

STATISTICAL PLAN HOLDERS

APRIL 26, 2018

COMMERCIAL AUTOMOBILE  
PERSONAL AUTOMOBILE

SP-CA-2018-004  
SP-PA-2018-003

## COMMERCIAL AND PERSONAL AUTOMOBILE AUTOCYCLE CODING INTRODUCED FOR VOLUNTARY BUSINESS

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### KEY MESSAGE

This circular announces the introduction of Miscellaneous Classification Coding to the Commercial and Personal Automobile Statistical Plans in order to distinguish Autocycle specific data.

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### BACKGROUND

In the past several years, many state specific regulations concerning the governance and definition of an Autocycle have been enacted. In circulars [LI-CA-2017-229](#) and [LI-PA-2017-128](#), dated July 31, 2017, we announced rule revisions to the New Jersey Exception Pages of the Commercial Lines Manual Division One Automobile and New Jersey Personal Vehicle Manual (PVM) Exception Pages with respect to Autocycles in response to 2016 N.J. Laws \_\_ (former S.B. 1155), respectively. N.J. REV. STAT. § 39:1-1 defines "Autocycle" as a three-wheeled motorcycle designed to be controlled with a steering wheel and pedals in which the operator and passenger may ride in a completely or partially enclosed seating area that is equipped with a roll cage or roll hoops, safety seat belts for each occupant, and anti-lock brakes.

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### INTRODUCTION

In spite of state specific governance concerning Autocycles, classification, safety features and license and registration requirements of Autocycles vary. Because it has automobile and motorcycle characteristics, Autocycles is unique in its classification. Therefore, a data collection methodology is needed to distinguish Autocycle data from traditional motorcycle data. Since Autocycles from a federal standpoint are still considered motorcycles, they are to be statistically reported to ISO in the same manner as motorcycles, regardless of any state specific category associated with it. Therefore, new Miscellaneous Classification Codes are being introduced to distinguish this data.

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### ISO ACTION

As a result, in order to segregate premium and loss information, in the Commercial Statistical Plan (CSP) and Commercial Statistical Plan – Intermediate (CSP-i) we are:

- Establishing Miscellaneous Classification Code 7241.
- Making editorial revisions.

In the Personal Automobile Statistical Plan (PASP) we are:

- Establishing Miscellaneous Classification Codes 929100 and 929200 to identify Autocycle data with and without a Passenger Hazard Exclusion, respectively.
- Introducing a General Rule outlining the background and requirements for the reporting of Autocycles.
- Making editorial revisions to Date Licensed, Driver Training Discount and Passive Restraint Code fields to include specific Autocycle elements.

In the Personal Lines Statistical Agent Plan – Auto (PLSAP – Auto) we are:

- Establishing Miscellaneous Classification Codes 9291 and 9292 to identify Autocycle data with and without a Passenger Hazard Exclusion, respectively.
- Introducing a General Rule outlining the background and requirements for the reporting of Autocycles.

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## COMMENTS

These changes:

- Apply to the CSP, CSP Plus and CSP-i.
- Apply to the PASP – Expanded and Mandatory Levels\*.
- Apply to the PLSAP – Auto.
- Do not apply to the Commercial Statistical Agent Plan (CSAP).
- Do not apply to Assigned Risk Business (Commercial and Personal Automobile).

\*Note: These changes will not apply to Autocycles written in California and reported through the PASP – Expanded and Mandatory Levels. ISO intends to file the Motorcycle Policy Program in the state of California. We will release a circular indicating the reporting instructions for Autocycle risks concurrently with any applicable changes to motorcycles and similar risks written in the state of California at a future date.

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## STATISTICAL REPORTING EFFECTIVE DATES

For statistical reporting purposes, these changes are effective for inception dates of July 1, 2019 and subsequent on a mandatory basis.

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## FUTURE ISO ACTION

We will include these changes in the:

- Third Quarter 2018 release of the CSP and CSP-i plan revisions.
- Third Quarter 2018 release of the PASP and PLSAP – Auto plan revisions.
- Second Quarter 2018 release of the CSP Company Edit Package (CEP).
- First Quarter 2019 release of the PASP Company Edit Package (CEP).

**NOTE:** To monitor the status of quarterly statistical plan and Company Edit Package (CEP) updates, view [Statistical Plans and Related Information](#) and [Statistical Web Services](#). These links will provide information on the most recent quarterly releases, anticipated release dates of forthcoming plan and edit package updates, as well as other pertinent statistical reporting information. You may also sign up for our Statistical Plan Alert feature, which will automatically inform you via email when any of our plans are updated. Please see the [ISO Statistical Reporting Guide](#) homepage for details.

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## IMPORTANT NOTES

Companies implementing these changes before they are reflected in the Company Edit Package (CEP) and/or Receipt and Acceptance edits may:

- Use the "Accept Feature" of the CEP for records flagged in error after all other errors are corrected; and/or
- Request the "Accept Option" to reprocess records flagged in error by ISO due to the use of new codes.

Please retain the revised statistical plan page attached to this circular, and keep it readily accessible, as this page will not be incorporated into the plan until the **Third Quarter 2018** release of updated CSP, CSP-i, PASP and PLSAP – Auto pages.

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## REFERENCES

- [LI-CA-2017-229](#) (07/31/2017) New Jersey Revised Rule 93. No-Fault Coverage To Become Effective
- [LI-PA-2017-128](#) (07/31/2017) New Jersey Personal Auto Rules Revision Filed

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## ATTACHMENT(S)

- Revised CSP and CSP-i pages.
- Revised PASP and PLSAP – Auto pages.

**Note:** The page attached hereto as "revised page" reflect all revisions to the current statistical plan pages associated with the change announced by this circular. This page may not reflect changes announced in other circulars that affect the same page. However, all changes will be cumulatively assimilated in the **Third Quarter 2018** release of revised CSP, CSP-i, PASP and PLSAP – Auto pages.

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## STATISTICAL REPORTING E-TRAINING AVAILABLE

ISO is excited to announce new eLearning courses, designed to provide you with an introduction and overview of statistical reporting and essential concepts for data quality.

These interactive 15-20 minutes courses are now available via a link on the [ISOnet®](#) homepage to ISO Education eLearning.

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## STATISTICAL REPORTING TRAINING SEMINAR 2018

ISO will hold a statistical reporting training seminar June 19-20, 2018, at the Sheraton Lincoln Harbor Hotel, Weehawken, NJ. The seminar will cover the basics of ISO statistical reporting, and is open to staff of ISO statistical reporting companies who are new to ISO statistical reporting responsibility or are in need of a refresher course. For more information and to register for the seminar, please refer to statistical circular [SD-AL-2018-006/SP-AL-2018-003](#) (dated February 16, 2018) or please visit the [ISO's Statistical Reporting Seminar](#) link on our website.

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## CONTACT INFORMATION

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CODING SECTION

LIABILITY – VOLUNTARY RISKS  
MISCELLANEOUS CLASSIFICATION CODES  
DECISION TABLE

CLASSIFICATION	EXPOSURE REQUIRED	POLICY LIMITS AND DEDUCTIBLE REQUIRED	TERRITORY REQUIRED
7030	No	Yes	No
7040	No	Yes	No
7201	Yes	Yes	Yes
7202	Yes	Yes	Yes
7223	Yes	Yes	Yes
7224	Yes	Yes	Yes
7225	Yes	Yes	Yes
7226	Yes	Yes	Yes
<u>7241</u>	<u>Yes</u>	<u>Yes</u>	<u>Yes</u>
7905	Yes	Yes	Yes
7919	Yes	Yes	Yes
7923	Yes	Yes	Yes
7924	Yes	Yes	Yes
7945	Yes	Yes	Yes
7953	Yes	Yes	Yes
9625	Yes	Yes	No
9772	No	No	No

**LIABILITY – VOLUNTARY RISKS  
MISCELLANEOUS CLASSIFICATION CODES, FLEETS AND NON-FLEETS\***

**(Not Applicable to Long Haul Truckmen)**

Applicable in all jurisdictions

CLASSIFICATION	EXPOSURE	CODE
AMBULANCE SERVICES	Car Months	7919
AMBULANCE SERVICES – Fellow Volunteer Workers Liability	No Exposure	7040
AMUSEMENT DEVICES MOUNTED ON COMMERCIAL AUTOMOBILES	Car Months	7905
ANTIQUE AUTOMOBILES	Car Months	9625
AUTOCYCLES	Car Months	7241
AUTOMOBILE BODY MANUFACTURERS AND INSTALLERS		
– Coverage afforded for the factory testing hazard	Employee Months	7924
CERTIFIED PUBLIC ASSISTANCE INSUREDS (Including No-Fault) Hawaii only	Car Months	7945
DRIVE-AWAY CONTRACTORS	Sets of Registration Plates	7923
DRIVER TRAINING PROGRAMS		
– Educational Institutions – Private Passenger Types		
– Vehicles equipped with dual controls	Car Months	7201
– Vehicles not equipped with dual controls	Car Months	7202
– Commercial Driving Schools		
Private Passenger Types		
– Vehicles equipped with dual controls	Car Months	7223
– Vehicles not equipped with dual controls	Car Months	7224
Other Than Private Passenger Types		
– Vehicles equipped with dual controls	Car Months	7225
– Vehicles not equipped with dual controls	Car Months	7226
EXCESS INSURANCE (TEXAS ONLY – For all other states see the Special Classifications)	No Exposure	9772
EXPLOSIVES – including explosion hazard	No Exposure	7030
FARM OR RANCH TRUCKS WRITTEN AT PRIVATE PASSENGER RATES – see Private Passenger Codes		
FARMERS – LIMITED REGISTRATION PLATES (not applicable in Texas)	Car Months	7953

\* These Classification Codes apply to Texas (unless otherwise indicated) when written under the ISO Commercial Auto Program.

