



B U L L E T I N

December 31, 2018

Bulletin No. 13-2018

To: NISS Member Companies

RE: Commercial Cyber Coverages Coding

NISS is updating our Statistical Plans in order to provide the necessary coding for NISS member companies who may write Cyber Coverages.

Specifically, NISS is updating the General Liability and Burglary & Theft/Crime & Fidelity sections in both the NISS Commercial Lines Statistical Plan and the NISS Other Than Automobile Statistical Plan.

We are renaming the existing E-Commerce coding to reflect the more recognized industry term of Cyber. We are also establishing additional coding to allow for the reporting of these new cyber programs, including the addition of:

- Subline 320 – Cyber Liability (General Liability only)
- Type of Policy Codes for Cyber
- Type of Loss Codes for Cyber (General Liability only)
- Policy Form Codes for Cyber (Burglary & Theft/Crime & Fidelity only)

The new coding can be found on the attached pages and applies to new and renewal policies effective January 1, 2019 and subsequent. These updated pages will be added to the NISS Commercial Lines Statistical Plan and the NISS Other Than Automobile Statistical Plan with our 1st Quarter 2019 distribution.

Please let us know if you have any questions.

Very truly yours,

A handwritten signature in black ink that reads "Theresa A. Szwast".

Theresa A. Szwast

Attachments

BURGLARY AND THEFT

CRIME AND FIDELITY

TYPE OF POLICY

Description	Code
Monoline Policies and other policies not listed below (including Commercial Package Policies <u>not</u> 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	
Media and Information Security Protection Policy	58
Financial Institutions Security Protection Policy	54
Information Security Protection Policy	57
Other Policies	30*
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.

CRIME AND FIDELITY
Subline Code 965

POLICY FORM CODES

Description	CODE
EMPLOYEE THEFT AND FORGERY	
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	
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

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	
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*
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 AND 350

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.

GENERAL LIABILITY

TYPE OF POLICY CONTRACT

Description	Code
Claims made coverage - basic - with retroactive date.....	1
Claims made coverage - supplemental extended reporting period - with retroactive date.....	2
Occurrence coverage.....	3
Claims made coverage - basic - no retroactive date.....	4
Claims made coverage - supplemental extended reporting period - no retroactive date.....	5

Note: For Cyber risks (Subline 320), Discovery coverage should be treated like Claims made coverage.

COVERAGE CODE

Description	Code
Bodily Injury.....	10
Medical Payments.....	40
Property Damage.....	20
Single Limit Indivisible Premium Policies.....	51
Cyber Liability (Subline 320 only).....	45

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

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

**CYBER LIABILITY
SUBLINE 320**

CLASSIFICATION CODES

Description	Exposure Reporting Basis	Code*
Agriculture, Forestry, Fishing and Hunting.....	\$1 Million of Total Revenue	11000
Mining.....	\$1 Million of Total Revenue	21000
Utilities.....	\$1 Million of Total Revenue	22000
Construction.....	\$1 Million of Total Revenue	23000
Manufacturing.....	\$1 Million of Total Revenue	31000
Wholesale Trade.....	\$1 Million of Total Revenue	42000
Retail Trade.....	\$1 Million of Total Revenue	44000
Transportation and Warehousing.....	\$1 Million of Total Revenue	48000
Information.....	\$1 Million of Total Revenue	51000
Finance and Insurance.....	\$1 Million of Total Revenue	52000
Real Estate and Rental and Leasing.....	\$1 Million of Total Revenue	53000
Professional, Scientific and Technical Services.....	\$1 Million of Total Revenue	54000
Management of Companies and Enterprises.....	\$1 Million of Total Revenue	55000
Administrative, Support, Waste Management and Remediation Services....	\$1 Million of Total Revenue	56000
Education Services.....	\$1 Million of Total Revenue	61000
Health Care and Social Assistance.....	\$1 Million of Total Revenue	62000
Arts, Entertainment and Recreation.....	\$1 Million of Total Revenue	71000
Accommodation and Food Services.....	\$1 Million of Total Revenue	72000
Other Services (Except Public Administration).....	\$1 Million of Total Revenue	81000
Public Administration.....	\$1 Million of Total Revenue	92000

* For these classifications, Territory is not Required.

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

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

Territory Codes Not Required for the Above Sublines.

