



# B U L L E T I N

December 22, 2022

Bulletin No. 22-2022

To: NISS Member Companies

Re: Automobile Statistical Plan Volume I and II Coding Updated

NISS has completed a comprehensive review of the Other Than Private Passenger Voluntary and Assigned Risk Automobile coding contained in our Automobile Statistical Plans 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.

## **Volume I – Voluntary Other Than Private Passenger Automobile**

- Auto Hacking Expense Coverage Code 720 was added.
- In the New Commercial Rating Program, Gross Vehicle Weight (GVW) references were replaced with Gross Vehicle Weight Rating (GVWR) and Gross Combination Weight (GCW). Also, load capacity of 2,000 pounds was replaced with GVWR of 3,000 pounds.
- Pennsylvania Bodily Injury Type of Loss Codes for Full and Limited Tort were removed.

## **Volume I – Assigned Risk Other Than Private Passenger Automobile**

- Pennsylvania Bodily Injury Type of Loss Codes for Full and Limited Tort were removed.

## **Volume II – Voluntary Other Than Private Passenger Automobile**

- In New Jersey and New York:
  - Auto Hacking Expense Coverage Code 720 was added.
  - In the New Commercial Rating Program, Gross Vehicle Weight (GVW) references were replaced with Gross Vehicle Weight Rating (GVWR) and Gross Combination Weight (GCW). Also, load capacity of 2,000 pounds was replaced with GVWR of 3,000 pounds.
- 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.

These changes apply to policies effective January 1, 2023, and subsequent. The updated coding will be reflected in the 1<sup>st</sup> Quarter 2023 revisions to the NISS Automobile Volume I and II Statistical Plans.

Sincerely,

Jeffrey R. Patterson  
Interim CEO

Attachments

CODING SECTION

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

COVERAGE CODES

Description	CODE
<u>COMPREHENSIVE:</u>	
Full Coverage.....	011
\$ 50 Deductible (includes \$1-\$50 Deductible).....	017
\$ 100 Deductible (includes \$51-\$100 Deductible).....	046
\$ 200 Deductible (includes \$101-\$200 Deductible).....	037
\$ 250 Deductible (includes \$201-\$250 Deductible).....	044
\$ 500 Deductible (includes \$251-\$500 Deductible).....	033
\$1,000 Deductible (includes \$501-\$1000 Deductible).....	073
\$1,500 Deductible (includes \$1,001 - \$1,500 Deductible).....	735
\$2,000 Deductible (includes \$1,501 - \$2,000 Deductible).....	730
\$2,500 Deductible (includes \$2,001 - \$2,500 Deductible).....	733
\$ 50 Glass Deductible (includes \$1-\$50 Deductible).....	043
Auto Loan/Lease Coverage (Excluding Washington).....	010
Auto Loan Coverage (Washington Only).....	700**
All Other Deductibles (Including Separate Full Coverage Glass Deductible Only Policies).....	039
<u>FIRE AND THEFT COVERAGES:</u>	
All Fire only, Fire and Theft only and Fire, Theft and Miscellaneous Additional Coverages.....	045
Fire and Theft - Single Interest.....	015+
<u>OTHER PHYSICAL DAMAGE COVERAGES:</u>	
Automobile Rental Reimbursement.....	048+
Citizen Band Radio Coverage Transmitting and Receiving Equipment....	028+
Coverage for tapes, wires, discs and other accessories used with sound reproduction equipment permanently installed in the automobile (Full or Deductible Coverage).....	049+
Mechanical Breakdown Policies	
\$ 25 Deductible.....	041+
\$ 50 Deductible.....	047+
Towing and Road Service.....	016+
Auto Hacking Expense.....	720+
All Other Physical Damage Coverages (Except Collision).....	019*+
<u>Combined Comprehensive and Collision Coverage</u>	
Use only when policy has indivisible premium.....	099

\* If a company writes any coverage other than that specifically set forth in the Plan in such volume as to result in the "all other coverage codes" 009, 019, or 029 exceeding 10% of the company's total automobile business by state, contact must be made with NISS to secure reporting procedures.

\*\* Applies to Private Passenger type vehicles only. Pays for outstanding indebtedness on an auto loan beyond the actual cash value of the vehicle.

