



B U L L E T I N

December 23, 2021

Bulletin No. 17-2021

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 effective January 1, 2022. The coding changes are summarized below and shown in detail on the attached pages.

Reporting Instructions

- State Exception Code (position 80) for Washington Professional Liability removed

Fire and Allied Lines

- Indivisible Property Coverage and Unmanned Aircraft (Drones) – Commercial Fire and Allied Lines, Capital Assets/Agricultural Capital Assets Programs (Output Policies) Subline Codes added
- Coverage Code, Terrorism Coverage Code, Construction Code, Protection Code, Deductible Amount Code, and Territory Code added as applicable for Indivisible Property Coverage
- Unmanned Aircraft (Drones) Class Codes added

General Liability

- Hired Auto/Non-Owned Auto Coverage and Home Healthcare Program Business added to Additional General Instructions – Premiums and Exposures
- Type of Policy Codes added for Home Healthcare Program
- Terrorism Coverage Codes and Type of Loss Codes added as applicable for Home Healthcare and Unmanned Aircraft (Drones)
- Home Healthcare and Unmanned Aircraft (Drones) Sublines Codes Added
- Home Healthcare Program and Unmanned Aircraft (Drones) Class Codes added
- Territory Code added as applicable for Home Healthcare Program

Inland Marine


- Class Codes for Unmanned Aircraft (Drones) added

Medical Professional Liability

- State Exception Code for Washington Losses and Expenses removed

These changes apply to policies effective January 1, 2022 and subsequent. The updated coding will be reflected in the 1st Quarter 2022 revisions to the NISS Commercial Lines Statistical Plan.

Very truly yours,


Theresa A. Szwast

FIELD	FIELD NAME	DESCRIPTION	FIELD TYPE (SIZE)*
59-61	Form/Policy Form Code	Report three digit Crime and Fidelity policy form code. Report two digit Burglary and Theft policy form code in positions 60-61 and leave position 59 blank. Report one digit Farmowners/ Ranchowners form code in position 61 and leave positions 59-60 blank.	Text (3)
62-63	Incident Location Code	Washington Medical Professional Liability only.	Text (2)
64	Construction Code	Fire and Allied Lines and Businessowners only.	Text (1)
65-66	Protection Code	Fire and Allied Lines and Businessowners only.	Text (2)
67	Type of Policy Contract Code	General Liability and Medical Professional Liability only.	Text (1)
68-69	Claims Made Entry Year	General Liability and Medical Professional Liability only. Report the last two digits of the year of entry into a Claims Made Program. For occurrence coverage and coverage with no retroactive date, leave blank.	Text (2)
70-71	Deductible Code	Fire and Allied Lines only.	Text (2)
72-73	Blank		
74	Limits Identification Code	General Liability only.	Text (1)
75	Blank		
76-77	Type of Loss Code	Businessowners, Farmowners/ Ranchowners, Fire and Allied Lines, General Liability, and Inland Marine, and Washington Medical Professional Liability only.	Text (2)
78-79	Type of Equipment Code	Boiler and Machinery only.	Text (2)
80	State Exception Code	Washington Medical Professional Liability only.	Text (1)
81-85	Liability/Policy Limits Code	Businessowners and Washington Medical Professional Liability only.	Text (5)

FIELD	FIELD NAME	DESCRIPTION	FIELD TYPE (SIZE) *
76-77	Type of Loss Code	General Liability and Washington Medical Professional Liability only.	Text (2)
78	Final Submission of Excess Indicator	For the Final Submission of Excess, use "F" (otherwise leave blank).	Text (1)
79	Paid/Outstanding Loss Indicator	For the Final Submission of Excess, use "P" for Paid Losses or "O" for Outstanding Losses (otherwise leave blank).	Text (1)
80	State Exception Code	Washington Medical Professional Liability only.	Text (1)
81-85	WA Policy Limits Code	Washington Medical Professional Liability only.	Text (5)
86-89	Policy Limits	Report Limit in thousands of dollars. If limit is \$10,000,000 or greater, report 9999.	Text (4)
90-92	Act or Omission Code	Washington Medical Professional Liability only.	Text (3)
93-94	Medical Outcome Code	Washington Medical Professional Liability only.	Text (2)
95	Deductible Indicator Code	Washington Medical Professional Liability only.	Text (1)
96-102	Deductible Size Code	Washington Medical Professional Liability only.	Text (7)
103	Blank		
104-119	Claim Number	Each claim must have a separate number.	Text (16)
120-127	Total Limits Incurred Losses	Incurred losses paid or reserved excluding Allocated Loss Adjustment Expenses.†§	Numeric: Fixed Length† (8) CSV (variable)
128-135	Incurred Expenses	Incurred Allocated Loss Adjustment Expenses.†	Numeric: Fixed Length† (8) CSV (variable)
136-138	Claimant Number	Each claimant in a multiple claimant accident must have a separate number.	Text (3)
139-153	Blank		
154-161	Reserved for NISS Use		

