



B U L L E T I N

March 25, 2025

Bulletin No. 05-2025

To: NISS Member Companies

RE: Montana Private Passenger Voluntary and Assigned Risk Classification Plans

The Montana Department of Insurance has advised us that on January 1, 2022, the Montana Legislature approved an amendment to previous prohibition under 49-2-309, MCA, whereby Montana now allows the use of gender and marital status in insurance premium and rate calculations, based on accepted actuarial methods. In response, the state also revised 6.6.2102(1) ARM.

Per Montana's request, NISS is removing all references that previously excluded Montana from class plans that included gender or marital status.

These changes apply to policies effective April 1, 2025, and subsequent. The updated coding on the attached pages will be reflected in the 2nd Quarter 2025 revisions to the NISS Automobile Volume I Statistical Plan.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey R. Patterson", with a long horizontal flourish extending to the right.

Jeffrey R. Patterson
President & CEO

Attachments

3. Household Rating Plan

To report the auto statistical data, you must first assign the "rated driver". In a standard rating plan, one driver is assigned to an automobile and that is the "rated driver". For the household rating plan, drivers are not assigned to automobiles, so basically all drivers are assigned to all automobiles.

To determine the "rated driver" of each automobile on the household rating plan you must use the rating factors.

The driver generating the highest rating factor for the series of rating categories shall be assigned to the automobile with the highest premium. Each remaining inexperienced driver shall be assigned in the order of highest remaining rating factor to the remaining automobile with the highest premium until all inexperienced drivers are assigned to an automobile.

Any automobiles remaining after assignment of all inexperienced drivers shall be assigned an experienced operator classification.

For example:

If you have a policy with four automobiles, with a father whose factor is 1.05, a mother whose factor is 1.00, a son whose factor is 2.5, and a daughter whose factor is 1.5.

You would use the son's information to assign the class code for the highest rated vehicle on the policy since he has the highest factor. Then, the daughter would be reported on the next highest rated vehicle with the appropriate classification code. The other two vehicles will be classified with experienced auto classifications.

You will select your class plan from the NISS Automobile Statistical Plans based on which states you are reporting, and which class plan best fits the factors that you are using to determine your household factors (Age, Gender, Marital Status, Vehicle Use, etc.).

If you have any questions about assigning the "rated driver" or selecting a class plan, please contact NISS for help.

H. MORE VEHICLES THAN DRIVERS -

For states other than Hawaii, Michigan, and Pennsylvania, for business written under the Revised 202 Classification Plan, specific rates and rules apply in those cases where there are more vehicles than drivers on a Private Passenger Automobile Policy. Specific 8XXXXX Primary Classification Codes identifying risks classified as "Excess Auto 1" and "Excess Auto 2" appear on page A312.5.

CODING SECTION

<u>X</u> Premiums	<u>X</u> Liability	<u>X</u> Private Passenger
<u>X</u> Losses	<u>X</u> No-Fault	<u> </u> Other Than Private
	<u>X</u> Physical Damage	Passenger
<u>X</u> Voluntary Risks		<u> </u> Assigned Risks

CLASSIFICATION CODES

**THIS PAGE DOES NOT APPLY TO
FLORIDA, HAWAII, MICHIGAN AND PENNSYLVANIA
OR
OPERATORS AGE 65 AND OVER FOR LOUISIANA
OR
RISKS CEDED TO THE NEW HAMPSHIRE REINSURANCE FACILITY**

Companies are to use one of the following
Class Plans or combination of Class
Plans as best fits their rating plan.

Description	Single Car Risks		Two or More Car Risks+	
	Non-Farm	Farm	Non-Farm	Farm
No Classification Plan Used (flat rate)	1100	1103	1102	1101
Class Plan 1				
Class 1 - No male driver under 25; non-business use.....	1200	1203	1202	1201
Class 2 - Male driver under 25; business and non-business use.....	1600	1603	1602	1601
Class 3 - No male driver under 25; business use...	1400	---	1402	---
Class Plan 2				
Class 1 Risks - No male driver under 25; non-business use <u>AND</u>				
1A - no driving to work.....	1210	1213	1212	1211
1B - drive to work - under 10 miles one way.....	1220	---	1222	---
1C - drive to work - 10 or more road miles one way.....	1230	---	1232	---
Class 2 Risks - Owner or Driver under 25; business and non-business use <u>AND</u>				
2A - Married male <u>OR</u>	1610	1613	1612	1611
Single male not owner or principal driver....	1610	1613	1612	1611
2B - Married male.....	1620	1623	1622	1621
2C - Single male - Owner or principal driver.....	1630	1633	1632	1631

+ These codes applicable only to risks where at least one car is written at a discount under the two or more car rule.