CODING SECTION

LIABILITY – VOLUNTARY RISKS  
MISCELLANEOUS CLASSIFICATION CODES, FLEETS AND NON-FLEETS\*  
(Not Applicable to Long Haul Truckmen)  
Applicable in all jurisdictions

CLASSIFICATION	EXPOSURE	CODE
LIVESTOCK HAULERS – Farm to Market (South Carolina)	Car Months	7956
LOW SPEED VEHICLES (Other Than Golf Carts)	Car Months	9463
MOBILE OR FARM EQUIPMENT		
– Farm Equipment (tractors, harvesting combines and other self-propelled equipment):		
Primary Coverage – Owned Vehicles or Long Term (six months or more) Leased Vehicles	Car Months	7993
Primary Coverage – Short Term (less than six months) Leased Vehicles	Cost of Hire	7981
Excess Coverage – Short Term or Long Term Leased Vehicles	Cost of Hire	7982
Primary Coverage – Short Term (less than six months) Leased Vehicles	Rental Period	7992
Excess Coverage – Short Term or Long Term Leased Vehicles	Rental Period	7932
– All Other Equipment (Other than Farm Equipment):		
Primary Coverage Owned Vehicles or Long Term (six months or more) Leased Vehicles	Car Months	7996
Primary Coverage – Short Term (less than six months) Leased Vehicles	Cost of Hire	7983
Excess Coverage – Short Term or Long Term Leased Vehicles	Cost of Hire	7984
Primary Coverage – Short Term (less than six months) Leased Vehicles	Rental Period	7995
Excess Coverage – Short Term or Long Term Leased Vehicles	Rental Period	7935
MOBILE HOMES		
– Motor Homes up to 22' in length	Car Months	7960
– Motor Homes more than 22' in length	Car Months	7961
– Pick-up trucks used solely to transport camper bodies	Car Months	7962
– Trailers equipped as living quarters	Car Months	7963
MOTORCYCLES (other than autocycles and not used by law enforcement agencies)	Car Months	7985
MOTOR HOMES – Self-propelled automobiles equipped as living quarters		
– Louisiana and New Hampshire	No Exposure	7040
– North Carolina	Car Months	7957
MOVING VANS – Gross Receipts basis – Local Haul	Gross Receipts	7060
NON-TRUCKING (a.k.a. bobtail or deadhead) COVERAGE		
– Coverage afforded under the "Non-trucking Operations" section of Rule 24. Truckers/Motor Carriers	Car Months	7489
PROPERTY DAMAGE LIABILITY COVERAGE BUYBACK – Michigan Only	Car Months	7970

\* These Classification Codes apply to Texas (unless otherwise indicated) when written under the ISO Commercial Auto Program.



**PHYSICAL DAMAGE – VOLUNTARY RISKS  
MISCELLANEOUS CLASSIFICATION CODES  
DECISION TABLE**

<b>CLASSIFICATION</b>	<b>EXPOSURE REQUIRED</b>	<b>AGE REQUIRED</b>	<b>PRICE BRACKET (ORIGINAL COST NEW)</b>	<b>TERRITORY REQUIRED</b>
6679	Yes	No	No	No
7040	No	No	No	No
7201	Yes	Yes	Yes	Yes
7202	Yes	Yes	Yes	Yes
7203	Yes	Yes	Yes	Yes
7204	Yes	Yes	Yes	Yes
7206	Yes	Yes	Yes	Yes
7211	Yes	Yes	Yes	Yes
7212	Yes	Yes	Yes	Yes
7213	Yes	Yes	Yes	Yes
7214	Yes	Yes	Yes	Yes
7217	Yes	Yes	Yes	Yes
7218	Yes	Yes	Yes	Yes
7220	Yes	Yes	Yes	Yes
7221	Yes	Yes	Yes	Yes
7223	Yes	Yes	Yes	Yes
7224	Yes	Yes	Yes	Yes
7225	Yes	Yes	Yes	Yes
7226	Yes	Yes	Yes	Yes
7227	Yes	Yes	Yes	Yes
<u>7241</u>	<u>Yes</u>	<u>Yes</u>	<u>Yes</u>	<u>Yes</u>
7908	Yes	Yes	Yes	Yes
7909	Yes	Yes	Yes	Yes
7911	Yes	Yes	Yes	Yes
7912	Yes	Yes	Yes	Yes
7915	Yes	Yes	Yes	Yes
7919	Yes	Yes	Yes	Yes
7922	Yes	Yes	Yes	Yes
7923	Yes	No	No	Yes
7986	Yes	Yes	Yes	Yes
7987	Yes	Yes*	Yes*	Yes
7988	Yes	Yes*	Yes*	Yes
9461	Yes	No	Yes	Yes
9462	Yes	No	Yes	Yes
9625	Yes	No	No	Yes

\* Report Extended Business Income Number of Days rather than Age Code in position 46. Report Business Interruption Exposure Code rather than Price Bracket in positions 52-54.

**CODING SECTION**

**COMMERCIAL AUTOMOBILE  
PREMIUMS AND LOSSES**

**PHYSICAL DAMAGE – VOLUNTARY RISKS  
MISCELLANEOUS CLASSIFICATION CODES, FLEETS AND NON-FLEETS\***  
Applicable in all jurisdictions

<b>CLASSIFICATION</b>	<b>EXPOSURE</b>	<b>CODE</b>
AMBULANCE SERVICES	Car Months	7919
ANTIQUE AUTOMOBILES	Car Months	9625
<u>AUTOCYCLES</u>	<u>Car Months</u>	<u>7241</u>
BUSINESS INTERRUPTION		
– Business Income only	Limit of Insurance	7987
– Business Income and Extra Expense combined	Limit of Insurance	7988
DRIVE-AWAY CONTRACTORS	Gross Receipts	7923
DRIVE OTHER CAR COVERAGE	Named Insured	6679
DRIVER TRAINING PROGRAMS		
– Educational Institutions – Private Passenger Types		
• Vehicles equipped with dual controls	Car Months	7201
• Vehicles <b>not</b> equipped with dual controls	Car Months	7202
– Commercial Driving Schools		
Private Passenger Types		
• Vehicles equipped with dual controls	Car Months	7223
• Vehicles <b>not</b> equipped with dual controls	Car Months	7224
Other Than Private Passenger Types		
• Vehicles equipped with dual controls	Car Months	7225
• Vehicles <b>not</b> equipped with dual controls	Car Months	7226
FIRE DEPARTMENTS		
– Private Passenger Types	Car Months	7908
– All Other Types (Other Than Trailers)	Car Months	7909
FUNERAL DIRECTORS		
– Limousines	Car Months	7915
– Hearses and Flower Cars	Car Months	7922
GOLF CARTS		
– Golf Courses	Car Months	9461
– Commercial Purposes Other Than Golf Courses	Car Months	9462
LAW ENFORCEMENT AGENCIES		
– Private Passenger Types	Car Months	7911
– Motorcycles	Car Months	7986
– All Other Types (Other Than Trailers)	Car Months	7912
LEASING OR RENTAL CONCERNS		
Long Term – Full Coverage for owner and lessee – use otherwise applicable classification		
Short Term – specified auto basis (hour, day or week)		
– Trucks	Car Months	7211
– Tractors	Car Months	7212
– Trailers	Car Months	7213
– Private Passenger Types	Car Months	7214
– Miscellaneous Types		
– Motorcycles, Motorbikes and other similar motor vehicles	Car Months	7220
– Snowmobiles	Car Months	7221
– All Other Miscellaneous Types (Other Than Motor Homes)	Car Months	7206
– Auto Dealer and Auto Service Operations Risks – Customer Rental	Car Months	7227
– Motor Homes		
– up to 22 feet	Car Months	7203
– more than 22 feet	Car Months	7204
Written on a Gross Receipts basis	Gross Receipts	7217
Written on a Mileage basis	Number of Miles	7218
Irregular Term per car basis	No Exposure	7040

\* These Classification Codes apply to Texas (unless otherwise indicated) when written under the ISO Commercial Auto Program.

**PHYSICAL DAMAGE – VOLUNTARY RISKS**  
**MISCELLANEOUS CLASSIFICATION CODES, FLEETS AND NON-FLEETS+**

Applicable in all jurisdictions

CLASSIFICATION	EXPOSURE	CODE
LOW SPEED VEHICLES (Other Than Golf Carts)	Car Months	9463
MOBILE HOMES		
– Motor Homes up to 22' in length	Car Months	7960
– Motor Homes more than 22' in length	Car Months	7961
– Pick-up trucks used solely to transport Camper bodies	Car Months	7962
– Trailers equipped as living quarters	Car Months	7963
MOBILE HOMES – CONTENTS	No Exposure	9450
MOBILE OR FARM EQUIPMENT		
– Farm Equipment (tractors, harvesting combines and other self-propelled equipment):		
Short Term (less than six months) Leased Vehicles	Cost of Hire	7991
Owned Vehicles or Long Term (six months or more) Leased Vehicles	Car Months	7993
– All Other Equipment (Other than Farm Equipment)		
Short Term (less than six months) Leased Vehicles	Cost of Hire	7994
Owned Vehicles or Long Term (six months or more) Leased Vehicles	Car Months	7996
MOTORCYCLES ( <u>other than autocycles and</u> not used by law enforcement agencies)	Car Months	7985
MOTOR HOMES (North Carolina Only)	Car Months	7957
REPOSSESSED AUTOMOBILES	No Exposure	7925
– Banks and Finance Companies		
SEASONAL AGRICULTURAL PRODUCE TRAILERS	Car Months	7968
SHOWROOM TRAILERS	Car Months	7967
SNOWMOBILES	Car Months	7964
TRAILERS insured under a trailer interchange agreement*		
– Local (0-50 miles)	No Exposure	9680
– Intermediate (51-200 miles)	No Exposure	9681
– Long Distance (Over 200 miles)	No Exposure	9682
TRAILERS – small, utility trailers (Traillettes applicable in the states of Hawaii, Mississippi, North Carolina, Puerto Rico and Texas)	No Exposure	9650
ALL OTHER	No Exposure	9990

\* Loss Cost Multiplier and Rating Modification Factor **are** required for classifications 9680, 9681 and 9682.

+ These Classification Codes apply to Texas only when written under the ISO Commercial Auto Program.

