

openIDL - Data Models - Data Dictionary



openIDL-data-elements.xlsx

Auto Territory Coverage: Attribute Definitions

	Attribute	Description
1	Basic Limit	the minimum limits of liability that can be purchased by an insured
2	Basic Limit Loss	a property insurance limit that is less than the total property values at risk but high enough to cover the total property values actually exposed to damage in a single loss occurrence.
3	Car Years	the proportion of a calendar year during which a private passenger motor vehicle can be identified as being insured for physical damage insurance coverage.
4	Coverage	Code that identifies the exposure coverage associated with the manual class code.
5	Earned Premium	The term earned premium refers to the premium collected by an insurance company for the portion of a policy that has expired.
6	Excess Limit Loss	Losses in Excess of Policy Limits — this is an expression used in reinsurance agreements that refers to damages awarded by a court against an insurer in favor of the insured, due to the insurer's having failed to settle a third-party claim against the insured within the policy limits by reason of bad faith, fraud, or gross negligence.
7	Excess Limit	the highest amount of insurance that will be offered in a given situation in excess of basic limits.
8	Incurred Count	Losses Incurred — the total amount of losses sustained during a given time period that are paid and unpaid but reserved.
9	Incurred Loss	The total amount of paid claims and loss reserves associated with a particular time period, usually a policy year. It does not ordinarily include incurred but not reported (IBNR) losses.
10	LOB	Line of Business
11	State	One of the United States
12	Territory	Geographical location, sub unit of state
13	Zipcode	5 digit postal code



Auto-Territory2018.xlsx



Auto-Coverage2018.xls

Section II: Reports Covered

id	name	status	notes
1	AAIS Territory Coverage	Complete	initial report
2	Auto Stat Report	Incomplete	

Section III: Data

class_group_type

id	name	description
1	Voluntary Risk	Utilize state assigned risk classification plans
2	Assigned Risk	Utilize state assigned risk classification plans
3	Miscellaneous Personal Vehicles	includes motorcycles

class_group

id	name	description	type
1	1	No Male driver under 25; non-business use	1
2	1F	No male driver under 25; Farm use	1
3	1A	No male driver under 25; non-business use, non farm, no driving to work	1
4	1B	No male driver under 25; non-business use; drives to work - limited number of miles each day	1
5	1C	No male driver under 25; non-business use; drives to work - over a limit of miles each way	1
6	1D	No male driver under 25; non-business use, drives to work - no distance restriction	1
7	3	No male driver under 25; business use	1
8	2	Driver under 25; business and non business use	1
9	2A	Male driver under 25; business and non business use; married or single male not owner or principal driver	1
10	2B	Married male driver under 25; business and non-business use	1
11	2C	Unmarried male driver under 25; business and non-business; owner or principal driver	1
12	2D	Female driver under 25	1
13	2E	Single male operator age 25-29 inclusive; owner or principal operator	1
14	Sr. Citizen	Operator age 65 and over	1

15	All Other PPNF	No class plan or other class plan used; military post coverage, all other private passener cars	1
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type_of_business

id	name	description
1	Voluntary	
2	Residual	

state

	name	code
1	ALABAMA	AL
2	ALASKA	AK
3	AMERICAN SAMOA	AS
4	ARIZONA	AZ
5	ARKANSAS	AR
6	CALIFORNIA	CA
7	COLORADO	CO
8	CONNECTICUT	CT
9	DELAWARE	DE
10	DISTRICT OF COLUMBIA	DC
11	FLORIDA	FL
12	GEORGIA	GA
13	GUAM	GU
14	HAWAII	HI
15	IDAHO	ID
16	ILLINOIS	IL
17	INDIANA	IN
18	IOWA	IA
19	KANSAS	KS
20	KENTUCKY	KY
21	LOUISIANA	LA
22	MAINE	ME
23	MARYLAND	MD
24	MASSACHUSETTS	MA
25	MICHIGAN	MI
26	MINNESOTA	MN
27	MISSISSIPPI	MS
28	MISSOURI	MO
29	MONTANA	MT
30	NEBRASKA	NE
31	NEVADA	NV
32	NEW HAMPSHIRE	NH

33	NEW JERSEY	NJ
34	NEW MEXICO	NM
35	NEW YORK	NY
36	NORTH CAROLINA	NC
37	NORTH DAKOTA	ND
38	NORTHERN MARIANA IS	MP
39	OHIO	OH
40	OKLAHOMA	OK
41	OREGON	OR
42	PENNSYLVANIA	PA
43	PUERTO RICO	PR
44	RHODE ISLAND	RI
45	SOUTH CAROLINA	SC
46	SOUTH DAKOTA	SD
47	TENNESSEE	TN
48	TEXAS	TX
49	UTAH	UT
50	VERMONT	VT
51	VIRGINIA	VA
52	VIRGIN ISLANDS	VI
53	WASHINGTON	WA
54	WEST VIRGINIA	WV
55	WISCONSIN	WI
56	WYOMING	WY

Section IV: Acronyms/Definitions

id	Acronym	Explanation
1	PK	primary key, the unique identifier for a row
2	FK	foreign key, a reference to a unique row that is defined in another table.