CODING SECTION

Premiums
 Losses

Liability
 No-Fault
 Physical Damage

Private Passenger
 Other Than Private Passenger
 Assigned Risks

Voluntary Risks

CLASSIFICATION CODES

**THIS PAGE DOES NOT APPLY TO
 FLORIDA, HAWAII, MICHIGAN AND PENNSYLVANIA
 OR
 OPERATORS AGE 65 AND OVER FOR LOUISIANA
 OR
 RISKS CEDED TO THE NEW HAMPSHIRE REINSURANCE FACILITY**

Description	Single Car Risks		Two or More Car Risks+	
	Non-Farm	Farm	Non-Farm	Farm
Class Plan 3 Other Classification Plan Filed.....	1900	1903	1902	1901

+ These codes applicable only to risks where at least one car is written at a discount under the two or more car rule.

CODING SECTION

Premiums
 Losses

Liability
 No-Fault
 Physical Damage

Private Passenger
 Other Than Private Passenger
 Assigned Risks

Voluntary Risks

CLASSIFICATION CODES

**THIS PAGE DOES NOT APPLY TO
 FLORIDA, HAWAII, MICHIGAN AND PENNSYLVANIA
 OR
 OPERATORS AGE 65 AND OVER FOR LOUISIANA
 OR
 RISKS CEDED TO THE NEW HAMPSHIRE REINSURANCE FACILITY**

Description	Single Car Risks		Two or More Car Risks+	
	Non-Farm	Farm	Non-Farm	Farm
Additional or Supplemental Classes to be used with the Class Plans found on pages 300 and 301.				
1B and 1C Combined - drive to work - no distance restriction.....	1240	---	1242	---
2D - Female Driver under 25.....	1640	1643	1642	1641
Class 2E Risks - Single - Owner or principal driver age 25-29 inclusive.....	1650	1653	1652	1651
Driver age 65 and over - Owner or principal operator; business and non-business use.....	1700	1700	1700	1700
All Other - Driver other cars; military post coverage, all other private passenger cars.....	1910	1910	1910	1910

+ These codes applicable only to risks where at least one car is written at a discount under the two or more car rule.

CODING SECTION

Premiums Liability Private Passenger
 Losses No-Fault Other Than Private
 Physical Damage Passenger
 Voluntary Risks Assigned Risks

CLASSIFICATION CODES

**161 CLASSIFICATION PLAN
NOT APPLICABLE TO
HAWAII, MICHIGAN, PENNSYLVANIA
OR**

RISKS CEDED TO THE NEW HAMPSHIRE REINSURANCE FACILITY

PRIMARY CLASSIFICATION

NO YOUTHFUL OPERATOR

Description	Plea- sure Use	Work Less Than 15	Work 15 or More	Busi- ness Use	Farm Use
	Code	Code	Code	Code	Code
Principal Operator-Age 75 or Over	8031-	8032-	8033-	8038-	8039-
Principal Operator-Age 65-74	8021-	8022-	8023-	8028-	8029-
Principal Operator-Female 30-64	8131-	8132-	8133-	8138-	8139-
All Other	8111-	8112-	8113-	8118-	8119-

