

STATISTICAL PLAN HOLDERS

NOVEMBER 13, 2020

COMMERCIAL AUTOMOBILE

SP-CA-2020-007

COMMERCIAL AUTOMOBILE REPORTING INSTRUCTIONS CLARIFIED FOR NUMBER OF POWERED VEHICLES, NON-OWNED CLASSIFICATIONS AND PHYSICAL DAMAGE COVERAGE CODE

KEY MESSAGE

This circular clarifies reporting instructions for the Number of Powered Vehicles field regarding Fleet size, reiterates Non-owned Automobile Class Code 6649 applicability and includes important reporting instruction refinements to the Physical Damage Coverage Code for Voluntary Business in support of ISO's 2020 Commercial Automobile multistate filing.

INTRODUCTION

In circular [SP-CA-2020-001](#), ISO announced changes in support of the 2020 Commercial Auto multistate filings for rules and forms. Subsequent to this circular, we have received company questions asking for clarifications in regard to the reporting of certain changes announced in this circular.

ISO ACTION

In an effort to refine our reporting instructions, we are establishing revisions to the Commercial Statistical Plan (CSP) and the Commercial Statistical Plan – Intermediate (CSP-i) as follows:

- **Clarified Reporting Instructions for Number of Powered Vehicles:**

For Trucks, Tractors and Trailers and Private Passenger Type risks, we clarified that a powered vehicle is one that is self-propelled. We also added the option to report a zero for this field if no self-propelled vehicles are actually insured on the policy (e.g., a policy insuring trailer(s) only).

- **Non-owned Automobiles:**

Removed reference to the historical Class Code 7000 – Partnership Non-Ownership Liability. The correct Class Code is now 6649 – Other than Auto Service Operations Partners or LLC Members – (NOL).

- **Added Reporting Instructions for Coverage Code in the Physical Damage Module:**

Introduced clarifications for reporting options as follows:

Option B is the preferred method; report Option A only when the Deductible applies to All Perils except Fire and Lightning, with or without full coverage for Glass.

COMMENTS

These changes:

- Apply to the CSP and CSP-i.
- Apply to the CSP Plus for Texas business written under the ISO Commercial Auto Program.
- Apply to Voluntary Business only.
- Do not apply to Assigned Risk Business at this time.
- Do not apply to the Commercial Statistical Agent Plan (CSAP).

STATISTICAL REPORTING EFFECTIVE DATES

For statistical reporting purposes, these changes have a distribution date of December 1, 2020.

FUTURE ISO ACTION

We will include these changes in:

- Fourth Quarter 2020 release of the 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

[SP-CA-2020-001](#) (02/28/2020) Commercial Automobile Classification Codes Modified And Coverage Codes Enhanced For Voluntary Business

ATTACHMENT(S)

- Revised CSP pages: CA-GR-6, CA-GR-7, CA-GR-10, CA-GR-18, CA-GR-23, CA-GR-24, CA-GR-28, CA-GR-33, CA-LI-49, CA-LI-107, CA-NF-42, CA-PH-89
- Revised CSP-i pages: CA-GR-7, CA-GR-11, CA-GR-15, CA-GR-15.1, CA-GR-19, CA-GR-29, CA-LI-49, CA-LI-104, CA-NF-38, CA-PH-78
- **Note:** The pages attached hereto as "revised pages" reflect all revisions to the current statistical plan pages associated with the change announced by this circular. These pages may not reflect changes announced in other circulars that affect the same pages.

CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular, please contact:
Olesya Karpenko
Statistical Data Management
201-469-3348
Olesya.Karpenko@verisk.com
statistical@verisk.com
- Other issues for this circular, please contact Customer Support:
E-mail: info@verisk.com
Phone: 800-888-4476

Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at www.verisk.com/iso. To keep abreast of the latest Statistical Services updates please visit the [ISO Statistical Reporting Guide](#) on ISOnet[®].



IMPORTANT NOTICE FOR USERS OF ISO PRODUCTS AND SERVICES

Please make sure that your company has authorized your use of this product and has complied with the requirements applicable in the jurisdiction where you plan to use it.

We distribute both state-specific and multi-state products and services. We do not distribute all the multi-state products and services for use in every jurisdiction due to corporate policy, regulatory preference, or variations or lack of clarity in state laws.

We provide participating insurers with information concerning the jurisdictions for which our products and services are distributed. Even in those jurisdictions, each insurer must determine what filing requirements, if any, apply and whether those requirements have been satisfied.

Now, as in the past, all of our products and services are advisory, and are made available for optional use by participating insurers as a matter of individual choice. Your company must decide for itself which, if any, ISO products or services are needed or useful to its operation and how those selected for use should be applied. We urge that you be guided by the advice of your attorneys on the legal requirements.

