



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

101 Arch Street, Suite 400 Boston, Massachusetts 02110
www.commauto.com 617-338-4000

February 12, 2025

ACCOUNTING AND STATISTICAL NOTICE NO. 716

Proposed Revisions to the Massachusetts Private Passenger and Commercial Statistical Plans

CAR's Governing Committee, at its February 11, 2025 meeting, recommended modifications to the Massachusetts Private Passenger and Commercial Statistical Plans **to comply with the recent legislative change increasing the minimum liability limits**. The impacted pages have been forwarded to the Division of Insurance for promulgation pursuant to the provisions of G.L. c. 175A, §15. A copy of the filing letter is attached. The following summary table describes recommended modifications and proposed effective dates.

Private Passenger Statistical Plan

Proposed Effective Date	Description	Pages Impacted	Records Impacted
July 1, 2025	As a result of the recently approved increase to the compulsory liability limits on motor vehicle policies for policies effective July 1, 2025 and subsequent, new bodily injury, uninsured, underinsured, and property damage limit codes have been added to the Private Passenger Statistical Plan. Separate limit codes for bodily injury, uninsured and underinsured coverage have been added to identify the mandatory offer of insurance coverage. A new combined single limit code has been added to identify the increased combined single limit coverage relative to the approved compulsory limits. The footnotes have been updated to identify those codes pertaining to the prior compulsory limits and obsolete language has been deleted.	VI:33, 34, 35	Liability Premium and Loss Records

Commercial Statistical Plan

Proposed Effective Date	Description	Pages Impacted	Records Impacted
July 1, 2025	As a result of the recently approved increase to the compulsory liability limits on motor vehicle policies for policies effective July 1, 2025 and subsequent, new bodily injury, uninsured, underinsured, and property damage limit codes have been added to the Private Passenger Statistical Plan. Separate limit codes for bodily injury, uninsured and underinsured coverage have been added to identify the mandatory offer of insurance coverage. A new combined single limit code has been added to identify the increased combined single limit coverage relative to the approved compulsory limits. The footnotes have been updated to identify those codes pertaining to the prior compulsory limits and obsolete language has been deleted.	VI:43,44,45	Liability Premium and Loss Records

The Private Passenger and Commercial Statistical Plan pages pertaining to the noted proposed modifications are also available on CAR's website. To access these pages, select Manuals, Private Passenger or Commercial Statistical Plan, and Proposed Pages.

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

LYNNE ROSENBERG
Director of Operations and Residual Market Services

Attachment



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

101 Arch Street, Suite 400 Boston, Massachusetts 02110
www.commauto.com 617-338-4000

February 11, 2025

Honorable Michael T. Caljouw
Commissioner of Insurance
Massachusetts Division of Insurance
One Federal Street, Suite 700
Boston, MA 02110

Re: Massachusetts Private Passenger and Commercial Statistical Plan Modifications

Dear Commissioner Caljouw:

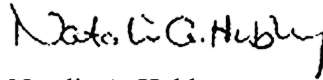
CAR's Governing Committee, at its February 11, 2025 meeting, approved modifications to the Massachusetts Private Passenger and Commercial Statistical Plans. A summary of the proposed changes and the pages impacted are attached. The approved modifications include the following:

- New bodily injury, uninsured auto, property damage, and underinsured auto limit codes have been added to both the Private Passenger and Commercial Statistical Plans to reflect the recently approved increase to the compulsory liability limits on motor vehicle policies for policies effective July 1, 2025 and subsequent. The changes include a new bodily injury code for the compulsory limit of \$25,000/\$50,000, a new property damage limit code for the compulsory limit of \$30,000, and a new bodily injury, uninsured auto, and underinsured auto limit code for the compulsory mandatory coverage offer of \$40,000/\$90,000.
- Footnote notations have been updated to identify those codes pertaining to the prior compulsory and available limits and to reflect reporting information pertaining to the new limits. Also, obsolete language has been deleted.
- A new combined single limit code has been added to both the Private Passenger and Commercial Statistical Plans to reflect the recently approved compulsory liability limit of \$80,000 for policies effective July 1, 2025 and subsequent and a footnote has been added to identify those codes pertaining to the prior compulsory and available limits.

Your promulgation of these modifications, pursuant to the provisions of G.L. c. 175A, §15, is respectfully requested.

If you have any questions relative to these modifications, please contact Ms. Lynne Rosenberg, Director of Operations and Residual Market Services at 617-880-7237 or via email at lrosenberg@commauto.com.

