

Glossary of EWS terms, October 2011

Field	Meaning
# Claims	Sum of Claim Count
# Claims (AB)	Sum of Claim count, where Claim Coverage Code = 73 – 79
# Claims (Collision)	Sum of Claim count, where Claim Coverage Code = 3x, 3xx, 4x, 4xx, 51
# Claims (TPL)	Sum of Claim count, where Claim Coverage Code = 62, 10, 11, 12 or 19
Age	Policy Effective Date – Rated Operator Year of Birth
ATV	Type of Use 26
Average Premium	Premium/ Exposures
Claims Frequency	<ul style="list-style-type: none"> • # Claims / Exposures (used in Reference rules) • # Claims / (Exposures/ 12) *100 (used in Benchmark rules)
Claims Severity	(Loss Amount + Expense Amount) / # Claims
Commercial	Type of Use 33-48, 51, 53-55, 57, 61, 99
Current Year	Same as Entry Date year
Exposures	Sum of Exposures, (used in Anomaly Rules which specifically reference Coverage(s))
Exposures (AB)	Sum of Exposures, where Accident Benefits Coverage Code is 73 - 79
Exposures (Collision)	Sum of Exposures, where Collision/ All Perils Coverage Code is 3x, 3xx, 51, 4x or 4xx
Exposures (TPL)	Sum of Exposures, where TPL Coverage Code is 62 or TPL-BI Coverage Code is 10 (used on Anomaly Rules which DO NOT specifically reference Coverage(s))
Fleet Rated	Type of Business 3
Individually Rated	Type of Business 0, 1, 2, 4, 5, 8, 9
Major Coverage (if used in Reference rules as a simple comparison, specific values are not required)	TPL: TPL Coverage code 62
	TPL-BI: Coverage code 10
	TPL-PD Coverage code 11
	DCPD Coverage code 12, 19
	AB: AB Coverage 73-79
	Coll: Collision Coverage code 3x, 3xx, 51



Field	Meaning
	AP: All Perils Coverage code 4x, 4xx
	Comp: Comprehensive Coverage code 8x, 8xx, 53
	SP: Specified Perils Coverage code 2x, 2xx, 52
	UA: Coverage codes 17, 18, 90
	UM: Coverage code 16, 0x
Major Vehicle Class – All Other	Type of Business 3 and Type of Use 07, 21, 31 OR Type of Use 65-67, 81-89, 91, 92, 98
Major Vehicle Class – Commercial	Type of Use 33-48, 51, 53-55, 57, 61, 99
Major Vehicle Class – Other Personal Use	Type of Business <> 3 and Type of Use 21-24, 26, 31, 50
Major Vehicle Class – Private Passenger	Type of Use 01-19
Major Vehicle Class – Public Automobiles	Type of Use 70 - 79
Miscellaneous	Type of Use 81-89, 91-92, 98
Motorcycles (MC)	Type of Use 21-24, 31-32, 56
Other Personal Use vehicles	Type of Use 21-24, 26, 31-32, 50, 56, 65-67
PPV	Type of Use 01 - 19
Premium	Sum of Premium
Premium Accident Benefits	Sum of Premium where Accident Benefits Coverage code is 73 - 79
Premium All Perils	Sum of Premium where All Perils Coverage code is 4x, 4xx
Premium Collision	Sum of Premium where Collision Coverage code is 3x, 3xx, 51
Premium Comprehensive	Sum of Premium where Comprehensive code is 8x, 8xx, 53
Premium DCPD	Sum of Premium where DCPD Coverage code is 12 or 19
Premium Specified Perils	Sum of Premium where Specified Perils Coverage code is 2x, 2xx, 52
Premium TPL	Sum of Premium where TPL Coverage Code is 62, 69 or TPL-BI Coverage Code is 10, 69 or TPL-PD Coverage code is 11 or DCPD Coverage code is 12, 19
Premium TPL-BI	Sum of Premium where TPL-BI Coverage Code is 10, 69
Premium TPL-PD	Sum of Premium TPL-PD Coverage code is 11



Field	Meaning
Premium Underinsured Motorists	Sum of Premium where Underinsured Motorists Coverage code is 16
Premium Uninsured Automobile	Sum of Premium where Uninsured Automobile Coverage code is 17, 18 or 90
Public Automobiles	Type of Use 70 - 79
Snow vehicles	Type of Use 50
Vehicle Codes P-codes	Vehicle Codes Pxxx, where xxx 001-999
Vehicle Codes V-codes	Vehicle Codes Vxxx, where xxx 001-999