



December 23, 2021

Bulletin No. 16-2021

To: NISS Member Companies

RE: Lines Other Than Automobile Statistical Plan Coding Updated

NISS has completed a comprehensive review of the coding contained in our Lines Other Than Automobile Statistical Plan and will be updating some of the coding to be consistent with industry standards effective January 1, 2022. The coding changes are summarized below and shown in detail on the attached pages.

Reporting Instructions

State Exception Code (position 80) for Washington Professional Liability removed

General Liability

- Hired Auto/Non-Owned Auto Coverage and Home Healthcare Program Business added to General Instructions Premiums and Exposures
- Terrorism Coverage Codes and Type of Loss Codes added as applicable for Home Healthcare and Unmanned Aircraft (Drones)
- Home Healthcare and Unmanned Aircraft (Drones) Sublines Codes Added
- Home Healthcare Program and Unmanned Aircraft (Drones) Class Codes added
- Territory Code added as applicable for Home Healthcare Program

Inland Marine

• Class Codes for Pet Insurance and Unmanned Aircraft (Drones) added

Medical Professional Liability

• State Exception Code for Washington Losses and Expenses removed

Personal Liability

- Various Class Codes additions
- Type of Loss Code added for Unmanned Aircraft

These changes apply to policies effective January 1, 2022 and subsequent. The updated coding will be reflected in the 1st Quarter 2022 revisions to the NISS Lines Other Than Automobile Statistical Plan.

Very truly yours,

Theresa A. Szwast

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FIELD	FIELD NAME	DESCRIPTION	FIELD TYPE (SIZE)*
56-60	Number of Paid Claims	To indicate the number of Paid Claims. A claim partially paid and partially outstanding must be counted only once (may be counted paid or outstanding).	Numeric: Fixed Length [†] (5) CSV (variable)
61-65	Number of Outstanding Claims	To indicate the number of Outstanding Claims. A claim partially paid and partially outstanding must be counted only once (may be counted paid or outstanding).	Numeric: Fixed Length [†] (5) CSV (variable)
66-67	Type of Loss Code	See Statistical Plan for definitions.	Text (2)
68	Claimant Level Indicator	For submissions containing Claim Numbers and Claimant Numbers use "C" (otherwise leave blank).	Text (1)
69	Terrorism Coverage Code	Commercial Risks only.	Text (1)
70-71	Policy Year	Use last two digits of Policy Year reported.	Text (2)
72	Loss Identification Code	For Paid or Outstanding Loss use code "1". For Paid or Outstanding Allocated Loss Adjustment Expenses use code "2".	Text (1)
73-74	Claims Made Entry Year	Report the last two digits of the year of entry into a Claims Made Program. For occurrence coverage and coverage with no retroactive date, leave blank.	Text (2)
75	Territory Code	Use first digit of Territory Code reported.	Text (1)
76-78	Annual Statement Line of Business Code	See Statistical Plan for codes	Text (3)
79	Blank		
80	State Exception Code	Washington Medical Professional Liability only.	Text (1)
81-85	Blank		
86-87	Report Year	Washington Medical Professional Liability only. Report the last two digits of the year in which the claim was reported to the insurer.	Text (2)

FIELD	FIELD NAME	DESCRIPTION	FIELD TYPE (SIZE)*
66-67	Type of Loss Code	See Statistical Plan for codes.	Text (2)
68	Blank		
69	Terrorism Coverage Code	Commercial Risks only.	Text (1)
70-71	Policy Year	Use last two digits of Policy Year reported.	Text (2)
72	Final Submission of Excess Indicator	For the Final Submission of Excess, use "F" (otherwise leave blank).	Text (1)
73-74	Claims Made Entry Year	Report the last two digits of the year of entry into a Claims Made Program. For occurrence coverage and coverage with no retroactive date, leave blank.	Text (2)
75	Territory Code	Use first digit of Territory Code reported.	Text (1)
76-78	Annual Statement Line of Business Code	See Statistical Plan for codes.	Text (3)
79	Paid/Outstanding Loss Indicator	For the Final Submission of excess, use "P" for Paid Losses or "O" for Outstanding Losses (otherwise leave blank).	Text (1)
80	State Exception Code	Washington Medical Professional Liability only.	Text (1)
81-85	Blank		
86-87	Report Year	Washington Medical Professional Liability only. Report the last two digits of the year in which the claim was reported to the insurer.	Text (2)
88-89	Report Month	Washington Medical Professional Liability only. Report the two digit month in which the claim was reported to the insurer.	Text (2)
90-91	Blank		
92-93	Closed Claim Year	Washington Medical Professional Liability only. Report the last two digits of the year in which the claim was closed (closed claims only). Report blank if claim is open.	Text (2)