LIABILITY – VOLUNTARY RISKS  
MISCELLANEOUS CLASSIFICATION CODES  
DECISION TABLE

CLASSIFICATION	EXPOSURE REQUIRED	POLICY LIMITS AND DEDUCTIBLE REQUIRED	TERRITORY REQUIRED
7030	No	Yes	No
7040	No	Yes	No
7201	Yes	Yes	Yes
7202	Yes	Yes	Yes
7223	Yes	Yes	Yes
7224	Yes	Yes	Yes
7225	Yes	Yes	Yes
7226	Yes	Yes	Yes
<u>7241</u>	<u>Yes</u>	<u>Yes</u>	<u>Yes</u>
7905	Yes	Yes	Yes
7919	Yes	Yes	Yes
7923	Yes	Yes	Yes
7924	Yes	Yes	Yes
7945	Yes	Yes	Yes
7953	Yes	Yes	Yes
9625	Yes	Yes	No

**LIABILITY – VOLUNTARY RISKS  
MISCELLANEOUS CLASSIFICATION CODES  
FLEETS AND NON-FLEETS  
(Not Applicable to Long Haul Truckmen)  
Applicable in all jurisdictions**

<b>CLASSIFICATION</b>	<b>EXPOSURE</b>	<b>CODE</b>
AMBULANCE SERVICES	Car Months	7919
AMBULANCE SERVICES – Fellow Volunteer Workers Liability	No Exposure	7040
AMUSEMENT DEVICES MOUNTED ON COMMERCIAL AUTOMOBILES	Car Months	7905
ANTIQUE AUTOMOBILES	Car Months	9625
<u>AUTOCYCLES</u>	<u>Car Months</u>	<u>7241</u>
AUTOMOBILE BODY MANUFACTURERS AND INSTALLERS		
– Coverage afforded for the factory testing hazard	Employee Months	7924
CERTIFIED PUBLIC ASSISTANCE INSUREDS (including No-Fault) Hawaii Only	Car Months	7945
DRIVE-AWAY CONTRACTORS	Sets of Registration Plates	7923
DRIVER TRAINING PROGRAMS		
– Educational Institutions – Private Passenger Types		
– Vehicles equipped with dual controls	Car Months	7201
– Vehicles not equipped with dual controls	Car Months	7202
– Commercial Driving Schools		
Private Passenger Types		
– Vehicles equipped with dual controls	Car Months	7223
– Vehicles not equipped with dual controls	Car Months	7224
Other Than Private Passenger Types		
– Vehicles equipped with dual controls	Car Months	7225
– Vehicles not equipped with dual controls	Car Months	7226
EXPLOSIVES – including explosion hazard	No Exposure	7030
FARM OR RANCH TRUCKS WRITTEN AT PRIVATE PASSENGER RATES		
– see Private Passenger Codes		
FARMERS – LIMITED REGISTRATION PLATES	Car Months	7953

**LIABILITY – VOLUNTARY RISKS**  
**MISCELLANEOUS CLASSIFICATION CODES**  
**FLEETS AND NON-FLEETS**  
**(Not Applicable to Long Haul Truckmen)**  
Applicable in all jurisdictions

<b>CLASSIFICATION</b>	<b>EXPOSURE</b>	<b>CODE</b>
<b>MOBILE HOMES</b>		
– Motor Homes up to 22' in length	Car Months	7960
– Motor Homes more than 22' in length	Car Months	7961
– Pickup trucks used solely to transport camper bodies	Car Months	7962
– Trailers equipped as living quarters	Car Months	7963
<b>MOBILE OR FARM EQUIPMENT</b>		
– Farm Equipment (tractors, harvesting combines and other self-propelled equipment)		
Primary Coverage – Owned Vehicles or Long Term (six months or more) Leased Vehicles	Car Months	7993
Primary Coverage – Short Term (less than six months) Leased Vehicles	Cost of Hire	7981
Excess Coverage – Short Term or Long Term Leased Vehicles	Cost of Hire	7982
Primary Coverage – Short Term (less than six months) Leased Vehicles	Rental Period	7992
Excess Coverage – Short Term or Long Term Leased Vehicles	Rental Period	7932
– All Other Equipment (Other than Farm Equipment)		
Primary Coverage – Owned Vehicles or Long Term (six months or more) Leased Vehicles	Car Months	7996
Primary Coverage – Short Term (less than six months) Leased Vehicles	Cost of Hire	7983
Excess Coverage – Short Term or Long Term Leased Vehicles	Cost of Hire	7984
Primary Coverage – Short Term (less than six months) Leased Vehicles	Rental Period	7995
Excess Coverage – Short Term or Long Term Leased Vehicles	Rental Period	7935
<b>MOTORCYCLES (other than autocycles and not used by law enforcement agencies)</b>	Car Months	7985
<b>MOTOR HOMES – Self-propelled automobiles equipped as living quarters</b>		
– Louisiana and New Hampshire	No Exposure	7040
– North Carolina	Car Months	7957
<b>MOVING VANS – Gross Receipts Basis – Local Haul</b>	Gross Receipts	7060
<b>NON-TRUCKING (a.k.a. bobtail or deadhead) COVERAGE</b>		
– Coverage afforded under the "Non-trucking Operations" section of Rule 24. Truckers/Motor Carriers	Car Months	7489
<b>PROPERTY DAMAGE LIABILITY COVERAGE BUYBACK – Michigan Only</b>	Car Months	7970

PHYSICAL DAMAGE – VOLUNTARY RISKS  
MISCELLANEOUS CLASSIFICATION CODES  
DECISION TABLE

CLASSIFICATION	EXPOSURE REQUIRED	AGE REQUIRED	PRICE BRACKET (ORIGINAL COST NEW) REQUIRED	TERRITORY REQUIRED
6679	Yes	No	No	No
7040	No	No	No	No
7201	Yes	Yes	Yes	Yes
7202	Yes	Yes	Yes	Yes
7203	Yes	Yes	Yes	Yes
7204	Yes	Yes	Yes	Yes
7206	Yes	Yes	Yes	Yes
7211	Yes	Yes	Yes	Yes
7212	Yes	Yes	Yes	Yes
7213	Yes	Yes	Yes	Yes
7214	Yes	Yes	Yes	Yes
7217	Yes	Yes	Yes	Yes
7218	Yes	Yes	Yes	Yes
7220	Yes	Yes	Yes	Yes
7221	Yes	Yes	Yes	Yes
7223	Yes	Yes	Yes	Yes
7224	Yes	Yes	Yes	Yes
7225	Yes	Yes	Yes	Yes
7226	Yes	Yes	Yes	Yes
<u>7241</u>	<u>Yes</u>	<u>Yes</u>	<u>Yes</u>	<u>Yes</u>
7227	Yes	Yes	Yes	Yes
7908	Yes	Yes	Yes	Yes
7909	Yes	Yes	Yes	Yes
7911	Yes	Yes	Yes	Yes
7912	Yes	Yes	Yes	Yes
7915	Yes	Yes	Yes	Yes
7919	Yes	Yes	Yes	Yes
7922	Yes	Yes	Yes	Yes
7923	Yes	No	No	Yes
7986	Yes	Yes	Yes	Yes
7987	Yes	Yes*	No	Yes
7988	Yes	Yes*	No	Yes
9461	Yes	No	Yes	Yes
9462	Yes	No	Yes	Yes
9625	Yes	No	No	Yes

\* Report Extended Business Income Number of Days rather than Age Code in position 46.

**PHYSICAL DAMAGE – VOLUNTARY RISKS**  
**MISCELLANEOUS CLASSIFICATION CODES**  
**FLEETS AND NON-FLEETS**  
Applicable in all jurisdictions

<b>CLASSIFICATION</b>	<b>EXPOSURE</b>	<b>CODE</b>
AMBULANCE SERVICES	Car Months	7919
ANTIQUE AUTOMOBILES	Car Months	9625
AUTOCYCLES	Car Months	7241
BUSINESS INTERRUPTION		
– Business Income only	Limit of Insurance	7987
– Business Income and Extra Expense combined	Limit of Insurance	7988
DRIVE-AWAY CONTRACTORS	Gross Receipts	7923
DRIVE OTHER CAR COVERAGE	Named Insured Months	6679
DRIVER TRAINING PROGRAMS		
– Educational Institutions – Private Passenger Types		
– Vehicles equipped with dual controls	Car Months	7201
– Vehicles not equipped with dual controls	Car Months	7202
– Commercial Driving Schools		
Private Passenger Types		
– Vehicles equipped with dual controls	Car Months	7223
– Vehicles not equipped with dual controls	Car Months	7224
Other Than Private Passenger Types		
– Vehicles equipped with dual controls	Car Months	7225
– Vehicles not equipped with dual controls	Car Months	7226
FIRE DEPARTMENTS		
– Private Passenger Types	Car Months	7908
– All Other Types (Other Than Trailers)	Car Months	7909
FUNERAL DIRECTORS		
– Limousines	Car Months	7915
– Hearses and Flower Cars	Car Months	7922
GOLF CARTS		
– Golf Courses	Car Months	9461
– Commercial Purposes Other Than Golf Courses	Car Months	9462
LAW ENFORCEMENT AGENCIES		
– Private Passenger Types	Car Months	7911
– Motorcycles	Car Months	7986
– All Other Types (Other Than Trailers)	Car Months	7912
LEASING OR RENTAL CONCERNS		
Long Term – Full Coverage for owner and lessee – use otherwise applicable classification		
Short Term – specified auto basis (hour, day, or week)		
– Trucks	Car Months	7211
– Tractors	Car Months	7212
– Trailers	Car Months	7213
– Private Passenger Types	Car Months	7214
– Miscellaneous Types		
– Motorcycles, Motorbikes and other similar motor vehicles	Car Months	7220
– Snowmobiles	Car Months	7221
– All Other Miscellaneous Types (Other Than Motor Homes)	Car Months	7206
– Auto Dealer and Auto Service Operations Risks – Customer Rental	Car Months	7227
– Motor Homes		
– up to 22 feet	Car Months	7203
– more than 22 feet	Car Months	7204
Written on a Gross Receipts basis	Gross Receipts	7217
Written on a Mileage basis	Number of Miles	7218
Irregular Term per car basis	No Exposure	7040



