



Statistical Bulletin

February 9, 2024

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Topic: Maine Personal Automobile Coverage Coding Revision

ISS Contacts: iss.support@apci.org

A motor vehicle liability policy issued for a motor vehicle registered or principally garaged in this State must provide coverage in an amount up to \$500 per accident for the reasonable towing and storage charges incurred as a result of an accident involving the insured vehicle if the vehicle is towed at the request of a law enforcement officer. The coverage required applies only to the reasonable towing and storage charges of the insured vehicle. This does not apply to a policy insuring more than 4 motor vehicles (Personal Auto) nor to any policy covering a garage, automobile sales agency, repair shop, service station or public parking place.

Premium and Losses resulting from this change should be reported under the existing Coverage Code 846: Towing and Road Service.

This coverage applies to all motor vehicle liability insurance policies executed, delivered, issued for delivery, continued, or renewed on or after July 1, 2024.

ISS added a footnote to the Automobile Statistical Plan on page PT12:

^ For ME, include premium and losses resulting from the state's Mandatory Towing and Storage Charges provision (Section 1605-B) under Coverage Code 846.

Updated Coverage Code page from the statistical plan is attached.

ALL STATES EXCEPT NEW YORK - MISCELLANEOUS COVERAGES – PHYSICAL DAMAGE

| Description | Code |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| Other Physical Damage Coverages | |
| Automobile Rental Reimbursement | 848 |
| Audio, Visual, and Data Electronic Equipment including coverage for tapes, records, disks, and other media (excluding NC) | 847 |
| Comprehensive coverage for tapes, records, disks, and other media used with Audio, Visual, and Data Electronic Equipment permanently installed in an automobile, where coverage for equipment is rejected by the insured. | 849 |
| Mechanical Breakdown Policies | 841 * |
| Towing and Road Service | 846 ^ |
| Extended Transportation Expense Coverage (Rental Reimbursement) | 842 |
| All Other Physical Damage Coverages | 845 |
| NC Only | |
| Unlimited Towing and Labor Costs Coverage | 856 |
| Endorsement 03 15 06 05 | |
| The Audio, Visual, and Data Electronic Equipment Coverage permanently installed by other than the vehicle manufacturer (excluding coverage for Tapes, Records, Disks, and Other Media, which if purchased, should be reported as Coverage Code 849). | 844 # |
| Customizing Equipment Coverage (Premium records only) | 843 # |

* This coverage must be reported with the applicable Deductible Indicator code and Deductible Amount.

For Coverages 843 and 844, report the limit in the Lower Policy Limit field. Symbol and Model Year are not required to be reported with these coverages.

^ For ME, include premium and losses resulting from the state’s Mandatory Towing and Storage Charges provision (Section 1605-B) under Coverage Code 846.

NY – COMPREHENSIVE AND COLLISION COVERAGES – PHYSICAL DAMAGE

| Description | Code |
|----------------------------------------------------|-------|
| Comprehensive Coverages | |
| Comprehensive | 810 * |
| Fire only | 820 * |
| Fire and Theft | 821 * |
| Fire, Theft and Miscellaneous Additional Coverages | 822 * |
| Auto Loan/Lease Coverage Endorsement | 812 |
| Classic Car Program (Including all deductibles) | 811 |
| Repair or Replacement Coverage | 010 |
| Collision Coverages | |
| Collision | 860 * |
| Auto Loan/Lease Coverage Endorsement | 862 |
| Classic Car Program (Including all deductibles) | 861 |
| Repair or Replacement Coverage | 020 |

* These coverages must be reported with the applicable Deductible Indicator code and Deductible Amount.