



# B U L L E T I N

August 21, 2023

Bulletin No. 11-2023

To: NISS Member Companies

Re: Assigned Risk Automobile – Child Restraint System Coverages for Alabama, Georgia, Mississippi, and Tennessee

AIPSO announced that the Alabama Insurance Department, Georgia Insurance Department, Mississippi Insurance Department, and State of Tennessee Department of Commerce and Insurance have approved revisions of the private passenger auto coverages to introduce optional coverage for child restraint systems in conjunction with the child restraint system coverage endorsement.

The Alabama Insurance Department, Mississippi Insurance Department, and State of Tennessee Department of Commerce and Insurance approved these revisions effective October 1, 2023. The Georgia Department of Insurance approved these revisions effective November 1, 2023.

NISS is revising the physical damage coverage code charts for Assigned Risk Automobile experience in Alabama, Georgia, Mississippi, and Tennessee to reflect the new optional child restraint system coverages, as shown on the following pages.

These changes apply to new and renewal policies effective October 1, 2023, and subsequent for Alabama, Mississippi, and Tennessee, and November 1, 2023, and subsequent for Georgia. The coding on the attached pages will be reflected in the 4<sup>th</sup> Quarter 2023 revisions to the NISS Automobile Volume I Statistical Plan.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey R. Patterson".

Jeffrey R. Patterson  
President & CEO

Attachments

CODING SECTION

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

COVERAGE CODES

**Applicable to all states except:**

**CALIFORNIA**  
**FLORIDA**  
**KENTUCKY**

**MARYLAND**  
**NEBRASKA**  
**NEW HAMPSHIRE**

**PUERTO RICO**

Description	Code
Sound Receiving and Transmitting Equipment.....	728
Comprehensive coverage for tapes, wires, disks, and other accessories used with sound reproduction equipment permanently installed in the automobile - full or deductible coverage.....	749
Loss of use.....	748

**ALABAMA**

Description	Code
Comprehensive - \$ 250 Deductible.....	754
Comprehensive - \$ 500 Deductible.....	756
Collision - \$ 250 Deductible.....	774
Collision - \$ 500 Deductible.....	776
<u>OTHER PHYSICAL DAMAGE COVERAGE</u>	
Child Restraint System Coverage	
Limit of \$400.....	711
Limit of \$800.....	712

**ALASKA**

Description	Code
Comprehensive - \$ 100 Deductible.....	751
Comprehensive - \$ 200 Deductible.....	753
Comprehensive - \$ 250 Deductible.....	754
Comprehensive - \$ 500 Deductible.....	756
Comprehensive - \$1000 Deductible.....	757
Collision - \$ 100 Deductible.....	771
Collision - \$ 200 Deductible.....	773
Collision - \$ 250 Deductible.....	774
Collision - \$ 500 Deductible.....	776
Collision - \$1000 Deductible.....	777



CODING SECTION

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

COVERAGE CODES

**MICHIGAN**

Description	Code
Comprehensive - \$ 50 Deductible.....	750
Comprehensive - \$ 100 Deductible.....	751
Comprehensive - \$ 250 Deductible.....	754
Comprehensive - \$ 500 Deductible.....	756
Comprehensive - \$1000 Deductible.....	757
Regular Collision - \$ 100 Deductible.....	771
Regular Collision - \$ 250 Deductible.....	774
Regular Collision - \$ 500 Deductible.....	776
Regular Collision - \$1000 Deductible.....	777
Limited Collision - No Deductible.....	791
Limited Collision - \$ 100 Deductible.....	792
Broadened Collision - \$ 100 Deductible.....	796
Broadened Collision - \$ 250 Deductible.....	795
Broadened Collision - \$ 500 Deductible.....	797
Broadened Collision - \$1000 Deductible.....	798

**MINNESOTA**

Description	Code
Comprehensive - \$ 100 Deductible.....	751
Comprehensive - \$ 250 Deductible.....	754
Comprehensive - \$ 500 Deductible.....	756
Comprehensive - \$1000 Deductible.....	757
Comprehensive - All Other Deductibles with Full Coverage Glass...	759
Collision - \$ 100 Deductible.....	771
Collision - \$ 250 Deductible.....	774
Collision - \$ 500 Deductible.....	776
Collision - \$1000 Deductible.....	777

**MISSISSIPPI**

Description	Code
Comprehensive - \$ 100 Deductible.....	751
Comprehensive - \$ 250 Deductible.....	754
Comprehensive - \$ 500 Deductible.....	756
Collision - \$ 100 Deductible.....	771
Collision - \$ 250 Deductible.....	774
Collision - \$ 500 Deductible.....	776
<u>OTHER PHYSICAL DAMAGE COVERAGE</u>	
Child Restraint System Coverage	
Limit of \$400.....	711
Limit of \$800.....	712

CODING SECTION

Premiums  
 Losses

Liability  
 No-Fault  
 Physical Damage

Private Passenger  
 Other Than Private Passenger  
 Assigned Risks

Voluntary Risks

COVERAGE CODE

**TENNESSEE**

Description	Code
Comprehensive - \$ 100 Deductible.....	751
Comprehensive - \$ 250 Deductible.....	754
Comprehensive - \$ 500 Deductible.....	756
Comprehensive - \$1000 Deductible.....	757
Collision - \$ 100 Deductible.....	771
Collision - \$ 250 Deductible.....	774
Collision - \$ 500 Deductible.....	776
Collision - \$1000 Deductible.....	777
<u>OTHER PHYSICAL DAMAGE COVERAGE</u>	
Child Restraint System Coverage	
Limit of \$400.....	711
Limit of \$800.....	712