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
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.

FIRE AND ALLIED LINES

COVERAGE CODES

THE FOLLOWING CODES ARE APPLICABLE TO RISKS RATED UNDER THE NEW COMMERCIAL PROPERTY COVERAGE PART (Sublines 015-018, 027, 029, 035, 045, 055, 060, 061 or 080)

Description	Code
Building.....	1
Personal Property.....	2
Building and/or Personal Property Combined.....	3
Capital Assets/Agricultural Capital Assets Programs (Output Policies).....	3
Time Element - Business Income (Other Than Rental Property).....	4
Time Element - Business Income (Rental Property).....	5
Time Element - Extra Expense.....	6
Time Element - All Other.....	7
Massachusetts Tenant Relocation Endorsement.....	8
Optional Contaminant and Pollutant Cleanup and Removal Endorsement	9*

* On loss records the Loss Amount should reflect the total amount covered by the endorsement plus the amount in the basic policy covering cleanup and removal costs. The Type of Loss Code should correspond to the peril that caused the loss.

FIRE AND ALLIED LINES

TERRORISM COVERAGE CODE

APPLICABLE TO PREMIUM AND LOSS RECORDS FOR SUBLINES

015-018, 027, 029, 035, 045, 055, 080, 115, 116, 136, 155 AND 156

Description	CODE
Terrorism Coverage	
Coverage provided for acts of terrorism certified under the Terrorism Risk Insurance Act.....	7
All Other terrorism coverage (for terrorism coverage not provided under the federal program).....	8
Non-Terrorism Coverage	
All Policies (including those policies with terrorism coverage built into the underlying policy).....	1

Note: If the premium for terrorism coverage is determined on a policy-level basis (i.e. a single indivisible premium for terrorism), there are two options for reporting this premium:

- a. Split the terrorism premium proportionally and report using the underlying detail codes (except for the terrorism code), or
- b. Report the indivisible terrorism premium as one record, using the codes that reflect the coverage of the largest premium.

FIRE AND ALLIED LINES

CLASSIFICATION CODES

UNMANNED AIRCRAFT (DRONES)

Description	Code
Aerial Photography, Surveillance or Inspection (including film and television production)	9101
Search and Rescue	9102
Firefighting	9103
Crop Spraying	9104
Internet Access	9105
Delivery of Goods or Merchandise	9106
Weather and Environmental Data Collection (including storm monitoring)	9107
Colleges and Schools	9108
Operator (Pilot) Training	9109
Other Drones	9110

