



B U L L E T I N

April 2, 2021

Bulletin No. 09-2021

To: NISS Member Companies

Re: Crime & Fidelity Policy Form Code Additions

NISS has completed a comprehensive review of the coding contained in the Crime & Fidelity module of our Commercial Lines Statistical Plan and will be updating some of the coding to be consistent with industry standards effective April 1, 2021.

The coding changes provide for additional policy forms for:

- Fraudulent Impersonation Insuring Agreement
- Destruction of Electronic Data or Computer Programs Insuring Agreement
- Unauthorized Reproduction of Computer Software by Employees Insuring Agreement
- Telephone Toll Fraud Insuring Agreement

Also, several existing policy forms were updated to include: Virtual Currency as Money and ERISA Inflation Guard.

The updated coding can be found on the attached pages and will be added to the NISS Commercial Lines Statistical Plan with our April 1, 2021 distribution.

Very truly yours,

A handwritten signature in black ink that reads "Theresa A. Szwast". The signature is written in a cursive, flowing style.

Theresa A. Szwast

Attachments

CRIME AND FIDELITY
Subline Code 965

POLICY FORM CODES

3. THE FOLLOWING CODES ARE APPLICABLE TO RISKS RATED UNDER THE NEW CRIME AND FIDELITY PROGRAM:

| Description | Code |
|---|------|
| <u>COMMERCIAL CRIME</u> | |
| Employee Theft Insuring Agreement Includes..... | 101 |
| Agents - Include Designated as Employees | |
| Excess Limit of Insurance for Specified Employees or Positions - Add Schedule | |
| Expense Incurred to Establish Amount of Coverage Loss - Include | |
| Members of a Limited Liability Company - Include as Employees | |
| Partners - Include as Employees | |
| Trading Coverage - Add | |
| Faithful Performance of Duty Coverage - Add | |
| Warehouse Receipts Coverage - Add | |
| Computer Software Contractors - Include as Employees | |
| Excess Limit of Insurance for Specified Joint Insured - Add Blanket | |
| ERISA Inflation Guard | |
| Virtual Currency as Money - Include | |
| Forgery or Alteration Insuring Agreement Includes..... | 115 |
| Credit, Debit or Charge Cards | |
| Personal Accounts of Specified Persons | |
| Warehouse Receipts Forgery | |
| Inside the Premises - Theft of Money and Securities Insuring Agreement Includes..... | 120 |
| Agents - Include Covered Property in Custody or Designated | |
| Limit Coverage for Money and Securities to Robbery Only | |
| Inside the Premises - Robbery or Safe Burglary Insuring Agreement Includes..... | 125 |
| Agents - Include Covered Property in Custody of Designated | |
| Outside the Premises Insuring Agreement Includes..... | 130 |
| Agents - Include Covered Property in Custody of Designated | |
| Limit Coverage for Money and Securities to Robbery Only | |
| Computer Fraud Insuring Agreement Includes..... | 135 |
| Expenses Incurred to Establish Amount of Covered Loss - Include | |
| Virtual Currency as Money - Include | |
| Money Orders and Counterfeit Paper Currency Insuring Agreement..... | 140 |
| Clients' Property Insuring Agreement..... | 142 |
| Funds Transfer Fraud Insuring Agreement..... | 144 |
| Extortion Insuring Agreement..... | 146 |
| Inside the Premises - Theft of Other Property Insuring Agreement Includes..... | 148 |
| Agents - Include Covered Property in Customer of Designated | |
| Outdoor Signs - Include Theft of | |
| Outside Showcases or Show Windows as Premises - Include | |
| Fixtures, Fitting or Appliances in Entrances, Hallways or Storerooms - Limit Coverage to | |
| Automotive Products in Outside Containers - Include | |
| Inside the Premises - Robbery or Burglary of Other Property Insuring Agreement..... | 154 |
| Inside the Premises - Robbery or Safe Burglary of Money and Securities Insuring Agreement..... | 156 |
| Employee Theft - Name or Position Schedule Insuring Agreement Includes. | 158 |
| Faithful Performance of Duty Coverage - Add | |

**CRIME AND FIDELITY
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POLICY FORM CODES

| Description | Code |
|--|------|
| Lessees of Safe Deposit Boxes Insuring Agreement Includes..... | 162 |
| Theft, Disappearance or Destruction of Securities | |
| Burglary or Robbery of Other Property Including Bulky Property | |
| Burglary or Robbery of Other Property Excluding Bulky Property | |
| Securities Deposited with Others Insuring Agreement..... | 165 |
| Guests' Properties Insuring Agreement Includes..... | 170 |
| Guests' Property - In Safe Deposit Boxes | |
| Guests' Property - Inside the Premises | |
| Safe Depository Insuring Agreement Includes..... | 175 |
| Loss of Customers' Property - In Safe Deposit Boxes | |
| Robbery or Burglary of Customers' Property - Premises Damage | |
| Destruction of Electronic Data or Computer Programs Insuring Agreement. | 180 |
| Unauthorized Reproduction of Computer Software by Employees Insuring Agreement..... | 185 |
| Identity Fraud Expense Insuring Agreement..... | 190 |
| Telephone Toll Fraud Insuring Agreement..... | 192 |
| Fraudulent Impersonation Insuring Agreement..... | 195 |
| All Other Miscellaneous Commercial Crime policies or overages..... | 889 |

