



December 31, 2018

Bulletin No. 14-2018

To: NISS Member Companies

RE: Commercial Automobile – Business Interruption Coding

NISS is updating our Automobile Statistical Plans in order to provide the necessary coding for NISS member companies who may write Business Interruption coverages on a Voluntary Commercial Automobile policy.

The attached pages reflect the new coding and these changes apply to policies effective January 1, 2019 for new and renewal policies.

The coding on the attached pages will be reflected in the 1st Quarter 2019 revisions to the NISS Automobile Volume I and Volume II Statistical Plans.

Please let us know if you have any questions.

Very truly yours,

Theresa A. Szwast

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Attachments

_X_Premiums	Liability	Private Passenger
_X_Losses	No-Fault	X_0 Other Than Private
	_X_Physical Damage	Passenger
<u>_X</u> _Voluntar	y Risks	Assigned Risks

COVERAGE CODES

Description	CODE	
Business Interruption Specified Cause of Loss	441 451 461	

_X_Premiums _X_Losses _X_Liability
_X_No-Fault
_X_Physical Damage

___Private Passenger
_X_Other Than Private
Passenger
_Assigned Risks

 \underline{X} _Voluntary Risks

CLASSIFICATION CODES

MISCELLANEOUS

Description	Code
Business Interruption	
Business Income Only	9480*
Business Income and Extra Expense combined	9481*
Composite Rate Basis	9409+
Excess Indemnity Policies	
Liability and Medical Payments	9495+
Excess Insurance	9406#+
Hired Cars	
Private Passenger	9405+
Commercial	9404+
Long Haul Truckmen	6480+
Public	5800+
Low Speed Vehicles (Florida Only)	9319
Motorcycles, Motorized Scooters, Motorized Bicycles, Powercycles,	
etc Commercial Type	9486
Motor Homes and Auto Homes	9340
No-Fault losses from an accident occurring in a state mandating	
no-fault coverage and your insured has inadequate (or no) no-	
fault coverage. Record only those losses in excess of available	
coverage under Cov. 001 for P.I.P.; Cov. 004 for P.D.; Cov. 029	0.4.5.0
for Collision	9460
Non-Ownership Snowmobiles and similar vehicles - used principally off public	9408+
roads - Commercial Type	9477
South Carolina - Recoupment of Facility Assessment Surcharge	
Liability Only (Premium Only)	9987+
Trailers	
Physical Damage Only	
Recreational	9332
Mobilehome	9333
All Other	9331
Use of Other Automobiles - New Hampshire Only	9391
All Other Automobiles	9999+

- * Exposure basis is Limit of Insurance.
- # Applicable only if the primary insurance is not written by the same carrier.
- + Exposures not required.

	_X_Premiums	Liability	Private Passenger
	_X_Losses	No-Fault	\underline{X} _Other Than Private
		_X_Physical Damage	Passenger
İ	_ <u>X</u> _Volunta	ary Risks	Assigned Risks

COVERAGE CODE

Description	Code
Business Interruption Specified Cause of Loss	441 451 461

_X_Premiums	_X_Liability	Private Passenger
_X_Losses	_X_No-Fault	\underline{X} _Other Than Private
_	_X_Physical Damage	Passenger
_X_Volunta	ary Risks	Assigned Risks