Copyright Explanation

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file, or use same in any manner without the written permission of the copyright owner. Permission is hereby granted to members, subscribers, and service purchasers to reprint, copy, or otherwise use the enclosed material for purposes of their own business use relating to that territory or line or kind of insurance, or subdivision thereof, for which they participate, provided that:

- A. where ISO copyrighted material is reprinted, copied, or otherwise used **as a whole**, it must reflect the copyright notice actually shown on such material.
- B. where ISO copyrighted material is reprinted, copied, or otherwise used **in part**, the following credit legend must appear at the bottom of each page so used:

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

REPORTING INSTRUCTIONS

- 13. Limits Identifier (Field: Position 36)**
Report the appropriate Limits Identifier.
- 14. Limits Codes (Field: Positions 37-40)**
Report the Limits Code that represents the liability limits for the coverages included in the transaction as follows:
(Refer to the Coding Section for appropriate codes)
Positions 37-38 – Bodily Injury or Single Limits (Including UM, UIM, UM/UIM and Medical Payments)
Positions 39-40 – Property Damage (Including UM, UIM, UM/UIM)
Separate entries are required for Bodily Injury and Property Damage Premium. This rule applies also to UM, UIM, UM/UIM and Medical Payments Premium.
- 15. Reserved For Future Use (Field: Position 41)**
Report blank.
- 16. Liability Deductible Code (Field: Positions 42-43)**
For other than Texas data, report as follows:
– For Voluntary Risks, report the appropriate Liability Deductible Code.
– For Assigned Risks, report blank.
For Texas data, report the actual Deductible Amount applicable to the occurrence in positions 61-65.
Number of Powered Vehicles on the Policy (Field: Positions 42-43)
For Texas Trucks, Tractors and Trailers and Private Passenger Type risks, report the Number of Powered Vehicles on the Policy Code representing the number of Self-Propelled vehicles on the Policy. Report a value of zero if there are none on the Policy.
For Trucks, Tractors and Trailers and Private Passenger Type risks in states other than Texas, report the Number of Powered Vehicles on the Policy Code in positions 94-95.
- 17. State Exception Code (Field: Position 44)**
Report the appropriate code, if required, otherwise report blank.
- 18. Driver Record Surcharges (Points) (Field: Positions 45-47)**
For Texas assigned risk data, 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.
- 19. Garage And Auto Dealers Aggregate Limit Indicator (Field: Position 48)**
For Garage Risks and Auto Dealers Risks, report the appropriate indicator identifying the aggregate limit applicable to non-auto exposures.
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 Garage, Auto Dealers and Publics, the reporting of Age Code is optional.
- 20. Zone Rating Code (Field: Positions 49-51)**
For Zone Rated risks, report the appropriate three-digit Zone Rating Code.
Endorsement Indicator Code (Field: Positions 49-51)
For Auto Dealers risks, report the appropriate Endorsement Indicator Code in positions 49-51.
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, Auto Dealers risks, Private Passenger Types and Light Trucks, report "000".
- 21. Per Occurrence Limit (Field: Positions 52-57)**
For Texas, report the actual Per Occurrence Limit in thousands in positions 52-57. If there is a policy limit per claim but no policy limit per occurrence, report 999999 in positions 52-57.
Otherwise, report blank.
- 22. Reserved For Future Use (Field: Position 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.

REPORTING INSTRUCTIONS

25. Deductible Amount (Field: Positions 61-65)

For Texas, 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.

26. ZIP Code (Field: Positions 61-65)

For data other than Texas, 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.

27. Per Claimant Limit (Field: Positions 66-71)

For Texas, report the actual Per Claimant Limit in thousands rounded to the nearest thousands in positions 66-71. If there is a policy per occurrence limit and no policy per claimant limit, report the policy per occurrence limit in both the policy per occurrence and claimant limit fields. Report the actual per claim limit applicable to the coverage being reported, i.e., the per claimant limit reported on a BI record should reflect the BI per claimant limit; for a CSL policy, the per claimant limit should represent the CSL per claimant limit.

Otherwise, report blank.

28. Transaction Effective Day (Field: Positions 72-73)

For Texas, report the day of month of the transaction effective date. Otherwise, report blank.

29. Transaction Expiration Day (Field: Positions 74-75)

For Texas data, report the day of month of the transaction expiration date. Otherwise, report blank.

30. MGA Indicator (Field: Position 76)

For Texas data, report the MGA Indicator assigned by ISO, if applicable. Otherwise, report blank.

31. Terrorism Coverage Code (Field: Position 77)

Report the appropriate Terrorism Coverage Code.

32. Schedule Rating Modification (Field: Positions 78-80)

For Texas data, report the schedule rating modification in positions 78-80. The schedule rating modification shall be reported as a percentage of the unmodified premium. (The rating modification factor of positions 88-90 shall continue to reflect the composite effect of **all** rating modifications.)

For other than Texas data, report the appropriate rating modification in positions 88-90, leaving positions 78-80 blank.

33. Exposure (Field: Positions 81-87)

Since the ratemaking structure for automobile insurance is dependent upon the use of exposure, it is essential that the greatest possible care be taken to have the exposures accurately recorded.

For risks written on a per car basis, a number of employees basis, a number of instructors basis or a number of named insureds basis, report as exposure the number of car months, employee months, instructor months or named insured months (refer to Table for determining Exposure in the Coding Section of this module). A car month is equivalent to one car insured for one month.

For risks written on a basis other than car months, employee months, instructor months and named insured months, report the exposure as "1/12th" the full annual exposure times the term in months.

Exposure shall be reported right justified. For example, an exposure of 12 shall be reported as 0000012 in Positions 81 through 87.

See Rule 9. of the Common General Rules for instructions on the reporting of credit exposures.

If BI and PD (including UM, UIM, and UM/UIM, BI and PD) and Medical Payments are reported as separate records, the exposure shall be reported on each such separate record.

