

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

Table of Contents

	<u>Page</u>	
Preface	4	
Introduction	6	
Unknown Record Errors		
<u>Edit</u>		
Company Number Code/Policy Effective Date/Accounting Date /Record Format	11	
Subline Code	12	
Transaction Type Code	13	
Fatal Errors / Converted Errors		
<u>Edit</u>		
State Code	14	
Amounts / Exposure	15	
CAR Identification Code	16	
Classification Code / CAR ID Code Agreement	17	
Class Group Code	20	
Statistical Edits		
<u>Error Code</u>	<u>Edit</u>	
S01	Classification Code	22
S02	Policy Identification Number	23
S03	Premium Dates	24
S04	Exposure	25
S05	Exposure / Premium Sign Agreement	27
S06	Zero Premium Classes	29
S07	Bodily Injury Premium / Bodily Injury Limits Code	30
S08	Property Damage Premium / Property Damage Limit Code	32
S09	OTC Coverage Code / OTC Premium	33
S10	Collision Coverage Code / Collision Premium	34
S11	OTC Coverage Code	35
S12	Collision Coverage Code	38
S13	Rating Identification Code	40
S14	Experience & All Other Rating Modification Factor Codes	41
S15	Annual Mileage Code	42
S16	Type of Risk Code / Rate Departure Factor Code	43
S17	Territory Code	44
S18	Liability Limits Code	45
S19	Medical Payments Limit Code / Class Code	48
S20	ZIP Code	51
S21	Age Code / Symbol Code / Model Year Code	52

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

Table of Contents (Continued)

Statistical Edits (Continued)

<u>Error Code</u>	<u>Edit</u>	<u>Page</u>
S22	Pre-Insurance Inspection Id Code / Intensified Appraisal Id Code	57
S23	Anti-Theft Device Discount Code	58
S24	Coverage Code	59
S25	No-fault Loss Amount	62
S26	Annual Statement Line of Business Code	63
S27	Zone Rating Code	64
S28	PIP Deductible Code / PIP Coverage Code	65
S29	Value Code	66
S30	Passive Restraint Device Discount Code	67
S31	Claim Count	68
S32	Claim Identification Number	69
S33	Accident Town Code	70
S34	Loss Dates	71
S35	Type of Loss Code	72
S36	Liability Loss Amount	74
S37	Type of Claimant Code	79
S38	Coverage Code / Type of Loss Code	80
S39	Catastrophe Code	84
S40	Transaction Type Code / Subline Code / Type of Loss Code	85
S41	Non-Zero Premium	86
S42	Limits Identifier Code / Aggregate Limits Identifier Code	87
S43	Discount Code	88
S44	Partial / Total Loss Indicator	90
S45	CAR ID Code Invalid for Producer Code	92
S46	Producer Code	93
S47	High-Theft Vehicle Code / Extra-Risk Rating Codes	94
S48	Pollution Liability Broadened Coverage Code	95
S49	Vehicle Identification Number	96
S50	Continuous Coverage Discount Code	99
S51	Low Frequency Discount Code	100
S54	Terrorism Coverage Code	101

Verification Edits

V50	Physical Damage Loss Amount Verification	102
V51	Allocated Loss Adjustment Expense Verification	104
V52	Premium and Exposure Verification	108

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

Table of Contents (Continued)

Instructions for Reporting Accounting Year Data		<u>Page</u>
I.	Preface	111
II.	Tape Cartridge Reporting	112
III.	FTP (File Transfer Protocol) Reporting	112
IV.	Specifications for Layout and Coding of Shipment ID Record	116
V.	Specifications for Layout and Coding of Premium Control Record	119
VI.	Specifications for Layout and Coding of Loss Control Record	122
VII.	Online Statistical Data Entry	124
VIII.	Acknowledgment of CAR's Receipt of Accounting/Statistical Submissions	125
IX.	Consolidated Shipment Requirement	125
X.	Shipment Due Dates	125
XI.	General	125
U.S. Postal Office ZIP Code Changes		126

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

Preface

CAR statistically accepts data for specific policy effective years each accounting year and processes it through all edits (Fatal/Unknown, Statistical, and Verification). However, only the latest ten years of data are processed through the Statistical and Verification edits. For the purpose of this manual, the eligible reporting years are broken into two categories: data accepted by CAR and processed through the Fatal/Unknown edits and the S01 (Class Code) Statistical Edit and data processed through all other statistical edits.

When reading the edits, reference the Policy Effective Dates below to determine whether the record is processed by the edit. Please note that some edits have a smaller range of valid Policy Effective Dates; therefore, these edits contain the applicable Policy Effective Years in bold type in the Type of Record column within the edit description. The edits affected are as follows: S01 (also listed below) and S49.

For Accounting Year 2012:

1. The Year in the Accounting Date field on all records must be 2.
2. The following years are valid and must be used for the specified Record Type:

Record Type	Field(s)	Fatal & Unknown Edits and S01 Edit	Statistical & Verification Edits
		Valid Years	Valid Years
Premium	• Policy Effective Date	2010 – 2012	2010 – 2012
	• Transaction Effective Date	2010 or Greater	2010 or Greater
	• Policy Expiration Date		
Loss	• Policy Effective Date • Accident Date • Reporting Date	2001 – 2012	2003 – 2012

Definition of class type:

CAR groups similar classification codes into categories for editing purposes. Each category is assigned a class type. For example, all private passenger classification codes are grouped into class type 11; all special type classification codes are grouped into class type 51. All valid classification codes are listed in the Classification Type Assignment Table in addition to the class type categories. This document is contained on CAR's website within the Statistical Edit Package link.

Accordingly, within each edit, beside the classification code description, you will see a two-digit number in parentheses; this number represents the class type.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

PREFACE (CONTINUED)

For Policies effective 1/1/2010 and subsequent the following fields are optional (For Private Passenger Business Only):

Subline Code
Annual Mileage Code
Anti-Theft Discount Code
OEM Coverage Code
Passive Restraint Device Discount Code
Partial/Total Loss Indicator
Producer Code (Optional for CAR ID Code 8, 9 only; Mandatory for CAR ID Code 1)

For Policies effective 1/1/2010 and subsequent the following fields are no longer reportable (For Private Passenger Business Only):

Pre-Insurance Inspection ID Code
Rate Departure Factor Code
Accident Town
Intensified Appraisal ID Code

For Policies effective 1/1/2011 and subsequent, Symbol Code is no longer reportable for Private Passenger business only.

CAR no longer accepts tape cartridge as reporting option. Accordingly, if a company submits a tape cartridge, CAR will reject it. CAR accepts statistical data via FTP transmission or online statistical data entry only.

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

Introduction

The purpose of this introduction is to help all statistical liaisons navigate their way through the statistical and verification edits and gain a better understanding of how the edits interact.

The chart below breaks down the process CAR follows when it receives the statistical data from each Servicing Carrier.

Upon receipt of data	Upon receiving statistical data, CAR processes it immediately through a pre-processing program. The pre-processing program edits the formatting of the FTP transmission. It checks for a number of requirements including, but not limited to, a proper shipment id record, a proper control record, and a file containing the "End of CAR Submissionzzzzz..." record. If the FTP file is missing any piece, CAR rejects it immediately for resubmission. Accordingly, CAR processes no data from the rejected FTP submission.
Four times/week	Every night except Wednesday, CAR loads data from the acceptable FTP files to its suspense file and performs all editing against the data. Included in the "up-front" editing routines are the converted and fatal edits. These edits are the first nine edits located at the beginning of the edit package. These edits contain no "S" or "V" prefix which is another way of identifying them.
Once per week	On Wednesday nights, CAR loads all acceptable data to its permanent statistical database files and processes statistical corrections made to previously loaded data. Any new or newly created statistical errors are available for correction Thursday morning.*

Because some edits overlap in their editing of certain fields, CAR performs some edits prior to others and, in some cases, bypasses other edits altogether. The following section outlines the manner in which CAR edits a statistical record.

* This schedule deviates once per month on the due date. Regardless of the day of the week, the statistical load will always run the day following the monthly due date.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

Order of Editing:

Statistical Edits:	If ... then
Fatal Edits	If a record contains a fatal error, it does not process through any remaining edits.
Converted Edits	If CAR converts a field on a record, it replaces the value and the record then proceeds through the remaining edits using the new value.
S01	If a record contains an S01 error, it bypasses many edits that are class code dependent. Once you correct the class code so that it is valid, CAR processes the record through the remaining edits. If a record contains an S01 error, it does not process through edits S05-S15, S17-S19, S21, S22, S24, S27-S30, S33, S42-S44, and S47-S48.
S49	If a record contains an S49 error, it will bypass edits S21, S30, and S47 because they are dependent upon a valid VIN. Accordingly, once you correct the VIN, the record processes through those three edits and could then get flagged in error again.
All remaining edits	CAR then edits the record through all remaining edits and will indicate multiple errors on a record.

Definition of the Shipment Key:

As part of the editing routine, CAR groups all records, both error records and valid records, into unique shipment identifiers, more commonly known as a "shipment key." A shipment key groups similar records together by receipt date, line of business, and accounting date. That is, if you submitted a private passenger liability premium file for the January accounting date containing 50 records, then CAR groups all 50 records into one shipment key.

The actual shipment key number is made up of the following pieces using this as an example: 99920120201011

Positions 1-3 represent the company number

Positions 4-11 represent the date CAR received the shipment

Positions 12-13 represent the line of business (also known as module-registration-number)

Position 14 represents the number of files CAR received of the same line of business on the same day

The chart below defines the module-registration-number for each line of business.

Mod-Reg-No	Line of Business	Mod-Reg-No	Line of Business
01	PP Liability Premium	09	Commercial Liability Premium
02	PP No-Fault Premium	10	Commercial No-Fault Premium
03	PP Physical Damage Premium	11	Commercial Physical Damage Premium
04	PP Liability Paid Loss	12	Commercial Liability Paid Loss
05	PP Liability Outstanding Loss	13	Commercial Liability Outstanding Loss
06	PP No-Fault Paid Loss	14	Commercial No-Fault Paid Loss
07	PP No-Fault Outstanding Loss	15	Commercial No-Fault Outstanding Loss
08	PP Physical Damage Paid Loss	16	Commercial Physical Damage Paid Loss

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

Acceptance of Data:

In order for CAR to accept a file in the front-end job stream and load it to its permanent statistical database files, the percent of records in error must fall below 15%. If the percent of records in error is 15% or greater, then CAR rejects the shipment immediately. The company must then reduce the number of error records and resubmit the data to CAR.

After CAR has loaded the acceptable shipments to its permanent statistical database files, it presents the error records within each shipment key for correction on its on-line statistical correction system.

A shipment key remains on-line for 60 days or until all its error records are corrected. As you correct records within a shipment key, they disappear from the on-line correction system and the error percent drops accordingly. The goal of correcting these error records is to improve data quality. CAR established a penalty program that includes a 5% threshold against all shipment key files to ensure that the industry is doing its part in improving the quality of data here at CAR.

To avoid receiving a statistical penalty for a shipment key, you must correct enough records to reduce the error percent of the file to less than 5%. However, there are certain allowances made for a shipment key file that contains a small volume of errors. In a case where a file contains only a small volume of errors, the shipment key may exceed the 5% threshold. If a shipment key falls within the tolerance, it is not subject to a statistical penalty.

Low Volume Statistical Error Tolerance Levels:

Private Passenger	Total Number Of Error Records	Total Exposures or Loss Dollars In Error
Liability, No-Fault and Physical Damage Premiums	1 to 25	-60 to +60 exposures
Liability Losses	1 to 20	-\$5,000 to +\$5,000 losses
No-Fault Losses	1 to 20	-\$2,000 to +\$2,000 losses
Physical Damage Losses	1 to 20	-\$2,000 to +\$2,000 losses

Commercial	Total Numbers Of Error Records	Total Premium or Loss Dollars In Error
Liability Premiums*	1 to 20	-\$2,500 to +\$2,500 premiums
No-Fault Premiums	1 to 20	-\$2,000 to +\$2,000 premiums
Physical Damage Premiums*	1 to 20	-\$2,000 to +\$2,000 premiums
Liability Losses	1 to 15	-\$5,000 to +\$5,000 losses
No-Fault Losses	1 to 15	-\$2,000 to +\$2,000 losses
Physical Damage Losses	1 to 15	-\$2,000 to +\$2,000 losses

**Commercial Liability and Physical Damage tolerance levels are applied by coverage.*

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

Correcting Records in Statistical Error:

There are four ways to correct a statistical error on a record.

- 1) Enter a grid correction online.
- 2) Submit offset/reenter records. You must notify CAR of your intention to do this prior to the shipment's due date by submitting the "Letter of Explanation" form located on CAR's website.
- 3) For outstanding losses, submit corrected records in the next quarter's submission of outstanding losses. You must notify CAR of your intention to do this prior to the shipment's due date by submitting the "Letter of Explanation" form located on CAR's website.
- 4) Request a re-edit of the data. Typically this applies to producer code errors only because CAR hasn't received the notification from the company of a new code or updated code. You must notify CAR or your re-edit request prior to the shipment's due date by submitting the "Letter of Explanation" form located on CAR's website.

When submitting correction data (that is, offset/reenter records), be sure to create a separate submission containing just the correction data. Do not include correction data in a regular monthly accounting submission because it would be subject to all reporting regulations, including the statistical edits. If the file contains a high error content, CAR would reject it even though the correction data could be the cause of the problem. Because CAR would be unable to verify that, it rejects the whole submission. Alternatively, if a submission contains correction records only, CAR will accept a high error content file expecting it to be so.

To add or update an existing producer code, log into the Reports Section of CAR's web site, click on the Producer Code Notification link, and then click New or Existing Agency. Fill out all necessary fields and click Submit prior to requesting a re-edit of the data.

If any of the four correction options noted above failed to reduce the error percent of a shipment key file, the file is subject to a statistical data quality penalty. The penalty schedule is outlined below.

If, after processing the statistical error corrections, a shipment key remains over 5% in error, the following penalty schedule applies.

Shipments Meeting the Following Criteria	Penalty Amount
The initial due date has expired and the error percentage has not been reduced to 5.00% or less.	\$ 150
The shipment has been relisted, the second due date has expired, and the error percentage has not been reduced to 5.00% or less.	\$ 600
Each additional re-listing with error percentages of greater than 5.00%	\$ 1250

Data Extract Program:

By request, CAR can run an extract program that will provide a listing of statistical records in the 150-byte format. CAR can provide the data on CD, in an Excel file, or a flat file. CAR believes this feature allows a company to identify discrepancies between data they have on their internal file and data CAR has on its databases, as well as to simplify the process of creating offset and re-enter records. The data extraction function allows companies to select data they wish to receive by specifying either a range of accounting months, a range of policy effective dates,

Commonwealth Automobile Reinsurers STATISTICAL EDIT PACKAGE

Data Extract Program (continued):

or both. Any company wishing to utilize this new extraction program should contact their data analyst or complete the Data Extraction form on CAR's website: www.commauto.com.

Helpful Information in Correcting Errors:

CAR's goal in editing and offering the statistical error records for correction is to improve data quality. Your goal is to reduce each shipment key to within the established tolerance levels so as to avoid a statistical data quality penalty.

Using the online summary screen within each shipment (shown below), you can monitor the volume of errors you need to correct. The bottom right column entitled "S ERR ABOVE 5%" tells you the number of error records you need to correct to reduce the shipment's error percent to below 5%. The message at the bottom of the screen also tells you the "acceptability" of the shipment. Lastly, the summary screen gives you the breakdown of errors found within all records contained in the shipment. This should help you tackle the errors in a systematic manner.

SC125PR	COMMONWEALTH AUTOMOBILE REINSURERS		01/01/2012
SC125SA	STAT ERROR CORRECTIONS - PREMIUM SUMMARY		03:41:35
ACTG(MM/YYYY): 01/2012	SELECT ERROR CODE(S) TO PROCESS		
SHIPMENT: 99920120101091			
		_ S15 ANN MILE CODE	0 _ S43 DISCOUNT CODE 0
_ S01 CLASS	21	_ S16 RK TY/RT DEP	0 _ S45 CID/PROD CODE 39
_ S02 POLICY	0	_ S17 PREMIUM TOWN	0 _ S46 PRODUCER CODE 42
_ S03 PREM DATES	0	_ S19 MEDPYLIM/CLS	0 _ S47 HITHT/X RSK 0
_ S04 EXPOSURE	63	_ S20 ZIP CODE	35 _ S48 POL BRD CVG 0
_ S05 EXP/SIGN AGRE	0	_ S21 AGE/SYM/MDYR	0 _ S49 VEH IDENT NO 265
_ S06 ZERO PREM CLS	0	_ S22 REGULAT 1-78	0 _ S50 CONT COV DIS 0
_ S07 BI PREM LIMIT	317	_ S23 ANTITHFT DIS	0 _ S51 LOW FREQ DIS 0
_ S08 PD PREM LIMIT	132	_ S26 ANN ST LOB	0 _ S54 TERRORISM COV 0
_ S09 OTC COV PREM	0	_ S27 ZONE RAT CODE	3 _ V52 PREM EXP VER 24
_ S10 COLL COV PREM	0	_ S28 NOFLT DEDUCT	0 =====
_ S11 OTC COVERAGE	0	_ S29 VALUE CODE	0 S ERROR RECORDS 775
_ S12 COLL COVERAGE	0	_ S30 PAS RESTRNT	0 S ERR ABOVE 5% 498
_ S13 RATNG ID CODE	0	_ S41 NONZERO PREM	0 S ERR EXPOSURE 4633
_ S14 RATNG MOD FAC	21	_ S42 LIMIT ID CODE	1 S ERR DOLLARS 205207
WARNING: UNACCEPTABLE ERROR % OF 13.95 WITH AN UNACCEPTABLE TOLERANCE LEVEL			
SELECT ERROR(S) WITH 'X' - OR LEAVE SCREEN BLANK FOR ALL - ENTER PFKEY/OPTION			
PF4/4 -SELECT RECORDS	:	__ :	PF12/12 - EXIT TO MENU

As you correct an error, the system gives you immediate feedback on its validity. It also tells you if you create other statistical errors as a result.

For example, in the above summary, you can see that 21 records have an S01 error code. As mentioned previously, records that contain an S01 error process through only a handful of edits. Accordingly, when you correct the class code so that it's valid, the record then processes through the remaining edits. It may pass all remaining edits or it may get flagged with another error code. If it gets flagged with another error code, you must fix that subsequent error to reduce the error percent.

This scenario is true with other error codes as well. Making a correction to one field allows for additional editing on the record, such as VIN. If a record contains a VIN error, it bypasses the S21, S30, and S47 error codes. Once you correct the VIN so that it's valid, the record then processes through those three edits for additional editing.

Finally, this edit package is a constant work in process. If you have any suggestions on how to make it more useful or easier to understand, please forward them to dataoperations@commauto.com. CAR welcomes all input as it strives to provide excellent customer service.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: COMPANY NUMBER CODE / POLICY EFFECTIVE DATE / ACCOUNTING DATE / RECORD FORMAT

Error Code: Not applicable

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes	Coverages
All	All

Edit:

Any record that fails this edit will not be used to balance premium or loss control record amounts. Instead, CAR will reject the record up-front, list it on the S040 (fatal/unknown records) report, and send it back to the company. The company should correct the record and include it in a subsequent submission if necessary.

1. Company Number Code must be a valid code according to CAR's Company File.
2. Policy Effective Date:
 - a. Policy effective year must be within the acceptable range stated in the Preface of this package.
 - b. Each record will be edited to ensure that the reported policy effective month and year fall within the range of valid reporting dates for the particular company.
3. The Accounting Date is required for all records:
 - a. The accounting year must be the appropriate year as stated in the Preface of this package.
 - b. The accounting month must be one of the following values:
 - 1-9 to indicate the months of January through September
 - 0 (zero) to indicate the month of October
 - the dash symbol (-) to indicate the month of November
 - the ampersand symbol (&) to indicate the month of December
4. All data must be submitted on the 150-character Statistical Plan record layout format.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: SUBLINE CODE

Error Code: Not applicable

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes	Coverages
All	All

Note: For policies effective 1/1/2010 and subsequent, Subline Code is optional for Private Passenger business only. It is mandatory for Commercial business for all years.

Edit:

Any record that fails this edit will not be used to balance premium or loss control record amounts. Instead, CAR will reject the record up-front, list it on the S040 (fatal/unknown records) report, and send it back to the company. The company should correct the record and include it in a subsequent submission if necessary.

1. Subline Code must equal 611, 615, 618, 621, 625 or 628.
2. CAR's Company File will be referenced to determine if a particular Subline Code is valid for the reporting company and policy effective year.

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: TRANSACTION TYPE CODE

Error Code: Not applicable

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes	Coverages
All	All

Edit:

Any record that fails this edit will not be used to balance premium or loss control record amounts. Instead, CAR will reject the record up-front, list it on the S040 (fatal/unknown records) report, and send it back to the company. The company should correct the record and include it in a subsequent submission if necessary.

