



COMMONWEALTH AUTOMOBILE REINSURERS

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RALPH A. IANNACO
President

MICHAEL J. TROVATO
Executive VP & Treasurer

February 17, 2004

ACCOUNTING AND STATISTICAL NOTICE NO. 407

Approved Revisions to the Massachusetts Private Passenger and Commercial Statistical Plans

On February 10, 2004, revisions to the Massachusetts Private Passenger and Commercial Statistical Plans were approved by the Commissioner of Insurance, pursuant to the provisions of Massachusetts General Laws Chapter 175A, Section 15 (see attached promulgation letter). Accounting and Statistical Notice No. 400, dated November 25, 2003 initially announced these revisions. Below is a summary of the approved Statistical Plan pages and their effective dates.

Private Passenger Statistical Plan

Effective Date	Description	Records Impacted	Pages Impacted
1/1/2004	The Nil Submission penalty has not been utilized by CAR in many years. Rather, the Late and Unacceptable Shipments penalty has been used to penalize those companies that do not report required statistical data to CAR on a timely basis. Accordingly, the Nil Submission penalty has been eliminated and all wording pertaining to Nil Submissions has been removed from the Statistical Plan.	For clarification only	II:1 VII:2,7
	The Annual Statement Reconciliation language contained in the Statistical Plan has been updated to reflect CAR's current collection and reconciliation procedures.	For clarification only	II:2 VII:6,10
1/1/2005	The existing private passenger classification code tables have been revised in order to provide the ability to further identify classification data for "older" drivers aged 65 and over.	All premiums and losses	VI:8,9

Commercial Statistical Plan

Effective Date	Description	Records Impacted	Pages Impacted
1/1/2004	The Nil Submission penalty has not been utilized by CAR in many years. Rather, the Late and Unacceptable Shipments penalty has been used to penalize those companies that do not report required statistical data to CAR on a timely basis. Accordingly, the Nil Submission penalty has been eliminated and all wording pertaining to Nil Submissions has been removed from the Statistical Plan.	For clarification only	II:1 VII:2,7
	The Annual Statement Reconciliation language contained in the Statistical Plan has been updated to reflect CAR's current collection and reconciliation procedures.	For clarification only	II:2 VII:6,10

The Private Passenger and Commercial Statistical Plan pages pertaining to the approved modifications are available on CAR's website (select Manuals, select the Private Passenger or Commercial Statistical Plan and then select the Approved Pages link dated 02/10/04). Additionally, the 2004 Private Passenger and Commercial Statistical Plan manuals contained on CAR's website have also been updated to incorporate the approved pages.

If you have any questions concerning these revisions, please contact the undersigned at (617) 880-7231 or at madgate@commauto.com.

MARIAN ADGATE
Staff Analyst

Attachment



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

One South Station • Boston, MA 02110 - 2208
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<http://www.state.ma.us/doi>

MITT ROMNEY
GOVERNOR

KERRY HEALEY
LIEUTENANT GOVERNOR

BETH LINDSTROM
DIRECTOR, CONSUMER AFFAIRS
AND BUSINESS REGULATION

JULIANNE M. BOWLER
COMMISSIONER OF INSURANCE

February 10, 2004

Mr. Ralph Iannaco
President
Commonwealth Automobile Reinsurers
100 Summer Street
Boston, MA 02110

RE: Commercial & Private Passenger Automobile Statistical Plan Filing Dated November 25,
2003

Dear Mr. Iannaco,

The above-captioned filing is approved for effective dates of January 1, 2004 and January 1,
2005 as put forth in the filing.

Sincerely,

A handwritten signature in black ink, appearing to read "C. M. Blank".

Cara M. Blank, FCAS

Property & Casualty Actuary