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PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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December 17, 2020

ACCOUNTING AND STATISTICAL NOTICE NO. 657

Approved Revisions to the Massachusetts Private Passenger and Commercial Statistical Plans

Revisions to the Massachusetts Private Passenger and Commercial Statistical Plans were approved by the Division of Insurance on December 16, 2020, pursuant to the provisions of G.L. c. 175A, § 15 (see attached). A summary of the Statistical Plan modifications and the approved effective dates are noted below.

Private Passenger Statistical Plan

Approved Effective Date	Description	Pages Impacted	Records Impacted
January 1, 2022 (Optional January 1, 2021)	<p>Modifications have been made to the descriptions for classification codes 120, 122, 140 and 142 in the Private Passenger Definition – Classification Code table to indicate that the existing class codes for the inexperienced youthful male gender designations will also be used to identify the non-binary gender designation (Gender X).</p> <p>Note that for consistency in the wording of the classification descriptions, modifications have also been made to the female gender designation description for codes 124 and 126.</p>	VI:10	All
January 1, 2022 (Optional January 1, 2021)	<p>CAR has recently become aware of antique automobile programs written in the voluntary market that include coverage for some vehicles described as “classic cars”, but which do not fully meet the statutory definition of an antique automobile. These vehicles are those that have similar usage restrictions as Antique Cars and Antique Motorcycles, but do not meet the age and registration requirements set forth in the statute.</p> <p>In order to identify this data for use in the MAIP Quota Share process, Miscellaneous Rated as Private Passenger classification code 048500 has been added to the Private Passenger Statistical Plan. This code will be used to statistically report Specialty and Classic Cars and Specialty and Classic Motorcycles.</p>	VI:12 A:2	All

Commercial Statistical Plan

Approved Effective Date	Description	Pages Impacted	Records Impacted
January 1, 2022 (Optional January 1, 2021)	<p>CAR has recently become aware of antique automobile programs written in the voluntary market that include coverage for some vehicles described as “classic cars” but which do not fully meet the statutory definition of an antique automobile. These vehicles are those that have similar usage restrictions as Antique Cars and Antique Motorcycles, but do not meet the age and registration requirements set forth in the statute.</p> <p>In order to identify this data, Special Types classification code 963000 has been added to the Commercial Statistical Plan. This code will be used to statistically report Specialty and Classic Cars and Specialty and Classic Motorcycles.</p>	VI:18 A:2	All

The approved Private Passenger and Commercial Statistical Plan pages pertaining to the noted modifications are available on CAR’s website. To view the approved pages, select Manuals, Private Passenger or Commercial Statistical Plan, and the 12/16/20 link under the Approved Pages heading.

Note that these modifications are mandatory for policies effective January 1, 2022 and subsequent, although companies may optionally commence reporting the modifications beginning with policies effective January 1, 2021. The approved modifications will be incorporated into the 2022 versions of the Private Passenger and Commercial Statistical Plans which will be available on the Manuals page of CAR’s website in the near future.

If you have any questions concerning these revisions, please contact the undersigned at madgate@commauto.com.

MARIAN ADGATE
 Corporate Documentation Specialist

Attachment



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

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GARY D. ANDERSON
COMMISSIONER OF INSURANCE

December 16, 2020

Ms. Natalie A. Hubley
President
Commonwealth Automobile Reinsurers
101 Arch Street
Suite 400
Boston, MA 02110

RE: Proposed Private Passenger and Commercial Automobile Statistical Plan Changes
Dated December 4th, 2020

Dear Ms. Hubley:

The above-captioned proposal is approved for the effective dates stated in the proposal.

Sincerely,

Spase Kace
Research Analyst II

- C: Matthew Mancini – State Rating Bureau
- Yuan Li – State Rating Bureau
- Mary Ellen Thompson – Division of Insurance
- Edith Wendell – Automobile Insurers Bureau of Massachusetts
- Marian Adgate – Commonwealth Automobile Reinsurers