GENERAL LIABILITY

TYPE OF LOSS CODE

CYBER LIABILITY (SUBLINE CODE 320)

Description	Code
Hacking.....	CA
Improper Data Collection.....	CB
Lost Laptop/Portable Device.....	CC
Stolen Laptop/Portable Device.....	CD
Malware/Virus/Spyware.....	CE
Loss of Paper Records.....	CF
Insider/Employee Misuse/Damage.....	CG
Staff Mistake.....	CH
System Glitch.....	CJ
Denial of Service	CK
Theft of Hardware other than Laptop/Portable Device.....	CL
Miscellaneous Errors and Omissions.....	CM
Improper Memory Hardware Disposal.....	CN
Identity Recovery/Identity Theft.....	CP
Distributed Denial of Service.....	CR
Phishing/Skimming.....	CS
All Other.....	CZ

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

GENERAL LIABILITY

COVERAGE CODE

Description	Code
Bodily Injury.....	10
Medical Payments.....	40
Property Damage.....	20
Single Limit Indivisible Premium Policies.....	51
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GENERAL LIABILITY

TYPE OF POLICY CONTRACT

Description	Code
Claims made coverage - basic - with retroactive date.....	1
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SUBLINE

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Description	Code
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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
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GENERAL LIABILITY

CYBER LIABILITY

SUBLINE 320

CLASSIFICATION CODES

Description	Exposure Reporting Basis	Code*
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TERRITORY CODES

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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 (Report the Territory code representing the insured location).....	360

Territory Codes Required for the Above Sublines - Report Territory Codes on Pages 529-538.

Description	Subline
Owners Landlords and Tenants Liability - Farm Classifications found on pages 370 - 374 only.....	314
Products/Completed Operations Liability.....	316,336
Cyber Liability.....	320
Composite Large 'a' Rated Risks.....	322,342
Composite Loss Rated Risks.....	323,343
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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

Territory Codes Not Required for the Above Sublines.

GENERAL LIABILITY

TYPE OF LOSS CODE

CYBER LIABILITY (SUBLINE 320)

Description	Code
Hacking	CA
Improper Data Collection	CB
Lost Laptop/Portable Device	CC
Stolen Laptop/Portable Device	CD
Malware/Virus/Spyware	CE
Loss of Paper Records	CF
Insider/Employee Misuse/Damage	CG
Staff Mistake	CH
System Glitch	CJ
Denial of Service	CK
Theft of Hardware other than Laptop/Portable Device	CL
Miscellaneous Errors and Omissions	CM
Improper Memory Hardware Disposal	CN
Identity Recovery/Identity Theft	CP
Distributed Denial of Service	CR
Phishing/Skimming	CS
All Other	CZ

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.

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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
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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 Rate Risks (Products/Completed Operations Only)	11, 12, 21, 22, 90, 95, 96
347 All Other Composite Rate 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

BURGLARY AND THEFT
CLASSIFICATION CODES

Description	Code
C. PLANS 3, 4, 5, 9 and 10	
PLAN 3 - STOREKEEPERS BROAD FORM - Forms A, B, C, D and E (Indivisible Premium).....	6064
PLAN 4 - STOREKEEPERS BURGLARY AND ROBBERY - Forms D, Q, and E (Indivisible Premium).....	6073
PLAN 5 - OFFICE BURGLARY AND ROBBERY - Forms D, Q and H (Indivisible Premium).....	6074
PLAN 9 - EXCESS BANK BURGLARY AND ROBBERY Robbery and Safe Burglary - Form D Premises - Safe Burglary.....	6067
Premises - Robbery.....	6068
PLAN 10 - BANK EXCESS SECURITIES - Form C - Premises.....	6069
D. CRIME AND FIDELITY PROGRAM	
Commercial Crime Coverage Form or Policy.....	6076*
Government Crime Coverage Form or Policy.....	6077*
Employee Theft and Forgery Policy.....	6078*
Kidnap/Ransom and Extortion (Commercial and Governmental).....	6075*
Cyber	
Replacement or Restoration of Electronic Data.....	6033*
Extortion Threats.....	6034*
Business Income and Extra Expense.....	6035*
Public Relations Expense.....	6036*
Security Breach Expense.....	6037*
Telephone Toll Fraud Insuring Agreement.....	6038*
Computer and Funds Transfer Fraud Insuring Agreement.....	6040*
Computer Fraud Insuring Agreement.....	6045*
Financial Institutions.....	6079*
All Other.....	6080*
E. ALL OTHER MISCELLANEOUS POLICIES OR COVERAGES.....	6089*
F. SPECIAL CODES APPLICABLE TO ALL BURGLARY INSURANCE	
Composite Rate Basis.....	6093
Rule for (a) Rating Sizeable Risks - Business Written under this rule.....	6093
Premium Adjustment Amount Under Retrospective Rating Plans.....	6090
Risks Written at Rates in Excess of Manual, with the written consent of the insured (New Jersey only).....	6095
Risks Written under Rating Plan for Non-Standard Risks.....	6096
Alaska Attorney's Fees - Optional Increased Coverage Only (Territory is not required).....	6097

* For these classifications, Territory is not required.