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December 30, 2016

Bulletin No. 16-2016

To: NISS Member Companies

RE: New York Assigned Risk Automobile Penalty Point Revisions

AIPSO announced that the New York State Department of Financial Services has approved clarifications and changes to the Careful Driver Credit rule in their Automobile Insurance Plan Manual.

We are updating the Penalty Point coding for New York Assigned Risk Automobile to reflect these changes.

The attached pages reflect the new coding and these changes apply to policies effective January 1, 2017 for new and renewal policies.

The coding on the attached pages will be reflected in the 1st Quarter 2017 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

PENALTY POINT/PER CENT OF SURCHARGE CODES

NEW YORK

Number of Penalty Points	CODE
No Penalty Points	
Experienced Operator who has been licensed for a minimum of 4 years (Careful Driver Credit Applicable)	
Number of Years in which Careful Driver Credit has been applicable (After One Full Plan Policy Year):	
1 st Year Credit Applicable - 18% credit.....	94
2 nd Year Credit Applicable - 25% credit.....	95
3 rd and Subsequent Year(s) Credit Applicable - 30% credit.....	96
Inexperienced Operator - Careful Driver Credit not applicable	
Licensed 1 year or less.....	92
Licensed more than 1 year but less than 3 years.....	93

Number of Penalty Points	Code
Careful Driver Credit not applicable:	
Experienced Operator with No Penalty Points	00
All Operators with Penalty Points	
1 Penalty Point	01
2 Penalty Points	02
3 Penalty Points	03
4 Penalty Points	04
5 Penalty Points	05
6 Penalty Points	06
7 Penalty Points	07
8 Penalty Points	08
9 Penalty Points	09
10 Penalty Points	10
11 Penalty Points	11
12 Penalty Points	12
13 Penalty Points	13
14 Penalty Points	14
15 Penalty Points	15
16 Penalty Points	16
17 or more Penalty Points	17

CODING SECTION

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

PENALTY POINT/PER CENT OF SURCHARGE CODES

NEW YORK

Applicable to Taxicabs and Limousines

Driver's Experience/Number of Penalty Points

Description	CODE
Inexperienced Operator, with no penalty points (Careful Driver Credit not applicable)	
Accident and Conviction Free:	
- licensed 1 year or less.....	91
- licensed more than 1 year but less than 3 years.....	92
Experienced Operator (licensed for a minimum of 3 years), with no penalty points (Careful Driver Credit applicable After 1 full Plan Policy Year)	
Accident and Conviction Free:	
1 st Year Credit Applicable - 10% credit.....	93
2 nd Year Credit Applicable - 20% credit.....	94
3 rd Year Credit Applicable - 25% credit.....	96
4 th and Subsequent Years Credit Applicable - 30% credit.....	97
Experienced Operator, with no penalty points (Careful Driver Credit not applicable).....	99
All Operators, with penalty points	
Not Accident and Conviction Free (Careful Driver Credit not applicable):	
1-4 penalty points.....	01
5 penalty points.....	05
6 penalty points.....	06
7 penalty points.....	07
8 penalty points.....	08
9 penalty points.....	09
10 penalty points.....	10
11 penalty points.....	11
12 penalty points.....	12
13 penalty points.....	13
14 or more penalty points.....	14