+ These coverage codes are subject to limited coding. The following fields (codes) are not required: Rating Zone, Terminal Zone, and Territory. Also, a limited classification code may be reported as follows:

Description	CODE
Private Passenger Non-Fleet Risks.....	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

CLASSIFICATION CODES

**NEW COMMERCIAL RATING PROGRAM - ALL STATES**

**COMMERCIAL FLEETS AND NON-FLEETS**

Primary Classification Codes (First three digits)

For fourth digit, see Secondary Classification Codes on Page 329

SIZE		BUSINESS USE	RADIUS OF OPERATION		
			Local Up To 50 Miles	Intermediate 51-200 Miles	Long Distance Over 200 Miles
LIGHT TRUCKS (GVWR of 10,000 Pounds or Less)	Non-Fleet	Service Retail Commercial	011- 021- 031-	012- 022- 032-	013- 023- 033-
	Fleet	Service Retail Commercial	014- 024- 034-	015- 025- 035-	016- 026- 036-
MEDIUM TRUCKS (GVWR of 10,001-20,000 Pounds)	Non-Fleet	Service Retail Commercial	211- 221- 231-	212- 222- 232-	213- 223- 233-
	Fleet	Service Retail Commercial	214- 224- 234-	215- 225- 235-	216- 226- 236-
HEAVY TRUCKS (GVWR of 20,001-45,000 Pounds)	Non-Fleet	Service Retail Commercial	311- 321- 331-	312- 322- 332-	313- 323- 333-
	Fleet	Service Retail Commercial	314- 324- 334-	315- 325- 335-	316- 326- 336-
EXTRA HEAVY TRUCKS (GVWR over 45,000 Pounds)	Non-Fleet		401-	402-	403-
	Fleet		404-	405-	406-
HEAVY TRUCK TRACTORS (GCW of 45,000 Pounds or Less)	Non-Fleet	Service Retail Commercial	341- 351- 361-	342- 352- 362-	343- 353- 363-
	Fleet	Service Retail Commercial	344- 354- 364-	345- 355- 365-	346- 356- 366-

ZONE RATED

NOTE: When using the new commercial rating program classification codes on this page, a code "9" must be reported in the commercial indicator position of the record.

For Zone Rated Risks, Territory code is not required. However, Rating Zone code and Terminal Zone code are required. Refer to page 270 for Rating and Terminal Zone coding instructions.

CODING SECTION

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

CLASSIFICATION CODES

**NEW COMMERCIAL RATING PROGRAM - ALL STATES**

**COMMERCIAL FLEETS AND NON-FLEETS  
(Continued)**

Primary Classification Codes (First three digits)  
For fourth digit, see Secondary Classification Codes on Page 329

SIZE		BUSINESS USE	RADIUS OF OPERATION		
			Local Up To 50 Miles	Intermediate 51-200 Miles	Long Distance Over 200 Miles
EXTRA HEAVY TRUCK-TRACTORS (GCW over 45,000 Pounds)	Non-Fleet		501-	502-	503-
	Fleet		504-	505-	506-
TRAILER TYPES	Non-Fleet	Semitrailers	671-	672-	673-
		Trailers	681-	682-	683-
		Service or Utility (0-3000 lbs. Load Capacity)	691-	692-	693-
	Fleet	Semitrailers	674-	675-	676-
		Trailers	684-	685-	686-
		Service or Utility (0-3000 lbs. Load Capacity)	694-	695-	696-

-----ZONE RATED-----  
 ↑  
 ↓

NOTE: When using the new commercial rating program classification codes on this page, a code "9" must be reported in the commercial indicator position of the record.

For Zone Rated Risks, Territory code is not required. However, Rating Zone code and Terminal Zone code are required. Refer to page 270 for Rating and Terminal Zone coding instructions.