FIRE AND ALLIED LINES

CONSTRUCTION CODES

ALL SUBLINES OTHER THAN FARM AND FLOOD

Description	Code
Frame: Buildings where the exterior walls are wood or other combustible materials, including construction where the combustible materials are combined with other materials such as brick veneer, stone veneer, wood iron-clad and stucco on wood....	1
Joisted Masonry: Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and where the floors and roof are combustible. (Other than constructions defined by the description for code 7).....	2
Heavy Timber Joisted Masonry: For Group II Causes of Loss, shall apply to Joisted Masonry constructed buildings where the following additional conditions exist: Where the entire roof has a minimum thickness of 2 inches with Roof Supported by timber and having a minimum dimension of 6 inches, or where the entire roof assembly is documented to have a UL wind uplift classification of 90 or equivalent.....	7
Non-combustible: Buildings where the exterior walls and the floors and roof are constructed of, and supported by, metal, asbestos, gypsum or other non-combustible materials. (Other than constructions defined by the description for code 8).....	3
Superior Non-combustible: For Group II Causes of Loss, shall apply to Non-combustible constructed buildings where the following additional conditions exist: Where the entire roof is constructed of 2 inches of masonry on steel supports; or, where the entire roof is constructed of 22 gauge metal (or heavier) on steel supports; or, where the entire roof assembly is documented to have wind uplift classification of 90 or equivalent.....	8
Masonry Non-combustible: Buildings where the exterior walls are constructed of masonry materials as described in code 2 above, with the floors and roof of metal or other non-combustible materials. (Other than constructions defined by the description for code 9.).....	4
Superior Masonry Non-combustible: For Group II Causes of Loss, shall apply to Masonry Non-combustible constructed buildings where the following additional conditions exist: Where the entire roof is constructed of 2 inches of masonry on steel supports; or, where the entire roof is constructed of 22 gauge metal (or heavier) on steel supports; or, where the entire roof assembly is documented to have wind uplift classification of 90 or equivalent	9
Modified Fire Resistive: Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials with a fire resistance rating of one hour or more but less than two hours.....	5
Fire Resistive: Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours.....	6

* For Sublines 035 and 045 (Capital Assets/Agricultural Capital Assets Programs - Output Policies only), 070, 090, and 095, Construction Code is not required.

FIRE AND ALLIED LINES

PROTECTION CODES

ALL STATES EXCEPT DC AND PUERTO RICO

**APPLICABLE TO PREMIUM AND LOSS RECORDS FOR SUBLINES
015-018, 080, 115, 116, 135, 136, 155 AND 156**

DESCRIPTION	CODE
Protection Code	
1.....	01
2.....	02
3.....	03
4.....	04
5.....	05
6.....	06
7.....	07
8.....	08
8B.....	19
9, 9A.....	09
9E - (North Carolina Only).....	15
9S - (North Carolina Only).....	11
10.....	10
10W.....	20

Notes:

Class 8B is a **Public Protection Classification** (PPC ®) for communities that provide superior fire protection services and fire alarm facilities but lack the water supply required for a PPC of Class 8 or better. In states where applicable.

Class 9A reflects a Washington state-specific dwelling class rule indicating a dwelling property that is more than five road miles from a responding fire station but still within a fire department's legal response boundary.

Class 9E rating signifies that the minimum requirements to be a rated **fire department** in the State of North Carolina in a 6 Mile district have been met. The property greater than 5 miles (but less than 6 miles) carries a Class 9 rating.

Class 10W reflects a risk property that is greater than 5 but less than 7 miles from the primary responding fire station and is within 1,000 feet of an ISO creditable water supply.

DISTRICT OF COLUMBIA

DESCRIPTION	CODE
All.....	01

FIRE AND ALLIED LINES

PROTECTION CODES

PUERTO RICO

**APPLICABLE TO PREMIUM AND LOSS RECORDS FOR SUBLINES
015-018, 080, 115, 116, 135, 136, 155 AND 156**

DESCRIPTION	CODE
Protected.....	08
Semi-Protected.....	09
Unprotected.....	10

Puerto Rico Properties:

Protected - All properties located within five miles of a Public Fire Station housing motorized apparatus and within 1,000 feet of a standard public fire hydrant.

Semi-Protected - All properties located within five miles of a Public Fire Station housing motorized apparatus and more than 1,000 feet from a standard public fire hydrant.

Unprotected - All Properties not meeting the above specifications.