II - GENERAL INSTRUCTIONS - PREMIUMS AND EXPOSURES

S. HIRED AUTO/NON-OWNED AUTO COVERAGE

For other than Home Healthcare, the premium and loss data associated with Non-owned and Hired Auto Liability coverage is reportable in the NISS Automobile Call. Please utilize instructions found in the NISS Automobile Call for reporting the appropriate Automobile Liability coverage in conjunction with the other required reporting instructions outlined on the Non-owned Auto classification pages.

For Home Healthcare, the premium and loss data associated with Non-owned and Hired Auto Liability coverage is reportable via the General Liability Call. As a result, please report Subline Code 380 and the applicable Classification Code, in conjunction with all other required General Liability reporting instructions.

T. HOME HEALTHCARE PROGRAM BUSINESS

The Home Healthcare program consists of two coverage parts: General Liability (Coverage $\bf A$) and Professional Liability (Coverage $\bf B$) (HH 00 01), as well as optional coverage endorsements.

For reporting purposes, premiums and losses are reported utilizing Subline Code 380 and Type of Policy Codes H1 and H2. Coverage ${\bf A}$ and Coverage ${\bf B}$ are reported on the same record, with one aggregate premium field. Coverage for key optional endorsements are separately reported and identified by unique Classification Codes.

Optional coverages which must be separately reported when attached to the Home Healthcare program are: Abuse and Molestation Liability, Employee Benefits Liability, Employment-related Practices Liability, Hired Auto and Non-owned Auto Liability, Home Healthcare Equipment Coverage, Theft of Patients' or Clients' Property, as well as Vicarious Professional Liability for Non-employed Physicians, Surgeons, Dentists and Chiropractors, and Additional Insureds - Physicians, Surgeons, Dentists and Chiropractors.

TERRORISM COVERAGE CODE

APPLICABLE TO PREMIUM AND LOSS RECORDS FOR SUBLINES 320, 325, 334-339, 342, 343, 345-347, 350, 370 AND 380*

Description	CODE
Terrorism Coverage	
Coverage provided for acts of terrorism certified under the Terrorism Risk Insurance Act	7
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.
- * For Home Healthcare Subline Code 380, Terrorism Coverage Code is **not** applicable to optional endorsement Classification Codes 80813 80816, 80821 and 80822.

SUBLINE

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) Farm and CGL Farm Liability	336
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
Unmanned Aircraft (Drones)	370
Home Healthcare	380

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	

UNMANNED AIRCRAFT (DRONES) SUBLINE 370

Description	Exposure Reporting Basis	Code
Aerial photography, surveillance, inspection, survey, data collection, media services (including		
film and television production)	No. of Drones	00001
Crop spraying, dispersing of chemicals	No. of Drones	00002
Delivery of goods or merchandise, transport of cargo	No. of Drones	00003
Education and Research special events,	No. of Drones	00004
sports (including drone racing)	No. of Drones	00005
services	No. of Drones	00006
Internet access, other communication services Manufacturing, sales, repair or rental or unmanned aircraft - testing or demonstration operations	No. of Drones	00007
only	No. of Drones	00008
Operator/Pilot Training Towing signs or banners, pulling twine or cable, or	No. of Drones	00009
distribution of materials	No. of Drones	00010
storm monitoring)	No. of Drones	00011
Other Usage, not otherwise classified (NOC)	No. of Drones	00012