CODING SECTION

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

TYPE OF LOSS

APPLICABLE TO:

**ALL STATES EXCEPT HAWAII**

Description	Code
Bodily Injury and Property Damage Liability - Combined Single/Split Limit-Single Premium Policies (Coverage 006)	
Bodily Injury.....	1
Property Damage.....	4

**HAWAII**

Description	Code
Split Limit and Package Policies - Bodily Injury Payment (Coverage Codes 001 and 051)	
Without reduction due to personal Injury Protection benefit incurred.....	9
With reduction due to Personal Injury Protection benefit incurred:	
\$5,000 - 5,999.....	2
\$6,000 - 6,999.....	3
\$7,000 - 7,999.....	8
\$8,000 - 8,999.....	5
\$9,000 - 9,999.....	6
\$10,000.....	7
Bodily Injury and Property Damage Liability - Combined Single/Split Limit-Single Premium Policies (Coverage 006)	
Bodily Injury - See BI above for codes.....	-
Property Damage.....	4

CODING SECTION

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

TYPE OF LOSS

APPLICABLE TO:

**ALL STATES EXCEPT HAWAII**

Description	Code
Bodily Injury and Property Damage Liability - Combined	
Single/Split Limit-Single Premium Policies (Coverage 006)	
Bodily Injury.....	1
Property Damage.....	4

**HAWAII**

Description	Code
Split Limit Policies - Bodily Injury Payment (Coverage 001)	
Without reduction due to Personal Injury Protection benefit	
incurred.....	9
With reduction due to Personal Injury Protection benefit	
incurred:	
\$5,000 - 5,999.....	2
\$6,000 - 6,999.....	3
\$7,000 - 7,999.....	8
\$8,000 - 8,999.....	5
\$9,000 - 9,999.....	6
\$10,000.....	7
Bodily Injury and Property Damage Liability - Combined	
Single/Split Limit-Single Premium Policies (Coverage 006)	
Bodily Injury - See BI above for codes.....	-
Certified Public Assistance Insureds - No-Fault Losses.....	N
Property Damage.....	4

CODING SECTION

<u>X</u> Premiums	<u>    </u> Liability	<u>    </u> Private Passenger
<u>X</u> Losses	<u>    </u> No-Fault	<u>X</u> Other Than Private
	<u>X</u> Physical Damage	Passenger
<u>X</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+
Mechanical Breakdown Policies	
\$25 Deductible.....	741+
\$50 Deductible.....	747+
Towing and Road Service.....	716+
Extended Transportation Expense Coverages (Rental reimbursement - Exposure, Class, Model Year and Symbol not required)	
Limit of \$15/450.....	701+
Limit of \$30/900.....	703+
All Other Limits.....	709+
Auto Hacking Expense.....	720+
All Other Physical Damage Coverages (except Collision).....	719*+
<u>Collision</u> Collision (See Page NJ-471 for Deductible Codes).....	760
Single Interest Collision.....	731+
All Other Collision.....	729*

\* 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: Deductible and Territory. 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

<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 COMMERCIAL RATING PROGRAM - NEW JERSEY**  
**COMMERCIAL FLEETS AND NON-FLEETS**  
**Primary Classification Codes (First three digits)**  
**For fourth digit, see Secondary Classification Codes.**

SIZE		BUSINESS USE	RADIUS OF OPERATION		
			Local Up To 50 Miles	Intermediate 51-200 Miles	Long Distance Over 200 Miles
LIGHT TRUCKS (GVWR of 10,000 Pounds or Less)	Non-Fleet	Service Retail Commercial	011- 021- 031-	012- 022- 032-	013- 023- 033-
	Fleet	Service Retail Commercial	014- 024- 034-	015- 025- 035-	016- 026- 036-
MEDIUM TRUCKS (GVWR of 10,001-20,000 Pounds)	Non-Fleet	Service Retail Commercial	211- 221- 231-	212- 222- 232-	213- 223- 233-
	Fleet	Service Retail Commercial	214- 224- 234-	215- 225- 235-	216- 226- 236-
HEAVY TRUCKS (GVWR of 20,001-45,000 Pounds)	Non-Fleet	Service Retail Commercial	311- 321- 331-	312- 322- 332-	313- 323- 333-
	Fleet	Service Retail Commercial	314- 324- 334-	315- 325- 335-	316- 326- 336-
EXTRA HEAVY TRUCKS (GVWR over 45,000 Pounds)		Non-Fleet Fleet	401- 404-	402- 405-	403- 406-
HEAVY TRUCK TRACTORS (GCW of 45,000 Pounds or Less)	Non-Fleet	Service Retail Commercial	341- 351- 361-	342- 352- 362-	343- 353- 363-
	Fleet	Service Retail Commercial	344- 354- 364-	345- 355- 365-	346- 356- 366-

↑-----ZONE RATED-----↓

Notes: When using new commercial rating program classification codes on this page a code 9 must be reported in the commercial indicator position of the record.