34. Rating Modification Factor (Field: Positions 88-90)

Report the appropriate Rating Modification Factor.

35. Loss Cost Multiplier (Field: Positions 91-93)

For voluntary business, report the appropriate Loss Cost Multiplier.

For Assigned Risk business, as well as business ceded to the North Carolina Reinsurance Facility, report blank.

36. Transaction ID (Field: Positions 94-95)

For Texas data, report the appropriate Transaction ID code.

Number of Powered Vehicles on the Policy (Field: Positions 94-95)

For Trucks, Tractors and Trailers and Private Passenger Type risks in states other than Texas, report the Number of Powered Vehicles on the Policy ~~Code~~, representing the number of Self-Propelled vehicles on the Policy. Report a value of zero if there are none on the Policy.

For Texas Truck, Tractors and Trailers and Private Passenger Type risks, report the Number of Powered Vehicles on the Policy Code in positions 42-43.

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. 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.
- 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 and 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 representing the number of Self-Propelled vehicles on the Policy. Report a value of zero if there are none on the Policy.
- 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.

14. Coverage Code (Field: Positions 37-42)**Positions 37-39 – Other Than Collision*:**

Companies writing Comprehensive or Specified Cause Of Loss Coverage may report either the standard three digit Coverage Codes for "Other Than Collision" that are listed on page CA-PH-69 under "Option A" or the enhanced and expanded Coverage Codes that are listed on page CA-PH-69.1 under "Option B".

Option B is the preferred method, report Option A only when the Deductible applies to All Perils except Fire and Lightning, with or without full coverage for Glass.

Option A:

Report the appropriate three-digit Coverage Code in positions 37-39, listed on page CA-PH-69.

Option B:

Position 37 – Report applicable Deductible Code.

Position 38 – Report applicable Glass Coverage and Deductible Applicability Code combination.

Position 39 – Report applicable Other Than Collision Coverage Indicator.

Note: For all other risks refer to Coverage Codes starting on page CA-PH-70.

Positions 40-42 – Collision

Report the appropriate Coverage Code. Refer to Collision Codes starting on page CA-PH-71.

Note: The Coverage Code for Combined Physical Damage Coverage is to be reported in positions 37-39 for Voluntary business and positions 40-42 for Assigned Risk business.

15. Replacement Cost Indicator (Field: Position 43)

Required for Private Passenger Type risks. For other types, reporting is requested if applicable.

16. State Exception Code (Field: Position 44)

Report the appropriate code, if required; otherwise report blank.

17. Anti-Theft Device Code (Field: Position 45)

Report the appropriate code, if required; otherwise report blank.

18. Age Code/Extended Business Income Number Of Days Code (Field: Position 46)

Report the appropriate Age Code of the vehicle or the Extended Business Income Number of Days, if required.

For Garage Risks, report the appropriate Buildings and Open Lots Code.

19. Value Per Rating Unit Code (Field: Position 47)

For Garage Risks, report the appropriate Value Per Rating Unit Code.

For Single Interest Coverage, report the Original Unpaid Balance Code.

For Other Than Garage And Single Interest Coverage, report Stated Amount Identifier Code.

20. Reserved For Future Use (Field: Position 48)

Report blank.

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. Price Bracket (Original Cost New/Stated Amount) Code (Field: Positions 52-54)

Report Price Bracket (OCN) or Stated Amount in thousand dollars of value, truncated, if required.

Business Interruption Exposure Code (Field: Positions 52-54)

Report the insured's estimated maximum Business Interruption exposure to loss in thousands of dollars, rounded, if required.

22.1 Number Of Powered Vehicles On The Policy (Field: Positions 55-56)

For Trucks, Tractors and Trailers and Private Passenger Type risks, report the Number of Powered Vehicles representing the number of Self-Propelled vehicles on the Policy. Report a value of zero if there are none on the Policy.

23. Reserved For Future Use (Field: Positions 57-58)

Report blank.

24. Rating Identification Code (Field: Position 59)

Report the appropriate Rating Identification Code.

25. Reserved For ISO Use (Field: Position 60)

Report blank.

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.
- 6. MGA Indicator (Field: Position 16)**
For Texas, report the MGA Indicator assigned by ISO, if applicable. 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.
For zone and non-zone-rated risks that are ceded to North Carolina Reinsurance Facility and are registered in North Carolina, but operate outside of the state, refer to the North Carolina Out of State Risks section of the Territory Code Manual for reporting details.
- 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.
- 13. Limits Identifier (Field: Position 36)**
Report the appropriate Limits Identifier.
- 14. Limits Code (Field: Positions 37-38)**
Report the Limits Code reported on the premium record for the coverage under which the loss was incurred.
- 15. Reserved For Future Use (Field: Positions 39-41)**
Report blank.
- 16. Liability Deductible Code (Field: Positions 42-43)**
For other than Texas data, report as follows:
 - For Voluntary Risks, report the appropriate Liability Deductible Code.
 - For Assigned Risks, report blank.
 For Texas data, report the actual Deductible Amount applicable to the occurrence in positions 61-65.
Number of Powered Vehicles on the Policy (Field: Positions 42-43)
 For Texas Trucks, Tractors and Trailers and Private Passenger Type risks, report the Number of Powered Vehicles on the Policy Code, representing the number of Self-Propelled vehicles on the Policy. Report a value of zero if there are none on the Policy.
 For Trucks, Tractors and Trailers and Private Passenger Type risks in states other than Texas, report the Number of Powered Vehicles on the Policy Code in positions 57-58.
- 17. State Exception Code (Field: Position 44)**
Report the appropriate code, if required, otherwise report blank.