HOME HEALTHCARE SUBLINE 380

Audiologist	Description	Exposure Reporting Basis	Code
Clergy Counselor Counselor On of Hours Some Dental Hygienists Dietitian/Nutritionist No of Hours No of Hours No of Hours No of Hours Some No of Hours No of Hour	Acupuncturist	No. of Hours	80830
Counselor.	-	No. of Hours	80831
Dental Hygienists. Dietitian/Nutritionist. No. of Hours 808 Home Health Aide. Licensed Practical Nurse ("LPN")/Licensed Vocational Nurse ("LVN"). No. of Hours 808 Massage Therapist. No. of Hours 808 Midwife (nurse or non-nurse) - Specialty Medical Services. No. of Hours No. of Hours 808 No. of Hours		No. of Hours	80832
Dietitian/Nutritionist	3 =	No. of Hours	80834
Dietitian/Nutritionist		No. of Hours	80835
Home Health Aide		No. of Hours	80837
Nurse ("LVN"). Massage Therapist		No. of Hours	80838
Nurse ("LVN"). Massage Therapist	Licensed Practical Nurse ("LPN")/Licensed Vocational		
Massage Therapist		No. of Hours	80840
Midwife (nurse or non-nurse) - Specialty Medical Services		No. of Hours	80841
Services Midwife (nurse or non-nurse) - Other No. of Hours No.			
Midwife (nurse or non-nurse) - Other		No. of Hours	80842
Nurse Practitioner ("NP") Nurse's Aide/Certified Nursing Assistant ("CNA") Occupational Therapist ("OT") Personal Care Aide Pharmacist - Specialty Medical Services Pharmacy Technician - Specialty Medical Services Pharmacy Technician - Other Physical Therapist ("PT")/Physiotherapist Physical Therapist Assistant Physicians Assistant ("PA") Registered Nurse ("RN") - Specialty Medical Services Registered Nurse ("RN") - Other Social Worker (with B.A.) Social Worker (with M.A./M.S.W.) Speech Therapist/Speech Pathologist Technicians - Other Professionals/Home Healthcare Professionals/Home Healthcare Agency Offices No. of Hours	Midwife (nurse or non-nurse) - Other	No. of Hours	80845
Nurse's Aide/Certified Nursing Assistant ("CNA"). Occupational Therapist ("OT"). Personal Care Aide	·	No. of Hours	80846
Occupational Therapist ("OT"). Personal Care Aide		No. of Hours	80849
Personal Care Aide		No. of Hours	80850
Pharmacist - Specialty Medical Services.No. of Hours808Pharmacist - Other.No. of Hours808Pharmacy Technician - Specialty Medical Services.No. of Hours808Pharmacy Technician - Other.No. of Hours808Phlebotomist.No. of Hours808Physical Therapist ("PT")/Physiotherapist.No. of Hours808Physical Therapist Assistant.No. of Hours808Physicians Assistant ("PA")No. of Hours808Psychologist.No. of Hours808Registered Nurse ("RN") - Specialty Medical Services.No. of Hours808Registered Nurse ("RN") - Other.No. of Hours808Social Worker (with B.A.)No. of Hours808Speech Therapist/Speech Pathologist.No. of Hours808Technicians - Specialty Medical Services.No. of Hours808Technicians - Other.No. of Hours808Agency Owners/Directors/Supervisors of Home HealthcareNo. of Hours808Professionals/Home Healthcare Agency Offices.No. Exposure808		No. of Hours	80851
Pharmacist - Other		No. of Hours	80852
Pharmacy Technician - Specialty Medical Services		No. of Hours	80853
Pharmacy Technician - Other			80856
Phlebotomist			80857
Physical Therapist ("PT")/Physiotherapist		No. of Hours	80859
Physical Therapist Assistant			80860
Physicians Assistant ("PA")			80862
Psychologist		No. of Hours	80863
Registered Nurse ("RN") - Specialty Medical Services Registered Nurse ("RN") - Other		No. of Hours	80864
Registered Nurse ("RN") - Other			80865
Social Worker (with B.A.)		No. of Hours	80868
Social Worker (with M.A./M.S.W.)		No. of Hours	80869
Speech Therapist/Speech Pathologist			80870
Technicians - Specialty Medical Services		No. of Hours	80873
Technicians - Other		No. of Hours	80875
Agency Owners/Directors/Supervisors of Home Healthcare Professionals/Home Healthcare Agency Offices No Exposure 808 Not Otherwise Classified (NOC) - Staff providing		No. of Hours	80876
Professionals/Home Healthcare Agency Offices No Exposure 808 Not Otherwise Classified (NOC) - Staff providing			
Not Otherwise Classified (NOC) - Staff providing		No Exposure	80878
	professional services directly to clients, either in-		
person or from a remote location; excludes office			
	<u>*</u>	No of Hours	80899

HOME HEALTHCARE SUBLINE 380

Description	Exposure Reporting Basis	Code
Classification - Optional Endorsements Additional Insureds - Physicians, Surgeons, Dentists and Chiropractors Not Employed by You Additional Interest Vicarious Liability for Physicians, Surgeons, Dentists and Chiropractors. Abuse or Molestation Liability. Employee Benefits Liability. Employment-related Practices Liability. Home Healthcare Equipment. Hired Auto Liability. Non-owned Auto Liability. Theft of Patients' or Clients' Property. Theft of Patients' or Clients' Property.	No. of Hours No Exposure No. of Hours No. of Hours \$1,000 of Payroll No. of Employees Limit of Insurance Cost of Hire No. of Employees No. of Employees No. of Locations	80811 49950 80812 80813 80814 80815 80816 80817 80818 80821 80822