For Zone Rated Risks, Territory code is not required. However, Rating Zone code and Terminal Zone code are required. Refer to page NJ-270 for Rating and Terminal Zone coding instructions.



CODING SECTION

Premiums  
 Losses

Liability  
 No-Fault  
 Physical Damage

Private Passenger  
 Other Than Private Passenger  
 Assigned Risks

Voluntary Risks

CLASSIFICATION CODES

**NEW JERSEY**

**NEW COMMERCIAL RATING PROGRAM - NEW JERSEY**

**COMMERCIAL FLEETS AND NON-FLEETS**

**Primary Classification Codes (First three digits)**

**For fourth digit, see Secondary Classification Codes.**

SIZE	BUSINESS USE	RADIUS OF OPERATION			
		Local Up To 50 Miles	Intermediate 51-200 Miles	Long Distance Over 200 Miles	
EXTRA HEAVY TRUCK-TRACTORS (GCW over 45,000 Pounds)	Non-Fleet	501- 504-	502- 505-	503- 506-	
	Non-Fleet	Semitrailers	671-	672-	673-
Trailers		681-	682-	683-	
Service or Utility (0-3000 lbs. load capacity)		691-	692-	693-	
TRAILER TYPES	Fleet	Semitrailers	674-	675-	676-
		Trailers	684-	685-	686-
		Service or Utility (0-3000 lbs. load capacity)	694-	695-	696-

↑-----ZONE RATED-----↓

Notes: When using new commercial rating program classification codes on this page a code 9 must be reported in the commercial indicator position of the record.

For Zone Rated Risks, Territory code is not required. However, Rating Zone code and Terminal Zone code are required. Refer to page NJ-270 for Rating and Terminal Zone coding instructions.

CODING SECTION

Premiums  
 Losses

Liability  
 No-Fault  
 Physical Damage  
 Voluntary Risks

Private Passenger  
 Other Than Private Passenger  
 Assigned Risk

COVERAGE CODES  
**NEW YORK**

Description	CODE			
	Towing & Labor Costs Included		Towing & Labor Costs Excluded	
	With Full Coverage Window Glass	With Equivalent Glass Deeded	With Full Coverage Window Glass	With Equivalent Glass Deeded
Comprehensive (excluding Collision)				
Full Coverage.....	061	061	001	001
Other than Percentage of Loss Deductibles				
With \$ 50 Deductible.....	762	062	703	003
With \$ 100 Deductible.....	765	065	710	010
With \$ 200 Deductible.....	763	063	715	015
With \$ 250 Deductible.....	766	066	755	055
With \$ 500 Deductible.....	772	722	756	726
With \$1000 Deductible.....	773	723	757	727
With \$2000 Deductible.....	779	729	751	731
With \$3000 Deductible.....	774	734	758	735
With \$5000 Deductible.....	776	736	759	737
These codes apply to all Deductibles offered.			Towing and Labor Costs	
			Included	Excluded
Fire Only.....			032	011
Fire and Theft.....			033	012
Fire, Theft and Windstorm.....			036	031
Specified Perils.....			034	020
Limited Specified Perils.....			035	021

Description	CODE
<b>OTHER PHYSICAL DAMAGE COVERAGES:</b>	
Rental Reimbursement.....	047
Retrospective Plan D. Premium Adjustments only - excluding Collision.....	069
Single Interest	
Comprehensive.....	050
Fire and Theft.....	051
Conversion, Embezzlement or Secretion.....	052
Audio, Visual and Data Electronic Equipment.....	017
Tapes, Records and Discs - Full Coverage Comprehensive.....	064
Trailer Interchange Legal Liability	
Other Than Collision.....	040
Specified Perils.....	020
Use of Other Automobiles - excluding Collision.....	038
Auto Loan/Lease Coverage Endorsement.....	708
Auto Hacking Expense.....	720
<b>ALL OTHER COVERAGES - EXCLUDING COLLISION.....</b>	<b>069*</b>

\* If a company writes any coverage other than that specifically set forth in this Plan in such volume as to result in the "all other coverage codes" 009, 069 or 099 exceeding 10% of the company's total automobile business in New York, contact must be made with NISS to secure reporting procedures.

