



Statistical Bulletin

December 20, 2018

Bulletin No. 2018-AU-07

Topic: Voluntary Automobile Class Coding Revision for Low Speed Vehicles

ISS Contacts: iss.support@pciaa.net

In previous Statistical Bulletins, ISS introduced Miscellaneous Classification Code 9470 to identify Low Speed Vehicles in assorted jurisdictions. This Bulletin announces the expansion of Classification Code 9470 to all states in the Voluntary Personal Vehicles section of the Automobile Statistical Plan.

A low speed vehicle is defined as a motor vehicle that:

- Is self – propelled using an electric motor, combustion driven motor or a combination thereof;
- Is four wheeled; and
- Is designed to operate at a speed not to exceed 25 miles per hour as certified by the manufacturer.

The states listed in the Low Speed Vehicles description in the Automobile Statistical Plan will be updated to include all states.

This statistical change will apply to policies effective January 1, 2019 and subsequent for all states. The coding will be reflected in the 2019 Automobile Statistical Plan.

Tables 20-1 to 20-6: Miscellaneous Classifications

Table 20-1: Miscellaneous Classifications - All states except New Jersey, New York, North Carolina and New Hampshire (risks ceded to the New Hampshire Reinsurance Facility)

Description	Youthful Male ³⁸ Operator Under 25	Operators 65 and Over ³⁹	All Other ⁴⁰
All Terrain Vehicles	9507	9508	9509
Amphibious Autos	9557	9558	9559
Antique Autos	9587	9588	9392
Dune Buggies	9527	9528	9529
Excess Indemnity Policies	----	----	9495+
Excess Insurance (Applicable only if the primary insurance is not written by the same carrier).	----	----	9403+
Extraordinary Medical Benefit Coverage			
Private Passenger Non-Fleet Vehicles (Pennsylvania only - used with First Party Benefits Coverage codes in Table 23-15)	----	----	9997
Miscellaneous Private Passenger Non-Fleet Vehicles (Pennsylvania only - used with First Party Benefits Coverage codes in Table 23-15)	----	----	9995
Golf Carts	9537	9538	9539
Low Speed Vehicles	----	----	9470
Motorcycles (Mopeds, Motorscooters, etc).	9597	9598	9492
Motor Homes and Auto Homes	9547	9548	9340
Named Non-Owner (Applicable to Liability and No-Fault in all states except Michigan. In Michigan applicable to Liability, No-Fault and Physical Damage).	9517	9518	9413

+ Exposures Not Required

³⁸ Ignore reference to gender when coding Hawaii, Michigan, Montana, Pennsylvania and Rhode Island.

³⁹ Operators age 65 and over applicable in Florida and Louisiana only.

⁴⁰ Companies should not use the class codes in this column when coding **Youthful Female Operators under 25** in Hawaii, Michigan, Montana, Pennsylvania and Rhode Island.

Personal Vehicle

Coding Tables - CLASSIFICATION CODING

All Coverages - both Premium and Loss Records (unless otherwise indicated below)

Table 20-4: Miscellaneous Classifications - New Jersey

Description	Youthful Male Operator Under 25	All Other
All Terrain Vehicles	9507	9509
Amphibious Autos	9557	9559
Antique Autos	9587	9420
Dune Buggies	9527	9529
Excess Indemnity Policies	----	9495+
Excess Insurance (Applicable only if the primary insurance is not written by the same carrier.)	----	9403+
Golf Carts	9537	9539
Low Speed Vehicles	----	9470
Motorcycles – (Mopeds, Motorscooters, etc.)		
Size of Engine		
0-100 cc	9591	9435
101-200 cc	9592	9436
201-350 cc	9593	9437
351-500 cc	9594	9438
501-750 cc	9595	9439
over 750 cc	9596	9440
Unladen Weight		
300 lbs. or less	9422	9424
Over 300 lbs.	9423	9425
Motorhomes and Auto Homes	9547	9340
Named Non-Owner (Liability only)	9517	9413
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 Coverage 001 for Personal Injury Protection, Coverage 004 for Property Damage and Coverage 860 for Collision.	----	9460

+ Exposures Not Required

Personal Vehicle

Coding Tables - CLASSIFICATION CODING

All Coverages - both Premium and Loss Records (unless otherwise indicated below)

Table 20-5: Miscellaneous Classifications - New York

Description	Youthful Male Operator Under 25	Operators 65 and Over	All Other
All Terrain Vehicles	9710	9730	9720
Amphibious Autos	9740	9760	9750
Antique Autos	9621	9622	9623
Auto Homes Contents (Coverage Code 011)	----	----	9450
Deductible Insurance (Liability only)	----	----	9330
Dune Buggies Registered			
Including Passenger Hazard	9424	9428	9426
Excluding Passenger Hazard	9425	9429	9427
Dune Buggies Non-Registered			
Including Passenger Hazard	9420	9422	9432
Excluding Passenger Hazard	9421	9423	9434
Electric Automobiles	----	----	9900
Excess Insurance (Applicable only if the primary insurance is not written by the same carrier.)	----	----	9090+
Extended Non-Owned Auto Coverage – additional premium and losses under such coverage	----	----	9020
Golf Carts	9455	9415	9435
Low Speed Vehicles	----	----	9470
Motorhomes and Auto Homes	9438	9439	9437
Motorcycles (Mopeds, Motorscooters, etc.)			
<u>Liability</u>			
Size of Engine			
0 - 50	9221	9271	9231
51 - 100	9221	9271	9231
101 - 200	9222	9272	9232
201 - 360	9223	9273	9233
361 - 500	9224	9274	9234
501 - 800	9225	9275	9235
801 - 1000	9226	9276	9236
Over 1000	9226	9276	9236
Passenger Hazard Excluded	9229	9279	9239

+ Exposures Not Required

Personal Vehicle

Coding Tables - CLASSIFICATION CODING

All Coverages - both Premium and Loss Records (unless otherwise indicated below)

Table 20-6: Miscellaneous Classifications - North Carolina

Description	Code	
All Terrain Vehicles	9509	
Amphibious Auto	9559	
Antique Autos	9390	
Dune Buggies	9529	
Excess Indemnity Policies	9495+	
Excess Insurance (Applicable only if the primary insurance is not written by the same carrier.)	9403+	
Extended Non-Owned Automobile Coverage	9519	
Golf Carts	9539	
Low Speed Vehicles	9470	
Motorcycles – (Mopeds, Motorscooters, etc.)		
Liability and Other than Collision Coverage		
Motorcycles		
Engine Size – 0-499 cc	9391	
Engine Size – 500-1249 cc	9392	
Engine Size – 1250-1499 cc	9393	
Engine Size – 1500 cc and over	9394	
All Others		
Engine Size – 0-499 cc	9395	
Engine Size – 500-1249 cc	9396	
Engine Size – 1250-1499 cc	9397	
Engine Size – 1500 cc and over	9398	
Collision Coverage		
<u>Engine Size in cc</u>	<u>Motorcycles</u>	<u>All Other</u>
0 - 100 cc	9310	9320
101 - 200 cc	9311	9321
201 - 300 cc	9312	9322
301 - 450 cc	9313	9323
451 - 600 cc	9314	9324
601 - 750 cc	9315	9325
751 - 900 cc	9316	9326
901 - 1000 cc	9317	9327
over 1000 cc	9318	9328

+ Exposures Not Required