FIRE AND ALLIED LINES

DEDUCTIBLE AMOUNT

Description	Code
No Deductible (Full Coverage)	01
\$ 50.....	02
\$ 100.....	03
\$ 250.....	04
\$ 500.....	05
\$ 750.....	06
\$ 1,000.....	07
\$ 2,500.....	08
\$ 5,000.....	09
\$ 10,000.....	10
\$ 25,000.....	11
\$ 50,000.....	12
\$ 75,000.....	13
\$100,000.....	14
\$200,000.....	15
\$250,000.....	16
\$300,000.....	17
\$400,000.....	18
\$500,000.....	20
Over \$500,000.....	21
Percentage of Loss Deductible.....	98

1. Any deductible different from the amounts listed above shall be coded as the next higher deductible amount for which a code is provided.
2. The Deductible Code should be based on the coverage applicable to major buildings personal property risks being reported and should not be affected by coverage or deductibles applicable to TV antennas, signs, fences or other miscellaneous properties.
3. When more than one Deductible Code applies to the entry being coded, the code reported shall be based on the coverage applicable to the principal personal property item included in the record.
4. For Sublines 015-018 and 080 if different deductibles apply to different perils covered then the Deductible Code should be based on the Fire Coverage.
5. For Sublines 027 and 029 if deductibles apply to different perils covered, then the Deductible Code should be based on the Windstorm or Hail coverage.
6. For Sublines 035 and 045 (Capital Assets/Agricultural Capital Assets Programs - Output Policies only), 070, 090, 095, 190, and 196, Deductible Code is not required.
7. For all other Sublines, the Deductible Code should be determined by the coverage having the largest amount of insurance or largest premium, taken in that order, when different deductibles apply to different perils or a particular subline.

FIRE AND ALLIED LINES

TERRITORY CODES

The territory codes in this section are applicable to the following:

Commercial Property Coverage Part (Sublines 015-018, 027, 029, 035, 045,
055, 060, 061, and 080)

Basic Causes of Loss - Group I
Basic Causes of Loss - Group II
Causes of Loss - Broad Form
Causes of Loss - Special Form
Flood Coverage

This section is also applicable to the above Sublines written as part of the
divisible premium package policies.

GENERAL LIABILITY

ADDITIONAL GENERAL INSTRUCTIONS - PREMIUMS AND EXPOSURES

E. HIRED AUTO/NON-OWNED AUTO COVERAGE

For other than Home Healthcare, the premium and loss data associated with Non-owned and Hired Auto Liability coverage is reportable in the NISS Automobile Call. Please utilize instructions found in the NISS Automobile Call for reporting the appropriate Automobile Liability coverage in conjunction with the other required reporting instructions outlined on the Non-owned Auto classification pages.

For Home Healthcare, the premium and loss data associated with Non-owned and Hired Auto Liability coverage is reportable via the General Liability Call. As a result, please report Subline Code 380 and the applicable Classification Code, in conjunction with all other required General Liability reporting instructions.

F. HOME HEALTHCARE PROGRAM BUSINESS

The Home Healthcare program consists of two coverage parts: General Liability (Coverage **A**) and Professional Liability (Coverage **B**) (**HH 00 01**), as well as optional coverage endorsements.

For reporting purposes, premiums and losses are reported utilizing Subline Code 380 and Type of Policy Codes H1 and H2. Coverage **A** and Coverage **B** are reported on the same record, with one aggregate premium field. Coverage for key optional endorsements are separately reported and identified by unique Classification Codes.

Optional coverages which must be separately reported when attached to the Home Healthcare program are: Abuse and Molestation Liability, Employee Benefits Liability, Employment-related Practices Liability, Hired Auto and Non-owned Auto Liability, Home Healthcare Equipment Coverage, Theft of Patients' or Clients' Property, as well as Vicarious Professional Liability for Non-employed Physicians, Surgeons, Dentists and Chiropractors, and Additional Insureds - Physicians, Surgeons, Dentists and Chiropractors.

GENERAL LIABILITY

LIMITS IDENTIFIER

Description	Code
Single Limit Liability - Single Premium for BI & PD Combined (Including Cyber Liability (Subline 320) and Employment Related Practices Liability Policies (Subline 360)).....	1
Single Limit Liability Policies - Separate Premiums for BI & PD...	2
Split Limit Policies.....	3