1. Private Passenger Plan (Subline Codes 621 – 628):

Type of record	Transaction Type Code
All Premium Records	11 - 15
Paid Loss Records	23 - 27, or 29
Outstanding Loss Records	21 or 22

2. Commercial Plan (Subline Codes 611 – 618):

Type of record	Transaction Type Code
All Premium Records	11 - 16
Paid Loss Records	23 - 27 or 29
Outstanding Loss Records	21 or 22

3. Both Plans:

- a. Transaction Type Codes 21, 22, and 29 are invalid for Physical Damage losses.
- b. Transaction Type Code 25 is invalid for No-Fault losses.

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: STATE CODE

Error Code: Not applicable

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes	Coverages
All	All

Edit:

Any record that fails this edit will not be used to balance premium or loss control record amounts. Instead, CAR will reject the record up-front, list it on the S040 (fatal/unknown records) report, and send it back to the company. The company should correct the record and include it in a subsequent submission if necessary.

State Code must equal 20.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: AMOUNTS / EXPOSURE

Error Code: Not applicable

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes	Coverages
All	All

Edit:

1. Amounts:

Any record that fails this portion of the edit will not be used to balance premium or loss control record amounts. Instead, CAR will reject the record up-front, list it on the S040 (fatal/unknown records) report, and send it back to the company. The company should correct the record and include it in a subsequent submission if necessary.

All amount fields must be numeric.

2. Exposure:

- a. The exposure field must be numeric. If it is not, then the entire field will be converted to zeros and will be included with the valid records. Note that spaces are considered to be non-numeric.
- b. For Subline Codes 618 and 628:
 - i. If the OTC Coverage Code equals 080, 081, 082, 083, 084, 085, 086, 087, or 089 **and** the Collision Coverage Code equals 099, zeros, or spaces, then the Exposure must equal zero. If it is not, it will be converted to zero.
 - ii. If the Collision Coverage Code equals 099 **and** the OTC Coverage Code equals zeros or spaces, then the Exposure must equal zero. If it is not, it will be converted to zero.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: CAR IDENTIFICATION CODE

Error Code: Not applicable

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes	Coverages
All	All

Edit:

All records which have not been designated as an unknown record will undergo this edit. Where possible, the appropriate CAR Identification Code will be imputed and the records will be included with the valid records. Any record that fails this edit will not be used to balance premium or loss control record amounts. Instead, CAR will reject the record up-front, list it on the S040 (fatal/unknown records) report, and send it back to the company. The company should correct the record and include it in a subsequent submission if necessary.

CAR's company file will be referenced to determine if a particular CAR Identification Code is valid for the reporting company, subline, and policy effective year.

For Subline Codes 611, 615, and 618 only:

- For both Servicing Carriers and Non-Servicing Carriers: If a record contains an invalid CAR ID Code of 5, space, or non-numeric characters, CAR will not impute a CAR ID Code. Instead, it will delete the record from the shipment and consider it a fatal error record.
- For Non-Servicing Carriers: If a record contains a CAR ID Code of 4, CAR will convert the CAR ID Code to 0 and include it with the valid records.
- For both Servicing Carriers and Non-Servicing Carriers: If a record contains an invalid CAR ID Code of 1, CAR will convert the CAR ID Code to 0 and include it with the valid records.

For Subline Codes 621, 625, and 628 only:

- For Servicing Carriers, Non-Servicing Carriers and Assigned Risk Companies: If a record contains an invalid CAR ID Code of 5, 8, 9 space, or non-numeric characters, CAR will not impute a CAR ID Code. Instead, it will delete the record from the shipment and consider it a fatal error record.
- For Non-Servicing Carriers: If a record contains a CAR ID Code of 4, CAR will convert the CAR ID Code to 0 and include it with the valid records.
- For Servicing Carriers, Non-Servicing Carriers and Assigned Risk Companies: If a record contains an invalid CAR ID Code of 1, CAR will not impute a CAR ID Code. Instead, it will delete the record from the shipment and consider it a fatal error record.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: CLASSIFICATION CODE / CAR ID CODE AGREEMENT

Error Code: Not applicable

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes	Coverages
All	All

Edit:

Any record that fails this edit will not be used to balance premium or loss control record amounts. Instead, CAR will reject the record up-front, list it on the S040 (fatal/unknown records) report, and send it back to the company. The company should correct the record and include it in a subsequent submission if necessary.

1. Taxi or Taxi-Fleet Classification Code (Class Type equals 31 or 36) for all Policy Effective Years:

All ceded records (CAR ID Code 5) reported with either a Taxi or Taxi-Fleet Classification Code (Class Type 31 or 36) must be reported by a company eligible to report taxi business under the CAR Taxi and Limousine Program. These companies can only report CAR ID Code 5. If a record contains a CAR ID Code not equal to 5, it will be deleted from the shipment and will be considered a fatal error record. If the company is not eligible to report ceded taxi business, any ceded record (CAR ID Codes 4 or 5) will be deleted from the shipment and will be considered a fatal error record.

2. Limousine, Limousine-Fleet, Car Service, or Car Service-Fleet Classification Code (Class Type equal 28 or 29) for all Policy Effective Years:

All ceded records (CAR ID Code 5) reported with either a Limousine or Limousine-Fleet Classification Code or Car Service or Car Service-Fleet Classification Code (Class Type 28 or 29) must be reported by a company eligible to report limousine or CAR Service business under the CAR Taxi and Limousine Program. These companies can only report CAR ID Code 5. If a record contains a CAR ID Code not equal to 5, it will be deleted from the shipment and will be considered a fatal error record. If the company is not eligible to report ceded limousine or Car Service business, any ceded record (CAR ID Codes 4 or 5) will be deleted from the shipment and will be considered a fatal error record.

3. Antique Motor Classification Code (Class Code equal to 048300 only):

- a. For policy effective dates prior to 4/1/2009:

All records reported with an Antique Motor Car Classification Code (Class Code 048300) must be reported with a CAR ID Code of 0 or 1.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: CLASSIFICATION CODE / CAR ID CODE AGREEMENT (CONTINUED)

3. Antique Motor Classification Code (Class Code equal to 048300 only) continued:

a. For policy effective dates prior to 4/1/2009 continued:

- If a record contains a CAR ID Code equal to 4, CAR will convert it to 0.
- If a record contains a CAR ID Code equal to 5, CAR will convert it to 1.
- If a record contains a CAR ID Code equal to 8, CAR will fatal it and list it on the S040 Report.
- If a record contains a CAR ID Code equal to 9, CAR will fatal it and list it on the S040 Report.

b. For policy effective dates 4/1/09 and subsequent:

All records reported with an Antique Motor Car Classification Code (Class Code 048300) must be reported with a CAR ID Code of 8. If a record is reported with any other CAR ID Code, CAR will convert the CAR ID Code to 8 and list it on the S040 – Converted Records Report.

c. For all policy effective years:

All voluntary Private Passenger records with an Antique Motor Car Class Code (048300) must be reported with 00 in the 5th and 6th position of the Class Code. Antique Motor Cars are no longer subject to the Merit Rating Plan; therefore, Merit Rating Credits and Surcharges are not valid for reporting. If a record contains a value not equal to 00 in the last two positions of the Class Code, it will be deleted from the shipment and will be considered a fatal error record.

4. Antique Motor Classification Code (Class Code equal to 962000 only) for all policy effective years:

All records reported with an Antique Motor Car Classification Code (Class Codes 962000) must be reported with a voluntary CAR ID Code. This class cannot be ceded to CAR and therefore must be reported with CAR ID Code 0 or 1. If a record contains a CAR ID Code not equal to 0 or 1, it will be converted as follows: CAR ID Code equal to 4 will be converted to 0 and CAR ID equal to 5 will be converted to 1.

5. Truckers/Hired Automobile Classification Code (Class Codes 662600 and 662800) for policy effective years 2002 and subsequent:

All records reported with a Truckers/Hired Automobile Classification Code (Class Codes 662600 and 662800) must be reported with a voluntary CAR ID Code of 0 or 1. If a record contains a CAR ID Code not equal to a 0 or 1, it will be converted as follows: CAR ID Code equal to 4 will be converted to 0 and CAR ID Code 5 will be converted to 1.

6. Garage Classification Code (Class Codes 075000, 707000, 7808000, 781000, and 781200) for policy effective dates 7/1/2004 and subsequent:

All records reported with a Garage Classification Code (Class Codes 075000, 707000, 780800, 781000, and 781200) must be reported with a voluntary CAR ID Code of 0 or 1. These classification codes may not be ceded to CAR. If a record does contain a CAR ID Code other than 0 or 1, it will be deleted from the shipment and will be considered a fatal error record.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: CLASSIFICATION CODE / CAR ID CODE AGREEMENT (CONTINUED)

7. All Commercial Classification Codes (Sublines equal to 611, 615, 618) for all policy effective years:

If a record contains a CAR ID Code not equal to 0, 1, 4, or 5, CAR will fatal the record and list it on the S040 Fatal Report.

8. All Private Passenger Classification Codes (Sublines equal to 621, 625, 628) for policy effective years 4/1/2009 and subsequent:

If a record contains a CAR ID Code equal to 0, 4, or 5, CAR will fatal the record and list it on the S040 Fatal Report.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: CLASS GROUP CODE

Error Code: Not applicable

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes	Coverages
All	All

Edit:

Where possible, the appropriate Class Group Code will be imputed and the records will be included with the valid records. Any record that fails this edit will not be used to balance premium or loss control record amounts. Instead, CAR will reject the record up-front, list it on the S040 (fatal/unknown records) report, and send it back to the company. The company should correct the record and include it in a subsequent submission if necessary. The status of the record will be listed in the Convert/Fatal column of each chart below.

Note: This edit is performed against policies effective 2002 and prior.

- For Voluntary Records (CAR ID Codes 0 or 1):

Policy Effective Years	Sublines	Class Codes	Class Group Code Must Equal	Convert/Fatal
All	All	All	Space, 0, 1 or 3	Fatal

- For Ceded Records (CAR ID Codes 4 or 5):

Private Passenger (Sublines 621- 628)			
Policy Effective Years	Class Codes	Class Group Code Must Equal	Convert/Fatal
All	Private Passenger, PP SDIP Points, PP SDIP Credits, Commuter Discount, Misc. Rated as PP, PP Motorcycles, Misc. Rated as PP SDIP Points & Credits, PP Motorcycles SDIP Points & Credits	1	Convert to 1
	Valid & Not listed above	3	Convert to 3
	Invalid	1 or 3	Convert to 1

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: CLASS GROUP CODE (CONTINUED)

3. For Ceded Records (CAR ID Codes 4 or 5):

Commercial (Sublines 611- 618)			
Policy Effective Years	Class Codes	Class Group Code Must Equal	Convert/Fatal
All	PPT Non-Fleet (739100)	3	Convert to 3
	Valid & Other than PPT Non-Fleet (739100)	2	Convert to 2
	Invalid	2 or 3	Convert to 2

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: CLASSIFICATION CODE

Error Code: S01

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses (2001-2012)	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Coverages
All	All

Note: If all spaces are reported in the class code field, they will be converted to zeros. The Automobile Classification Type Assignment Table is used to perform this edit.

Edit:

1. Subline Codes 611 - 618:

- Class Code must be one of the valid six-position classes listed in the Massachusetts Commercial Automobile Statistical Plan for the Policy Effective Year, Subline Code, and Transaction Type Code (Premium or Loss) coded on the record.
- If the class code equals 070400 (Premises – Clerical), then the CAR ID Code must equal 0 or 1.

2. Subline Codes 621-628:

Class Code must be one of the valid six-position classes listed in the Massachusetts Private Passenger Automobile Statistical Plan for the Policy Effective Year, Subline Code, and Transaction Type Code (Premium or Loss) coded on the record.

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: POLICY IDENTIFICATION NUMBER

Error Code: S02

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Coverages
All	All

Edit:

Policy Identification Number must be at least three alphanumeric characters. It must be left justified with no spaces between significant digits and all unused positions must be coded as spaces.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: PREMIUM DATES

Error Code: S03

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses		No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Coverages
All	All

Edit:

1. For Policy Effective Date, Transaction Effective Date and Policy Expiration Date, month must equal one of the following values:
 - 1-9 to indicate the months of January through September
 - 0 (zero) to indicate the month of October
 - the dash symbol (-) to indicate the month of November
 - the ampersand symbol (&) to indicate the month of December
2. For Transaction Effective Date and Policy Expiration Date:
 Year must equal a valid year as listed in the Preface of this package.
3. For Transaction Type Codes 11-16:
 Policy Effective Date and Transaction Effective Date must be less than, equal to, or no more than six months greater than the Accounting Date.
4. For Transaction Type Codes 11 or 15:
 Policy Effective Date and the Transaction Effective Date must be the same.
5. Policy Effective Date must be less than or equal to the Transaction Effective Date and the Policy Expiration Date.
6. Transaction Effective Date must be less than or equal to the Policy Expiration Date.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: EXPOSURE

Error Code: S04

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses		No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Classes (Class Types)	Coverages
<p><u>Car months and plate basis:</u> Private Passenger (11) Misc. Rated as PP (except 700000, 800000, 902000, 998000) (91) PP Motorcycles (92) Comm Motorcycles (52) Trucks, Tractors, Trailers (21) Trucks, Tractors Trailers-Fleet(23) Zone-Rated TTT (22) Zone-Rated TTT-Fleet (24) Private Passenger Types (81) PP Types-Fleet (82) Taxis (31) Commercial Buses (32) Zone-Rated Buses (34) Limousines and Private Passenger Type Buses (35) Taxis-Fleet (36) Commercial Buses-Fleet (37) Zone-Rated Buses-Fleet (38) Limousines and Private Passenger Type Buses-Fleet (39) Limousines (28) Limousines-Fleet (29) Van Pools (33) Special Types (51) Garages – Subject to Comp Law (<i>Liability and No-Fault only</i>) (41) PP Merit Rating Points (13) PP Merit Rating Credits (14) Misc Rated as PP MR Points (93) Misc Rated as PP MR Credits (94) PP Motorcycle MR Points (95) PP Motorcycle MR Credits (96)</p>	<p><u>Other than car months and plate basis:</u> Garages - Premises Cov only (<i>Liability only</i>) (42) Garages - Not Subject to Comp. Law (<i>Liability only</i>) (43) Non-Owned - Employees, Volunteers, Hired (except 660100) (61) Gross Receipts and Mileage (72)</p>	<p>00X, 01X, 02X, 03X, 04X, 06X, 07X, 08X, 092, 095, 099, 10X, 12X, 13X, 16X, 22X, 23X, 26X, 32X, 33X, 36X, 42X, 43X, 46X, 52X, 53X, 56X</p>

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: EXPOSURE (CONTINUED)

Notes:

- Valid signed or unsigned numeric values must be right-justified and preceded by zeros to fill the field.
- For Subline Codes 611-618: Transaction Type Code 16 records bypass this edit.
- If the Transaction Effective Date is the same as or is within one month of the Policy Expiration Date, the record bypasses this edit.

Edit:

1. For Subline Codes 618 and 628:
 - a. If OTC Coverage Code equals 080, 081, 082, 083, 084, 085, 086, 087, 089 **and**
If Collision Coverage Code equals 099, zeros, or spaces
Then Exposure must be zero.
 - b. If Collision Coverage Code equals 099 **and**
If OTC Coverage Code equals zeros or spaces
Then Exposure must be zero.
 - c. In both cases above:
If Exposure does not equal zero, it will be converted to zero.
If Exposure contains all spaces, it will be converted to zero.
If either of the cases exists, part 2 of this edit is bypassed.

2. For All Subline Codes:
 - a. Exposure must be non-zero (except as described above).
 - b. For car months and plate basis only:

Exposure is calculated using the Policy Expiration Date and the Transaction Effective Date fields. Exposure must be one of the possible three totals listed below. (For Garages Subject to Compulsory Law (Class Type 41) only, Exposure must be a multiple of the possible three totals listed below).

1. Policy Expiration Date minus Transaction Effective Date.
2. Total from (1) plus one month.
3. Total from (1) minus one month.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: EXPOSURE / PREMIUM SIGN AGREEMENT

Error Code: S05

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses		No-Fault	✓
				Physical Damage	✓

Classes (Class Types) – All Except	Coverages
Private Passenger Merit Rating Points (13) Miscellaneous Rated as Private Passenger Merit Rating Points (93) Private Passenger Motorcycle Merit Rating Points (95)	All

Edit:

1. For all Class Codes except Private Passenger Merit Rating Credits, Misc. Rated as Private Passenger Merit Rating Credits or Private Passenger Motorcycle Merit Rating Credits, the following edit routine is performed.
 - a. For Subline Codes 611, 618, 621 and 628:
 - i. If the Exposure is greater than zero, then both premium fields must be greater than or equal to zero.
 - ii. If the Exposure is less than zero, then both premium fields must be less than or equal to zero.
 - iii. If the Exposure equals zero, then one of the following conditions must be true:
 - (1) One premium field equals zero and the other field is either greater than zero or less than zero.
 - (2) Both premium fields are greater than zero.
 - (3) Both premium fields are less than zero.
 - (4) Both premium fields equal zero.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: EXPOSURE / PREMIUM SIGN AGREEMENT (CONTINUED)

- b. Sublines 615 and 625:
 - i. If the Exposure is greater than zero, then the premium must be greater than or equal to zero.
 - ii. If the Exposure is less than zero, then the premium must be less than or equal to zero.
 - iii. If the Exposure equals zero, then the premium may be less than, greater than, or equal to zero.
- 2. For Class Codes equal to Private Passenger Merit Rating Credits, Misc. Rated as Private Passenger Merit Rating Credits, or Private Passenger Motorcycle Merit Rating Credits, the following edit routine is performed.
 - a. Sublines 621 and 628:
 - i. If the Exposure is greater than zero, then both premium fields must be less than or equal to zero.
 - ii. If the Exposure is less than zero, then both premium fields must be greater than or equal to zero.
 - iii. If the Exposure equals zero, then one of the following conditions must be true:
 - (1) One premium field equals zero and the other is either greater than zero or less than zero.
 - (2) Both premium fields are greater than zero.
 - (3) Both premium fields are less than zero.
 - (4) Both premium fields equal zero.
 - b. Subline 625:
 - i. If the exposure is greater than zero, then the premium must be less than or equal to zero.
 - ii. If the exposure is less than zero, then the premium must be greater than or equal to zero.
 - iii. If the exposure is equal to zero, then the premium may be less than, greater than, or equal to zero.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: ZERO PREMIUM CLASSES

Error Code: S06

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial		Losses		No-Fault	
				Physical Damage	✓

Classes (Class Types)	Coverages
Commuter Discount (12) Private Passenger Merit Rating Points (13) Private Passenger Merit Rating Credits (14) Misc. Rated as Private Passenger Merit Rating Points (93) Misc. Rated as Private Passenger Merit Rating Credits (94) Private Passenger Motorcycle Merit Rating Points (95) Private Passenger Motorcycle Merit Rating Credits (96)	All

Edit:

1. If the Class is 190000 (Commuter Discount), then the BI Premium and OTC Premium must be zero.
2. If the Class is Private Passenger Merit Rating Points or Credits, Misc. Rated as Private Passenger Merit Rating Points or Credits, or Private Passenger Motorcycle Merit Rating Points or Credits, then the OTC premium must equal zero.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: BODILY INJURY PREMIUM / BODILY INJURY LIMITS CODE

Error Code: S07

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses		No-Fault	
				Physical Damage	

Classes (Class Types) – All Except	Coverages
Commuter Discount (12)	N/A
Misc. Rated as Private Passenger (Class Code 998000) (91)	

Note: Subline Code 621, Medical Payments Limit must be coded as a two-position field in columns 41 and 42. If this condition is not met, the record will be flagged in error.

