



COMMONWEALTH AUTOMOBILE REINSURERS

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ACCOUNTING AND STATISTICAL NOTICE NO. 413

Proposed Revisions to the Massachusetts Private Passenger and Commercial Automobile Statistical Plans

At its June 16, 2004 meeting, CAR's Governing Committee recommended modifications to the Massachusetts Private Passenger and Commercial Automobile Statistical Plans. The recommended pages were forwarded to the Division of Insurance on June 30, 2004, for promulgation by the Commissioner of Insurance, pursuant to the provisions of G.L. c. 175A, §15. Attached are summary tables that describe the proposed Statistical Plan modifications.

The revised Private Passenger and Commercial Statistical Plan pages pertaining to the noted modifications are available on CAR's website (select Manuals, select either the Private Passenger or Commercial Statistical Plan, and then select Proposed Pages).

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

MARIAN S. ADGATE
Staff Analyst

Attachment

Massachusetts Private Passenger Statistical Plan

Proposed Modifications

Proposed Effective Date	Description	Records Impacted	Pages Impacted
January 1, 2005	In conjunction with the AIB's May 28, 2004 motorcycle rate filing, several modifications to the Private Passenger Statistical Plan are required. Classification Codes have been added to identify experienced/inexperienced motorcycle operators. Engine size Category D has been expanded to collect additional cc breakdowns. Additionally to provide the AIB with more accurate Value Code data, the method for reporting Value Code has been modified. Motorcycle value will be rounded up to the nearest hundred dollars and the rounded value will be used to develop the Value Code (similar to Annual Mileage coding).	All	VI:11,12 VI:37 A:2
	The Classification Code Decision Table has been updated for consistency between commercial and private passenger for Liability Limits. Liability Limits are required to be reported for classifications 700000, 800000 and 902000.	All Liability	A:2

Massachusetts Commercial Statistical Plan

Proposed Modifications

Proposed Effective Date	Description	Records Impacted	Pages Impacted
January 1, 2004	The Public vehicle Secondary Classification Code (fourth position) table has been clarified to note that Code 9 may only apply to Zone Rated Buses.	None. Clarification Only	VI:13,14
	The Age and Symbol Code Commercial Statistical Plan pages have been clarified to indicate that both Age and Symbol apply to certain Special Types vehicles as noted in the Classification Code Decision Table.		VI:25 VI:53
	The Table of Required Commercial Fields has been updated to indicate that Type of Claimant Code does not apply to Commercial Loss Records. Type of Claimant is only reported on Private Passenger records.		A:1
	The Commercial Exposure Basis Table has been updated in conjunction with the recently approved changes to the Garage Policy.		A:4