



Statistical Bulletin

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Topic: New York Assigned Risk Private Passenger Penalty Point Changes

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AIPSO has announced that the New York State Department of Financial Services has approved clarifications to the Careful Driver Credit rule.

As a result of these changes, penalty point codes 70 and 91 are no longer valid for Private Passenger Assigned Risk data. In addition, penalty point code 00 has been added to indicate 0 penalty points when the careful driver credit is not applicable. There have been no changes to the reporting for Other than Personal Vehicle.

The attached page reflects the new coding. These changes are also reflected in the Assigned Risks Automobile Statistical Plan.

TABLE 43-7: NEW YORK

PENALTY POINTS	
Number of Penalty Points	Code
<u>No Penalty Points</u>	
Number of Years in which Careful Driver Credit has been applicable	
2nd Plan Policy Year – 18% credit	94
3rd Plan Policy Year – 25% credit	95
4th & Subsequent Plan Policy Year – 30% credit	96
Inexperienced Operator – Credit not applicable	
Licensed 1 year or less	92
Licensed more than 1 year but less than 3 years	93

Risks Without Careful Driver Credit			
Number of Penalty Points	Code	Number of Penalty Points	Code
Experienced Operator			
With No Penalty Points	00	10 Penalty Points	10
2 Penalty Points	02	11 Penalty Points	11
3 Penalty Points	03	12 Penalty Points	12
4 Penalty Points	04	13 Penalty Points	13
5 Penalty Points	05	14 Penalty Points	14
6 Penalty Points	06	15 Penalty Points	15
7 Penalty Points	07	16 Penalty Points	16
8 Penalty Points	08	17 or More Penalty Points	17
9 Penalty Points	09		