CODING SECTION

Premiums  
 Losses

Liability  
 No-Fault  
 Physical Damage

Private Passenger  
 Other Than Private Passenger  
 Assigned Risks

Voluntary Risks

CLASSIFICATION CODES

**NEW COMMERCIAL RATING PROGRAM - NEW YORK  
COMMERCIAL FLEETS AND NON-FLEETS**

Primary Classification Codes (First three digits)  
For fourth and fifth digits, see Secondary Classification Codes.

SIZE		BUSINESS USE	RADIUS OF OPERATION		
			Local Up To 50 Miles	Intermediate 51-200 Miles	Long Distance Over 200 Miles
LIGHT TRUCKS (GVWR of 10,000 Pounds or Less)	Non-Fleet	Service	011-	012-	013-
		Retail	021-	022-	023-
		Commercial	031-	032-	033-
	Fleet	Service	014-	015-	016-
Retail		024-	025-	026-	
Commercial		034-	035-	036-	
MEDIUM TRUCKS (GVWR of 10,001-20,000 Pounds)	Non-Fleet	Service	211-	212-	213-
		Retail	221-	222-	223-
		Commercial	231-	232-	233-
	Fleet	Service	214-	215-	216-
Retail		224-	225-	226-	
Commercial		234-	235-	236-	
HEAVY TRUCKS (GVWR of 20,001-45,000 Pounds)	Non-Fleet	Service	311-	312-	313-
		Retail	321-	322-	323-
		Commercial	331-	332-	333-
	Fleet	Service	314-	315-	316-
Retail		324-	325-	326-	
Commercial		334-	335-	336-	
EXTRA HEAVY TRUCKS (GVWR over 45,000 Pounds)	Non-Fleet		401-	402-	403-
	Fleet		404-	405-	406-
HEAVY TRUCK TRACTORS (GCW of 45,000 Pounds or Less)	Non-Fleet	Service	341-	342-	343-
		Retail	351-	352-	353-
		Commercial	361-	362-	363-
	Fleet	Service	344-	345-	346-
Retail		354-	355-	356-	
Commercial		364-	365-	366-	

ZONE RATED

Notes: When using new commercial rating program classification codes on this page a code 9 must be reported in the commercial indicator position of the record.

For Zone Rated Risks, Territory code is not required. However, Rating Zone code and Terminal Zone code are required. Refer to page NY-270 for Rating and Terminal Zone coding instructions.

CODING SECTION

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

CLASSIFICATION CODES

**NEW COMMERCIAL RATING PROGRAM - NEW YORK  
COMMERCIAL FLEETS AND NON-FLEETS  
(CONTINUED)**

Primary Classification Codes (First three digits)

For fourth and fifth digit, see Secondary Classification Codes.

RADIUS OF OPERATION					
Size		Business Use	Local Up To 50 Miles	Intermediate 51-200 Miles	Long Distance Over 200 Miles
EXTRA HEAVY TRUCK- TRACTORS (GCW over 45,000 Pounds)	Non-Fleet		501-	502-	503-
	Fleet		504-	505-	506-
TRAILER TYPES	Non-Fleet	Semitrailers	671-	672-	673-
		Trailers	681-	682-	683-
		Service or Utility Trailers (0-3000 lbs. Load Capacity)	691-	692-	693-
	Fleet	Semitrailers	674-	675-	676-
		Trailers	684-	685-	686-
		Service or Utility Trailers (0-3000 lbs. Load Capacity)	694-	695-	696-

←-----ZONE RATED-----→

Notes: When using new commercial rating program classification codes on this page a code 9 must be reported in the commercial indicator position of the record.

