

STATISTICAL PLAN HOLDERS

APRIL 7, 2020

COMMERCIAL AUTOMOBILE
PERSONAL AUTO

SP-CA-2020-003
SP-PA-2020-003

MICHIGAN COMMERCIAL AND PERSONAL AUTOMOBILE PERSONAL INJURY PROTECTION CODING REVISED

KEY MESSAGE

This circular announces the revision of Michigan's No-Fault Medical Expense Limit Coding in response to 2019 Mich. Pub. Acts 21 (former Senate Bill 1) and 2019 Mich. Pub. Acts 22 (former House Bill 4397). This change is affecting the Commercial Automobile Module of the Commercial Statistical Plan (CSP) and Commercial Statistical Plan – Intermediate (CSP-i) and the No-Fault Module of the Personal Automobile Statistical Plan (PASP).

BACKGROUND

In June 2019, the State's Legislature passed the 2019 Michigan Public Acts 21 (formerly Senate Bill 1) Mich. Pub. Acts 22 (former House Bill 4397). These bills amend the Insurance Code of 1956 to incorporate substantial changes to Michigan's Commercial and Personal Automobile Insurance Code. In circular [LI-CA-2019-140/LI-PA-2019-150](#), we announced that ISO was reviewing and possibly revising Michigan's PIP Loss Costs/Rules/Forms in response to the legislation. In circulars [LI-CA-2020-001](#) and [LI-PA-2020-001](#), we announced the rules revision filings were to be submitted. In circulars [LI-CA-2020-173](#) and [LI-PA-2020-087](#), we announced the rules revision filings were approved.

INTRODUCTION

As a result, we are revising the No-Fault Premium and Loss Limit coding in the Commercial Statistical Plan (CSP), Commercial Statistical Plan-Intermediate (CSP-i), and Personal Auto Statistical Plan (PASP). This change only applies to the state of Michigan.

ISO ACTION

For the CSP and CSP-i, we have introduced:

- New "PIP Limit" Codes for policies that have Individually Named Insureds.
- New "PIP Limit" Codes for Excess Attendant Care Coverage.
- A new field, "PIP Limit Code II", to capture Medical Expense Limits for an Individually Named Insured.

For the PASP, the following revisions apply:

- New "No-Fault Coverage" Codes (for Expanded Level) and new "Limit" Codes (for Mandatory Level) introduced for Excess Attendant Care Coverage.
- A new field, "PIP Limit II", has been introduced to capture Medical Expense Limits (for both Expanded and Mandatory Levels).

Special Note for Future Related Michigan Statistical Changes:

In addition, 2019 Mich. Pub. Acts 21 (former Senate Bill 1) and 2019 Mich. Pub. Acts 22 (former House Bill 4397) introduce changes to the Territory development. We are currently monitoring any developments and will release a circular if changes to Territory Coding are required.

COMMENT(S)

These changes:

- Apply to the PASP, Expanded and Mandatory Level.
- Apply to the CSP and CSP-i.
- Do not apply to PLSAP – Auto.
- Do not apply to CSP Plus.

STATISTICAL REPORTING EFFECTIVE DATES

For statistical reporting purposes, these changes are effective for inception dates of **July 2, 2020** and subsequent on a mandatory basis.

FUTURE ISO ACTION

We will include these changes in:

- 2nd Quarter 2020 release of the Commercial Lines Company Edit Package (CEP).
- 2nd Quarter 2020 release of the Personal Automobile Company Edit Package (CEP).

NOTE: To monitor the status of the Company Edit Package (CEP) updates, view Statistical Web Services. This link will provide information on the most recent quarterly releases and anticipated release dates of forthcoming edit package updates. 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 go to the ISO Statistical Reporting Guide homepage for details.

REFERENCE(S)

- [LI-CA-2020-174](#) (04/02/2020) Michigan Commercial Auto No-Fault Auto Insurance Reform Rules Revisions Approved
 - [LI-CA-2020-173](#) (04/02/2020) Michigan Commercial Auto No-Fault Auto Insurance Reform Forms Revisions Approved
 - [LI-PA-2020-087](#) (03/31/2020) Michigan Personal Auto No-Fault Auto Insurance Reform Rules Revisions Amended And Approved
 - [LI-PA-2020-059](#) (03/06/2020) Michigan Personal Auto Policy (PAP) No-Fault Auto Insurance Forms Revisions Amended And Approved; Special Personal Auto Policy (SPAP) No-Fault Auto Insurance Forms Revision Approved
 - [LI-PA-2020-001](#) (01/03/2020) Michigan Personal Auto No-Fault Auto Insurance Reform Rules Revisions To Be Submitted
 - [LI-CA-2020-001](#) (01/02/2020) Michigan Commercial Auto No-Fault Auto Insurance Reform Rules Revisions To Be Submitted
 - [LI-CA-2019-140/LI-PA-2019-150](#) (06/17/2019) Michigan Former S.B. 1 Regarding No-Fault Insurance Reform Under Review
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ATTACHMENT(S)

Revised CSP pages:

- CA-GR-10, CA-GR-27, CA-GR-39, CA-NF-19, CA-NF-19.1, CA-NF-19.2

Revised CSP-i pages:

- CA-GR-11, CA-GR-24, CA-GR-35, CA-NF-19, CA-NF-19.1, CA-NF-19.2

Revised PASP pages:

- PA-NF-14, PA-NF-24, PA-NF-28, PA-NF-29, PA-NF-30, PA-NF-31, PA-NFE-38, PA-NFM-33
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REPORTING INSTRUCTIONS

- 14. PIP Limit Code (Field: Positions 37-38)**
Report the appropriate PIP Limit Code. For Texas, report Limit information in positions 66-71 under the No-Fault Limit field.
- 15. PIP Deductible Code (Field: Position 39)**
Report the appropriate PIP Deductible Code.
- 16. ~~Reserved For Future Use~~ PIP Limit Code II (Field: Positions 40-42 40)**
~~Report blank.~~ For Michigan, Report the appropriate PIP Limit Code II. For all other states, report blank.
- 16.1 ~~Reserved For Future Use~~ (Field: Positions 41-42)**
~~Report blank.~~
- 17. PIP Rating Basis Code (Field: Position 43)**
Report the appropriate PIP Rating Basis Code.
- 18. State Exception Code (Field: Position 44)**
Report the appropriate code, if required, otherwise report blank.
- 19. Driver Record Surcharges (Points) (Field: Positions 45-47)**
For assigned risk data reported for Texas, report the percentage surcharge based on convictions and at-fault accidents. Valid codes are zero (no surcharge) through 999, right justified with leading zeros. Exclude surcharges for an SR 22 certification. For all other assigned risk data, report blank.
Price Bracket (Original Cost New/Stated Amount) Code (Field: Positions 45-47)
For Voluntary Trucks, Tractors and Trailers and Private Passenger Type risks, report the Original Cost New or Stated Amount in thousands, truncated.
- 20. Mechanical Lift Indicator Code (Field: Position 48)**
For Publics risks, report the appropriate Mechanical Lift Indicator Code.
Age Code / Stated Amount Identifier (Field: Position 48)
For Trucks, Tractors and Trailers and Private Passenger Type risks, report the appropriate Age Code of the vehicle or Stated Amount Identifier.
For all other risks, excluding Publics, the reporting of Age Code is optional.
- 21. Zone Rating Code (Field: Positions 49-51)**
For Zone Rated risks report the appropriate three-digit Zone Rating Code.
Ride Sharing Arrangements Indicator (Field: Position 49)
For Private Passenger Types and Light Trucks, report the applicable Ride Sharing Arrangements Indicator in position 49, report "00" in positions 50-51.
For all other risks, excluding Zone Rated risks, Private Passenger Types and Light Trucks, report "000".
- 21.1 Number of Powered Vehicles on the Policy (Field: Positions 52-53)**
For Trucks, Tractors and Trailers and Private Passenger Type risks, report the Number of Powered Vehicles on the Policy Code.
- 22. Reserved For Future Use (Field: Positions 54-58)**
Report blank.
- 23. Rating Identification Code (Field: Position 59)**
Report the appropriate Rating identification Code.
- 24. Reserved For ISO Use (Field: Position 60)**
Report blank.
- 24.1 Deductible Amount (Field: Positions 61-65)**
For Texas data, report the actual deductible applicable to the occurrence being reported in dollars, right justified with leading zeros, in positions 61-65. If there is no deductible, report 00000. For deductibles greater than \$99,999 report 99999.
For all other states, report the five-digit ZIP Code.
ZIP Code (Field: Positions 61-65)
For other than Texas data, report the five-digit ZIP Code of the place of principal garaging for other than zone rated risks. For Zone Rated risks, and for automobiles rated outside the place of principal garaging (Territory 50), report blanks or zeros.
- 24.2 No-Fault Limit (Field: Positions 66-71)**
For Texas data, report the actual Limit in thousands rounded to the nearest thousand in positions 66-71. Otherwise, report blank.
- 24.3 Transaction Effective Day (Field: Positions 72-73)**
For Texas data, report the day of month of the transaction effective date. Otherwise, report blank.
- 24.4 Transaction Expiration Day (Field: Positions 74-75)**
For Texas data, report the day of the month of the transaction expiration date. Otherwise, report blank.
- 24.5 MGA Indicator (Field: Position 76)**
For Texas data, report the MGA Indicator assigned by ISO, if applicable. Otherwise, report blank.
- 24.6 Terrorism Coverage Code (Field: Position 77)**
Report the appropriate Terrorism Coverage Code.

