



B U L L E T I N

December 22, 2022

Bulletin No. 19-2022

To: NISS Member Companies

Re: Assigned Risk Automobile Intersex and Unspecified Classifications – New York

AIPSO announced that the New York State Department of Financial Services has approved revisions of the private passenger automobile classifications to accommodate youthful applicants who designate their gender as intersex or unspecified.

NISS is revising the classification charts for Assigned Risk Automobile experience in New York to accommodate applicants who designate their gender as intersex or unspecified, 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 York. 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 December 1, 2022, and subsequent. The coding on the attached pages will be reflected in the 1st Quarter 2023 revisions to the NISS Automobile Volume II Statistical Plan.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey R. Patterson", with a long horizontal flourish extending to the right.

Jeffrey R. Patterson
Interim CEO

Attachments

CODING SECTION

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

CLASSIFICATION CODES

**NEW YORK
SINGLE CAR RISKS**

PRIMARY CLASSIFICATION

YOUTHFUL OPERATOR

Sex and Marital Status	Age	Driver Training Credit	Other Than Business Use	Business Use	Farm Use
			Code	Code	Code
Unmarried Male/ Intersex/Unspecified (Owner or Principal Operator)	Under 21	Yes	1807 (Class 6A)		1817 (Class 6AF)
		No	1801 (Class 6A)		1811 (Class 6AF)
	21 thru 24	N/A	1821 (Class 6B)		1831 (Class 6BF)
	25 thru 29	N/A	1863 (Class 9)	1321 (Class 3A)	1873 (Class 9F)
Unmarried Male/ Intersex/Unspecified (Not Owner or Principal Operator) College Student Over 100 Miles from Home	Under 21	Yes	1707 (Class 5A)		1717 (Class 5AF)
		No	1701 (Class 5A)	1321 (Class 3A)	1711 (Class 5AF)
	21 thru 24	N/A	1721 (Class 5B)		1731 (Class 5BF)
Unmarried Male/ Intersex/Unspecified (Not Owner or Principal Operator) Not College Student Over 100 Miles from Home -OR- Married Male/ Intersex/Unspecified	Under 21	Yes	1347 (Class 4A)		1357 (Class 4AF)
		No	1341 (Class 4A)	1321* (Class 3A)	1351 (Class 4AF)
	21 thru 24	N/A	1361 (Class 4B)		1371 (Class 4BF)

* Only if Not Owner of Principal Operator

CODING SECTION

Premiums
 Losses

Liability
 No-Fault
 Physical Damage

Private Passenger
 Other Than Private Passenger
 Assigned Risks

Voluntary Risks

CLASSIFICATION CODES

**NEW YORK
MULTI CAR RISKS**

PRIMARY CLASSIFICATION

YOUTHFUL OPERATOR

Sex and Marital Status	Age	Driver Training Credit	Other Than Business Use	Business Use	Farm Use
			Code	Code	Code
Unmarried Male/ Intersex/Unspecified (Owner or Principal Operator)	Under 21	Yes	1808 (Class 6A)		1818 (Class 6AF)
		No	1802 (Class 6A)		1812 (Class 6AF)
	21 thru 24	N/A	1822 (Class 6B)		1832 (Class 6BF)
	25 thru 29	N/A	1864 (Class 9)	1322 (Class 3A)	1874 (Class 9F)
Unmarried Male/ Intersex/Unspecified (Not Owner or Principal Operator) College Student Over 100 Miles from Home	Under 21	Yes	1708 (Class 5A)		1718 (Class 5AF)
		No	1702 (Class 5A)	1322 (Class 3A)	1712 (Class 5AF)
	21 thru 24	N/A	1722 (Class 5B)		
Unmarried Male/ Intersex/Unspecified (Not Owner or Principal Operator) Not College Student Over 100 Miles from Home -OR- Married Male/ Intersex/Unspecified	Under 21	Yes	1348 (Class 4A)		1358 (Class 4AF)
		No	1342 (Class 4A)	1322* (Class 3A)	1352 (Class 4AF)
	21 thru 24	N/A	1362 (Class 4B)		

* Only if Not Owner of Principal Operator

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/Unspecified Risks.....	5
Intersex.....	6

Note: Policies without Youthful Nonbinary/Unspecified/Intersex risks, report blank.