



B U L L E T I N

September 24, 2020

Bulletin No. 13-2020

To: NISS Member Companies

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

AIPSO announced that the Insurance Departments of Colorado, Oregon, Utah, and Washington have all approved revisions to the private passenger automobile classifications to accommodate applicants who designate their gender as nonbinary.

For Colorado, Utah, and Washington, youthful operators with a gender selection of nonbinary will be assigned the same classification code as a youthful male.

For Oregon, 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 Colorado, Oregon, Utah, and Washington to reflect the above revisions, as shown on the following pages.

These changes apply to new and renewal policies effective October 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 cursive script that reads "Theresa A. Szwast".

Theresa A. Szwast
President & CEO

Attachments

CODING SECTION

Premiums

Liability

Private Passenger

Losses

No-Fault

Other Than Private Passenger

Physical Damage

Voluntary Risks

Assigned Risks

CLASSIFICATION CODES

OREGON

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)		

* Physical Damage only.

CODING SECTION

Premiums
 Losses

Liability
 No-Fault
 Physical Damage

Voluntary Risks

Private Passenger
 Other Than Private Passenger
 Assigned Risks

CLASSIFICATION CODES

OREGON

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/ 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)

CODING SECTION

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

CLASSIFICATION CODES

ALABAMA, ALASKA, ARIZONA,
IDAHO, INDIANA, MISSOURI,
NEW MEXICO, UTAH, WYOMING

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† (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)	

* Physical Damage only. Not applicable in Alabama.

† For Utah youthful nonbinary operators, use the same classification codes as for youthful males.

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 Passenger
<input type="checkbox"/> Voluntary Risks	<input checked="" type="checkbox"/> Physical Damage	<input checked="" type="checkbox"/> Assigned Risks

CLASSIFICATION CODES

WASHINGTON

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)		

* Physical Damage only.

CODING SECTION

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

CLASSIFICATION CODES

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/Nonbinary 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/Nonbinary Neither Married Nor a Party in a Domestic Partnership (Not Owner or Principal Operator)	Under 25	9721 (Class 2A)				9771 (Class 2AF)
Males/Nonbinary Married or a Party in a Domestic Partnership	Under 25	9722 (Class 2B)				9772 (Class 2BF)