

December 22, 2022

Bulletin No. 24-2022

To: NISS Member Companies

Re: Commercial Lines Statistical Plan Coding Updated

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

Crime and Fidelity

- Policy Form Code descriptions updated
- Policy Form Codes 134, 143, 196, 234, 242, 296 and 443 added
- Policy Form Codes 135, 144, 235 and 244 removed

Fire and Allied Lines

Cannabis related Class Codes added

General Liability

- Type of Policy Code for Commercial Identity Theft/Fraud/Recovery Cyber Insurance Policy or Endorsement added
- Sexual Abuse or Sexual Molestation Class Codes added
- Cannabis and Hemp Premises/Operations Class Codes added

These changes apply to policies effective January 1, 2023, and subsequent. The updated coding will be reflected in the 1st Quarter 2023 revisions to the NISS Commercial Lines Statistical Plan.

Sincerely,

AMR Pater

Jeffrey R. Patterson Interim CEO

Attachments

POLICY FORM CODES

3. THE FOLLOWING CODES ARE APPLICABLE TO RISKS RATED UNDER THE NEW CRIME AND FIDELITY PROGRAM:

Description	Со
COMMERCIAL CRIME	
Employee Theft Insuring Agreement Includes	10
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	
Virtual Currency as Money - Include	
Forgery or Alteration Insuring Agreement Includes	11
Forgery of Negotiable Instruments	
Forgery of Payment Card Instruments	
Personal Accounts of Specified Persons	
Warehouse Receipts Forgery	
Inside the Premises - Theft of Money and Securities Insuring Agreement	
Includes	12
Agents - Include Covered Property in Custody or Designated	
Inside the Premises - Robbery or Safe Burglary Insuring Agreement	
Includes	12
Agents - Include Covered Property in Custody of Designated	
Outside the Premises Insuring Agreement Includes	13
Agents - Include Covered Property in Custody of Designated	
Limit Coverage for Money and Securities to Robbery Only	
Computer Fraud Insuring Agreement Includes	13
Expenses Incurred to Establish Amount of Covered Loss - Include	
Virtual Currency as Money - Include	
Money Orders and Counterfeit Paper Currency Insuring Agreement	14
Clients' Property Insuring Agreement	14
ERISA Plan Official Dishonesty Insuring Agreement Includes	14
Agents - Include Designated as ERISA Plan Officials	
Extortion Insuring Agreement	14
Inside the Premises - Theft of Other Property Insuring Agreement	
Includes	1
Agents - Include Covered Property in Customer of Designated	
Outdoor Signs - Include Theft of	
Outside Showcases or Show Windows as Premises - Include	
Fixtures, Fitting or Appliances in Entrances, Hallways or Storerooms	
- Limit Coverage to	
Automotive Products in Outside Containers - Include	
Inside the Premises - Robbery or Burglary of Other Property Insuring	
Agreement	1
Inside the Premises - Robbery or Safe Burglary of Money and Securities	
Insuring Agreement	1
Employee Theft - Name or Position Schedule Insuring Agreement Includes.	1

POLICY FORM CODES

Description	Code
Lessees of Safe Deposit Boxes Insuring Agreement Includes	162
Theft, Disappearance or Destruction of Securities	
Burglary or Robbery of Other Property Including Bulky Property Burglary or Robbery of Other Property Excluding Bulky Property	
Securities Deposited with Others Insuring Agreement	165
Guests' Properties Insuring Agreement Includes	170
Guests' Property - In Safe Deposit Boxes	1,0
Guests' Property - Inside the Premises	
Safe Depository Insuring Agreement Includes	175
Loss of Customers' Property - In Safe Deposit Boxes	
Robbery or Burglary of Customers' Property - Premises Damage	
Destruction of Electronic Data or Computer Programs Insuring Agreement.	180
Unauthorized Reproduction of Computer Software by Employees Insuring	
Agreement	185
Identity Fraud Expense Insuring Agreement	190
Telephone Toll Fraud Insuring Agreement	192
Fraudulent Impersonation Insuring Agreement	195
Fraudulent Impersonation - Extended Coverage	196
All Other Miscellaneous Commercial Crime policies or overages	889