For Zone Rated Risks, Territory code is not required. However, Rating Zone code and Terminal Zone code are required. Refer to page NY-270 for Rating and Terminal Zone coding instructions.

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 type="checkbox"/> Physical Damage	<input type="checkbox"/> Assigned Risks
<input checked="" type="checkbox"/> Voluntary Risks		

CLASSIFICATION CODES

**NEW YORK**

**GARAGES**

**2013 AUTO DEALERS PROGRAM**

AUTO DEALERS	EXPOSURE	CODE
Additional Property Damage Charge for the elimination or modification of the \$500 deductible provision on completed operations	No Exposure	7805
Broad Form Products.....	No Exposure	7806
Employee Benefits Liability .....	No Exposure	7807
Limited Product Withdrawal Expense.....	No Exposure	7809
Customer Complaint Legal Defense Coverage.....	No Exposure	7814
Automobiles Furnished for Regular Use:		
Private Passenger Autos.....	Car Months	7877
Trucks, Tractors and Trailers.....	Car Months	7878
Non-Franchised Dealer - Pickup or delivery of automobiles beyond a 50-mile radius.....	No Exposure	7070
Owners of Premises Liability.....	No Exposure	7804
Stop Gap Employers Liability Coverage.....	Rating Unit Months	7817

CODING SECTION

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

CLASSIFICATION CODES

**NEW YORK**

**GARAGEKEEPERS COVERAGE ON NON-DEALERS RISKS**

GARAGEKEEPERS ONLY	EXPOSURE	CODE
Repair Shops - Risks primarily engaged in the repair of automobiles, including body fender, radiator, ignition service and paint shops.....	Amount of Insurance	7808
Service Stations - Risks primarily engaged in the servicing of automobiles and the sale of and installation of automobile accessories (including automobile laundries) excluding major engine or body repair work.....	Amount of Insurance	7810
Storage Garages and Public Parking Places - Risks primarily engaged in the storing or parking of automobiles.....	Amount of Insurance	7812
Tow Truck Operators.....	Amount of Insurance	7815
On-hook Coverage.....	Amount of Insurance	7818
All Other non-dealer risks not specifically classified above.....	Amount of Insurance	7070

Note: These Classification Codes are to be utilized for non-auto dealers risks with specific Garagekeepers Physical Damage Coverage Codes only; that is, when the underlying risk is not auto dealers. Garagekeepers coverage purchased by an auto dealership should be reported utilizing the appropriate Classification Code for auto dealers.

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
	<input checked="" type="checkbox"/> Physical Damage	Passenger
<input checked="" type="checkbox"/> Voluntary Risks		<input type="checkbox"/> 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 <b>primary</b> coverage (such as when the insured lessee holds the lessor harmless)..	Cost of Hire	6627
-Lessee providing <b>excess</b> coverage (such as when there is no hold harmless agreement).....	Cost of Hire	6625
Trucking and Motor Carrier Operations:		
-Lessee providing <b>primary</b> coverage (such as when there is no hold harmless agreement).....	Cost of Hire	6626
-Lessee providing <b>excess</b> 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
Drive Other Car Coverage - Additional Premium and Losses under Such Coverage.....	Named Insured Months	6679
Driving Instructors		
Number of driving instructors does <b>not</b> 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
<input checked="" type="checkbox"/> Losses	<input checked="" type="checkbox"/> No-Fault	<input checked="" type="checkbox"/> Other Than Private
	<input checked="" type="checkbox"/> Physical Damage	Passenger
<input checked="" type="checkbox"/> Voluntary Risks		<input type="checkbox"/> Assigned Risks

CLASSIFICATION CODES

**NEW YORK  
NON-OWNED AUTOMOBILES**

Description	EXPOSURE	CODE
Non-Ownership Liability		
Extension to individual employees.....	Employee Months	6671
Extension to individual volunteer.....	Volunteer Months	6672
Extension to individual partners or LLC members.....	Employee Months	6673
Rental Vehicle Coverage.....	No Exposure	6623
All Other Insurance Written in Accordance with the Rules of the Non-Owned Section of the Manual <u>Not</u> Specifically Classified Above.....	No Exposure	7000



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	<u>    </u> Passenger
<u>X</u> Voluntary Risks		<u>    </u> Assigned Risks

