The data call requires specific data for each Type of Insurance and class code identified below.

05.0 = BOP (Business Owners Package)

|  |  |  |  |
| --- | --- | --- | --- |
| • | 77777 | = | Business Owners Package (BOP) |

Other

|  |  |  |  |
| --- | --- | --- | --- |
| • | OTHR | = | All other coverage contained in line 05.1 and 05.2 |

11.0 = Medical Malpractice

Cardiac – Other

|  |  |  |  |
| --- | --- | --- | --- |
| • | 80281 | = | cardiovascular disease – minor surgery by MD |
| • | 84281 | = | cardiovascular disease – minor surgery by DO |
| • | 80255 | = | cardiovascular disease – no surgery by MD |
| • | 84255 | = | cardiovascular disease – no surgery by DO |

Cardiac – Surgery

|  |  |  |  |
| --- | --- | --- | --- |
| • | 80141 | = | surgery – cardiac by MD |
| • | 80150 | = | surgery – cardiovascular disease by MD |
| • | 84150 | = | surgery – cardiovascular disease by DO |

Critical Care Medicine

|  |  |  |  |
| --- | --- | --- | --- |
| • | 80283 | = | intensive care medicine – applies to any general practitioner or specialist employed in intensive care hospital unit by MD |
| • | 84283 | = | intensive care medicine – applies to any general practitioner or specialist employed in intensive care hospital unit by DO |

Dentists

|  |  |  |  |
| --- | --- | --- | --- |
| • | 80210 | = | Oral surgery with anesthesia |
| • | 80211 | = | Oral surgery without anesthesia |

Emergency Room – Other

|  |  |  |  |
| --- | --- | --- | --- |
| • | 80102 | = | emergency room – no major surgery by MD |
| • | 84102 | = | emergency room – no major surgery by DO |

Emergency Room – Surgery

|  |  |  |  |
| --- | --- | --- | --- |
| • | 80157 | = | emergency medicine – including major surgery by MD |
| • | 84157 | = | emergency medicine – including major surgery by DO |

General Surgery

|  |  |  |  |
| --- | --- | --- | --- |
| • | 80143 | = | surgery – general – not otherwise classified. Does not apply to family or general practitioner or to any specialist who occasionally performs major surgery by MD |
| • | 84143 | = | surgery – general – not otherwise classified. Does not apply to family or general practitioner or to any specialist who occasionally performs major surgery by DO |

Neurosurgery

|  |  |  |  |
| --- | --- | --- | --- |
| • | 80152 | = | surgery – neurology – including child by MD |
| • | 84152 | = | surgery – neurology – including child by DO |
| • | 80288 | = | neurology – including child – minor surgery by MD |
| • | 84288 | = | neurology – including child – minor surgery by DO |

Obstetrics/Gynecology – Other

|  |  |  |  |
| --- | --- | --- | --- |
| • | 80277 | = | gynecology – minor surgery by MD |
| • | 84277 | = | gynecology – minor surgery by DO |
| • | 80244 | = | gynecology – no surgery by MD |
| • | 84244 | = | gynecology – no surgery by DO |

Obstetrics/Gynecology – Surgery

|  |  |  |  |
| --- | --- | --- | --- |
| • | 80167 | = | surgery – gynecology by MD |
| • | 84167 | = | surgery – gynecology by DO |
| • | 80168 | = | surgery – obstetrics by MD |
| • | 80153 | = | surgery – obstetrics – gynecology by MD |
| • | 84153 | = | surgery – obstetrics – gynecology by DO |

Orthopedic Surgery

|  |  |  |  |
| --- | --- | --- | --- |
| • | 80154 | = | surgery – orthopedic by MD |
| • | 84154 | = | surgery – orthopedic by DO |

Physicians and Surgeons

|  |  |  |  |
| --- | --- | --- | --- |
| • | 80420 | = | family physician or general practitioner – no surgery by MD |
| • | 84420 | = | family physician or general practitioner – no surgery by DO |
| • | 80421 | = | family physician or general practitioner – minor surgery by MD |
| • | 84421 | = | family physician or general practitioner – minor surgery by DO |
| • | 80117 | = | surgery – general practice or family practice by MD |

Physicians, Surgeons, and Dentists

|  |  |  |  |
| --- | --- | --- | --- |
| • | 94999 | = | physicians, surgeons, and dentists classes not specifically listed |
| • | 90430 | = | physicians, surgeons, and dentists individual insurer programs not rated using one of the exposure bases noted above |

Plastic Surgery

|  |  |  |  |
| --- | --- | --- | --- |
| • | 80156 | = | surgery – plastic – not otherwise classified by MD |
| • | 84156 | = | surgery – plastic – not otherwise classified by DO |
| • | 80155 | = | surgery – plastic – otorhinolaryngology by MD |
| • | 84155 | = | surgery – plastic – otorhinolaryngology by DO |

Vascular Surgery

|  |  |  |  |
| --- | --- | --- | --- |
| • | 80146 | = | surgery – vascular by MD |
| • | 80144 | = | surgery – thoracic by MD |
| • | 84144 | = | surgery – thoracic by DO |

