



B U L L E T I N

December 31, 2018

Bulletin No. 12-2018

To: NISS Member Companies

Re: Assigned Risk Automobile Nonbinary Classifications – California, Oregon and Washington

AIPSO recently announced revisions to the private passenger automobile classifications have been approved to introduce youthful nonbinary classifications for the states of California, Oregon, and Washington.

Automobile Insurance Plan Manuals for these states have been revised to include the following definition: ‘Nonbinary’ means a person whose gender identity is not specified or falls outside the traditional conceptions of strictly either female or male. Any youthful operators who identify as nonbinary will receive the same rating classification as a youthful female.

NISS is revising the youthful operator classification charts for Assigned Risk Automobile experience in California, Oregon and Washington to reflect the above revisions, as shown on the following pages.

This change applies to new and renewal policies effective January 1, 2019 and subsequent. The coding on the attached page will be reflected in the 1st Quarter 2019 revisions to the NISS Automobile Volume I Statistical Plan.

Very truly yours,

A handwritten signature in black ink, reading 'Theresa A. Szwast'.

Theresa A. Szwast
President & CEO

Attachment

CODING SECTION

<input checked="" type="checkbox"/> Premiums	<input checked="" type="checkbox"/> Liability	<input checked="" type="checkbox"/> Private Passenger
<input checked="" type="checkbox"/> Losses	<input type="checkbox"/> No-Fault	<input type="checkbox"/> Other Than Private Passenger
	<input type="checkbox"/> Physical Damage	
<input type="checkbox"/> Voluntary Risks		<input checked="" type="checkbox"/> Assigned Risks

CLASSIFICATION CODES

CALIFORNIA

PRIMARY CLASSIFICATION

NO YOUTHFUL OPERATOR

Description of Operator	Pleasure Use	Work Less Than 10	Work 10 or More	Business Use	Farm Use
	Code	Code	Code	Code	Code
Operators Under 65	9711 (Class 1A)	9712 (Class 1B)	9713 (Class 1C)	9731 (Class 3)	9751 (Class 1AF)
Operators 65 and Over	9781 (Class 6A)	9782 (Class 6B)	9783 (Class 6C)		9784 (Class 6AF)

PRIMARY CLASSIFICATION

YOUTHFUL OPERATOR

Sex and Marital Status	Age	Pleasure Use	Work Less Than 10	Work 10 or More	Business Use	Farm Use
		Code	Code	Code	Code	Code
Unmarried Nonbinary	Under 21	9724 (Class 2D)				9774 (Class 2DF)
Unmarried Female	Under 21	9724 (Class 2D)				9774 (Class 2DF)
Unmarried Male (Owner or Principal Operator)	Under 25	9723 (Class 2C)				9773 (Class 2CF)
	25 thru 29	9726 (Class 2E)				9776 (Class 2EF)
Unmarried Male (Not Owner or Principal Operator)	Under 25	9721 (Class 2A)				9771 (Class 2AF)
Married Male	Under 25	9722 (Class 2B)				9772 (Class 2BF)

CODING SECTION

<input checked="" type="checkbox"/> Premiums	<input checked="" type="checkbox"/> Liability	<input checked="" type="checkbox"/> Private Passenger
<input checked="" type="checkbox"/> Losses	<input checked="" type="checkbox"/> No-Fault	<input type="checkbox"/> Other Than Private
	<input checked="" type="checkbox"/> Physical Damage	Passenger
<input type="checkbox"/> Voluntary Risks		<input checked="" type="checkbox"/> Assigned Risks

CLASSIFICATION CODES

OREGON, WASHINGTON

PRIMARY CLASSIFICATION

YOUTHFUL OPERATOR

Sex and Marital Status	Age	Pleasure Use	Work Less Than 10	Work 10 or More	Business Use	Farm Use
		Code	Code	Code	Code	Code
*Females Neither Married Nor a Party in a Domestic Partnership	Under 21	9724 (Class 2D)				9774 (Class 2DF)
Males Neither Married Nor a Party in a Domestic Partnership (Owner or Principal Operator)	Under 25	9723 (Class 2C)				9773 (Class 2CF)
	25 thru 29	9726 (Class 2E)				9776 (Class 2EF)
Males Neither Married Nor a Party in a Domestic Partnership (Not Owner or Principal Operator)	Under 25	9721 (Class 2A)				9771 (Class 2AF)
Males Married or a Party in a Domestic Partnership	Under 25	9722 (Class 2B)				9772 (Class 2BF)

* For Oregon youthful nonbinary operators, use the same classification codes as for youthful females.