



B U L L E T I N

December 17, 2024

Bulletin No. 11-2024

To: NISS Member Companies

Re: Automobile Statistical Plan Volume II Coding Updated

NISS has completed a comprehensive review of the Private Passenger and Other Than Private Passenger Voluntary coding contained in our Automobile Volume II 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.

Voluntary Private Passenger Automobile

New Jersey

- Physical Damage Coverage codes are being added for:
 - Auto/Loan Lease Coverage Endorsement (Comprehensive – 708)
 - Combined Comprehensive and Collision Coverage – 799
 - Auto/Loan Lease Coverage Endorsement (Collision - 711)

New York

- Miscellaneous Classification codes are being added for:
 - Deductible Insurance – Liability Only – 9330
 - Electric Automobiles – 9569
 - Extended Non-Owned Auto Coverage – additional premium and losses under such coverage – 9020

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 II Statistical Plan.

Sincerely,

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 CODE

NEW JERSEY

Description	Code
<u>Comprehensive</u>	
Comprehensive (See Page NJ-471 for Deductible Codes).....	710
<u>Fire and Theft Coverages</u>	
All Fire only, Fire and Theft only, and Fire, Theft and Miscellaneous Additional Coverages.....	745
Fire and Theft - Single Interest.....	715+
<u>Other Physical Damage Coverages</u>	
Automobile Rental Reimbursement.....	748+
Audio, Visual and Data Electronic Equipment including coverage for tapes, records, discs and other media.....	728+
Comprehensive coverage for tapes, records, disks and other media used with Audio, Visual and Data Electronic Equipment permanently installed in an automobile, <u>where coverages for</u> <u>equipment is rejected by the insured</u> (Full or Deductible Coverage).....	749+
<u>Mechanical Breakdown Policies</u>	
\$25 Deductible.....	741+
\$50 Deductible.....	747+
Towing and Road Service.....	716+
<u>Extended Transportation Expense Coverages</u> (Rental reimbursement - Class, Model Year and Symbol not required)	
Limit of \$15/450.....	701+
Limit of \$30/900.....	703+
All Other Limits.....	707+
Auto Loan/Lease Coverage Endorsement (Territory and Model Year not required)	708+
All Other Physical Damage Coverages (except Collision).....	719+*
<u>Combined Comprehensive and Collision Coverage</u>	
Use only when policy has indivisible premium.....	799

* 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, 719 or 729 exceeding 10% of the company's total automobile business in New Jersey, contact must be made with NISS to secure reporting procedures.

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

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

CODING SECTION

Premiums Liability Private Passenger
 Losses No-Fault Other Than Private
 Physical Damage Passenger
 Voluntary Risks Assigned Risks

COVERAGE CODE

NEW JERSEY

Description	Code
<u>Collison</u>	
Collision (See Page NJ-471 for Deductible Codes).....	760
Auto Loan/Lease Coverage Endorsement (Territory and Model Year not required).....	711+
Single Interest Collision.....	731+
All Other Collision.....	729*

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

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

CODING SECTION

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

CLASSIFICATION CODES

MISCELLANEOUS PRIVATE PASSENGER CLASSIFICATIONS

NEW YORK

Description	Youthful Male Operator Under 25	Operators 65 and Over	All Other
All Terrain Vehicles	9710	9730	9720
Amphibious Autos	9740	9760	9750
Antique Autos	9621	9622	9623
Deductible Insurance - <u>Liability Only</u>	----	----	9330
Delivery Coverage	----	----	9490#
Dune Buggies Registered			
-Incl. Passenger Hazard	9424	9428	9426
-Excl. Passenger Hazard	9425	9429	9427
Dune Buggies Non Registered			
-Incl. Passenger Hazard	9420	9422	9432
-Excl. Passenger Hazard	9421	9423	9434
Electric Automobiles	----	----	9569
Excess Insurance - <u>Liability Only</u>	----	----	9090#
Extended Non-Owned Auto Coverage - additional premium and losses under such coverage	----	----	9020
Golf Carts	9455	9415	9435
Low Speed Vehicles	----	----	9470
Motorhomes & Auto Homes	9438	9439	9437
Motorcycles (mopeds, motorscooters, etc.)			
<u>Liability</u>			
-Size of Engine			
0 - 50	9221	9271	9231
51 - 100	9221	9271	9231
101 - 200	9222	9272	9232
201 - 360	9223	9273	9233
361 - 500	9224	9274	9234
501 - 800	9225	9275	9235
801 - 1000	9226	9276	9236
Over 1000	9226	9276	9236
Passenger Hazard Excluded	9229	9279	9239
<u>Physical Damage</u>			
Motorcycles	----	----	9520@
Mopeds, Motorscooters, etc.	----	----	9610
Named Non-Owner - <u>Liability Only</u>	9451	9452	9456
Ride Sharing Arrangements Through a Transportation Network Company (TNC) - (Coverage Buyback)	----	----	9580#
Snowmobiles - Used Principally off Public Roads			
<u>Liability</u>			
-Incl. Passenger Hazard	9597	9596	9590
-Excl. Passenger Hazard	9598	9790	9670
<u>Physical Damage@</u>			9590@
Trailers- <u>Physical Damage</u>			
-Recreational	----	----	9582
-Mobilehome	----	----	9581
-All Other	----	----	9410

Exposures not required. Applicable only if the primary insurance is not written by the same carrier.

@ When written with liability, liability coding can be used.