POLICY FORM CODES

Description	Coc
GOVERNMENT CRIME	
Employee Theft PER LOSS Insuring Agreement Includes	20
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	
Trading Coverage - Add	
Faithful Performance of Duty Coverage - Add	
Software Contractors - Include as Employees	
Excess Limit of Insurance for Specified Joint Insured - Add Blanket	
Virtual Currency as Money - Include	
Employee Theft PER EMPLOYEE Insuring Agreement Includes	30
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	
Trading Coverage - Add	
Faithful Performance of Duty Coverage - Add	
Software Contractors - Include as Employees	
Excess Limit of Insurance for Specified Joint Insured - Add Blanket	
Virtual Currency as Money - Include	
Forgery or Alteration Insuring Agreement Includes	31
Forgery of Negotiable Instruments	51
Forgery of Payment Card Instruments	
Inside the Premises - Theft of Money and Securities Insuring Agreement	
Includes	22
Agents - Include Covered Property in Custody of Designated	
Inside the Premises - Robbery or Safe Burglary of Other Property	
Insuring Agreement Includes	22
Agents - Include Covered Property in Custody of Designated	
Outside the Premises Insuring Agreement Includes	23
Agents - Include Covered Property in Custody of Designated	
Limit Coverage for Money and Securities to Robbery Only	
Computer Fraud Insuring Agreement Includes	23
Expenses Incurred to Establish Amount of Covered Loss - Include	
Virtual Currency as Money - Include	
Money Orders and Counterfeit Paper Currency Insuring Agreement	24
Employee Theft of Clients' Property Insuring Agreement	24
Extortion Insuring Agreement	24
Inside the Premises - Theft of Other Property Insuring Agreement	
Includes	24
Agents - Include Covered Property in Custody of Designated.	
Outdoor Signs - Include Theft of	
Fixtures, Fittings or Appliances in Entrances, Hallways or Storerooms	
- Limit Coverage to	

Description	Code
Inside the Premises - Robbery or Burglary or Other Property Insuring	
Agreement	254
Inside the Premises - Robbery or Safe Burglary of Money and Securities	
Insuring Agreement	256
Employee Theft - Name or Position Schedule Insuring Agreement	258
Faithful Performance of Duty Coverage-Add	
Securities Deposited with Others Insuring Agreement	265
Destruction of Electronic Data or Computer Programs Insuring Agreement.	280
Unauthorized Reproduction of Computer Software by Employees Insuring	
Agreement	285
Telephone Toll Fraud Insuring Agreement	292
Fraudulent Impersonation Insuring Agreement	295
Fraudulent Impersonation - Extended Coverage	296
All Other Miscellaneous Government Crime Policies or Coverages	889

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	
Virtual Currency as Money - Include	
Forgery or Alteration Insuring Agreement Includes	415
Forgery of Negotiable Instruments	
Forgery of Payment Card Instruments	
Personal Accounts of Specified Persons	
Warehouse Receipts Coverage - Add	
Clients' Property Insuring Agreement	442
ERISA Plan Official Dishonesty Insuring Agreement	443
Agents - Include Designated as ERISA Plan Officials	
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