TYPE OF POLICY

Description	Code
Monoline Policies and other policies not listed below (including Commercial Package Policies not providing both property and premises/operations liability coverage).....	10
Package Policies providing both property and premises/operations liability coverage:	
Motel/Hotel Policy.....	31
Apartment House Policy.....	32
Office Policy.....	33
Mercantile Policy.....	34
Institutional Policy.....	35
Service Policy.....	36
Industrial Processing Policy.....	37
Contracting Policy.....	38
Management Protection Program.....	53
Cyber Program (Sublines 320 and 325 only)	
Media and Information Security Protection Cyber Policy.....	58
Financial Institutions Information Security Protection Cyber Policy.....	54
Information Security Protection Cyber Policy.....	57
Commercial Cyber Insurance Policy.....	59
Other Policies.....	30*
Home Healthcare Program (Form HH0001 or company equivalent).....	H1
Home Healthcare Program (when part of a commercial package policy)	H2
Exempt Commercial Risks.....	80
Non-Bureau Policy (To be used only with prior permission of NISS).	9X

* Companies shall notify NISS before using Type of Policy Code 30.

GENERAL LIABILITY

TERRORISM COVERAGE CODE

**APPLICABLE TO PREMIUM AND LOSS RECORDS FOR SUBLINES
320, 325, 334-339, 342, 343, 345-347, 350, 370 AND 380***

Description	CODE
Terrorism Coverage	
Coverage provided for acts of terrorism certified under the Terrorism Risk Insurance Act.....	7
All Other terrorism coverage (for terrorism coverage not provided under the federal program).....	8
Non-Terrorism Coverage	
All Policies (including those policies with terrorism coverage built into the underlying policy).....	1

Note: If the premium for terrorism coverage is determined on a policy-level basis (i.e. a single indivisible premium for terrorism), there are two options for reporting this premium:

- a. Split the terrorism premium proportionally and report using the underlying detail codes (except for the terrorism code), or
- b. Report the indivisible terrorism premium as one record, using the codes that reflect the coverage of the largest premium.

* For Home Healthcare Subline Code 380, Terrorism Coverage Code is not applicable to optional endorsement Classification Codes 80813 - 80816, 80821 and 80822.

GENERAL LIABILITY

SUBLINE CODES

The following codes are applicable to risks **rated under the new** Commercial General Liability policy only:

Description	Code
Liquor Law Liability.....	332
Premises/Operations Liability (Including Farm Liability).....	334
Owners or Contractors Protective Liability.....	335
Products/Completed Operations Liability (Including Farm Liability)..	336
Farm and CGL Farm Liability	
Premises/Operations/Products (1998 Program).....	337
Premises/Operations CGL Liability (1998 Program).....	338
Products CGL Liability (1998 Program).....	339
Composite Large "a" Rated Risks.....	342
Composite Loss Rated Risks.....	343
All Other Composite Rated Risks:	
Premises/Operations - only coverage.....	345
Products/Completed Operations - only coverage.....	346
Premises/Operations and Products/Completed Operations Coverage....	347
Pollution Liability.....	350
Employment Related Practices Liability.....	360
Product Withdrawal Coverage	
(currently applicable to Product Withdrawal Expense Coverage only)	365
Unmanned Aircraft (Drones).....	370
Home Healthcare.....	380

The following codes are applicable to risks **not rated under the new** Commercial General Liability policy:

Description	Code
Contractual Liability.....	311
Liquor Law Liability.....	312
Manufacturers and Contractors Liability.....	313
Owners, Landlords and Tenants Liability (including Employers -	
Liability Residence and Farm Employees and Farm Liability).....	314
Owners or Contractors Protective Liability.....	315
Products/Completed Operations Liability.....	316
Professional Liability Other than Hospital, Health Care, Physicians,	
Surgeons and Dentists.....	317
Composite Large "a" Rated Risks.....	322
Composite Loss Rated Risks.....	323
All Other Composite Rated Risks.....	324
Storekeepers Liability.....	326

The following codes are applicable to all General Liability Insurance:

Description	Code
Cyber Liability.....	320
Special Classifications including Nuclear Energy Liability.....	325

