

## CODING REQUIREMENTS

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## SECTION I

### \* Homeowner New/Renewal Policies

- Policy number
- Effective and expiration date of policy term
- Risk rating information including:
  - Location (name of town, county, and zip code),
  - PPC (public protection classification issued by ISO),
  - Construction
- Form type policy is written under (HO-A, B, or C, B-CON, C-CON, BT, or CT)
- Replacement cost forms (form number & premium charged should be indicated)
- Other enhancement forms (form number & premium charged should be indicated)
- Forms that cover water, mold, or foundation (form number, amount of coverage, and premium should be indicated)
- Increased Cost of Construction - Building Laws – if this coverage applies, amount of coverage should be specified (10%, 15%, 25%, or other approved limit).
- HO 330 Premium Surcharge - Claims; should be indicated if applicable.
- HO 160 Scheduled Personal Property, premium should be indicated. Also, if company has an agreement with TICO to report this coverage to ISO, then additional information will be needed (see Section II).
- Limits of Liability for Section I
- Deductible amounts
- If Mandatory Roof Credit, show Class, Construction of roof, and year of installation.
- If Premium Reduction Certificate, show which section(s) apply.
- List of mandatory and or optional credits named in the Texas Personal Lines Manual (w/name of credit and percentage or \$ amount of each credit)
- Total Policy Premium

### Homeowner Amendments

- Policy number
- Effective date of amendment
- State in detail reason for amendment: ex. – rating info, Amount of Insurance, forms, deductibles, etc.
- Full or Pro-Rated Premium Adjustment resulting from the amendment.
- State all required information as listed above \* for items added or amended.
- If the amendment is effective at inception or renewal date, the amended total premium should be shown.

**Note: It is not necessary to send amendments that do not involve rating or premium change (example - mortgage changes, m/a changes, insured name changes)**

### Homeowner Cancellations/Reinstatements

- Policy number
- Effective date of cancellation/reinstatement
- Amount of return premium (this should be the full or pro-rated amount of the policy premium that was reported to TICO, regardless of what was booked by the company)

## SECTION II

### HO 160 - Scheduled Personal Property

If company has an agreement for TICO to report this premium to ISO, the following information is needed:

- Policy number
- Effective and expiration date of policy term
- Effective date of endorsement, cancellation/reinstatement
- Transaction type (new or renewal business, endorsement, cancellation/reinstatement)
- Reason for cancellation, if cancelled
- Class of property (jewelry, furs, sporting, etc.)
- Premium applicable for each class of property
- If endorsement, cancellation, or reinstatement, amount of additional or return premium

## SECTION III

### \* Dwelling Fire New/Renewal Policies

- Policy number
- Effective and Expiration date of policy term
- Risk rating information for each item applying including:
  - Location (name of town, county, zip code)
  - PPC (public protection classification issued by ISO)
  - Construction (if frame, indication if risk is a mobile home)
  - Occupancy
- Form type policy is written under (TDP 1, 2 or 3)
- Replacement cost forms (form number & premium charged should be indicated)
- Other enhancement forms (form number & premium charged should be indicated)
- Forms that cover water, mold, or foundation (form number, amount of coverage, and premium should be indicated)
- List of endorsements applicable. Note, the following forms should be **physically attached** as they contain information necessary for coding purposes:
  - TDP 011 Vacancy Clause
  - TDP 012 Miscellaneous Property Schedule
  - TDP 017 Fair Rental Value (TDP 1)
  - TDP 018 Fair Rental Value (TDP 2)
  - TDP 020 Premium Surcharge - Claims
  - TDP 026 Increased Cost of Construction-Building Laws (TDP-1 & 2)
  - TDP 027 Increased Cost of Construction-Building Laws (TDP-3)
- List of Mandatory and or optional credits named in the Texas Personal Lines Manual (w/name of credit and percentage or \$ amount of each credit)
- If Mandatory Roof Credit, show Class, Construction of roof, and year of installation.
- Limits of Liability for all items
- Deductible amount for each item
- Premium shown for each covered peril

### Dwelling Amendments

- Policy number
- Effective date of amendment
- State in detail reason for amendment: ex. – rating info, Amount of Insurance, forms, deductibles, etc.
- State all required information as listed above \* for items added or amended.
- Full or Pro-Rated Premium adjustment resulting from the amendment should be shown per peril.