YOUTHFUL OPERATOR

SEX and Marital STATUS	Driver Training	Age	WITHOUT GOOD STUDENT		WITH GOOD STUDENT		
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use	
			Code	Code	Code	Code	
UNMARRIED FEMALE	No	17	8211-	8212-	8214-	8215-	
		18	8221-	8222-	8224-	8225-	
		19	8231-	8232-	8234-	8235-	
		20	8241-	8242-	8244-	8245-	
	Yes	17	8261-	8262-	8264-	8265-	
		18	8271-	8272-	8274-	8275-	
		19	8281-	8282-	8284-	8285-	
		20	8291-	8292-	8294-	8295-	
	Not Applicable	21 thru 24	8461-	8462-	8464-	8465-	
	MARRIED MALE	No	17	8311-	8312-	8314-	8315-
			18	8321-	8322-	8324-	8325-
19			8331-	8332-	8334-	8335-	
20			8341-	8342-	8344-	8345-	
Yes		17	8361-	8362-	8364-	8365-	
		18	8371-	8372-	8374-	8375-	
		19	8381-	8382-	8384-	8385-	
		20	8391-	8392-	8394-	8395-	
Not Applicable		21 thru 24	8411-	8412-	8414-	8415-	

Note: The four digit codes on this page must be suffixed using the secondary classification codes found on page 370.

CODING SECTION

Premiums Liability Private Passenger
 Losses No-Fault Other Than Private
 Physical Damage Passenger
 Voluntary Risks Assigned Risks

CLASSIFICATION CODES

REVISED 202 CLASSIFICATION PLAN
NOT APPLICABLE TO HAWAII, MICHIGAN, PENNSYLVANIA
OR
RISKS CEDED TO THE NEW HAMPSHIRE REINSURANCE FACILITY

PRIMARY CLASSIFICATION	NO YOUTHFUL OPERATOR				
	Plea- sure Use	Work Less Than 15	Work 15 or More	Busi- ness Use	Farm Use
Sex and Marital Status	Code	Code	Code	Code	Code
Operator - Age 85 or Over	8201-	8202-	8203-	8208-	8259-
Operator - Ages 80-84	8141-	8142-	8143-	8148-	8149-
Operator - Ages 75-79	8121-	8122-	8123-	8128-	8129-
Operator - Ages 65-74	8801-	8802-	8803-	8808-	8809-
Operator - Ages 50-64	8851-	8852-	8853-	8858-	8859-
Operator - Ages 40-49	8151-	8152-	8153-	8158-	8159-
Operator - Ages 30-39	8161-	8162-	8163-	8168-	8169-

			YOUTHFUL OPERATOR				
			WITHOUT GOOD STUDENT		WITH GOOD STUDENT		
SEX and Marital STATUS	Driver Training	Age	Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use	
			Code	Code	Code	Code	
MARRIED FEMALE	No	17 or less	8804-	8805-	8806-	8807-	
		18	8854-	8855-	8856-	8857-	
		19	8864-	8865-	8866-	8867-	
		20	8874-	8875-	8876-	8877-	
	Yes	17 or less	8884-	8885-	8886-	8887-	
		18	8894-	8895-	8896-	8897-	
		19	8904-	8905-	8906-	8907-	
		20	8914-	8915-	8916-	8917-	
	Not Applicable	21 thru 24		8664-	8665-	8006-	8007-
				Refer to All Other Operator Ages 25-29 for Classification Code			

Note: The four digit codes on this page must be suffixed using the secondary classification codes found on Page 370.

CODING SECTION

Premiums Liability Private Passenger
 Losses No-Fault Other Than Private
 Physical Damage Passenger
 Voluntary Risks Assigned Risks

CLASSIFICATION CODES

**202 CLASSIFICATION PLAN
NOT APPLICABLE TO
HAWAII, MICHIGAN, PENNSYLVANIA
OR**

RISKS CEDED TO THE NEW HAMPSHIRE REINSURANCE FACILITY

PRIMARY CLASSIFICATION

NO YOUTHFUL OPERATOR

Sex and Marital Status	Plea- sure Use	Work Less Than 15	Work 15 or More	Busi- ness Use	Farm Use
	Code	Code	Code	Code	Code
Principal Operator-Age 75 or Over	8031-	8032-	8033-	8038-	8039-
Principal Operator-Age 65-74	8801-	8802-	8803-	8808-	8809-
Principal Operator-Age 50-64	8851-	8852-	8853-	8858-	8859-
Only Operator-Female 30-49	8861-	8862-	8863-	8868-	8869-
All Other	8871-	8872-	8873-	8878-	8879-