REPORTING INSTRUCTIONS

- 18. Reserved For Future Use (Field: Position 45)**
Report blank.
- 19. Accident State Code (Field: Positions 46-47)**
Report the code of the state in which the accident occurred.
- 20. Garage And Auto Dealers Aggregate Limit Indicator (Field: Position 48)**
For Garage Risks and Auto Dealers Risks with Type of Loss Codes 61, 62, 72, 73, 74 or 75, report the appropriate indicator identifying the aggregate limit applicable to non-auto exposures. The garage aggregate limit is applicable to other than automobile losses only.
- 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 Garage, Auto Dealers risks with Type of Loss Codes specified above or 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.
- Endorsement Indicator Code (Field: Positions 49-51)**
For Auto Dealers risks, report the appropriate Endorsement Indicator Code in positions 49-51, if applicable.
- 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, Auto Dealers risks, Private Passenger Types and Light Trucks, report "000".
- 22. Reserved For Future Use (Field: Positions 52-53)**
Report blank.
- 23. Driver Record Surcharges (Points) (Field: Positions 54-56)**
For Texas assigned risk data, 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 54-56)**
For Voluntary Trucks, Tractors and Trailers and Private Passenger Type risks, report the Original Cost New or Stated Amount in thousands, truncated.
- 24. Transaction ID (Field: Positions 57-58)**
For Texas data, report the appropriate Transaction ID code.
- Number of Powered Vehicles on the Policy (Field: Positions 57-58)**
For Trucks, Tractors and Trailers and Private Passenger Type risks in states other than Texas, report the Number of Powered Vehicles on the Policy Code, representing the number of Self-Propelled vehicles on the Policy. Report a value of zero if there are none on the Policy.
For Texas Trucks, Tractors and Trailers and Private Passenger Type risks, report the Number of Powered Vehicles on the Policy Code in positions 42-43.
- 25. Rating Identification Code (Field: Position 59)**
Report the appropriate Rating Identification Code.
- 26. Reserved For ISO Use (Field: Position 60)**
Report blank.
- 27. Deductible Amount (Field: Positions 61-65)**
For data reported for Texas, 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.
- 28. Reserved For Future Use (Field: Positions 66-69)**
Report blank.
- 29. Type of Loss Code (Field: Positions 70-71)**
Report the appropriate two-digit Type of Loss Code.
- 30. Claim Count (Field: Position 72)**
Report the appropriate claim count value 0, 1, -1.
The following rules are specific to the Commercial Automobile Liability module:

REPORTING INSTRUCTIONS

- 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. Reserved For Future Use (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 (Field: Position 48)
For Trucks, Tractors and Trailers and Private Passenger Type risks, report the appropriate Age Code of the vehicle.
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, representing the number of Self-Propelled vehicles on the Policy. Report a value of zero if there are none on the Policy.
- 23.1 Driver Record Surcharges (Points) (Field: Positions 54-56)**
For assigned risk Texas data, report the percentage surcharge based on convictions and at-fault accidents. Valid codes are zero (no surcharge) through 999. For all other assigned risk data, report blank.
Price Bracket (Original Cost New/Stated Amount) Code (Field: Positions 54-56)
For Voluntary Trucks, Tractors and Trailers and Private Passenger Type risks, report the Original Cost New or Stated Amount in thousands, truncated.
- 23.2 Transaction Identifier (Field: Positions 57-58)**
For Texas data, report the appropriate Transaction ID code. Otherwise, report blank. (See coding instructions for additional reporting instructions.)
- 24. Rating Identification Code (Field: Position 59)**
Report the appropriate Rating Identification Code.
- 25. Reserved For ISO Use (Field: Position 60)**
Report blank.
- 25.1 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 data other than Texas, 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.
- 25.2 Reserved For Future Use (Field: Positions 66-69)**
Report blank.
- 26. Type Of Loss Code (Field: Positions 70-71)**
Report the appropriate two-digit Type of Loss Code.
- 27. Claim Count (Field: Position 72)**
Report the appropriate claim count value 0, 1, -1.
The following rules are specific to the Commercial Automobile No-Fault module:
- Cases to be counted as claims must only be those in connection with which a loss payment has been made or a loss reserve established.
A case must not be counted as a claim if it involves only allocated loss adjustment expense.
 - A claim closed without a loss payment must not be counted as a claim.
 - A claim partly paid and partly outstanding can carry the claim count either in a paid or outstanding loss record. If a paid loss record has been reported with a count of one (1), the outstanding loss record must carry a count of zero (0) each time the outstanding loss record is reported. Subsequent paid loss records must carry a count of zero (0). If no paid loss record has been reported with a count of one (1), the outstanding loss record must carry a count of one (1) each time the outstanding loss record is reported.

- e. Salvage and subrogation (not reinsurance) must be reported as a credit to the claim count only if the recovery is the total cost of the claim under that Type of Loss Code.

Note: A paid loss record representing expenses incurred in salvage or subrogation operations must carry a zero (0) claim count.