TERRITORY CODES

Description	Subline
Liquor Law Liability Owners, Landlords and Tenants Liability - All Classifications Other	312
Than Farm	314
Storekeepers Liability	326
Liquor Law Liability - Except class codes 11111 and 49950	332
Premises/Operations Liability - All Classifications except 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
Home Healthcare	380

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. Products/Completed Operations Liability. Cyber Liability. Composite Large 'a' Rated Risks. Composite Loss Rated Risks. All Other Composite Rated Risks. Special Classifications.	314 316,336 320 322,342 323,343 324 325
Liquor Law Liability - class codes 11111 and 49950 only Premises/Operations Liability - class codes 44444, 49950, 54444 and Farm Class codes where the first digit is '0'	332 334,365
Premises/Operations/Products Farm Liability Premises/Operations CGL Farm Liability Products CGL Farm Liability	337 338 339 345
All Other Composite Rated Risks - Products/Completed Operations coverage only	346
Products/Completed Operations Coverage	347 350 370

Territory Codes Not Required for the Above Sublines.

Sublines 325, 332, 334-339, 342, 343, 345-347, 350, 370 and 380

TYPE OF LOSS CODE

Description	Code*
PRODUCTS/COMPLETED OPERATION LOSSES:	
The following codes are to identify all products/completed operations losses, including incidental products/completed operations losses covered under premises/operations coverage, composite rating and special classification, etc.	
Cumulative Injury Bodily Injury (Bodily Injury caused by a continuous or repeated exposure over a period of time to a harmful substance or condition)	11
Cumulative Injury Property Damage (Property Damage caused by a continuous or repeated exposure over a period of time to a harmful substance or condition)	21
Other Than Cumulative Injury Bodily InjuryOther Than Cumulative Injury Property Damage	12 22
Terrorism Related Loss - Bodily Injury Terrorism Related Loss - Property Damage	95 96
PREMISES/OPERATIONS, LIQUOR LAW LIABILITY, OWNERS OR CONTRACTORS PROTECTIVE LIABILITY AND POLLUTION LIABILITY:	
Pollution Liability (All States Except Maryland):	1.5
Bodily Injury - Other than Massachusetts Lead Poisoning Bodily Injury - Massachusetts Lead Poisoning	15 18
Property Damage	25
Clean-up	27
Dellution Tickility (Manuford Only)	
Pollution Liability (Maryland Only): Bodily Injury - Other than for Hazards of Lead Bodily Injury - For Hazards of Lead Expenses included in a qualified offer:	15
- Medical Expenses	30
- Relocation, Rent Subsidy and other incidental expenses	91
Other than expenses included in a qualified offer	15
Other than Pollution Liability:	
Bodily Injury	16
Property Damage	26
Medical Expenses	20
Terrorism Related Loss - Bodily Injury	95
Terrorism Related Loss - Property Damage	96
ALL OTHER LOSSES - INCLUDING, BUT NOT LIMITED TO, PERSONAL OR ADVERTISING INJURY AND FIRE DAMAGE LIABILITY	90

^{*}Note: Not all Type of Loss Codes apply to all sublines. See page 564 for additional details.

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	e subline is	The	typ	e of	los	s car	n be		
320	Cyber Liability			CC, CL,					
325	Special Classifications			15, 27,					
332	Liquor Law Liability	16,	26						
334 337 338	Premises/Operations Liability			15, 27,					
335	Owners or Contractors Protective Liability	15,	16,	25,	26,	27,	90,	95,	96
	Products/Completed Operations Liability	11,	12,	21,	22,	90,	95,	96	
342	Composite Large 'a' Rated Risks			15, 90,			21,	22,	25,
343	Composite Loss Rated Risks			15, 90,			21,	22,	25,
345	All Other Composite Rate Risks (Premises/Operations Only)			15, 27,					
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)			15, 27,					
350	Pollution Liability	15,	18,	25,	27,	90,	95,	96	
360	Employment Related Practices Liability	66,	67,	57, 68, 81,	74,				
365	Product Withdrawal Coverage	94,	97						
370	Unmanned Aircraft (Drones)			15, 27,					
380	Home Healthcare			15, 27,					