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FIRE AND ALLIED LINES

DESCRIPTION	CODE
MULTIPLE MERCANTILE OCCUPANCY, FIRE CLASS RATED, BUILDINGS & PERSONAL PROPERTY	
Without Furniture and Home Furnishings Other Than Appliances	
Occupant With Furniture and Home Furnishings Other Than Appliances	0581
OccupantALL OTHER MERCANTILE	0582
Risks Having Low Susceptibility Personal Property, NOC Tire, Battery, and Accessory Dealers Without Tire Recapping and Vulcanizing (if tire recapping and vulcanizing see Non-	0511
Manufacturing)	0512
Wearing Apparel, Textiles, Shoes	0520
Alcohol Beverages Other Than Bars Food Products including Retail Bakeries (No baking and no cooking	0531
on premises; sales only) Retail Bakeries - Baking on Premises (No delivery to other	0532
outlets)	0533
Food Production with Limited Cooking, excluding Bakeries Bakeries Baking on Premises - no delivery to other outlets -	0534
using cannabis as ingredient	0535
Bars and Taverns Restaurants with commercial cooking (if Food service with no	0541
Cooking, treat as Food Products)	0542
Restaurants with Limited Cooking	0545
Motor Vehicle (Auto, Aircraft, Marine) Sales, no Repair	0550
Boat and Marine Supply Dealers	0561
Drugs Electrical Goods, Hardware and Machinery including Air	0562
Conditioners, Appliances, Plumbing, Heating and Farm Machinery	0563
Furniture and Home Furnishings other than Appliances	0564
Jewelry	0565
Sporting Goods	0566
Risks Having Moderate Susceptibility Personal Property, NOC	0567
Risks Having High Susceptibility Personal Property, NOC Cannabis - Retail sales - canabis-containing products	0570
distributors NOC or Bakeries - No baking on premises - sales	
only - using cannabis as ingredient	0574
Cannabis - Growers other than greenhouses - including hydroponics	0575
Greenhouses	0580
Cannabis - Greenhouses - traditional soil	0585

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FIRE AND ALLIED LINES

CLASSIFICATION C	CODES
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Description	Code
Solar Panel Arrays - Freestanding (Not on Buildings), including	
strut support	1165*
Wind Turbines (Not on Buildings)	1170*
Vacant Buildings	1180
Billboards and Signs (Not on Buildings)	1185*
Yard Property, NOC, including Property in the Open	1190*
WAREHOUSES AND YARDS	
Piers, Wharves, Bridges	1200*
Freight Terminals	1211
General Storage Warehouses - Bailee Miscellaneous Products Storage (Other than Wholesales or Retail	1212
Storage or Cold Storage)	1213
Household Goods, Warehouses	1210
Cold Storage, Warehouses	1230
Farm Products (other Than Grain, Cotton and Tobacco)	1250
Grain, Seed, Bean Warehouses	1252
Cannabis - Distributors - wholesale or warehouse stock of	IZJZ
cultivated cannabis products	1255
Cotton Compresses and Storage	1300
Waste and Reclaimed Materials, including Yards	1400
Whiskey and Liquor Warehouses in Connection with Distilleries	1450
Tobacco Warehouses, Storage	1501
Tobacco Sales Warehouses	1502
Grain Elevators - Terminal	1550
Grain Elevators - Country	1610
Building Supply Yards, including Retail Lumber Yards, Coal and	
Coke Yards	1650
Mill Yards	1700
Oil Distributing, Oil Terminals and LPG Tank Farms including	
Stock	1751
Oil Distributing, Oil Terminals and LPG Tank Farms excluding	
Stock	1752

* Construction Code is not required.

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FIRE AND ALLIED LINES

CLASSIFICATION CODES

DescriptionCodeMANFACTURING-BUILDING AND PERSONAL PROPERTY Dairy Products.2000Meat, Poultry and Fish Products.2000Grain Milling, including Feed, Stock, Flour Mills.2150Bakeries and Bakery Products.2200Cannabis - Food products mfg. using cannabis as ingredient or Bakeries - Baking on premises - delivery to other outlets - using cannabis as ingredient.2205Cannabis Processing or Mfg No extraction2215Fruit, Nut and Vegetable Products, including Packing and Non- Mineral Oil Works (Note - Oil Plants using solvent extraction to be coded as Chemical).2250Sugar, Molasses and Syrup Refining.2300Beverages excluding Alcoholic Beverages.2350Breweries.2409Distilleries and Wineries.2550Food and Food Products, NOC.2600Cotton Gins.2750Textile Mill Products - Natural and Synthetic2800Sall Maker Shops - [Massachusetts Only]2805Paper Manufacturing.4400Printing and Apparel, including Furs and Finished Products.3009Leather and Leather Products NOC.3959Paper Manufacturing.4400Printing.4400Chemicals and Pharmaceuticals - Low Hazard.5000Chemicals and Pharmaceuticals - Low Hazard.5000Chanabis Proces		
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Chemicals and Pharmaceuticals - Moderate Hazard	Printing	
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Cannabis Processing or Mfg Extraction using combustible gases or chemicals, or rapid burning	Cannabis Processing or Mfg Extraction using noncombustible	
or chemicals, or rapid burning5155Plastic Products5500Rubber Products5759Stone, Glass, Concrete, Cement, Gypsum, Brick, Tile and Clay6009Mining Other than Coal		5105
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Mining Other than Coal6210Coal Mining6250		6009
Coal Mining		6210
		6250
Heavy Metalworking including Basic Metalwork	Heavy Metalworking including Basic Metalwork	6810
Metalworking, NOC		
Precision Products, Electronic, Radio and Television		
Manufacturing		6900