- f. In the case of loss involving two or more claims, each claim must be counted and reported separately.

27. Standard Industrial Classification (SIC) Code (Field: Positions 73-76)

Report the appropriate four-digit Standard Industrial Classification (SIC) Code, if applicable.

28. Terrorism Coverage Code (Field: Position 77)

Report the appropriate Terrorism Coverage Code.

28.1 Number of Powered Vehicles on the Policy (Field: Positions 78-79)

For Trucks, Tractors and Trailers and Private Passenger Type risks, report the Number of Powered Vehicles on the Policy Code, representing the number of Self-Propelled vehicles on the Policy. Report a value of zero if there are none on the Policy.

29. Reserved For Expansion of Exposure Field (Field: Position 80)

Report blank.

30. Exposure (Field: Positions 81-87)

Not required, report blank.

31. Reserved for Future Use (Field: Positions 88-89)

Report blank.

31.1 North American Industrial Classification System (NAICS) Code (Field: Positions 90-95)

Report the appropriate six-digit North American Industrial Classification System (NAICS) Code.

See the NAICS rule in the Commercial Automobile General Rules instructions on the reporting of NAICS Code.

32. Loss Amount (Field: Positions 96-103)

Report the amount of the loss rounded to the nearest dollar.

± ±

Any signed or unsigned numeric value from 00000000 to 99999999 is valid. Amounts should be reported right justified with leading zeros. See Rule 9. of the Common General Rules for instructions on the reporting of negative amounts and signed and unsigned positive amounts.

Rounding, when required, is to be accomplished by dropping 1 through 49 cents and by increasing or decreasing the dollar amount by 1 (depending on whether the amount is positive or negative) for 50 through 99 cents.

33. Loss Record Identification (Field: Positions 104-117)

A. Occurrence Identifier

This field shall be reported using any combination of alphabetic and numeric characters, blanks or zeros.

All blanks and/or zeros are not valid.

Insert in positions 104-115 the occurrence identifier. It is imperative that the occurrence identifier be the same for all claims that arise from a single occurrence regardless of the type of loss. Claims arising out of different occurrences must have different occurrence identifiers.

B. Claim Identifier

Insert in positions 116-117 the claim identifier. The claim identifier is used to distinguish claims that arise from a single occurrence.

You may use any combination of alphabetic and numeric characters in the two-digit claim identifier field. The use of a combination of alphabetic and numeric characters will allow for reporting of multiple claims in a single occurrence up to a limit of 1,295.

You may report a blank in the left position of this two-digit field.

You may report a blank in the right position of this two-digit field if the occurrence involves less than ten (10) claims.

34. Premium Record Identification (Field: Positions 118-130)

Reporting of this field is mandatory for all states.

For Texas data, report the policy identifier. Valid codes are any alphanumeric string that uniquely identifies the policy.

For other than Texas data, report the policy number or any other alphanumeric identification as significant digits which will make it possible to locate all records pertaining to a single policy. It must be unique to a particular policy, and must be the same on all records for a particular policy. The matching of records originating from the same policy can become essential in our role as statistical agent on a company's behalf, including monitoring of data quality and the fulfillment of certain regulatory audit requirements.

35. Positions For Company Use (Field: Positions 131-150)

This field is for company use only, and may be reported blank, or may contain any alphanumeric combination that suits the individual carrier's purposes.

LIABILITY – VOLUNTARY RISKS

ZONE RATING CODE

Refer to territory code manual for codes.

NUMBER OF POWERED VEHICLES ON THE POLICY*

Required for Trucks, Tractors, Trailers and Private Passenger Types (PPTs).

DESCRIPTION	CODE
Report the number of powered vehicles* on the policy through 89. For example:	
0	00
1	01
25	25
60	60
89	89
If the number of powered vehicles on the policy is 90 or greater, report as follows:	
90-99	90
100-114	91
115-129	92
130-154	93
155-194	94
195-289	95
290 and greater	96
* <u>The overall count of Powered Vehicles should include the number for all vehicles on the policy that are self-propelled. Option to report 0 only allowed if no self-propelled vehicles are insured.</u>	

**NO-FAULT
ZONE RATING CODE**

Refer to territory code manual for codes.

**VOLUNTARY RISKS
NUMBER OF POWERED VEHICLES ON THE POLICY**

DESCRIPTION	CODE														
Report the number of powered vehicles* on the policy through 89. For example: <table style="margin-left: 20px;"> <tr><td style="border-bottom: 1px solid black;">0</td><td style="text-align: right;">00</td></tr> <tr><td>1</td><td style="text-align: right;">01</td></tr> <tr><td>25</td><td style="text-align: right;">25</td></tr> <tr><td>60</td><td style="text-align: right;">60</td></tr> <tr><td>89</td><td style="text-align: right;">89</td></tr> </table>	0	00	1	01	25	25	60	60	89	89					
0	00														
1	01														
25	25														
60	60														
89	89														
If the number of powered vehicles on the policy is 90 or greater, report as follows: <table style="margin-left: 20px;"> <tr><td>90-99</td><td style="text-align: right;">90</td></tr> <tr><td>100-114</td><td style="text-align: right;">91</td></tr> <tr><td>115-129</td><td style="text-align: right;">92</td></tr> <tr><td>130-154</td><td style="text-align: right;">93</td></tr> <tr><td>155-194</td><td style="text-align: right;">94</td></tr> <tr><td>195-289</td><td style="text-align: right;">95</td></tr> <tr><td>290 and greater</td><td style="text-align: right;">96</td></tr> </table>	90-99	90	100-114	91	115-129	92	130-154	93	155-194	94	195-289	95	290 and greater	96	
90-99	90														
100-114	91														
115-129	92														
130-154	93														
155-194	94														
195-289	95														
290 and greater	96														
<p><u>*The overall count of Powered Vehicles should include the number for all vehicles on the policy that are self-propelled. Option to report 0 only allowed if no self-propelled vehicles are insured</u></p>															

Optional for Commercial Trucks, Tractors and Trailers, and Private Passenger Type Vehicles. Not required for any other type of Voluntary business.