MEDICAL PROFESSIONAL LIABILITY

STATE EXCEPTION CODES

WASHINGTON

(Applicable to Losses and Expenses Only)

Description	Code
Claims opened prior to January 1, 2007	1 2

PERSONAL LIABILITY

Description	Exposure Reporting Basis	Code
Snowmobiles - Owned by insured	No. of Snowmobiles	00771
Clerical Office Employees Salesmen, Collectors or Messengers - including installation, demonstrating or	No Exposure	00901
servicing excluding installation, demonstrating or	No Exposure	00911
servicing Teachers	No Exposure	00921
- laboratory, manual training, athletic and		
physical training	No Exposure	00931
- Not otherwise classified	No Exposure	00951
- Additional Premium for corporal punishment	No Exposure	00941
- Home Day Care Coverage - Up to three persons.	No Exposure	00970
- Home Day Care Coverage - Four or more persons	No Exposure	00975
Business Pursuits NOC	No Exposure	00961
All Other Additional Coverages:		
Additional Insured - Student Living Away From		
the Residence Premises	No Exposure	00987*
Assisted Living Care Coverage Endorsement Employers Liability - medical payments, excess	No Exposure	00988*
of two	No Exposure	00992
Fellow Employee Suits (Alabama Only)	No Exposure	00995
Incidental Motorized Land Conveyance Massachusetts Coverage for Lead Poisoning	No Exposure	00996
Liability	No Exposure	00962
North Carolina Foster Care Liability Program Personal Injury	No Exposure	00972
- Occurrence (per one offense) Basis	No Exposure	00994
- Aggregate Basis	No Exposure	00997
Personal Umbrella	No Exposure	00980*
Miscellaneous - NOC	No Exposure	00999*

^{*} Territory not required.

PERSONAL LIABILITY

TYPE OF LOSS

Description	Code
Liability (Bodily Injury and Property Damage)	96 98

OPTIONAL CODING

CAUSE OF LOSS			
	Со	oss	
Bodily Injury Liability:	Medical Costs	Income Loss	All Other Type
Loss caused by other than a pollution hazard.	50	60	70
<pre>Loss caused by following pollution hazard: - escaped fuel from on-premises storage system - lead poisoning from on-premises</pre>	51	61	71
contamination - all other pollution causes	52 79	62 79	72 79
Property Damage Liability Loss caused by other than a pollution have a pollution have a presence or exposure of lead on a control of all other pollution causes	Code 80 81 82 89		
Property Damage Remediation Coverage Loss caused by: - escaped liquid fuel from on-premise - all other pollution causes	21 22		
All Other Losses All Personal Injury losses caused by All other liability losses (including			25
to Property of Others) whether poll	99		

INLAND MARINE

CLASSIFICATION CODES

ALL STATES EXCLUDING NEW YORK

DESCRIPTION	CODE	
Bailees' Customers	7010	
Boats and Motors - Commercial Use	7021	
Boats and Motors - Non-Commercial (Private) Use	7022	
Bridges and Tunnels	7040	
Cameras - Commercial Use	7051	
Cameras - Non-Commercial (Private) Use	7052	
Contractors Equipment	7060	
Cotton Buyers Transit	7070	
Deferred Payment Merchandise (Including Credit Property)	7080	
Difference in Conditions	7085	
Farm Equipment	7150	
Fine Arts - Commercial Collections	7191	
Fine Arts - Non-Commercial Collections	7192	
Furriers Customers	7100	
Installation Floater	7120	
Jewelers Block	7130	
Livestock Floater	7140	
Motor Truck Cargo	7160	
Musical Instruments - Commercial Use	7171	
Musical Instruments - Non-Commercial (Private) Use	7172	
Neon Signs	7180	
Parcel Post	7190	
Personal Effects	7200	
Personal Furs	7210	
Personal Jewelry	7220	
Personal Property Floater	7230 7232	١.,
Pet Insurance	7232	'
Railroad Risks	7280	
Registered Mail	7270	
Transportation	7290	
Miscellaneous Commercial Floaters	7311	
Miscellaneous Personal Floaters	7312	
Unmanned Aircraft (Drones)	7790	
Wireless Communication Equipment (e.g., cell phones,		
personal digital assistants, etc.)	7797	
All Other	7999	

