



EXCESS LINE ASSOCIATION
OF NEW YORK

BULLETIN

120 Wall Street, 24th Floor
New York, New York 10005

Bulletin No. 2025-21

November 5, 2025

RE: FILING CHANGES – UPDATED COVERAGE AND RISK / INDUSTRY CODING

Beginning December 15, 2025, there will be a change to coverage codes and risk / industry codes usage in ELANY systems.

- Brokers must select from coverage / export codes based on policy inception date and must select a more specific risk / industry code based on the insured.
- Programmatic filings must align, using appropriate coverage and risk/industry codes.
- Coverage and risk / industry codes filed with ELANY prior to December 15, 2025 will remain unchanged.

Coverage Codes: ELANY has led a project to consolidate and simplify coverage codes for excess line placements, with the approval of the Department of Financial Services. With these updates, brokers can use a single, unified code for a wide range of risks, making it easier to select the correct code, and reducing the likelihood of errors. These changes will commence with policies that have inception dates on or after January 1, 2026.

Export Codes: Export codes will be updated in line with coverage codes.

Risk / Industry Codes: As part of restructuring coverage codes, it is necessary to revise the insured's risk / industry codes for greater accuracy. These will now appear as 4-digits, aligning with NAICS at the sector level, making New York's practices more consistent. The 4-digit codes will commence with filings beginning December 15, 2025.

Risk / Industry codes should always reflect the insured. For example, general liability coverage for a public school's construction project should use the appropriate GL coverage and school risk / industry codes (not construction coverage or construction risk / industry codes).

Code List: Click [here](#) for an updated list of coverage, export and industry codes.