**PHYSICAL DAMAGE – VOLUNTARY RISKS  
MISCELLANEOUS CLASSIFICATION CODES  
FLEETS AND NON-FLEETS**  
Applicable in all jurisdictions

<b>CLASSIFICATION</b>	<b>EXPOSURE</b>	<b>CODE</b>
LOW SPEED VEHICLES (Other Than Golf Carts)	Car Months	9463
MOBILE HOMES		
– Motor Homes up to 22' in length	Car Months	7960
– Motor Homes more than 22' in length	Car Months	7961
– Pickup trucks used solely to transport Camper bodies	Car Months	7962
– Trailers equipped as living quarters	Car Months	7963
MOBILEHOMES – CONTENTS	No Exposure	9450
MOBILE OR FARM EQUIPMENT		
– Farm Equipment (tractors, harvesting combines and other self-propelled equipment)		
Short Term (less than six months) Leased Vehicles	Cost of Hire	7991
Owned Vehicles or Long Term (six months or more) Leased Vehicles	Car Months	7993
– All Other Equipment (Other than Farm Equipment)		
Short Term (less than six months) Leased Vehicles	Cost of Hire	7994
Owned Vehicles or Long Term (six months or more) Leased Vehicles	Car Months	7996
MOTORCYCLES ( <u>other than autocycles and</u> not used by law enforcement agencies)	Car Months	7985
MOTOR HOMES (North Carolina Only)	Car Months	7957
REPOSSESSED AUTOMOBILES	No Exposure	7925
Banks and Finance Companies		
SEASONAL AGRICULTURAL PRODUCE TRAILERS	Car Months	7968
SHOWROOM TRAILERS	Car Months	7967
SNOWMOBILES	Car Months	7964
TRAILERS insured under a trailer interchange agreement		
– Local (0-50 miles)	No Exposure	9680
– Intermediate (51-200 miles)	No Exposure	9681
– Long Distance (Over 200 miles)	No Exposure	9682
TRAILERS – small, utility trailers (Trailettes applicable in Puerto Rico)	No Exposure	9650
ALL OTHER	No Exposure	9990

**PERSONAL AUTOMOBILE  
GENERAL RULES  
INDEX**

Topic	Section	Page
Autocycles.....	A	PA-GR-5
Correction of Errors.....	A	PA-GR-1
Determination and Reporting of Rated Driver and Secondary Driver – Voluntary Business – California .....	A	PA-GR-2 – PA-GR-3
Determination and Reporting of Rated Driver – Voluntary Business – Other than California – ISO Enhanced Class Plan.....	A	PA-GR-1.2
Instructions for Reporting Amounts and Claim Counts.....	A	PA-GR-1
Losses.....	C	PA-GR-11 – PA-GR-12
Claim Count.....	C	PA-GR-11
Definition of Allocated Loss Adjustment Expenses .....	C	PA-GR-12
Excess Losses.....	C	PA-GR-12
Inception Date.....	C	PA-GR-11
Reporting of Losses.....	C	PA-GR-11
Salvage and Subrogation.....	C	PA-GR-12
Method of Compiling Experience .....	A	PA-GRS-1
More Vehicles than Drivers – California .....	A	PA-GR-3
Other Than California .....	A	PA-GR-4
New Jersey Personal Automobile Cost Reduction Act.....	A	PA-GR-4.2
New Jersey Tier Rating – Voluntary Business Only .....	A	PA-GR-4.1
Non-Bureau Programs .....	A	PA-GR-4.2
Non-Standard Programs .....	A	PA-GR-4.2
North Carolina Optional Enhancement Endorsement (other than Transportation Network Company Activity) .....	A	PA-GR-5
Premiums.....	B	PA-GR-6 – PA-GR-9
Cancellations .....	B	PA-GR-8
Changes in Policies by Endorsement .....	B	PA-GR-8
Inception Date.....	B	PA-GR-6 – PA-GR-7
Minimum Premiums .....	B	PA-GR-6
Number of Vehicles/Number of Vehicles Rated With Youthful Codes .....	B	PA-GR-8
Reporting of Exposures .....	B	PA-GR-6
Reporting of Premiums .....	B	PA-GR-6
Transaction Effective and Expiration Dates .....	B	PA-GR-8
Treatment of Installment Payments .....	B	PA-GR-8
Unanticipated Premium Refunds .....	B	PA-GR-9
Preparation and Completion of Reports of Statistics.....	A	PA-GRS-1
Private Passenger Type Vehicles Written on a Commercial Policy .....	A	PA-GR-4.2
Recording of Statistics .....	A	PA-GRS-1
Reinsurance .....	A	PA-GR-1
Reportable Business .....	A	PA-GR-1
Reporting Method.....	A	PA-GRS-1
Revisions to Plan .....	A	PA-GRS-1
Scope of the Plan.....	A	PA-GRS-1
Subline .....	A	PA-GRS-1
Uniform Method of Reporting Statistics.....	A	PA-GRS-1

## GENERAL RULES

**19. NORTH CAROLINA OPTIONAL ENHANCEMENT ENDORSEMENT**

In the state of North Carolina, statute N.C.G.S. 58-36-43 of House Bill 288 provides that member companies of the Rate Bureau may incorporate optional enhanced endorsements to their personal automobile policies if the insurer has filed the optional enhanced endorsement with the Commissioner of Insurance, and the Commissioner of Insurance has approved the endorsement. Insurers shall utilize statistical codes outlined by their statistical organizations in reporting premiums and losses resulting from program enhancements filed under this section of House Bill 288. Those statistical codes shall be substantially different than the codes utilized for data collected for rate-making purposes in order to avoid commingling of the data.

Companies reporting their filed and approved North Carolina Optional Enhancement Endorsement should utilize the applicable Miscellaneous Classification Codes provided in Appendix A of the Plan. (Note the optional enhancement endorsement does not apply to Transportation Network Company Activity). However, it is encouraged that companies first contact ISO for proper reporting instructions, as these scenarios are reviewed on a case-by-case basis. When applicable, only the associated premium for the optional enhancement endorsement should be reported utilizing the appropriate Miscellaneous Classification Code, not the entire policy premium. When reporting losses, only those coverages that are **not** provided under the Bureau program or are an extension of existing coverages provided under the Bureau program should be reported utilizing the applicable Miscellaneous Classification Code.

**20. AUTOCYCLES**

The definition of an autocycle can vary depending on the state specific designation associated with its governance. Autocycles generally speaking can be identified by their three-wheeled design; however safety and performance operation standards can differ. Because autocycles from a federal standpoint are still considered motorcycles, they are to be statistically reported to ISO in the same manner as motorcycles, regardless of any state specific classification associated with it. Refer to Appendix A, Miscellaneous Classification Codes, for distinct coding to identify autocycles. If the autocycle is an excess/additional vehicle, report the driver specific characteristics of the operator who puts the most mileage on the excess autocycle.

**CLASSIFICATION CODE**

- Other than California – Voluntary Business (when not written under the ISO Enhanced Class Plan)<sup>^</sup>
- All States (Assigned Risk only)

Refer to Appendix **A** for Classification Codes.

**TYPE OF VEHICLE CODE**

- States other than California (Voluntary business only, when written under the ISO Enhanced Class Plan)<sup>^</sup>

Description	Code
Private Passenger Automobile – excluding Motorcycles, Antique Autos and Other Miscellaneous Classifications:	
● Private Passenger Automobile rated with characteristics of the rated driver only	800000
● Additional or Excess Vehicle record (more vehicles than drivers)	800099

- States other than California (Voluntary business only, when written under the ISO Motorcycle Policy Program)

Description	Code
Private Passenger Automobile – Motorcycles (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles):	
● Rated with characteristics of rated driver only:	
– With (including) passenger hazard	914XXX*
– Without (excluding) passenger hazard	915XXX*

\* XXX = Engine Size in cc's (e.g., 99cc = code 099; 225cc = code 225; 999 or more cc = code 999)

- | – For all other Miscellaneous Classifications (including Autocycles):  
See Personal Automobile Statistical Plan Appendix **A**.

<sup>^</sup> For a side-by-side example of reporting under the ISO Enhanced Class Plan and other class plans (e.g., the Revised 202 Class Plan), refer to Appendix **B**.

**VEHICLE PERFORMANCE CODES**

- California only
- applicable to 800000, 800002, 800099, 962000 and 992000 Type of Vehicle Codes only (California)

<b>Description</b>	<b>Code</b>
Standard Performance	1
Intermediate Performance	2
High Performance	3
Sports Car – Model Years 1971-1989	4
Sports Car – Model Year 1990 and Subsequent	5
Premium Sports Car – Model Year 1990 and Subsequent	6

**DATE LICENSED**

- Other than California and New Jersey Tier Rated
- applicable to 1XXXXX and 8XXXXX Classification Codes
- applicable to specific 9XXXXX Miscellaneous Motorcycle Classification Codes (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles)\*

<b>Description</b>
Report the actual two-digit month (01-12) and four-digit year in which the <b>classified operator</b> was licensed.

- applicable to Rated Operator Type of Vehicle Codes (California)##
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)
- applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)\*

<b>Description</b>
Report the actual two-digit month (01-12) and four-digit year indicating the date that the rated operator# assigned to the vehicle was originally licensed in any jurisdiction.

# See the General Rules, Premiums and Losses, for information on the determination of the "rated operator (or driver)".

## California Type of Vehicle Code definitions are as follows:

Rated Operator without secondary operator: 800000, 923xxx, 924xxx, 962000

Rated Operator with secondary operator: 800002, 963xxx, 964xxx

\* Report the actual two-digit month (01-12) and four-digit year in which the rated/classified operator was first licensed to operate a motorcycle. For the reporting of Autocycle Classification Codes, depending on state requirements, report either the date first licensed to operate a motorcycle or automobile.

