



December 28, 2017

Bulletin No. 10-2017

To: NISS Member Companies

Re: California Low Cost Automobile Classification Code Addition

AIPSO recently announced that the California Department of Insurance has approved their filing number LC 17-01 which sets forth a change to the California Low Cost Automobile Insurance Program to establish Classification Code 9LD.

This new Classification Code 9LD was established to comply with the California Insurance Code 11629.77 which requires that the Low Cost Automobile Insurance Program be made available for applicants 16 to 18 years of age who are economically independent and to families with an adult driver covered under the Program who have a driver age 16 to 18 in the household.

NISS is adding Classification Code 936900 to identify the above new California Low Cost Automobile classification code 9LD, as shown on the attached page.

This change applies to new and renewal policies effective February 1, 2018 and subsequent. The coding on the attached page will be reflected in the 1st Quarter 2018 revisions to the NISS Automobile Volume I Statistical Plan.

Very truly yours,

Theresa A. Szwast

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President & CEO

Attachment

CODING SECTION

X Premiums	X Liability	X Private Passenger
X Losses	No-Fault	Other Than Private
	Physical Damage	Passenger
	Voluntary Risks	X Assigned Risks

CLASSIFICATION CODES

CALIFORNIA LOW COST AUTOMOBILE INSURANCE PROGRAM

CLASS	Description	CODE
9LA	Principal operator has been continuously licensed 3 years or more - Unmarried Males 19 to 24 years of age	936300*
9LB	Resident driver, who is not the principal operator, has been continuously licensed 3 years or more - Unmarried Males 19 to 24 years of age	936400
9LW	Principal operator is licensed less than 3 years - No Unmarried Males 19 to 24 years of age	936500+
9LX	Principal operator is licensed less than 3 years - Unmarried Males 19 to 24 years of age	936600#
9LY	Resident driver, who is not the principal operator, is licensed less than 3 years - No Unmarried Males 19 to 24 years of age	936700
9LZ	Resident driver, who is not the principal operator, is licensed less than 3 years - Unmarried Males 19 to 24 years of age	936800
9LD	The applicant or any driver in the household is 16 through 18 years of age.	936900
9LC	All Others	936000

- * Class Code 9LA applies if there is both an applicant and another driver who have been continuously licensed for three years or more who are Unmarried Males 19 through 24 years of age in the same household.
- + Class Code 9LW applies if there is both an applicant and another driver who have been licensed less than three years and there are no Unmarried Males 19 through 24 years of age in the same household.
- # Class Code 9LX applies if there is both an applicant and another driver who have been licensed less than three years and there are Unmarried Males 19 through 24 years of age in the same household.

Note: Penalty Point/Surcharge Code does not apply to the California Low Cost Automobile Insurance Program.