



# B U L L E T I N

September 24, 2020

Bulletin No. 14-2020

To: NISS Member Companies

Re: Assigned Risk Automobile Nonbinary Classifications – Connecticut and Vermont

AIPSO announced that the Insurance Departments of Connecticut and Vermont have all approved revisions to the private passenger automobile classifications to accommodate applicants who designate their gender as nonbinary.

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

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

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

These changes apply to new and renewal policies effective November 1, 2020 and subsequent. The coding on the attached pages will be reflected in the 4<sup>th</sup> 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". The signature is written in a cursive, flowing style.

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

**MISSISSIPPI, VERMONT**

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
<u>SINGLE CAR</u> All Non Youthful Operators	9710* (Class 1)			9731 (Class 3)	9751 (Class 1AF)
	9711 (Class 1A)	9712 (Class 1B)	9713 (Class 1C)		
<u>MULTI CAR+</u> All Non Youthful Operators	9715* (Class 1)			9734 (Class 3)	9752 (Class 1AF)
	9716 (Class 1A)	9717 (Class 1B)	9718 (Class 1C)		

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	Code	Code
Unmarried Female	Under 21	9724 (Class 2D)	9774 (Class 2DF)	9729 (Class 2D)	9779 (Class 2DF)
Unmarried Male† (Owner or Principal Operator)	Under 25	9723 (Class 2C)	9773 (Class 2CF)	9728 (Class 2C)	9778 (Class 2CF)
	25 thru 29	9726 (Class 2E)	9776 (Class 2EF)	9730 (Class 2E)	9780 (Class 2EF)
Unmarried Male† (Not Owner or Principal Operator)	Under 25	9721 (Class 2A)	9771 (Class 2AF)	9725 (Class 2A)	9775 (Class 2AF)
Married Male†	Under 25	9722 (Class 2B)	9772 (Class 2BF)	9727 (Class 2B)	9777 (Class 2BF)

\* Physical Damage Only

+ These codes are applicable only to risks where at least one car is written at a discount under the two or more car rule.

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