GENERAL LIABILITY
UNMANNED AIRCRAFT (DRONES)
SUBLINE 370

CLASSIFICATION CODES

Description	Exposure Reporting Basis	Code
Aerial photography, surveillance, inspection, survey, data collection, media services (including film and television production).....	No. of Drones	00001
Crop spraying, dispersing of chemicals.....	No. of Drones	00002
Delivery of goods or merchandise, transport of cargo...	No. of Drones	00003
Education and Research.....	No. of Drones	00004
Entertainment and demonstrations, special events, sports (including drone racing).....	No. of Drones	00005
Firefighting, search and rescue, and other emergency services.....	No. of Drones	00006
Internet access, other communication services.....	No. of Drones	00007
Manufacturing, sales, repair or rental or unmanned aircraft - testing or demonstration operations only...	No. of Drones	00008
Operator/Pilot Training.....	No. of Drones	00009
Towing signs or banners, pulling twine or cable, or distribution of materials.....	No. of Drones	00010
Weather and environmental monitoring (including storm monitoring).....	No. of Drones	00011
Other Usage, not otherwise classified (NOC).....	No. of Drones	00012

GENERAL LIABILITY

**HOME HEALTHCARE
SUBLINE 380**

CLASSIFICATION CODES

Description	Exposure Reporting Basis	Code
Acupuncturist.....	No. of Hours	80830
Audiologist.....	No. of Hours	80831
Clergy.....	No. of Hours	80832
Counselor.....	No. of Hours	80834
Dental Hygienists.....	No. of Hours	80835
Dietitian/Nutritionist.....	No. of Hours	80837
Home Health Aide.....	No. of Hours	80838
Licensed Practical Nurse ("LPN")/Licensed Vocational Nurse ("LVN").....	No. of Hours	80840
Massage Therapist.....	No. of Hours	80841
Midwife (nurse or non-nurse) - Specialty Medical Services.....	No. of Hours	80842
Midwife (nurse or non-nurse) - Other.....	No. of Hours	80845
Nurse Practitioner ("NP")	No. of Hours	80846
Nurse's Aide/Certified Nursing Assistant ("CNA").....	No. of Hours	80849
Occupational Therapist ("OT").....	No. of Hours	80850
Personal Care Aide.....	No. of Hours	80851
Pharmacist - Specialty Medical Services.....	No. of Hours	80852
Pharmacist - Other.....	No. of Hours	80853
Pharmacy Technician - Specialty Medical Services.....	No. of Hours	80856
Pharmacy Technician - Other.....	No. of Hours	80857
Phlebotomist.....	No. of Hours	80859
Physical Therapist ("PT")/Physiotherapist.....	No. of Hours	80860
Physical Therapist Assistant.....	No. of Hours	80862
Physicians Assistant ("PA").....	No. of Hours	80863
Psychologist.....	No. of Hours	80864
Registered Nurse ("RN") - Specialty Medical Services...	No. of Hours	80865
Registered Nurse ("RN") - Other.....	No. of Hours	80868
Social Worker (with B.A.).....	No. of Hours	80869
Social Worker (with M.A./M.S.W.).....	No. of Hours	80870
Speech Therapist/Speech Pathologist.....	No. of Hours	80873
Technicians - Specialty Medical Services.....	No. of Hours	80875
Technicians - Other.....	No. of Hours	80876
Agency Owners/Directors/Supervisors of Home Healthcare Professionals/Home Healthcare Agency Offices.....	No Exposure	80878
Not Otherwise Classified (NOC) - Staff providing professional services directly to clients, either in-person or from a remote location; excludes office staff providing only non-professional services.....	No. of Hours	80899

GENERAL LIABILITY

**HOME HEALTHCARE
SUBLINE 380**

CLASSIFICATION CODES

Description	Exposure Reporting Basis	Code
Classification - Optional Endorsements		
Additional Insureds - Physicians, Surgeons, Dentists and Chiropractors Not Employed by You.....	No. of Hours	80811
Additional Interest.....	No Exposure	49950
Vicarious Liability for Physicians, Surgeons, Dentists and Chiropractors.....	No. of Hours	80812
Abuse or Molestation Liability.....	No. of Hours	80813
Employee Benefits Liability.....	\$1,000 of Payroll	80814
Employment-related Practices Liability.....	No. of Employees	80815
Home Healthcare Equipment.....	Limit of Insurance	80816
Hired Auto Liability.....	Cost of Hire	80817
Non-owned Auto Liability.....	No. of Employees	80818
Theft of Patients' or Clients' Property.....	No. of Employees	80821
Theft of Patients' or Clients' Property.....	No. of Locations	80822

