



B U L L E T I N

September 24, 2020

Bulletin No. 12-2020

To: NISS Member Companies

Re: Assigned Risk Automobile Nonbinary Classifications – Arkansas, District of Columbia, Maine, and Nevada

AIPSO announced that the Insurance Departments of Arkansas, District of Columbia, Maine, and Nevada have all approved revisions to the private passenger automobile classifications to accommodate applicants who designate their gender as nonbinary.

For Arkansas, District of Columbia, and Maine, youthful operators with a gender selection of nonbinary will be assigned the same classification code as a youthful male.

For Nevada, youthful operators with a gender selection of nonbinary will be assigned the same classification code as a youthful female

NISS is revising the classification charts for Assigned Risk Automobile experience in Arkansas, District of Columbia, Maine, and Nevada to reflect the above revisions, as shown on the following pages.

These changes apply to new and renewal policies effective September 1, 2020 and subsequent. The coding on the attached pages will be reflected in the 4th 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

Attachments

CODING SECTION

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

CLASSIFICATION CODES

ARKANSAS

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
All Non Youthful Operators	9710* (Class 1)			9731 (Class 3)	9751 (Class 1AF)
	9711 (Class 1A)	9712 (Class 1B)	9713 (Class 1C)		

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 Female	Under 21	9724 (Class 2D)			9774 (Class 2DF)	
Unmarried Male/ Nonbinary (Owner or Principal Operator)	Under 25	9723 (Class 2C)			9773 (Class 2CF)	
Unmarried Male/ Nonbinary (Not Owner or Principal Operator)	Under 25	9721 (Class 2A)			9771 (Class 2AF)	
Married Male/ Nonbinary	Under 25	9721 (Class 2A)			9771 (Class 2AF)	

* Physical Damage Only

CODING SECTION

Premiums

Liability

Private Passenger

Losses

No-Fault

Other Than Private

Voluntary Risks

Physical Damage

Passenger

Assigned Risks

CLASSIFICATION CODES

DISTRICT OF COLUMBIA

PRIMARY CLASSIFICATION

NO YOUTHFUL OPERATOR

Description of Operator	Pleasure Use	Work Less Than 10	Work 10 or More	Business Use
	Code	Code	Code	Code
All Non Youthful Operators	9711 (Class 1A)	9712 (Class 1B)	9713 (Class 1C)	9731 (Class 3)

PRIMARY CLASSIFICATION

YOUTHFUL OPERATOR

Sex and Marital Status	Age	Pleasure Use	Work Less Than 10	Work 10 or More	Business Use
		Code	Code	Code	Code
Unmarried Female	Under 21	9724 (Class 2D)			
Unmarried Male/ Nonbinary (Owner or Principal Operator)	Under 25	9723 (Class 2C)			
	25 thru 29	9726 (Class 2E)			
Unmarried Male/ Nonbinary (Not Owner or Principal Operator)	Under 25	9721 (Class 2A)			
Married Male/ Nonbinary	Under 25	9722 (Class 2B)			

CODING SECTION

Premiums

Liability

Private Passenger

Losses

No-Fault

Other Than Private

Voluntary Risks

Physical Damage

Passenger

Assigned Risks

CLASSIFICATION CODES

MAINE

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
All Non Youthful Operators	9710* (Class 1)			9731 (Class 3)	9751 (Class 1AF)
	9711 (Class 1A)	9712 (Class 1B)	9713 (Class 1C)		

PRIMARY CLASSIFICATION

YOUTHFUL OPERATOR

Sex and Marital Status	Age	Non Farm Use	Farm Use
		Code	Code
Unmarried Female (Not Owner or Principal Operator)	Under 21	9791 (Class 7A)	9795 (Class 7AF)
	21 thru 24	9792 (Class 7B)	9796 (Class 7BF)
Unmarried Female (Owner or Principal Operator)	Under 21	9793 (Class 8A)	9797 (Class 8AF)
	21 thru 24	9794 (Class 8B)	9798 (Class 8BF)
Married Male/Nonbinary or Not Owner or Principal Operator	Under 21	9790 (Class 4A)	9799 (Class 4AF)
	21 thru 24	9738 (Class 4B)	9739 (Class 4BF)
Unmarried Male/Nonbinary or Owner or Principal Operator	Under 21	9704 (Class 5A)	9706 (Class 5AF)
	21 thru 24	9766 (Class 5B)	9767 (Class 5BF)
	25 thru 29	9726 (Class 9)	9776 (Class 9F)

* Physical Damage Only

CODING SECTION

Premiums
 Losses

Liability
 No-Fault
 Physical Damage

Voluntary Risks

Private Passenger
 Other Than Private Passenger
 Assigned Risks

CLASSIFICATION CODES

NEVADA

PRIMARY CLASSIFICATION

YOUTHFUL OPERATOR

Sex and Marital Status	Age	Single Car		Multi Car+	
		Non Farm Use	Farm Use	Non Farm Use	Farm Use
		Code	Code	----	----
Females/ Nonbinary 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)	----	----