Not required for Assigned Risk business.

PHYSICAL DAMAGE – VOLUNTARY RISKS

ZONE RATING CODE

Refer to territory code manual for codes.

NUMBER OF POWERED VEHICLES ON THE POLICY

Required for Trucks, Tractors, Trailers and Private Passenger Types (PPTs).

DESCRIPTION	CODE
Report the number of powered vehicles* on the policy through 89. For example:	
0	00
1	01
25	25
60	60
89	89
If the number of powered vehicles on the policy is 90 or greater, report as follows:	
90-99	90
100-114	91
115-129	92
130-154	93
155-194	94
195-289	95
290 and greater	96
* <u>The overall count of Powered Vehicles should include the number for all vehicles on the policy that are self-propelled. Option to report 0 only allowed if no self-propelled vehicles are insured</u>	

26. STATISTICAL PLAN INDICATOR CODE (Field: Position 76)

Report the appropriate Statistical Plan Indicator Code.

27. TERRORISM COVERAGE CODE (Field: Position 77)

Report the appropriate Terrorism Coverage Code.

28. RESERVED (Field: Positions 78-80)

Report blank.

29. EXPOSURE (Field: Positions 81-87)

Since the ratemaking structure for automobile insurance is dependent upon the use of exposure, it is essential that the greatest possible care be taken to have the exposures accurately recorded.

For risks written on a per car basis, a number of employees basis, a number of instructors basis or a number of named insureds basis, report as exposure the number of car months, employee months, instructor months or named insured months (refer to Table for determining Exposure in the Coding Section of this module). A car month is equivalent to one car insured for one month.

For risks written on a basis other than car months, employee months, instructor months and named insured months, report the exposure as "1/12th" the full annual exposure times the term in months.

Exposure shall be reported "right justified". For example, an exposure of 12 shall be reported as 0000012 in positions 81 through 87.

See Rule 9. of the Common General Rules for instructions on the reporting of credit exposures.

If BI and PD (including UM, UIM, UM/UIM, BI and PD and Medical Payments) are reported as separate records, the exposure shall be reported on each such separate record.

30. RATING MODIFICATION (Field: Positions 88-90)

May optionally report the Rating Modification Factor. Otherwise, report blank.

31. LOSS COST MULTIPLIER (Field: Positions 91-93)

For voluntary business, may optionally report the appropriate Loss Cost Multiplier. Otherwise, report blank.

32. NUMBER OF POWERED VEHICLES ON THE POLICY (Field: Positions 94-95)

For Trucks, Tractors and Trailers and Private Passenger Type risks, report the Number of Powered Vehicles on the Policy Code, representing the number of Self-Propelled vehicles on the Policy. Report a value of zero if there are none on the Policy.

33. BODILY INJURY PREMIUM AMOUNT (Field: Positions 96-103)

Report the appropriate whole dollar amount.

For Liability, Other than Uninsured Motorists and Medical Payments:

Report the Bodily Injury premium in whole dollars.

For single premium policies report the Single Liability Premium for Bodily Injury and Property Damage combined.

For Medical Payments:

Report the premium for Medical Payments in whole dollars.

For Uninsured Motorists (UM):

Report the Bodily Injury premium for Uninsured, Underinsured and combined Uninsured/Underinsured Motorists in whole dollars.

For single premium policies, report the Single Liability Premium for UM, UIM or UM/UIM Bodily injury and Property Damage combined.

For UM, UIM, UM/UIM and Medical Payments, report the applicable premium on separate records with the appropriate subline.

Any signed or unsigned numeric value from 00000000 to 99999999 is valid. Amounts should be reported right justified with leading zeros. See Rule 9. of the Common General Rules for instructions on the reporting of negative amounts and signed and unsigned positive amounts.

Rounding, when required, is to be accomplished by dropping 1 through 49 cents and by increasing or decreasing the dollar amount by 1 (depending on whether the amount is positive or negative) for 50 through 99 cents.

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 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. **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, representing the number of Self-Propelled vehicles on the Policy. Report a value of zero if there are none on the Policy.
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.

13. RESERVED (Field: Position 36)

Report blank.

14. COVERAGE CODES (Field: Positions 37-42)

Positions 37-39 – Other Than Collision*:

Companies writing Comprehensive or Specified Cause of Loss Coverage may report either the standard three-digit Coverage Codes for "Other Than Collision" that are listed on page CA-PH-65 under "Option A" or the enhanced and expanded Coverage Codes that are listed on page CA-PH-65.1 under "Option B".