YOUTHFUL OPERATOR

SEX and Marital STATUS	Driver Training	Age	WITHOUT GOOD STUDENT		WITH GOOD STUDENT		
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use	
			Code	Code	Code	Code	
UNMARRIED FEMALE (Not Owner or Principal Operator)	No	17	8024-	8025-	8026-	8027-	
		18	8034-	8035-	8036-	8037-	
		19	8044-	8045-	8046-	8047-	
		20	8054-	8055-	8056-	8057-	
	Yes	17	8064-	8065-	8066-	8067-	
		18	8074-	8075-	8076-	8077-	
		19	8084-	8085-	8086-	8087-	
		20	8094-	8095-	8096-	8097-	
	Not Applicable	21 thru 24	8254-	8255-	8256-	8257-	
		No	17	8124-	8125-	8126-	8127-
			18	8134-	8135-	8136-	8137-
			19	8144-	8145-	8146-	8147-
20	8154-		8155-	8156-	8157-		
Yes	17	8164-	8165-	8166-	8167-		
	18	8174-	8175-	8176-	8177-		
	19	8184-	8185-	8186-	8187-		
	20	8194-	8195-	8196-	8197-		
Not Applicable	21 thru 24	8354-	8355-	8356-	8357-		

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CODING SECTION

<u>X</u> Premiums	<u>X</u> Liability	<u>X</u> Private Passenger
<u>X</u> Losses	<u>X</u> No-Fault	<u> </u> Other Than Private
	<u>X</u> Physical Damage	Passenger
<u>X</u> Voluntary Risks		<u> </u> Assigned Risks

CLASSIFICATION CODES

**217 CLASSIFICATION PLAN
NOT APPLICABLE TO
HAWAII, MICHIGAN, PENNSYLVANIA
OR
RISKS CEDED TO THE NEW HAMPSHIRE REINSURANCE FACILITY**

PRIMARY CLASSIFICATION

NO YOUTHFUL OPERATOR

Sex and Marital Status	Plea- sure Use	Work Less Than 15	Work 15 or More	Busi- ness Use	Farm Use
	Code	Code	Code	Code	Code
Principal Operator-Age 75 or Over	8031-	8032-	8033-	8038-	8039-
Principal Operator-Age 65-74	8021-	8022-	8023-	8028-	8029-
Only Operator - Female 30-64	8131-	8132-	8133-	8138-	8139-
All Other	8111-	8112-	8113-	8118-	8119-

YOUTHFUL OPERATOR

SEX and Marital STATUS	Driver Training	Age	WITHOUT GOOD STUDENT		WITH GOOD STUDENT	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
			Code	Code	Code	Code
UNMARRIED FEMALE	No	17	8211-	8212-	8214-	8215-
		18	8221-	8222-	8224-	8225-
		19	8231-	8232-	8234-	8235-
		20	8241-	8242-	8244-	8245-
	Yes	17	8261-	8262-	8264-	8265-
		18	8271-	8272-	8274-	8275-
		19	8281-	8282-	8284-	8285-
		20	8291-	8292-	8294-	8295-
	Not Applicable	21	8461-	8462-	8464-	8465-
		22	8471-	8472-	8474-	8475-
		23	8481-	8482-	8484-	8485-
		24	8491-	8492-	8494-	8495-
MARRIED MALE	No	17	8311-	8312-	8314-	8315-
		18	8321-	8322-	8324-	8325-
		19	8331-	8332-	8334-	8335-
		20	8341-	8342-	8344-	8345-
	Yes	17	8361-	8362-	8364-	8365-
		18	8371-	8372-	8374-	8375-
		19	8381-	8382-	8384-	8385-
		20	8391-	8392-	8394-	8395-
	Not Applicable	21	8411-	8412-	8414-	8415-
		22	8421-	8422-	8424-	8425-
		23	8431-	8432-	8434-	8435-
		24	8441-	8442-	8444-	8445-

Note: The four digit codes on this page must be suffixed using the secondary classification codes found on page 370.

