

January 14, 2020

Bulletin No. 2020-AU-01

Topic: California Assigned Risk Automobile Class Coding Revision

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The Private Passenger Liability Base Rates and Class Factors are revised in conjunction with the gender neutral rating.

To eliminate gender as a rating variable, Rule 22A is introduced effective January 1, 2020 for new policies.

These age categories are implemented for youthful operators:

- Class 4 youthful operators under age 21.
- Class 5 youthful operators between ages 21 and 24.
- Class 7 unmarried male operators ages 25 through 29 has been expanded to include unmarried female principle operators.

Please note that we introduced new class codes for Class 1 because Class 6 (senior operators) is combined with Class 1 (no youthful operators).

Rule 22 is retained for new policies effective February 1, 2018 through December 31, 2019 and renewal policies effective April 1, 2018 through February 29, 2020.

Please see attached page from the Assigned Risk Automobile Statistical Plan for details.

TABLES 6-1 TO 6-2: CALIFORNIA

TABLE 6-1: CALIFORNIA PERSONAL VEHICLE^{2,3}

DESCRIPTION	CODE
1A	<mark>9611-</mark>
1B	<mark>9612-</mark>
1C	<mark>9613-</mark>
<mark>3</mark>	<mark>9631-</mark>
4A	<mark>9641-</mark>
4B	<mark>9642-</mark>
4C	<mark>9643-</mark>
<mark>5A</mark>	<mark>9661-</mark>
5B	<mark>9662-</mark>
<mark>5C</mark>	<mark>9663-</mark>
<mark>7</mark>	<mark>9664-</mark>
1AF	<mark>9651-</mark>
4AF	<mark>9671-</mark>
4BF	<mark>9672-</mark>
4CF	<mark>9673-</mark>
5AF	<mark>9691-</mark>
5BF	<mark>9692-</mark>
5CF	<mark>9693-</mark>
<mark>7F</mark>	<mark>9694-</mark>

- All codes are to be reported with the applicable Penalty Point Code.

² GENDER NEUTRAL NOTE FOR CALIFORNIA: Any youthful operators who identify as nonbinary will receive the same rating classification as a youthful female.

Class 6 (senior operators) has combined with Class 1 (no youthful operators) on 01/01/2020.