



# COMMONWEALTH AUTOMOBILE REINSURERS

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**RALPH A. IANNACO**  
President

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April 15, 2004

## ACCOUNTING AND STATISTICAL NOTICE NO. 410

### Approved Revisions to the Massachusetts Private Passenger and Commercial Statistical Plans

On April 13, 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. 406, dated February 17, 2004 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
Optional for Policies Effective 1/1/2004 - 6/30/2004  Mandatory for Policies Effective 7/1/2004 and subsequent	Effective 8/1/2003, the Division of Insurance amended the Anti-Theft Device Discount regulation. An additional discount category has been created for a signal-activated vehicle recovery system with unauthorized movement notification. This device will be eligible for a 25% discount and up to a 36% discount when used in combination with other qualifying devices. Accordingly, four new codes have been added to the Anti-Theft Device Discount table to identify the new categories of discount.	Physical Damage	IV: 15 V: 16 VI: 40, 42

#### Commercial Statistical Plan

Effective Date	Description	Records Impacted	Pages Impacted
Optional for Policies Effective 1/1/2004 - 6/30/2004  Mandatory for Policies Effective 7/1/2004 and subsequent	Effective 8/1/2003, the Division of Insurance amended the Anti-Theft Device Discount regulation. An additional discount category has been created for a signal-activated vehicle recovery system with unauthorized movement notification. This device will be eligible for a 25% discount and up to a 36% discount when used in combination with other qualifying devices. Accordingly, four new codes have been added to the Anti-Theft Device Discount table to identify the new categories of discount.	Physical Damage	IV: 15 V: 17 VI: 57

## Commercial Statistical Plan

Effective Date	Description	Records Impacted	Pages Impacted
<p>Optional for Policies Effective 1/1/2004 - 6/30/2004</p> <p>Mandatory for Policies Effective 7/1/2004 and subsequent</p>	<p>As of January 1, 2004, changes in the Garage Policy resulted in the Garage Policy Forms being available for dealer operations only. Repair and service plates will now be written on a Business Auto Coverage Form and premises coverage will be written on a Comprehensive General Liability (CGL) form.</p> <p>Since a company may elect not to adopt the modified Garage Policy for its voluntary business, the class codes applicable to Repair Shops, Service Stations, Storage Garages, and Public Parking Places classification codes are now listed in both the Garage and Special Types Classification Code Tables. If the company has not elected to adopt the modified Garage Policy, the Repair Shops, Service Stations, and Storage Garages, and Public Parking Places will continue to be written on a Garage Policy. If the modifications have been adopted, these classes should be classified as Special Types and written on the Business Auto Coverage Form. Note that the classifications codes that should be reported are the same whether or not a company has adopted the revised Garage Policy.</p> <p>Also, since CAR has adopted the revised Garage Policy with an effective date of July 1, 2004, premises coverage classifications for service operations can no longer be ceded to CAR as of that date.</p>	All	VI: 18, 20, 21 A: 2

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 04/13/04). 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](mailto:madgate@commauto.com).

MARIAN ADGATE  
Staff Analyst

Attachment



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

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JULIANNE M. BOWLER  
COMMISSIONER OF INSURANCE

April 13, 2004

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

Attention: Pamela Wallace, Director of Data Quality Services

Re: Proposed Modifications to the Massachusetts  
Automobile Statistical Plans

Dear Mr. Iannaco:

Pursuant to the provision of Massachusetts General Laws, c. 175A, §15, I hereby approve the revisions to the Private Passenger and Commercial Automobile Statistical Plans as requested in the submission of the Commonwealth Automobile Reinsurers dated February 13, 2004, a copy of which is attached hereto and made a part thereof.

Very truly yours,

A handwritten signature in cursive script that reads "Julianne M. Bowler".

Julianne M. Bowler  
Commissioner of Insurance

Enclosures

JMB/wcp