Edit:

1. If there is non-zero BI premium, then one or more of the following conditions must be true. (If the class code is Private Passenger Merit Rating Points or Credits, Misc. Rated as Private Passenger Merit Rating Points or Credits, or Private Passenger Motorcycle Merit Rating Points or Credits, then condition (1.a.) *must* be true).
 - a. Subline 611: If the Limits ID Code equals 2, then the BI Limits Code is 04 or 08-29.
 Subline 611: If the Limits ID Code is not equal to 2, then the BI Limits Code is 01, 04-15, or 49.
 Subline 621: If the Limits ID Code equals 2, then the BI Limits Code is 04, 08-25, or 49.
 Subline 621: If the Limits ID Code is not equal to 2, then the BI Limits Code is 01, 04-15, or 49.
 - b. Subline 611: Medical Payments Limit Code is 01-11 or 49.
 Subline 621: Medical Payments Limit Code is 01-11 or 49.
 - c. Subline 611: Uninsured Auto Limits Code is 04-15 or 49.
 Subline 621: Uninsured Auto Limits Code is 04-15 or 49.
 - d. Subline 611: Underinsured Auto Limits Code is 04-15 or 49.
 Subline 621: Underinsured Auto Limits Code is 04-15 or 49.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: BODILY INJURY PREMIUM / BODILY INJURY LIMITS CODE (CONTINUED)

2. The premium must be non-zero for the following conditions:
 - a. Subline 611:
 - i. If the Limits ID Code is not equal to 2, and if any one of the conditions in 1.a. - 1.d. are true, then the BI Premium must be non-zero.
 - ii. If the Limits ID Code is equal to 2 and the Medical Payments, Uninsured *and* Underinsured Limits Codes are *all* zeros or spaces and the BI Limit Code is valid (04 or 08-29), then *either* the BI Premium *or* the PD Premium must be non-zero.
 - iii. If the Limits ID Code is equal to 2 and two or more of the conditions in 1.a. - 1.d. are true, then the BI Premium must be non-zero.
 - b. Subline 621:
 - i. If the Limits ID Code is not equal to 2, and if any one of the conditions in 1.a. - 1.d. is true, then the BI Premium must be non-zero.
 - ii. If the Limits ID Code is equal to 2 and the Medical Payments, Uninsured *and* Underinsured Limits Codes are *all* zeros or spaces and the BI Limit Code is valid (04, 08-25, or 49), then *either* the BI Premium *or* the PD Premium must be non-zero.
 - iii. If the Limits ID Code is equal to 2 and two or more of the conditions in 1.a. - 1.d. are true, then the BI Premium must be non-zero.
3. The Limits Codes must be coded as follows:
 - a. Subline 611:
 - i. If the Limits ID Code equals 2: BI Limits Code must equal spaces, 00, 04, or 08-29.
 - ii. If the Limits ID Code is not equal to 2: BI Limits Code must equal spaces, 00, 01, 04-15, or 49.
 - b. Subline 621:
 - i. If the Limits ID Code equals 2: BI Limits Code must equal spaces, 00, 04, 08-25, or 49.
 - ii. If the Limits ID Code is not equal to 2: BI Limits Code must equal spaces, 00, 01, 04-15, or 49.
 - c. Subline 621: Medical Payments Limits Code must equal spaces, 01-11, or 49.
 - d. Subline 621: Uninsured Auto Limits Code must equal spaces, 00, 04-15, or 49.
 - e. Subline 621: Underinsured Auto Limits Code must equal spaces, 00, 04-15, or 49.
 - f. Subline 611: Medical Payments Limits Code must equal spaces, 01-11, or 49.
 - If Medical Payments Limits Code is 10 or 11, CAR ID Code must equal 0 or 1.
 - g. Subline 611: Uninsured Auto Limits Code must equal spaces, 00, 04-15, or 49
 - If Uninsured Auto Limits Code is 10 or 14, CAR ID Code must equal 0 or 1.
 - h. Subline 611: Underinsured Auto Limits Code must equal spaces, 00, 04-15, or 49.
 - If Underinsured Auto Limits Code is 10 or 14, CAR ID Code must equal 0 or 1.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: PROPERTY DAMAGE PREMIUM / PROPERTY DAMAGE LIMIT CODE

Error Code: S08

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses		No-Fault	
				Physical Damage	

Classes (Class Types) – All Except	Coverages
Commuter Discount (12)	N/A
Misc. Rated as Private Passenger (Class Code 998000) (91)	

Notes: The PD limit must be coded as a two-position code in columns 39 and 40. If it is not, the record will be flagged in error.

Edit:

1. For Subline Code 611 with the Limits ID Code not equal to 2:
 - a. If there is non-zero PD Premium, then the PD Limit Code must be 01 – 13.
 - b. Class Codes 790600 or 793900 (Special or Mobile Equipment) bypass this portion of the edit:
If the PD Limit Code equals 01 – 13, then the PD Premium must be non-zero.
 - c. The PD Limit Code must equal spaces or 00 – 13.
 - d. If the PD Limit Code equals 12 or 13, then CAR ID Code must equal 0 or 1.

2. For Subline Code 611 with the Limits ID Code equal to 2:
 - a. If there is non-zero PD Premium, then the BI Limits Code must equal 04 or 08 – 29.
 - b. The PD Limit Code must equal spaces, zeros, or 08.

3. For Subline Code 621 with Limits ID Code not equal to 2:
 - a. If there is non-zero PD Premium, then the PD Limit Code must equal 01-07 or 09-13.
 - b. If the PD Limit Code is 01-07 or 09-13, then the PD Premium must be non-zero.
 - c. The PD Limit Code must equal spaces, 00-07 or 09-13.

4. For Subline Code 621 with Limits ID Code equal to 2:
 - a. If there is non-zero PD Premium, then the BI Limits Code must equal 04, 08 – 25, or 49.
 - b. The PD Limit Code must equal spaces or zeros.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: OTC COVERAGE CODE / OTC PREMIUM

Error Code: S09

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	
Commercial	✓	Losses		No-Fault	
				Physical Damage	✓

Classes (Class Types) – All Except	Coverages
Commuter Discount (12) Private Passenger Merit Rating Points (13) Private Passenger Merit Rating Credits (14) Misc. Rated as Private Passenger Merit Rating Points (93) Misc. Rated as Private Passenger Merit Rating Credits (94) Private Passenger Motorcycle Merit Rating Points (95) Private Passenger Motorcycle Merit Rating Credits (96)	All

Edit:

1. If the OTC Coverage Code does not equal zeros or spaces, then the OTC premium must be non-zero.
2. If the OTC premium is non-zero, then the OTC Coverage Code must not equal zeros or spaces.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: COLLISION COVERAGE CODE / COLLISION PREMIUM

Error Code: S10

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	
Commercial	✓	Losses		No-Fault	
				Physical Damage	✓

Classes (Class Types) – All Except	Coverages
Commuter Discount (12)	All

Edit:

1. If the Collision Coverage Code does not equal zeros or spaces, then the Collision Premium must be non-zero.
2. If the Collision Premium is non-zero, then the Collision Coverage Code must not equal zeros or spaces.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: OTC COVERAGE CODE / OEM COVERAGE CODE

Error Code: S11

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	
Commercial	✓	Losses		No-Fault	
				Physical Damage	✓

Classes (Class Types) – All Except	Coverages
Commuter Discount (12)	All

1. Private Passenger (Subline 628):

- a. The OTC Coverage Code must equal a valid code according to the following chart. Any OTC Coverage Code not listed with one of the groupings is invalid.

Coverage Codes	Class Codes	Valid Policy Effective Years
Spaces and 000	All Classes	All Years
004, 005, 006, 008, 023, 035, 037, 039, 080, 082, 083, 084, 085, 086, 087, 089, 104, 105, 106, 108, 123, 135, 137, 139, 222, 234, 236, 238, 264, 265, 266, 268, 322, 334, 336, 338, 364, 365, 366, 368, 422, 434, 436, 438, 464, 465, 466, 468, 522, 534, 536, 538, 564, 565, 566, 568	All Classes Except Merit Rating Classes	All Years
056, 057	700000 and 902000	All Years
060, 063	All Classes Except: <ul style="list-style-type: none"> • Merit Rating Classes • Antique Motor Cars and Antique Motorcycles (Class 048300) 	All Years

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: OTC COVERAGE CODE / OEM COVERAGE CODE (CONTINUED)

1. Private Passenger (Subline 628) (continued):

b. The Original Equipment Manufacturer (OEM) Coverage Code must be valid according to the following conditions.

i. OEM must equal space, 0, or 1.

ii. If the OTC Coverage Code equals 056, 057, 080, 081, 082, 083, 084, 085, 086, 087, or 089 **AND** the Collision Coverage Code equals spaces, 000, 096, 097, or 099, then OEM must equal space or 0.

iii. OEM is valid for the following classes only:

- Private Passenger.
- Private Passenger Merit Rating Points or Credits.
- Miscellaneous Rated as Private Passenger (classes 0400XX, 0460XX, 0539XX only).
- Miscellaneous Rated as Private Passenger Points or Credits (classes 0400XX and 0539XX only).

Therefore, for the classes listed above, OEM may equal space, 0, or 1. For all other classes, OEM must equal space or 0.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: OTC COVERAGE CODE / OEM COVERAGE CODE (CONTINUED)

2. Commercial (Subline Code 618):

The OTC Coverage Code must equal a valid code according to the following chart. Any OTC Coverage Code not listed with one of the groupings is invalid.

Coverage Codes	Class Codes	Valid Policy Effective Years
000, 004, 005, 006, 008, 009, 022, 023, 034, 035, 036, 037, 038, 039, 060, 063, 064, 065, 066, 068, 069, 080, 081, 082, 083, 087, 089, 104, 105, 106, 108, 109, 122, 123, 134, 135, 136, 137, 138, 139, 164, 165, 166, 168, 169, 222, 234, 236, 238, 264, 265, 266, 268, 269, 322, 334, 336, 338, 364, 365, 366, 368, 369, 422, 434, 436, 438, 464, 465, 466, 468, 469, 522, 534, 536, 538, 564, 565, 566, 568, 569, spaces	All Classes	All Years
084, 202, 203, 204, 211, 212, 213, 214, 215, 216, 217	Garages Subject to Compulsory Law Garages Not Subject to Compulsory Law	All Years
050	993200	All Years
051, 052, 054	998000	All Years
059	999000	All Years

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: COLLISION COVERAGE CODE / OEM COVERAGE CODE

Error Code: S12

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	
Commercial	✓	Losses		No-Fault	
				Physical Damage	✓

Classes (Class Types) – All Except	Coverages
Commuter Discount (12)	All

Edit:

1. Private Passenger (Subline 628):

- a. The Collision Coverage Code must be a valid code according to the following chart. Any Collision Coverage Code not listed with one of the below groupings is invalid.

Coverage Codes	Class Codes	Valid Policy Effective Years
000, 012, 015, 016, 017, 019, 072, 076, 077, 078, 079, 099, or Spaces	All	All Years
040, 042, 043, 045, 046, 049	All Classes Except Merit Rating Classes	All Years
096, 097	700000 and 902000	All Years
041, 092	All Classes except Merit Rating Classes and Antique Motor Cars and Motorcycles (Class 048300)	All Years

- b. The Original Equipment Manufacturer (OEM) Coverage Code must be valid according to the following conditions.

- i. OEM must equal space, 0, or 1.
- ii. If the Collision Coverage Code 096, 097, or 099 **AND** the OTC Coverage Code equals spaces, 000, 056, 057, 080, 081, 082, 083, 084, 085, 086, 087, or 089, then OEM must equal space or 0.
- iii. OEM is valid for the following classes only:
 - Private Passenger.
 - Private Passenger Merit Rating Points or Credits.
 - Miscellaneous Rated as Private Passenger (classes 0400XX, 0460XX, and 0539XX only).
 - Miscellaneous Rated as Private Passenger Points or Credits (classes 0400XX and 0539XX only).

Therefore, for the classes listed above, OEM may equal space, 0, or 1. For all other classes, OEM must equal space or 0.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: COLLISION COVERAGE CODE / OEM COVERAGE CODE (CONTINUED)

2. Commercial (Subline 618):

The Collision Coverage Code must be a valid code according to the following chart. Any Collision Coverage Code not listed with one of the below groupings is invalid.

Coverage Codes	Class Codes	Valid Policy Effective Years
000, 012, 015, 016, 017, 019, 040, 042, 043, 045, 046, 049, 072, 076, 077, 078, 079, 099, or Spaces	All	All Years
311, 312, 313, 317, 477, 478	Garages Subject to Compulsory Law Garages Not Subject to Compulsory Law	All Years
090	993200	All Years
091, 094	998000	All Years
093	999000	All Years
041, 092, 095	All Classes except: <ul style="list-style-type: none"> • Antique Motor Cars including motorcycles (Class 962000) • Garages Subject to Compulsory Law • Garages Not Subject to Compulsory Law • 993200, 998000, 999000 	All Years

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: RATING IDENTIFICATION CODE

Error Code: S13

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger		Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types) – All Except	Coverages - All Except
Non-Owned (Hired Publics, Minimum Premium, Drive Other Car, Partnership Non-Owned, All Other) - Class Code 902000 only (62)	05X,080,081,082,083,087,090,091,093,094

Edit:

1. For policy effective years 2002 and prior,
Rating ID Code must equal 1, 7, or 9.
2. For policy effective years 2003 and subsequent,
Rating ID Code must equal 0, 1, 7, or 9.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: EXPERIENCE RATING AND ALL OTHER RATING MODIFICATION FACTOR CODES

Error Code: S14

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger		Premiums	✓	Liability	✓
Commercial	✓	Losses		No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Coverages
All	All

Note: The Experience Rating Modification Factor Code should be coded in columns 88-90 and the All Other Rating Modification Factor Code should be coded in columns 91-93 and each should be coded as a three digit code. If these conditions are not met, the record will be flagged in error.

Edit:

- For CAR ID codes 0 or 1:

If Rating ID equals	Then Experience Rating Modification Factor must	And All Other Rating Modification Factor must
0	Equal 100	Equal 100
1	Be numeric	Equal 100
7	Be numeric	Be numeric
9	Equal 100	Be numeric

- For CAR ID codes 4 or 5:

If Rating ID equals	Then Experience Rating Modification Factor must	And All Other Rating Modification Factor must
0	Equal 100	Equal 100
1	Be numeric	Equal 100
7	Be numeric	Equal 100
9	Equal 100	Equal 100

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: ANNUAL MILEAGE CODE

Error Code: S15

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial		Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Coverages – All Except
Private Passenger (11) Private Passenger Merit Rating Points (13) Private Passenger Merit Rating Credits (14) Misc. Rated as Private Passenger (Class Code 0460XX) (91)	048, 056, 057, 08X, 096, 097, 098, 099

Notes:

- Physical Damage Loss records containing a Type of Loss Code of 08 do not pass through this edit.
- All loss records containing a VIN of 9700000000000000 (15 zeros) are considered a loss where the insured vehicle is not involved; therefore, the record does not pass through this edit.
- Records with a policy effective date of 1/1/2010 and subsequent and a value other than spaces in the Annual Mileage Code field will pass through this edit.

Edit:

The Annual Mileage Code must be a three-digit numeric code.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: TYPE OF RISK CODE / RATE DEPARTURE FACTOR CODE

Error Code: S16

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types) – All Except	Coverages – All Except
Commuter Discount (12)	080-087, 089, 099

Edit:

1. For Sublines 611, 615 and 618:
 - a. Type of Risk Code must equal 1, 3, or 7.
 - b. If the Class Code equals 610#00, 615#00, 616#00, 617#00, 618#00, or 619#00, then the Type of Risk Code must equal 7.

2. For Sublines 621, 625 and 628:
 - a. Policy effective dates 1/1/2001 – 3/31/2008:
 - i. Type of Risk Code must equal 1, 3, 4, 5, 6, 7, or 9.
 - ii. If the Class Code equals 048300, then the Type of Risk Code must equal 1, 3, 5, 7, or 9.
 - b. Policy effective dates 4/1/2008 – 3/31/2009:
 - i. Type of Risk Code must equal 1, 3, 5, 7, or 9.
 - ii. If Type of Risk is equal to 9, then the Class Code must equal 998000 and the CAR ID Code must equal 0, 1 or 8 .
 - iii. If the Class Code equals 048300, then the Type of Risk Code must equal 1, 3, 5 or 7.
 - c. Policy effective dates 4/1/2009 and subsequent:
 - i. Type of Risk Code must equal 1, 3, 4, 5, 6, 7, or 9.
 - ii. If Type of Risk is equal to 9, then the Class Code must equal 998000 and the CAR ID Code must equal 1 or 8.

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: TERRITORY CODE

Error Code: S17

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types) – All Except	Coverages
Commuter Discount (12) Zone Rated Trucks, Tractors & Trailers (22) Zone Rated Trucks, Tractors & Trailers-Fleet (24) Zone Rated Buses (34) Zone Rated Buses-Fleet (38) Non-Owned (Employee, Volunteers, Hired – excluding Publics) (61) Non-Owned (Hired Publics, Minimum Premium, Drive Other Car, Partnership Non-Owned, All Other) (62) Special Rating and Adjustment (71) Gross Receipts and Mileage (72) Misc. Rated as Private Passenger (Class Codes 700000, 800000, 902000, 998000) (91)	00X, 01X, 02X, 03X, 04X (except 048), 06X, 07X, 092, 095, 10X, 12X, 13X, 16X, 20X, 21X, 22X, 23X, 26X, 31X, 32X, 33X, 36X, 47X, 42X, 43X, 46X, 52X, 53X, 56X

Note: Physical Damage Loss records that contain a Type of Loss Code of 08 do not pass through this edit.

Edit:

The Territory Code* must equal one of the valid Territory Codes listed in the Massachusetts Private Passenger or Commercial Automobile Statistical Plans.

* Previously Premium Town Code

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: LIABILITY LIMITS CODE

Error Code: S18

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	✓
Commercial	✓	Losses	✓	No-Fault	
				Physical Damage	

Classes (Class Types) – All Except	Coverages
Misc. Rated as Private Passenger (Class Codes 700000, 800000, 902000, 998000) (91)	N/A

Notes: For subline 621, the Medical Payments Limit Code and the Property Damage Limit Code must be coded as a two-position code in columns 37 and 38.

For subline 611, the Medical Payments Limit Code and the PD Limit Code must be coded as a two-position code in columns 37 and 38. If these conditions are not met, the record will be flagged in error.

Edit:

Type of Loss	Subline Code	Limits ID	CAR ID Code	Policy Effective Year	Limits Code Must Equal	
01, 02, 11, or 14	611	2	All	All Years	04 or 08-29	
		Not equal to 2	All	3/31/07 and prior	01, 04-14, or 49	
	621	Not Equal to 2		All	4/1/2007 and subsequent	01, 04-15, or 49
				All	2002 and Prior	01, 04-13, or 49
				4,5	1/1/03 – 3/31/07	01, 04-09, 11-13, or 49
				0,1	1/1/03 – 3/31/07	01, 04-14, or 49
				4,5	4/1/07 – 3/31/09	01, 04-09, 11-13, 15 or 49
				0	4/1/07 – 3/31/09	01, 04-15, or 49
				1	4/1/07 and subsequent	01, 04-15, or 49
				8, 9	4/1/09 and subsequent	01, 04-15, or 49
	2	All	7/1/2012 and subsequent	04, 08-25, or 49		

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: LIABILITY LIMITS CODE (CONTINUED)

Type of Loss	Subline Code	Limits ID	CAR ID Code	Policy Effective Year	Limits Code Must equal
03	611	2	All	All Years	04 or 08-29
		Not equal to 2	All	2002 and prior	00-10
			4,5	2003 and subsequent	00-11
			0,1	2003 and subsequent	00-13
	621	Not equal to 2	All	2001-2002	00-07 or 09
			4,5	1/1/03 – 3/31/09	00-07, 09, or 11
			0	1/1/03 – 3/31/09	00-07 or 09-13
			1	2003 and subsequent	00-07 or 09-13
			8, 9	4/1/09 and subsequent	00-07 or 09-13
			2	All	7/1/2012 and subsequent
05	611	N/A	All	2001 - 2002	00-11
			4,5	2003 - 2004	00-09
			0,1	2003 - 2004	00-11
			4,5	2005 and subsequent	00-09 or 49
			0,1	2005 and subsequent	00-11 or 49
	621	N/A	All	2001-2002	00-11
			4,5	2003 - 2004	00-09
			0,1	2003 - 2004	00-11
			4,5	1/1/05 – 3/31/09	00-09 or 49
			0	1/1/05 – 3/31/09	00-11 or 49
			1	2005 and subsequent	00-11 or 49
			8, 9	4/1/09 and subsequent	00-11 or 49
06 & 07	611	N/A	All	2002 and prior	00, 04-13, or 49
			0, 1	1/1/03 – 12/31/07	00, 04-14, or 49
			0, 1	2008 and subsequent	00, 04-15, or 49
			4, 5	1/1/03 – 12/31/07	00, 04-09, 11-13, or 49
			4, 5	2008 and subsequent	00, 04-09, 11-13, 15, or 49
	621	N/A	All	2002 and prior	00, 04-13, or 49
			0,1	1/1/03 – 3/31/07	00, 04-14, or 49
			0	4/1/07 – 3/31/09	00, 04-15, or 49
			1	4/1/07 and subsequent	00, 04-15, or 49
			4,5	1/1/03 – 3/31/07	00, 04-09, 11-13, or 49
			4,5	4/1/07 – 3/31/09	00, 04-09, 11-13, 15, or 49
			8,9	4/1/09 and subsequent	00, 04-15, or 49

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: LIABILITY LIMITS CODE (CONTINUED)

Type of Loss	Subline Code	Limits ID	CAR ID Code	Policy Effective Year	Limits Code Must equal
09	611	2	All	All Years	04 or 08-29
		Not equal to 2	All	3/31/2007 and prior	04-14 or 49
			All	4/1/2007 and subsequent	04-15 or 49
10	611	2	All	All Years	04 or 08-29
		Not equal to 2	All	2002 and prior	00-10
			4,5	2003 and subsequent	00-11
			0,1	2003 and subsequent	00-13

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: MEDICAL PAYMENTS LIMIT CODE / CLASS CODE

Error Code: S19

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	
				Physical Damage	

Classes (Class Types) – All Except	Coverages
Commuter Discount (12) Private Passenger Merit Rating Points (13) Private Passenger Merit Rating Credits (14) Special Types - class 793900 <i>only</i> (51) Misc. Rated as Private Passenger (Class Codes 700000, 800000, 902000, 998000) (91) Misc. Rated as Private Passenger Merit Rating Points (93) Misc. Rated as Private Passenger Merit Rating Credits (94) Private Passenger Motorcycle Merit Rating Points (95) Private Passenger Motorcycle Merit Rating Credits (96)	N/A

Premium Note: Medical Payments Limit Code must be coded as a two-position field in columns 41 and 42. If this condition is not met, the record will be flagged in error.