REPORTING INSTRUCTIONS

1. Company Number (Field: Positions 1-4)

Report the Company Number assigned by ISO.

2. Transaction Type Code (Field: Position 5)

Report the appropriate Transaction Type Code.

3. Accounting Date (Field: Positions 6-7)

Report the accounting month and year the transactions were entered on the Company books except for transactions reported under the quarterly reporting option where accounting month shall be the last month of the quarter being reported.

Month requires a one-digit code and year a one-digit code. See Rule 9. of the Common General Rules for instructions on the reporting of month.

4. Inception Date (Field: Positions 8-10)

Refer to the Inception Date Rule in Part I, Section C of this plan.

Month requires a one-digit code and year a two-digit code. See Rule 9. of the Common General Rules for instructions on the reporting of month.

5. Loss Date (Field: Positions 11-15)

Report the month, year and day in which the loss occurred.

Month requires a one-digit code, year and day require two-digit codes. See Rule 9. of the Common General Rules for instructions on the reporting of month.

For Texas data, Loss Day is effective 1-1-95.

6. MGA Indicator (Field: Position 16)

For Texas, report the MGA Indicator assigned by ISO.

Otherwise, report blank.

7. State Code (Field: Positions 17-18)

Report the State Code applicable to the principal place of garaging.

8. Territory Code (Field: Positions 19-21)

For other than Zone Rated risks, report the code of the territory used in determining the rate.

For Zone Rated risks report "999". Refer to Territory Code page **CA-GR-50** for detail.

9. Type of Policy Code (Field: Positions 22-23)

Report the appropriate Type of Policy Code.

10. Annual Statement Line of Business Code (Field: Positions 24-26)

Report the Code of the Annual Statement Line of Business to which the transaction was assigned.

11. Commercial Statistical Plan (CSP) Subline Code (Field: Positions 27-29)

Report the appropriate CSP Subline Code.

12. Classification Code (Field: Positions 30-35)

Report the appropriate six-digit Classification Code. (**Note:** When reporting No-Fault, use the applicable Classification Codes as defined in the **Liability** coding section and specific No-Fault Classification Codes as defined in the No-Fault coding section.)

13. Reserved For Future Use (Field: Position 36)

Report blank.

14. PIP Limit Code (Field: Positions 37-38)

Report the PIP Limit Code as reported on the premium record. For Texas, report Limit information in positions 84-89 under the No-Fault Limit field.

15. PIP Deductible Code (Field: Position 39)

Report the PIP Deductible Code as reported on the premium record.

16. PIP Limit Code II (Field: Position 40)

For Michigan, report the appropriate PIP Limit Code II. For all other states, report blank.

16.1 Reserved For Future Use (Field: Positions 41-42)

Report blank.

COMMERCIAL STATISTICAL PLAN

MODULE: Commercial Automobile – No-Fault

PREMIUM RECORD LAYOUT

1		
2	COMPANY	
3	NUMBER	
4		
5	TRANSACTION TYPE	
6	MONTH	ACT.
7	YEAR	
8	MONTH	INC.
9	YEAR	
10		
	TRANSACTION	
1	MONTH	EFF.
2	YEAR	
3		
4	MONTH	EXP.
5	YEAR	
6		
7	STATE	
8		
9	TERRITORY	
20	TERRITORY	
1	TYPE OF POLICY	
3		
4	ANNUAL STATEMENT	
5	LINE OF BUSINESS	
6		
7	CSP SUBLINE	
8		
9		
30		
1		
2		
3	CLASSIFICATION	
4		
5		
6	B	
7	P.I.P. LIMIT	
8		
9	P.I.P. DEDUCTIBLE	
40	P.I.P. LIMIT CODE II	
1	B	
2		
3	P.I.P. RATING	
4	STATE EXCEPTION	
5	DRIVER RECORD	
6	SURCHARGE/OCN/ STATED AMOUNT	
7		
8	MECH. LIFT IND./AGE/ STATED AMOUNT I.D.	
9	RIDE SHARE ARRANGE IND	
50	ZONE RATING	
1		
2	NO. OF POWER VEH ON POLICY	
3		
4		
5		
6	B	
7		
8		
9	RATING I.D.	
60	RESERVED FOR ISO USE	
1		
2		
3	DEDUCTIBLE AMOUNT/ ZIP CODE#	
4		
5		
6		
7	NO FAULT	
8	LIMIT	

CONTINUED

LOSS RECORD LAYOUT

1		
2	COMPANY	
3	NUMBER	
4		
5	TRANSACTION TYPE	
6	MONTH	ACT.
7	YEAR	
8	MONTH	INC.
9	YEAR	
10		
1	MONTH	LOSS
2	YEAR	DATE
3		
4	DAY	
5		
6	MGA INDICATOR	
7	STATE	
8		
9		
20	TERRITORY	
1	TYPE OF POLICY	
3		
4	ANNUAL STATEMENT	
5	LINE OF BUSINESS	
6		
7	CSP SUBLINE	
8		
9		
30		
1		
2		
3	CLASSIFICATION	
4		
5		
6	B	
7	P.I.P. LIMIT	
8		
9	P.I.P. DEDUCTIBLE	
40	P.I.P. LIMIT CODE II	
1	B	
2		
3	P.I.P. RATING	
4	STATE EXCEPTION	
5	B	
6		
7	ACCIDENT STATE	
8	MECH. LIFT IND./AGE/ STATED AMOUNT I.D.	
9	RIDE SHARE ARRANGE IND	
50	ZONE RATING	
1		
2	NO. OF POWER VEH ON POLICY	
3		
4	DRIVER RECORD	
5	SURCHARGE/OCN/ STATED AMOUNT	
6		
7		
8	TRANS. ID.	
9	RATING I.D.	
60	RESERVED FOR ISO USE	
1		
2		
3	DEDUCTIBLE AMOUNT/ ZIP CODE#	
4		
5		
6	B	
7		
8		
9	B	

CONTINUED

X – SEE RULE 9. OF THE COMMON GENERAL RULES FOR INSTRUCTIONS ON THE REPORTING OF CREDIT AMOUNTS.

B – REPORT BLANK.

