



B U L L E T I N

April 2, 2021

Bulletin No. 08-2021

To: NISS Member Companies

Re: Assigned Risk Automobile Nonbinary Classifications – Minnesota and Rhode Island

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

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

For Rhode Island, 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 Minnesota and Rhode Island to reflect the above revisions, as shown on the following pages.

These changes apply to new and renewal policies effective April 1, 2021 and subsequent. The coding on the attached pages will be reflected in the 2nd Quarter 2021 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
 Losses

Liability
 No-Fault
 Physical Damage

Private Passenger
 Other Than Private Passenger
 Assigned Risks

Voluntary Risks

CLASSIFICATION CODES

MINNESOTA

PRIMARY CLASSIFICATION

YOUTHFUL OPERATOR

Sex and Marital Status	Age	Single Car	Multi Car*
		Code	Code
Unmarried Female/ Nonbinary	Under 21	9753 (Class 5A)	9755 (Class 5A)
	21 thru 24	9754 (Class 5B)	9756 (Class 5B)
Unmarried Male (Not Owner or Principal Operator)	Under 21	9771 (Class 7A)	9775 (Class 7A)
	21 thru 24	9737 (Class 7B)	9757 (Class 7B)
Unmarried Male (Owner or Principal Operator)	Under 21	9773 (Class 8A)	9778 (Class 8A)
	21 thru 24	9767 (Class 8B)	9720 (Class 8B)
	25 thru 29	9776 (Class 8C)	9780 (Class 8C)
Married Male	Under 21	9772 (Class 2A)	9777 (Class 2A)
	21 thru 24	9739 (Class 2B)	9759 (Class 2B)

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

CODING SECTION

Premiums
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Voluntary Risks

Private Passenger
 Other Than Private Passenger
 Assigned Risks

CLASSIFICATION CODES

RHODE ISLAND

(CONTINUED)

PRIMARY CLASSIFICATION

YOUTHFUL OPERATOR

			Single Car		Multi Car+	
Females Married or a Party to a Civil Union	Under 25	N/A	9608 (Class 5A)	9610 (Class 5AF)	9632 (Class 5A)	----
Males/ Nonbinary Neither Married nor a Party to a Civil Union (Owner or Principal Operator)	Under 25	No	9723 (Class 2C)	9773 (Class 2CF)	----	----
		Yes	9743 (Class 2C)	9748 (Class 2CF)	----	----
	25 thru 29	N/A	9726 (Class 2E)	9776 (Class 2EF)	9730 (Class 2E)	9780 (Class 2EF)
Males/ Nonbinary Neither Married nor a Party to a Civil Union (Not Owner or Principal Operator)	Under 25	No	9721 (Class 2A)	9771 (Class 2AF)	----	----
		Yes	9741 (Class 2A)	9746 (Class 2AF)	----	----
Males/ Nonbinary Married or a Party to a Civil Union	Under 25	No	9722 (Class 2B)	9772 (Class 2BF)	9727 (Class 2B)	9777 (Class 2BF)

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

CODING SECTION

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

NONBINARY CODE

Applicable to the following states:

Arkansas	District of Columbia	Oregon	Utah	Washington	
Colorado	Maine	Minnesota	Vermont		
Connecticut	Nevada	Rhode Island	Virginia		

Description	Code
Policies with Youthful Nonbinary Risks.....	5

Note: Policies without Youthful Nonbinary risks, report blank.