

# Attributes Index

Attributes are to be added to up for discussion section.

The group will discuss the attributes and decide if they are to be accepted or rejected.

All attributes that are accepted will be sorted into three priority groups, min, expanded, and regulatory request.

Priority will be min, expanded, regulatory, rejected

|    | Data Needs                                | Result        | Passthrough or Derived | required fields                                                                                                            | Priority | Date | NAIC Data Fields                                                                                                                 |
|----|-------------------------------------------|---------------|------------------------|----------------------------------------------------------------------------------------------------------------------------|----------|------|----------------------------------------------------------------------------------------------------------------------------------|
| 1  | Accident Year                             | 2018          | Pass                   | Accounting Year, Year of Loss                                                                                              | min      |      | Accounting Year / Year of Loss                                                                                                   |
| 2  | Accounting Year                           |               | Pass                   |                                                                                                                            | min      |      | Accounting Year                                                                                                                  |
| 3  | Basic Limit Level                         |               | Pass                   |                                                                                                                            | min      |      |                                                                                                                                  |
| 4  | Car Years                                 | 477           | Derived                | Vehicle ID, Coverage ID, Cov Eff Date, Cov Exp Date                                                                        | min      |      | Exposure: Vehicle ID / Coverage ID / Cov Eff Date / Cov Exp Date                                                                 |
| 5  | Coll Deductible                           | \$500         | Derived                |                                                                                                                            | min      |      | Coll Deductible                                                                                                                  |
| 6  | Comp Deductible                           | \$250         | Derived                |                                                                                                                            | min      |      | Comp Deductible                                                                                                                  |
| 7  | Coverage                                  | Bodily Injury | Pass                   |                                                                                                                            | min      |      | Coverage ID                                                                                                                      |
| 8  | Cov Eff Date                              |               | Pass                   |                                                                                                                            | min      |      | Cov Eff Date                                                                                                                     |
| 9  | Cov Exp Date                              |               | Pass                   |                                                                                                                            | min      |      | Cov Exp Date                                                                                                                     |
| 10 | Coverage Group                            | Liability     | Derived                |                                                                                                                            | min      |      | Coverage ID                                                                                                                      |
| 11 | Coverage ID                               |               | Pass                   |                                                                                                                            | min      |      | Coverage ID                                                                                                                      |
| 12 | Development Factor                        |               | Pass                   |                                                                                                                            | min      |      | Development Factor                                                                                                               |
| 13 | Developed Incurred Losses at Basic Limits | 64,999        | Derived                | Development Factor, Basic Limit Level, Liability Limits Amount, Paid Losses, Outstanding Losses, PAID LAE, Outstanding LAE | min      |      | Development Factor / Basic Limit Level / Liability Limits Amount / Paid Losses / Outstanding Losses / Paid LAE / Outstanding LAE |
| 14 | Developed Incurred Losses at Excess Limit | 0             | Derived                | Development Factor, Basic Limit Level, Liability Limits Amount, Paid Losses, Outstanding Losses, PAID LAE, Outstanding LAE | min      |      | Development Factor / Basic Limit Level / Liability Limits Amount / Paid Losses / Outstanding Losses / Paid LAE / Outstanding LAE |
| 15 | Earned Premium                            | 73,533        | Derived                |                                                                                                                            | min      |      | Premium Amount                                                                                                                   |
| 16 | Incurred Claim Count                      | 0             | Derived                | Number of Outstanding, Number of Paid Claims                                                                               | min      |      | Number of Outstanding / Number of Paid Claims                                                                                    |
| 17 | Incurred Loss at Basic Limits             | 51,100        | Derived                | Basic Limit Level, Liability Limits Amount, Paid Losses, Outstanding Losses, Paid LAE, Outstanding LAE                     | min      |      | Basic Limit Level / Liability Limits Amount / Paid Losses / Outstanding Losses / Paid LAE / Outstanding LAE                      |
| 18 | Incurred Loss at Excess Limits            | 0             | Derived                | Basic Limit Level, Liability Limits Amount, Paid Losses, Outstanding Losses, Paid LAE, Outstanding LAE                     | min      |      | Basic Limit Level / Liability Limits Amount / Paid Losses / Outstanding Losses / Paid LAE / Outstanding LAE                      |
| 19 | Incurred Losses                           | 51,100        | Derived                | Transaction Type, Paid Losses, Outstanding Losses, Paid LAE, Outstanding LAE                                               | min      |      | Transaction Type / Paid Losses / Outstanding Losses / Paid LAE / Outstanding LAE                                                 |
| 20 | Liability Limits Amount                   |               | Pass                   |                                                                                                                            | min      |      |                                                                                                                                  |
| 21 | Line of Business                          | Automobile    | Pass                   |                                                                                                                            | min      |      | Line of Business                                                                                                                 |
| 22 | Number of Outstanding                     |               | Pass                   |                                                                                                                            | min      |      | Number of Outstanding                                                                                                            |
| 23 | Number of Paid Claims                     |               | Pass                   |                                                                                                                            | min      |      | Number of Paid Claims                                                                                                            |
| 24 | Outstanding LAE                           |               | Pass                   |                                                                                                                            | min      |      |                                                                                                                                  |
| 25 | Outstanding Losses                        |               | Pass                   |                                                                                                                            | min      |      |                                                                                                                                  |
| 26 | Paid LAE                                  |               | Pass                   |                                                                                                                            | min      |      |                                                                                                                                  |
| 27 | Paid Losses                               |               | Pass                   |                                                                                                                            | min      |      |                                                                                                                                  |
| 28 | Premium Amount                            |               | Pass                   |                                                                                                                            | min      |      | Premium Amount                                                                                                                   |
| 29 | State                                     | Arkansas      | Pass                   |                                                                                                                            | min      |      | State                                                                                                                            |
| 30 | Territory                                 | 24            | Pass                   |                                                                                                                            | min      |      | Territory                                                                                                                        |
| 31 | Transaction Type                          |               | Pass                   |                                                                                                                            | min      |      | Transaction Type                                                                                                                 |
| 32 | Type of Business                          | Voluntary     | Pass                   |                                                                                                                            | min      |      | Type of Business                                                                                                                 |
| 33 | Vehicle ID                                |               | Pass                   |                                                                                                                            | min      |      | Vehicle ID                                                                                                                       |

