



NEW COVERAGE CODE LIST AND CATEGORIES

MAIN CATEGORIES

1000
CRIME

2000
PROPERTY

3000
**FIDELITY / BONDS /
CONTRACT INSURANCE**

4000
INLAND MARINE

5000
GENERAL LIABILITY

6000
**PROFESSIONAL LIABILITY /
MALPRACTICE / CYBER**

7000
HEALTH / ACCIDENT

8000
AUTOMOBILE & MOTORIZED CRAFT

9000
MISCELLANEOUS

CRIME – 1000s

SUBCATEGORY	DESCRIPTION	NEW CODE	OLD CODE
CRIME 1000	Crime	1000	150
	Excess Crime* ^E	1001	152
	Kidnap & Ransom* ^E	1002	153
	Workplace Violence	1010	650

PROPERTY – 2000s

SUBCATEGORY	DESCRIPTION	NEW CODE	OLD CODE
COMMERCIAL PROPERTY/ BUSINESS INCOME 2000	Builders Risk – Commercial	2010	N/A
	Business Income/Interruption	2030	N/A
	Commercial Property – Basic Form	2000	401
	Commercial Property – Multi-Peril	2002	994
	Commercial Property – Special Form/All Risk	2001	990
	Disaster Income Protection* ^E	2040	415
	Individual Insureds With Large Schedules Where The TIV (Total Insured Values) Are In Excess Of \$Five Hundred Million* ^E	2003	409
	Trade Name Restoration/Food Borne Illness	2031	650
	Vacant Buildings – Commercial* ^E	2020	410

*E Export list

■ New Codes

■ Miscellaneous

PROPERTY – 2000s

SUBCATEGORY	DESCRIPTION	NEW CODE	OLD CODE
EARTHQUAKE 2100	Commercial DIC/Stand Alone Earthquake with Limits >\$10M*E	2120	416
	Difference in Conditions with limits less than or equal to \$10M – Commercial Property	2110	996
	Parametric Earthquake	2130	650
	Stand Alone Earthquake with limits less than or equal to \$10M – Commercial Property	2100	997
NATURAL DISASTERS (Excluding Earthquake) 2200	Excess Flood – Commercial*E	2201	N/A
	Flood – Commercial	2200	N/A
	Flood & Landslide – Commercial	2202	N/A
	Flood & Volcanic Eruption – Commercial	2203	N/A
	Forced-Place Insurance	2230	N/A
	Wind/Windstorm – Commercial	2210	N/A
	Parametric Wildfire – Commercial	2240	N/A
TERRORISM 2300	Terrorism – Special Multi-Peril	2301	999
	Terrorism – Stand Alone	2300	998

*E Export list

■ New Codes

■ Miscellaneous

PROPERTY – 2000s

SUBCATEGORY	DESCRIPTION	NEW CODE	OLD CODE
MISCELLANEOUS PROPERTY 2400	Amusement Parks/Carnivals and Amusement Devices* ^E	2404	405
	Explosive Manufacturing/Sales/Storage* ^E	2403	407
	Glass	2400	651
	Hay in The Open* ^E	2401	412
	Sawmills* ^E	2402	411
HOMEOWNERS/ DWELLING/ BUILDERS RISK 2600	Builders Risk – Personal	2620	N/A
	Dwelling	2600	400
	Farmowners – Multi-Peril	2630	404
	Homeowners – Basic Form	2610	402
	Homeowners – Multi-Peril	2611	403
	Vacant Buildings – Personal* ^E	2640	N/A
EARTHQUAKE 2700	Homeowners Earthquake/Excess Limits Or Deductible Buyback* ^E	2710	408
	Residential Earthquake	2700	414
NATURAL DISASTERS (Excluding Earthquake) 2800	Excess Flood – Personal* ^E	2801	413
	Flood – Personal	2800	650
	Flood & Landslide – Personal	2802	650
	Flood & Volcanic Eruption – Personal	2803	650
	Wind/Windstorm – Residential	2810	650

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■ New Codes

■ Miscellaneous

FIDELITY / BONDS / CONTRACT INSURANCE – 3000s

SUBCATEGORY	DESCRIPTION	NEW CODE	OLD CODE
FIDELITY & BONDS 3000	Bonds	3000	350
	Fidelity	3001	351
CONTRACT INSURANCE 3100	Account Default	3102	650
	Contract Liability	3100	650
	Entertainment/Motion Pictures Contract	3110	650
	Failure To Survive	3103	650
	Hole-In-One	3121	650
	Mortgage Insurance	3106	650
	Oocyte/Egg Donor/IVF/Surrogate Contract	3105	650
	Prize Indemnification (Excluding Hole-In-One Coverage)* ^E	3120	657
	Short Term Media/Entertainment Failure To Survive For \$5 Million And Over (Film/Entertainment Productions)* ^E	3111	658
	Subguard	3101	650
Trade Credit	3104	650	

