



B U L L E T I N

March 6, 2015

Bulletin No. 13-2015

To: NISS Member Companies

Re: General Liability (Subline 325) Special Classification Code Additions –
Electronic Data Liability and Data Breach Classification Codes

The classification codes that NISS uses for General Liability are common across most industry statistical agents in accordance with the NAIC Statistical Handbook of Data. New classification codes have been added under the General Liability Subline 325 (Special Classification Codes) and NISS is adopting these class codes as set forth on the attached pages.

These new classification codes are for Electronic Data Liability coverage and Data Breach coverage (Access or Disclosure of Confidential or Personal Information).

These changes are effective on all new and renewal policies effective on or after April 1, 2015. The attached pages set forth the changes as they will appear in the 4th Quarter 2015 revisions to the Commercial Lines Statistical Plan and Other Than Automobile Statistical Plan.

Very truly yours,

A handwritten signature in cursive script that reads "Theresa A. Szwast".

Theresa A. Szwast
President & CEO

Attachment

**GENERAL LIABILITY
SUBLINE 325**

SPECIAL CLASSIFICATION APPLICABLE TO RISKS RATED UNDER
THE NEW COMMERCIAL GENERAL LIABILITY POLICY

CLASSIFICATION

Description	Exposure Reporting Basis	Code
Excess Insurance		
Agricultural.....	No Exposure	01888*
Mining.....	No Exposure	10888*
Contract Construction.....	No Exposure	15888*
Manufacturing.....	No Exposure	20888*
Transportation.....	No Exposure	40888*
Communication.....	No Exposure	48888*
Electric, Gas and Sanitary Services.....	No Exposure	49888*
Wholesale.....	No Exposure	50888*
Retail Trade.....	No Exposure	52888*
Finance, Insurance and Banking.....	No Exposure	60888*
Services.....	No Exposure	70888*
Governmental.....	No Exposure	93888*
Penalty Premium obtained by application of cancellation procedures (Applicable to policies written on an audited basis only).	No Exposure	99910+
Nuclear Energy Liability.....	No Exposure	91181+
Alaska Attorney's Fees Coverage - Optional Increased Coverage Only.....	No Exposure	99995+
Employee Benefits Liability Coverage.....	No Exposure	92100+
Stop Gap - Employers Liability Coverage Manufacturing, Processing, Contracting and Service Risk.....	No Exposure	92400+
Risks Other Than Manufacturing, Processing, Contracting and Servicing Risks.....	No Exposure	92405+
Electronic Data Liability Coverage (Property Damage Only)		
Payroll Exposure Basis.....	\$1,000 of Payroll	92200+
Gross Sales Exposure Basis.....	\$1,000 of Gross Sales	92201+
All Other Exposure Basis.....	No Exposure	92209+
<u>Electronic Data Liability Coverage</u>		
<u>Payroll Exposure Basis.....</u>	<u>\$1,000 of Payroll</u>	<u>92900+</u>
<u>Gross Sales Exposure Basis.....</u>	<u>\$1,000 of Gross Sales</u>	<u>92901+</u>
<u>All Other Exposure Basis.....</u>	<u>No Exposure</u>	<u>92909+</u>
<u>Access or Disclosure of Confidential or Personal Information</u>		
<u>Payroll Exposure Basis.....</u>	<u>\$1,000 of Payroll</u>	<u>93201*</u>
<u>Gross Sales Exposure Basis.....</u>	<u>\$1,000 of Gross Sales</u>	<u>93202*</u>
<u>All Other Exposure Basis.....</u>	<u>No Exposure</u>	<u>93209+</u>

* For these classifications, Territory is not Required.

+ For these classifications, Territory and Limits Identifier are not required.

**GENERAL LIABILITY
SUBLINE 325**

SPECIAL CLASSIFICATION APPLICABLE TO RISKS RATED UNDER
THE NEW COMMERCIAL GENERAL LIABILITY POLICY

CLASSIFICATION

Description	Exposure Reporting Basis	Code*
Excess Insurance		
Agricultural.....	No Exposure	01888
Mining.....	No Exposure	10888
Contract Construction.....	No Exposure	15888
Manufacturing.....	No Exposure	20888
Transportation.....	No Exposure	40888
Communication.....	No Exposure	48888
Electric, Gas and Sanitary Services.....	No Exposure	49888
Wholesale.....	No Exposure	50888
Retail Trade.....	No Exposure	52888
Finance, Insurance and Banking.....	No Exposure	60888
Services.....	No Exposure	70888
Governmental.....	No Exposure	93888
Penalty Premium obtained by application of cancellation procedures (Applicable to policies written on an audited basis only).	No Exposure	99910
Nuclear Energy Liability.....	No Exposure	91181
Alaska Attorney's Fees Coverage - Optional Increased Coverage Only.....	No Exposure	99995
Employee Benefits Liability Coverage.....	No Exposure	92100
Stop Gap - Employers Liability Coverage		
Manufacturing, Processing, Contracting and Service Risk.....	No Exposure	92400
Risks Other Than Manufacturing, Processing, Contracting and Servicing Risks.....	No Exposure	92405
Electronic Data Liability Coverage (Property Damage Only)		
Payroll Exposure Basis.....	\$1,000 of Payroll	92200
Gross Sales Exposure Basis.....	\$1,000 of Gross Sales	92201
All Other Exposure Basis.....	No Exposure	92209
<u>Electronic Data Liability</u>		
<u>Payroll Exposure Basis.....</u>	<u>\$1,000 of Payroll</u>	<u>92900</u>
<u>Gross Sales Exposure Basis.....</u>	<u>\$1,000 of Gross Sales</u>	<u>92901</u>
<u>All Other Exposure Basis.....</u>	<u>No Exposure</u>	<u>92909</u>
<u>Access or Disclosure of Confidential or Personal Information</u>		
<u>Payroll Exposure Basis.....</u>	<u>\$1,000 of Payroll</u>	<u>92201</u>
<u>Gross Sales Exposure Basis.....</u>	<u>\$1,000 of Gross Sales</u>	<u>93202</u>
<u>All Other Exposure Basis.....</u>	<u>No Exposure</u>	<u>93209</u>

* For these classifications, Territory is not required.