GENERAL LIABILITY

TERRITORY CODES

Description	Subline
Liquor Law Liability.....	312
Owners, Landlords and Tenants Liability - All Classifications Other Than Farm.....	314
Storekeepers Liability.....	326
Liquor Law Liability - Except class codes 11111 and 49950.....	332
Premises/Operations Liability - All Classifications <u>except</u> 44444, 49950, 54444 and Farm Class codes where the first digit is "0".....	334, 365
Employment Related Practices Liability.....	360
Home Healthcare.....	380

Territory Codes Required for the Above Sublines - Report Territory Codes on Pages 1269-1278.

Description	Subline
Owners Landlords and Tenants Liability - Farm Classifications found on pages 1110-1114 only.....	314
Products/Completed Operations Liability.....	316, 336
Cyber Liability.....	320
Composite Large 'a' Rated Risks.....	322, 342
Composite Loss Rated Risks.....	323, 343
All Other Composite Rated Risks.....	324
Special Classifications.....	325
Liquor Law Liability - class codes 11111 and 49950 <u>only</u>	332
Premises/Operations Liability - class codes 44444, 49950, 54444 and Farm class codes where the first digit is '0'.....	334, 365
Premises/Operations/Products Farm Liability.....	337
Premises/Operations CGL Farm Liability.....	338
Products CGL Farm Liability.....	339
All Other Composite Rated Risks - Premises/Operations coverage only..	345
All Other Composite Rated Risks - Products/Completed Operations coverage only.....	346
All Other Composite Rated Risks - Premises/Operations and Products/Completed Operations Coverage.....	347
Pollution Liability.....	350
Unmanned Aircraft (Drones).....	370

Territory Codes Not Required for the Above Sublines.

GENERAL LIABILITY

Sublines 325, 332, 334-339, 342, 343, 345-347, 350, 370 and 380

TYPE OF LOSS CODE

Description	Code*
PRODUCTS/COMPLETED OPERATION LOSSES:	
The following codes are to identify all products/completed operations losses, including incidental products/completed operations losses covered under premises/operations coverage, composite rating and special classification, etc.	
Cumulative Injury Bodily Injury (Bodily Injury caused by a continuous or repeated exposure over a period of time to a harmful substance or condition).....	11
Cumulative Injury Property Damage (Property Damage caused by a continuous or repeated exposure over a period of time to a harmful substance or condition).....	21
Other Than Cumulative Injury Bodily Injury.....	12
Other Than Cumulative Injury Property Damage.....	22
Terrorism Related Loss - Bodily Injury.....	95
Terrorism Related Loss - Property Damage.....	96
PREMISES/OPERATIONS, LIQUOR LAW LIABILITY, OWNERS OR CONTRACTORS PROTECTIVE LIABILITY AND POLLUTION LIABILITY:	
Pollution Liability (All States Except Maryland):	
Bodily Injury - Other than Massachusetts Lead Poisoning.....	15
Bodily Injury - Massachusetts Lead Poisoning.....	18
Property Damage.....	25
Clean-up.....	27
Pollution Liability (Maryland Only):	
Bodily Injury - Other than for Hazards of Lead.....	15
Bodily Injury - For Hazards of Lead	
Expenses included in a qualified offer:	
- Medical Expenses.....	30
- Relocation, Rent Subsidy and other incidental expenses...	91
Other than expenses included in a qualified offer.....	15
Other than Pollution Liability:	
Bodily Injury.....	16
Property Damage.....	26
Medical Expenses.....	20
Terrorism Related Loss - Bodily Injury.....	95
Terrorism Related Loss - Property Damage.....	96
ALL OTHER LOSSES - INCLUDING, BUT NOT LIMITED TO, PERSONAL OR ADVERTISING INJURY AND FIRE DAMAGE LIABILITY.....	90

*Note: Not all Type of Loss Codes apply to all sublines. See page 1294 for additional details.

GENERAL LIABILITY

GENERAL INSTRUCTIONS

Type of Loss

Type of loss codes identify the actual cause of loss regardless of the subline. The following are valid Type of Loss Codes.