*E Export list

■ Miscellaneous

INLAND MARINE – 4000s

SUBCATEGORY	DESCRIPTION	NEW CODE	OLD CODE
INLAND MARINE/ MOTOR TRUCK CARGO 4000	Boiler & Machinery	4030	652
	Excess Motor Truck Cargo* ^E	4011	451
	Inland Marine	4000	450
	Jeweler's Block	4020	N/A
	Motor Truck Cargo	4010	N/A
	Track Insurance	4001	650
PERSONAL ARTICLE 4100	Personal Articles Floater Broad	4100	N/A
	Personal Articles Floaters Written On A Stand Alone Basis Where The Value Of The Schedule Is In Excess Of \$1M Or Contains A Single Item(s) Over \$100,000* ^E	4101	453

GENERAL LIABILITY – 5000s

SUBCATEGORY	DESCRIPTION	NEW CODE	OLD CODE
GENERAL & EXCESS LIABILITY 5000	Asset Protection	5013	650
	Event Cancellation* ^E	5021	656
	Excess Liability (Incl. Umbrella)	5010	300
	Excess Liability Where Part of Underlying is Non-Admitted* ^E	5011	582
	General Liability	5000	500
	Limits That Attach in Excess of \$150 Million* ^E	5012	573
	Short Term Special Events (Excluding Hole-In-One)* ^E	5020	580

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■ New Codes

■ Miscellaneous

GENERAL LIABILITY – 5000s

SUBCATEGORY	DESCRIPTION	NEW CODE	OLD CODE
PRODUCT LIABILITY 5100	Clinical And Similar Tests Of Pharmaceutical, Medical, Biological & Other Similar Products* ^E	5103	565
	Gen. Liability – Product Tampering	5100	502
	Products Recall* ^E	5102	576
	Products/Completed Operations (Written On A Stand Alone Basis)* ^E	5101	575
CONTRACTOR-BASED LIABILITY 5200	Blasting Contractors* ^E	5203	563
	Contractors Engaged In Construction Of New Tract Homes and/or New Condominiums* ^E	5200	566
	Crane & Rigging Contractors* ^E	5202	591
	Demolition Contractors* ^E	5204	567
	Oilfield Contractors* ^E	5205	574
	Scaffold/Scaffold Contractor* ^E	5201	595
INDUSTRY-BASED LIABILITY 5300	Ambulance Services Including Professional Liability* ^E	5308	561
	Amusement Parks/Carnivals/ Devices* ^E	5303	562
	Building Moving* ^E	5300	564
	Explosives Including Manufacturing/Sales/Storage* ^E	5309	570

*E Export list

GENERAL LIABILITY – 5000s

SUBCATEGORY	DESCRIPTION	NEW CODE	OLD CODE
INDUSTRY-BASED LIABILITY 5300	Fireworks Displays* ^E	5304	571
	Hot Air Balloon* ^E	5305	589
	Outfitters And Guides* ^E	5306	579
	Seasonal Or Mobile Fairs, Concessionaires, And Vendors, With Or Without Liquor Liability* ^E	5307	587
	Security Guard Services* ^E	5301	581
	Tattoo And Body Piercing Shops* ^E	5302	583
HAZARD-BASED LIABILITY 5400	Animal Liability	5402	650
	Environmental Impairment Remediation And Pollution Liability* ^E	5410	568
	Liquor Liability	5400	N/A
	Wildfire Liability	5401	650
MISCELLANEOUS LIABILITY 5500	Foster Family (Occurrence Based Only)* ^E	5500	588

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PROFESSIONAL LIABILITY/MALPRACTICE/CYBER – 6000s

SUBCATEGORY	DESCRIPTION	NEW CODE	OLD CODE
BROAD E&O AND D&O 6000	Errors & Omissions	6000	550
	Media Liability	6001	N/A
	Directors & Officers	6010	551
	Employment Practice Liability* ^E	6020	569
	Sexual Misconduct	6021	N/A
	Representations & Warranties	6030	650
	Excess Representations & Warranties	6031	650
	Patent/Trademark/Copyright Infringement* ^E	6040	572
PROFESSIONAL SERVICE LIABILITY 6100	Architects & Engineers/Condo Coverage Only* ^E	6100	577
	Tattoo & Body Piercing Shops E&O* ^E	6101	585
CYBER LIABILITY 6200	Cyber Liability	6200	550
	Cyber Cargo	6201	550
	Cyber Multi-Peril	6210	550
MEDICAL MALPRACTICE 6300	Medical Malpractice	6300	600
	Medical Malpractice – Hospitals	6301	606
	Physician/Medical Group/Hospital Billing E&O* ^E	6310	593
OTHER PROFESSIONAL LINES 6400	Campaign Treasurers* ^E	6400	578
	Creditors' Committees* ^E	6401	584