**GOOD DRIVER DISCOUNT CODES**

- California only
- applicable to Rated Operator Type of Vehicle Codes only##

Description	Code
Policy Does Not Qualify for a Good Driver Discount	1
Policy Qualifies for a Good Driver Discount	2

**ACCIDENT/CONVICTION-FREE DISCOUNT CODES**

- Maryland only
- applicable to 8XXXXXX and Motorcycle Classification codes
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)
- applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)

Description	Code
Without Accident/Conviction-free Discount	1
With Accident/Conviction-free Discount	2

**SAFE DRIVER DISCOUNT CODES**

- Rhode Island only
- applicable to 8XXXXXX Classification Codes
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)

Description	Code
Without Safe Driver Discount	1
With Safe Driver Discount	2

**DRIVER TRAINING DISCOUNT CODES**

- Other than California
- applicable to 1XXXXXX and 8XXXXXX Classification Codes
- applicable to specific 9XXXXXX Miscellaneous Motorcycle Classification Codes (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles)\*
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)
- applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)\*

Description	Code
Driver Training Discount Offered:	
Without Driver Training Discount	1
With Driver Training Discount	2
Driver Training Discount Not Offered	9

\* Report the applicable code to identify the absence/presence of a Motorcycle Rider Training Discount. For Autocycle Classification Codes, depending on state requirements, report the absence/presence of a Motorcycle Rider or Automobile Training Discount.

- California only
- applicable to Rated Operator Type of Vehicle Codes only##

Description	Code
Rated Operator Does Not Qualify for a Driver Training Discount#	1
Rated Operator Qualifies for a Driver Training Discount#	2

# See the General Rules, Premiums and Losses, for information on the determination of the "rated operator (or driver)".

## California Type of Vehicle Code definitions are as follows:

Rated Operator without secondary operator: 800000, 923XXX, 924XXX, 962000

Rated Operator with secondary operator: 800002, 963XXX, 964XXX

**PASSIVE RESTRAINT CODES**

- applicable to 1XXXXX and 8XXXXX Classification Codes (other than California)
- applicable to 1XXXXX Classification Codes (California)
- applicable to 800000 and 800099 Type of Vehicle Codes (ISO Enhanced Class Plan)
- applicable to Subline 504 and 8000XX, 962000 and 992000 Type of Vehicle Codes (California)

<b>Description</b>	<b>Code</b>
Vehicles with Air Inflatable Passive Restraint System (air bags):	
All (or both) front seat occupants protected	1
Driver only protected (no passenger passive restraint)	2
Vehicles with Belt Passive Restraint System:	
Both front out-board seat occupants protected	3
Driver only protected (no passenger passive restraint)	4
Vehicles with both side front seat Passive Restraint combinations not otherwise classified (e.g., driver only air-bag with passenger passive belt)	8
Vehicles with No Passive Restraint System	5

**PASSIVE RESTRAINT CODES**

- applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)
- applicable to specific 9XXXXX Miscellaneous Motorcycle Classification Codes (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles)

<b>Description</b>	<b>Code</b>
<del>Motorcycles with Air Inflatable Passive Restraint System (air bags)</del>	<del>2</del>
<del>Motorcycles with No Passive Restraint System</del>	<del>5</del>

<b>Description</b>	<b>Code*</b>
<u>Motorcycles with Air Inflatable Passive Restraint System (air bags):</u>	
<u>All (or both) front seat occupants protected</u>	<u>1</u>
<u>Driver only protected (no passenger passive restraint)</u>	<u>2</u>
<u>Motorcycles with Belt Passive Restraint System:</u>	
<u>Both front out-board seat occupants protected</u>	<u>3</u>
<u>Driver only protected (no passenger passive restraint)</u>	<u>4</u>
<u>Motorcycles with both side front seat Passive Restraint combinations</u> <u>not otherwise classified (e.g., driver only air-bag with</u> <u>passenger passive belt)</u>	<u>8</u>
<u>Motorcycles with No Passive Restraint System</u>	<u>5</u>

\* Codes 1, 3, 4 and 8 are applicable to Miscellaneous Autocycle Classification Codes 929100 and 929200 only.

**CLASSIFICATION CODE**

- Other than California – Voluntary Business (when not written under the ISO Enhanced Class Plan)^
- All States (Assigned Risk only)

Refer to Appendix **A** for Classification Codes.

**TYPE OF VEHICLE CODE**

- States other than California (Voluntary business only, when written under the ISO Enhanced Class Plan)^

Description	Code
<b>Private Passenger Automobile – excluding Motorcycles, Antique Autos and Other Miscellaneous Classifications:</b>	
• Private Passenger Automobile rated with characteristics of the rated driver only	800000
• Additional or Excess Vehicle record (more vehicles than drivers)	800099

- States other than California (Voluntary business only, when written under the ISO Motorcycle Policy Program)

Description	Code
<b>Private Passenger Automobile – Motorcycles (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles):</b>	
• Rated with characteristics of rated driver only:	
–With (including) passenger hazard	914XXX*
–Without (excluding) passenger hazard	915XXX*

\* XXX = Engine Size in cc's (e.g., 99cc = code 099; 225cc = code 225; 999 or more cc = code 999)

- For all other Miscellaneous Classifications (including Autocycles):  
See Personal Automobile Statistical Plan Appendix **A**.

^ For a side-by-side example of reporting under the ISO Enhanced Class Plan and other class plans (e.g., the Revised 202 Class Plan), refer to Appendix **B**.



**VEHICLE PERFORMANCE CODES**

California only

- applicable to 800000, 800002, 800099, 962000 and 992000 Type of Vehicle Codes only

Description	Code
Standard Performance	1
Intermediate Performance	2
High Performance	3
Sports Car – Model Years 1971–1989	4
Sports Car – Model Year 1990 and Subsequent	5
Premium Sports Car – Model Year 1990 and Subsequent	6

**DATE LICENSED**

- applicable to Rated Operator Type of Vehicle Codes (California)##
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)
- applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)\*

Description
Report the actual two-digit month (01–12) and four-digit year indicating the date that the rated operator# assigned to the vehicle was originally licensed in any jurisdiction.

- Other than California and New Jersey Tier Rated
- applicable to 1XXXXXX Classification Codes (New Jersey)
- applicable to 1XXXXXX Classification Codes (New York)
- applicable to 8XXXXXX Classification Codes
- applicable to specific 9XXXXXX Miscellaneous Motorcycle Classification Codes (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles)\*

Description
Report the actual two-digit month (01–12) and four-digit year in which the <b>classified operator</b> was licensed.

# See the General Rules, Premiums and Losses for information on the determination of the "rated operator (or driver)".

## California Type of Vehicle Code definitions are as follows:

Rated Operator without secondary operator: 800000, 923XXX, 924XXX, 962000

Rated Operator with secondary operator: 800002, 963XXX, 964XXX

- \* Report the actual two-digit month (01–12) and four-digit year in which the rated/classified operator was first licensed to operate a motorcycle. For the reporting of Autocycle Classification Codes, depending on state requirements, report either the date first licensed to operate a motorcycle or automobile.

**DRIVER TRAINING DISCOUNT CODES**

- Other than California
- applicable to specific 9XXXXXX Miscellaneous Motorcycle Classification Codes (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles)\*
- applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)\*

Description	Code
Driver Training Discount Offered:	
Without Driver Training Discount	1
With Driver Training Discount	2
Driver Training Discount Not Offered	9

\* Report the applicable code to identify the absence/presence of a Motorcycle Rider Training Discount. For Autocycle Classification Codes, depending on state requirements, report the absence/presence of a Motorcycle Rider or Automobile Training Discount.

- California only
- applicable to Rated Operator Type of Vehicle Codes only##

Description	Code
Rated Operator Does Not Qualify for a Driver Training Discount#	1
Rated Operator Qualifies for a Driver Training Discount#	2

**GOOD STUDENT DISCOUNT CODES**

- Other than California
- applicable to 1XXXXXX Classification Codes only

Description	Code
Good Student Discount Offered:	
Without Good Student Discount	1
With Good Student Discount	2
Good Student Discount Not Offered	9

- California only
- applicable to Rated Operator Type of Vehicle Codes only##

Description	Code
Rated Operator Does Not Qualify for a Good Student Discount#	1
Rated Operator Qualifies for a Good Student Discount#	2

# See the General Rules, Premiums and Losses, for information on the determination of the "rated operator (or driver)".

## California Type of Vehicle Code definitions are as follows:

Rated Operator without secondary operator: 800000, 923XXX, 924XXX, 962000

Rated Operator with secondary operator: 800002, 963XXX, 964XXX

**PASSIVE RESTRAINT CODES**

- applicable to 1XXXXX and 8XXXXX Classification Codes (other than California)
- applicable to 1XXXXX Classification Codes (California)
- applicable to 800000 and 800099 Type of Vehicle Codes (ISO Enhanced Class Plan)
- applicable to subline 504 and 8000XX, 962000 and 992000 Type of Vehicle Codes (California)

<b>Description</b>	<b>Code</b>
Vehicles with Air Inflatable Passive Restraint System (air bags):	
All (or both) front seat occupants protected	1
Driver only protected (no passenger passive restraint)	2
Vehicles with Belt Passive Restraint System:	
Both front out-board seat occupants protected	3
Driver only protected (no passenger passive restraint)	4
Vehicles with both side front seat Passive Restraint combinations not otherwise classified (e.g., driver only air-bag with passenger passive belt)	8
Vehicles with No Passive Restraint System	5

**PASSIVE RESTRAINT CODES**

- applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)
- applicable to specific 9XXXXX Miscellaneous Motorcycle Classification Codes (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles)

<b>Description</b>	<b>Code</b>
<del>Motorcycles with Air Inflatable Passive Restraint System (air bags)</del>	<del>2</del>
<del>Motorcycles with No Passive Restraint System</del>	<del>5</del>

<b>Description</b>	<b>Code*</b>
<u>Motorcycles with Air Inflatable Passive Restraint System (air bags):</u>	
<u>All (or both) front seat occupants protected</u>	<u>1</u>
<u>Driver only protected (no passenger passive restraint)</u>	<u>2</u>
<u>Motorcycles with Belt Passive Restraint System:</u>	
<u>Both front out-board seat occupants protected</u>	<u>3</u>
<u>Driver only protected (no passenger passive restraint)</u>	<u>4</u>
<u>Motorcycles with both side front seat Passive Restraint combinations not otherwise classified (e.g., driver only air-bag with passenger passive belt)</u>	<u>8</u>
<u>Motorcycles with No Passive Restraint System</u>	<u>5</u>

\* Codes 1, 3, 4 and 8 are applicable to Miscellaneous Autocycle Classification Codes 929100 and 929200 only.