For Texas data, report Deductible Amount. Otherwise, report ZIP Code.

**COMMERCIAL AUTOMOBILE
PREMIUMS AND LOSSES**

CODING SECTION

**NO-FAULT
MICHIGAN
PIP LIMIT CODE**

LIMIT	CODE
<u>Other Than Individually Named Insureds (Business):</u> - Basic PIP Coverage – PIP Primary - Basic PIP Coverage – PIP "Work Loss" Benefits Secondary - Basic PIP Coverage – PIP "Allowable Expense" Benefits Secondary - Basic PIP Coverage – PIP "Work Loss" and "Allowable Expense" Benefits Secondary - All Other PIP Coverages	01 02 03 04 09
<u>Individually Named Insureds (Individuals):</u> - Basic PIP Coverage – PIP Primary - Basic PIP Coverage – PIP "Work Loss" Benefit Secondary - Basic PIP Coverage – PIP "Allowable Expense" Benefit Secondary - Basic PIP Coverage – PIP "Work Loss" and "Allowable Expense" Benefit Secondary - All Other PIP Coverages	11 12 13 14 19
<u>Optional Excess Attendent Care Coverage*</u> - \$10,000 limit - All Other	10 20

**Must be reported on separate record*

PIP LIMIT CODE II

LIMIT	CODE
<u>Medical Expense Limit:</u> - Unlimited - \$500,000 - \$250,000 - \$50,000 - Rejected / Excluded – All Household Members Have Qualified Coverage - Excluded – One or More Household Members Do Not Have Qualified Coverage	1 2 3 4 5 6

PIP DEDUCTIBLE CODE

DEDUCTIBLE	CODE
Full Coverage Named Insured and Resident Relatives \$100 \$200 \$300 All Other	1 2 3 4 9

PIP RATING BASIS

<u>DEFINITION</u>	<u>CODE</u>
<u>Not Applicable</u>	<u>0</u>
<u>Private Passenger Type — Principally Operated by Employees</u>	<u>1</u>
<u>Private Passenger Type — Not Principally Operated by Employees</u>	<u>2</u>
<u>Trucks, Tractors, & Trailers — Intrastate Covered By Workers' Compensation</u>	<u>3</u>
<u>Trucks, Tractors, & Trailers Intrastate Not Covered By Workers' Compensation</u>	<u>4</u>
<u>Trucks, Tractors, & Trailers — Interstate</u>	<u>5</u>
<u>Commercial Buses — Intrastate</u>	<u>6</u>
<u>Commercial Buses — Interstate</u>	<u>7</u>
<u>Taxicabs and Public & Private Livery — Other Than Owner Operated</u>	<u>8</u>
<u>Taxicabs and Public & Private Livery — Owner Operated</u>	<u>9</u>
<u>Van Pools — Intrastate (Employer Furnished)</u>	<u>A</u>
<u>Van Pools — Intrastate (All Other)</u>	<u>B</u>
<u>Van Pools — Interstate</u>	<u>C</u>

CODING SECTION

PIP RATING BASIS

<u>DEFINITION</u>	<u>CODE</u>
Not Applicable	0
Private Passenger Type – Principally Operated by Employees	1
Private Passenger Type – Not Principally Operated by Employees	2
Trucks, Tractors, & Trailers – Intrastate Covered By Workers' Compensation	3
Trucks, Tractors, & Trailers Intrastate Not Covered By Workers' Compensation	4
Trucks, Tractors, & Trailers – Interstate	5
Commercial Buses – Intrastate	6
Commercial Buses – Interstate	7
Taxicabs and Public & Private Livery – Other Than Owner Operated	8
Taxicabs and Public & Private Livery – Owner Operated	9
Van Pools – Intrastate (Employer Furnished)	A
Van Pools – Intrastate (All Other)	B
Van Pools – Interstate	C

CODING SECTION

Reserved For Future Use

12. CLASSIFICATION CODE (Field: Positions 30-35)

Report the appropriate six-digit Classification Code.

Note: When reporting No-Fault, use the applicable Classification Codes as defined in the **Liability** Coding Section and specific No-Fault Classification Codes as defined in the **No-Fault** Coding Section.

13. RESERVED (Field: Position 36)

Report blank.

14. PIP LIMIT CODE (Field: Positions 37-38)

Report the appropriate PIP Limit Code.

15. PIP DEDUCTIBLE CODE (Field: Position 39)

Report the appropriate PIP Deductible Code.

16. PIP LIMIT CODE II (Field: Position 40)

For Michigan, report the appropriate PIP Limit Code II. For all other states, report blank.

16.1. RESERVED (Field: Positions 401-42)

Report blank.

17. PIP RATING BASIS CODE (Field: Position 43)

Report the appropriate PIP Rating Basis Code.

18. STATE EXCEPTION CODE (Field: Position 44)

Report the appropriate State Exception Code, if applicable.

Otherwise, report blank.

19. PRICE BRACKET (ORIGINAL COST NEW/STATED AMOUNT) CODE (Field: Positions 45-47)

For Trucks, Tractors and Trailers and Private Passenger Type risks, report the Original Cost New or Stated Amount in thousands, truncated.

20. MECHANICAL LIFT INDICATOR CODE (Field: Position 48)

For Publics risks, report the appropriate Mechanical Lift Indicator Code.

For all other risks, report blank.

AGE CODE/STATED AMOUNT IDENTIFIER (Field: Position 48)

For Trucks, Tractors and Trailers and Private Passenger Type risks, report the appropriate Age Code of the vehicle or Stated Amount Identifier.

For all other risks, excluding Publics, the reporting of Age Code is optional.

21. ZONE RATING CODE (Field: Positions 49-51)

For zone rated risks, report the appropriate three-digit Zone Rating Code.

RIDE SHARING ARRANGEMENTS INDICATOR (Field: Position 49)

For Private Passenger Types and Light Trucks, report the applicable Ride Sharing Arrangements Indicator in position 49, report "00" in positions 50-51.

For all other risks, excluding zone rated risks, Private Passenger Types and Light Trucks, report "000".

22. NUMBER OF POWERED VEHICLES ON THE POLICY (Field: Positions 52-53)

For Trucks, Tractors and Trailers and Private Passenger Type risks, report the Number of Powered Vehicles on the Policy Code.

23. RESERVED (Field: Positions 54-59)

Report blank.

24. RESERVED FOR ISO USE (Field: Position 60)

Report blank.

25. ZIP CODE (Field: Positions 61-65)

For other than zone rated risks, report the five-digit ZIP Code of the place of principal garaging.

For zone rated risks, and for automobiles rated outside the place of principal garaging (Territory 50), report blanks or zeros.

26. RESERVED (Field: Positions 66-75)

Report blank.

12. CLASSIFICATION CODE (Field: Positions 30-35)

Report the appropriate six-digit Classification Code.

NOTE: When reporting No-Fault, use the applicable Classification Codes as defined in the **Liability** Coding Section and specific No-Fault Classification Codes as defined in the **No-Fault** Coding Section.

13. RESERVED (Field: Position 36)

Report blank.

14. PIP LIMIT CODE (Field: Positions 37-38)

Report the appropriate PIP Limit Code as reported on the premium record.

15. PIP DEDUCTIBLE CODE (Field: Position 39)

Report the appropriate PIP Deductible Code as reported on the premium record.

16. PIP LIMIT CODE II (Field: Position 40)

For Michigan, report the appropriate PIP Limit Code II. For all other states, report blank.

16.1. RESERVED (Field: Positions 41-42)

Report blank.

17. PIP RATING BASIS CODE (Field: Position 43)

Report the appropriate PIP Rating Basis Code.

18. STATE EXCEPTION CODE (Field: Position 44)

Report the appropriate State Exception Code, if applicable.

Otherwise, report blank.

19. RESERVED (Field: Position 45)

Report blank.