Loss Note: For Subline Code 621, Medical Payments Limit must be coded as a two-position field in columns 37 and 38. If this condition is not met, the record will be flagged in error.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: MEDICAL PAYMENTS LIMIT CODE / CLASS CODE (CONTINUED)

Edit:

Line of Business	Subline Code	Class Code	Policy Effective Year	Medical Payments Limit Code must equal
Premiums	621	<ul style="list-style-type: none"> • Private Passenger • Misc. Rated as Private Passenger - (Classes 0400XX, 0455XX, 0460XX, 048300, and 0539XX only) 	All Years	Spaces, 00-11, or 49
		Private Passenger Motorcycles	All Years	Spaces, 00-11, or 49
		Miscellaneous Rated as Private Passenger - (Class 042600 only)	All Years	Spaces, 00, 01, or 49
		All other classes not listed above	All Years	Spaces, 00-11, or 49
Premiums	611	<ul style="list-style-type: none"> • Private Passenger Types • Private Passenger Types - Fleet • Special Types (Classes 721400, 790800, 791100, 791500, 792400, 792500, 792600, 792700, 962000 only) 	All Years	Spaces, 00, 05-09, or 49
		Special Types (Class 796400 only)	All Years	Spaces, 00, 01, or 49
		Special Types (Class 721600 only)	All Years	Spaces, 00-09, or 49
		Commercial Motorcycles	All Years	Spaces, 00-10, or 49
		All other classes not listed above	All Years	Spaces, 00-11, or 49

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: MEDICAL PAYMENTS LIMIT CODE / CLASS CODE (CONTINUED)

Edit:

Line of Business	Subline Code	Class Code	Policy Effective Year	Medical Payments Limit Code must equal
Losses (For Type of Loss 05 Only)	621	<ul style="list-style-type: none"> • Private Passenger • Miscellaneous Rated as Private Passenger - (Classes 0400XX, 0455XX, 0460XX, 048300, and 0539XX only) 	2001-2004	00 or 05-11
			2005 - 2008	00, 05-11, or 49
			2009 and	00-11 or 49
		PP Motorcycles	2001-2002	00-05
			2003	00-09
			2004	00-10
			2005 - 2008	00-10 or 49
			2009 and subsequent	00-11 or 49
			Misc. Rated as Private Passenger (Class 042600 only)	2001-2004
		All other classes not listed above	2005 and subsequent	00, 01, or 49
			2001-2004	00-11
		611	<ul style="list-style-type: none"> • Private Passenger Types • Private Passenger Types-Fleet • Special Types - (Classes 721400, 790800, 791100, 791500, 792400, 792500, 792600, 792700, 962000 only) 	2004 and prior
	2005 and subsequent			00, 05-09, or 49
	Special Types (Class 796400 only)		2004 and prior	Spaces, 00, or 01
			2005 and subsequent	Spaces, 00, or 01 or 49
	Special Types (Class 721600 only)		2004 and prior	Spaces, 00-09
			2005 and subsequent	Spaces, 00-09, or 49
	Commercial Motorcycles		2002 and prior	00-05
			2003	00-09
			2004	00-10
			2005 and subsequent	00-10, or 49
	All other classes not listed above		2004 and prior	00-11
			2005 and subsequent	00-11, or 49

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: ZIP CODE

Error Code: S20

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types) – All Except	Coverages – All Except
Commuter Discount (12) Zone Rated Trucks, Tractors, and Trailers (22) Zone Rated Trucks, Tractors, and Trailers-Fleet (24) Zone Rated Buses (34) Zone Rated Buses-Fleet (38) Non-Owned (Employee, Volunteers, Hired – excluding Publics) (61) Non-Owned (Hired Publics, Minimum Premium, Drive Other Car, Partnerships Non-Owned, All Other) (62) Special Rating and Adjustment (71) Gross Receipts and Mileage (72) Misc. Rated as Private Passenger (Class Codes 700000, 800000, 902000, 998000) (91)	05X, 08X, 090, 091, 093, 094, 096, 097, 099

Note: Physical Damage loss records containing a Type of Loss Code of 08 do not pass through this edit.

Edit:

1. The ZIP Code must be at least five, and may not be greater than nine, numeric characters. It must be left justified with no blanks between significant digits and all unused positions must be coded as spaces.
2. All ZIP Codes are edited against CAR's ZIP Code file to ensure that they are valid.
 - a. If the Territory Code is valid and does not equal 991-996 or 999 (out-of-state), then the ZIP Code must be a valid Massachusetts ZIP Code.
 - b. If the Territory Code equals 991-996 or 999 or is invalid, then the ZIP Code must be a valid U.S. ZIP Code.

For the reporting of all policy effective years, the reporting of the ZIP Codes listed in Appendix III of this manual is mandatory to pass this edit.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: AGE CODE / SYMBOL CODE / MODEL YEAR CODE

Error Code: S21

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types) –	Coverages
As listed below	00X, 01X, 02X, 03X, 04X (except 048), 060, 063-069, 07X, 092, 095, 10X, 12X, 13X, 16X, 22X, 23X, 26X, 32X, 33X, 36X, 42X, 43X, 46X, 52X, 53X, 56X

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: AGE CODE / SYMBOL CODE / MODEL YEAR CODE (CONTINUED)

1. For all sublines except Physical Damage Subline Codes 618 or 628 with a Stated or Agreed Amount Coverage Code of 041, 060, 063, 092 or 095, refer to the following tables:

Class Codes (Class Types)	Table to be referenced
Regular Trucks, Tractors, and Trailers (21)	Table A
Regular Trucks, Tractors, and Trailers-Fleet (23)	
Zone Rated Trucks, Tractors, and Trailers (22)	
Zone Rated Trucks, Tractors, and Trailers-Fleet (24)	
Limousines (28)	
Limousines-Fleet (29)	
Van Pools (33)	
Taxis (31)	
Taxis-Fleet (36)	
Limousines and Private Passenger Type Buses (35)	
Limousines and Private Passenger Type Buses-Fleet (39)	
Commercial Buses (32)	
Commercial Buses-Fleet (37)	
Zone Rated Buses (34)	
Zone Rated Buses-Fleet (38)	
Special Types (51) – (Except Class Codes 962000, 045600, 070600, 070700, 704000, 721900, 792400, 792500, 795300, 796400, 946000)	
Private Passenger Types (81)	
Private Passenger Types-Fleet (82)	
Motorcycles – Commercial (52) - Physical Damage only	Table B
Private Passenger (11)	Table E
Private Passenger Merit Rating Points & Credits (13,14)	
Miscellaneous Rated as Private Passenger (91) (Class Codes 0455XX, 0460XX, and 0539XX only)	
Miscellaneous Rated as Private Passenger Merit Rating Points and Credits (93 and 94) (Class Codes 0455XX, 0539XX)	

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: AGE CODE / SYMBOL CODE / MODEL YEAR CODE (CONTINUED)

2. For Physical Damage Subline Codes 618 or 628 with a Stated or Agreed Amount Coverage Code of 041, 060, 063, 092 or 095, refer to the following tables:

Class Codes (Class Types)	Table to be referenced
Private Passenger (11)	Table C
Private Passenger Merit Rating Points & Credits (13,14)	
Regular Trucks, Tractors, and Trailers (21)	
Regular Trucks, Tractors, and Trailers-Fleet (23)	
Zone Rated Trucks, Tractors, and Trailers (22)	
Zone Rated Trucks, Tractors, and Trailers-Fleet (24)	
Limousines (28)	
Limousines-Fleet (29)	
Van Pools (33)	
Taxis (31)	
Taxis-Fleet (36)	
Limousines and Private Passenger Type Buses (35)	
Limousines and Private Passenger Type Buses-Fleet (39)	
Commercial Buses (32)	
Commercial Buses-Fleet (37)	
Zone Rated Buses (34)	
Zone Rated Buses-Fleet (38)	
Special Types (51) – (Except Class Codes 962000, 045600, 070600, 070700, 704000, 721900, 792400, 792500, 795300, 796400, 946000)	
Private Passenger Types (81)	
Private Passenger Types-Fleet (82)	
Miscellaneous Rated as Private Passenger (91) (Class codes 0455XX, 0460XX, 0539XX)	
Miscellaneous Rated as Private Passenger Merit Rating Points & Credits (93,94) (Class Codes 0455XX, 0539XX)	
Motorcycles – Commercial (52) - Physical Damage only	Table D

Notes:

- Loss records that contain a Type of Loss Code of 08 do not pass through this edit.
- All loss records containing a VIN of 9700000000000000 (15 zeros) will be considered a loss where the insured vehicle is not involved and the record will not pass through this edit.
- Premium and loss records that contain an S49 error condition do not pass through this edit.

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: AGE CODE / SYMBOL CODE / MODEL YEAR CODE (CONTINUED)

Notes (continued):

- For private passenger data, records that contain a symbol code 09 when the embedded vehicle information identifies an incomplete chassis will not process through the VIN comparison routine.

Edit:

- The following data elements must be valid according to the tables below.

Table A			
Subline Codes	Policy Effective Years	Age Code	Symbol Code
618	All Years	0 – 9	01 – 08 or 10 – 12
611, 615	All Years	0 – 9	N/A

Table B			
Subline Codes	Policy Effective Years	Age Code	Symbol Code
618	2001	N/A	01 – 99
	2002 and subsequent	0 – 9	01 – 99

Table C			
Subline Codes	Policy Effective Years	Age/Model Year Code	Symbol Code
618	All Years	N/A	01 – 08 or 10 – 12
628	2010 and prior	N/A	01 – 08 or 10 – 27

Table D			
Subline Codes	Policy Effective Years	Age Code	Symbol Code
618	All Years	N/A	01 – 99

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: AGE CODE / SYMBOL CODE / MODEL YEAR CODE (CONTINUED)

Edit: (continued)

- The following data elements must be valid according to the tables below.

Table E			
Subline Codes	Policy Effective Years	Model Year Code	Symbol Code
628	2010 and prior	1990 and subsequent	01 – 27
		1986 – 1989	06 – 21
		1980 – 1985	05 – 21
		1979 and prior	01 – 21
621 and 625	2010 and prior	1900 and subsequent	N/A

- For Policy Effective Years 2001-2010, the data elements must be valid according to the previous tables and according to the additional check noted below.

The Symbol Code of the statistical record must equal the Symbol Code embedded in the reported VIN if the record meets the following criteria:

- Subline code equals 628.
- Model Year Code is greater than 1980
- Model Year Code is at least one year earlier than the current accounting year. (For example, in 2010, records with a Model Year Code less than or equal to 2009 pass through this check).
- With the implementation of Vehicle Series Rating on 1/1/06, CAR will use the symbol embedded in the VIN and the 3 symbols provided by POLK to verify the reported symbol. There must be a match to one of the 3 symbols for CAR to consider the record valid.

- For Subline 618 only with symbol code equal to 12 and for those classification codes listed in the table below: Policies effective 7/1/2011 – 12/31/2011, the Original Cost New Code is optional and may be blank. Policies effective 1/1/2012 and subsequent, the Original Cost New Code must be valid and coded to according to the edit below.

Classification	Class Type	Classification Codes
Trucks, Tractors, Trailers	21, 22, 23, 24	All
Private Passenger Types	81 & 82	All
Publics	28, 29, 31, 32, 34, 35, 36, 37, 38, 39	All
Van Pools	33	All
Special Types	51	All Except: 9620, 0456, 0706, 0707, 7040, 7219, 7924, 7925, 7953, 7964, 9460

- Original Cost New Code must be a three digit, numeric value greater than 089.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: PRE-INSURANCE INSPECTION ID CODE / INTENSIFIED APPRAISAL ID CODE

Error Code: S22

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	
Commercial	✓	Losses		No-Fault	
				Physical Damage	✓

Classes (Class Types)	Coverages
Private Passenger (11)	00X,02X,03X,06X,092, 095,
PP Merit Rating Points (13)	01X, 04X (except 048), 07X,
PP Merit Rating Credits (14)	10X, 12X, 13X, 16X, 22X,
Trucks, Tractors, Trailers (21)	23X, 26X, 32X, 33X, 36X,
Zone-Rated TTT (22)	42X, 43X, 46X, 52X, 53X,
Trucks, Tractors Trailers-Fleet (23)	56X
Zone-Rated TTT-Fleet (24)	
Limousines (28)	
Limousines-Fleet (29)	
Taxis (31)	
Commercial Buses (32)	
Van Pools (33)	
Zone-Rated Buses (34)	
Limousines and Private Passenger Type Buses (35)	
Taxis-Fleet (36)	
Commercial Buses-Fleet (37)	
Zone-Rated Buses-Fleet (38)	
Limousines and Private Passenger Type Buses-Fleet (39)	
Special Types (51) - Class Codes: 962000, 792600, 792700, 790800, 791500, 792200, 791100, 721400, <i>only</i>	
Private Passenger Types (81)	
PP Types-Fleet (82)	
Miscellaneous Rated as PP (except Class Codes 049500, 042600, 045300, 045900, 700000, 800000, 902000, 998000) (91)	
Miscellaneous Rated as PP Merit Rating Points and Credits (93, 94) except Class Codes 0453XX or 0459XX	

Note: For subline 628 only, policies effective 12/31/2009 and prior pass through this edit.

Edit:

The Pre-Insurance Inspection Identification Code must equal 1, 2, or 9.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: ANTI-THEFT DEVICE DISCOUNT CODE

Error Code: S23

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	
Commercial	✓	Losses	✓	No-Fault	
				Physical Damage	✓

Classes (Class Types)	Coverages
Private Passenger (11)	02X, 03X, 004-009, 060-
Private Passenger Merit Rating Points and Credits (13 and 14)	064-069, 10X, 12X, 13X,
Regular Trucks, Tractors and Trailers classes 011XX0-016XX0, 021XX0-023XX0,031XX0-033XX0 only (21)	16X, 22X, 23X, 26X, 32X,
Regular Trucks, Tractors, Trailers-Fleet classes 014XX0-016XX0, 024XX0-026XX0, 034XX0-036XX0 only (23)	33X, 36X, 42X, 43X, 46X,
Commercial Motorcycles (52)	52X, 53X, 56X
Private Passenger Types (81)	
Private Passenger Types-Fleet (82)	
Misc. Rated as PP – Class Code 0460XX, 0539XX only (91)	
Private Passenger Motorcycles (92)	
Misc. Rated as PP Merit Rating Points & Credits – Class Code 0539XX only (93, 94)	
Private Passenger Motorcycles Merit Rating Points & Credits (95,96)	

Notes:

- Spaces will be converted to zeros.
- All loss records containing a VIN of 9700000000000000 (15 zeros) will be considered a loss where the insured vehicle is not involved and the record will not pass through this edit.
- **Subline 628 records only**, for policy effective years 4/1/09 and subsequent, only those records that contain CAR ID Code equal to 9 pass through this edit.

Edit:

1. For policies effective 12/31/2003 and prior, the Anti-Theft Device Discount Code must equal 0 - 7.
2. For policies effective 1/1/2004 and subsequent, the Anti-Theft Discount Code must equal 0 - 9, A, or B.
3. If the class is Commercial Motorcycles (52), Miscellaneous Rated as Private Passenger (91) (Class Code 0460XX only), Private Passenger Motorcycles (92), or Private Passenger Motorcycles Merit Rating Points or Credits (95, 96), then Anti-Theft Device Discount Code must equal 0 or 4.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: COVERAGE CODE / OEM COVERAGE CODE

Error Code: S24

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	
Commercial	✓	Losses	✓	No-Fault	
				Physical Damage	✓

Classes (Class Types)	Coverages
All	All

Edit:

1. Private Passenger (Subline Code 628):
 - a. The Coverage Code must be a valid code according to the following chart. Any Coverage Code not listed with one of the groupings below is invalid.

Coverage Codes	Class Codes	Valid Policy Effective Years
Spaces, 000 (For Type of Loss Code 08 only), 004, 005, 006, 008, 012, 015, 016, 017, 019, 023, 035, 037, 039, 040, 042, 043, 045, 046, 049, 072, 076, 077, 078, 079, 082, 083, 084, 085, 086, 087, 089, 099, 104, 105, 106, 108, 123, 135, 137, 139, 222, 234, 236, 238, 264, 265, 266, 268, 322, 334, 336, 338, 364, 365, 366, 368	All	All Years
056, 057, 096, 097	700000 and 902000	All Years
022, 034, 036, 038, 064, 065, 066, 068, 081, 122, 134, 136, 138, 164, 165, 166, 168	All	2001 Only
080, 422, 434, 436, 438, 464, 465, 466, 468, 522, 534, 536, 538, 564, 565, 566, 568	All	2002 and Subsequent
041, 060, 063, 092	All Classes Except: Antique Motor Cars and Motorcycles (Class Code 048300)	All Years

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: COVERAGE CODE / OEM COVERAGE CODE (CONTINUED)

1. Private Passenger (Subline Code 628): (continued)
 - b. The Original Equipment Manufacturer (OEM) Coverage Code must be valid according to the following conditions.
 - i. OEM must equal space, 0, or 1.
 - ii. If the Coverage Code equals 056, 057, 080, 081, 082, 083, 084, 085, 086, 087, 089, 096, 097, or 099, then OEM must equal space or 0.
 - iii. OEM is valid for the following classes only:
 - Private Passenger.
 - Private Passenger Merit Rating Points or Credits.
 - Miscellaneous Rated as Private Passenger (classes 0400XX, 0460XX, and 0539XX only).
 - Miscellaneous Rated as Private Passenger Points or Credits (classes 0400XX and 0539XX only).

Therefore, for the classes listed above, OEM may equal space, 0, or 1. For all other classes, OEM must equal space or 0.

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: COVERAGE CODE / OEM COVERAGE CODE (CONTINUED)

2. Commercial (Subline Code 618):

The Coverage Code must be a valid code according to the following chart. Any Coverage Code not listed with one of the groupings below is invalid.

Coverage Codes	Class Codes	Valid Policy Effective Years
Spaces, 000 (For Type of Loss Code 08 only), 004, 005, 006, 008, 009, 012, 015, 016, 017, 019, 022, 023, 034, 035, 036, 037, 038, 039, 040, 042, 043, 045, 046, 049, 060, 063, 064, 065, 066, 068, 069, 072, 076, 077, 078, 079, 081, 082, 083, 087, 089, 099, 104, 105, 106, 108, 109, 122, 123, 134, 135, 136, 137, 138, 139, 164, 165, 166, 168, 169, 222, 234, 236, 238, 264, 265, 266, 268, 269, 322, 334, 336, 338, 364, 365, 366, 368, 369	All	All Years
084, 202, 203, 204, 211, 212, 213, 214, 215, 216, 217, 311, 312, 313, 317, 477, 478	Garages Subject to Compulsory Law Garages Not Subject to Compulsory Law	All Years
051, 052, 054, 091, 094	998000	All Years
050, 090	993200	All Years
059, 093	999000	All Years
041, 092, 095	All Classes except: <ul style="list-style-type: none"> • Antique Motor Cars including motorcycles (Class 962000) • Garages Subject to Compulsory Law • Garages Not Subject to Compulsory Law • 993200, 998000, 999000 	All Years
080, 422, 434, 436, 438, 464, 465, 466, 468, 469, 522, 534, 536, 538, 564, 565, 566, 568, 569	All Classes	9/2002 and subsequent

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: NO-FAULT LOSS AMOUNT

Error Code: S25

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	

Classes (Class Types)	Coverages
All	N/A

Note: Records that contain an Accident Town Code of 991-999 do not pass through this edit.

Edit:

Loss amount may not exceed No-Fault coverage for the particular Deductible and Type of Claimant.

1. Subline 625:

PIP Deductible Code	Type of Claimant Code	Loss Amount
01	1 – 4	\$ 8,000
12 – 18	2 – 4	8,000
12	1	7,900
13		7,750
14		7,500
15		7,000
16		6,000
17		4,000
18		0
22		1, 2
23	7,750	
24	7,500	
25	7,000	
26	6,000	
27	4,000	
28	0	
22 – 28	3, 4	8,000

For Subline 625 any record that contains an invalid PIP deductible, or for which PIP deductible is not required, or for which type of claimant is invalid, the Loss Amount may not exceed \$8,000.

2. Subline 615: Loss Amount may not exceed \$8,000.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: ANNUAL STATEMENT LINE OF BUSINESS CODE

Error Code: S26

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Coverages
All	All

Edit:

1. The Annual Statement Line of Business Code must equal 191, 192, 193, 194, 211 or 212.
2. The Annual Statement Line of Business Code must agree with the Subline Code as follows:

Subline Code	Valid Annual Statement Line of Business Codes
611	192, 194
615	191, 193
618	211, 212
621	192, 194
625	191, 193
628	211, 212

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: ZONE RATING CODE

Error Code: S27

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger		Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Coverages
Zone Rated Trucks, Tractors and Trailers (22)	00X,01X,02X,03X,04X,06X,
Zone Rated Trucks, Tractors and Trailers-Fleet (24)	07X,092,095,10X,12X,13X,
Zone Rated Buses (34)	16X, 22X, 23X, 26X, 32X,
Zone Rated Buses-Fleet (38)	33X, 36X

Note: Physical Damage Loss records that contain a Type of Loss Code of 08 do not pass through this edit.