GENERAL LIABILITY

Description	Code
Single Limit Liability - Single Premium for BI & PD Combined (Including Cyber Liability (Subline 320) and Employment Related Practices Liability Policies (Subline 360)) Single Limit Liability Policies - Separate Premiums for BI & PD Split Limit Policies	

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) Package Policies providing both property and premises/operations liability coverage:	10
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 (Sublines 320 and 325 only) Media and Information Security Protection Cyber Policy Financial Institutions Information Security Protection Cyber	58
Policy	54
Information Security Protection Cyber Policy	57
Commercial Cyber Insurance PolicyCommercial Cyber Insurance Commercial Identity Theft/Fraud/Recovery Cyber insurance	59
policy or endorsement	60
Other Policies	30*
Home Healthcare Program (Form HH0001 or company equivalent)	H1
Home Healthcare Program (when part of a commercial package policy)	Н2
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.

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GENERAL LIABILITY SUBLINE 325

SPECIAL CLASSIFICATION APPLICABLE TO RISKS RATED UNDER THE NEW COMMECIAL GENERAL LIABILITY POLICY

CLASSIFICATION

Description	Exposure Reporting Basis	Code*
Underground property damage in connection with oil or gas wells Prepaid Legal Expense Coverage Saline Coverage - Applicable when coverage is	No Exposure No Exposure	13840 99915
<pre>provided for those classes which call for an exclusion NOTE: Assigned to code 13818 the premium for the endorsement and losses resulting from the broadening coverage. Rule for (a) Rating Excess Insurance (Umbrella and</pre>	No Exposure	13818
Personal Catastrophe Liability) Personal Umbrella Commercial Umbrella (Other than Farm) Farm Umbrella National Defense Projects	No Exposure No Exposure No Exposure	99930 99935 99936
National Defense Projects Rating Plan Policies Written at an Approved Deviation from	No Exposure	91000
NOTE: All General Liability premiums and losses for the National Defense Projects must be assigned to the National Defense codes separately for B.I. and P.D.	No Exposure	91001
Nuclear Energy - Regulatory Commission Projects Premium Adjustment Amount Under Retrospective Rating	No Exposure	93162
Plans Premium Adjustment Amount Under Premium Discount	No Exposure	99991
Plan Broadened Coverage for Governmental Bodies Liability coverage for damage arising out of riot, civil	No Exposure	99992
commotion, mob action Sexual Abuse or Sexual Molestation Sexual Abuse or Sexual Molestation of Any Person Committed By The Insured Liability Coverage	No Exposure	93000
(Occurrence and Claims-made or company equivalent) Sexual Abuse or Sexual Molestation Liability (Occurrence and Claims-made or company	No Exposure	92810
equivalent)	No Exposure	92811

NEW JERSEY AND NEW YORK

Description	Exposure Reporting Basis	Code*
Risks written at rates in excess of manual, with the written consent of the insured (New Jersey only) Wrap - Up Rating - Premiums and Losses developed	No Exposure	99960
under this program (New Jersey and New York only).	No Exposure	99940

 \star For these classifications, Territory and Limits Identifier are not Required.