20. ACCIDENT STATE CODE (Field: Positions 46-47)

Report the code of the state in which the accident occurred.

21. MECHANICAL LIFT INDICATOR CODE (Field: Position 48)

For Publics risks, report the appropriate Mechanical Lift Indicator Code.

AGE CODE/STATED AMOUNT IDENTIFIER (Field: Position 48)

For Trucks, Tractors and Trailers and Private Passenger Type risks, report the appropriate Age Code of the vehicle or Stated Amount Identifier.

For all other risks, excluding Publics, the reporting of Age Code is optional.

22. ZONE RATING CODE (Field: Positions 49-51)

For zone rated risks, report the appropriate three-digit Zone Rating Code.

RIDE SHARING ARRANGEMENTS INDICATOR (Field: Position 49)

For Private Passenger Types and Light Trucks, report the applicable Ride Sharing Arrangements Indicator in position 49, report "00" in positions 50-51.

For all other risks, excluding zone rated risks, Private Passenger Types and Light Trucks, report "000".

23. NUMBER OF POWERED VEHICLES ON THE POLICY (Field: Positions 52-53)

For Trucks, Tractors and Trailers and Private Passenger Type risks, report the Number of Powered Vehicles on the Policy Code, if required.

24. PRICE BRACKET (ORIGINAL COST NEW / STATED AMOUNT) CODE (Field: Positions 54-56)

For Trucks, Tractors and Trailers and Private Passenger Type risks, report the Original Cost New or Stated Amount in thousands, truncated.

25. RESERVED (Field: Positions 57-59)

Report blank.

26. RESERVED FOR ISO USE (Field: Position 60)

Report blank.

27. ZIP CODE (Field: Positions 61-65)

For other than zone rated risks, report the five-digit ZIP Code of the place of principal garaging.

For zone rated risks, and for automobiles rated outside the place of principal garaging (Territory 50), report blanks or zeros.

28. RESERVED (Field: Positions 66-69)

Report blank.

GENERAL REPORTING INSTRUCTIONS
CSP-INTERMEDIATE

COMMERCIAL AUTOMOBILE
NO-FAULT

PREMIUM RECORD LAYOUT

1		
2	COMPANY	
3	NUMBER	
4		
5	TRANSACTION TYPE	
6	MONTH	ACT.
7	YEAR	
8	MONTH	INC.
9	YEAR	
10		
	TRANSACTION	
1	MONTH	EFF.
2	YEAR	
3		
4	MONTH	EXP.
5	YEAR	
6		
7	STATE	
8		
9		
20	TERRITORY	
1		
2	TYPE OF POLICY	
3		
4	ANNUAL STATEMENT	
5	LINE OF BUSINESS	
6		
7		
8	SUBLINE	
9		
30		
1		
2		
3	CLASSIFICATION	
4		
5		
6	B	
7	P.I.P. LIMIT	
8		
9	P.I.P. DEDUCTIBLE	
40	P.I.P. LIMIT CODE II	
1	BB	
2		
3	P.I.P. RATING	
4	STATE EXCEPTION	
5	ORIGINAL COST NEW /	
6	STATED AMOUNT	
7		
8	MECHANICAL LIFT IND./AGE/ STATED AMOUNT I.D.	
9	RIDE SHARE ARRANGE IND.	
50	ZONE RATING	
1		
2	NO. OF POWER VEH. ON	
3	POLICY	
4		
5	B	
6		
7		
8		
9		
60	RESERVED FOR ISO USE	
1		
2		
3	ZIP CODE	
4		
5		
6		
7	B	
8		

CONTINUED

9		
70		
1	B	
2		
3		
4		
5		
6	STAT PLAN INDICATOR	
7	TERRORISM COVERAGE	
8		
9	B	
80		
1		
2		
3		
4	EXPOSURE	
5		
6		
7	X	
8	RATING MODIFICATION	
9	(OPTIONAL)	
90		
1	LOSS COST	
2	MULTIPLIER	
3	(OPTIONAL)	
4		
5	B	
6		
7		
8		
9	PREMIUM	
100	AMOUNT	
1	(WHOLE DOLLARS)	
2		
3	X	
4		
5		
6		
7		
8	B	
9		
110		
1	B	
2	B	
3		
4		
5	SIC	
6		
7		
8		
9		
120		
1		
2		
3		
4		
5		
6	PREMIUM	
7	RECORD	
8	I.D.	
9		
130		
1		
2		
3		
4		
5		
6		
7		
8		
150		

LOSS RECORD LAYOUT

1		
2	COMPANY	
3	NUMBER	
4		
5	TRANSACTION TYPE	
6	MONTH	ACT.
7	YEAR	
8	MONTH	INC.
9	YEAR	
10		
1	MONTH	LOSS
2	YEAR	DATE
3		
4	DAY	
5		
6	STAT PLAN INDICATOR	
7	STATE	
8		
9		
20	TERRITORY	
1		
2	TYPE OF POLICY	
3		
4	ANNUAL STATEMENT	
5	LINE OF BUSINESS	
6		
7		
8	SUBLINE	
9		
30		
1		
2		
3	CLASSIFICATION	
4		
5		
6	B	
7	P.I.P. LIMIT	
8		
9	P.I.P. DEDUCTIBLE	
40	P.I.P. LIMIT CODE II	
1	BB	
2		
3	P.I.P. RATING	
4	STATE EXCEPTION	
5	B	
6		
7	ACCIDENT STATE	
8	MECHANICAL LIFT IND./AGE/ STATED AMOUNT I.D.	
9	RIDE SHARE ARRANGE IND.	
50	ZONE RATING	
1		
2	NO. OF POWER VEH. ON	
3	POLICY	
4	ORIGINAL COST NEW /	
5	STATED AMOUNT	
6		
7		
8		
9		
60	RESERVED FOR ISO USE	
1		
2		
3	ZIP CODE	
4		
5		
6		
7	B	
8		
9		

CONTINUED

70	TYPE OF LOSS	
1		
2	X CLAIM COUNT	
3		
4	SIC (OPTIONAL)	
5		
6		
7	TERRORISM COVERAGE	
8		
9		
80		
1		
2		
3		
4		
5		
6	B	
7		
8		
9		
90		
1		
2		
3	NAICS	
4		
5		
6		
7		
8		
9	LOSS AMOUNT	
100	(WHOLE DOLLARS)	
1		
2		
3	X	
	LOSS RECORD I.D.	
4		
5		
6		
7		
8		
9	OCCURRENCE	
110	I.D.	
1		
2		
3		
4		
5		
6	CLAIM I.D.	
7		
8		
9		
120		
1		
2		
3		
4		
5		
6	PREMIUM	
7	RECORD	
8	I.D.	
9		
130		
1		
2		
3		
4		
5		
6		
7		
8		
150		

X – SEE RULE 9. OF THE COMMON GENERAL RULES FOR INSTRUCTIONS ON THE REPORTING OF CREDIT AMOUNTS.
B – REPORT BLANK.