Option B is the preferred method, report Option A only when the Deductible applies to All Perils except Fire and Lightning, with or without full coverage for Glass.

Option A:

Report the appropriate three-digit Coverage Code in positions 37-39, listed on page CA-PH-65.

Option B:

Position 37 – Report applicable Deductible Code.

Position 38 – Report applicable Glass Coverage and Deductible Applicability Code combination.

Position 39 – Report applicable Other Than Collision Coverage Indicator.

Note: For all other risks refer to Coverage Codes starting on page CA-PH-66.

Positions 40-42 – Collision

Report the appropriate Coverage Code. Refer to Collision Codes starting on page CA-PH-69.

Note: The Coverage Code for Combined Physical Damage Coverage is to be reported in positions 37-39 for Voluntary business and positions 40-42 for Assigned Risk business.

15. REPLACEMENT COST INDICATOR (Field: Position 43)

Required for Private Passenger Type risks. For other types reporting is requested if applicable.

16. STATE EXCEPTION CODE (Field: Position 44)

Report the appropriate State Exception Code, if applicable.

Otherwise, report blank.

17. ANTI-THEFT DEVICE CODE (Field: Position 45)

Report the appropriate code, if required. Otherwise report blank.

18. AGE CODE/EXTENDED BUSINESS INCOME NUMBER OF DAYS CODE (Field: Position 46)

Report the appropriate Age Code of the vehicle or the Extended Business Income Number of Days, if required.

For Garage Risks, report the appropriate Buildings and Open Lots Code.

19. VALUE PER RATING UNIT CODE (Field: Position 47)

For Garage Risks, report the appropriate Value Per Rating Unit Code.

For Single Interest Coverage (Puerto Rico only), report the appropriate Original Unpaid Balance Code.

For other than Garage and Single Interest Coverage, report Stated Amount Identifier Code.

20. RESERVED (Field: Position 48)

Report blank.

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 and report "00" in positions 50-51.

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

22. BUSINESS INTERRUPTION EXPOSURE CODE (Field: Positions 52-54)

Report the insured's estimated maximum Business Exposure to loss in thousands of dollars, rounded, if required.

PRICE BRACKET (ORIGINAL COST NEW/STATED AMOUNT) (Field: Position 52-54)

Report the Original Cost New or Stated Amount in thousands, truncated, if required.

PRICE BRACKET (ORIGINAL COST NEW/STATED AMOUNT) CODE (Field: Position 54)

For Assigned Risks, report the appropriate Original Cost New/Stated Amount Code for the vehicle, if required. May optionally report as three positions.

23. NUMBER OF POWERED VEHICLES ON THE POLICY (Field: Positions 55-56)

For Trucks, Tractors and Trailers and Private Passenger Type Risks, report the Number of Powered Vehicles on the Policy Code representing the number of Self-Propelled vehicles on the Policy. Report a value of zero if there are none on the Policy

24. RESERVED (Field: Positions 57-58)

Report blank.

25. RATING IDENTIFICATION CODE (Field: Position 59)

Report the appropriate Rating Identification Code.

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

Report blank.

- 12. CLASSIFICATION CODE (Field: Positions 30-35)**
Report the appropriate six-digit Classification Code.
- 13. LIMITS IDENTIFIER (Field: Position 36)**
Report the appropriate Limits Identifier.
- 14. LIMITS CODE (Field: Positions 37-38)**
Report the Limits Code reported on the premium records for the coverage under which the loss was incurred.
- 15. RESERVED (Field: Positions 39-41)**
Report blank.
- 16. LIABILITY DEDUCTIBLE CODE (Field: Positions 42-43)**
For Voluntary Risks, report the appropriate Liability Deductible Code.
For Assigned Risk Business, report blank.
- 17. STATE EXCEPTION CODE (Field: Position 44)**
Report the appropriate State Exception Code, if applicable.
Otherwise, report blank.
- 18. RESERVED (Field: Position 45)**
Report blank.
- 19. ACCIDENT STATE CODE (Field: Positions 46-47)**
Report the code of the state in which the accident occurred.
- 20. GARAGE AND AUTO DEALERS AGGREGATE LIMIT INDICATOR (Field: Position 48)**
For Garage Risks and Auto Dealers Risks with Type of Loss Codes 61, 62, 72, 73, 74 or 75 report the appropriate indicator identifying the aggregate limit applicable to non-auto exposures. The garage aggregate limit is applicable to other than automobile losses only.
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 Garage, Auto Dealers risks with Type of Loss Codes specified above, or 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.
For Auto Dealers risks, refer to instruction below for reporting of positions 49-51.
ENDORSEMENT INDICATOR CODE (Field: Positions 49-51)
For Auto Dealers risks, report the appropriate Endorsement Indicator Code in positions 49-51, if applicable. For all risks other than Auto Dealers risks, refer to Zone Rating Code instructions above for proper coding.
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, Auto Dealers risks, Private Passenger Types and Light Trucks, report "000".
- 22. RESERVED (Field: Positions 52-53)**
Report blank.
- 23. PRICE BRACKET (ORIGINAL COST NEW/STATED AMOUNT) CODE (Field: Positions 54-56)**
For Voluntary Trucks, Tractors and Trailers and Private Passenger Type Risks, report the Original Cost New or Stated Amount in thousands, truncated.
- 24. NUMBER OF POWERED VEHICLES ON THE POLICY (Field: Positions 57-58)**
For Trucks, Tractors and Trailers and Private Passenger Type risks, report the Number of Powered Vehicles on the Policy Code representing the number of Self-Propelled vehicles on the Policy. Report a value of zero if there are none on the Policy.
- 25. RATING IDENTIFICATION CODE (Field: Position 59)**
Report the appropriate Rating Identification Code.
- 26. RESERVED FOR ISO USE (Field: Position 60)**
Report blank.

