



Statistical Bulletin

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Topic: Voluntary Automobile Class Coding for Gender Neutral
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In 2018 ISS introduced Gender Neutral Classification Coding.

Gender Neutral has been introduced in a growing number of states. Taking into consideration the possibility for more states to follow, we have removed the note regarding Gender Neutral from the Classification Coding section of the Statistical Plan and moved it into the General Rules.

Please see attached page for the Voluntary Risks Statistical Plan for details.

I. CLASSIFICATION CODES

1. Civil Unions

States allowing same sex couple to enter into a civil union or domestic partnership that confers the same legal rights and obligations upon them as apply to married couples, classification codes should be reported consistent with the rating laws of the state.

If insurers are required to treat insurance policyholders in domestic partnerships the same way married couples are treated for purposes of underwriting and rating, then such business should be reported under the “married” classification codes published with this Statistical Plan.

2. Coverages Defined By Classification Codes

Under this Statistical Plan, various coverages are to be identified by classification codes found in the Miscellaneous Classification Code section as well as the Coverage Codes section. Death and Disability Coverage and Extraordinary Medical Benefit Coverage are prime examples.

3. Gender Neutral

States requiring youthful operators who identify as gender neutral to receive the same rating classification as a youthful female, classification codes should be reported consistent with the rating laws of the state.

If insurers are required to treat gender neutral youthful operators the same way youthful females are treated for purposes of underwriting and rating, then such business should be reported under the “youthful female” classification codes published with this Statistical Plan.

J. REPORTING OF EXPOSURES

Exposure is the unit by which the company measures its hazard. The exposure to be reported is the total number of written units in "Car Months, Dollars of Payroll, Gross Receipts, etc." identified by the codes contained in this Statistical Plan. If more than one coverage is recorded under one code, such as an indivisible Bodily Injury and Property Damage, the exposure is recorded only once.

In recording car month exposure for short-term policies, coverages added by endorsement or if the policy is cancelled, calculate as shown in the table on the next page :