

November 18, 2024

Bulletin No. 10-2024

To: NISS Member Companies

Re: Assigned Risk Commercial Coding Updates

The Iowa Division of Insurance and Ohio Department of Insurance has allowed the introduction of a Zone 98 to the Commercial Automobile Insurance Plans for when an auto does not have a street address of principal garaging or is operated beyond a 500-mile radius from either the street address of principal garaging or the headquarters if the auto does not have an address of principal garaging.

Also, the Florida Department of Financial Services and the Kansas Insurance Department have approved withdrawal of the Garage coverage form for the Florida Joint Underwriting Association and Kansas Automobile Insurance Plan. As a result, the classification codes utilized to capture these risks are no longer applicable and are being removed.

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 Automobile Volume I Statistical Plan.

Sincerely,

AMR Pate

Jeffrey R. Patterson President & CEO

Attachments

X Premiums X Losses X Liability X No-Fault Physical Damage Private Passenger X_Other Than Private Passenger X_Assigned Risks

Voluntary Risks

RATING ZONE CODE & TERMINAL ZONE CODE

Applicable to Bodily Injury, Property Damage, Medical Payments, and Personal Injury Protection Coverages

Rating Zone Code #	Zone	Terminal Zone Code #	Rating Zone Code #	Zone	Terminal Zone Code #
1	Atlanta	01	3	New York City	26
4	Baltimore/Washington	02	4	Oklahoma City	27
2	Boston	03	4	Omaha	28
1	Buffalo	04	2	Phoenix	29
2	Charlotte	05	4	Philadelphia	30
1	Chicago	06	3	Pittsburgh	31
2	Cincinnati	07	2	Portland	32
3	Cleveland	08	5	Richmond	33
1	Dallas/Fort Worth	09	5	St. Louis	34
1	Denver	10	3	Salt Lake City	35
4	Detroit	11	3	San Francisco	36
1	Hartford	12	5	Tulsa	37
2	Houston	13	9	Pacific Coast	40
5	Indianapolis	14	9	Mountain	41
3	Jacksonville	15	9	Midwest	42
1	Kansas City	16	9	Southwest	43
2	Little Rock	17	9	North Central	44
1	Los Angeles	18	9	Mideast	45
4	Louisville	19	9	Gulf	46
2	Memphis	20	9	Southeast	47
4	Miami	21	9	Eastern	48
2	Milwaukee	22	9	New England	49
3	Minneapolis/St. Paul	23	9	Alaska	50
3	Nashville	24		No Street Address##	98
1	New Orleans	25			

These Codes are determined independently of each other.

##Iowa and Ohio Only - Applicable to Liability for Commercial Fleet and Non- |
Fleet Zone-Rated Trucks, Tractors and Trailers. Use Terminal Zone Code 98 |
when an auto does not have a street address of principal garaging or is |
operated beyond a 500-mile radius from either the street address of |
principal garaging or the headquarters if the auto does not have an address |
of principal garaging.

RISKS SUBJECT TO ZONE RATING

Zone Combination Code is a five (5) digit code constructed as follows:

State of Principal Garaging (2 digits)

+Rating Zone Code within State of Principal Garaging (1 digit) +Terminal Zone Code - Metropolitan or Regional Zone Code of farthest zone into which vehicle operates (2 digits)

Fifth Reprint

<u>X</u>Premiums X Losses <u>X</u>Liability <u>X</u>No-Fault Physical Damage Private Passenger X_Other Than Private Passenger X_Assigned Risks

____Voluntary Risks

CLASSIFICATION CODES

CARACES

APPLICABLE TO FLORIDA AND KANSAS ONLY

SERVICE OPERATIONS OR TRAILER SALES	EXPOSURE	CODE	
1. Repair Shops - Risks primarily engaged in the repair of automobiles, including body fender, radiator, ignition service and paint shops. 2. Servicing Stations - Risks primarily engaged in	Payroll	7808	
<pre>the servicing of automobiles and the sale of and installation of automobile accessories (including automobile laundries) excluding major engine or body repair work.</pre> 3. Storage Carages and Public Parking Places - Risks	Payroll	7810	
primarily engaged in the storing or parking of automobiles.	Payroll	7812	
4. Franchised Mobile Home Trailer Dealer	Payroll	7820*	
5. Franchised Commercial Trailer Dealer	Payroll	7830*	
6. Additional Property Damage Charge for the elimination or modification of the \$100 deductible provision on Completed Operations 7. Official Inspection Stations - Property Damage	No Exposure	7072	
<pre>coverage for damage during inspection or adjustment occasioned by negligence on the part of applicant or employees. 8. All Other written in accordance with the Garage section of the Manual net energifically.</pre>	No Exposure	7073	
section of the Manual, not specifically classified above.	No Exposure	7070	

Note: All codes are to be reported with the applicable Penalty Point/Surcharge Code. See pages A393 and A394.

* Applicable to risks that have been rated through the Garages - Services Operation or Trailer Sales section, whereby the rating exposure basis is 'Payroll'. For risks rated on an 'Employee Months' exposure basis see the Garages - Dealers section.