Edit:

The Zone Rating Code must equal 201-249 or 901-949.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: PIP DEDUCTIBLE CODE / PIP COVERAGE CODE

Error Code: S28

This edit is performed for the following records:

Statistical Plan		Type of Record		Subline	
Private Passenger	✓	Premiums	✓	Liability	
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	

Classes (Class Types)	Coverages
All	N/A

Edit:

1. Subline 625:
 - a. For Private Passenger, Private Passenger Merit Rating Points or Credits, Misc. Rated as Private Passenger (class codes 0400XX, 0455XX, 0460XX, 048300, 0539XX only), Misc. Rated as Private Passenger Merit Rating Points or Credits (class codes 0400XX, 0455XX, 0539XX only), the PIP Deductible Code must equal 01, 12-18 or 22-28.
 - b. For all other classes not mentioned above, the PIP Deductible Code must equal 01.
 - c. The PIP Coverage Code must equal 1. If it is not equal to 1, then the PIP Coverage Code will be converted to 1.

2. Subline 615:
 - a. For policy effective year 2001, the PIP Coverage Code must equal 1. If it is not equal to 1, then the PIP Coverage Code will be converted to 1.
 - b. For policy effective years 2002 and subsequent - The PIP Coverage Code must equal 1 or 2. If it is not equal to 1 or 2, then the record will be considered in error.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: VALUE CODE

Error Code: S29

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	
Commercial		Losses	✓	No-Fault	
				Physical Damage	✓

Classes (Class Types)	Coverages
Private Passenger Motorcycles (92) Private Passenger Motorcycles Merit Rating Points (95) Private Passenger Motorcycles Merit Rating Credits (96)	00X, 01X, 02X, 03X, 04X (except 041 & 048), 10X, 12X, 13X, 16X, 07X, 064-068, 22X, 23X, 26X, 32X, 33X, 36X, 42X, 43X, 46X, 52X, 53X, 56X

Edit:

1. For Policy Effective Year 2005 and subsequent:
The Value Code must equal 001- 999.
2. For All Other Policy Effective Years:
The Value Code must equal 001-100 or 999.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: PASSIVE RESTRAINT DEVICE DISCOUNT CODE

Error Code: S30

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	

Classes (Class Types)	Coverages
Private Passenger (11) Regular Trucks, Tractors and Trailers – Non Fleet (21) (Class Codes 0XXXXX only) Regular Trucks, Tractors and Trailers – Fleet (23) (Class Codes 0XXXXX only) Private Passenger Types (81) Private Passenger Types-Fleet (82) Misc. Rated as Private Passenger (91) (Class Code 0539XX only)	N/A

Notes:

- Spaces will be converted to zeros.
- All loss records containing a VIN of 9700000000000000 (15 zeros) will be considered a loss where the insured vehicle is not involved and the record will not pass through this edit.
- Premium and loss records that contain an S49 error condition do not pass through this edit.
- Only policy effective dates 3/31/2009 and prior process through this edit.

Edit:

1. Sublines 611 and 621:

If the Type of Loss Code equals 05, 06, or 07, then the Passive Restraint Device Discount Code must equal 0 or 1.

2. Sublines 615 and 625:

The Passive Restraint Device Discount Code must equal 0 or 1.

3. All Subline codes:

The Passive Restraint Device Discount Code must equal the Passive Restraint Code embedded in the reported VIN.

- a. Sublines 621-625: Only those records with model year greater than 84 process through this edit.
- b. Sublines 611-615: Only those records with age equal to 1-9 process through this edit.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: CLAIM COUNT

Error Code: S31

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	✓
Commercial	✓	Losses (2002 and prior)	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Coverages
All	00X, 01X, 02X, 03X, 04X, 05X, 06X, 07X, 083, 084, 085, 086, 087, 088, 089, 09X, 10X, 12X, 13X, 16X, 22X, 23X, 26X, 32X, 33X, 36X, 42X, 43X, 46X, 47X, 52X, 53X, 56X

Notes:

- This edit is performed for policy effective years 2002 and prior.
- For all classes, whether edited or not, if the claim count field has any non-numeric characters, the field will be converted to zero. Note that spaces are also considered to be non-numeric.
- Physical Damage Loss records that contain a Type of Loss Code of 08 do not pass through this edit.

Edit:

1. Claim Count must equal +1, 0, or -1.
2. For Transaction Type Codes 22, 24, 27, and 29, Claim Count must equal 0.
3. If the Loss Amount is less than zero, then the Claim Count must equal 0 or -1.
4. If the Loss Amount is greater than zero, then the Claim Count must equal 0 or +1.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: CLAIM IDENTIFICATION NUMBER

Error Code: S32

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Coverages
All	All

Edit:

The Claim Identification Number must be at least three alphanumeric characters. It must be left justified with no spaces between significant digits and all unused positions must be coded as spaces.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: ACCIDENT TOWN CODE

Error Code: S33

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types) – All Except	Coverages
Commuter Discount (12) Publics - Commercial Buses (32) Garages - Premises (42) Special Types (Class Codes 792600 and 792700 only) (51) Non-Owned (Employee, Volunteer, Hired – excluding Publics) (61) Non-Owned (Hired Publics, Minimum Premium, Drive Other Car, Partnership Non-Owned, All Other) (62) Special Rating and Adjustment (71) Gross Receipts and Mileage (72) Misc. Rated as Private Passenger (Class Codes 700000, 800000, 902000, 998000) (91)	00X,01X,02X,03X,04X (except 048), 06X, 07X, 10X, 12X, 13X, 16X, 092, 095, 22X, 23X, 26X, 32X, 33X, 36X, 42X, 43X, 46X, 52X, 53X, 56X

Notes:

- Physical Damage Loss records that contain a Type of Loss Code of 08 do not pass through this edit.
- For Sublines 621, 625 and 628 only, policies effective 12/31/2009 and prior pass through this edit.

Edit:

1. The Accident Town Code must be one of the valid Accident Town Codes listed in the Massachusetts Private Passenger or Commercial Automobile Statistical Plans.
2. For Subline Codes 611 and 621, if the Type of Loss Code equals 01 or 11, then the Accident Town Code must not equal 991-996 or 999.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: LOSS DATES

Error Code: S34

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Coverages
All	All

Notes: If the Accident Day field is non-numeric, the field will be converted to zeros.
 The Reporting Date is reported on liability records only.

Edit:

1. For Policy Effective Date, Accident Date, and Reporting Date, month must equal one of the following values:
 - 1-9 to indicate the months of January through September
 - 0 (zero) to indicate the month of October
 - the dash symbol (-) to indicate the month of November
 - the ampersand symbol (&) to indicate the month of December
2. For Accident Date:
 - For Accident Date and Reporting Date, year must equal a valid year as listed in the Preface of the Statistical Edit Package.
3. The Policy Effective Date must be less than or equal to the Accident Date and the Reporting Date. (Accident day is not used in this comparison).
4. The Accident Date must be less than or equal to the Accounting Date and the Reporting Date. (Accident day is not used in this comparison).
5. The Reporting Date must be less than or equal to the Accounting Date.
6. The year in Accident Date must not exceed the year in Policy Effective Date by more than five years.

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: TYPE OF LOSS CODE

Error Code: S35

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Coverages
All	All

Edit:

1. For Policy Effective Years 2002 and prior, the Type of Loss Code must be valid according to the table below.

Subline Code	Valid Type of Loss
611	01-03, 05-07, 09-11, 14
615	23 (For transaction types 21 and 22 only), 24, 34, 44, 45
618	01-03, 05-12
621	01-03, 05-07, 11, 14
625	23 (For transaction types 21 and 22 only), 24, 34, 44, 45
628	01-03, 05-12

2. For Policy Effective Dates 1/1/2003 – 12/31/06, the Type of Loss Code must be valid according to the table below.

Subline Code	Valid Type of Loss
611	01-03, 05-07, 09-11, 14, 95-98
615	23 (For transaction types 21 and 22 only), 24, 34, 44, 45, 95, 97
618	01-03, 05-12, 95, 97
621	01-03, 05-07, 11, 14
625	23 (For transaction types 21 and 22 only), 24, 34, 44, 45
628	01-03, 05-12

3. For Policy Effective Dates 1/1/2007 – 3/31/2008, the Type of Loss Code must be valid according to the table below.

Subline Code	Valid Type of Loss
611	01-03, 05-07, 09-11, 14, 97, 98
615	23 (For transaction types 21 and 22 only), 24, 34, 44, 45, 97
618	01-03, 05-12, 97
621	01-03, 05-07, 11, 14
625	23 (For transaction types 21 and 22 only), 24, 34, 44, 45
628	01-03, 05-12

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: TYPE OF LOSS CODE (CONTINUED)

4. For Policy Effective Dates 4/1/2008 and subsequent, the Type of Loss Code must be valid according to the table below.

Subline Code	Valid Type of Loss
611	01-03, 05-07, 09-11, 14, 97, 98
615	23 (For transaction types 21 and 22 only), 24, 34, 44, 45, 97
618	01-03, 05-12, 97
621	01-03, 05-07, 09, 11, 14
625	09, 23 (For transaction types 21 and 22 only), 24, 34, 44, 45
628	01-03, 05-12

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: LIABILITY LOSS AMOUNT

Error Code: S36

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	✓
Commercial	✓	Losses	✓	No-Fault	
				Physical Damage	

Classes (Class Types)	Coverages
All	N/A

Edit:

Liability Loss Amount must not exceed the policy limits.

1. Perform this edit if the class is not Non-Owned (both types) or Special Rating and Adjustment.

If Type of Loss is 02, 03, or 06 and the Accident Town Code is 991-999, the Loss Amount Check will not be performed.

Type of Loss Codes	Subline Code	Policy Effective Years	Loss Limits Codes	Loss Amount	
01, 02	621 (Limits ID Code Not Equal to 2)	All Years	01	\$ 20,000	
			04	20,000	
			05	25,000	
			06	25,000	
			07	50,000	
			08	100,000	
			09	250,000	
			10	500,000	
			11	20,000	
			12	30,000	
			13	35,000	
			2003 and subsequent	14	1,000,000
			2007 and subsequent	15	500,000
		2002 and prior	49	500,000	
2003 and subsequent	49	1,000,000			
All Years	00	0			

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: LIABILITY LOSS AMOUNT (CONTINUED)

Type of Loss Codes	Subline Code	Policy Effective Years	Loss Limits Codes	Loss Amount
01, 02, 03	621 (Limits ID 2)	7/1/2012 and Subsequent	04	45,000
			08	50,000
			09	75,000
			10	100,000
			11	150,000
			12	200,000
			13	250,000
			14	300,000
			15	400,000
			16	500,000
			17	750,000
			18	1,000,000
			19	1,500,000
			20	2,000,000
			21	2,500,000
			01, 02, 03 and 09, 10	611 (Limits ID 2)
23	5,000,000			
24	7,500,000			
25	10,000,000			
49	> 10,000,000			
04	45,000			
08	50,000			
09	75,000			
10	100,000			
11	150,000			
12	200,000			
13	250,000			
14	300,000			
15	400,000			
16	500,000			
17	750,000			
18	1,000,000			
19	1,500,000			
20	2,000,000			
21	2,500,000			
22	3,000,000			
23	5,000,000			
24	7,500,000			
25	10,000,000			
26	15,000,000			
27	20,000,000			
28	30,000,000			
29	50,000,000			

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: LIABILITY LOSS AMOUNT (CONTINUED)

Type of Loss Codes	Subline Code	Policy Effective Years	Loss Limits Codes	Loss Amount
01, 02 and 09	611 (Limits ID Code 3)	All Years	01	20,000
			04	20,000
			05	25,000
			06	25,000
			07	50,000
			08	100,000
			09	250,000
			10	500,000
			11	20,000
			12	30,000
			13	35,000
			14	1,000,000
			2007 and subsequent	15
		All Years	49	1,000,000
	00	0		
03 and 10	611 (Limits ID Code 3)	All Years	01	5,000
			02	10,000
			03	15,000
			04	25,000
			05	35,000
			06	50,000
			07	100,000
		2002 and prior	08,09	500,000
		2003 and subsequent	08, 09	1,000,000
		All Years	10	500,000
		2003 and subsequent	11	250,000
			12	750,000
		All Years	13	1,000,000
All Years	00	0		

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: LIABILITY LOSS AMOUNT (CONTINUED)

Type of Loss Codes	Subline Code	Policy Effective Years	Loss Limits Codes	Loss Amount	
03	621 (Limits ID Code not equal to 2)	All Years	01	5,000	
			02	10,000	
			03	15,000	
			04	25,000	
			05	35,000	
			06	50,000	
			07	100,000	
		2002 and prior	09	100,000	
		2003 and subsequent	09	1,000,000	
		2003 and subsequent	10	500,000	
			11	250,000	
			12	750,000	
		All Years	13	1,000,000	
All Years	00	0			
05	611 and 621	All Years	01	\$ 500	
			02	750	
			03	1,000	
			04	2,000	
			05	5,000	
			06	10,000	
			07	15,000	
			08	20,000	
			09	25,000	
			10	50,000	
			11	100,000	
			49	100,000	
			00	0	
06, 07	611 and 621	All Years	04	\$ 20,000	
			05	25,000	
			06	25,000	
			07	50,000	
			08	100,000	
			09	250,000	
			10	500,000	
			11	20,000	
			12	30,000	
			13	35,000	
			2003 and subsequent	14	1,000,000
			2007 and subsequent	15	500,000
			2002 and prior	49	500,000
2003 and subsequent	49	1,000,000			
All Years	00	0			

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: LIABILITY LOSS AMOUNT (CONTINUED)

Type of Loss Codes	Policy Effective Year	Accident Year	Limits Codes	Loss Amount
11, 14	All	All	Any limit	9,200

2. Perform this edit if the class is Non-Owned (both types) or Special Rating and Adjustment.

Type of Loss Codes	Policy Effective Year	Accident Year	Limits Codes	Loss Amount
Other than 11, 14	All**	All	Space or any limit	\$ 1,000,000
11, 14	All**	All	Space or any limit	9,200

****If the Accident Town Code is 991-999 do not perform the Loss Amount check.**

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: TYPE OF CLAIMANT CODE

Error Code: S37

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	
Commercial		Losses	✓	No-Fault	✓
				Physical Damage	

Classes (Class Types)	Coverages
All	N/A

Edit:

The Type of Claimant Code must equal 1, 2, 3, or 4.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: COVERAGE CODE / TYPE OF LOSS CODE

Error Code: S38

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	
Commercial	✓	Losses	✓	No-Fault	
				Physical Damage	✓

Classes (Class Types)	Coverages
All	All

Edit:

The Type of Loss Code must be valid for the Coverage Code on the loss record as follows:

X INDICATES AN ERROR

Coverage Code	Type of Loss Code											
	01	02	03	04	05	06	07	08	09	10	11	12
004				X				X		X	X	X
005		X	X	X	X	X	X	X	X	X	X	X
006			X	X	X	X	X	X	X	X	X	X
008				X				X		X	X	X
009				X	X			X		X	X	X
012	X	X	X	X	X	X	X	X	X	X		
015	X	X	X	X	X	X	X	X	X	X		
016	X	X	X	X	X	X	X	X	X	X		
017	X	X	X	X	X	X	X	X	X	X		
019	X	X	X	X	X	X	X	X	X	X		
022				X						X	X	X
023				X				X		X	X	X
034				X						X	X	X
035				X				X		X	X	X
036				X						X	X	X
037				X				X		X	X	X
038				X						X	X	X
039				X				X		X	X	X
040	X	X	X	X	X	X	X	X	X	X	X	
041	X	X	X	X	X	X	X	X	X		X	
042	X	X	X	X	X	X	X	X	X		X	X
043	X	X	X	X	X	X	X	X	X		X	X
045	X	X	X	X	X	X	X	X	X		X	X
046	X	X	X	X	X	X	X	X	X		X	X

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: COVERAGE CODE / TYPE OF LOSS CODE (CONTINUED)

X INDICATES AN ERROR

Coverage Code	Type of Loss Code											
	01	02	03	04	05	06	07	08	09	10	11	12
048			X	X				X				
049	X	X	X	X	X	X	X	X	X		X	X
050				X				X		X	X	X
051				X				X		X	X	X
052				X				X		X	X	X
054				X				X		X	X	X
056				X				X		X	X	X
057				X				X		X	X	X
059				X				X		X	X	X
060				X						X	X	X
063				X						X	X	X
064				X						X	X	X
065		X	X	X	X	X	X		X	X	X	X
066			X	X	X	X	X		X	X	X	X
068				X						X	X	X
069				X	X					X	X	X
072	X	X	X	X	X	X	X	X	X		X	X
076	X	X	X	X	X	X	X	X	X		X	X
077	X	X	X	X	X	X	X	X	X		X	X
078	X	X	X	X	X	X	X	X	X		X	X
079	X	X	X	X	X	X	X	X	X		X	X
080	X	X	X	X	X	X	X		X	X	X	X
081	X	X	X	X	X	X	X		X	X	X	X
082	X	X	X	X	X	X	X		X	X	X	X
083				X				X		X	X	X
084 - PP				X				X		X	X	X
084 - CO	X		X	X	X	X	X	X		X	X	X
085				X				X		X	X	X
086				X				X		X	X	X
087			X	X				X		X	X	X
088			X	X				X		X	X	X
089				X				X		X	X	X
090	X	X	X	X	X	X	X	X	X		X	X
091	X	X	X	X	X	X	X	X	X		X	X
092	X	X	X	X	X	X	X	X	X			
093	X	X	X	X	X	X	X	X	X			
094	X	X	X	X	X	X	X	X	X		X	X
095	X	X	X	X	X	X	X	X	X			
096	X	X	X	X	X	X	X	X	X			
097	X	X	X	X	X	X	X	X	X			
098			X	X				X				
099	X	X	X	X	X	X	X	X				
104				X				X		X	X	X
105		X	X	X	X	X	X	X	X	X	X	X

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: COVERAGE CODE / TYPE OF LOSS CODE (CONTINUED)

X INDICATES AN ERROR

Coverage Code	Type of Loss Code											
	01	02	03	04	05	06	07	08	09	10	11	12
106			X	X	X	X	X	X	X	X	X	X
108				X				X		X	X	X
109				X	X			X		X	X	X
122				X						X	X	X
123				X				X		X	X	X
134				X						X	X	X
135				X				X		X	X	X
136				X						X	X	X
137				X				X		X	X	X
138				X						X	X	X
139				X				X		X	X	X
164				X						X	X	X
165		X	X	X	X	X	X		X	X	X	X
166			X	X	X	X	X		X	X	X	X
168				X						X	X	X
169				X	X					X	X	X
202				X				X		X	X	X
203				X				X		X	X	X
204				X				X		X	X	X
211				X				X		X	X	X
212				X				X		X	X	X
213				X				X		X	X	X
214				X				X		X	X	X
215				X				X		X	X	X
216				X				X		X	X	X
217			X	X				X		X	X	X
222				X						X	X	X
234				X						X	X	X
236				X						X	X	X
238				X						X	X	X
264				X						X	X	X
265		X	X	X	X	X	X		X	X	X	X
266			X	X	X	X	X		X	X	X	X
268				X						X	X	X
269				X	X					X	X	X
311	X	X	X	X	X	X	X	X	X			
312	X	X	X	X	X	X	X	X	X			
313	X	X	X	X	X	X	X	X	X			
317	X	X	X	X	X	X	X	X	X			
322				X						X	X	X
334				X						X	X	X
336				X						X	X	X
338				X						X	X	X
364				X						X	X	X
365		X	X	X	X	X	X		X	X	X	X
366			X	X	X	X	X		X	X	X	X
368				X						X	X	X
369				X	X					X	X	X
422				X						X	X	X
434				X						X	X	X
436				X						X	X	X

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: COVERAGE CODE / TYPE OF LOSS CODE (CONTINUED)

X INDICATES AN ERROR

Coverage Code	Type of Loss Code											
	01	02	03	04	05	06	07	08	09	10	11	12
438				X						X	X	X
464				X						X	X	X
465		X	X	X	X	X	X		X	X	X	X
466			X	X	X	X	X		X	X	X	X
468				X						X	X	X
477	X	X	X	X	X	X	X	X	X			
478	X	X	X	X	X	X	X	X	X			
522				X						X	X	X
534				X						X	X	X
536				X						X	X	X
538				X						X	X	X
564				X						X	X	X
565		X	X	X	X	X	X		X	X	X	X
566			X	X	X	X	X		X	X	X	X
568				X						X	X	X
000	X	X	X	X	X	X	X		X	X	X	X
Spaces	X	X	X	X	X	X	X		X	X	X	X

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: CATASTROPHE CODE

Error Code: S39

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	
Commercial	✓	Losses	✓	No-Fault	
				Physical Damage	✓

Classes (Class Types)	Coverages
All	All

Edit:

1. Catastrophe Code must equal one of the valid Massachusetts Catastrophe Code Numbers as assigned by ISO's Property Claims Services (PCS), spaces, or zeros.
2. The Accident Date must correspond to the date(s) of the assigned Massachusetts Catastrophe as follows:

Catastrophe Code	Accident Date(s)	Catastrophe Code	Accident Date(s)
64	05/30/02 – 06/01/02	61	02/17/06 – 02/18/06
76	11/16/02 – 11/17/02	73	05/12/06 – 05/16/06
81	01/13/03 – 01/25/03	98	04/13/07 – 04/17/07
82	02/14/03 – 02/18/03	95	02/23/10 – 02/28/10
83	02/21/03 – 02/23/03	96	03/13/10 – 03/15/10
96	10/14/03 – 10/16/03	97	03/28/10 – 03/31/10
13	01/09/04 – 01/12/04	17	06/04/10 – 06/06/10
14	01/14/04 – 01/17/04	35	01/31/11 – 02/03/11
36	01/22/05 – 01/23/05	49	05/29/11 – 06/01/11
53	10/07/05 – 10/15/05	59	08/26/11 – 08/28/11
59	01/18/06 - 01/19/06	63	10/28/11 – 10/31/11

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: TRANSACTION TYPE CODE / SUBLINE CODE / TYPE OF LOSS CODE

Error Code: S40

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	

Classes (Class Types)	Coverages
All	N/A

Edit:

1. Subline 621:

If the Transaction Type Code is 25, the Type of Loss Code must equal 03.