CLASSIFICATION CODES

NEW JERSEY

MISCELLANEOUS CLASSIFICATIONS COMMERCIAL - FLEET AND NON-FLEET

Description	CODE
Air Compressors	9466
Written at 2CA, 2CB or 3CA rates	9474
All Other	9483
Amusement Devices Mounted on Commercial Automobiles	9449
Asphalt Spreaders	9469
Baggage or Freight Trucks	9459+
Business Interruption	
Business Income only	9480*
Business Income and Exra Expense combined	9481*
Cemetery Trucks	9467
Commercial Automobiles Equipped with Amusement Devices Concrete Mixers - not trucks equipped with agitator for mixing	9449
concrete in transit	9469
Cost of Hire Basis - Not Long Haul Truckmen	9497+
Cranes	9468
Deductible Insurance	9459+
Ditch or Trench Diggers	9468
Dock and Railroad Station Trucks	9459+
Electric Commercial Automobiles	9459+
Excess Insurance Explosives	9406+#
Including explosion hazard	9459+
Farmers - Limited Registration Plates	9487
Farmers Tractor - Trailer Units	9459+
Farm Tractors	9478
Geophysical Trucks	9468
Gross Receipts Basis - Local Haul	
Moving Vans	9489
All Other	9498
Harvesting Combines	9459+
House Movers (Power Units used to move houses)	9459+
Industrial Trucks and Commercial Automobiles used on Premises	9459+

- + Exposures not required.
- * Exposure basis is Limit of Insurance.
 - # Applicable only if the primary insurance is not written by the same carrier.

_X_Premiums	Liability	Private Passenger	
_X_Losses	No-Fault	_ <u>X</u> _Other Than Private	
	_X_Physical Damage	Passenger	
_ <u>X</u> _Vo	luntary Risks	Assigned Risks	

COVERAGE CODES

Description	CODE	
Business Interruption Specified Cause of Loss	441 451 461	

_X_Premiums	_X_Liability	Private Passenger
_X_Losses	_X_No-Fault	\underline{X} _Other Than Private
-	\overline{X} Physical Damage	Passenger
_ <u>X</u> _Volunt	ary Risks	Assigned Risks

CLASSIFICATION CODES

NEW YORK MISCELLANEOUS CLASSIFICATION CODES, FLEETS and NON-FLEETS (Not applicable to Long Haul Truckmen)

Description	EXPOSURE	CODE
Ambulance Services	Car Months	7919
Liability	No Exposure	7040
Amusement Devices Mounted on Commercial Automobiles.	Car Months	7905
Antique Automobiles Automobile Body Manufacturers and Installers	Car Months	9619
Coverage afforded for the factory testing hazard Business Interruption	Employee Months	7924
	Limit of	
Business Income only	Insurance	7987
	Limit of	
Business Income and Extra Expense combined Drive-Away Contractors	Insurance	7988
211/0 Illian College account	Sets of Regis-	
Liability	tration Plates	7923
Physical Damage	Gross Receipts	7923
Drive Other Car Coverage (Physical Damage Only)	Named Insured	6679
Driver Training Programs		
-Educational Institutions - Private Passenger		
Types		
-Vehicles Equipped with Dual Controls	Car Months	7201
-Vehicles Not Equipped with Dual Controls	Car Months	7202
-Commercial Driving Schools		
Private Passenger Types		
-Vehicles Equipped with Dual Controls	Car Months	7223
-Vehicles Not Equipped with Dual Controls Other Than Private Passenger Types	Car Months	7224
-Vehicles Equipped with Dual Controls	Car Months	7225
-Vehicles Not Equipped with Dual Controls	Car Months	7226
Excess Indemnity Policies	Car Monens	7220
Liability and Medical Payments Insurance Excess Insurance (No-fault Only)	No Exposure	9190
Medallion Taxi Cabs	Car Months	9775
For-hire Vehicles	Car Months	9776
All Other Vehicles and Coverages	No Exposure	9772
Explosives - including explosion hazard	No Exposure	7030
Farm or Ranch Trucks Written at Private Passenger	NO Exposure	7030
Rates - see Private Passenger Codes	Con Month.	7053
Farmers - Limited Registration Plates	Car Months	7953
Fellow Employee Coverage All of the Named Insured's Employees	No. Erro guino	7040
Designated Employees/Positions	No Exposure	7040 7040
Fire Departments	No Exposure	7040
Private Passenger Types	Car Months	7908
Fellow Volunteer Workers Liability	No Exposure	7908
All Other Types	Car Months	7909
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