**CLASSIFICATION CODE**

- Voluntary Business (when not written under the ISO Enhanced Class Plan)<sup>^</sup>
- Assigned Risk – all states

Refer to Appendix **A** for Classification Codes.

**TYPE OF VEHICLE CODE**

- Voluntary business only; when written under the ISO Enhanced Class Plan<sup>^</sup>

<b>Description</b>	<b>Code</b>
Private Passenger Automobile – excluding Motorcycles, Antique Autos and Other Miscellaneous Classifications:	
• Private Passenger Automobile rated with characteristics of the rated driver only	800000
• Additional or Excess Vehicle record (more vehicles than drivers)	800099

- Voluntary business only; when written under the ISO Motorcycle Policy Program

<b>Description</b>	<b>Code</b>
Private Passenger Automobile – Motorcycles (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles):	
• Rated with characteristics of rated driver only:	
– With (including) passenger hazard	914XXX*
– Without (excluding) passenger hazard	915XXX*

\* XXX = Engine Size in cc's (e.g., 99cc = code 099; 225cc = code 225; 999 or more cc = code 999)

- For all other Miscellaneous Classifications (including Autocycles):

See Personal Automobile Statistical Plan Appendix **A**.

<sup>^</sup> For a side-by-side example of reporting under the ISO Enhanced Class Plan or other class plans (e.g., the Revised 202 Class Plan), refer to Appendix **B**.

DATE LICENSED

- Other than New Jersey Tier Rated
- applicable to 1XXXXXX and 8XXXXXX Classification Codes
- applicable to specific 9XXXXXX Miscellaneous Motorcycle Classification Codes (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles)\*

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**Description**

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Report the actual two-digit month (01-12) and four-digit year in which the **classified operator** was licensed.

---

- Other than New Jersey Tier Rated
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)
- applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)\*

---

**Description**

---

Report the actual two-digit month (01-12) and four-digit year indicating the date that the rated operator# assigned to the vehicle was originally licensed in any jurisdiction.

---

# See the General Rules, Premiums and Losses, for information on the determination of the 'rated operator (or driver)'.

\* Report the actual two-digit month (01-12) and four-digit year in which the rated/classified operator was first licensed to operate a motorcycle. For the reporting of Autocycle Classification Codes, depending on state requirements, report either the date first licensed to operate a motorcycle or automobile.

**GOOD DRIVER/ACCIDENT/CONVICTION – FREE DISCOUNT CODES**

- Maryland only
- applicable to 8XXXXXX and Motorcycle Classifications
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)
- applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)

Description	Code
Without Accident/Conviction – Free Discount	1
With Accident/Conviction – Free Discount	2

**DRIVER TRAINING DISCOUNT CODES**

- applicable to 1XXXXXX and 8XXXXXX Classification Codes
- applicable to specific 9XXXXXX Miscellaneous Motorcycle Classification Codes (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles)^
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)
- applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)^

Description	Code
Driver Training Discount Offered:	
Without Driver Training Discount	1
With Driver Training Discount	2
Driver Training Discount Not Offered	9

- ^ Report the applicable code to identify the absence/presence of a Motorcycle Rider Training Discount. For Autocycle Classification Codes, depending on state requirements, report the absence/presence of a Motorcycle Rider or Automobile Training Discount.

**GOOD STUDENT DISCOUNT CODES**

- applicable to 1XXXXXX and 8XXXXXX Classification Codes
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)

Description	Code
Good Student Discount Offered:	
Without Good Student Discount	1
With Good Student Discount	2
Good Student Discount Not offered	9

**DEFENSIVE DRIVER DISCOUNT CODES\***

- applicable to 1XXXXXX and 8XXXXXX Classification Codes
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)
- applicable to Voluntary 9XXXXXX Motorcycle Classifications and 914XXX and 915XXX Type of Vehicle Codes in Connecticut, Delaware and Oregon

Description	Code
Defensive Driver Course Discount Offered:	
Without Defensive Driver Course Discount	1
With Defensive Driver Course Discount	2
Defensive Driver Course Discount Not Offered	9

- \* In some states this discount may be referred to as a Mature/Senior Operator Course Discount, Accident Prevention Course Discount, Highway Traffic Safety Program or Driver Improvement Course Discount.

**PASSIVE RESTRAINT CODES**

- applicable to 1XXXXX and 8XXXXX Classification Codes
- applicable to 800000 and 800099 Type of Vehicle Codes (ISO Enhanced Class Plan)

<b>Description</b>	<b>Code</b>
Vehicles with Air Inflatable Passive Restraint System (air bags):	
All (or both) front seat occupants protected	1
Driver only protected (no passenger passive restraint)	2
Vehicles with Belt Passive Restraint System:	
Both front out-board seat occupants protected	3
Driver only protected (no passenger passive restraint)	4
Vehicles with both side front seat Passive Restraint combinations not otherwise classified (e.g., driver only air-bag with passenger passive belt)	8
Vehicles with No Passive Restraint System	5

**PASSIVE RESTRAINT CODES**

- applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)
- applicable to specific 9XXXXX Miscellaneous Motorcycle Classification Codes (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles)

<b>Description</b>	<b>Code</b>
<del>Motorcycles with Air Inflatable Passive Restraint System (air bags)</del>	<del>2</del>
<del>Motorcycles with No Passive Restraint System</del>	<del>5</del>

<b>Description</b>	<b>Code*</b>
<u>Motorcycles with Air Inflatable Passive Restraint System (air bags):</u>	
<u>All (or both) front seat occupants protected</u>	<u>1</u>
<u>Driver only protected (no passenger passive restraint)</u>	<u>2</u>
<u>Motorcycles with Belt Passive Restraint System:</u>	
<u>Both front out-board seat occupants protected</u>	<u>3</u>
<u>Driver only protected (no passenger passive restraint)</u>	<u>4</u>
<u>Motorcycles with both side front seat Passive Restraint combinations not otherwise classified (e.g., driver only air-bag with passenger passive belt)</u>	<u>8</u>
<u>Motorcycles with No Passive Restraint System</u>	<u>5</u>

\* Codes 1, 3, 4 and 8 are applicable to Miscellaneous Autocycle Classification Codes 929100 and 929200 only.

**CLASSIFICATION CODE**

- Voluntary Business (when not written under the ISO Enhanced Class Plan)<sup>^</sup>
- Assigned Risk – all states

Refer to Appendix **A** for Classification Codes.

**TYPE OF VEHICLE CODE**

- Voluntary business only; when written under the ISO Enhanced Class Plan<sup>^</sup>

Description	Code
Private Passenger Automobile – excluding Motorcycles, Antique Autos and Other Miscellaneous Classifications:	
• Private Passenger Automobile rated with characteristics of the rated driver only	800000
• Additional or Excess Vehicle record (more vehicles than drivers)	800099

- Voluntary business only; when written under the ISO Motorcycle Policy Program

Description	Code
Private Passenger Automobile – Motorcycles (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles):	
• Rated with characteristics of rated driver only:	
– With (including) passenger hazard	914XXX*
– Without (excluding) passenger hazard	915XXX*

\* XXX = Engine Size in cc's (e.g., 99cc = code 099; 225cc = code 225; 999 or more cc = code 999)

- | – For all other Miscellaneous Classifications (including Autocycles):  
 See Personal Automobile Statistical Plan Appendix **A**.

<sup>^</sup> For a side-by-side example of reporting under the ISO Enhanced Class Plan and other class plans (e.g., the Revised 202 Class Plan), refer to Appendix **B**.



**DATE LICENSED**

- applicable to 1XXXXXX Classification Codes (New Jersey)
- applicable to 1XXXXXX Classification Codes (New York)
- applicable to 8XXXXXX Classification Codes (all states; other than New Jersey Tier Rated)
- applicable to specific 9XXXXXX Miscellaneous Motorcycle Classification Codes (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles)\*

---

**Description**

Report the actual two-digit month (01-12) and four-digit year in which the **classified operator** was licensed.

---

- other than New Jersey Tier Rated
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)
- applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)\*

---

**Description**

Report the actual two-digit month (01-12) and four-digit year indicating the date that the rated operator# assigned to the vehicle was originally licensed in any jurisdiction.

---

# See the General Rules, Premiums and Losses, for information on the determination of the 'rated operator (or driver)'.

\* Report the actual two-digit month (01-12) and four-digit year in which the rated/classified operator was first licensed to operate a motorcycle. For the reporting of Autocycle Classification Codes, depending on state requirements, report either the date first licensed to operate a motorcycle or automobile.

**DATE LICENSED (RATED OPERATOR)**

- New Jersey Tier Rated only
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)
- applicable to 8XXXXXX Classification Codes

---

**Description**

Report the actual two-digit month (01-12) and four-digit year in which the rated operator was licensed.

---

**DATE LICENSED (1st Additional Driver)**

- New Jersey Tier Rated only
- applicable to Type of Vehicle Code (ISO Enhanced Class Plan)
- applicable to 8XXXXXX Classification Codes

---

**Description**

Report the actual two-digit month (01-12) and four-digit year in which the 1st additional operator was licensed.

---

**DATE LICENSED (2nd Additional Driver)**

- New Jersey Tier Rated only
- applicable to Type of Vehicle Code (ISO Enhanced Class Plan)
- applicable to 8XXXXXX Classification Codes

---

**Description**

Report the actual two-digit month (01-12) and four-digit year in which the 2nd additional operator was licensed.