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HEALTH/ACCIDENT – 7000s

SUBCATEGORY	DESCRIPTION	NEW CODE	OLD CODE
HEALTH/ ACCIDENT 7000	Accident	7000	700
	Accident – Disability Income	7001	701
	Accident – Group Health Insurance	7002	702
	Accident – Individual Health Ins.	7003	703
	Bridge Plan* ^E	7007	707
	High Limits Disability* ^E	7006	706
	International Major Medical* ^E	7005	705

AUTOMOBILE & MOTORIZED CRAFT – 8000s

SUBCATEGORY	DESCRIPTION	NEW CODE	OLD CODE
COMMERCIAL AUTO 8000	Auto Liability – Commercial	8000	51
	Auto Physical Damage – Commercial	8010	101
	Combined Auto Liability & P.D. – Comm.	8020	201
	Combined Trucking Liability & P.D.	8040	N/A
	Garage Liability	8030	800
PRIVATE AUTO 8100	Auto Liability – Private	8100	50
	Auto Physical Damage – Private	8110	100
	Combined Auto Liability & P.D. – Private	8120	200
	Exotic/Classic/Antique Autos With A Value In Excess Of \$100,000* ^E	8101	52

*E Export list

■ New Codes

AUTOMOBILE & MOTORIZED CRAFT – 8000s

SUBCATEGORY	DESCRIPTION	NEW CODE	OLD CODE
VESSELS (WATERCRAFT) 8200	All Vessels In Excess Of 30 Feet And Rated With A Maximum Speed Of 45 MPH* ^E	8201	454
	Any Vessel/With A Maximum Rated Speed In Excess Of 55 MPH* ^E	8200	452
RAILROAD 8300	Short Term Media/Entertainment Railroad Protective Liability (Film/Entertainment Productions)* ^E	8300	592
AVIATION 8400	Aviation Excess Liability* ^E	8401	586
	Aviation Liability	8400	510
	Short Term Media/Entertainment Non-Owned Contingent Aircraft Liability (Film/Entertainment Productions)* ^E	8402	590
DRONE 8500	Drone Commercial Third-Party Liability And Optional Physical Damage* ^E	8502	659
	Drone Physical Damage Or Loss* ^E	8501	455
	Drone Third-Party Liability* ^E	8500	594

*E Export list

MISCELLANEOUS - 9000s			
SUBCATEGORY	DESCRIPTION	NEW CODE	OLD CODE
MISCELLANEOUS 9000	Commercial DIC/Stand Alone Earthquake (For Policies With An Effective Date Prior To 10/25/2018) – Fire & Allied Lines* ^E	9201	406
	Excess Workers Compensation	9001	980
	Legacy	9999	N/A
	Legal Expense Reimbursement	9000	650
	Miscellaneous – All Other	9200	650
MISCELLANEOUS - LEGACY & ALL OTHER 9200 TO 9900	Nuclear Risk	9003	653
	Political Risks Including Expropriation, Confiscation, Unfair Calling* ^E	9020	655
	Travel Insurance	9010	650

What is happening with miscellaneous codes?

Over the years, the miscellaneous code eventually became where we put any new, non-export coverage we wanted to track. So, the miscellaneous code had numerous and varied subcategories under its umbrella. We used miscellaneous for property coverages like flood and casualty coverages like animal liability, among others.

When we began the project, we noticed that we had about as many coverages filed under miscellaneous as standard coverages. We thought there might be a better way to do this. We reviewed all our miscellaneous coverages and selected the ones with high premiums or frequent exposure (or both) to be given their own codes.

The new system will allow us to thoughtfully classify new and emerging coverages we are seeing regularly in the market.

And the miscellaneous code is still here. If the coverage doesn't fit under an existing code, it can be coded as miscellaneous.



1001

1002

8101

AA

ExC

K&R

5011

EL

8201

AVE

2403

II

2402

SM

5205

OC

5203

BC

5303

S

4011

EM

2403

EX

2040

DIP

2801

EFP

5404

AP

5120

DIC

5840

VBP

5201

EF

2710

HOM

2401

HA

5111

STF

4020

VB

9201

SC

301

CC

9020

PR

5303

APC

5307

SMF

C

5200

NT

5300

BM

5305

HAB

4101

PAF

6400

CT

&E

AVE



5410

5308

3

&ST

5202

CR

5012

LTA

EIR

5304

F