



B U L L E T I N

December 15, 2023

Bulletin No. 14-2023

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 Other Than Private Passenger Automobile

- In New York:
 - In the New Commercial Rating Program, new Truckmen Secondary Classification Codes 05 and 06 were added as follows:
 - Movers – Trucking Operations – 05.
 - Owned trucks, tractors and trailers that the insured leases or rents to others to use in their trucking or motor carrier operations, when the insured lessor has agreed, in writing, to provide primary coverage and to hold the lessee harmless in a written lease agreement – 06.
 - In New York, it is required by the New York Insurance Department regulations that all industry statistical agents must maintain and collect identical classification definitions. The New York Class codes were updated to reflect the industry standards and are shown in detail on the attached pages.

Voluntary Private Passenger Automobile

- In North Carolina:
 - Territory Code 055 was added for any vehicle subjected to the out-of-state vehicle surcharge.

These changes apply to policies effective January 1, 2024, and subsequent. The updated coding will be reflected in the 1st Quarter 2024 revisions to the NISS Automobile Volume II Statistical Plan.

Sincerely,

Jeffrey R. Patterson
President & CEO

Attachments

CODING SECTION

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

CLASSIFICATION CODES

NEW YORK

**NEW COMMERCIAL RATING PROGRAM
SECONDARY CLASSIFICATION
(FOURTH AND FIFTH DIGITS OF CLASSIFICATION CODE)**

Description	CODE
Truckmen	
a. Common carriers.....	21
b. Contract carriers (other than chemical or iron and steel haulers)	22
c. Contract carriers hauling chemicals.....	23
d. Contract carriers hauling iron and steel.....	24
e. Exempt carriers (other than livestock haulers).....	25
f. Exempt carriers hauling livestock.....	26
g. Carrier engaged in both private carriage and transporting goods, materials or commodities for others.....	02
h. Tow Trucks for Hire	
- With Towed Vehicle Property Damage Liability of \$25,000.....	03
- With Towed Vehicle Property Damage Liability of more than \$25,000.....	04
i. Movers - Trucking Operations.....	05
j. Owned trucks, tractors and trailers that the insured leases or rents to others to use in their trucking or motor carrier operations, when the insured lessor has agreed, in writing, to provide primary coverage and to hold the lessee harmless in a written lease agreement.....	06
k. All other.....	29
Food Delivery	
a. Canneries and packing plants.....	31
b. Fish and seafood.....	32
c. Frozen food.....	33
d. Fruit and vegetable.....	34
e. Meat and poultry.....	35
f. All other food delivery.....	39
Specialized Delivery	
a. Armored cars.....	41
b. Film delivery.....	42
c. Magazines or newspapers.....	43
d. Mail and parcel post.....	44
e. All other.....	49

CODING SECTION

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

CLASSIFICATION CODES

**NEW YORK
NON-OWNED AUTOMOBILES**

Description	EXPOSURE	CODE
Hired Automobiles		
Excluding Risks Afforded Coverage on a Minimum Premium Basis:		
All Autos other than Publics or those used in Trucking and Motor Carrier Operations:		
-Lessee providing primary coverage (such as when the insured lessee holds the lessor harmless)..	Cost of Hire	6627
-Lessee providing excess coverage (such as when there is no hold harmless agreement).....	Cost of Hire	6625
Trucking and Motor Carrier Operations:		
-Lessee providing primary coverage (such as when there is no hold harmless agreement).....	Cost of Hire	6626
-Lessee providing excess coverage (such as when the lessor holds the insured lessee harmless)..	Cost of Hire	6628
Public Automobiles.....	No Exposure	5000
Risks Afforded Coverage on a Minimum or an "If Any" Premium Basis.....	No Exposure	6619
Hired Automobiles - Renter Providing Primary Coverage (Physical Damage Only)	Cost of Hire	6614
Employers Non-Ownership Liability		
Private Passenger Automobiles, Motorcycles or Trucks		
-Risks with 0-25 Employees.....	Employee Months	6601
-Risks with 26-100 Employees.....	Employee Months	6602
-Risks with 101-500 Employees.....	Employee Months	6603
-Risks with 501-1000 Employees.....	Employee Months	6604
-Risks with over 1000 Employees.....	Employee Months	6605
Extended Non-Owned Automobile Coverage - Additional Premium and Losses Under Such Coverage.....	Employee Months	6671
Partnership Non-Ownership Liability.....	No Exposure	7000
Auto Service Operations		
Autos Held for Sale.....	Inventory Values	6680
Employees - Non-Ownership Liability (NOL)*.....	Employee Months	6645
Volunteers - NOL*.....	Volunteer Months	6646
Partners or LLC Members - NOL*.....	Employee Months	6647
Other than Auto Service Operations		
Volunteers - NOL*.....	Volunteer Months	6648
Partners or LLC Members - NOL*.....	Employee Months	6649
Active and Inactive Volunteer Firefighters.....	Volunteer Months	6644
Drive Other Car Coverage - Additional Premium and Losses under Such Coverage.....	Named Insured Months	6679
Driving Instructors		
Number of driving instructors does <u>not</u> exceed the number of owned autos used in driver training.....	Instructor Months	6617
Number of driving instructors exceeds the number of owned autos used in driver training.....	Instructor Months	6618

