

April 01, 2024 Bulletin No. 2024-GI-04

Topic: Inland Marine & Personal Lines statistical plans coding

changes additional explanations

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In our efforts to make our statistical plans the best they can be, we have adjusted the Personal Lines statistical plan to better reflect indivisible premium reporting under the Comprehensive & Other Dwellings coding tables.

Comprehensive & Other Dwellings Table 3, Subline code, reflects Indivisible Premium Policies with Subline Code 14. We have included a note indicating it should **only** be used when fire premium is indivisible from other coverages, and ISS should be notified before it is used. Table 9, Type of Loss, was also updated to remove duplicate coding related to Subline 14 losses. There is now a noted instruction at the top of the table for when to use subline 14.

Subline 14 is not available under the Homeowners Coding Tables. It was initially included here and has since been removed.

Description	Code
Dwelling Policies (including Comprehensive Dwelling Policy) – Fire – property damage and time element	10
Dwelling Fire – FAIR Plans or Pools – Unsurcharged	12
Dwelling Fire – FAIR Plans or Pools – Surcharged	13
Indivisible Premium Policies *	14
Dwelling Policies (including Comprehensive Dwelling Policy) – Extended Coverage including vandalism and malicious mischief – property damage and time element	20
Dwelling Extended Coverage – FAIR Plans or Pools – Unsurcharged	25
Dwelling Extended Coverage – FAIR Plans or Pools – Surcharged	27
Dwelling Policies (including Comprehensive Dwelling Policy) – Broad or Special Form – coverages beyond fire and extended coverage	28
Dwelling Policies (including Comprehensive Dwelling Policy) – Other Allied Lines. These include Windstorm and Hail, (not under the Extended Coverage Endorsement), property damage, and time element	30
Theft (including V&MM) on Premises Only	41
Theft (including V&MM) Both on and off Premises Coverage	43
Theft (including V&MM) FAIR Plans or Pools	46

^{*} Use only when fire premium is indivisible from other coverages. Notify ISS before using.

Table 9 TYPE OF LOSS CODE 01/2024 Ed.

When Fire premium is indivisible from other coverages, use subline 14 and the appropriate Type of Loss code.

Description	Fire Sublines 10, 12, 13	Extended Coverage Sublines 20, 25, 27	Broad or Special Subline 28	Other Allied Lines Subline 30
Tenant Relocation Expense	10			
(MA Only)				
Fire & Lightning	01			
Wind & Hail		02		
Water Damage & Freezing			03	
Vandalism, Malicious Mischief		08		
Smoke as defined for E.C.E.		07		
Fungi/Bacteria/Mold, Wet or	06	06	06	06
Dry Rot – NC Only				
All Other Physical Damage		05	05	05

We also discovered some Inland Marine Classification Code changes were left off the initial bulletin regarding Statistical Plan modernization. This bulletin is to fully apprise you of the changes made to these codes.

Below are sections that represent what codes have changed and in what way. This includes:

- 1. Codes that were previously NY only that now have new All States codes
- 2. Completely new codes
- 3. Removed codes and suggestions for what to use in their place
- 4. NY Only codes that have been updated

We apologize for the inconvenience and hope you will reach out to your designated ISS analyst or iss.support@apci.org with any questions.

Former NY Only codes that are now new All States. If they have not been noted below, the code itself remains the same under the All States section.

Class Description	Former NY Only Code	Current All States	
Class Description	Former N1 Only Code	Code	
Accounts Receivable	7150	7151	
Bailees Customers	7170	7010	
Bicycles	7140	7101	
Boats and Inboard Motors – Commercial	7182	7029	
Boats and Inboard Motors – Private	7181	7031	
Boats and Motors – Outboard 16ft and under (non-commercial). Inland Waters Only	7186	7183	
Boats and Motors – Outboard 16ft and under (non-commercial). Unrestricted Territorial limits	7185	7184	
Boats and Outboard Motors – Commercial	7180	7019	
Bridges and Tunnels	7160, 7161	7040	
Camera Dealers	7220, 7221	7221	
Cameras – Commercial Use	7191, 7192	7053	
Cameras – Non-Commercial	7190	7057	
Contractors Equipment Floater	7201	7060	
Cotton Buyers Transit	7210	7070	
Deferred Payment Merchandise (including Credit Property)	7325	7080	
Difference in Conditions	7228	7400	
Fine Arts Commercial Collections	7331	7090	
Fine Arts Non-Commercial Private Collections	7330	7097	
Furriers Customers	7366	7100	
Installation Floater	7382	7120	
Jewelers Block	7405, 7406, 7416, 7417, 7403, 7404, 7426, 7427	7130	
Livestock Floater	7432	7140	
Miscellaneous Commercial Floaters	7797	7310	
Miscellaneous Personal Floaters	7796	7950	
Motor Truck Cargo	7439	7160	
Musical Instruments – Commercial Use	7450, 7240, 7241	7170	
Musical Instruments – Non-Commercial (Private Use)	7450, 7452	7177	
Office Machinery and Supply Dealers: Retailers – Reporting Forms	7290	7291	
Processing Risks	7483	7260	
Registered Mail	7510	7270	
Transportation – Open and Annual Forms	7520	7300	
Transportation – All Other	7521	7290	

New codes:

- 1. Personal Jewelry 7220 (All States)
- 2. Pet Insurance 7798 (All States)
- 3. Travel Insurance 7794 (All States)

Removed codes:

- 1. Transfer Agents Mail Policy 7343
 - a. Use Mail (Except Registered Mail): Transfer Agent Mail, 7343 instead.
- 2. Personal Jewelry (other than PPF), Blanket Coverage: 5,000 and Over 7072
 - a. Use Personal Jewelry, 7220 instead.
- 3. Personal Jewelry (other than PPF), Blanket Coverage: 5,000 and Under 7071
 - a. Use Personal Jewelry, 7220 instead.
- 4. Garment Contractors: Men's & Boys' Wear 7615
 - a. Use Garment Contractors, 7110 instead.
- 5. Garment Contractors: Other 7625
 - a. Use Garment Contractors, 7110 instead.
- 6. Garment Contractors: Women's Wear 7605
 - a. Use Garment Contractors, 7110 instead.

Updated NY Only Codes:

Class Description	Former NY Only Code	Current NY Only Code
Cold Storage Locker Operations	7200	7201
Fine Arts	7060	7063
Personal Property Floater (excluding CDP), Full Coverage	7001, 7002, 7004	7003
Personal Property Floater (excluding CDP), Deductible	7005, 7006, 7007, 7008, 7009, 7010, 7011, 7012, 7013, 7014, 7015, 7016, 7017, 7018, 7019	7020
Personal Property Floater (excluding CDP), Furs – excluding Minks specifically Rated	7091, 7092	7051
Personal Property Floater (excluding CDP), Jewelry	7031	7032
Personal Property Floater (in combination with CDP), Deductible	7114, 7115, 7116, 7117, 7118, 7119, 7120	7113