



B U L L E T I N

November 18, 2024

Bulletin No. 09-2024

To: NISS Member Companies

Re: Maine Towing and Storage Costs Coverage

The State of Maine recently announced regulation changes that a motor vehicle liability policy issued for a motor vehicle registered or principally garaged in this State must provide coverage in an amount up to \$500 per accident for the reasonable towing and storage charges incurred as a result of an accident involving the insured vehicle if the vehicle is towed at the request of a law enforcement officer. The coverage required by this section applies only to the reasonable towing and storage charges of the insured vehicle. This section does not apply to a policy insuring more than 4 motor vehicles, nor to any policy covering a garage, automobile sales agency, repair shop, service station or public parking place.

For Voluntary Private Passenger and Other Than Private Passenger Automobile, a footnote to use Towing and Road Service Coverage Code 016 for Maine Towing and Storage Costs has been added.

For Assigned Risk Private Passenger and Other Than Private Passenger, a new Maine Towing and Storage Costs Coverage Code – 016 has been added.

These changes apply to all motor vehicle liability insurance policies executed, delivered, issued for delivery, continued or renewed in this State on or after July 1, 2024. The updated coding will be reflected in the 1st Quarter 2025 revisions to the NISS Automobile Volume I Statistical Plans.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeff R. Patterson".

Jeffrey R. Patterson
President & CEO

Attachments

CODING SECTION

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

COVERAGE CODES

Description	CODE
<u>OTHER PHYSICAL DAMAGE COVERAGES:</u>	
Automobile Rental Reimbursement.....	048+
Audio, Visual and Data Electronic Equipment including coverage for tapes, records, discs and other media.....	028+
Comprehensive coverage for tapes, records, discs and other media used with Audio, Visual and Data Electronic Equipment permanently installed in an automobile, <u>where coverage for equipment is rejected by the insured</u> (Full or Deductible coverage).....	049+
Mechanical Breakdown Policies	
\$25 Deductible.....	041+
\$50 Deductible.....	047+
Towing and Road Service.....	016#+
Extended Transportation Expense Coverage (Rental reimbursement)	
Limit of \$15/450.....	701+
Limit of \$20/600 - (New Hampshire Reinsurance Facility Risks only).....	702+
Limit of \$30/900.....	703+
All Other Limits.....	707+
All Other Physical Damage Coverages (Except Collision).....	
<u>Combined Comprehensive and Collision Coverage</u>	
Use only when policy has indivisible premium.....	099

* If a company writes any coverage other than specifically set forth in this plan in such volume as to result in the "all other coverage codes" 009, 019 or 029 exceeding 10% of the company's total automobile business by state, contact must be made with NISS to secure reporting procedures.

For Maine, include premium and losses resulting from the state's Mandatory Towing and Storage Charges provision (Section 1605-B) under Coverage Code 016.

+ These coverage codes are subject to limited coding. The following fields (codes) are not required: Age Group, Anti-Theft, Defensive Driver, Manufacturer's Model Year, Territory and Zip. Also, a limited classification code may be reported as follows:

Description	CODE
Private Passenger Non-Fleet Risks.....	1000
Miscellaneous Private Passenger Risks.....	9500
All Other Risks.....	9000

CODING SECTION

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

COVERAGE CODES

Description	CODE
<u>FIRE AND THEFT COVERAGES:</u>	
All Fire only, Fire and Theft only and Fire, Theft and Miscellaneous Additional Coverages.....	045
Fire and Theft - Single Interest.....	015+
<u>OTHER PHYSICAL DAMAGE COVERAGES:</u>	
Automobile Rental Reimbursement.....	048+
Citizen Band Radio Coverage Transmitting and Receiving Equipment....	028+
Coverage for tapes, wires, discs and other accessories used with sound reproduction equipment permanently installed in the automobile (Full or Deductible Coverage).....	049+
Mechanical Breakdown Policies	
\$ 25 Deductible.....	041+
\$ 50 Deductible.....	047+
Towing and Road Service.....	016#+
Auto Hacking Expense.....	720+
All Other Physical Damage Coverages (Except Collision).....	019*+
<u>Combined Comprehensive and Collision Coverage</u>	
Use only when policy has indivisible premium.....	099

* If a company writes any coverage other than that specifically set forth in the Plan in such volume as to result in the "all other coverage codes" 009, 019, or 029 exceeding 10% of the company's total automobile business by state, contact must be made with NISS to secure reporting procedures.

For Maine, include premium and losses resulting from the state's Mandatory Towing and Storage Charges provision (Section 1605-B) under Coverage Code 016.

+ These coverage codes are subject to limited coding. The following fields (codes) are not required: Rating Zone, Terminal Zone, and Territory. Also, a limited classification code may be reported as follows:

Description	CODE
Private Passenger Non-Fleet Risks.....	1000
Miscellaneous Private Passenger Risks.....	9500
All Other Risks.....	9000

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

COVERAGE CODES

MAINE

Description	Code
Comprehensive - Full Coverage.....	752
Comprehensive - \$ 50 Deductible.....	750
Comprehensive - \$ 100 Deductible.....	751
Comprehensive - \$ 250 Deductible.....	754
Comprehensive - \$ 500 Deductible.....	756
Comprehensive - \$1000 Deductible.....	757
Collision - \$ 50 Deductible.....	772
Collision - \$ 100 Deductible.....	771
Collision - \$ 250 Deductible.....	774
Collision - \$ 500 Deductible.....	776
Collision - \$1000 Deductible.....	777
<u>OTHER PHYSICAL DAMAGE COVERAGE</u>	
Towing and Storage Costs Coverage - Up to \$500 Per Accident.....	016

CODING SECTION

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

COVERAGE CODES

IOWA

Description	Code
Comprehensive - \$ 100 Deductible.....	751
Comprehensive - \$ 250 Deductible.....	754
Comprehensive - \$ 500 Deductible.....	756
Collision - \$ 100 Deductible.....	771
Collision - \$ 250 Deductible.....	774
Collision - \$ 500 Deductible.....	776

KANSAS

Description	Code
Comprehensive - \$ 100 Deductible.....	751
Comprehensive - \$ 250 Deductible.....	754
Comprehensive - \$ 500 Deductible.....	756
Comprehensive - \$1000 Deductible.....	757
Collision - \$ 100 Deductible.....	771
Collision - \$ 250 Deductible.....	774
Collision - \$ 500 Deductible.....	776
Collision - \$1000 Deductible.....	777
Collision - \$2000 Deductible.....	780
Collision - \$3000 Deductible.....	782

LOUISIANA

Description	Code
Comprehensive - (including collision) - \$ 100 Deductible.....	781
Comprehensive - (including collision) - \$ 250 Deductible.....	784
Comprehensive - (including collision) - \$ 500 Deductible.....	786

MAINE

Description	Code
Comprehensive - \$ 100 Deductible.....	751
Comprehensive - \$ 500 Deductible.....	756
Comprehensive - \$1000 Deductible.....	757
Comprehensive - \$2500 Deductible.....	759
Comprehensive - \$5000 Deductible.....	758
Collision - \$ 100 Deductible.....	771
Collision - \$ 500 Deductible.....	776
Collision - \$1000 Deductible.....	777
Collision - \$2500 Deductible.....	779
Collision - \$5000 Deductible.....	778
<u>OTHER PHYSICAL DAMAGE COVERAGE</u>	
Towing and Storage Costs Coverage - Up to \$500 Per Accident.....	016