CLASSIFICATION CODES

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

Description	EXPOSURE	CODE
All-Terrain Vehicles and Utility Task Vehicles		
-All-Terrain Vehicles (ATV's) .....	Car Months	9940
-Utility Task Vehicles (UTV's) .....	Car Months	9941
Ambulance Services.....	Car Months	7919
Ambulance Services - Fellow Volunteer Workers		
Liability.....	No Exposure	7040
Amusement Devices Mounted on Commercial Automobiles.	Car Months	7905
Antique Automobiles.....	Car Months	9619
Autocycles.....	Car Months	7241
Automobile Body Manufacturers and Installers		
Coverage afforded for the factory testing hazard..	Employee Months	7924
Business Interruption (applicable to Coverage codes 441, 451, and 461 only)		
Business Income only.....	Limit of Insurance	7987
Business Income and Extra Expense combined.....	Limit of Insurance	7988
Drive-Away Contractors		
Liability.....	Sets of Regis- tration Plates	7923
Physical Damage.....	Gross Receipts	7923
Drive Other Car Coverage (Physical Damage Only).....	Named Insured	6679
Driver Training Programs		
-Educational Institutions - Private Passenger Types		
-Vehicles Equipped with Dual Controls.....	Car Months	7201
-Vehicles Not Equipped with Dual Controls.....	Car Months	7202
-Commercial Driving Schools		
Private Passenger Types		
-Vehicles Equipped with Dual Controls.....	Car Months	7223
-Vehicles Not Equipped with Dual Controls.....	Car Months	7224
Other Than Private Passenger Types		
-Vehicles Equipped with Dual Controls.....	Car Months	7225
-Vehicles Not Equipped with Dual Controls.....	Car Months	7226
Excess Indemnity Policies		
Liability and Medical Payments Insurance.....	No Exposure	9190
Excess Insurance (No-fault Only)		
Medallion Taxi Cabs.....	Car Months	9775
For-hire Vehicles.....	Car Months	9776
All Other Vehicles and Coverages.....	No Exposure	9772
Explosives - including explosion hazard.....	No Exposure	7030

CODING SECTION

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

CLASSIFICATION CODES

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

Description	EXPOSURE	CODE
Mobile or Farm Equipment		
Farm Equipment (tractors, harvesting combines and other self-propelled equipment):		
-Primary Coverage - Owned Vehicles or Long Term (six months or more) Leased Vehicles.....	Car Months	7993
-Primary Coverage - Short Term (less than six months) Leased Vehicles.....	Cost of Hire	7981
-Excess Coverage - Short Term or Long Term Leased Vehicles.....	Cost of Hire	7982
-Primary Coverage - Short Term (less than six months) Leased Vehicles.....	Rental Period	7992
-Excess Coverage - Short Term or Long Term Leased Vehicles.....	Rental Period	7932
All Other Equipment (Other than Farm Equipment):		
-Primary Coverage - Owned Vehicles or Long Term (six months or more) Leased Vehicles.....	Car Months	7996
-Primary Coverage - Short Term (less than six months) Leased Vehicles.....	Cost of Hire	7983
-Excess Coverage - Short Term or Long Term Leased Vehicles.....	Cost of Hire	7984
-Primary Coverage - Short Term (less than six months) Leased Vehicles.....	Rental Period	7995
-Excess Coverage - Short Term or Long Term Leased Vehicles.....	Rental Period	7935
Motorcycles - (Not used by Law Enforcement Agencies)	Car Months	7985
Moving Vans - Gross Receipts Basis - Local Haul.....	Gross Receipts	7060
Non-Trucking (a.k.a. Bobtail or Deadhead) Coverage		
Coverage afforded under the "Non-Trucking Operations" section of Rule 24. Truckers/Motor Carriers.....	Car Months	7489
Registration Plates.....	Sets of Plates	7929
Repossessed Automobiles.....		
Banks and Finance Companies.....	No Exposure	7925
Seasonal Agricultural Produce Trailers.....	Car Months	7968
Showroom Trailers.....	Car Months	7967
Snowmobiles.....	Car Months	7964
Toterhomes.....	Car Months	7973