



COMMONWEALTH AUTOMOBILE REINSURERS

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ACCOUNTING AND STATISTICAL NOTICE NO. 430

Proposed Revisions to the Massachusetts Private Passenger Automobile Statistical Plan

At its November 16, 2005 meeting, CAR's Governing Committee recommended modifications to the Massachusetts Private Passenger Automobile Statistical Plan. The recommended pages were forwarded to the Division of Insurance on November 16, 2005, for promulgation by the Commissioner of Insurance, pursuant to the provisions of G.L. c. 175A, §15. Attached is a summary table that describes the proposed modifications to the Private Passenger Statistical Plan.

The revised Private Passenger Statistical Plan pages pertaining to the noted modifications are available on CAR's website (select Manuals, select the Private Passenger 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

Proposed Modifications to the Private Passenger Statistical Plan

Proposed Effective Date	Description	Status	Pages Impacted	Records Impacted
<p>January 1, 2006</p>	<p>In accordance with the promulgation of the 2006 SDIP Regulation (211 CMR 134.00) by the Division of Insurance and approval by the State Rating Bureau of the revisions to Rule 28 (Classifications) of the AIB's Private Passenger Automobile Insurance Manual, CAR is proposing additional SDIP clarification language to the Private Passenger Statistical Plan.</p> <ul style="list-style-type: none"> • The tables containing information relative to the fifth and sixth positions of the class code have been updated to note that code 99 pertains to the Excellent Driver Discount Plus Credit and code 98 applies to the Excellent Driver Discount Credit. (Pages VI:8, 10, 12) • All wording that is specifically related to the assignment of operators to vehicles and that also can be found in Rule 28 (Classifications) of the AIB's Private Passenger Automobile Insurance Manual, has been eliminated from the Statistical Plan. Added in place of this wording, is a note that refers companies to the AIB's Manual if further information is needed. <p>The operator assignment language has been eliminated for several reasons. The class code assignment process has already occurred by the time that a company would be actually reporting the statistics to CAR, so the Statistical Plan would essentially be providing information after the fact. It also assures that wording that is duplicated in other manuals is kept to a minimum. However, the note that has been added refers companies to where the best source of information can be found. (Page VI:7)</p> <p>Note that the proposed modifications are for clarification purposes only and do not represent any changes to the already approved SDIP reporting requirements (see Accounting and Statistical Notice No. 427, dated September 20, 2005).</p>	<p>Approved by CAR's Governing Committee on November 16, 2005.</p> <p>Filed with Division of Insurance on November 16, 2005.</p>	<p>VI:7,8,10,12</p>	<p>Clarification Only</p>