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THE CHICKENS COME HOME TO ROOST ON UNISEX INSURANCE

Two years ago, Unisex Insurance sounded like an idea whose time had come. Today, the few who went overboard for this feminist folly are trying to pull in their horns, and the others who disdained to fall in line are breathing a sigh of relief.

The mythology of "equality" was sold as the way to give a long-overdue fairness to women and enable them to compete with men in the marketplaces of education, employment, and career. Only three state legislatures "unisexed" insurance, and one of them, Montana, is having second thoughts even before the unisex law is scheduled to take effect.

Insurance was legally "unisexed" by the Pennsylvania Supreme Court last September 27. The court held that the Pennsylvania Constitution requires this mindless equality in rates and benefits, even though there are rational reasons for treating men and women differently.

Now, insurance companies are talking about pushing for legislation to overturn the court decision and enable insurers to use gender-based rates in Pennsylvania. That will be difficult since it would require a constitutional amendment.

The court decision arose when Phillip Mattes, a single 26-year-old driver, filed a complaint in 1979 with the insurance commissioner challenging the commissioner's approval of the Hartford Accident and Indemnity Company's gender-based automobile rates. He claimed that his rates should be the same as those of a woman with a similar driving record, which was $148 per year less than he paid.

Mattes won -- and women lost. The hard reality of dollars and cents proves how costly is equality of the sexes.

Justice James McDermott, who dissented in the Pennsylvania case last year, wrote that "to exclude the use of gender in the classification of automobile insurance rates violates the intended definition of 'unfairly discriminatory' and unfairly treats as alike those who are, at least on the highways, demonstratively different."

John Cucci, assistant vice president of the Alliance of American Insurers, said, "As

a result, companies will be forced to charge female drivers higher car insurance rates despite the fact that they have fewer and less costly auto accidents than males. It's discrimination of the worst kind and an affront to the intelligence of hundreds of thousands of women for whom a car is not a luxury but a necessity."

Cucci pointed out that the prices of auto insurance for women drivers in Pennsylvania could increase by $100 to nearly $750 a year if the court's decision is implemented. Actual amounts would vary with the insurance company, the age of the driver, and the use of the car.

But wouldn't that be all "peaches and cream" for the male drivers and give them a hefty reduction? No, it wouldn't because the disparity between male and female driving performance is so great.

Isn't the difference between males and females really due to the fact that more men drive more miles? No; even when every other factor is compensated for, there still is a significant measurable difference in risk between men and women.

Insurance is based on the concept of a distribution of the risk among groups with identifiable attributes for which the collective risk can be predicted. The more we reduce the measurable attributes, the larger becomes the group, the more unpredictable becomes the risk, and therefore the higher the costs to the individual purchasing it.

That's why, when we "unisex" insurance, the cost will be not only a commingling of the costs of male drivers and female drivers, but also the unpredictable costs of a larger, more-difficult-to-measure group.

So, if unisex insurance goes into operation in Pennsylvania, women drivers will pay much, much more for the insurance they now have. The women drivers who cannot afford $100 to $750 rate hikes will reduce their coverage or drop it altogether and drive uninsured.

The women who want to pay higher rates for political reasons can easily do so. NOWLIFE offers a $50,000 term life insurance policy for a 45-year-old non-smoking female which costs $115.30 more than policies available from insurance companies which recognize gender differences. NOWLIFE offers a policy for a 55-year-old non-smoking female which costs $489.70 more than policies available from other insurance companies.

But why should a unisex insurance law compel all women to pay higher rates in order to serve the politics of a few?