NO-FAULT
MICHIGAN
PIP LIMIT CODE

LIMIT	CODE
<u>Other Than Individually Named Insured (Business):</u>	
- Basic PIP Coverage – PIP Primary	01
- Basic PIP Coverage – PIP "Work Loss" Benefits Secondary	02
- Basic PIP Coverage – PIP "Allowable Expense" Benefits Secondary	03
- Basic PIP Coverage – PIP "Work Loss" and "Allowable Expense" Benefits Secondary	04
- All Other PIP Coverages	09
<u>Individually Named Insured (Individuals):</u>	
- Basic PIP Coverage – PIP Primary	11
- Basic PIP Coverage – PIP "Work Loss" Benefit Secondary	12
- Basic PIP Coverage – PIP "Allowable Expense" Benefit Secondary	13
- Basic PIP Coverage – PIP "Work Loss" and "Allowable Expense" Benefit Secondary	14
- All Other PIP Coverages	19
<u>Optional Excess Attendent Care Coverage*</u>	
- \$10,000 limit	10
- All Other	20

**Must be reported on separate record*

PIP LIMIT CODE II

LIMIT	CODE
<u>Medical Expense Limit:</u>	
- Unlimited	1
- \$500,000	2
- \$250,000	3
- \$50,000	4
- Rejected / Excluded – All Household Members Have Qualified Coverage	5
- Excluded – One or More Household Members Do Not Have Qualified Coverage	6

PIP DEDUCTIBLE CODE

DEDUCTIBLE	CODE
Full Coverage	1
Named Insured and Resident Relatives	
\$100	2
\$200	3
\$300	4
All Other	9

PIP RATING BASIS

<u>DEFINITION</u>	<u>CODE</u>
<u>Not Applicable</u>	<u>0</u>
<u>Private Passenger Type — Principally Operated by Employees</u>	<u>1</u>
<u>Private Passenger Type — Not Principally Operated by Employees</u>	<u>2</u>
<u>Trucks, Tractors, & Trailers — Intrastate Covered By Workers' Compensation</u>	<u>3</u>
<u>Trucks, Tractors, & Trailers Intrastate Not Covered By Workers' Compensation</u>	<u>4</u>
<u>Trucks, Tractors, & Trailers — Interstate</u>	<u>5</u>
<u>Commercial Buses — Intrastate</u>	<u>6</u>
<u>Commercial Buses — Interstate</u>	<u>7</u>
<u>Taxicabs and Public & Private Livery — Other Than Owner Operated</u>	<u>8</u>
<u>Taxicabs and Public & Private Livery — Owner Operated</u>	<u>9</u>
<u>Van Pools — Intrastate (Employer Furnished)</u>	<u>A</u>
<u>Van Pools — Intrastate (All Other)</u>	<u>B</u>
<u>Van Pools — Interstate</u>	<u>C</u>

PIP RATING BASIS

<u>DEFINITION</u>	<u>CODE</u>
<u>Not Applicable</u>	<u>0</u>
<u>Private Passenger Type – Principally Operated by Employees</u>	<u>1</u>
<u>Private Passenger Type – Not Principally Operated by Employees</u>	<u>2</u>
<u>Trucks, Tractors, & Trailers – Intrastate Covered By Workers' Compensation</u>	<u>3</u>
<u>Trucks, Tractors, & Trailers – Intrastate Not Covered By Workers' Compensation</u>	<u>4</u>
<u>Trucks, Tractors, & Trailers – Interstate</u>	<u>5</u>
<u>Commercial Buses – Intrastate</u>	<u>6</u>
<u>Commercial Buses – Interstate</u>	<u>7</u>
<u>Taxicabs and Public & Private Livery – Fleet Operated</u>	<u>8</u>
<u>Taxicabs and Public & Private Livery – Owner Operated</u>	<u>9</u>
<u>Van Pools – Intrastate (Employer Furnished)</u>	<u>A</u>
<u>Van Pools – Intrastate (All Other)</u>	<u>B</u>
<u>Van Pools – Interstate</u>	<u>C</u>

Reserved For Future Use

66. Type of No-Fault Co-Payment / PIP Limit II (Field: Position 220)

EXPANDED REPORTING

Report the appropriate type of co-payment (percentage, flat dollar) for Hawaii and New Jersey only.

For Michigan, report the appropriate PIP Limit II Code.

All other states, report blank.

MANDATORY REPORTING

(Field: Position 220)

Report the appropriate type of co-payment (percentage, flat dollar) for Hawaii only.

For Michigan, report the appropriate PIP Limit II Code.

All other states, report blank.

67. No-Fault Co-Payment Amount (Field: Positions 221-223)

EXPANDED REPORTING

Report the appropriate co-payment amount, when applicable, for Hawaii and New Jersey only. Co-payment amount must be reported right justified, with leading zeros. For all other states, or for Hawaii and New Jersey when there is no co-payment, report blank.

MANDATORY REPORTING

(Field: Positions 221-223)

Report the appropriate co-payment amount, when applicable, for Hawaii only. Co-payment amount must be reported right justified, with leading zeros. For all other states, or for Hawaii when there is no co-payment, report blank.

68. Reserved for Future Use (Field: Positions 224-254)

Report blank.

69. Passive Restraint Code (Field: Position 255)

Report the appropriate Passive Restraint Code.

70. Reserved for Future Use (Field: Position 256)

Report blank.

71. State Exception Code (Field: Positions 257-258)

EXPANDED REPORTING

Report the appropriate two-digit State Exception Code as defined in the Expanded Reporting Section, if required; otherwise, report blank.

MANDATORY REPORTING

(Field: Position 257)

Report blank.

(Field: Position 258)

Report the appropriate one-digit State Exception Code as defined in the Mandatory Reporting Section, if required; otherwise, report blank.

72. Reserved for Future Use (Field: Positions 259-266)

Report blank.

73. Number of At-Fault Accidents – Bodily Injury – First Additional Driver (Field: Positions 267-268)

Report the number of at-fault accidents involving or resulting in bodily injury or death for the First Additional Driver for New Jersey Tier Rated Business. Otherwise, report blank.

61. No-Fault Coverage Code (Field: Positions 206-208)

EXPANDED REPORTING

Report the appropriate No-Fault Coverage Code.

MANDATORY REPORTING

Other than New Jersey

(Field: Position 206)

Report blank.

(Field: Positions 207-208) PIP Limit Code

Report the appropriate PIP Limit Code.

New Jersey Only

(Field: Positions 206-208) PIP Limit Code

Report the appropriate **3-digit PIP** Limit Code

62. Coordination of No-Fault Benefits Code (Field: Positions 209-210)

EXPANDED REPORTING

Report the appropriate Coordination of No-Fault Benefits Code, if required; otherwise, report blank.

MANDATORY REPORTING

Report blank.

63. Type of No-Fault Deductible Code (Field: Positions 211-212)

EXPANDED REPORTING ONLY

Report the appropriate Type of No-Fault Deductible Code.

MANDATORY REPORTING

Report blank.

64. Reserved for Future Use (Field: Position 213)

Report blank.

65. No-Fault Deductible Amount (Field: Positions 214-217)

EXPANDED REPORTING

Report the appropriate No-Fault Deductible Amount right justified with leading zeroes; for full coverage, report blank. For deductible amounts of \$10,000 or more, report code 9999.

MANDATORY REPORTING

(Field: Positions 214-216)

Report blank.

(Field: Position 217) PIP Deductible Code

Report the appropriate PIP Deductible Code.

66. No-Fault Classification Code (Field: Positions 218-219)

EXPANDED REPORTING

For states where required, report the appropriate No-Fault Classification Code assigned to the risk or the vehicle.

All other states: report blank.

MANDATORY REPORTING

(Field: Positions 218-219) PIP Classification Code

For states where required, report the appropriate PIP Classification Code assigned to the risk or the vehicle.

67. Type of No-Fault Co-Payment / PIP Limit II (Field: Position 220)

EXPANDED REPORTING

Report the appropriate type of co-payment (percentage, flat dollar) for Hawaii and New Jersey only.

For Michigan, report the appropriate PIP Limit II code.

All other states, report blank.

MANDATORY REPORTING

(Field: Position 220)

Report the appropriate type of co-payment (percentage, flat dollar) for Hawaii only.

For Michigan, report the appropriate PIP Limit II code.

All other states, report blank.