OTHER

|  |  |  |  |
| --- | --- | --- | --- |
| • | OTHR | = | All other coverage contained in line 11.0 |

12.0 = Earthquake

• REQ = Residential Earthquake

• OTHR = All other coverage contained in line 12.0

17.0 = Other Liability

Day care

|  |  |  |  |
| --- | --- | --- | --- |
| • | 82115 | = | day care center liability – day nurseries |
| • | 41714 | = | day care center liability – day care centers |
| • | 81714 | = | day care center liability individual insurance not rated using one of the exposure bases noted above. |

Lawyer

|  |  |  |  |
| --- | --- | --- | --- |
| • | 81400 | = | lawyers professional liability – lawyers |
| • | 81420 | = | lawyers professional liability – employed law clerks, investigators, abstractors and paralegals |
| • | 81401 | = | lawyers professional liability individual insurance not rated using one of the exposure bases noted above. |

Liquor

|  |  |  |  |
| --- | --- | --- | --- |
| • | 70412 | = | clubs |
| • | 59211 | = | package stores and other retail establishments |
| • | 50911 | = | manufacturers, wholesalers, and distributors |
| • | 58161 | = | restaurants, taverns, hotels, motels including package sales |
| • | 58168 | = | temporary licenses |
| • | 58169 | = | owners or lessors of premises used by others |
| • | 11111 | = | liquor liability – not otherwise classified |
| • | 81111 | = | liquor liability individual insurer programs not rated using one of the exposure bases noted above.1 |

Excess Coverage

|  |  |  |  |
| --- | --- | --- | --- |
| • | 9772 | = | commercial auto |
| • | 99930 | = | personnel umbrella |
| • | 99935 | = | commercial umbrella |
| • | 88888 | = | excess insurance – all other |

Other

• OTHR = All other coverage contained in line 17.1 and 17.2

19.4 = Commercial Auto Liability

|  |  |  |  |
| --- | --- | --- | --- |
| • | 1A | = | fleet and non-fleet combined trucks, tractors, and trailers – zone rated (car-months (BI)) |
| • | 1B | = | fleet and non-fleet combined trucks, tractors, and trailers – zone rated (receipts) |
| • | 1C | = | fleet and non-fleet combined trucks, tractors, and trailers – zone rated (number of miles) |
| • | 2A | = | fleet and non-fleet combined trucks, tractors, and trailers – all other, regardless of miles (car-months (BI)) |
| • | 3A | = | fleet and non-fleet taxicabs, and public livery, regardless of mileage, including limousines (car-months (BI)) |
| • | 3B | = | fleet and non-fleet taxicabs, and public livery, regardless of mileage, including limousines (receipts) |
| • | 3C | = | fleet and non-fleet taxicabs, and public livery, regardless of mileage, including limousines (number of miles) |
| • | OTHR | = | All other coverage contained in line 19.4 |

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

g) Field Not Currently Used

h) Form Type – This alpha-numeric field reflects the form type that was used in providing coverage. The insurer will report a separate record for each form type for each class and geographic location (Illinois-only or multi-state). Possible codes are:

|  |  |  |
| --- | --- | --- |
| C | = | claims-made |
| O | = | occurrence |
| T | = | claims-made tail coverage |

i) Amount of Written Premium – This field reflects the amount of total written premiums corresponding to each of the class codes.

j) Amount of Earned Premium – This field reflects the total amount of earned premiums corresponding to each of the class codes.

k) Amount of Paid Losses – This field reflects the amount of paid losses corresponding to each of the class codes. Please see Section 4203.30(g) for the definition of paid losses. If the insurer is unable to separate paid losses from ALAE, the insurer will follow the instructions provided in Section 4203.30(h).

l) Amount of Outstanding Losses – This field reflects the amount of outstanding losses corresponding to each of the class codes. Please see Section 4203.30(g) for the definition of outstanding losses and Section 4203.30(h) for special instructions for those situations where separating outstanding losses and outstanding ALAE are not possible.

m) Amount of Paid ALAE – This field reflects the amount of paid ALAE for each of the class codes. If an insurer is unable to separate paid ALAE from the paid losses, the combined paid losses and paid ALAE will be reported in the paid losses field for the line and the code "combined" will appear in the paid ALAE field. For the earthquake data, the amount of paid ALAE field should be blank.

n) Amount of Outstanding ALAE – This field reflects the amount of outstanding allocated loss adjustment expenses for each of the class codes. If an insurer is unable to separate outstanding ALAE from the outstanding losses, the combined outstanding losses and outstanding ALAE will be reported in the outstanding losses field for the line and the code "combined" will appear in the ALAE field. For the earthquake data, the amount of outstanding ALAE field should be blank.

o) Number of Written Exposures – This field reflects the count of written exposures for each of the class codes. The field "number of exposures" for BOP, earthquake, and excess insurance will be left blank.

p) Number of Paid Claims – This field reflects the paid claims count corresponding to each of the class codes. Please see Section 4203.30(i) for the definition of paid claims.

q) Number of Outstanding Claims – This field reflects the outstanding claims count corresponding to each of the class codes. Please see Section 4203.30(j) for the definition of outstanding claims.

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