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INLAND MARINE

CLASSIFICATION CODES

NEW YORK ONLY

DESCRIPTION	CODE
Mail (Except Registered Mail)	
First Class and Certified	7340
United States Postal Service Express Mail	7342
Transfer Agents Mail Policy	7343
Express Shipments other than USPS Express Mail	7344
Manufacturer's Output - District of Columbia Only	7534
Marine Supply Dealers	7283
Mine Equipment	7657
Miscellaneous Dealers	7320
Personal	7199
Commercial	7798
Mobile Agricultural Equipment - All Other	7439
Mobile Agricultural Machinery & Equipment Section A	7435
	7435
Mobile Agricultural Machinery & Equipment Section B	
Morticians - Equipment	7440
Morticians - Liability	7441
Motor Truck Cargo - Owner's Form	7445
Motor Truck Cargo - Liability Form	7446
Musical Instruments	
Dance Bands and Dance Orchestras	7453
All Other Bands, Orchestras, etc	7454
Commercial	7452
Non-Commercial	7455
Musical Instruments Dealers	
Excluding Reporting Forms	7240
Reporting Forms	7241
Musical Instruments - Individual, Non-Professional	7450
Musical Instruments - Individual, Professional	7451
Oil and Gas Property	7 = 11
\$100,000 and under	7541
\$100,001 to \$250,000\$250,001 and over	7542 7543
Outboard Motor Boats, Motors and Trailers - Non-Commercial	7343
Inland Waters Only (Excluding Great Lakes and land that are	7186
within the Continental United States and Canada) Inland Waters including the Great Lakes and land that are	/180
within, and Coastal Waters of the continental United State and	7107
Canada	7187
All Other Outboard	7180
All Inboard, including Inboard - Outdrive	7181
Parcel Post	7471 7480
Paraphernalia	7480 7481
Pattern Floater Personal Effects - Blanket Portion	7481
Personal Effects Floater - Contents of Trailer Home	7145
Personal Jewelry	7071
Personal Furs	7071
Personal Property Floater	, 551
Part of a Comprehensive Dwelling Policy (CDP)	7149
All Other	7800
Pet Insurance	7599
Physicians & Surgeons	7482
Piers, Wharfs, and Docks	7484
Poultry Floaters	7658
Processing Risks	7483

INLAND MARINE

CLASSIFICATION CODES

NEW YORK ONLY

DESCRIPTION	CODE
Radio & TV Broadcasting Equipment and Towers	
PD	7485
U&O	7486
Radio & TV CATV Equipment PD & U&O	7488
Radio & TV Towers - Builders Risk	7487
Radioactive Contamination Coverage	7490
Radium	7491
Railroad Rolling Stock	
Passenger & Freight Locomotive (Not used with Streamliners)	7500
Passenger Locomotives used with Streamliners	7501
Passenger Equipment - Excluding Power Units	7502
Short Haul Locomotives	7503
Tank Cars	7504
Yard Switching Locomotives	7505
Miscellaneous	7506
Registered Mail	7510
Riggers Form	7400
Owners Interest	7492 7494
Liability Coverage	7494 7508
Salesmen's Samples - Wearing ApparelSalesmen's Samples - All other	7508 7509
Satellite	7309
Ground Transit (pre-launch)	7700
Launch	7701
Orbit	7702
Space Cargo	7703
Scientific Instruments - Commercial	7512
Scientific Instruments - Non-Commercial	7518
Signs-Neon, Florescent Automatic or Mechanical Signs and Lamps	7460
Signs-All Other	7462
Silverware	7144
Snowmobiles - Motorized	
Without Collision	7154
With Collision	7155
Stamp and Coin Dealers	7516
Stamp Collections	7513
Snowmobiles	7196
Tank Storage	7517
Theatrical Floaters	7514 7659
Transmission and Pipe Lines	7639
Tourists Baggage	7140
Transportation	7520
Trip Transit Floater	7320
Household Goods, Owner's Vehicle, Owner or otherwise	7524
Household Goods, Public Carrier	7525
All Other Property, Owner's Vehicle	7526
All Other Property, Public Carrier	7527
Unmanned Aircraft (Drones)	
Aerial Photography, Surveillance or Inspection (including film	
and television production	7779
Search and Rescue	7780
Firefighting	7781
Crop Spraying	7782
Internet Access	7783
Delivery of Goods or Merchandise	7784
Weather and Environmental Data Collection (including storm	7785
monitoring Colleges and Schools	7786
	7787
Operator (Pilot) Training	7788
Other Drones	7790
OCHOL PLOHES	1130

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