If the subline is....	The type of loss can be....
320 Cyber Liability	CA, CB, CC, CD, CE, CF, CG, CH, CJ, CK, CL, CM, CN, CP, CR, CS, CZ
325 Special Classifications	11, 12, 15, 16, 18, 20, 21, 22, 25, 26, 27, 30, 90, 91, 95, 96
332 Liquor Law Liability	16, 26
334 Premises/Operations Liability 337 338	11, 12, 15, 16, 18, 20, 21, 22, 25, 26, 27, 30, 90, 91, 95, 96
335 Owners or Contractors Protective Liability	15, 16, 25, 26, 27, 90, 95, 96
336 Products/Completed Operations 339 Liability	11, 12, 21, 22, 90, 95, 96
342 Composite Large 'a' Rated Risks	11, 12, 15, 16, 20, 21, 22, 25, 26, 27, 90, 95, 96
343 Composite Loss Rated Risks	11, 12, 15, 16, 20, 21, 22, 25, 26, 27, 90, 95, 96
345 All Other Composite Rate Risks (Premises/Operations Only)	11, 12, 15, 16, 18, 20, 21, 22, 25, 26, 27, 30, 90, 91, 95, 96
346 All Other Composite Rated Risks (Products/Completed Operations only)	11, 12, 21, 22, 90, 95, 96
347 All Other Composite Rated Risks (Premises/Operations and Products/Completed Operations)	11, 12, 15, 16, 18, 20, 21, 22, 25, 26, 27, 30, 90, 91, 95, 96
350 Pollution Liability	15, 18, 25, 27, 90, 95, 96
360 Employment Related Practices Liability	55, 56, 57, 58, 59, 63, 64, 65, 66, 67, 68, 74, 75, 76, 77, 78, 79, 80, 81, 89
365 Product Withdrawal Coverage	94, 97
370 Unmanned Aircraft (Drones)	11, 12, 15, 16, 18, 20, 21, 22, 25, 26, 27, 30, 90, 91, 95, 96
380 Home Healthcare	11, 12, 15, 16, 18, 20, 21, 22, 25, 26, 27, 30, 90, 91, 95, 96

INLAND MARINE

CLASSIFICATION CODES

DESCRIPTION	CODE
Satellite	
Ground Transit (pre-launch).....	700
Launch.....	701
Orbit.....	702
Space Cargo.....	703
Scientific Instruments.....	512
Signs-All Other (Non-ISO).....	462
Signs-Neon, Florescent Automatic or Mechanical Signs and Lamps...	460
Stamp and Coin Dealers.....	516
Tank Storage.....	517
Theatrical Floaters.....	514
Transmission and Pipe Lines.....	659
Transportation.....	520
Trip Transit Floater - All Other Property, Owners Vehicle.....	526
Trip Transit Floater - All Other Property, Public Vehicle.....	527
Trip Transit Floater - Household Goods, Owners Vehicle, Owner or otherwise.....	524
Trip Transit Floater - Household Goods, Public Carrier.....	525
Unmanned Aircraft (Drones)	
Aerial Photography, Surveillance or Inspection (including film and television production).....	779
Search and Rescue.....	780
Firefighting.....	781
Crop Spraying.....	782
Internet Access.....	783
Delivery of Goods or Merchandise.....	784
Weather and Environmental Data Collection (including storm monitoring)	785
Colleges and Schools.....	786
Operator (Pilot) Training.....	787
Cargo Carried by Unmanned Aircraft.....	788
Other Drones.....	790
Valuable Papers and Records.....	530
Warehousemen's Legal Liability.....	531
Well Drilling Equipment (including Oil and Gas).....	660
Winter Range Livestock.....	532
Wireless Communications Equipment (e.g. cell phones, personal digital assistants, etc.).....	797
Wool Growers Floater.....	533

MEDICAL PROFESSIONAL LIABILITY

STATE EXCEPTION CODES

WASHINGTON

~~(Applicable to Losses and Expenses Only)~~

Description	Code
Claims opened prior to January 1, 2007.....	1
Claims opened on or after January 1, 2007.....	2