



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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February 5, 2025

ACCOUNTING AND STATISTICAL NOTICE NO. 714

Approved Revisions to the Massachusetts Commercial Statistical Plan

Revisions to the Massachusetts Commercial Statistical Plans were approved by the Division of Insurance on January 16, 2025, 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.

Commercial Statistical Plan

Approved Effective Date	Description	Pages Impacted	Records Impacted
January 1, 2025	In order to match the language used in the policy forms, the definition to Coverage Code 087 has been updated to: Audio, Visual, or Data Electronic Equipment (excluding Police Vehicles, Fire Vehicles, and Garagekeepers).	VI:50	Physical Damage Premium and Loss Records
January 1, 2027 (Optional January 1, 2026)	As a result of the recently approved commercial rate filing relative to the updated manual rule, policy form, and endorsement form changes for use with ceded policies effective 1-1-2027, there is a need for additional classification codes to identify changes to Rule 27 – Non-Ownership Liability. The changes to non-ownership liability include different risk designations including auto service, partnership/LLC, and all other. The new classification codes will enable the introduction of rating differentials based on detailed premium and loss experience.	VI:23-25	All
January 1, 2027	With the recently approved rate filing, there is additional coverage in the residual market for towing and labor, substitute transportation, and on-hook coverage that was previously available for voluntary business only.	VI:50	Physical Damage Premium and Loss Records

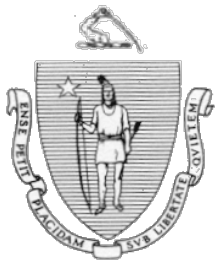
The approved Commercial Statistical Plan pages pertaining to the noted modifications are available on CAR's website. To view the approved pages, select Manuals, Commercial Statistical Plan, and the 01/16/2025 link under the Approved Pages heading.

Note that the modification to the Non-Ownership Liability classification codes is mandatory for policies effective January 1, 2027 and subsequent; however, companies may optionally commence reporting the new classification codes beginning with policies effective January 1, 2026. The approved modifications will be incorporated in the 2027 version of the Commercial Statistical Plans which will be available on the Manuals page on CAR's website in the near future.

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

LYNNE ROSENBURG
Director – Operations and Residual Market Services

Attachment



COMMONWEALTH OF MASSACHUSETTS

Office of Consumer Affairs and Business Regulation

DIVISION OF INSURANCE

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MAURA T. HEALEY
GOVERNOR

MICHAEL T. CALJOUW
COMMISSIONER OF INSURANCE

KIM DRISCOLL
LIEUTENANT GOVERNOR

January 16, 2025

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

RE: Proposed Commercial Statistical Plan Changes Dated November 25th, 2024

Dear Ms. Hubley:

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

Sincerely,

Spase Kace

Spase Kace
Research Analyst II

Cc: Jackie Horigan-State Rating Bureau
Matthew Mancini – State Rating Bureau
Yuan Li – State Rating Bureau
Mary Ellen Thompson – Division of Insurance
Edith Wendell – Automobile Insurers Bureau of Massachusetts
Lynne Rosenberg – Commonwealth Automobile Reinsurers