2. Subline 611:

If the Transaction Type Code is 25, the Type of Loss Code must equal 03 or 10.

3. Sublines 615 and 625:

- a. Transaction Type Code 25 is invalid for No-Fault Losses.
- b. If the Transaction Type Code is 26, the Type of Loss Code must equal 45.
- c. If the Type of Loss Code is 45, the Transaction Type Code must equal 24, 26, 27, or 29.
- d. If Type of Loss Code is 23, the Transaction Type Code must equal 21 or 22.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: NON-ZERO PREMIUM

Error Code: S41

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses		No-Fault	
				Physical Damage	✓

Classes (Class Types)	Coverages
All	All

Note: Records that contain an Exposure of zero do not pass through this edit.

Edit:

1. Sublines 611 and 621:

Either the Bodily Injury or the Property Damage Premium must be non-zero.

2. Sublines 618 and 628:

Either the OTC or the Collision Premium must be non-zero.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: LIMITS IDENTIFIER CODE / AGGREGATE LIMITS IDENTIFIER CODE

Error Code: S42

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger		Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	
				Physical Damage	

Classes (Class Types) – All Except	Coverages
Commuter Discount (12)	N/A
Misc. Rated as Private Passenger (Class Code 998000) (91)	

Edit:

1. For Subline 611:

a. For all policy effective years:

CAR ID Codes	Limits Identifier Code Must Equal
All	2 or 3

b. If the class is Garage-Premises (Class Type 42) or Garages not Subject to the Massachusetts' Compulsory Law (Class Type 43), then the Limits Identifier Code and the Aggregate Limits Identifier Code must be reported as follows:

CAR ID Code	Limits Identifier Code	Aggregate Limits Identifier Code
4 or 5	2	1, 2, 3, 5, 7, or 9
0 or 1	2	1, 2, 3, 5, 7, or 9
0 or 1	3	0 or Blank

2. For Subline 621:

Optional for policies effective 7/1/2012 – 12/31/2012 and mandatory for policies effective 1/1/2013 and subsequent:

CAR ID Codes	Limits Identifier Code Must Equal
All	2 or 3

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: DISCOUNT CODE

Error Code: S43

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial		Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Coverages
Private Passenger (11) Private Passenger Merit Rating Points (13) Private Passenger Merit Rating Credits (14) Misc. Rated as Private Passenger - Class Code 0460XX only (91) Private Passenger Motorcycles (92) Private Passenger Motorcycles Merit Rating Points (95) Private Passenger Motorcycles Merit Rating Credits (96)	00X, 01X, 02X, 03X, 04X, 06X, 07X, 092, 098,10X,12X, 13X,16X,22X,23X,26X,32X, 33X,36X,42X,43X,46X,52X, 53X, 56X

Note: For all loss records containing a VIN of 970000000000000000 (15 zeros) will be considered a loss where the insured vehicle is not involved and the record will not pass through this edit.

Edit:

1. For policies effective 12/31/05 and prior:
 - a. For Private Passenger Motorcycles (Class Type 92) or Private Passenger Motorcycles Merit Rating Points or Credits (Class Types 95 or 96):
 - Discount Code must equal 6 or 9.
 - b. For Private Passenger (Class Type 11) or Private Passenger Merit Rating Points or Credits (Class Types 13 or 14):
 - If the fourth position of the Class Code is 1 or 2 (Rating Class 10 or 15), the Discount Code must equal 1-5 or 9.
 - If the fourth position of the Class Code is 3-9, the Discount Code must equal 2, 3, 5, or 9.
 - If the Discount Code is 2, 3, or 4, then the Annual Mileage Code must be greater than or equal to zero and less than or equal to 075.
2. For policies effective 1/1/06 thru 6/30/06:
 - a. For Private Passenger Motorcycles (Class Type 92) or Private Passenger Motorcycles Merit Rating Points or Credits (Class Types 95 or 96):
 - Discount Code must equal 0, 6, or 9.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: DISCOUNT CODE (CONTINUED)

- b. For Private Passenger (Class Type 11) or Private Passenger Merit Rating Points or Credits (Class Types 13 or 14):
 - Discount Code must equal 0-5 or 9.
 - If the Discount Code is 2, 3, or 4, then the Annual Mileage Code must be greater than or equal to zero and less than or equal to 075.

3. For policies effective 7/1/06 – 3/31/08:
 - a. For Private Passenger Motorcycles (Class Type 92) or Private Passenger Motorcycles Merit Rating Points or Credits (Class Types 95 or 96):
 - Discount Code must equal 0 or 6.

 - b. For Private Passenger (Class Type 11) or Private Passenger Merit Rating Points or Credits (Class Types 13 or 14):
 - Discount Code must equal 0, 1, 2, or 4.
 - If the Discount Code is 2 or 4, then the Annual Mileage Code must be greater than or equal to zero and less than or equal to 075.

4. For policies effective 4/1/2008 – 3/31/2009:
 - a. For Private Passenger Motorcycles (Class Type 92) or Private Passenger Motorcycles Merit Rating Points or Credits (Class Types 95 or 96):
 - Discount Code must equal 0, 6 or E.

 - b. For Private Passenger (Class Type 11) or Private Passenger Merit Rating Points or Credits (Class Types 13 or 14):
 - Discount Code must equal 0, 1, 2, 4, A, B, C or D.

5. For policies effective 4/1/2009 and subsequent:
 - a. For Private Passenger Motorcycles (Class Type 92) or Private Passenger Motorcycles Merit Rating Points or Credits (Class Types 95 or 96):
 - Discount Code must equal 0, 6, A, or E.

 - b. For Private Passenger (Class Type 11), Private Passenger Merit Rating Points or Credits (Class Types 13 or 14), or Miscellaneous Rated as Private Passenger (class code 0460XX only) (Class Type 91):
 - Discount Code must equal 0, 1, 2, 4, A, B, C or D.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: PARTIAL / TOTAL LOSS INDICATOR

Error Code: S44

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	✓
Commercial	✓	Losses	✓	No-Fault	
				Physical Damage	✓

Classes (Class Types)	Coverages
Private Passenger (11) Regular Trucks, Tractors, Trailers (21) Zone-Rated Trucks, Tractors, Trailers (22) Regular Trucks, Tractors, Trailers-Fleet (23) Zone-Rated Trucks, Tractors, Trailers-Fleet (24) Limousines (28) Limousines-Fleet (29) Publics - Private Passenger Buses, Taxicabs, Private Livery (31) Publics - Commercial Buses (32) Van Pool (33) Zone-Rated Buses (34) Private Passenger Type Buses (35) Taxis-Fleet (36) Commercial Buses-Fleet (37) Zone-Rated Buses-Fleet (38) Private Passenger Type Buses-Fleet (39) Special Types (51) (Except Class Codes 045600, 070600, 070700, 704000, 721900, 792400, 792500, 795300, 796400, 946000) Commercial Motorcycles (52) Private Passenger Types (81) Private Passenger Types-Fleet (82) Misc. Rated as Private Passenger except Class Codes: 049500, 042600, 045300, 045900, 700000, 800000, 902000, 998000 (91) Private Passenger Motorcycles (92)	00X,01X,02X,03X,04X (except 048),06X,07X,10X, 12X,13X,16X,22X,23X, 26X, 32X, 33X, 36X, 42X, 43X, 46X, 52X, 53X, 56X

Notes:

- Only records that contain a Transaction Type Code of 23 or 25 pass through this edit.
- For Sublines 621 and 628:
 - Records with a policy effective date of 1/1/2010 and subsequent and a value other than spaces in the Partial/Total Loss Indicator field will pass through this edit.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: PARTIAL / TOTAL LOSS INDICATOR (CONTINUED)

Edit:

1. Sublines 611 and 621:
 - a. If Type of Loss Code is 03 (Property Damage) or 10 (Pollution Liability - Property Damage), then the Partial/Total Loss Indicator must equal 1 or 2.
 - b. If Type of Loss Code is not 03 or 10, then the Partial/Total Loss Indicator must equal space or zero.

2. Sublines 618 and 628:
 - a. If Transaction Type Code is 25 (Salvage), then the Partial/Total Loss Indicator must equal 2.
 - b. If Type of Loss Code is not 08 (Towing and Labor), then the Partial/Total Loss Indicator must equal 1 or 2.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: CAR ID CODE INVALID FOR PRODUCER CODE

Error Code: S45

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Coverages
All	All

Notes:

- Records that contain a Transaction Type Code of 15 (canceled flat) do not pass through this edit.
- Any record that fails this edit must be corrected by offset/reenter.
- For Sublines 621, 625, 628:
 - For policies effective 1/1/2010 and subsequent:
 - Producer Code is required when CAR ID Code is equal to 1.
 - Producer Code is optional when CAR ID Code is equal to 8 or 9.

Edit:

For policies effective prior to 1/1/2009 all records will be edited against CAR's producer code file to ensure the CAR ID Code reported on the statistical record is valid for the producer code reported on the statistical record.

For policies effective 1/1/2009 and subsequent all records will be edited against CAR's producer code file to ensure the CAR ID Code and effective month reported on the statistical record is valid for the producer code reported on the statistical record.

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: PRODUCER CODE

Error Code: S46

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Coverages
All	All

Notes:

- Records that contain a Transaction Type Code of 15 (canceled flat) do not pass through this edit.
- For Sublines 621, 625, 628:
For policies effective 1/1/2010 and subsequent:
 - Producer Code is required when CAR ID Code is equal to 1.
 - Producer Code is optional when CAR ID Code is equal to 8 or 9.

Edit:

The Producer Code must not be greater than six alphanumeric characters. It must be left justified with no spaces between significant digits and all unused positions must be coded as spaces.

All Producer Codes will be edited against CAR's Producer Code File to ensure that they are valid for the Company Number Code and Policy Effective Year coded on the statistical record.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: HIGH-THEFT VEHICLE CODE / EXTRA-RISK RATING CODES

Error Code: S47

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	
Commercial		Losses	✓	No-Fault	
				Physical Damage	✓

Classes (Class Types) – All Except	Coverages – All Except
Commuter Discount (12) Non-Owned (Employee, Volunteers, Hired – excluding Publics) (61) Non-Owned (Hired Publics, Minimum Premium, Drive Other Car, Partner Non-Owned, All Other) (62) Special Rating and Adjustment (71) Misc. Rated as Private Passenger (Class Codes 700000, 800000, 902000, 998000) (91)	048,056,057,080,081,082, 083,084,085,086,087,088, 089, 096, 097,098, 099

Note:

- All loss records containing a VIN of 97000000000000000 (15 zeros) will be considered a loss where the insured vehicle is not involved and the record will not pass through this edit.
- Premium and loss records that contain an S49 error condition do not pass through this edit.
- For policy effective years 4/1/09 and subsequent, only those records that contain CAR ID Code equal to 9 pass through this edit.

Edit:

1. If the Collision Coverage Code is not equal to spaces or zeros or if the Coverage Code is not equal to 040, 041, 042, 043, 045, 046 or 049, then the Collision Extra-Risk Rating Code must equal 0-9.
2. If the Collision Coverage is Limited Collision (Coverage Codes 040, 041, 042, 043, 045, 046 or 049), then the Collision Extra-Risk Rating Code must equal zeros or spaces.
3. This edit is performed on all premium and loss records except for losses with Type of Loss Code 08, 10, 11, 12:

If the Other Than Collision Coverage Code is not equal to spaces or zeros:

- a. The OTC Extra-Risk Rating Code must equal 0-9.
 - b. The High-Theft Vehicle Code must equal 0, 1 or 2.
 - c. If High-Theft Vehicle Code is 2, then the Anti-Theft Device Discount Code must equal 3 – 9, A, or B.
4. The High Theft Vehicle Code must equal the High Theft Vehicle Code embedded in the reported VIN. Only the following records process through this edit:
 - Records that have one of the five most current model years recognized by the State of Massachusetts.
 - Records that contain OTC Coverage.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: POLLUTION LIABILITY BROADENED COVERAGE CODE

Error Code: S48

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger		Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	
				Physical Damage	

Classes (Class Types) – All Except	Coverages
Garages - Premises (42) Non-Owned (Employee, Volunteers, Hired – excluding Publics) (61) (Except Class Codes 661100, 661300, 662600, 662800) Non-Owned (Hired Publics, Minimum Premium, Drive Other Car, Partnership, Non-Owned, All Other) (62) (Except Class Code 500000, 661900, 700000 only)	N/A

Edit:

1. The Pollution Liability Broadened Coverage Code must equal 0, 1, 2, or 3.
2. If the Type of Loss Code is 09 or 10, then the Pollution Liability Broadened Coverage Code must equal 1, 2, or 3.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: VEHICLE IDENTIFICATION NUMBER

Error Code: S49

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Coverages – All Except
<p>For all policy effective years: Private Passenger (11) Private Passenger Merit Rating Points (13) Private Passenger Merit Rating Credits (14) Regular Trucks, Tractors, & Trailers – Non-Fleet & Fleet (21, 23) – <i>except</i> Class Codes ‘6XXXXX’ Zone-Rated Trucks, Tractors, & Trailers – Non-Fleet & Fleet (22, 24) - <i>except</i> Class Codes ‘6XXXXX’ Limousines – Non-Fleet & Fleet (28, 29) Taxis – Non-Fleet & Fleet (31, 36) Van Pools (33) Commercial Buses – Non-Fleet & Fleet (32, 37) Private Passenger Type Buses – Non-Fleet & Fleet (35, 39) Zone Rated Buses – Non-Fleet & Fleet (34, 38) Private Passenger Types – Non-Fleet & Fleet (81, 82)</p> <p>For policy effective years 2002 and subsequent: Special Types (51) (Except Class Codes 045600, 070600, 070700, 704000, 721900, 792400, 792500, 793400, 793900, 795300, 796400, 796500, 790600, 790700, 946000, 962000) Commercial Motorcycles (52) Misc. Rated as Private Passenger (91) – Class Codes 0455XX, 0460XX, 0539XX Private Passenger Motorcycles (92) Misc. Rated as Private Passenger Merit Rating Points & Credits (93, 94) – Class Codes 0455XX, 0539XX Private Passenger Motorcycles MR Points & Credits (95, 96)</p>	<p>041, 060, 063, 05X, 08X, 090-097, 099, 200-219, 31X, 477, 478</p>

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: VEHICLE IDENTIFICATION NUMBER (CONTINUED)

Notes:

- Physical Damage Loss records that contain a Type of Loss Code 08 do not pass through this edit.
- All loss records containing a VIN code of 97000000000000000 (15 zeros) will be considered a loss where the insured vehicle is not involved and the record will not pass through this edit.
- Companies are required to add State Assigned VINs to the CAR NON-POLK file as these VINs are being edited.
- The Telecommunications Online S49 edit uses the four-position Model Year Code in the editing process whereas the batch edit only uses the statistically reported two-position Model Year Code. The first two positions of the Model Year Code are imputed by CAR's system and are used in the further processing of statistical data, which includes the online processing.
- The Model Year Century Date Code is required on private passenger policies and must equal 1 or 2. It designates the century associated with the Model Year Code reported on the record.
- Records that contain an Age Code 0 will process through the edit if the embedded make and model year is valid. If CAR cannot determine the make and model year on the record and the Age Code equals 0, then the record bypasses the edit.
- On commercial records only, if the embedded VIN indicates an incomplete chassis, the record does not process through the age comparison routine. An incomplete chassis is indicated by the following embedded codes in positions 65-66: CB, CY, IC, IE, MY, or YY.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: VEHICLE IDENTIFICATION NUMBER (CONTINUED)

Edit:

Vehicle Identification Number must be a minimum of five and a maximum of seventeen alphanumeric characters. It must be left justified with no blanks between significant digits and all unused positions must be coded as spaces.

1. For sublines 621, 625, and 628 with model year 1981 or greater:
 - a. The Vehicle Identification Number will be edited against CAR's POLK file. Any VIN not found on CAR's POLK file will then be edited against CAR's NON-POLK file to ensure its validity.
 - b. If the VIN is found on CAR's POLK file, the statistically reported Model Year Code will be verified against the model year position in the VIN.
 - c. If the VIN is found on CAR's NON-POLK file, then the statistically reported Model Year Code will be verified against the model year field on CAR's NON-POLK file.

2. For sublines 611, 615, and 618 with Age Code not equal to 0:
 - a. The Vehicle Identification Number will be edited against CAR's POLK file. Any VIN not found on CAR's POLK file will then be edited against CAR's NON-POLK file, to ensure its validity.
 - b. The value in the Age Code must be equivalent to the model year imbedded in the VIN. Or the value in the Age Code must be equivalent to the model year field on CAR's NON-POLK file according to the following chart (note this is according to the October 1 date used in rating to determine the age value):

If the Model Year is:	The Age Code must be:
Subsequent to the Policy Effective Year	1 only
Current Policy Effective Year	1 or 2
Prior Policy Effective Year	2 or 3
2nd Prior Policy Effective Year	3 or 4
3rd Prior Policy Effective Year	4 or 5
4th Prior Policy Effective Year	5 or 6
5th Prior Policy Effective Year	6 or 7
6th Prior Policy Effective Year	7 or 8
7th Prior Policy Effective Year	8 or 9
Policy Effective Year 1981 through 8th Prior Policy Effective Year	9 only

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: CONTINUOUS COVERAGE DISCOUNT CODE

Error Code: S50

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial		Losses	✓	No-Fault	✓
				Physical Damage	

Classes (Class Types)	Coverages
Private Passenger (11) Misc. Rated as Private Passenger – Class Code 0460XX only (91)	N/A

Note: This field is optional for policies effective 4/1/10 through 12/31/10 and mandatory for policies effective 1/1/2011 and subsequent.

Edit:

The Continuous Coverage Code must equal 0, 1 or spaces.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: LOW FREQUENCY DISCOUNT CODE

Error Code: S51

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial		Losses	✓	No-Fault	✓
				Physical Damage	

Classes (Class Types)	Coverages
Private Passenger (11) Misc. Rated as Private Passenger – Class Code 0460XX only (91)	N/A

Note: This field is optional for policies effective 4/1/10 through 12/31/10 and mandatory for policies effective 1/1/2011 and subsequent.

Edit:

The Low Frequency Discount Code must equal 0, 1 or spaces.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: TERRORISM COVERAGE CODE

Error Code: S54

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger		Premiums	✓	Liability	✓
Commercial	✓	Losses		No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Coverages
All	All

Edit:

For Policy Effective Years 2005 and prior:

1. The Terrorism Coverage Code must equal 1, 2, 3, 7, or 8.
2. If the Terrorism Coverage Code equals 2, 3, 7, or 8, then CAR ID Code must equal 0 or 1.

For Policy Effective Dates 1/1/2007 and subsequent:

1. The Terrorism Coverage Code must equal A, B, C, H or T.
2. If the Terrorism Coverage Code equals B, C, H or T, then CAR ID Code must equal 0 or 1.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: PHYSICAL DAMAGE LOSS AMOUNT VERIFICATION

Error Code: V50

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	
Commercial	✓	Losses	✓	No-Fault	
				Physical Damage	✓

Classes (Class Types)	Coverages
All	All

Edit:

In order to prevent the distortion of the data used to develop rates, records with unusually high loss amounts will be listed for verification. Although they are not included in the percentage of error for a shipment, companies are requested to research these records to determine if they have been reported correctly.

- Transaction Type Codes 23, 25 and 26 (Regular Paid Loss, Salvage, and Subrogation).