|    |                                         |                   |      |  |     |  |                 |
|----|-----------------------------------------|-------------------|------|--|-----|--|-----------------|
| 34 | Vehicle type mentioned in NAIC Handbook | Private Passenger | Pass |  | min |  | Vehicle Type ?? |
| 35 | Year of Loss                            |                   | Pass |  | min |  | Year of Loss    |
| 36 | Zip Code                                | 71602             | Pass |  | min |  | Zip Code        |

## Rules

|    | Data Needs                                | Passthrough | Rules                                                                                                                                                                                             | Definition                                                                                                                                                                                                                                                                                    | required fields                                                                                                            | NAIC Data Fields                                                                                                                 |
|----|-------------------------------------------|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| 4  | Car Years                                 | Derived     | for car/policy pair: Eff cov-Exp cov                                                                                                                                                              | For a vehicle coverage pair, the difference between effective date and expiration date.                                                                                                                                                                                                       | Vehicle ID, Coverage ID, Cov Eff Date, Cov Exp Date                                                                        | Exposure: Vehicle ID / Coverage ID / Cov Eff Date / Cov Exp Date                                                                 |
| 5  | Coll Deductible                           | Derived     | Present in Stat plan                                                                                                                                                                              | <b>the amount you have to pay first before the car insurance company steps in to cover the cost</b>                                                                                                                                                                                           |                                                                                                                            | Coll Deductible                                                                                                                  |
| 6  | Comp Deductible                           | Derived     | Present in stat plan                                                                                                                                                                              | <b>the amount that you have to pay out-of-pocket when filing a comprehensive insurance claim.</b>                                                                                                                                                                                             |                                                                                                                            | Comp Deductible                                                                                                                  |
| 10 | Coverage Group                            | Derived     |                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                               |                                                                                                                            | Coverage ID                                                                                                                      |
| 13 | Developed Incurred Losses at Basic Limits | Derived     |                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                               | Development Factor, Basic Limit Level, Liability Limits Amount, Paid Losses, Outstanding Losses, PAID LAE, Outstanding LAE | Development Factor / Basic Limit Level / Liability Limits Amount / Paid Losses / Outstanding Losses / Paid LAE / Outstanding LAE |
| 14 | Developed Incurred Losses at Excess Limit | Derived     |                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                               | Development Factor, Basic Limit Level, Liability Limits Amount, Paid Losses, Outstanding Losses, PAID LAE, Outstanding LAE | Development Factor / Basic Limit Level / Liability Limits Amount / Paid Losses / Outstanding Losses / Paid LAE / Outstanding LAE |
| 15 | Earned Premium                            | Derived     | (earned exposures/written exposures)*written premium                                                                                                                                              | that portion of a policy's premium that applies to the expired portion of the policy.                                                                                                                                                                                                         |                                                                                                                            | Premium Amount                                                                                                                   |
| 16 | Incurred Claim Count                      | Derived     | Outstanding + paid claims                                                                                                                                                                         | This means the total number of claims reported during the experience period (whether paid or in the process of payment) plus any incurred but not reported at the end of the experience period less the number of claims incurred but not reported at the beginning of the experience period. | Number of Outstanding, Number of Paid Claims                                                                               | Number of Outstanding / Number of Paid Claims                                                                                    |
| 17 | Incurred Loss at Basic Limits             | Derived     | <code>sum(case when (coalesce(q.paid_losses, 0) + coalesce(q.outstanding_losses, 0)) &gt; 25000 then 25000 else (coalesce(q.paid_losses, 0) + coalesce(q.outstanding_losses, 0)) end)</code>      |                                                                                                                                                                                                                                                                                               | Basic Limit Level, Liability Limits Amount, Paid Losses, Outstanding Losses, Paid LAE, Outstanding LAE                     | Basic Limit Level / Liability Limits Amount / Paid Losses / Outstanding Losses / Paid LAE / Outstanding LAE                      |
| 18 | Incurred Loss at Excess Limits            | Derived     | <code>sum(case when (coalesce(q.paid_losses, 0) + coalesce(q.outstanding_losses, 0)) &lt;= 25000 then 0 else (coalesce(q.paid_losses, 0) + coalesce(q.outstanding_losses, 0)) - 25000 end)</code> |                                                                                                                                                                                                                                                                                               | Basic Limit Level, Liability Limits Amount, Paid Losses, Outstanding Losses, Paid LAE, Outstanding LAE                     | Basic Limit Level / Liability Limits Amount / Paid Losses / Outstanding Losses / Paid LAE / Outstanding LAE                      |
| 19 | Incurred Losses                           | Derived     | <code>sum(coalesce(q.paid_losses, 0) + coalesce(q.outstanding_losses, 0))</code>                                                                                                                  | the total amount of paid claims and loss reserves associated with a particular time period,                                                                                                                                                                                                   | Transaction Type, Paid Losses, Outstanding Losses, Paid LAE, Outstanding LAE                                               | Transaction Type / Paid Losses / Outstanding Losses / Paid LAE / Outstanding LAE                                                 |