---

**NUMBER OF AT-FAULT ACCIDENTS – BODILY INJURY (2nd Additional Driver)**

- New Jersey Tier Rated only
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)
- applicable to 8XXXXX Classification Codes

**Description**

Report the 2nd additional operator's number of at-fault accidents, including any forgiven accidents, which have resulted in bodily injury including death, within the previous three years. Report the two-digit actual number of accidents involving bodily injury or death, with or without damage to property, through 25. For accidents in excess of 25, report code 90.

**NUMBER OF CHARGEABLE AT-FAULT ACCIDENTS – PROPERTY DAMAGE ONLY (2nd Additional Driver)**

- New Jersey Tier Rated only
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)
- applicable to 8XXXXX Classification Codes

**Description**

Report the 2nd additional operator's number of chargeable at-fault accidents, including any forgiven accidents, which have resulted in damage to property only, within the last three years. Report the two-digit actual number of accidents, involving damage to property only, through 25. For accidents in excess of 25, report code 90.

**DRIVER TRAINING DISCOUNT CODES**

- applicable to specific 9XXXXX Miscellaneous Motorcycle Classification Codes (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles)^
- applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)^

Description	Code
Driver Training Discount Offered:	
Without Driver Training Discount	1
With Driver Training Discount	2
Driver Training Discount Not Offered	9

^ Report the applicable code to identify the absence/presence of a Motorcycle Rider Training Discount. For Autocycle Classification Codes, depending on state requirements, report the absence/presence of a Motorcycle Rider or Automobile Training Discount.

**PASSIVE RESTRAINT CODES**

- applicable to 1XXXXXX and 8XXXXXX Classification Codes
- applicable to 800000 and 800099 Type of Vehicle Codes (ISO Enhanced Class Plan)

<b>Description</b>	<b>Code</b>
Vehicles with Air Inflatable Passive Restraint System (air bags):	
All (or both) front seat occupants protected	1
Driver only protected (no passenger passive restraint)	2
Vehicles with Belt Passive Restraint System:	
Both front out-board seat occupants protected	3
Driver only protected (no passenger passive restraint)	4
Vehicles with both side front seat Passive Restraint combinations not otherwise classified (e.g., driver only air-bag with passenger passive belt)	8
Vehicles with No Passive Restraint System	5

**PASSIVE RESTRAINT CODES**

- applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)
- applicable to specific 9XXXXXX Miscellaneous Motorcycle Classification Codes (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles)

<b>Description</b>	<b>Code</b>
<u>Motorcycles with Air Inflatable Passive Restraint System (air bags)</u>	<u>2</u>
<u>Motorcycles with No Passive Restraint System</u>	<u>5</u>

<b>Description</b>	<b>Code*</b>
<u>Motorcycles with Air Inflatable Passive Restraint System (air bags):</u>	
<u>All (or both) front seat occupants protected</u>	<u>1</u>
<u>Driver only protected (no passenger passive restraint)</u>	<u>2</u>
<u>Motorcycles with Belt Passive Restraint System:</u>	
<u>Both front out-board seat occupants protected</u>	<u>3</u>
<u>Driver only protected (no passenger passive restraint)</u>	<u>4</u>
<u>Motorcycles with both side front seat Passive Restraint combinations not otherwise classified (e.g., driver only air-bag with passenger passive belt)</u>	<u>8</u>
<u>Motorcycles with No Passive Restraint System</u>	<u>5</u>

\* Codes 1, 3, 4 and 8 are applicable to Miscellaneous Autocycle Classification Codes 929100 and 929200 only.

**CLASSIFICATION CODE**

- Other than California – Voluntary Business (when not written under the ISO Enhanced Class Plan)^
- All states (Assigned Risk only)

Refer to Appendix **A** for Classification Codes.

**TYPE OF VEHICLE CODE**

- States other than California (Voluntary business only when written under the ISO Enhanced Class Plan)^

Description	Code
Private Passenger Automobile – excluding Motorcycles, Antique Autos and Other Miscellaneous Classifications:	
• Private Passenger Automobile rated with characteristics of the rated driver only	800000
• Additional or Excess Vehicle record (more vehicles than drivers)	800099

- States other than California (Voluntary business only; when written under the ISO Motorcycle Policy Program)

Description	Code
Private Passenger Automobile – Motorcycles (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles):	
• Rated with characteristics of rated driver only:	
– With (including) passenger hazard	914XXX*
– Without (excluding) passenger hazard	915XXX*

\* XXX = Engine Size in cc's (e.g., 99cc = code 099; 225cc = code 225; 999 or more cc = code 999)

- For all other Miscellaneous Classifications (including Autocycles):

See Personal Automobile Statistical Plan Appendix **A**.

- ^ For a side-by-side example of reporting under the ISO Enhanced Class Plan and other class plans (e.g., the Revised 202 Class Plan), refer to Appendix **B**.

**VEHICLE PERFORMANCE CODES**

California only

- applicable to 800000, 800002, 800099, 962000 and 992000 Type of Vehicle Codes only (California)

<b>Description</b>	<b>Code</b>
Standard Performance	1
Intermediate Performance	2
High Performance	3
Sports Car – Model Years 1971-1989	4
Sports Car – Model Year 1990 and Subsequent	5
Premium Sports Car – Model Year 1990 and Subsequent	6

**DATE LICENSED**

- Other than California and New Jersey Tier Rated
- applicable to 1XXXXX and 8XXXXX Classification Codes
- applicable to specific 9XXXXX Miscellaneous Motorcycle Classification Codes (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles)\*

<b>Description</b>
Report the actual two-digit month (01-12) and four-digit year in which the classified operator was licensed.

- applicable to Rated Operator Type of Vehicle Codes (California)##
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)
- applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)\*

<b>Description</b>
Report the actual two-digit month (01-12) and four-digit year indicating the date that the rated operator# assigned to the vehicle was originally licensed in any jurisdiction.

# See the General Rules, Premiums and Losses, for information on the determination of the "rated operator (or driver)".

## California Type of Vehicle Code definitions are as follows:

Rated Operator without secondary operator: 800000, 923XXX, 924XXX, 962000

Rated Operator with secondary operator: 800002, 963XXX, 964XXX

\* Report the actual two-digit month (01-12) and four-digit year in which the rated/classified operator was first licensed to operate a motorcycle. For the reporting of Autocycle Classification Codes, depending on state requirements, report either the date first licensed to operate a motorcycle or automobile.

**GOOD DRIVER DISCOUNT CODES**

- A) – California only  
– applicable to Rated Operator Type of Vehicle Codes only##

Description	Code
Policy Does Not Qualify for a Good Driver Discount	1
Policy Qualifies for a Good Driver Discount	2

**ACCIDENT/CONVICTION – FREE DISCOUNT CODES**

- B) – Maryland only  
– applicable to 8XXXXX and Motorcycle Classification Codes  
– applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)  
– applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)

Description	Code
Without Accident/Conviction – Free Discount	1
With Accident/Conviction – Free Discount	2

**SAFE DRIVER DISCOUNT CODES**

- C) – Rhode Island only  
– applicable to 8XXXXX Classification Codes  
– applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)

Description	Code
Without Safe Driver Discount	1
With Safe Driver Discount	2

**DRIVER TRAINING DISCOUNT CODES**

- Other than California  
– applicable to 1XXXXX and 8XXXXX Classification Codes  
– applicable to specific 9XXXXX Miscellaneous Motorcycle Classification Codes (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles)\*  
– applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)  
– applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)\*

Description	Code
Driver Training Discount Offered:	
Without Driver Training Discount	1
With Driver Training Discount	2
Driver Training Discount Not Offered	9

\* Report the applicable code to identify the absence/presence of a Motorcycle Rider Training Discount. For Autocycle Classification Codes, depending on state requirements, report the absence/presence of a Motorcycle Rider or Automobile Training Discount.

- California only  
– applicable to Rated Operator Type of Vehicle Codes only##

Description	Code
Rated Operator Does Not Qualify for a Driver Training Discount#	1
Rated Operator Qualifies for a Driver Training Discount#	2

# See the General Rules, Premiums and Losses, for information on the determination of the "rated operator (or driver)".

## California Type of Vehicle Code definitions are as follows:

Rated Operator without secondary operator: 800000, 923XXX, 924XXX, 962000

Rated Operator with secondary operator: 800002, 963XXX, 964XXX

**CLASSIFICATION CODE**

- Other than California – (Voluntary business when not written under the ISO Enhanced Class Plan)<sup>^</sup>
- All States (Assigned Risk only)

Refer to Appendix **A** for Classification Codes.

**TYPE OF VEHICLE CODE**

- States other than California (Voluntary business only, when written under the ISO Enhanced Class Plan)<sup>^</sup>

Description	Code
Private Passenger Automobile – excluding Motorcycles, Antique Autos and Other Miscellaneous Classifications:	
● Private Passenger Automobile rated with characteristics of the rated driver only	800000
● Additional or Excess Vehicle record (more vehicles than drivers)	800099

- States other than California (Voluntary business only; when written under the ISO Motorcycle Policy Program)

Description	Code
Private Passenger Automobile – Motorcycles (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles):	
● Rated with characteristics of rated driver only:	
– With (including) passenger hazard	914XXX*
– Without (excluding) passenger hazard	915XXX*

\*XXX = Engine Size in cc's (e.g., 99cc = code 099; 225cc = code 225; 999 or more cc = code 999)

- For all other Miscellaneous Classifications (including Autocycles):  
 See Personal Automobile Statistical Plan Appendix **A**.

<sup>^</sup> For a side-by-side example of reporting under the ISO Enhanced Class Plan and other class plans (e.g., the Revised 202 Class Plan), refer to Appendix **B**.

VEHICLE PERFORMANCE CODES

California only

- applicable to 800000, 800002, 800099, 962000 and 992000 Type of Vehicle Codes only.