CODING SECTION

Premiums Liability Private Passenger
 Losses No-Fault Other Than Private
 Physical Damage Passenger
 Voluntary Risks Assigned Risks

CLASSIFICATION CODES

**260 CLASSIFICATION PLAN
NOT APPLICABLE TO
HAWAII, MICHIGAN, PENNSYLVANIA
OR
RISKS CEDED TO THE NEW HAMPSHIRE REINSURANCE FACILITY**

PRIMARY CLASSIFICATION

NO YOUTHFUL OPERATOR

Sex and Marital Status	Plea- sure Use	Work Less Than 10	Work 10 or More	Busi- ness Use	Farm Use
	Code	Code	Code	Code	Code
One or More Operator Age 75 or Over	8031-	8032-	8033-	8038-	8039-
One or More Operator Age 65-74	8021-	8022-	8023-	8028-	8029-
Only Operator, Female 30-64	8131-	8132-	8133-	8138-	8139-
All Other	8111-	8112-	8113-	8118-	8119-

YOUTHFUL OPERATOR

SEX and Marital STATUS	Driver Training	Age	Pleas- ure Use	Work Less Than 10	Work 10 or More	Busi- ness Use	Farm Use
			Code	Code	Code	Code	Code
UNMARRIED FEMALE	No	17	8211-	8212-	8213-	8218-	8219-
		18	8221-	8222-	8223-	8228-	8229-
		19	8231-	8232-	8233-	8238-	8239-
		20	8241-	8242-	8243-	8248-	8249-
	Yes	17	8261-	8262-	8263-	8268-	8269-
		18	8271-	8272-	8273-	8278-	8279-
		19	8281-	8282-	8283-	8288-	8289-
		20	8291-	8292-	8293-	8298-	8299-
MARRIED MALE	No	17	8311-	8312-	8313-	8318-	8319-
		18	8321-	8322-	8323-	8328-	8329-
		19	8331-	8332-	8333-	8338-	8339-
		20	8341-	8342-	8343-	8348-	8349-
	Yes	17	8361-	8362-	8363-	8368-	8369-
		18	8371-	8372-	8373-	8378-	8379-
		19	8381-	8382-	8383-	8388-	8389-
		20	8391-	8392-	8393-	8398-	8399-
	Not Applicable	21	8411-	8412-	8413-	8418-	8419-
		22	8421-	8422-	8423-	8428-	8429-
		23	8431-	8432-	8433-	8438-	8439-
		24	8441-	8442-	8443-	8448-	8449-

Note: The four digit codes on this page must be suffixed using the secondary classification codes found on Page 370.

CODING SECTION

X Premiums X Liability X Private Passenger
X Losses X No-Fault ___ Other Than Private
 X Physical Damage Passenger
 X Voluntary Risks ___ Assigned Risks

CLASSIFICATION CODES

MISCELLANEOUS PRIVATE PASSENGER CLASSIFICATIONS

**ALL STATES EXCEPT
NEW HAMPSHIRE
RISKS CEDED TO THE NEW HAMPSHIRE REINSURANCE FACILITY**

Description	Youthful Males@ Operator Under 25	Operators 65 and Over+	All Other
All Terrain Vehicles	9507	9508	9509
Amphibious Autos	9557	9558	9559
Antique Autos	9587	9588	9392
Delivery Coverage	----	----	9490#
Dune Buggies	9527	9528	9529
Excess Insurance - <u>Liability Only</u>	----	----	9403#
Golf Carts	9537	9538	9539
Low Speed Vehicles	----	----	9470
Motorcycles (mopeds, motor scooters, etc.)	9597	9598	9492
Motor Homes and Auto Homes	9547	9548	9340
Named Non-Owner <u>Liability Only</u>	9517	9518	9413
<u>Physical Damage</u>	9517	9518	9413
No-Fault losses from an accident occurring in a state mandating no fault coverage and your insured has inadequate (or no) no-fault coverage. Record only those in excess of available coverage under Cov. 001 for P.I.P., Cov. 004 for P.D., Cov. 029 for Collision	----	----	9460
Ride Sharing Arrangements Through a Transportation Network Company (TNC) - (Coverage Buyback)	----	----	9580#
Snowmobiles			
-Including Passenger Hazard	9577	9578	9475
-Excluding Passenger Hazard	9567	9568	9463
Trailers			
- <u>Physical Damage Only</u>			
-Recreational	----	----	9332
-Mobilehome	----	----	9333
-All Other	----	----	9331

+ Operators age 65 and over - Florida and Louisiana only.

| @ Ignore reference to gender when coding Michigan, Pennsylvania, Rhode
Island, and Hawaii.