26. 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.

27. RESERVED (Field: Positions 66-69)

Report blank.

28. TYPE OF LOSS CODE (Field: Positions 70-71)

Report the appropriate two-digit Type of Loss Code.

29. CLAIM COUNT (Field: Position 72)

Report the appropriate claim count value 0, 1 or -1.

The following rules are specific to the Commercial Automobile Physical Damage module:

- a. Cases to be counted as claims must only be those in connection with which a loss payment has been made.
- b. A claim closed without a loss payment must not be counted as a claim.
- c. A claim on which more than one payment is made must only be counted once. If a loss payment has been reported with a claim count of one (1), any further payments on that claim would then carry a claim count of zero (0) in the Paid loss record. Paid loss records must only be counted once, either on the initial payment, on any intervening partial payment or on the final payment. If the claim count is recorded on the initial reporting of the claim count is going to be deferred until the final payment is made, then the claim is not to be counted on the initial payment or any intervening payment record.
- d. A case involving a loss payment under two or more coverages or types of loss must be counted as a claim for each such loss under each coverage and type of loss.
- e. Salvage and Subrogation (not reinsurance) must be reported as a credit to the claim count only if the recovery is the total cost of the claim under that Type of Loss Code.
Note: A paid loss record representing expenses incurred in salvage or subrogation operations must carry a zero (0) claim count.
- f. In the case of a loss involving two or more claims, each claim must be counted and reported separately.

30. STANDARD INDUSTRIAL CLASSIFICATION (SIC) CODE (Field: Positions 73-76)

Report the appropriate four-digit Standard Industrial Classification (SIC) Code, if applicable.

31. TERRORISM COVERAGE CODE (Field: Position 77)

Report the appropriate Terrorism Coverage Code.

32. NUMBER OF POWERED VEHICLES ON THE POLICY (Field: Positions 78-79)

For Trucks, Tractors and Trailers and Private Passenger Type Risks, report the Number of Powered Vehicles on the Policy ~~Code~~, representing the number of Self-Propelled vehicles on the Policy. Report a value of zero if there are none on the Policy.

33. RESERVED (Field: Positions 80-89)

Report blank.

34. NORTH AMERICAN INDUSTRIAL CLASSIFICATION SYSTEM (NAICS) CODE (Field: Positions 90-95)

Report the appropriate six-digit North American Industrial Classification System (NAICS) Code.

See the NAICS rule in the Commercial Automobile General Rules for instructions on the reporting of NAICS Code.

LIABILITY – VOLUNTARY RISKS

ZONE RATING CODE

Refer to Territory Code Manual for codes.

NUMBER OF POWERED VEHICLES ON THE POLICY*

Required for Trucks, Tractors, Trailers and Private Passenger Types (PPTs).

DESCRIPTION	CODE
Report the number of powered vehicles* on the policy through 89. For example:	
0	00
1	01
25	25
60	60
89	89
If the number of powered vehicles on the policy is 90 or greater, report as follows:	
90-99	90
100-114	91
115-129	92
130-154	93
155-194	94
195-289	95
290 and greater	96
* <u>The overall count of Powered Vehicles should include the number for all vehicles on the policy that are self-propelled. Option to report 0 only allowed if no self-propelled vehicles are insured.</u>	

NO-FAULT

ZONE RATING CODE

Refer to Territory Code Manual for codes.

NUMBER OF POWERED VEHICLES ON THE POLICY

DESCRIPTION	CODE
Report the number of powered vehicles* on the policy through 89. For example:	
0	00
1	01
25	25
60	60
89	89
If the number of powered vehicles on the policy is 90 or greater, report as follows:	
90-99	90
100-114	91
115-129	92
130-154	93
155-194	94
195-289	95
290 and greater	96
*The overall count of Powered Vehicles should include the number for all vehicles on the policy that are self-propelled. Option to report 0 only allowed if no self-propelled vehicles are insured	

Optional for Commercial Trucks, Tractors and Trailers, and Private Passenger Type Vehicles. Not required for any other type of Voluntary business.

Not required for Assigned Risk business.

**PHYSICAL DAMAGE – VOLUNTARY RISKS
ZONE RATING CODE**

Refer to Territory Code Manual for codes.

NUMBER OF POWERED VEHICLES ON THE POLICY

Required for Trucks, Tractors, Trailers and Private Passenger Types (PPTs).

DESCRIPTION	CODE
Report the number of powered vehicles* on the policy through 89. For example:	
<u>0</u>	<u>00</u>
1	01
25	25
60	60
89	89
If the number of powered vehicles on the policy is 90 or greater, report as follows:	
90-99	90
100-114	91
115-129	92
130-154	93
155-194	94
195-289	95
290 and greater	96
* <u>The overall count of Powered Vehicles should include the number for all vehicles on the policy that are self-propelled. Option to report 0 only allowed if no self-propelled vehicles are insured</u>	