



B U L L E T I N

December 23, 2021

Bulletin No. 15-2021

To: NISS Member Companies

RE: Assigned Risk Commercial Automobile Auto Dealers and Garages Classification Codes

AIPSO recently announced revisions to the Commercial Automobile Auto Dealers and Garages portion of the AIPSO Plan Manuals. To align the AIPSO Manuals with statistical coding the following Classification code are being made:

- The coding section for residual market Garage data will instead be applicable to Auto Dealers for all states
- Added codes for Franchised and Non-Franchised Mobile Home Trailer and Commercial Trailer Dealers
- Class codes for Auto Dealers Personal Injury Liability, Owners of Premises Liability and Damage to Rented Premises Liability are being introduced
- Garage Service Operations and Trailer Sales class codes are being limited to Florida and Kansas only
- Class codes for Garage Service Operations and Trailer Sales Additional Property Damage Charge and Official Inspection Stations – Property Damage are being introduced
- Class codes for Auto Dealers Service Operations and Trailer Sales Additional Property Damage Charge Removed

These changes are effective on all new and renewal policies effective on or after January 1, 2022. The attached pages set forth the changes as they will appear in the 1st Quarter 2022 revisions to the NISS Automobile Volume I and Volume II Statistical Plans.

Very truly yours,

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

Theresa A. Szwast
President & CEO

Attachment

CODING SECTION

Premiums Liability Private Passenger
 Losses No-Fault Other Than Private
 Physical Damage Passenger
 Voluntary Risks Assigned Risks

CLASSIFICATION CODES

GARAGES

DEALERS	RISKS PURCHASING BASIC LIABILITY	RISKS PURCHASING EXTENDED LIABILITY
Franchised Private Passenger Dealer (with or without any other type of franchise).....	7301+	7302+
Franchised Truck or Truck Tractor-Dealer (with or without any other type of franchise except private passenger franchise).....	7311+	7312+
Franchised Motorcycle Dealer including all two-wheeled cycle vehicles (no private passenger franchise or truck franchise).....	7321+	7322+
Franchised Recreational Vehicle Dealer (no private passenger franchise, snowmobiles or mobile homes).....	7331+	7332+
Franchised and Non Franchised Mobile Home Trailer Dealer (Exposure Basis = Employee Months).....	7344	7345
Franchised and Non Franchised Commercial Trailer Dealer (Exposure Basis = Employee Months).....	7354	7355
Other Franchised Self-Propelled Land Motor Vehicle Dealer.....	7341+	7342+
Non-Franchised Dealer (any of the risks described above that are not franchised dealers).....	7351+	7352+
	EXPOSURE	CODE
Automobiles Furnished for Regular Use:		
Private Passenger Autos.....	Car Months	7877
Commercial Autos.....	Car Months	7878
Non-Franchised Dealer - Pickup or delivery of automobiles beyond a 50 mile radius.....	No Exposure	7070
Personal Injury Liability.....	No Exposure	7802
Owners of Premises Liability.....	No Exposure	7804
Damage to Rented Premises Liability..	No Exposure	7813

+ Exposure basis - Number of Rating Units (Months).

Note: All codes are to be reported with the applicable Penalty Point/Surcharge Code. See pages A393 and A394.

CODING SECTION

<u>X</u> Premiums	<u>X</u> Liability	Private Passenger
<u>X</u> Losses	<u>X</u> No-Fault	<u>X</u> Other Than Private Passenger
	Physical Damage	
Voluntary Risks		<u>X</u> Assigned Risks

CLASSIFICATION CODES

GARAGES

APPLICABLE TO FLORIDA AND KANSAS ONLY

SERVICE OPERATIONS OR TRAILER SALES	EXPOSURE	CODE
1. Repair Shops - Risks primarily engaged in the repair of automobiles, including body fender, radiator, ignition service and paint shops.	Payroll	7808
2. Servicing Stations - Risks primarily engaged in the servicing of automobiles and the sale of and installation of automobile accessories (including automobile laundries) excluding major engine or body repair work.	Payroll	7810
3. Storage Garages and Public Parking Places - Risks primarily engaged in the storing or parking of automobiles.	Payroll	7812
4. Franchised Mobile Home Trailer Dealer	Payroll	7820*
5. Franchised Commercial Trailer Dealer	Payroll	7830*
6. Additional Property Damage Charge for the elimination or modification of the \$100 deductible provision on Completed Operations	No Exposure	7072
7. Official Inspection Stations - Property Damage coverage for damage during inspection or adjustment occasioned by negligence on the part of applicant or employees.	No Exposure	7073
8. All Other written in accordance with the Garage section of the Manual, not specifically classified above.	No Exposure	7070

Note: All codes are to be reported with the applicable Penalty Point/Surcharge Code. See pages A393 and A394.

* Applicable to risks that have been rated through the Garages - Services Operation or Trailer Sales section, whereby the rating exposure basis is 'Payroll'. For risks rated on an 'Employee Months' exposure basis see the Garages - Dealers section.

CODING SECTION

<u> X </u> Premiums	<u> X </u> Liability	<u> </u> Private Passenger
<u> X </u> Losses	<u> X </u> No-Fault	<u> X </u> Other Than Private
	<u> </u> Physical Damage	Passenger
<u> </u> Voluntary Risks		<u> X </u> Assigned Risk

CLASSIFICATION CODES

NEW YORK

GARAGES

DEALERS	RISKS PURCHASING BASIC LIABILITY	RISKS PURCHASING EXTENDED LIABILITY
Franchised Private Passenger Dealers (with or without any other type of franchise).....	7301+	7302+
Franchised Truck or Truck Tractor Dealer (with or without any other type of franchise except private passenger franchise).....	7311+	7312+
Franchised Motorcycle Dealer including all two wheeled cycle vehicles (no private passenger franchise or truck franchise).....	7321+	7322+
Franchised Recreational Vehicle Dealer (no private passenger franchise, snowmobiles or mobile homes).....	7331+	7332+
Franchised and Non Franchised Mobile Home Trailer Dealer (Exposure Basis = Employee Months)	7344	7345
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Non-Franchised Dealers (any of the risks described above that are not franchised dealers).....	7351+	7352+
	EXPOSURE	CODE
Automobiles Furnished for Regular Use:		
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Personal Injury Liability.....	No Exposure	7802
Owners of Premises Liability.....	No Exposure	7804
Damage to Rented Premises Liability..	No Exposure	7813

+ Exposure basis - Number of Rating Units (Months)

CODING SECTION

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

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