**REPORTING INSTRUCTIONS
EXPANDED RECORD LAYOUT**

**NO-FAULT MODULE
PREMIUMS**

1	STAT PLAN INDICATOR	72	AGE (MMDDYYYY) (CONT'D)	143	PREMIUM RECORD ID (CONT'D)	214	NO-FAULT DEDUCTIBLE AMT
2	TRANSACTION TYPE	73		144		215	
3	RESERVED	74		145		216	
4		75	GENDER	146		217	
5	COMPANY NUMBER	76	MARITAL STATUS	147		218	NO-FAULT CLASSIFICATION
6		77	VEHICLE USE	148		219	
7		78	RESERVED	149		220	TYPE OF NO-FAULT CO-PAYMENT / PIP LIMIT II
8		79		150		221	
9	KIND OF RECORD	80		151		222	NO-FAULT CO-PAYMENT AMOUNT
10	ACCOUNTING DATE (MMYYYY)	81	ESTIMATED ANNUAL MILEAGE	152		223	
11		82		153		224	RESERVED
12		83	PERSISTENCY - (MMYYYY)	154		225	
13		84		155		226	
14		85		156		227	
15		86		157		228	
16	INCEPTION DATE (MMYYYY)	87		158		229	
17		88		159		230	
18		89	RESERVED	160		231	
19		90	DATE LICENSED	161	COMPANY USE	232	
20		91		162		233	
21		92		163		234	
22	TRANSACTION EFFECTIVE DATE (MMDDYYYY)	93		164		235	
23		94		165		236	
24		95		166		237	
25		96	RESERVED	167		238	
26		97		168		239	
27		98	NO. OF TRAFFIC CONVICTIONS - MAJOR	169		240	
28		99		170		241	
29		100	NO. OF TRAFFIC CONVICTIONS - MINOR	171		242	
30	TRANSACTION EXPIRATION DATE (MMDDYYYY)	101		172		243	
31		102	RESERVED	173		244	
32		103		174		245	
33		104	NO. AT-FAULT ACCIDENTS - BI	175		246	
34		105		176		247	
35		106	NO. CHARGE AT-FAULT ACCIDENTS - PD	177		248	
36		107		178		249	
37		108	GOOD DRIVER DISCOUNT	179		250	
38	STATE	109	DRIVER TRAINING DISCOUNT	180		251	
39		110	GOOD STUDENT DISCOUNT	181		252	
40	TERRITORY	111	DEFENSIVE DRIVER DISCOUNT	182		253	
41		112	ANTI-LOCK BRAKE DISCOUNT	183		254	
42		113	MULTI-CAR DISCOUNT	184		255	PASSIVE RESTRAINT
43	ZIP CODE	114	RESERVED	185		256	RESERVED
44		115		186		257	STATE EXCEPTION
45		116		187		258	
46		117	RATE LEVEL INDICATOR	188		-	RESERVED 259-266
47		118	POINT FORGIVENESS	189		267	NO. OF AT-FAULT ACCIDENTS - BI (1st ADD. DR. - NJ)
48	RESERVED	119	DAYTIME RUNNING LIGHTS DISCOUNT	190	RESERVED	268	
49		120	MODEL YEAR (YYYY)	191		269	NO. OF CHARGE AT-FAULT ACCI. - PD (1st ADD. DR. - NJ)
50		121		192		270	
51		122		193		271	DATE LICENSED (1st ADD. DR.) - 271-276
52	TYPE OF BUSINESS	123		194	RESERVED FOR ISO USE	272	DATE LICENSED (2nd ADD. DR.) - 277-282
53	TYPE OF POLICY	124	VIN	195	NO. OF AT-FAULT ACCIDENTS - BI (2nd Additional Driver)	273	ELIGIBILITY POINTS (1st ADD. DR.)
54		125		196		274	
55	RESERVED	126		197	NO. OF CHARGE AT-FAULT ACCID. - PD (2nd Additional Driver)	275	ELIGIBILITY POINTS (2nd ADD. DR.)
56	CLASSIFICATION / TYPE OF VEHICLE	127		198		276	
57		128		199	PRIN/NON-PRIN OPER. (1st ADD. DR.)	277	POINT FORGIVENESS (1st ADD. DR.)
58		129		200	PRIN/NON-PRIN OPER. (2nd ADD. DR.)	278	POINT FORGIVENESS (2nd ADD. DR.)
59		130		201	SUBLINE	279	RESERVED
60		131		202		280	PREMIUM AMOUNT
61		132		203		281	
62	NUMBER OF VEHICLES/MOTORCYCLES	133		204	RESERVED	282	
63	NO. OF VEHICLES RATED YOUTHFUL	134		205		283	
64	NO. OF OPERATORS ON POLICY	135		206	NO-FAULT COVERAGE	284	
65	NO. OF OPERATORS OF VEH.	136		207		285	
66	PRIN/NON-PRIN OPERATOR	137		208		286	
67	AGE (MMDDYYYY)	138		209	COORD. OF BENEFITS	287	
68		139		210		288	
69		140		211	TYPE OF NO-FAULT	289	
70		141	PREMIUM RECORD ID	212	DEDUCTIBLE	290	
71		142		213	RESERVED	291	
						292	
						293	
						294	
						295	
						296	
						297	
						298	ANNUAL STATEMENT LINE OF BUSINESS
						299	
						300	

**REPORTING INSTRUCTIONS
EXPANDED RECORD LAYOUT**

**NO-FAULT MODULE
LOSSES**

1	STAT PLAN INDICATOR	72	AGE (MMDDYYYY) (CONT'D)	143	PREMIUM RECORD ID (CONT'D)	214	NO-FAULT DEDUCTIBLE AMT
2	TRANSACTION TYPE	73		144		215	
3	RESERVED	74		145		216	
4		75	GENDER	146		217	
5	COMPANY NUMBER	76	MARITAL STATUS	147		218	NO-FAULT CLASSIFICATION
6		77	VEHICLE USE	148		219	
7		78	RESERVED	149		220	TYPE OF NO-FAULT CO-PAYMENT / PIP
8		79		150		221	LIMIT II
9	KIND OF RECORD	80		151		222	NO-FAULT CO-PAYMENT
10	ACCOUNTING DATE (MMYYYY)	81	ESTIMATED ANNUAL MILEAGE	152		223	AMOUNT
11		82		153		224	RESERVED
12		83	PERSISTENCY - (MMYYYY)	154		225	
13		84		155		226	
14		85		156		227	
15		86		157		228	
16	INCEPTION DATE (MMYYYY)	87		158		229	
17		88		159		230	
18		89	RESERVED	160		231	
19		90	DATE LICENSED	161	COMPANY USE	232	
20		91		162		233	
21		92		163		234	
22	RESERVED	93		164		235	LOSS RECORD ID
23		94		165		236	
24		95		166		237	
25		96	RESERVED	167		238	
26		97		168		239	
27		98	NO. OF TRAFFIC CONVICTIONS - MAJOR	169		240	
28		99		170		241	
29		100	NO. OF TRAFFIC CONVICTIONS - MINOR	171		242	
30	LOSS DATE (MMDDYYYY)	101		172		243	
31		102	RESERVED	173		244	
32		103		174		245	
33		104	NO. AT-FAULT ACCIDENTS - BI	175		246	
34		105		176		247	
35		106	NO. CHARGE AT-FAULT ACCIDENTS -	177		248	
36		107	PD	178		249	
37		108	GOOD DRIVER DISCOUNT	179		250	
38	STATE	109	DRIVER TRAINING DISCOUNT	180		251	
39		110	GOOD STUDENT DISCOUNT	181		252	
40	TERRITORY	111	DEFENSIVE DRIVER DISCOUNT	182		253	
41		112	ANTI-LOCK BRAKE DISCOUNT	183		254	
42		113	MULTI-CAR DISCOUNT	184		255	PASSIVE RESTRAINT
43	ZIP CODE	114	RESERVED	185		256	RESERVED
44		115		186		257	STATE EXCEPTION
45		116		187		258	
46		117	RATE LEVEL INDICATOR	188		-	RESERVED 259-266
47		118	POINT FORGIVENESS	189		267	NO. OF AT-FAULT ACCIDENTS - BI
48	RESERVED	119	DAYTIME RUNNING LIGHTS DISCOUNT	190		268	(1st ADD. DR. - NJ)
49		120	MODEL YEAR (YYYY)	191	ACCIDENT STATE	269	NO. OF CHARGE AT-FAULT ACCI. - PD
50		121		192		270	(1st ADD. DR. - NJ)
51		122		193	RESERVED	271	DATE LICENSED (1st ADD. DR.)
52	TYPE OF BUSINESS	123		194	RESERVED FOR ISO USE	-	271-276
53	TYPE OF POLICY	124	VIN	195	NO. OF AT-FAULT ACCIDENTS - BI	277	DATE LICENSED (2nd ADD. DR.)
54		125		196	(2nd Additional Driver)	-	277-282
55	RESERVED	126		197	NO. OF CHARGE AT-FAULT ACCID. - PD	283	ELIGIBILITY POINTS (1st ADD. DR.)
56	CLASSIFICATION / TYPE OF VEHICLE	127		198	(2nd Additional Driver)	284	
57		128		199	PRIN/NON-PRIN OPER. (1st ADD. DR.)	285	ELIGIBILITY POINTS (2nd ADD. DR.)
58		129		200	PRIN/NON-PRIN OPER. (2nd ADD. DR.)	286	
59		130		201	SUBLINE	287	POINT FORGIVENESS (1st ADD. DR.)
60		131		202		288	POINT FORGIVENESS (2nd ADD. DR.)
61		132		203		289	CLAIM COUNT
62	NUMBER OF VEHICLES/MOTORCYCLES	133		204	TYPE OF LOSS	290	LOSS AMOUNT
63	NO. OF VEHICLES RATED YOUTHFUL	134		205		291	
64	NO. OF OPERATORS ON POLICY	135		206	NO-FAULT COVERAGE	292	
65	NO. OF OPERATORS OF VEH.	136		207		293	
66	PRIN/NON-PRIN OPERATOR	137		208		294	
67	AGE (MMDDYYYY)	138		209	COORD. OF BENEFITS	295	
68		139		210		296	
69		140		211	TYPE OF NO-FAULT	297	
70		141	PREMIUM RECORD ID	212	DEDUCTIBLE	298	ANNUAL STATEMENT LINE OF
71		142		213	RESERVED	299	BUSINESS
						300	

