



Statistical Bulletin

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Topic: Virginia Automobile UM and UIM coding changes
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In 2022, Virginia passed SB 754 Motor vehicle insurance which requires any motor vehicle liability insurance policy issued, delivered, or renewed in the Commonwealth to include a specific statement regarding the insurer requirements to provide underinsured motorist coverage that pays any damages due to an insured in addition to any bodily injury or property damage liability that is applicable to the insured's damages.

To be able to develop experience and be consistent with industry standards, ISS is updating table 22 of the Voluntary Automobile Statistical Plan to capture these UM and UIM coverages.

These changes apply to policies effective July 1, 2023 and subsequent.

The coding on the attached page 111 will be immediately reflected in the Voluntary Automobile Statistical Plan.

Table 22 Continued: Coverage Coding - Uninsured Motorists/Underinsured Motorists Liability		
COVERAGE DESCRIPTION (Continued)	Per Vehicle Code	Per Policy Code
Combined Bodily Injury and Property Damage--excluding Georgia		
Uninsured Motorists Coverage (Indivisible Bodily Injury/Property Damage Uninsured Motorists Premium Charged and Recorded)	221	226
Underinsured Motorists Coverage (Indivisible Bodily Injury/Property Damage Underinsured Motorists Premium Charged and Recorded)	222	228
Uninsured/Underinsured Motorists Coverage (Indivisible Bodily Injury/Property Damage Uninsured/Underinsured Motorists Premium Charged and Recorded)	223	229
Combined Bodily Injury and Property Damage—Georgia only^{iv}		
Uninsured Motorist Coverage – Added on to At-Fault Liability Limits	259	---
Uninsured Motorist Coverage – Reduced by At-Fault Liability Limits	249	---
Enhanced Underinsured Motorist – Maryland and Virginia only		
Enhanced Underinsured Motorist – Bodily Injury	252	---
Enhanced Underinsured Motorist – Property Damage	253	---
Enhanced Underinsured Motorist – Combined Bodily Injury and Property Damage	254	---

Type of Loss is only required for the following coverages: 203, 207, 209, 213, 219, 221, 222, 223, 226, 228, 229, 249, 254, and 259.

Valid Uninsured/Underinsured motorist coverages vary from state to state in accordance with state laws.

For Connecticut see State Exception coding for Uninsured Motorist conversion codes.

For Hawaii and Pennsylvania see State Exception coding pages for stacking codes.