Description	Code
Standard Performance	1
Intermediate Performance	2
High Performance	3
Sports Car – Model Years 1971–1989	4
Sports Car – Model Year 1990 and Subsequent	5
Premium Sports Car – Model Year 1990 and Subsequent	6

DATE LICENSED

- applicable to Rated Operator Type of Vehicle Codes only (California)##
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)
- applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)\*

Description

Report the actual two-digit month (01–12) and four-digit year indicating the date that the rated operator# assigned to the vehicle was originally licensed in any jurisdiction.

- applicable to 1XXXXXX Classification Codes (New Jersey)
- applicable to 1XXXXXX Classification Codes (New York)
- applicable to 8XXXXXX Classification Codes
- applicable to specific 9XXXXXX Miscellaneous Motorcycle Classification Codes (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles)\*

Description

Report the actual two-digit month (01–12) and four-digit year in which the **classified operator** was licensed.

# See the General Rules, Premiums and Losses, for information on the determination of the "rated operator (or driver)".

## California Type of Vehicle Code definitions are as follows:

Rated Operator without secondary operator: 800000, 923XXX, 924XXX, 962000

Rated Operator with secondary operator: 800002, 963XXX, 964XXX

\* Report the actual two-digit month (01-12) and four-digit year in which the rated/classified operator was first licensed to operate a motorcycle. For the reporting of Autocycle Classification Codes, depending on state requirements, report either the date first licensed to operate a motorcycle or automobile.



**GOOD DRIVER DISCOUNT CODES**

- California only
- applicable to Rated Operator Type of Vehicle Codes only##

Description	Code
Policy Does Not Qualify for a Good Driver Discount	1
Policy Qualifies for a Good Driver Discount	2

**ACCIDENT/CONVICTION – FREE DISCOUNT CODES**

- Maryland only
- applicable to 8XXXXX and Motorcycle Classification codes
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)
- applicable to 914XXX and 915XXX Type of Vehicle Codes (ISO Motorcycle Policy Program)

Description	Code
Without Accident/Conviction – Free Discount	1
With Accident/Conviction – Free Discount	2

**SAFE DRIVER DISCOUNT CODES**

- Rhode Island only
- applicable to 8XXXXX Classification Codes
- applicable to 800000 Type of Vehicle Code (ISO Enhanced Class Plan)

Description	Code
Without Safe Driver Discount	1
With Safe Driver Discount	2

**DRIVER TRAINING DISCOUNT CODES**

- California only
- applicable to Rated Operator Type of Vehicle Codes only##

Description	Code
Rated Operator Does Not Qualify for a Driver Training Discount#	1
Rated Operator Qualifies for a Driver Training Discount#	2

# See the General Rules, Premiums and Losses, for information on the determination of the "rated operator (or driver)".

## California Type of Vehicle Code definitions are as follows:

Rated Operator without secondary operator: 800000, 923XXX, 924XXX, 962000

Rated Operator with secondary operator: 800002, 963XXX, 964XXX

- Other than California
- applicable to specific 9XXXXX Miscellaneous Motorcycle Classification Codes (including Motorscooters, Motorbikes, Electric Motorcycles or similar vehicles)\*
- applicable to 914XXX and 915XXX Type of Vehicle Code (ISO Motorcycle Policy Program)\*

Description	Code
Driver Training Discount Offered:	
Without Driver Training Discount	1
With Driver Training Discount	2
Driver Training Discount Not Offered	9

\* Report the applicable code to identify the absence/presence of a Motorcycle Rider Training Discount. For Autocycle Classification Codes, depending on state requirements, report the absence/presence of a Motorcycle Rider or Automobile Training Discount.

**MISCELLANEOUS CLASSIFICATION CODES**  
**Other Than Automobile Insurance Plans and Joint Underwriting Association**

(9XXXXX)

<b>Description</b>	<b>Applicable Module</b>	<b>Exception Coded</b>	<b>Code</b>
All-terrain Vehicles	All#	Yes <sup>^</sup>	
– Youthful Operators*			971000
– Operators 65 and Over*			973000
– All Other			972000
Amphibious Autos	All	Yes	
– Youthful Operators*			974000
– Operators 65 and Over*			976000
– All Other			975000
Antique Private Passenger Autos (other than California)	All	Yes	
– Youthful Operators*			962100
– Operators Age 65 and Over*			962200
– All Other			962000
(for instruction and codes for Antique Automobiles in California, reference General Rules and Type of Vehicle Code pages in each coding section)			
Auto Homes Contents	Physical Damage	Yes	945000
<u>Autocycles</u>	<u>All</u>	<u>No</u>	
– <u>Passenger Hazard Included</u>			929100
– <u>Passenger Hazard Excluded</u>			929200
Accidental Death and Disability	Liability	Yes	
		<b>Single Car Code</b>	<b>Multi Car Code</b>
Arkansas			
Death Benefit Coverage		926001	926002
Work Loss Coverage		926101	926102
Death Benefit Coverage and Work Loss Coverage		926201	926202
All Other States			
Automobile Total Disability Benefit			903000
Automobile Total Disability Benefit – Maximum 200 Weeks			905000
Automobile Total Disability Benefits – Maximum 26 or 52 Weeks			908000

# "All" indicates Liability, Physical Damage and No-Fault where applicable.

\* For miscellaneous classification coding, "youthful operator" refers to a youthful male operator, as defined in each state. In gender-neutral states use "all other" and "operator 65 and over" codes only. In gender/age-neutral states use "all other" codes only.

<sup>^</sup> The first 10 digits of the VIN (as displayed on the vehicle) may be reported optionally. In lieu of the remaining seven digits of the VIN, engine size in hundreds of cc's is required (positions 134-135). For the Physical Damage module only, the MSRP of the vehicle in dollars is required in positions 136-140. (For the Liability and No-fault modules, report positions 136-140 blank). Example: For Physical Damage, if the engine size is 800 cc's and the MSRP is \$10,500, report 0810500 in positions 134-140.

**STATISTICAL AGENT PLAN  
AUTOMOBILE  
GENERAL RULES  
INDEX**

<b>TOPIC</b>	<b>PAGE NO.</b>
Autocycles.....	GR-4
Correction of Errors.....	GR-2
Instructions for Reporting Amounts and Claim Counts.....	GR-2 – GR-3
Losses	
Claim Count .....	GR-11
Definition of Allocated Loss Adjustment Expenses .....	GR-12
Excess Losses .....	GR-13
Inception Date .....	GR-11
Reporting of Losses .....	GR-11
Salvage and Subrogation .....	GR-12
Method of Compiling Experience .....	GR-1
Non-Bureau Programs .....	GR-3
Non-Standard Program Reporting.....	GR-3
North Carolina Optional Enhancement Endorsement (other than Transportation Network Company Activity) .....	GR-3
Premiums	
Cancellations .....	GR-9
Changes in Policies by Endorsement.....	GR-8
Inception Date .....	GR-5 – GR-8
Minimum Premiums .....	GR-5
Reporting of Exposures.....	GR-5
Reporting of Premiums .....	GR-5
Transaction Effective and Expiration Dates .....	GR-8
Treatment of Installment Payments.....	GR-8
Unanticipated Premium Refunds.....	GR-9
Preparation and Completion of Reports of Statistics.....	GR-1
Private Passenger Type Vehicles Written on a Commercial Policy .....	GR-3
Recording of Statistics .....	GR-1
Reinsurance .....	GR-2
Reportable Business .....	GR-2
Reporting Method.....	GR-1
Revisions to Plan .....	GR-2
Scope of the Plan .....	GR-1
Statistical Agent Plan Eligibility .....	GR-1
Subline .....	GR-1
Uniform Method of Reporting Statistics.....	GR-1

**18. AUTOCYCLES**

The definition of an autocycle can vary depending on the state specific designation associated with its governance. Autocycles generally speaking can be identified by their three-wheeled design; however safety and performance operation standards can differ. Because autocycles from a federal standpoint are still considered motorcycles, they are to be statistically reported to ISO in the same manner as motorcycles, regardless of any state specific category associated with it. Refer to Appendix A, Miscellaneous Classification Codes, for distinct coding to identify autocycles.

**~~RESERVED FOR FUTURE USE~~**

**MISCELLANEOUS CLASSIFICATION CODES+**  
**Other Than Automobile Insurance Plans and Joint Underwriting Association**  
**(9XXX)**

<b>Description</b>	<b>Applicable Module</b>	<b>Code</b>
All Terrain Vehicles++	All#	
Youthful Operators*		9710
Operator 65 and Over*		9730
All Other		9720
Amphibious++	All	
Youthful Operators*		9740
Operators 65 and Over*		9760
All Other		9750
Antique Private Passenger Autos++	All	
Youthful Operators*		9621
Operators 65 and Over*		9622
All Other		9620
Auto Homes Contents	Physical Damage	9450
<u>Autocycles</u>	<u>All</u>	
– <u>Passenger Hazard Included</u>		<u>9291</u>
– <u>Passenger Hazard Excluded</u>		<u>9292</u>
Accidental Death and Disability	Liability	
Arkansas		
Death Benefit Coverage		9260
Work Loss Coverage		9261
Death Benefit Coverage and Work Loss Coverage		9262
All Other States		
Automobile Total Disability Benefit		9030
Automobile Death Indemnity or Benefit including		9040
Specific Disability Benefits –		
Dismemberment, Loss of Sight, Fractures		
and Dislocation Benefits		

# "All" indicates Liability, Physical Damage and No-Fault where applicable.

\* For miscellaneous classification coding, "youthful operator" refers to a youthful male operator, as defined in each state. In gender-neutral states use "all other" and "operator 65 and over" codes only. In gender/age-neutral states use "all other" codes only.

+ For all Miscellaneous Classification Codes, Territory Code, ZIP Code, VIN, Model Year, Limit Identifier and Limit Codes (Liability only), State Exception Code, and Accident State (Losses only) are not required. Refer to General Reporting Requirements page LI-8 for additional instructions regarding Virginia Medical Expense and/or Income Loss Coverage.

++ For New York Liability including No-Fault: Although reporting of Territory Code and ZIP Code is optional, inclusion of these fields allows ISO to complete the New York Territorial Credit verification used for AIPSO Quota Determinations.