**REPORTING INSTRUCTIONS
MANDATORY RECORD LAYOUT**

**NO-FAULT MODULE
PREMIUMS**

1	STAT PLAN INDICATOR	73	AGE (MMDDYYYY) (CONT'D)	144	PREMIUM RECORD ID (CONT'D)	214	RESERVED (CONT'D)
2	TRANSACTION TYPE	74		145		215	
3	RESERVED	75	GENDER	146		216	
4		76	MARITAL STATUS	147		217	PIP DEDUCTIBLE
5	COMPANY NUMBER	77	VEHICLE USE	148		218	PIP CLASSIFICATION
6		78	RESERVED	149		219	
7		79		150		220	TYPE OF NO-FAULT CO-PAYMENT / PIP LIMIT II
8		80		151		221	NO-FAULT CO-PAYMENT AMOUNT
9	KIND OF RECORD	81	ESTIMATED ANNUAL MILEAGE	152		222	
10	ACCOUNTING DATE (MMYYYY)	82		153		223	RESERVED
11		83	PERSISTENCY – (MMYYYY)	154		224	
12		84		155		225	
13		85		156		226	
14		86		157		227	
15		87		158		228	
16	INCEPTION DATE (MMYYYY)	88		159		229	
17		89	RESERVED	160		230	
18		90	DATE LICENSED	161	COMPANY USE	231	
19		91		162		232	
20		92		163		233	
21		93		164		234	
22	TRANSACTION EFFECTIVE DATE (MMDDYYYY)	94		165		235	
23		95		166		236	
24		96	NO. OF TRAFFIC CONVICTIONS	167		237	
25		97		168		238	
26		98	NO. OF TRAFFIC CONVICTIONS – MAJOR	169		239	
27		99		170		240	
28		100	NO. OF TRAFFIC CONVICTIONS – MINOR	171		241	
29		101		172		242	
30	TRANSACTION EXPIRATION DATE (MMDDYYYY)	102	NO. OF CHARGEABLE AT-FAULT ACCIDENTS	173		243	
31		103		174		244	
32		104	NO. OF AT-FAULT ACCIDENTS – BI	175		245	
33		105		176		246	
34		106	NO. OF CHARGEABLE AT-FAULT ACCIDENTS – PD	177		247	
35		107		178		248	
36		108	GOOD DRIVER DISCOUNT	179		249	
37		109	DRIVER TRAINING DISCOUNT	180		250	
38	STATE	110	GOOD STUDENT DISCOUNT	181		251	
39		111	DEFENSIVE DRIVER DISCOUNT	182		252	
40	TERRITORY	112	ANTI-LOCK BRAKE DISCOUNT	183		253	
41		113	MULTI-CAR DISCOUNT	184		254	
42		114	RESERVED	185		255	PASSIVE RESTRAINT
43	ZIP CODE	115		186		256	RESERVED
44		116		187		257	
45		117	RATE LEVEL INDICATOR	188		258	STATE EXCEPTION
46		118	POINT FORGIVENESS	189		–	RESERVED 259-266
47		119	DAYTIME RUNNING LIGHTS DISCOUNT	190		267	NO. OF AT-FAULT ACCIDENTS – BI (1st ADD. DR. – NJ)
48	RESERVED	120	MODEL YEAR (YYYY)	191	RESERVED	268	NO. OF CHARGE AT-FAULT ACCI. – PD (1st ADD. DR. – NJ)
49		121		192		271	DATE LICENSED (1st ADD. DR.)
50		122		193		–	271-276
51		123		194	RESERVED FOR ISO USE	277	DATE LICENSED (2nd ADD. DR.)
52	TYPE OF BUSINESS	124	VIN	195	NO. OF AT-FAULT ACCIDENTS – BI (2nd Additional Driver)	–	277-282
53	TYPE OF POLICY	125		196	NO. OF CHARGE AT-FAULT ACCID. – PD (2nd Additional Driver)	283	ELIGIBILITY POINTS (1st ADD. DR.)
54		126		197	PRIN/NON-PRIN OPER. (1st ADD. DR.)	284	ELIGIBILITY POINTS (2nd ADD. DR.)
55	RESERVED	127		198	PRIN/NON-PRIN OPER. (2nd ADD. DR.)	285	POINT FORGIVENESS (1st ADD. DR.)
56	CLASSIFICATION / TYPE OF VEHICLE	128		199	SUBLINE	286	POINT FORGIVENESS (2nd ADD. DR.)
57		129		200		287	RESERVED
58		130		201		289	PREMIUM AMOUNT
59		131		202		291	
60		132		203		293	
61		133		204	RESERVED	294	
62	NUMBER OF VEHICLES/MOTORCYCLES	134		205		295	
63	NO. OF VEHICLES RATED YOUTHFUL	135		206	PIP LIMIT (N.J. pos. 206-208; other than N.J. 207-208)	296	
64	NO. OF OPERATORS ON POLICY	136		207		297	
65	NO. OF OPERATORS OF VEH.	137		208		298	ANNUAL STATEMENT LINE OF BUSINESS
66	PRIN/NON-PRIN OPERATOR	138		209	RESERVED	299	
67	AGE (MMDDYYYY)	139		210		300	
68		140		211			
69		141	PREMIUM RECORD ID	212			
70		142		213			
71		143					
72							

