



COMMONWEALTH AUTOMOBILE REINSURERS

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PRESIDENT

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ACCOUNTING AND STATISTICAL NOTICE NO. 510

2010 Statistical Edit Package and Classification Assignment Table

CAR has updated the Statistical Edit Package (www.commauto.com/manuals) for policy year 2010 premium and loss reporting. The 2010 Classification Type Assignment Table is also available on CAR's website.

As announced in Accounting & Statistical Notice No. 503 dated August 27, 2009, the Division of Insurance promulgated revisions to the Private Passenger Statistical Plan. The edit impact of these changes is reflected in the table below. These changes pertain to private passenger business only. Edits to commercial records remain unchanged. Also, the following fields will become optional or will be eliminated for policies effective 1/1/2010 and subsequent but require no edit changes: OEM Coverage (S11, S12, S24), Rate Departure Factor (S16), Anti-Theft Device (S23), and Passive Restraint (S30).

Edit	Change
Fatal / Unknown – Subline Code	For policies effective 1/1/2010 and subsequent, only those records that contain a value in the Subline Code field will be edited. If the field is blank, CAR will impute the proper subline code using the subline code as coded in positions 8-10 of the shipment id record which is the first record in each data file.
S15 – Annual Mileage Code	For policies effective 1/1/2010 and subsequent, only those records that contain a value in the Annual Mileage field will be edited. If the field is blank, the record will bypass the edit.
S22 – Intensified Appraisal / Pre-insurance Inspection	For policies effective 1/1/2010 and subsequent, CAR will no longer edit these two fields.
S33 – Accident Town	For policies effective 1/1/2010 and subsequent, CAR will no longer edit the Accident Town field.
S44 – Partial / Total Loss Indicator	For policies effective 1/1/2010 and subsequent, only those records that contain a value in the Partial / Total Loss field will be edited. If the field is blank, the record will bypass the edit.
S45 – Producer Code / CAR ID Code S46 – Producer Code	For policies effective 1/1/10 and subsequent and CAR ID Codes equal to 8 or 9, the producer code field is optional. Accordingly, only those records that contain a value in the Producer Code field will be edited. If the field is blank, the record will bypass the edit. For policies effective 1/1/10 and subsequent and CAR ID Code equal to 1, the producer code field will remain a required data element. Producer code reporting on CAR ID Code 1 business is necessary to track former ERP business to be excluded from an Assigned Risk Carrier's voluntary market share.

In addition to those edit changes listed in the table, CAR will continue editing Symbol Code for model years 2011 and subsequent in accordance with the current Private Passenger Statistical Plan requirements. That is, regardless of the source (such as ISO, AIB, or from an individual company's own symbol methodology) from which symbol is acquired for rating purposes, insurance carriers must map that symbol code to the Private Passenger Statistical Plan and report to CAR the valid symbol code based upon the vehicle's cost-new value. CAR will distribute further instructions with regard to symbol reporting and its future plans for collecting symbol information in early 2010.

As outlined in Accounting and Statistical Notice No. 500, for policies effective 4/1/2010 and subsequent, companies are required to report merit rating status and credit or surcharge premium adjustments in combination with the applicable coverage base premium. A separate merit rating record will no longer be statistically reported. The fifth and sixth positions of the combined premium record will indicate the merit rating status of the operator used to rate the vehicle. Merit rating status will be defined as the number of points or incident free years recognized by the merit rating plan that is described in Rule 56 of CAR's Massachusetts Private Passenger Automobile Insurance Manual.

Lastly, as outlined in Accounting and Statistical Notice No. 508, there are a number of revisions to the Statistical Data Quality Penalty Program of the Massachusetts Private Passenger and Commercial Statistical Plans. The majority of the penalty amounts contained in these plans have been increased for inflationary changes and adjusted for reasonability as warranted. Also, in order to further ensure that complete and accurate statistical data is reported to CAR, the Annual Statement program has been expanded to monitor the receipt of Statutory Page 14s for Massachusetts on a quarterly basis, including any corresponding out-of-balance explanations. This program will be administered in a similar manner to the program currently in place for monitoring the year-end receipt of company Annual Statements. The implementation date of these modifications is January 1, 2010, impacting the January 2010 and subsequent monthly accounting/statistical shipments.

If you have any questions regarding any edit changes or reporting requirements, please contact your Data Analyst or the undersigned at 617-880-7237 or lrosenberg@commauto.com.

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