Class	Coverage Code(s)	Type of Loss Code	Loss Amount Tolerance
All	All except: 083,084,085,086	03	\$7,000
All	All except: 048, 083, 084, 085, 086, 087, 088, 098	05	50,000
All	048	All	25,000
All	080	All	100
All	081	All	25
All	082	All	50
All	083	All	450
All	084	All	1,350
All	085	All	900
All	086	All	3,000
All	087	All	10,000
All	088	All	25,000
All	098	All	25,000
All	All	08	100

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: PHYSICAL DAMAGE LOSS AMOUNT VERIFICATION (CONTINUED)

Class	Coverage Code(s)	Type of Loss Code	Loss Amount Tolerance
Private Passenger Publics (Private Passenger) Taxis Taxis-Fleet Limousines Limousines-Fleet [Limousines and] Private Passenger Type Buses [Limousines and] Private Passenger Type Buses-Fleet Private Passenger Types Private Passenger Types-Fleet Misc. Rated as Private Passenger (except Class Codes 049500, 042600,800000, 998000) Private Passenger Motorcycles Commercial Motorcycles Special Types (Class Code 794200 only) Non-Owned (Employee, Volunteers, Hired – excluding Publics) Non-Owned (Hired Publics, Minimum Premium, Drive Other Car, Partnership Non-Owned, All Other)	All except: 048, 080, 081, 082, 083, 084, 085, 086, 087, 088, 098	All except: 03, 05, 08	\$ 50,000
Regular Trucks, Tractors and Trailers Regular Trucks, Tractors and Trailers-Fleet Zone-Rated Trucks, Tractors, and Trailers Zone-Rated Trucks, Tractors, & Trailers-Fleet	All except: 080, 081, 082, 083	All except: 03,05,08	100,000
Special Types (Class Codes 796400 and 946000 only) Misc. Rated as Private Passenger (Class Codes 049500 and 042600 only)	All except: 080, 081, 082 ,083, 084 085, 086, 087	All except: 03,05,08	30,000
Publics (Commercial) Commercial Buses Commercial Buses-Fleet Zone-Rated Buses Zone-Rated Buses-Fleet Van Pools Garages Subject to Compulsory Law Garages Not Subject to Compulsory Law Special Rating and Adjustment Garages – Premises Special Types (Except Class Codes 794200, 796400 and 946000) Gross Receipts and Mileage Misc. Rated as Private Passenger (Class Codes 800000 and 998000 only)	All except: 080, 081, 082, 083, 087	All except: 03,05,08	75,000
Invalid classes	All	All	100,000

2. Transaction Type Code 24 (Paid All Other Allocated Loss Adjustment Expense).
3. The record will be listed for verification if the Loss Amount exceeds \$1,000. Transaction Type Code 27 (Paid Legal Allocated Loss Adjustment Expense). The record will be listed for verification if the Expense Amount exceeds \$1,500.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: ALLOCATED LOSS ADJUSTMENT EXPENSE VERIFICATION

Error Code: V51

This edit is performed for the following records:

Statistical Plan		Type of record	Subline
Private Passenger	✓	Premiums	Liability
Commercial	✓	Losses	No-Fault
			Physical Damage

Classes (Class Types)	Coverages
All	N/A

Edit:

In order to prevent the distortion of the data used to develop rates, records with unusually high allocated loss adjustment expense amounts will be listed for verification. Although they are not included in the percentage of error for a shipment, companies are requested to research these records to determine if they have been reported correctly.

1. Sublines 611 and 621, Transaction Type Codes 22, 24, 27, and 29 (Allocated Loss Adjustment Expense).
 - a. Perform this edit if the Class Code is not Non-Owned (both types) or Special Rating and Adjustment or if the policy effective year is 2001 and subsequent and the class code is not 700000, 800000, 902000, or 998000:

Type of Loss Codes	Subline Code	Policy Effective Year	Loss Limits Codes	Allocated Exp. Loss Amount Tolerance	
01, 02	621 (Limits ID Code Not Equal to 2)	All Years	01	\$ 3,000	
			04	3,000	
			05	3,750	
			06	3,750	
			07	7,500	
			08	15,000	
			09	37,500	
			10	75,000	
			11	3,000	
			12	4,500	
			13	5,250	
			2003 and subsequent	14	150,000
			2007 and subsequent	15	75,000
		2002 and prior	49	75,000	
2003 and subsequent	49	150,000			
All Years	00	0			

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: ALLOCATED LOSS ADJUSTMENT EXPENSE VERIFICATION (CONTINUED)

Type of Loss Codes	Subline Code	Policy Effective Year	Loss Limits Codes	Allocated Exp. Loss Amount Tolerance
01, 02, 03	621 (Limits ID Code 2)	7/1/2012 and Subsequent	04	6,750
			08	7,500
			09	11,250
			10	15,000
			11	22,500
			12	30,000
			13	37,500
			14	45,000
			15	60,000
			16-25	75,000
01, 02, 03 and 09, 10	611 (Limits ID Code 2)	All Years	04	6,750
			08	7,500
			09	11,250
			10	15,000
			11	22,500
			12	30,000
			13	37,500
			14	45,000
			15	60,000
			16-29	75,000
01, 02 and 09	611 (Limits ID Code 3)	All Years	01	3,000
			04	3,000
			05, 06	3,750
			07	7,500
			08	15,000
			09	37,500
			10	75,000
			11	3,000
			12	4,500
			13	5,250
			14, 49	150,000
00	0			

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: ALLOCATED LOSS ADJUSTMENT EXPENSE VERIFICATION (CONTINUED)

Type of Loss Codes	Subline Code	Policy Effective Year	Loss Limits Codes	Allocated Exp. Loss Amount Tolerance
03	621 (Limits ID Code Not Equal to 2)	All Years	01	750
			02	1,500
			03	2,250
			04	3,750
			05	5,250
			06	7,500
			07	15,000
		2002 and prior	09	15,000
		2003 and subsequent	09	150,000
			10	75,000
			11	37,500
			12	112,500
		All Years	13	150,000
All Years	00	0		
03 and 10	611 (Limits ID Code 3)	All Years	01	750
			02	1,500
			03	2,250
			04	3,750
			05	5,250
			06	7,500
			07	15,000
		2002 and prior	08	75,000
		2003 and subsequent	08	150,000
		2002 and prior	09	75,000
		2003 and subsequent	09	150,000
		All Years	10	75,000
		2003 and subsequent	11	37,500
12	112,500			
13	150,000			
All Years	00	0		
05	611 and 621	All Years	01	500
			02	500
			03	500
			04	500
			05	750
			06	1,500
			07	2,250
			08	3,000
			09	3,750
			10	7,500
			11	15,000
			00	0

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

TYPE OF EDIT: ALLOCATED LOSS ADJUSTMENT EXPENSE VERIFICATION (CONTINUED)

Type of Loss Codes	Subline Code	Policy Effective Year	Loss Limits Codes	Allocated Exp. Loss Amount Tolerance
06, 07	611 and 621	All Years	04	3,000
			05	3,375
			06	3,375
			07	7,500
			08	15,000
			09	37,000
			10	75,000
			11	3,000
			12	4,500
			13	5,250
		2003 and subsequent	14	150,000
		2007 and subsequent	15	75,000
		2002 and prior	49	75,000
		2003 and subsequent	49	150,000
All Years	00	0		

Type of Loss Code	Policy Effective Year	Accident Year	Limits Codes	Loss Amount
11, 14	All	All	Any limit	\$ 1,200

Note: Tolerances are based on 15% of policy Limits to a maximum of \$150,000. Amounts of \$500 or less will not be listed.

- b. Perform this edit if the Class Code is Non-Owned (both types) or Special Rating and Adjustment or if the policy effective year is 2001 and subsequent and the class code is 700000, 800000, 902000, or 998000.

Type of Loss Code	Policy Effective Year	Accident Year	Limits Codes	Loss Amount
Other than 11 or 14	All	All	Space or any limit	\$ 100,000
11, 14	All	All	Space or any limit	1,200

2. Sublines 615 and 625, Transaction Type Codes 22, 24, 27 and 29 (Allocated Loss Adjustment Expenses).

Policy Effective Year	Accident Year	Loss Amount Tolerance
All	All	1,200

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: PREMIUM AND EXPOSURE VERIFICATION

Error Code: V52

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses		No-Fault	✓
				Physical Damage	✓

Classes (Class Types)	Coverages
All	All

Edit:

In order to prevent the distortion of the data, records with unusually high premium or exposure amounts will be listed for verification. Although they are not included in the percentage of error for a shipment, companies are requested to research these records to determine if they have been reported correctly.

- Classes: Private Passenger (11) Private Passenger Motorcycles (92), and Commercial Motorcycles (52)

TOLERANCES					
Exposure	BI Premium	PD Premium	No-Fault Premium	OTC Premium	Collision Premium
25	\$6,000	\$2,500	\$800	\$2,500	\$5,500

- Class: Commuter Discount (12)

TOLERANCES					
Exposure	BI Premium	PD Premium	No-Fault Premium	OTC Premium	Collision Premium
N/A	N/A	\$150	N/A	N/A	\$150

- Classes: Regular *and* Zone Rated Trucks, Tractors and Trailers (21,22), Regular *and* Zone Rated Trucks, Tractors and Trailers-Fleet (23,24), Publics (Private Passenger Buses, Taxicabs and Private Livery) (31), Publics (Commercial Buses) (32), Van Pools (33), Special Types (51), Taxis (31), Taxis-Fleet (36), Commercial Buses (32), Commercial Buses-Fleet (37), Zone-Rated Buses (34), Zone-Rated Buses-Fleet (38), Limousines and Private Passenger Type Buses (35), Limousines and Private Passenger Type Buses-Fleet (39)

TOLERANCES					
Exposure	BI Premium	PD Premium	No-Fault Premium	OTC Premium	Collision Premium
25	\$50,000	\$25,000	\$10,000	\$50,000	\$50,000

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: PREMIUM AND EXPOSURE VERIFICATION (CONTINUED)

4. Classes: Non-Owned (Employee, Volunteers, Hired – excluding Publics) (61), Non-Owned (Hired Publics, Minimum Premium, Drive Other Car, Partnership Non-Owned, All Other) (62), Special Rating and Adjustment (71), Gross Receipts and Mileage (72), Miscellaneous Rated as Private Passenger (class codes 700000, 800000, 902000, 998000 only) (91)

TOLERANCES					
Exposure	BI Premium	PD Premium	No-Fault Premium	OTC Premium	Collision Premium
N/A	\$50,000	\$50,000	\$5,000	\$50,000	\$50,000

5. Classes: Private Passenger Type Class Codes 739100 *only* and Miscellaneous Rated as Private Passenger (91) (except class codes 700000, 800000, 902000, 998000)

TOLERANCES					
Exposure	BI Premium	PD Premium	No-Fault Premium	OTC Premium	Collision Premium
25	\$25,000	\$10,000	\$2,500	\$10,000	\$10,000

6. Classes: Private Passenger Types-Fleet Class Codes 199800 and 739800 *only*

TOLERANCES					
Exposure	BI Premium	PD Premium	No-Fault Premium	OTC Premium	Collision Premium
25	\$25,000	\$10,000	\$2,500	\$10,000	\$10,000

7. Classes: Garages Subject to Compulsory Law (41)

TOLERANCES					
Exposure	BI Premium	PD Premium	No-Fault Premium	OTC Premium	Collision Premium
1,200 (Liab. & No-Fault only)	\$20,000	\$20,000	\$5,000	\$50,000	\$50,000

8. Classes: Garages-Premises (42), Garages Not Subject to Compulsory Law (43)

TOLERANCES					
Exposure	BI Premium	PD Premium	No-Fault Premium	OTC Premium	Collision Premium
N/A	\$10,000	\$10,000	\$5,000	\$50,000	\$50,000

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

TYPE OF EDIT: PREMIUM AND EXPOSURE VERIFICATION (CONTINUED)

9. Classes: Private Passenger Merit Rating Credits (14), Misc. Rated as Private Passenger Merit Rating Credits (94) and Private Passenger Motorcycle Merit Rating Credits (96)

TOLERANCES					
Exposure	BI Premium	PD Premium	No-Fault Premium	OTC Premium	Collision Premium
25	\$1,000	\$1,000	\$300	N/A	\$2,000

10. Classes: Private Passenger Merit Rating Points (13), Misc. Rated as Private Passenger Merit Rating Points (93) and Private Passenger Motorcycle Merit Rating Points (95)

TOLERANCES					
Exposure	BI Premium	PD Premium	No-Fault Premium	OTC Premium	Collision Premium
12	\$1,000	\$1,000	\$300	N/A	\$2,000

11. All Invalid Class Codes:

TOLERANCES					
Exposure	BI Premium	PD Premium	No-Fault Premium	OTC Premium	Collision Premium
25	\$50,000	\$50,000	\$5,000	\$50,000	\$50,000

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

Instructions for Reporting Accounting Year Data

The following information provides a detailed explanation of the reporting instructions for the submission of all accounting/statistical shipments containing detail premium and loss data to Commonwealth Automobile Reinsurers (CAR) for the current Accounting Year.

Effective January 1, 2002 CAR required companies with a group affiliation to report separate statistical records at the company number level rather than at the group level. To accommodate this change, CAR modified its preprocessing program to allow multiple company numbers in one file. Within each subline/kind of transaction file companies can report sub files with more than one company number as long as each sub file has its own Shipment ID/Control Record combination. Company numbers reported on detail records are still required to match the company number reported on the Shipment ID and Premium/Loss Control records. Please note that this change allows multiple company numbers within one file only and does not allow multiple accounting months within each tape. Companies can report each company on separate tapes or in separate transmissions or as separate files on one tape or within one transmission. The modification to the preprocessing program allows more flexibility to the data reporting process in order to report on the company level and is not replacing previous requirements for tape and transmission layouts.

I. PREFACE

For Accounting Year 2012:

1. The Year in the Accounting Date field on all records must be 2.
2. The following combination of Policy Effective Dates and corresponding CAR ID Codes must be used for the specified Control Records:

Premium Control Record		
Field(s)	Policy Effective Years	CAR ID Code
<ul style="list-style-type: none"> • Record Count • Exposure • First Premium Amount Total (Including MAIP Amount Total) • Second Premium Amount Total (Including MAIP Amount Total) 	2010 – 2012	0, 1, 4, 5, 8, 9
<ul style="list-style-type: none"> • CAR Ceded Premium Amount 	2010 – 2012	4 or 5

Loss Control Record		
Field(s)	Policy Effective Years	CAR ID Code
<ul style="list-style-type: none"> • Record Count • Loss Amount 	2001 – 2012	0, 1, 4 or 5 (also 8 and 9 for 4/1/08 and subsequent)
<ul style="list-style-type: none"> • CAR Ceded Loss Amount 	2001 – 2012	4 or 5

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

II. TAPE CARTRIDGE REPORTING

Please note: CAR will no longer accept data cartridges with accounting dates July 2011 and subsequent. Please reference Accounting & Statistical Notice No. 518 for additional information.

III. FTP (FILE TRANSFER PROTOCOL) REPORTING

In order to submit statistical data via FTP, each company must submit an FTP User Account Request Form. This form is submitted only once and can be found on CAR's website, www.commauto.com within the Data Quality Reports page. Upon submitting this form, the process takes approximately 3 days to initialize.

Failure to comply with the following instructions may cause the transmission to be unprocessable at CAR and thus be rejected.

A. Formats for Reporting Detail Premium and Loss Records via FTP

There are 12 record formats for the reporting of detail premium and loss data to CAR:

- 6 Private Passenger premium and loss records (Liability, No Fault, and Physical Damage).
- 6 Commercial premium and loss records (Liability, No Fault, and Physical Damage).

The Private Passenger and Commercial Statistical Plans outline these record layouts. All record formats consist of 150-character records. Data reported in both the Private Passenger and Commercial Statistical Plan Record Layout Formats may all be reported within the same transmission.

When coding numerics, they must end in a letter to distinguish between positive and negative values. See Tables below for the IBM standard coding:

1	A
2	B
3	C
4	D
5	E
6	F
7	G
8	H
9	I
0	{

-1	J
-2	K
-3	L
-4	M
-5	N
-6	O
-7	P
-8	Q
-9	R
-0	}

For example: -5005 would be coded as 500N and +5005 would be coded as 500E.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

III. FTP (FILE TRANSFER PROTOCOL) REPORTING (CONTINUED)

B. Transmission Layout

1. General Requirements

Each transmission must contain a single begin transmission record as the first record in the transmission and a single "End of CAR Submission" record as the last record in the transmission. The chart on the following page shows an example of a statistical FTP transmission.

All data reported in a single transmission must be sorted into separate files by kind of transaction (i.e. premiums, paid losses, or outstanding losses) within subline and within company code.

Each individual file, consisting of a particular combination of company code/subline/kind of transaction, must have as its first record a single Shipment ID record. Each individual file containing premium data must have as its last record a single Premium Control record, and each individual file containing paid or outstanding loss data must have as its last record a single Loss Control record. The improper location, coding or failure to report a Shipment ID record and/or a Premium or Loss Control record for each individual file of data will prevent CAR from being able to process the particular file of data, and possibly other files of data in the transmission. In this case, the unprocessable file(s) will be rejected by CAR and must be resubmitted by the company.

Specifications for the layout and coding of Shipment ID records, Premium Control records, and Loss Control records are given in Sections IV, V, and VI.

The last record in each transmission must be a special trailer record. This record must be left-justified and contain the words "END OF CAR SUBMISSION" and the remainder of the record must be filled with Zs. The total length of this record must be 150 characters. This record should immediately follow the last control record within the transmission.

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

III. FTP (FILE TRANSFER PROTOCOL) REPORTING (CONTINUED)

B. Transmission Layout (continued)

1. General Requirements (continued)

The trailer record must not be included in the same file containing detail premium or loss records.

EXAMPLE: This example shows the layout for a single transmission of statistical data.

Begin Transmission Record
Shipment ID Record of first file (e.g., PP Liability Premium)
Detail Record
Detail Record
Detail Record
Control Record of first file (e.g., PP Liability Premium)
Shipment ID Record of second file (e.g., PP No-Fault Premium)
Detail Record
Detail Record
Detail Record
Control Record of second file (e.g., PP No-Fault Premium)
Shipment ID Record of third file (e.g., PP Physical Damage Premium)
Detail Record
Detail Record
Detail Record
Control Record of third file (e.g., PP Physical Damage Premium)
Shipment ID Record of fourth file (e.g., PP Liability Loss)
Detail Record
Detail Record
Detail Record
Control Record of fourth file (e.g., PP Liability Loss)
End of CAR Submissionzzzzzz Record (must be 150-character length record)

Within each file, the company number in the detail records **must** match the company number in the corresponding Shipment ID record and Control Record

2. Specific Layout for Begin Transmission Record:

The begin transmission record is a 150-character record that is used to provide information identifying the submission, including kind of record, type of submission, Account ID, and creation date. **The begin transmission record must be the first record contained in every transmission.**

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

III. FTP (FILE TRANSFER PROTOCOL) REPORTING (CONTINUED)

B. Transmission Layout (continued)

2. Specific Layout for Begin Transmission Record (continued):

Location	Field Length	Field Name	Contents
1	1	Kind of Record	2 – indicates FTP transmission
2 – 3	2	Type of Submission	01 – indicates original submission
4 – 7	4	Account Id	Four digit account id as determined by CAR and/or company.
8 – 10	3	Company Number	Three digit company number as assigned by CAR.
11 – 11	1	Filler	
12 – 19	8	Creation Date	Indicates the system date (YYYYMMDD) in which the company internally created the transmission.
20-150	131	Filler	

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

IV. SPECIFICATIONS FOR LAYOUT AND CODING OF SHIPMENT ID RECORD

The Shipment ID Record must be the first record contained on every data file of each FTP transmission. If there are no detail records to report for a given company/subline/kind of transaction, do not report a Shipment ID record.