**REPORTING INSTRUCTIONS
MANDATORY RECORD LAYOUT**

**NO-FAULT MODULE
LOSSES**

1	STAT PLAN INDICATOR	73	AGE (MMDDYYYY) (CONT'D)	144	PREMIUM RECORD ID (CONT'D)	214	RESERVED (CONT'D)
2	TRANSACTION TYPE	74		145		215	
3	RESERVED	75	GENDER	146		216	
4		76	MARITAL STATUS	147		217	PIP DEDUCTIBLE
5	COMPANY NUMBER	77	VEHICLE USE	148		218	PIP CLASSIFICATION
6		78	RESERVED	149		219	
7		79		150		220	TYPE OF NO-FAULT CO-PAYMENT / PIP LIMIT II
8		80		151		221	NO-FAULT CO-PAYMENT
9	KIND OF RECORD	81	ESTIMATED ANNUAL MILEAGE	152		222	AMOUNT
10	ACCOUNTING DATE (MMYYYY)	82		153		223	
11		83	PERSISTENCY – (MMYYYY)	154		224	RESERVED
12		84		155		225	
13		85		156		226	
14		86		157		227	
15		87		158		228	
16	INCEPTION DATE (MMYYYY)	88		159		229	
17		89	RESERVED	160		230	
18		90	DATE LICENSED	161	COMPANY USE	231	
19		91		162		232	
20		92		163		233	
21		93		164		234	
22	RESERVED	94		165		235	LOSS RECORD ID
23		95		166		236	
24		96	NO. OF TRAFFIC CONVICTIONS	167		237	
25		97		168		238	
26		98	NO. OF TRAFFIC CONVICTIONS – MAJOR	169		239	
27		99		170		240	
28		100	NO. OF TRAFFIC CONVICTIONS – MINOR	171		241	
29		101		172		242	
30	LOSS DATE (MMDDYYYY)	102	NO. OF CHARGEABLE AT-FAULT	173		243	
31		103	ACCIDENTS	174		244	
32		104	NO. OF AT-FAULT ACCIDENTS – BI	175		245	
33		105		176		246	
34		106	NO. OF CHARGE AT-FAULT ACCI. – PD	177		247	
35		107		178		248	
36		108	GOOD DRIVER DISCOUNT	179		249	
37		109	DRIVER TRAINING DISCOUNT	180		250	
38	STATE	110	GOOD STUDENT DISCOUNT	181		251	
39		111	DEFENSIVE DRIVER DISCOUNT	182		252	
40	TERRITORY	112	ANTI-LOCK BRAKE DISCOUNT	183		253	
41		113	MULTI-CAR DISCOUNT	184		254	
42		114	RESERVED	185		255	PASSIVE RESTRAINT
43	ZIP CODE	115		186		256	RESERVED
44		116		187		257	
45		117	RATE LEVEL INDICATOR	188		258	STATE EXCEPTION
46		118	POINT FORGIVENESS	189		–	RESERVED 259-266
47		119	DAYTIME RUNNING LIGHTS DISCOUNT	190		267	NO. OF AT-FAULT ACCIDENTS – BI
48	RESERVED	120	MODEL YEAR (YYYY)	191	ACCIDENT STATE	268	(1st ADD. DR. – NJ)
49		121		192		269	NO. OF CHARGE AT-FAULT ACCI. – PD
50		122		193	RESERVED	270	(1st ADD. DR. – NJ)
51		123		194	RESERVED FOR ISO USE	271	DATE LICENSED (1st ADD. DR.)
52	TYPE OF BUSINESS	124	VIN	195	NO. OF AT-FAULT ACCIDENTS – BI	–	271-276
53	TYPE OF POLICY	125		196	(2nd Additional Driver)	277	DATE LICENSED (2nd ADD. DR.)
54		126		197	NO. OF CHARGE AT-FAULT ACCID. – PD	–	277-282
55	RESERVED	127		198	(2nd Additional Driver)	283	ELIGIBILITY POINTS (1st ADD. DR.)
56	CLASSIFICATION / TYPE OF VEHICLE	128		199	PRIN/NON-PRIN OPER. (1st ADD. DR.)	284	
57		129		200	PRIN/NON-PRIN OPER. (2nd ADD. DR.)	285	ELIGIBILITY POINTS (2nd ADD. DR.)
58		130		201	SUBLINE	286	
59		131		202		287	POINT FORGIVENESS (1st ADD. DR.)
60		132		203		288	POINT FORGIVENESS (2nd ADD. DR.)
61		133		204	TYPE OF LOSS	289	CLAIM COUNT
62	NUMBER OF VEHICLES/MOTORCYCLES	134		205		290	LOSS AMOUNT
63	NO. OF VEHICLES RATED YOUTHFUL	135		206	PIP LIMIT	291	
64	NO. OF OPERATORS ON POLICY	136		207	(N.J. pos. 206-208; other than N.J. 207-208)	293	
65	NO. OF OPERATORS OF VEH.	137		208		293	
66	PRIN/NON-PRIN OPERATOR	138		209	RESERVED	294	
67	AGE (MMDDYYYY)	139		210		295	
68		140		211		296	
69		141	PREMIUM RECORD ID	212		297	
70		142		213		298	ANNUAL STATEMENT LINE OF
71		143				299	BUSINESS
72						300	

**CODING SECTION
EXPANDED REPORTING**

**NO-FAULT MODULE
PREMIUMS AND LOSSES**

**MICHIGAN (21)
NO-FAULT COVERAGE CODES**

Description	Code			
	Without Rejection of Work Loss - (including Work Loss Benefits)	With Rejection of Work Loss - Selected by One Insured Age 60 or Older	With Rejection of Work Loss - Selected by Two Insureds Age 60 or Older	With Rejection of Work Loss - Selected by Three or More Insureds Age 60 or Older
Basic PIP Coverage	001	031	041	051
All Other PIP Coverage	099	039	049	059
<u>Optional Excess Attendant Care*:</u>				
- \$10,000 Limit	005	006	007	008
- All Other	015	016	017	018
<i>*Must be reported on separate record</i>				

COORDINATION OF NO - FAULT BENEFITS CODES

Description	Code
PIP Primary	01
PIP "Work Loss" Benefits Secondary	14
PIP "Allowable Expense" Benefits Secondary	15
PIP "Work Loss" and "Allowable Expense" Benefits Secondary	29

PIP LIMIT II

<u>Description</u>	<u>Code</u>
<u>PIP Medical Expense Limit:</u>	
- Unlimited	1
- \$500,000	2
- \$250,000	3
- \$50,000	4
- Rejected / Excluded – All Household Members Have Qualified Coverage	5
- Excluded – One or More Members Do Not Have Qualified Coverage	6

**CODING SECTION
MANDATORY REPORTING**

**NO-FAULT MODULE
PREMIUMS AND LOSSES**

**MICHIGAN (21)
LIMIT**

Limit	Code			
	Without Rejection of Work Loss (including Work Loss Benefits)	With Rejection of Work Loss - Selected by One Insured Age 60 or Older	With Rejection of Work Loss - Selected by Two Insureds Age 60 or Older	With Rejection of Work Loss - Selected by Three or More Insureds Age 60 or Older
Basic PIP:				
– PIP Primary	01	31	41	51
– PIP "Work Loss" Benefits Secondary	02	–	–	–
– "Allowable Medical" Expense Benefits Secondary	03	33	43	53
– Work Loss and "Allowable Medical" Expense Benefits Secondary	04	–	–	–
All Other PIP Coverages	09	39	49	59
Optional Excess Attendant Care*:				
– \$10,000 Limit	05	06	07	08
– All Other	15	16	17	18

**Must be reported on separate record*

PIP LIMIT II

Limit	Code
PIP Medical Expense Limit:	
– Unlimited	1
– \$500,000	2
– \$250,000	3
– \$50,000	4
– Rejected / Excluded – All Household Members Have Qualified Coverage	5
– Excluded – One or More Members Do Not Have Qualified Coverage	6

**DEDUCTIBLE
(Subline 520 only)**

Deductible	Code
Full Coverage	1
Named Insured and Resident Relatives	
\$ 100	2
200	3
300	4
All Other	9