



B U L L E T I N

June 21, 2023

Bulletin No. 10-2023

To: NISS Member Companies

RE: Changes in Uninsured/Underinsured Motorists Coverage Codes – Virginia

In 2022, the governor of Virginia passed Senate Bill 754. This bill requires any motor vehicle liability insurance policy issued, delivered, or renewed in the Commonwealth of Virginia after July 1, 2023, to include a specific statement regarding the insurer requirements to provide underinsured motorist coverage that pays any damages due to an insured in addition to any bodily injury or property damage liability that is applicable to the insured's damages. The bill requires that the endorsement or provisions of a motor vehicle liability policy to provide uninsured motorist insurance coverage also provide underinsured motorist insurance coverage with limits that are equal to the uninsured motorist insurance limits.

NISS is introducing new Coverage Codes for the state of Virginia to identify the Enhanced Underinsured Motorists Coverage options. These new coverage codes apply to Voluntary Private Passenger, Voluntary Other Than Private Passenger, Assigned Risk Private Passenger and Assigned Risk Other Than Private Passenger risks, as shown on the following pages.

These changes apply to policies effective July 1, 2023, and subsequent. The coding on the attached pages will be reflected in the 3rd Quarter 2023 revisions to the NISS Automobile Volume I Statistical Plan.

Sincerely,

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

Jeffrey R. Patterson
President & CEO

Attachment

CODING SECTION

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

COVERAGE CODES

UNINSURED MOTORISTS/UNDERINSURED MOTORISTS

Description	Per Vehicle Code	Per Policy Code
<u>Combined Bodily Injury and Property Damage</u>		
Uninsured Motorists Coverage.....	261	266
Underinsured Motorists Coverage.....	262	267
Uninsured/Underinsured Motorists Coverage (Indivisible Premium Charged and Recorded).....	263	268
Uninsured Motorists Coverage - Multi Car Risks with Stacking - Hawaii and Pennsylvania Only	271	276
Underinsured Motorists Coverage - Multi Car Risks with Stacking - Hawaii and Pennsylvania Only	272	277
Uninsured/Underinsured Motorists Coverage (Indivisible Premium Charged and Recorded) - Multi Car Risks with Stacking - Pennsylvania Only	273	278
Uninsured Motorists Coverage - Added on to At-Fault Liability Limits - Georgia Only	259*	---
Uninsured Motorists Coverage - Reduced by At-Fault Liability Limits - Georgia Only	249*	---
Underinsured Motorists Coverage - Enhanced - Virginia Only .	254	---
<u>Other</u>		
Economic - Only Uninsured Motorists Coverage - Louisiana Only	291	---

Type of Loss (One digit) - Applicable to loss transactions for Coverage Codes 249, 254, 259, 261-263, 266-268, 271-273, and 276-278. See page 502.

* Coverage codes 249 and 259 are the only valid coverage codes in Georgia.

CODING SECTION

<input checked="" type="checkbox"/> Premiums	<input checked="" 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 type="checkbox"/> Physical Damage	<input type="checkbox"/> Assigned Risks
<input checked="" type="checkbox"/> Voluntary Risks		

COVERAGE CODES

Uninsured Motorists/Underinsured Motorists*

Description	CODE
<u>Bodily Injury</u>	
Uninsured Motorists Coverage.....	201
Underinsured Motorists Coverage.....	202
Uninsured/Underinsured Motorists Coverage (Indivisible Premium Charged and Recorded).....	203
Uninsured Motorists Coverage - Multi Car Risks with Stacking - Hawaii and Pennsylvania only	211
Underinsured Motorists Coverage - Multi Car Risks with Stacking - Hawaii and Pennsylvania only	212
Uninsured/Underinsured Motorists Coverage (Indivisible Premium Charged and Recorded) - Multi Car Risks with Stacking - Pennsylvania only ...	213
Underinsured Motorists Coverage - Enhanced - Virginia Only	252
<u>Property Damage</u>	
Uninsured Motorists Coverage.....	231
Underinsured Motorists Coverage.....	232
Uninsured/Underinsured Motorists Coverage (Indivisible Premium Charged and Recorded).....	233
Uninsured Motorists Coverage - Multi Car Risks with Stacking - Hawaii and Pennsylvania only	241
Underinsured Motorists Coverage - Multi Car Risks with Stacking - Hawaii and Pennsylvania only	242
Uninsured/Underinsured Motorists Coverage (Indivisible Premium Charged and Recorded) - Multi Car Risks with Stacking - Pennsylvania only ...	243
Underinsured Motorists Coverage - Enhanced - Virginia Only	253

Type of Loss (One digit) - Applicable to loss transactions for Coverage Codes 203, 213, 233, 243. See page 510.

*Coverage codes 249 and 259 are the only valid coverage codes in Georgia. See page 143.

CODING SECTION

<input checked="" type="checkbox"/> Premiums	<input checked="" 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 type="checkbox"/> Physical Damage	<input type="checkbox"/> Assigned Risks
<input checked="" type="checkbox"/> Voluntary Risks		

COVERAGE CODES

Uninsured Motorists/Underinsured Motorists

Description	CODE
<u>Combined Bodily Injury and Property Damage</u>	
Uninsured Motorists Coverage.....	261
Underinsured Motorists Coverage.....	262
Uninsured/Underinsured Motorists Coverage (Indivisible Premium Charged and Recorded).....	263
Uninsured Motorists Coverage - Multi Car Risks with Stacking - Hawaii and Pennsylvania only	271
Underinsured Motorists Coverage Multi Car Risks with Stacking - Hawaii and Pennsylvania only	272
Uninsured/Underinsured Motorists Coverage (Indivisible Premium Charged and Recorded) - Multi Car Risks with Stacking - Pennsylvania only ...	273
Uninsured Motorists Coverage - Added on to At-Fault Liability Limits - Georgia only	259*
Uninsured Motorists Coverage - Reduced by At-Fault Liability Limits - Georgia only	249*
Underinsured Motorists Coverage - Enhanced - Virginia Only	254
<u>Other</u>	
Economic-Only Uninsured Motorists Coverage - Louisiana only	291

Type of Loss (One digit) - Applicable to loss transactions for Coverage Codes 249, 254, 259, 261-263, and 271-273. See page 510.

* Coverage codes 249 and 259 are the only valid coverage codes in Georgia.

CODING SECTION

<input checked="" type="checkbox"/> Premiums	<input checked="" 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 type="checkbox"/> Physical Damage	<input checked="" type="checkbox"/> Assigned Risks
<input type="checkbox"/> Voluntary Risks		

COVERAGE CODES

UNINSURED MOTORISTS/UNDERINSURED MOTORISTS

Description	Code
<u>Combined Bodily Injury and Property Damage</u>	
Uninsured Motorists Coverage.....	261
Underinsured Motorists Coverage.....	262
Uninsured/Underinsured Motorists Coverage (Indivisible Premium Charged and Recorded).....	263
Underinsured Motorists Coverage - Enhanced - Virginia Only	254

Type of Loss (One digit) - Applicable to Loss transactions for Coverage Codes 254, 261-263. See page A508.

Note: The coverages listed above may not apply to all states. Please refer to the Automobile Insurance Plan Rate Manual for the valid coverages within each state.