



B U L L E T I N

December 15, 2023

Bulletin No. 16-2023

To: NISS Member Companies

Re: Commercial Lines Statistical Plan Coding Updated

NISS has completed a comprehensive review of the coding contained in our Commercial Lines 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.

Fire and Allied Lines

- Subline 070 expanded to include Discharge from Sewer, Drain or Sump Coverage, Equipment Breakdown Coverage, and Food Contamination Coverage along with Spoilage Coverage.

General Liability

- Agritainment Class Codes added.

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 Commercial Lines Statistical Plan.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey R. Patterson", with a long horizontal flourish extending to the right.

Jeffrey R. Patterson
President & CEO

Attachments

FIRE AND ALLIED LINES

SUBLINE CODES

THE FOLLOWING CODES ARE APPLICABLE TO OTHER THAN FARM RISKS RATED UNDER THE NEW COMMERCIAL PROPERTY COVERAGE PART ONLY.

Description	Code
Basic Group I Causes of Loss (Fire, Lightning, Explosion, Vandalism, Sprinkler Leakage).....	015
Basic Group I Excluding Vandalism.....	016
Basic Group I Excluding Sprinkler Leakage.....	017
Basic Group I Excluding Vandalism and Sprinkler Leakage.....	018
<u>ALLIED LINES</u>	
Basic Group II Causes of Loss (Windstorm or Hail, Smoke, Aircraft or Vehicles, Riot or Civil Commotion, Sinkhole Collapse, Volcanic Action).....	027
Basic Group II Causes of Loss (excluding Windstorm or Hail).....	029
Causes of Loss Special Form Including Theft (Additional premiums and applicable losses).....	035
Causes of Loss Special Form Excluding Theft (Additional premiums and applicable losses).....	045
Causes of Loss Broad Form (Additional premiums and applicable losses).....	055
Indivisible Property Coverage.....	080
Capital Assets/Agricultural Capital Assets Programs (Output Policies) including Theft.....	035
Capital Assets/Agricultural Capital Assets Programs (Output Policies) excluding Theft.....	045
Market Segments Business (Mandatory and Optional Endorsements Coverage only)	055
Discharge from Sewer, Drain or Sump; Equipment Breakdown; Food Contamination; and Spoilage Coverage.....	070*
All Other Allied Lines (including Mortgage Holders, Errors and Omissions, Legal Liability Coverages, Leasehold Interest, Manufacturers Output, etc.).....	090*
Flood Coverage (written with an underlying NFIP coverage).....	060**
Flood Coverage (written without an underlying NFIP coverage).....	061**
Unmanned Aircraft (Drones) - Commercial Fire and Allied Lines, Capital Assets/Agricultural Capital Assets Programs (Output Policies).....	095

THE FOLLOWING CODES ARE APPLICABLE TO OTHER THAN FARM RISK NOT RATED UNDER THE NEW COMMERCIAL PROPERTY COVERAGE PART.

Description	Code
<u>ALLIED LINES</u>	
All Other Lines Named Perils (including Errors and Omissions, Liability Insurance - Property Damage by Fire and Allied Lines, Leasehold Interest, Water Damage, etc.).....	090*

*Classification code is not required.

**Type of Loss Code is not required.

GENERAL LIABILITY

**AGRITAINMENT LIABILITY
SUBLINE 337**

CLASSIFICATION

Description	Exposure Reporting Basis	Code
Activities Planner.....	1,000 of Admissions	09301
Agritainment Activities (Not Serving Liquor)	\$1,000 of Gross Sales	09302
Agritainment Activities (Serving Liquor)....	\$1,000 of Gross Sales	09338
Agritainment Activities NOC.....	No Exposure	09303
Animals - Saddle for Rent or Provided.....	Each animal	09305
Bleachers, Grandstands/Other Temporary Structures (Not Serving Liquor)	Each structure	09306
Bleachers, Grandstands/Other Temporary Structures (Serving Liquor).....	Each structure	09339
Campgrounds.....	\$1,000 of Gross Sales	09307
Cider Pressing and Juice Manufacturing (Serving Liquor).....	\$1,000 of Gross Sales	09309
Cider Pressing and Juice Manufacturing (Not Serving Liquor).....	\$1,000 of Gross Sales	09340
Concessionaires NOC (Not Serving Liquor)....	\$1,000 of Gross Sales	09310
Concessionaires NOC (Serving Liquor).....	\$1,000 of Gross Sales	09341
Craft Beer, Distilled Products, Hard Cider and Wine Tasting (Serving Liquor).....	1,000 of Admissions	09311
Craft Beer, Distilled Products, Hard Cider and Wine Tasting (Not Serving Liquor).....	1,000 of Admissions	09342
Day Camps - Equine.....	Each camper day	09313
Day Camps - Non-equine.....	Each camper day	09314
Educational Classes - Related to Farming and Agritainment (Not Serving Liquor).....	Each student day	09315
Educational Classes - Related to Farming and Agritainment (Serving Liquor).....	Each student day	09343
Equine Events - In Building or Outside.....	1,000 Admissions per day	09317
Events in Buildings or Outside (Other Than Equine Events) (Not Serving Liquor).....	1,000 of Admissions	09318
Events in Buildings or Outside (Other Than Equine Events) (Serving Liquor).....	1,000 of Admissions	09344
Farm Tours - Active or Passive (Not Serving Liquor).....	\$1,000 of Gross Sales	09319
Farm Tours - Active or Passive (Serving Liquor).....	\$1,000 of Gross Sales	09345
Farmer's Markets - Off-premises (Not Serving Liquor).....	\$1,000 of Gross Sales	09321
Farmer's Markets - Off-premises (Serving Liquor).....	\$1,000 of Gross Sales	09346
Food Manufacturing NOC (Not Serving Liquor).	\$1,000 of Gross Sales	09322
Food Manufacturing NOC (Serving Liquor)....	\$1,000 of Gross Sales	09347
Horseback Riding/Pack Trips.....	1,000 of Admissions	09323
Hunting Preserves - For Profit (Not Serving Liquor).....	\$1,000 of Gross Sales	09325
Hunting Preserves - For Profit (Serving Liquor).....	\$1,000 of Gross Sales	09348

GENERAL LIABILITY

**AGRITAINMENT LIABILITY
SUBLINE 337**

CLASSIFICATION

Description	Exposure Reporting Basis	Code
Parking - Public - Open Air.....	\$1,000 of Gross Sales	09326
Pick Your Own Fruits and Vegetables Row Crops.....	\$1,000 of Gross Sales	09327
Pick Your Own Orchard or Christmas Trees....	\$1,000 of Gross Sales	09329
Prepared Food (Not Serving Liquor).....	\$1,000 of Gross Sales	09330
Prepared Food (Serving Liquor).....	\$1,000 of Gross Sales	09349
Restaurants - No Sale of Alcoholic Beverages.....	\$1,000 of Gross Sales	09331
Restaurants - Sales of Alcoholic Beverages less than 30% of Annual Receipts.....	\$1,000 of Gross Sales	09333
Retail Food NOC (Not Serving Liquor).....	\$1,000 of Gross Sales	09334
Retail Food NOC (Serving Liquor).....	\$1,000 of Gross Sales	09350
Retail Non-food NOC.....	\$1,000 of Gross Sales	09335
Stables - Boarding.....	Each horse	09337