* These codes do not include coverage for the extension of coverage to the individual employees, volunteers, partners or LLC members.

CODING SECTION

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

CLASSIFICATION CODES

NEW YORK

**MISCELLANEOUS CLASSIFICATION CODES, FLEETS and NON-FLEETS
(Not applicable to Long Haul Truckmen)**

Description	EXPOSURE	CODE
Leasing or Rental Concerns		
Long Term - specified auto basis (six months or more)		
-Full Coverage - for owner and lessee - use otherwise applicable classification		
-Contingent Coverage.....	No Exposure	7219
-Second Level Coverage.....	No Exposure	7040
Short Term - specified auto basis (hour, day, or week)		
-Trucks.....	Car Months	7211
-Tractors.....	Car Months	7212
-Trailers.....	Car Months	7213
-Private Passenger Types.....	Car Months	7214
-Miscellaneous Types		
-Motorcycles, Motorbikes and other similar motor vehicles.....	Car Months	7220
-Snowmobiles.....	Car Months	7221
-All Other Miscellaneous Types (Other Than Motor Homes).....	Car Months	7206
-Auto Dealer and Auto Service Operations Risks - Customer Rental.....	Car Months	7227
-Motor Homes		
-up to 22 feet.....	Car Months	7203
-more than 22 feet.....	Car Months	7204
-Written on a Gross Receipts basis.....	Gross Receipts	7217
-Written on a Mileage basis.....	Number of Miles	7218
-Irregular Term - per car basis.....	No Exposure	7040
Limited Mexico Coverage - Accidents occurring in Mexico within 25 miles of the U.S. border.....	No Exposure	7040
Conversion, Embezzlement Or Secretion Coverage Limited Buyback (Physical Damage Only).....	Limit of Insurance	7976
Low Speed Vehicles (Other Than Golf Carts).....	Car Months	9463
Mobile Homes		
Motor Homes up to 22' in length.....	Car Months	7960
Motor Homes more than 22' in length.....	Car Months	7961
Pick up trucks used solely to transport camper bodies.....	Car Months	7962
Trailers equipped as living quarters.....	Car Months	7963
Mobile Homes - Contents (Physical Damage Only).....	No Exposure	9450

CODING SECTION

X Premiums
X Losses

X Liability
 No-Fault
X Physical Damage

X Private Passenger
X Other Than Private
Passenger

X Voluntary Risks

 Assigned Risks

TERRITORY CODES

Territories named herein are those adopted by NISS as outlined by the state of North Carolina. They are precisely defined in terms of contiguous ZIP codes. These NISS Territory Codes are to be used in reporting your Territory Experience.

A territory is a geographical area defined in terms of U.S. Postal Service (USPS) ZIP codes, as shown on the Territory definition pages.

Determine the applicable territory based on the ZIP code of the location of principal garaging of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the territory.

Use **Territory Code 050 for automobiles rated** on the basis of rates outside of the state of principal garaging.

| For Private Passenger automobiles, use **Territory Code 055** for any vehicle
| subjected to the out-of-state vehicle surcharge.