



B U L L E T I N

November 18, 2024

Bulletin No. 08-2024

To: NISS Member Companies

Re: Commercial Lines Statistical Plan Coding Updated

NISS has completed a comprehensive review of the coding contained in our Commercial Lines Statistical Plan and will be updating some of the coding to be consistent with industry standards. The coding changes are summarized below and shown in detail on the attached pages.

Fire and Allied Lines

- Deductible Codes added for \$150,000, \$750,000, \$1,000,000, and Over \$1,000,000
- Deductible Code removed for Over \$500,000

These changes apply to policies effective January 1, 2025, and subsequent. The updated coding will be reflected in the 1st Quarter 2025 revisions to the NISS Commercial Lines 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

FIRE AND ALLIED LINES

DEDUCTIBLE AMOUNT

Description	Code
No Deductible (Full Coverage)	01
\$ 50.....	02
\$ 100.....	03
\$ 250.....	04
\$ 500.....	05
\$ 750.....	06
\$ 1,000.....	07
\$ 2,500.....	08
\$ 5,000.....	09
\$ 10,000.....	10
\$ 25,000.....	11
\$ 50,000.....	12
\$ 75,000.....	13
\$100,000.....	14
\$150,000.....	25
\$200,000.....	15
\$250,000.....	16
\$300,000.....	17
\$400,000.....	18
\$500,000.....	20
\$750,000.....	22
1,000,000.....	23
Over \$1,000,000.....	24
Percentage of Loss Deductible.....	98

1. Any deductible different from the amounts listed above shall be coded as the next higher deductible amount for which a code is provided.
2. The Deductible Code should be based on the coverage applicable to major buildings personal property risks being reported and should not be affected by coverage or deductibles applicable to TV antennas, signs, fences or other miscellaneous properties.
3. When more than one Deductible Code applies to the entry being coded, the code reported shall be based on the coverage applicable to the principal personal property item included in the record.
4. For Sublines 015-018 and 080 if different deductibles apply to different perils covered then the Deductible Code should be based on the Fire Coverage.
5. For Sublines 027 and 029 if deductibles apply to different perils covered, then the Deductible Code should be based on the Windstorm or Hail coverage.
6. For Sublines 035 and 045 (Capital Assets/Agricultural Capital Assets Programs - Output Policies only), 070, 090, 095, 190, and 196, Deductible Code is not required.
7. For all other Sublines, the Deductible Code should be determined by the coverage having the largest amount of insurance or largest premium, taken in that order, when different deductibles apply to different perils or a particular subline.