



B U L L E T I N

September 22, 2022

Bulletin No. 14-2022

To: NISS Member Companies

Re: Assigned Risk Automobile Nonbinary Classifications – New Jersey

AIPSO announced that the New Jersey Department of Banking and Insurance has approved revisions of the private passenger automobile classifications to accommodate applicants who designate their gender as unspecified.

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 New Jersey to reflect the above revisions, as shown on the following pages.

To satisfy AIPSO's requirement that the nonbinary exposures be separately identified, we are also adding the Nonbinary Code in the NISS Automobile Volume II Statistical Plan for New Jersey. Nonbinary Code should be reported in position 79 of the NISS record layout for the ARP and ARPEX Calls.

These changes apply to new and renewal policies effective November 1, 2022, and subsequent. The coding on the attached pages will be reflected in the 4th Quarter 2022 revisions to the NISS Automobile Volume II Statistical Plan.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey R. Patterson", written in a cursive style.

Jeffrey R. Patterson
Interim CEO

Attachments

CODING SECTION

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

CLASSIFICATION CODES

NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN

PRIMARY CLASSIFICATION

NO YOUTHFUL OPERATOR

Sex and Marital Status	Plea- sure Use	Work Less Than 10	Work 10 or More	Busi- ness Use	Farm Use
<u>SINGLE CAR</u>					
Principal Operator-Age 75 or Over	8031	8032	8033	8038	8039
Principal Operator-Age 65-74	8021	8022	8023	8028	8029
Only Operator - Female 30-64	8131	8132	8133	8138	8139
All Other	8111	8112	8113	8118	8119
<u>MULTI CAR</u>					
Principal Operator-Age 75 or Over	8034	8035	8036	8037	8030
Principal Operator-Age 65-74	8024	8025	8026	8027	8020
Only Operator - Female 30-64	8134	8135	8136	8137	8130
All Other	8114	8115	8116	8117	8110

YOUTHFUL OPERATOR

PRIMARY CLASSIFICATION

PRIMARY CLASSIFICATION			Single Car		Multi Car	
Description	Driver Training	Age	Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
			Code	Code	Code	Code
FEMALE/ NONBINARY NEITHER MARRIED NOR A PARTY TO A CIVIL UNION	No	17	8211	8212	8214	8215
		18	8221	8222	8224	8225
		19	8231	8232	8234	8235
		20	8241	8242	8244	8245
	Yes	17	8261	8262	8264	8265
		18	8271	8272	8274	8275
		19	8281	8282	8284	8285
		20	8291	8292	8294	8295
	Not Applicable	21	8461	8462	8464	8465
		22	8471	8472	8474	8475
		23	8481	8482	8484	8485
		24	8491	8492	8494	8495
MALE EITHER MARRIED OR A PARTY TO A CIVIL UNION	No	17	8311	8312	8314	8315
		18	8321	8322	8324	8325
		19	8331	8332	8334	8335
		20	8341	8342	8344	8345
	Yes	17	8361	8362	8364	8365
		18	8371	8372	8374	8375
		19	8381	8382	8384	8385
		20	8391	8392	8394	8395
	Not Applicable	21	8411	8412	8414	8415
		22	8421	8422	8424	8425
		23	8431	8432	8434	8435
		24	8441	8442	8444	8445

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

NONBINARY CODE

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

Note: Policies without Youthful Nonbinary risks, report blank.