GENERAL LIABILITY

PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS

CLASSIFICATION CODES

Description	Exposure Reporting	Code
	Basis	
Caisson or Cofferdam Work - not Foundations		
for buildings	\$1,000 of Payroll	91325
Camera and Photographic Equipment Stores	\$1,000 of Payroll	10309
Camper Bodies or Camper Trailers Mfg	\$1,000 of Gross Sales	51702
Camper or Travel Trailer Sales Agencies	\$1,000 of Gross Sales	10315
Campers Mfg self-powered	\$1,000 of Gross Sales	51703
Campgrounds (For-Profit)	\$1,000 of Gross Sales	10331
Campgrounds (Not-For-Profit)	\$1,000 of Gross Sales	10332
Camps - (For-Profit)	Number of Camper Days	41421
Camps - (Not-For-Profit)	Number of Camper Days	41422
Can Mfg metal	\$1,000 of Gross Sales	51734
Candle Mfg	\$1,000 of Gross Sales	51741
Candy or Confectionery Products Mfg	\$1,000 of Gross Sales	51752
Candy or Confectionery Stores	\$1,000 of Gross Sales	10352
Cannabis-Containing Products Distributors -	+1,000 01 01000 bares	10002
Other Than Hemp	\$1,000 of Gross Sales	10025
Cannabis-Containing Products Manufacturing -		10020
Other Than Hemp	\$1,000 of Gross Sales	50018
Cannabis-Distributors - Other Than Hemp	\$1,000 of Gross Sales	10011
Cannabis Manufacturing - Other Than Hemp	\$1,000 of Gross Sales	50011
Cannabis Stores - Medical Dispensaries	\$1,000 of Gross Sales	10211
Cannabis Stores NOC	\$1,000 of Gross Sales	10210
Car Washes	\$1,000 of Gross Sales	10367
Car Washes - self-service	\$1,000 of Gross Sales	10368
Carbon Paper or Inked Ribbon Mfg	\$1,000 of Gross Sales	51767
Carnival or Circus Companies	\$1,000 of Gross Sales	10375
Carnivals - outside (sponsor's risk only) (For-	\$1,000 01 01033 Sales	10373
Profit)	\$1,000 of Gross Sales	10378
Carnivals - outside (sponsor's risk only) (Not-		10070
For-Profit)	\$1,000 of Gross Sales	10379
Carnivals or Circuses - in tents (sponsor's		
risk only)(For-Profit)	\$1,000 of Gross Sales	10380
Carnivals or Circuses - in tents (sponsor's		
risk only)(Not-For-Profit)	\$1,000 of Gross Sales	10381
Carpentry - construction of residential		
property not exceeding three stories in		
height	\$1,000 of Payroll	91340
Carpentry - interior	\$1,000 of Payroll	91341
Carpentry - NOC	\$1,000 of Payroll	91342
Carpentry - shop only	\$1,000 of Payroll	91343
Carpet or Rug Mfg	\$1,000 of Gross Sales	51777
Carpet, Rug, Furniture or Upholstery cleaning		
on customer's premises	\$1,000 of Payroll	91405
Carpet Rug or Upholstery Cleaning - shop only.	\$1,000 of Gross Sales	11007
Catalog or Premium Coupon Redemption Stores	\$1,000 of Gross Sales	11020
Caterers	\$1,000 of Gross Sales	11039
Caulking Compounds, Putty or Similar Products		
Mfg	\$1,000 of Gross Sales	51790
Caves - tourist attraction	Thous. of Admissions	41510

GENERAL LIABILITY

PREMISES/OPERATIONS AND PRODUCTS/COMPLETED OPERATIONS

CLASSIFICATION

Descript: 	ion	Exposure Reporting Basis	Code
Hemp-Cont Hemp Dist Hemp Manu	caining Products Distributors caining Products Manufacturing cributors ufacturing NOC lers and Distributors - raw	<pre>\$1,000 of Gross Sales \$1,000 of Gross Sales \$1,000 of Gross Sales \$1,000 of Gross Sales \$1,000 of Gross Sales</pre>	10027 50019 10012 50012 14068