**Note: It is not necessary to send amendments that do not involve rating or premium change (example - mortgage changes, m/a changes, insured name changes)**

### Dwelling Cancellations/Reinstatements

- Policy number
- Effective date of cancellation/reinstatement
- Amount of return premium (this should be the full or pro-rated amount of the policy premium that was reported to TICO, regardless of what was booked by the company)

## SECTION IV

### \* Farm and Ranch New/Renewal Policies

- Policy number
- Effective and expiration date of policy term
- Risk rating information for each item applying including:
  - Location (name of town, or nearest town, county, zip code)
  - Construction
  - Occupancy
- Form type policy is written under (FRP 1,2,3)
- List of endorsements applicable. Note, the following forms should be **physically attached** as they contain information necessary for coding purposes:
  - TFR 061 Vacancy Clause
  - TFR 062 Miscellaneous Property Schedule
  - TFR 067 Fair Rental Value (Form 1)
  - TFR 068 Fair Rental Value (Form 2)
  - TFR 069 Damage by Weight of Ice, Sleet, or Snow
  - TFR 071 Mobile Agricultural Machinery and Equipment Coverage
  - TFR 073 Premium Surcharge - Claims
  - TFR 077 Scheduled Farm and Ranch Property
- Limits of Liability for all items
- Deductible amount for each item
- Premium shown for each covered peril

### Farm and Ranch Amendments

- Policy number
- Effective date of amendment
- State in detail reason for amendment: ex. – rating info, Amount of Insurance, forms, deductibles, etc.
- State all required information as listed above \* for items added or amended.
- Full or Pro-Rated Premium Adjustment resulting from the amendment.

**Note: It is not necessary to send amendments that do not involve rating or premium change (example- mortgage changes, m/a changes, insured name changes)**

### Farm and Ranch Cancellations/Reinstatements

- Policy number
- Effective date of cancellation/reinstatement
- Amount of return premium (this should be the full or pro-rated amount of the policy premium that was reported to TICO, regardless of what was booked by the company)

## SECTION V

### \* Farm and Ranch Owners New/Renewal Policies

- Policy number
- Effective and expiration date of policy term
- Risk rating information including:
  - Location (name of town, or nearest town, county, zip code)
  - Construction
- Form type policy is written under (FRO-A, B, or B with FRO 480)
- List of endorsements applicable. Note, the following forms should be **physically attached** as they contain information necessary for coding purposes:
  - FRO 459 Scheduled Farm and Ranch Property
  - FRO 460 Scheduled Personal Property, only if company has an agreement for TICO to report premium to ISO.
  - FRO 481 Additional Residence Coverage
  - FRO 489 Damage by Weight of Ice, Sleet, or Snow
  - FRO 500 Mandatory Farm and Ranch Owners Endorsement
  - FRO 630 Premium Surcharge-Claims
  - TFR 071 Mobile Agricultural Machinery and Equipment Coverage
- Limits of Liability for Section I and II Coverage
- Deductible amounts
- List of credits (w/name of credit and percentage or \$ amount of each credit)
- Total Policy Premium

### Farm and Ranch Owners Amendments

- Policy number
- Effective date of amendment
- State in detail reason for amendment: ex. – rating info, Amount of Insurance, forms, deductibles, etc.
- State all required information as listed above \* for items added or amended.
- Full or Pro-Rated Premium Adjustment resulting from the amendment.

**Note: It is not necessary to send amendments that do not involve rating or premium change (example - mortgage changes, m/a changes, insured name changes)**

### Farm and Ranch Owners Cancellations/Reinstatements

- Policy number
- Effective date of cancellation/reinstatement
- Amount of return premium (this should be the full or pro-rated amount of the policy premium that was reported to TICO, regardless of what was booked by the company)

## SECTION VI

### FRO 460 - Scheduled Personal Property

If company has an agreement for TICO to report this premium to ISO, the following information is needed:

- Policy number
- Effective and expiration date of policy term
- Effective date of endorsement, cancellation/reinstatement
- Transaction type (new or renewal business, endorsement, cancellation/reinstatement)
- Reason for cancellation, if cancelled
- Class of property (jewelry, furs, sporting, etc)
- Premium applicable for each class of property
- If endorsement, cancellation, or reinstatement, amount of additional or return premium