Exposure not required. Class 9403 applicable only if the primary insurance
is not written by the same carrier.

CODING SECTION

<u>X</u> Premiums	<u>X</u> Liability	<u>X</u> Private Passenger
<u>X</u> Losses	<u>X</u> No-Fault	<u> </u> Other Than Private
	<u> </u> Physical Damage	Passenger
<u> </u> Voluntary Risks		<u>X</u> Assigned Risks

MISCELLANEOUS CLASSIFICATION CODES

ALL STATES EXCEPT

FLORIDA	MARYLAND	MICHIGAN	NEW HAMPSHIRE
----------------	-----------------	-----------------	----------------------

Description	CODE
All Terrain Vehicles.....	9190
Amphibious Autos.....	9191
Antique Autos.....	9192
Dune Buggies.....	9193
Golf Carts.....	9194
Motor Homes and Auto Homes.....	9195
South Carolina - Recoupment of Facility Assessment Surcharge - <u>Liability Only</u> (Premium Only).....	9959
<u>Motorcycles (Mopeds, Motorscooters, etc.)@</u>	
Not applicable for Hawaii, Kansas, Maine, Nebraska, Oklahoma and Tennessee	
	Operator Under
Rated by engine displacement:	Age 30 (25) All Other
0 - 50 cc.....	9020 9030
51 - 100 cc.....	9021 9031
101 - 200 cc.....	9022 9032
201 - 360 cc.....	9023 9033
361 - 500 cc.....	9024 9034
501 - 800 cc.....	9025 9035
801 - 1000 cc.....	9026 9036
Over - 1000 cc.....	9027 9037
<u>Motorcycles (Mopeds, Motorscooters, etc.)</u>	
Maine, Nebraska and Tennessee Only	
Unladen weight not in excess of 300 pounds	
- Unmarried male under 30 (under 25) years old.....	9028
- All others.....	9038
Unladen weight in excess of 300 pounds	
- Unmarried male under 30 (under 25) years old.....	9029
- All others.....	9039
Oklahoma Only	
	Youthful Male
	Operator Under 25 All Other
Motorcycles.....	9053 9063
Other than Motorcycles (Mopeds, Motorscooters, etc.)	
- Gross unladen weight of	
175 lbs or less.....	9054 9064
- Gross unladen weight over	
175 lbs.....	9055 9065

| @ Ignore reference to gender when coding Pennsylvania.

CODING SECTION

<input checked="" type="checkbox"/> Premiums	<input type="checkbox"/> Liability	<input checked="" type="checkbox"/> Private Passenger
<input checked="" type="checkbox"/> Losses	<input type="checkbox"/> No-Fault	<input type="checkbox"/> Other Than Private Passenger
	<input checked="" type="checkbox"/> Physical Damage	
<input type="checkbox"/> Voluntary Risks		<input checked="" type="checkbox"/> Assigned Risks

MISCELLANEOUS PRIVATE PASSENGER CLASSIFICATIONS

ALL STATES EXCEPT: #

ALABAMA	LOUISIANA	NEW HAMPSHIRE
ALASKA	MARYLAND	PUERTO RICO
CALIFORNIA	MICHIGAN	TENNESSEE
FLORIDA	MISSOURI	
KENTUCKY	NEBRASKA	

Description	CODE
All Terrain Vehicles.....	9190
Amphibious Autos.....	9191
Antique Autos.....	9192
Dune Buggies.....	9193
Golf Carts.....	9194
Motorhomes and Auto Homes.....	9195
<u>Motorcycles (Mopeds, Motorscooters, etc.)@</u>	
Not applicable for Hawaii	
No Surcharge under the plan	
- Male operator under 30 (under 25) years old.....	9801
- No male operator under 30 (under 25) years old.....	9802
Surcharged under the plan	
- Male operator under 30 (under 25) years old.....	9803
- No male operator under 30 (under 25) years old.....	9804
Recreational Trailers.....	9809
Snowmobiles - Used principally off Public Roads	
- Including Passenger Hazard.....	9197
- Excluding Passenger Hazard.....	9198

@ Ignore reference to gender when coding Pennsylvania.

Physical Damage Coverage not offered in these states.