**Section 4203.100 Coding Conventions for Private Passenger Auto Physical Damage**

This Section provides instructions for coding the 26 fields included in the private passenger auto physical damage records.

a) In the private passenger physical damage line, the insurer will code one record for the line for multi-state data and one record for the line for each zip code represented in the Illinois-only data. It is not necessary to submit a record that sums the Illinois-only data for all the zip codes.

b) The following provides a detailed description of each data field:

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

2) 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 Insurer Association of America (PCI) |
| 4 | = | National Independent Statistical Service (NISS) |
| 5 | = | Company Direct – Partial |
| 6 | = | Company Direct – 100 Percent |
| 7 | = | Other |

3) Line of Business – This alpha-numeric field identifies the general business line to which the data belongs. The code for private passenger auto physical damage is:

|  |  |  |
| --- | --- | --- |
| 21.1 | = | Private passenger auto physical damage |

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

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

5) Class Code/Classification Code – This alpha-numeric field identifies the class of insurance being reported in the line. The insurer should report one record for each class code for multi-state data and one record for each class for each zip code for Illinois-only data. It is not necessary to report a record that sums all zip code data for a class. Possible codes for the classification field are:

|  |  |  |
| --- | --- | --- |
| 21.1 | = | Private passenger auto physical damage |
| • |  | PHYD |
| • |  | OTHR = All other coverage contained in line 21.1 |

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

7) Zip Code – This alpha-numeric field identifies the zip code where the Illinois-only exposure is written. Possible codes are:

|  |  |  |
| --- | --- | --- |
| Actual zip code | = | The range for Illinois zip codes (60001 through 62999). |
| 99999 | = | Code for Illinois-only data where zip code does not fall within the range for Illinois zip codes (60001 through 62999). |

AGENCY NOTE: There should be one record for each represented zip code for private passenger auto physical damage for Illinois-only data. It is unnecessary to submit a record that sums the data for all the zip codes. For multi-state data, the zip code field should be blank.

8) Amount of PPA Physical Damage Comprehensive (Comp) Written Premium – This field reflects the amount of written premiums for comprehensive.

9) Amount of PPA Comprehensive Earned Premium – This field reflects the amount of earned premiums for comprehensive.

10) Amount of PPA Comprehensive Paid Losses – This field reflects the paid losses for comprehensive. Please see Section 4203.30(g) for the definition of paid losses.

11) Amount of PPA Comprehensive Outstanding Losses – This field reflects the outstanding losses for comprehensive. Please see Section 4203.30(g) for the definition of outstanding losses.

12) Number of PPA Comprehensive Written Exposures – This field reflects the written exposure count for private passenger auto physical damage – using the comprehensive component.

13) Number of PPA Comprehensive Paid Claims – This field reflects the paid claims count for comprehensive. Please see Section 4203.30(i) for the definition of paid claims.

14) Number of PPA Comprehensive Outstanding Claims – This field reflects the outstanding claims count for comprehensive. Please see Section 4203.30(j) for the definition of outstanding claims.

15) Amount of PPA Collision Written Premium – This field reflects the amount of written premiums for collision.

16) Amount of PPA Collision Property Damage Earned Premium – This field reflects the amount of earned premiums for collision.

17) Amount of PPA Collision Paid Losses – This field reflects the paid losses for collision. Please see Section 4203.30(g) for the definition of paid losses.

18) Amount of PPA Collision Outstanding Losses – This field reflects the outstanding losses for collision. Please see Section 4203.30(g) for the definition of outstanding losses.

19) Number of PPA Collision Paid Claims – This field reflects the paid claims count for collision. Please see Section 4203.30(i) for the definition of paid claims.

20) Number of PPA Collision Outstanding Claims – This field reflects the outstanding claims count for collision. Please see Section 4203.30(j) for the definition of paid claims.

AGENCY NOTE: Fields 21-26 will be blank for the majority of private passenger auto physical damage insurers. The purpose of the other category is to capture any private passenger auto physical damage data from insurers that do not fall within the comprehensive or collision components.

21) Amount of PPA Other Written Premium – This field reflects the amount of written premiums for other (not fitting in comp or collision).

22) Amount of PPA Other Earned Premium – This field reflects the amount of earned premiums for other (not fitting in comp or collision).

23) Amount of PPA Other Paid Losses – This field reflects the paid losses for other (not fitting in comp or collision). Please see Section 4203.30(g) for the definition of paid losses.

24) Amount of PPA Other Outstanding Losses – This field reflects the outstanding losses for other (not fitting in comp or collision). Please see Section 4203.30(g) for the definition of outstanding losses.

25) Number of PPA Other Paid Claims – This field reflects the paid claims count for other (not fitting in comp or collision). Please see Section 4203.30(i) for the definition of paid claims.

26) Number of PPA Other Outstanding Claims – This field reflects the outstanding claims count for other (not fitting in comp or collision.) Please see Section 4203.30(j) for the definition of outstanding claims.

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