CRIME AND FIDELITY
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POLICY FORM CODES

| Description | Code |
|--|------|
| <u>GOVERNMENT CRIME</u> | |
| Employee Theft PER LOSS Insuring Agreement Includes..... | 202 |
| Agents - Include Designated as Employees | |
| Excess Limit of Insurance for Specified Employees or Positions - Add Schedule | |
| Expenses Incurred to Establish Amount of Coverage Loss - Include | |
| Trading Coverage - Add | |
| Faithful Performance of Duty Coverage - Add | |
| Software Contractors - Include as Employees | |
| Excess Limit of Insurance for Specified Joint Insured - Add Blanket | |
| Virtual Currency as Money - Include | |
| Employee Theft PER EMPLOYEE Insuring Agreement Includes..... | 302 |
| Agents - Include Designated as Employees | |
| Excess Limit of Insurance for Specified Employees or Positions - Add Schedule | |
| Expenses Incurred to Establish Amount of Coverage Loss - Include | |
| Trading Coverage - Add | |
| Faithful Performance of Duty Coverage - Add | |
| Software Contractors - Include as Employees | |
| Excess Limit of Insurance for Specified Joint Insured - Add Blanket | |
| Virtual Currency as Money - Include | |
| Forgery or Alteration Insuring Agreement Includes..... | 315 |
| Coverage Amendment - Credit, Debit or Charge Cards | |
| Inside the Premises - Theft of Money and Securities Insuring Agreement Includes..... | 220 |
| Agents - Include Covered Property in Custody of Designated | |
| Inside the Premises - Robbery or Safe Burglary of Other Property Insuring Agreement Includes..... | 225 |
| Agents - Include Covered Property in Custody of Designated | |
| Outside the Premises Insuring Agreement Includes..... | 230 |
| Agents - Include Covered Property in Custody of Designated | |
| Limit Coverage for Money and Securities to Robbery Only | |
| Computer Fraud Insuring Agreement Includes..... | 235 |
| Expenses Incurred to Establish Amount of Covered Loss - Include | |
| Virtual Currency as Money - Include | |
| Money Orders and Counterfeit Paper Currency Insuring Agreement..... | 240 |
| Funds Transfer Fraud Insuring Agreement..... | 244 |
| Extortion Insuring Agreement..... | 246 |
| Inside the Premises - Theft of Other Property Insuring Agreement Includes..... | 248 |
| Agents - Include Covered Property in Custody of Designated. | |
| Outdoor Signs - Include Theft of | |
| Fixtures, Fittings or Appliances in Entrances, Hallways or Storerooms | |
| - Limit Coverage to | |

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POLICY FORM CODES

| Description | Code |
|---|------|
| Inside the Premises - Robbery or Burglary or Other Property Insuring Agreement..... | 254 |
| Inside the Premises - Robbery or Safe Burglary of Money and Securities Insuring Agreement..... | 256 |
| Employee Theft - Name or Position Schedule Insuring Agreement..... | 258 |
| Faithful Performance of Duty Coverage-Add | |
| Securities Deposited with Others Insuring Agreement..... | 265 |
| Destruction of Electronic Data or Computer Programs Insuring Agreement. | 280 |
| Unauthorized Reproduction of Computer Software by Employees Insuring Agreement..... | 285 |
| Telephone Toll Fraud Insuring Agreement..... | 292 |
| Fraudulent Impersonation Insuring Agreement..... | 295 |
| All Other Miscellaneous Government Crime Policies or Coverages..... | 889 |

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POLICY FORM CODES

| Description | CODE |
|---|------|
| <u>EMPLOYEE THEFT AND FORGERY</u> | |
| Employee Theft Insuring Agreement Includes | 401 |
| Agents - Include Designated as Employees | |
| Excess Limit of Insurance for Specified Employees or Positions - Add Schedule | |
| Expenses Incurred to Establish Amount of Coverage Loss - Include | |
| Members of a Limited Liability Company - Include as Employees | |
| Partners - Include as Employees | |
| Trading Coverage - Add | |
| Faithful Performance of Duty Coverage - Add | |
| Warehouse Receipts Coverage - Add | |
| Computer Software Contractors - Include as Employees | |
| Excess Limit of Insurance for Specified Joint Insured - Add Blanket | |
| ERISA Inflation Guard | |
| Virtual Currency as Money - Include | |
| Forgery or Alteration Insuring Agreement Includes | 415 |
| Credit, Debit or Charge Cards | |
| Personal Accounts of Specified Persons | |
| Warehouse Receipts Coverage - Add | |
| Clients' Property Insuring Agreement | 442 |
| Employee Theft - Name or Position Schedule Insuring Agreement Includes. | 458 |
| Faithful Performance of Duty Coverage | |
| Kidnap/Ransom and Extortion | 301 |
| All Other Miscellaneous Employee Theft and Forgery Policies or Coverages | 889 |

| Description | CODE |
|---|------|
| Cyber | |
| Replacement or Restoration of Electronic Data..... | 600 |
| Extortion Threats..... | 700 |
| Business Income and Extra Expense..... | 800 |
| Public Relations Expense..... | 810 |
| Security Breach Expense..... | 820 |
| Telephone Toll Fraud Insuring Agreement..... | 830 |
| Computer and Funds Transfer Fraud Insuring Agreement..... | 840 |
| Computer Fraud Insuring Agreement..... | 850 |
| Financial Institutions | 900 |

| Description | CODE |
|---|------|
| Special Form Codes Applicable to all Crime and Fidelity Insurance | |
| Composite Rate Basis..... | 993 |
| Rules for (a) Rating Sizeable Risks - Business written under this rule | 993 |
| Premium Adjustment Amount Under Retrospective Rating Plans..... | 990 |
| Risks Written at Rates in Excess of Manual, with the written consent of the Insured (New Jersey only)..... | 995 |
| Risks Written under Rating Plan for Non-Standard Risks..... | 996 |
| Alaska Attorney's Fees - Optional Increased Coverage Only..... | 997 |