FIELD POSITION	DATA ELEMENT	DESCRIPTION												
Columns 1-3	Company Number	Report the three-digit company number assigned by CAR. It must match exactly to the company number field on the detail records in the data file that the shipment ID record relates												
Columns 4-5	Kind of Record	Report Code 01. This indicates that the record is a Shipment ID record.												
Columns 6-7	Accounting Date	<ul style="list-style-type: none"> • Report the month and year of the accounting date of the data file the Shipment ID record relates. • Use 1-9 to indicate January through September, 0 to indicate October, the dash symbol (-) to indicate November, and the ampersand symbol (&) to indicate December. • Use the fourth position of the year in the year field as stated in the Preface (section 1). This field must match exactly to the Accounting Date field on the detail records in the data file that the Shipment ID record relates. 												
Columns 8-10	Subline	<p>Report the subline code of the detail records in the data file that the Shipment ID record relates</p> <table style="margin-left: 40px; border: none;"> <tr><td>Private Passenger Liability</td><td style="text-align: right;">621</td></tr> <tr><td>Private Passenger No Fault</td><td style="text-align: right;">625</td></tr> <tr><td>Private Passenger Physical Damage</td><td style="text-align: right;">628</td></tr> <tr><td>Commercial Liability</td><td style="text-align: right;">611</td></tr> <tr><td>Commercial No Fault</td><td style="text-align: right;">615</td></tr> <tr><td>Commercial Physical Damage</td><td style="text-align: right;">618</td></tr> </table> <p>This field must match exactly to the subline field on the detail records in the data file that the Shipment ID record relates.</p>	Private Passenger Liability	621	Private Passenger No Fault	625	Private Passenger Physical Damage	628	Commercial Liability	611	Commercial No Fault	615	Commercial Physical Damage	618
Private Passenger Liability	621													
Private Passenger No Fault	625													
Private Passenger Physical Damage	628													
Commercial Liability	611													
Commercial No Fault	615													
Commercial Physical Damage	618													
Column 11	Kind of Transaction	<p>This field indicates whether the data file contains premium, paid, or outstanding loss information.</p> <ul style="list-style-type: none"> Code 1 = Premium Code 2 = Paid Loss Code 3 = Outstanding Loss <p>The kind of transaction must correctly correspond to the detail records in the data file that the Shipment ID record relates. Note that outstanding loss submissions may be reported quarterly only in the months of March, June, September, and December. Outstanding loss submissions reported in any other accounting months will be rejected.</p>												

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

IV. SPECIFICATIONS FOR LAYOUT AND CODING OF SHIPMENT ID RECORD (CONTINUED)

FIELD POSITION	DATA ELEMENT	DESCRIPTION
Column 12	Type of Submission	<p>Report the one-digit code corresponding to the type of submission that is being reported.</p> <p>Code 1 = Final Submission - Indicates that the data included in the data file is the submission's final or only piece.</p> <p>Code 2 = Resubmission - Indicates that the data included in the data file is a resubmission of previously rejected data. CAR accepts a resubmission only if the submission was rejected previously or the company received prior written approval from CAR. <u>Only the specific line(s) rejected in a submission should be resubmitted.</u> For example, if only the no-fault private passenger loss line rejected while the other premium and loss lines were accepted, only the rejected no-fault private passenger loss line should be resubmitted.</p> <p>Code 3 = Partial Submission - Indicates that only a portion of the total submission is included in the data file. If that portion is the final portion of the submission, then Code 1 should be indicated.</p> <p>Code 4 = Supplemental Submission - Indicates the data included in the data file is submitted subsequent to the Final Submission. Any Supplemental Submission received after the shipment due date will be considered late and will be subject to a penalty assessment</p> <p>Code 5 = Write-Off Correction Submission - Indicates that the data file includes only corrected loss records for losses previously written-off. Please note that offsetting records for previously written-off losses must not be submitted. <u>These write-off correction shipments are only accepted during the accounting months of February, May, August and November. Companies should notify their Data Analyst in writing specifying the date(s) the loss records were originally written-off.</u></p> <p>Additionally, Code 5 should also be used to indicate a "Ceded Non-Massachusetts Commercial Shipment" which includes premium or loss records for ceded non-Mass garaged and registered vehicles. <u>These shipments are also only accepted during the accounting months of February, May, August and November. Companies should notify their Data Analyst in writing when submitting such shipments.</u></p> <p>It is important that the above mentioned shipments are properly identified as Code 5 so that this data is not included in rate making or loss development.</p>

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

IV. SPECIFICATIONS FOR LAYOUT AND CODING OF SHIPMENT ID RECORD (CONTINUED)

FIELD POSITION	DATA ELEMENT	DESCRIPTION
Column 12	Type of Submission	<p>Code 6 = Regular Correction Submission - Indicates the data included in the data file <u>contains only corrections (offset-reenter records) to previously submitted data. Full statistical coding is required on this type of submission.</u></p> <p>It should be noted that while it is not strictly required that correction data be submitted in a Code 6 - Regular Correction Submission, it is strongly recommended that this option be utilized. Correction data submitted in a Code 1 - Final Submission is subject to all reporting regulations, including penalty programs, whereas a Code 6 - Regular Correction Submission may be resubmitted in a subsequent monthly accounting/statistical shipment should there be any processing problems.</p>
Columns 13-150	-----	Report Spaces

If the company number, accounting date and subline data elements do not match exactly to those same data fields reported in that file's Shipment ID record, the cartridge or FTP submission will not process. Also, the FTP submission will not process if the kind of record code on the Shipment ID record is not equal to 01, or if the transaction code does not correspond correctly to the indicated file type.

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

V. SPECIFICATIONS FOR LAYOUT AND CODING OF PREMIUM CONTROL RECORD

This record will be the last record on every premium data file immediately following the last detail record. Premiums are identified as Transaction Type Codes 11, 12, 13, 14, 15, and 16. If there are no premium records to report for a given subline, do not report a Premium Control record.

FIELD POSITION	DATA ELEMENT	DESCRIPTION														
Columns 1-3	Company Number	Report the three-digit company number assigned by CAR. This field must match exactly to the company number field on the detail records in the data file to which the Premium Control record relates.														
Columns 4-5	Kind of Record	Report code 65. This indicates that the record is a Premium Control record														
Columns 6-7	Accounting Date	<ul style="list-style-type: none"> • Report the month and year of the accounting date of the detail records in the data file to which the Premium Control record relates. • Use 1-9 to indicate January through September, 0 to indicate October, the dash symbol (-) to indicate November, and the ampersand symbol (&) to indicate December. • Use the fourth position of the year in the year field as stated in the Preface (Section I). This field must match exactly to the Accounting Date field on the detail records in the data file to which the Premium Control record relates. 														
Columns 8-10	Subline	<p>Report the subline of the detail records in the data file to which the Premium Control record relates:</p> <table style="margin-left: 40px; border: none;"> <tr> <td>Private Passenger Liability</td> <td style="text-align: right;">621</td> </tr> <tr> <td>Private Passenger No Fault</td> <td style="text-align: right;">625</td> </tr> <tr> <td>Private Passenger Physical Damage</td> <td style="text-align: right;">628</td> </tr> <tr> <td> </td> <td></td> </tr> <tr> <td>Commercial Liability</td> <td style="text-align: right;">611</td> </tr> <tr> <td>Commercial No Fault</td> <td style="text-align: right;">615</td> </tr> <tr> <td>Commercial Physical Damage</td> <td style="text-align: right;">618</td> </tr> </table> <p>This field must match exactly with the subline field on the detail records in the data file and must match CAR's company file for which the Premium Control record relates</p>	Private Passenger Liability	621	Private Passenger No Fault	625	Private Passenger Physical Damage	628	 		Commercial Liability	611	Commercial No Fault	615	Commercial Physical Damage	618
Private Passenger Liability	621															
Private Passenger No Fault	625															
Private Passenger Physical Damage	628															
Commercial Liability	611															
Commercial No Fault	615															
Commercial Physical Damage	618															
Column 11	Kind of Transaction	Report code 1. This indicates that the data file contains premium records														
Columns 12-20	Record Count	<p>This number represents <u>the total number of detail records, voluntary, MAIP, and CAR-ceded</u>, being reported in the data file to which the Premium Control record relates. That is, the combination of codes (Policy Effective Years and CAR ID Codes) that are valid for the Premium Control Record are listed in the Preface of this Appendix (Section I).</p> <p><u>It does not include the Shipment ID record or the Premium Control record itself.</u> Any unsigned numeric value from 000000001 to 999999999 is valid or may be signed using standard IBM coding as detailed on page 116. Amounts must be right-justified with leading positions zero-filled. This total will never be zero or negative.</p>														

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

V. SPECIFICATIONS FOR LAYOUT AND CODING OF PREMIUM CONTROL RECORD (CONT.)

FIELD POSITION	DATA ELEMENT	DESCRIPTION								
Columns 21-29	Exposure	<p>This number represents the sum of the exposures reported on all of the detail records, voluntary, MAIP, and CAR-ceded, in the data file to which the Premium Control record relates. That is, the combination of codes (Policy Effective Years and CAR ID Codes) that are valid for the Premium Control Record are listed in the Preface of this Appendix (Section I).</p> <p>When coding numeric values, they must end in a letter to distinguish between positive and negative values. Please reference the table for standard IBM coding contained on page 116. Also, any unsigned numeric value from 000000000 to 999999999 is valid. Amounts must be right-justified with leading positions zero-filled.</p>								
Columns 30-38	First Premium Amount Total	<p>This number represents the sum of all premium dollars reported in the first premium amount field of all of the detail records, including voluntary, CAR-ceded and MAIP, in the data file to which the Premium Control record relates. That is, the combination of codes (Policy Effective Years and CAR ID Codes) that are valid for the Premium Control Record are listed in the Preface of this Appendix (Section I).</p> <p>When coding numeric values, they must end in a letter to distinguish between positive and negative values. Please reference the table for standard IBM coding contained on page 116. Also, any unsigned numeric value from 000000000 to 999999999 is valid. Amounts must be right-justified with leading positions zero-filled.</p> <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><u>Subline</u></td> <td style="text-align: center;"><u>First Premium Field</u></td> </tr> <tr> <td style="text-align: center;">621, 611</td> <td style="text-align: center;">Bodily Injury Premium</td> </tr> <tr> <td style="text-align: center;">625, 615</td> <td style="text-align: center;">No-Fault Premium</td> </tr> <tr> <td style="text-align: center;">628, 618</td> <td style="text-align: center;">Other Than Collision Premium</td> </tr> </table>	<u>Subline</u>	<u>First Premium Field</u>	621, 611	Bodily Injury Premium	625, 615	No-Fault Premium	628, 618	Other Than Collision Premium
<u>Subline</u>	<u>First Premium Field</u>									
621, 611	Bodily Injury Premium									
625, 615	No-Fault Premium									
628, 618	Other Than Collision Premium									
Columns 39-47	Second Premium Amount Total	<p>This number represents the sum of all premium dollars reported in the second premium amount field of all of the detail records, including voluntary, CAR-ceded and MAIP, in the data file to which the Premium Control record relates. That is, the combination of codes (Policy Effective Years and CAR ID Codes) that are valid for the Premium Control Record are listed in the Preface of this Appendix (Section I).</p> <p>When coding numeric values, they must end in a letter to distinguish between positive and negative values. Please reference the table for standard IBM coding contained on page 116. Also, any unsigned numeric value from 000000000 to 999999999 is valid. Amounts must be right-justified with leading positions zero-filled. <u>Note that this field should always be zero-filled on Premium Control records pertaining to No-Fault premium data files.</u></p> <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><u>Subline</u></td> <td style="text-align: center;"><u>Second Premium Field</u></td> </tr> <tr> <td style="text-align: center;">621, 611</td> <td style="text-align: center;">Property Damage Premium</td> </tr> <tr> <td style="text-align: center;">625, 615</td> <td style="text-align: center;">Not Applicable</td> </tr> <tr> <td style="text-align: center;">628, 618</td> <td style="text-align: center;">Collision Premium</td> </tr> </table>	<u>Subline</u>	<u>Second Premium Field</u>	621, 611	Property Damage Premium	625, 615	Not Applicable	628, 618	Collision Premium
<u>Subline</u>	<u>Second Premium Field</u>									
621, 611	Property Damage Premium									
625, 615	Not Applicable									
628, 618	Collision Premium									
Columns 48-56	-----	Zero-fill positions 48-56								

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

V. SPECIFICATIONS FOR LAYOUT AND CODING OF PREMIUM CONTROL RECORD (CONT.)

FIELD POSITION	DATA ELEMENT	DESCRIPTION
Columns 57-65	CAR-Ceded Premium Amount	<p>This number represents the sum of the first and second premium fields for those detail records in the data file that are ceded. That is, the combination of codes (Policy Effective Years and ceded CAR ID Codes) that are valid for the Premium Control Record are listed in the Preface of this Appendix (Section I).</p> <p>When coding numeric values, they must end in a letter to distinguish between positive and negative values. Please reference the table for standard IBM coding contained on page 116. Also, any unsigned numeric value from 000000000 to 999999999 is valid. Amounts must be right-justified with leading positions zero-filled. <u>Note that this field should always be zero-filled on Premium Control records for non-Servicing Carrier companies.</u></p>
Columns 66-150	-----	Report Spaces.

Note that if the data file contains no records for ceded policies, zero-fill field positions 57-65. Do not leave these fields blank.

Note that if the company number, accounting date and subline data elements on the Premium Control record do not correspond exactly to the same data fields reported in the data file to which the Premium Control record relates, the FTP transmission will not process. Also, the FTP submission will not process if the kind of record code on the Premium Control record is not equal to 65 or if the kind of transaction code is not equal to 1.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

VI. SPECIFICATIONS FOR LAYOUT AND CODING OF LOSS CONTROL RECORD

This record will be the last record on every paid loss and outstanding loss data file immediately following the last detail record. Paid losses are identified as Transaction Type Codes 23, 24, 25, 26, 27, and 29. Outstanding losses are identified as transaction types 21 and 22. If there are no paid loss or outstanding loss records to report for a given subline, do not report a Loss Control record.

FIELD POSITION	DATA ELEMENT	DESCRIPTION												
Columns 1-3	Company Number	Report the three-digit company number assigned by CAR. This field must match exactly to the company number field on the detail records in the data file to which the Loss Control record relates.												
Columns 4-5	Kind of Record	Report code 70. This indicates that the record is a Loss Control record												
Columns 6-7	Accounting Date	<ul style="list-style-type: none"> • Report the month and year of the accounting date of the detail records in the data file to which the Loss Control record relates. • Use 1-9 to indicate January through September, 0 to indicate October, the dash symbol (-) to indicate November, and the ampersand symbol (&) to indicate December. • Use the fourth position of the year in the year field as stated in the Preface (Section I). This field must match exactly to the Accounting Date field on the detail records in the data file to which the Loss Control record relates. 												
Columns 8-10	Subline	<p>Report the subline of the detail records in the data file that the Loss Control record relates:</p> <table style="margin-left: 40px; border: none;"> <tr> <td>Private Passenger Liability</td> <td style="text-align: right;">621</td> </tr> <tr> <td>Private Passenger No Fault</td> <td style="text-align: right;">625</td> </tr> <tr> <td>Private Passenger Physical Damage</td> <td style="text-align: right;">628</td> </tr> <tr> <td>Commercial Liability</td> <td style="text-align: right;">611</td> </tr> <tr> <td>Commercial No Fault</td> <td style="text-align: right;">615</td> </tr> <tr> <td>Commercial Physical Damage</td> <td style="text-align: right;">618</td> </tr> </table> <p>This field must match exactly with the subline field on the detail records in the data file and must match CAR's company file for which the Loss Control record relates.</p>	Private Passenger Liability	621	Private Passenger No Fault	625	Private Passenger Physical Damage	628	Commercial Liability	611	Commercial No Fault	615	Commercial Physical Damage	618
Private Passenger Liability	621													
Private Passenger No Fault	625													
Private Passenger Physical Damage	628													
Commercial Liability	611													
Commercial No Fault	615													
Commercial Physical Damage	618													
Column 11	Kind of Transaction	<p>This field indicates whether the data file contains paid or outstanding loss records.</p> <p>Code 2 = Paid Loss Code 3 = Outstanding Loss</p> <p>Note that outstanding loss submissions may only be reported on a quarterly basis in the accounting months of March, June, September and December. Outstanding loss submissions reported in any other accounting months will be rejected.</p>												
Columns 12-20	Record Count	<p>This number represents <u>the total number of detail records, voluntary, MAIP, and CAR-ceded</u>, being reported in the data file to which the Loss Control record relates. That is, the combination of codes (Policy Effective Years and CAR ID Codes) that are valid for the Loss Control Record are listed in the Preface of this Appendix (Section I).</p> <p><u>It does not include the Shipment ID record or the Loss Control record itself.</u> Any unsigned numeric value from 000000001 to 999999999 is valid or may be signed using standard IBM coding as detailed on page 116. Amounts must be right-justified with leading positions zero-filled. This total will never be zero or negative.</p>												

**Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE**

VI. SPECIFICATIONS FOR LAYOUT AND CODING OF LOSS CONTROL RECORD (CONT.)

FIELD POSITION	DATA ELEMENT	DESCRIPTION
Columns 21-29	Loss Amount	<p>This number represents the sum of all of the dollars reported in the loss amount field of all of the detail records, including voluntary, CAR-ceded and MAIP, in the data file to which the Loss Control record relates. That is, the combination of codes (Policy Effective Years and CAR ID Codes) that are valid for the Loss Control Record are listed in the Preface of this Appendix (Section I).</p> <p>When coding numeric values, they must end in a letter to distinguish between positive and negative values. Please reference the table for standard IBM coding contained on page 116. Also, any unsigned numeric value from 000000000 to 999999999 is valid. Amounts must be right-justified with leading positions zero-filled.</p>
Columns 30-38	CAR Ceded Loss Amount	<p>This number represents the sum of all the dollars reported in the Loss Amount field for only those detail records in the data file that are ceded. That is, the combination of codes (Policy Effective Years and ceded CAR ID Codes) that are valid for the Loss Control Record are listed in the Preface of this Appendix (Section I).</p> <p>When coding numeric values, they must end in a letter to distinguish between positive and negative values. Please reference the table for standard IBM coding contained on page 116. Also, any unsigned numeric value from 000000000 to 999999999 is valid. Amounts must be right-justified with leading positions zero-filled. <u>Note that this field should always be zero-filled on Loss Control records for non-Servicing Carrier companies.</u></p>
Columns 39-150	-----	Report Spaces.

Note: If the data file contains no records for ceded policies, zero-fill field positions 30-38. Do not leave these fields blank.

Note that if the company number, accounting date and subline data elements on the Loss Control record do not correspond exactly to the same data fields reported in the data file to which the Loss Control record relates, the FTP transmission will not process. Also, the FTP submission will not process if the kind of record code on the Loss Control record is not equal to 70 or if the kind of transaction code is not 2 for a paid loss submission or 3 for an outstanding loss submission.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

VII. ONLINE STATISTICAL DATA ENTRY

CAR's Online Statistical Data Entry system provides a method for companies to submit statistical data to CAR directly through CAR's website. This application provides an alternative to submitting small amounts of data via FTP. It is intended for use by small data reporting companies or small amounts of correction activity. The application combines data entry fields and drop-down boxes for the data input. Once the user submits data, every record processes through CAR's statistical edits through the regular front-end job stream. The same data quality requirements and penalties apply to this method of statistical submission.

For specific information on field names and values, please reference both the Private Passenger and Commercial Statistical Plans. The Coding section and Record Layout section will help you better understand each type of statistical record.

For specific instructions in submitting records through this application, please reference the User Guide on CAR's website: <https://www.commauto.com/reports/dataquality/datasub/statentryhelp/StatEntryHelp.pdf>.

To gain access to this secure application, please have your company's security administrator complete a security access form and submit it to CAR. Prior approval from CAR Staff is required for access to this application.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

VIII. ACKNOWLEDGMENT OF CAR'S RECEIPT OF ACCOUNTING/STATISTICAL SUBMISSIONS

Upon receiving and processing an FTP transmission, CAR will post the files received as a secure report on its website, www.commauto.com. CAR will provide a historical list of FTP transmissions at a batch level. This report will give each company a method for verifying FTP statistical activity on a daily and monthly basis for approximately three months of activity. To obtain access to the secure report on CAR's website, please contact your company's security administrator.

IX. CONSOLIDATED SHIPMENT REQUIREMENT

All companies should submit all premium and loss data for each accounting month in a single mailing or a single FTP transmission to ensure completeness at CAR. If a company cannot comply with this requirement because of logistical problems, they should notify their Data Analyst.

X. SHIPMENT DUE DATES

The due dates for the monthly accounting/statistical submissions are published annually in an Accounting and Statistical Notice entitled "Call Schedule" for each calendar year. Member companies are urged to report their monthly accounting/statistical submissions in advance of the shipment due date whenever possible. This may provide the company with an opportunity to react to any problems encountered in processing the submission, and resubmit if necessary, prior to the due date. It will also enhance CAR's ability to provide timely scheduling of shipment processing if the volume of data received at CAR is more equally distributed throughout the month.

Note that the Statistical Data Quality Program which was implemented with calendar year 1989 accounting/statistical submissions contains a 5-business-day turnaround time commitment relative to CAR's processing of monthly accounting/statistical shipments.

XI. GENERAL

Failure to comply with the instructions set forth in this Appendix will result in the rejection of the shipment and/or penalties or other financial impacts on the reporting company.

Any questions regarding the instructions in this Appendix should be directed to your Data Analyst.

Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

U.S. POSTAL OFFICE ZIP CODE CHANGES

Effective January 1, 1999, the reporting of these new zip codes is mandatory to pass the S20 – ZIP Code Edit.

OLD ZIP CODE	TOWN NAME	NEW ZIP CODE
02146	BROOKLINE	02445
	BROOKLINE	02446
02147	BROOKLINE VILLAGE	02447
02154	WALTHAM	02451
	WALTHAM	02452
	WALTHAM	02453
02254	WALTHAM	02454
02258	NEW TOWN	02456
02158	NEWTON	02458
02159	NEWTON CENTER	02459
02160	NEWTONVILLE	02460
02161	NEWTON HIGHLANDS	02461
02162	NEWTON LOWER FALLS	02462
02164	NEWTON UPPER FALLS	02464
02165	WEST NEWTON	02465
02166	AUBURNDALE	02466
02167	CHESNUT HILL	02467
02168	WABAN	02468
02195	NONANTUM	02495
02173	LEXINGTON	02420
	LEXINGTON	02421
02174	ARLINGTON	02474
	ARLINGTON	02476
02175	ARLINGTON HEIGHTS	02475
02178	BELMONT	02478
02179	WAVERLY	02479
02181	WELLESLEY HILLS	02481
	WELLESLEY	02482
02157	BABSON PARK	02457
02192	NEEDHAM	02492
02194	NEEDHAM HEIGHTS	02494
02193	WESTON	02493
02172	WATERTOWN	02472
02272	WATERTOWN (BOXES)	02471
02277	FIELD PREMIUM (UNIQUE)	02477
02401	BROCKTON	02301
02402	BROCKTON	02302
02403	BROCKTON	02303
02404	CAMPELLO STATION	02304
02405	MONTELLO STATION	02305
02411	CHADWICKS OF BOSTON	02311
02499	SHARED FIRM UNIQUE	02399