



B U L L E T I N

August 21, 2015

Bulletin No. 14-2015

To: NISS Member Companies

Re: Commercial Lines Statistical Plan: Agricultural Capital Assets Program

NISS is updating its Commercial Fire and Allied Lines Module in the Commercial Lines Statistical Plan effective January 1, 2016 in order to reflect that the coding used for the Capital Assets Program has been expanded to also include the Agricultural Capital Assets Program.

Under this program, policies provide broad coverage for all of the insured's building business personal property at all covered locations, anywhere within the covered territory.

The updated coding can be found on the attached pages and will be added to the NISS Commercial Lines Statistical Plan with our January 1, 2016 distribution.

If you have any questions, please let us know.

Very truly yours,

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

Theresa A. Szwast

Enclosures

FIRE AND ALLIED LINES

SUBLINE CODES

THE FOLLOWING CODES ARE APPLICABLE TO OTHER THAN FARM RISKS RATED UNDER THE NEW COMMERCIAL PROPERTY COVERAGE PART ONLY.

Description	Code
Basic Group (Fire, Lightning, Explosion, Vandalism, Sprinkler Leakage).....	015
Basic Group I Excluding Vandalism.....	016
Basic Group I Excluding Sprinkler Leakage.....	017
Basic Group I Excluding Vandalism and Sprinkler Leakage.....	018
<u>ALLIED LINES</u>	
Basic Group II Causes of Loss (Windstorm or Hail, Smoke, Aircraft or Vehicles, Riot or Civil Commotion, Sinkhole Collapse, Volcanic Action).....	027
Basic Group II Causes of Loss (excluding Windstorm or Hail).....	029
Causes of Loss Special Form Including Theft (Additional premiums and applicable losses).....	035
Causes of Loss Special Form Excluding Theft (Additional premiums and applicable losses).....	045
Causes of Loss Broad Form (Additional premiums and applicable losses).....	055
Capital Assets/Agricultural Capital Assets Programs (Output Policies) including Theft.....	035
Capital Assets/Agricultural Capital Assets Programs (Output Policies) excluding Theft.....	045
Spoilage Coverage.....	070*
All Other Allied Lines (including Mortgage Holders, Errors and Omissions, Legal Liability Coverages, Leasehold Interest, Manufacturers Output, etc.).....	090*
Flood Coverage (written with an underlying NFIP coverage).....	060**
Flood Coverage (written without an underlying NFIP coverage).....	061**

THE FOLLOWING CODES ARE APPLICABLE TO OTHER THAN FARM RISK NOT RATED UNDER THE NEW COMMERCIAL PROPERTY COVERAGE PART.

Description	Code
<u>ALLIED LINES</u>	
All Other Lines Named Perils (including Errors and Omissions, Liability Insurance - Property Damage by Fire and Allied Lines, Leasehold Interest, Water Damage, etc.).....	090*

*Classification code is not required.

**Type of Loss Code is not required.

FIRE AND ALLIED LINES

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
FAIR Plan - Unsurcharged	11
FAIR Plan - Surcharged	12
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
Other Policies	30*
Businessowners' - Bureau Standard (Non-Simplified)	81
Businessowners' - Bureau Special (Non-Simplified)	82
Businessowners' - Non-Bureau (Non-Simplified)	83
Businessowners' - Company Equivalent to Simplified Standard	86
Businessowners' - Company Equivalent to Simplified Special	87
Businessowners' - All Other	89
Exempt Commercial Risks	80
Capital Assets Program (Output Policy)	20
Agricultural Capital Assets Program (Output Policy)	40
Non-Bureau Policy (To be used only with prior permission of NISS)	9X

*Companies shall notify NISS before using Type of Policy Code 30.

FIRE AND ALLIED LINES

COVERAGE CODES

THE FOLLOWING CODES ARE APPLICABLE TO RISKS RATED UNDER THE NEW COMMERCIAL PROPERTY COVERAGE PART (Sublines 015-018, 027, 029, 035, 045, 055, 060 or 061)

Description	Code
Building.....	1
Personal Property.....	2
Building and/or Personal Property Combined.....	3
Capital Assets/Agricultural Capital Assets Programs (Output Policies).....	3
Time Element - Business Income (Other Than Rental Property).....	4
Time Element - Business Income (Rental Property).....	5
Time Element - Extra Expense.....	6
Time Element - All Other.....	7
Massachusetts Tenant Relocation Endorsement.....	8
Optional Contaminant and Pollutant Cleanup and Removal Endorsement	9*

* On loss records the Loss Amount should reflect the total amount covered by the endorsement plus the amount in the basic policy covering cleanup and removal costs. The Type of Loss Code should correspond to the peril that caused the loss.

FIRE AND ALLIED LINES

CLASSIFICATION CODES

CAPITAL ASSETS/AGRICULTURAL CAPITAL ASSETS PROGRAMS (OUTPUT POLICIES)

Description	Code
Business Group 1	0001
Business Group 2	0002
Business Group 3	0003
Business Group 4	0004
Business Group 5 (including businesses not reflected in the Classification Table; Not Otherwise Classified)	0005
Business Group 6	0006
Business Group 7	0007
Business Group 8	0008
Business Group 9	0009
Business Group 10	0010

FIRE AND ALLIED LINES

CONSTRUCTION CODES

ALL SUBLINES OTHER THAN FARM AND FLOOD

Description	Code
Frame: Buildings where the exterior walls are wood or other combustible materials, including construction where the combustible materials are combined with other materials such as brick veneer, stone veneer, wood iron-clad and stucco on wood....	1
Joisted Masonry: Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and where the floors and roof are combustible. (Other than constructions defined by the description for code 7).....	2
Heavy Timber Joisted Masonry: For Group II Causes of Loss, shall apply to Joisted Masonry constructed buildings where the following additional conditions exist: Where the entire roof has a minimum thickness of 2 inches with Roof Supported by timber and having a minimum dimension of 6 inches, or where the entire roof assembly is documented to have a UL wind uplift classification of 90 or equivalent.....	7
Non-combustible: Buildings where the exterior walls and the floors and roof are constructed of, and supported by, metal, asbestos, gypsum or other non-combustible materials. (Other than constructions defined by the description for code 8).....	3
Superior Non-combustible: For Group II Causes of Loss, shall apply to Non-combustible constructed buildings where the following additional conditions exist: Where the entire roof is constructed of 2 inches of masonry on steel supports; or, where the entire roof is constructed of 22 gauge metal (or heavier) on steel supports; or, where the entire roof assembly is documented to have wind uplift classification of 90 or equivalent.....	8
Masonry Non-combustible: Buildings where the exterior walls are constructed of masonry materials as described in code 2 above, with the floors and roof of metal or other non-combustible materials. (Other than constructions defined by the description for code 9.).....	4
Superior Masonry Non-combustible: For Group II Causes of Loss, shall apply to Masonry Non-combustible constructed buildings where the following additional conditions exist: Where the entire roof is constructed of 2 inches of masonry on steel supports; or, where the entire roof is constructed of 22 gauge metal (or heavier) on steel supports; or, where the entire roof assembly is documented to have wind uplift classification of 90 or equivalent	9
Modified Fire Resistive: Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials with a fire resistance rating of one hour or more but less than two hours.....	5
Fire Resistive: Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours.....	6
Not Applicable (Sublines 035 and 045 (Capital Assets/Agricultural Capital Assets Programs - Output Policies Only), 070 and 090)....	0