



B U L L E T I N

March 29, 2023

Bulletin No. 07-2023

To: NISS Member Companies

RE: Farmowners Policy Form Code Added

To be consistent with industry standards, NISS is introducing the following new Farmowners Policy Form code:

- All Other (including spoilage coverage, identity fraud expense coverage, equipment breakdown protection coverage, spoilage damage coverage provided as the result of breakdown of covered equipment with or without utility interruption and Massachusetts supplemental coverage for lead poisoning) – 5.

This change will apply to policies effective on January 1, 2024, and subsequent. The coding on the attached pages will be reflected in the 1st Quarter 2024 revisions to the NISS Lines Other Than Automobile Statistical Plan.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey R. Patterson", written in a cursive style.

Jeffrey R. Patterson
Interim CEO

Attachment

FARMOWNERS

POLICY FORM CODES

Description	Code
Farmowners - Standard Form 1.....	1
Farmowners - Broad Form 2.....	2
Farmowners - Special Form 3.....	3
Farmowners - Tenants Form 4.....	4#
Farm Personal Property - Blanket.....	7
Farm Personal Property - Scheduled.....	8
Farm Barns, Buildings and Structures.....	9
All Other (including spoilage coverage, identity fraud expense coverage, equipment breakdown protection coverage, spoilage damage coverage provided as the result of breakdown of covered equipment with or without utility interruption and Massachusetts supplemental coverage for lead poisoning).....	5

When Form 4 is used in conjunction with Form 3, Policy Form Code 3 will be used.

POLICY LIMITS CODES*

Description	Code
Amount of Insurance on Described Farm Dwelling	
Under \$10,000.....	1
\$10,000 to \$13,499.....	2
\$13,500 to \$17,499.....	3
\$17,500 to \$24,499.....	4
\$24,500 to \$29,499.....	5
\$29,500 to \$37,499.....	6
\$37,500 to \$49,499.....	7
\$49,500 to \$74,499.....	8
\$74,500 and over.....	9

* Not applicable on Policy Form Code 4, 5, 7, 8 and 9.

FARMOWNERS

CONSTRUCTION AND PROTECTION CODES

Description	Code*
Frame Protected.....	1
Frame Unprotected.....	2
Brick Protected.....	3
Brick Unprotected.....	4
Fire Resistive Protected.....	5
Fire Resistive Unprotected.....	6
Non Combustible Protected.....	7
Non Combustible Unprotected.....	8

* Not applicable to Policy Form Code 5, 7, 8 and 9.

FARMOWNERS

CAUSE OF LOSS CODES

Description	Code
Fire, Lightning and Removal.....	1
Wind and Hail.....	2
Water Damage.....	3
Theft and Mysterious Disappearance.....	4
All Other Physical Damage Losses.....	5
Liability.....	6*
Credit Card.....	7*
Medical Payments.....	8*

* Not applicable to policy forms 5, 7, 8 and 9.

DEDUCTIBLE CODES

Description	Code
Full Coverage - No deductible applied.....	1
Windstorm deductible only - Loss Clause No. 1.....	2
Windstorm deductible plus any other deductible - Loss Clause No. 1 and modified Loss Clause No. 2 or Loss Clause No. 2.....	3
Modified Loss Clause No. 2 only.....	1
Section I Disappearing Deductible but no higher optional Theft deductible.....	4
Section I Flat Deductible but no higher optional Theft deductible.	5
Section I Flat Deductible with a higher optional \$250 theft deductible.....	6
Section I Deductible with no wind coverage.....	7
All other deductible types with no wind coverage.....	8
Any of the above with higher optional theft deductible.....	9
All other deductible types.....	9