



B U L L E T I N

December 31, 2019

Bulletin No. 12-2019

To: NISS Member Companies

Re: Assigned Risk Automobile Gender Neutral Classifications – California

AIPSO announced that revisions to the private passenger automobile classifications have been approved to introduce gender-neutral rating for California in order to comply with California Regulation 2018-00020. These gender-neutral classifications are effective January 1, 2020 and apply to both the California Assigned Risk Plan as well as the California Low Cost Automobile Insurance Program

Along with the gender-neutral classification changes, AIPSO has also removed the separate classification codes for ‘Operators 65 and Over’ - these risks should now be reported using the ‘No Youthful Operators’ classification codes.

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

These changes apply to new and renewal policies effective January 1, 2020 and subsequent. The coding on the attached pages will be reflected in the 1st Quarter 2020 revisions to the NISS Automobile Volume I Statistical Plan.

Very truly yours,

A handwritten signature in black ink that reads "Theresa A. Szwast".

Theresa A. Szwast
President & CEO

Attachment

CODING SECTION

Premiums Liability Private Passenger
 Losses No-Fault Other Than Private
 Physical Damage Passenger
 Voluntary Risks 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
No Youthful Operators	9711 (Class 1A)	9712 (Class 1B)	9713 (Class 1C)	9731 (Class 3)	9751 (Class 1AF)

PRIMARY CLASSIFICATION

YOUTHFUL OPERATOR

Description of Operator	Age	Non Farm Use	Farm Use
Unmarried Operator (Owner or Principal Operator)	Under 21	9790 (Class 4A)	9799 (Class 4AF)
	Under 25	9704 (Class 5A)	9706 (Class 5AF)
	25 thru 29	9791 (Class 7)	9795 (Class 7F)
Unmarried Operator (Not Owner or Principal Operator)	Under 21	9738 (Class 4B)	9739 (Class 4BF)
	Under 25	9766 (Class 5B)	9767 (Class 5BF)
Married Operator	Under 21	9792 (Class 4C)	9796 (Class 4CF)
	Under 25	9794 (Class 5C)	9798 (Class 5CF)

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
	<input type="checkbox"/> Physical Damage	Passenger
<input type="checkbox"/> Voluntary Risks		<input checked="" type="checkbox"/> 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 Person 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 Person 19 to 24 years of age	936400
9LW	Principal operator is licensed less than 3 years - No Unmarried Person 19 to 24 years of age	936500+
9LX	Principal operator is licensed less than 3 years - Unmarried Person 19 to 24 years of age	936600#
9LY	Resident driver, who is not the principal operator, is licensed less than 3 years - No Unmarried Person 19 to 24 years of age	936700
9LZ	Resident driver, who is not the principal operator, is licensed less than 3 years - Unmarried Person 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 Persons 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 Persons 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 Persons 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.