Very Truly Yours,

A handwritten signature in black ink, appearing to read "Natalie A. Hubley".

Natalie A. Hubley
President

Attachment

cc: Ms. Yuan Li
State Rating Bureau

Mr. Matthew Mancini
State Rating Bureau

Ms. Mary Ellen Thompson
Division of Insurance

Ms. Edith Wendell
Automobile Insurers Bureau of Massachusetts

Proposed Modifications to the Private Passenger Statistical Plan

Proposed Effective Date	Description	Pages Impacted	Records Impacted
July 1, 2025	As a result of the recently approved increase to the compulsory liability limits on motor vehicle policies for policies effective July 1, 2025 and subsequent, new bodily injury, uninsured, underinsured, and property damage limit codes have been added to the Private Passenger Statistical Plan. Separate limit codes for bodily injury, uninsured and underinsured coverage have been added to identify the mandatory offer of insurance coverage. A new combined single limit code has been added to identify the increased combined single limit coverage relative to the approved compulsory limits. A note has been added to indicate the valid dates for those codes corresponding to the prior compulsory limits.	VI:33, 34, 35	Liability Premium and Loss Records

Massachusetts Private Passenger Automobile Statistical Plan Part VI - Coding Section

★ LIABILITY LIMITS CODE

BODILY INJURY		
Limits of Liability		Code
Per Claim	Per Accident	
\$ 20,000	\$ 40,000	01 ⁽¹⁾
20,000	40,000	04 ⁽¹⁾⁽²⁾
20,000	50,000	11 ⁽¹⁾
25,000	60,000	05
25,000	50,000	06 ⁽²⁾
30,000	70,000	12
35,000	80,000	13
40,000	90,000	16
50,000	100,000	07
100,000	300,000	08
250,000	500,000	09
500,000	500,000	15 ⁽³⁾
500,000	1,000,000	10 ⁽³⁾
1,000,000	1,000,000	14 ⁽³⁾
All Other Limits Not Above		49
No Bodily Injury		00

UNINSURED AUTO		
Limits of Liability		Code
Per Claim	Per Accident	
\$ 20,000	\$ 40,000	04 ⁽¹⁾
20,000	50,000	11 ⁽¹⁾
25,000	60,000	05
25,000	50,000	06
30,000	70,000	12
35,000	80,000	13
40,000	90,000	16
50,000	100,000	07
100,000	300,000	08
250,000	500,000	09
500,000	500,000	15 ⁽³⁾
500,000	1,000,000	10 ⁽³⁾
1,000,000	1,000,000	14 ⁽³⁾
All Other Limits Not Above		49
No Uninsured Auto		00

PROPERTY DAMAGE	
Limits of Liability	Code
\$ 5,000	01 ⁽¹⁾
10,000	02 ⁽¹⁾
15,000	03 ⁽¹⁾
25,000	04 ⁽¹⁾
30,000	14
35,000	05
50,000	06
100,000	07
250,000	11
500,000	10 ⁽³⁾
750,000	12 ⁽³⁾
1,000,000	13 ⁽³⁾
All Other Limits Not Above	09
No Property Damage	00

MEDICAL PAYMENTS	
Limits of Liability	Code
\$ 500	01
750	02
1,000	03
2,000	04
5,000	05
10,000	06
15,000	07
20,000	08
25,000	09
50,000	10 ⁽³⁾
100,000	11 ⁽³⁾
All Other Limits Not Above	49
No Medical Payments	00

UNDERINSURED AUTO		
Limits of Liability		Code
Per Claim	Per Accident	
\$ 20,000	\$ 40,000	04 ⁽¹⁾⁽⁴⁾
20,000	50,000	11 ⁽¹⁾
25,000	60,000	05
25,000	50,000	06 ⁽⁴⁾
30,000	70,000	12
35,000	80,000	13
40,000	90,000	16
50,000	100,000	07
100,000	300,000	08
250,000	500,000	09
500,000	500,000	15 ⁽³⁾
500,000	1,000,000	10 ⁽³⁾
1,000,000	1,000,000	14 ⁽³⁾
All Other Limits Not Above		49
No Underinsured Auto		00

**Massachusetts Private Passenger Automobile
Statistical Plan
Part VI - Coding Section**

★ LIABILITY LIMITS CODE (continued)

(1) This limit is available for policies effective June 30, 2025 and prior only.

(2) If both mandatory (code 01) and optional (code 04) Bodily Injury coverage are purchased, Limits Code 04 must be reported. If both mandatory (code 02) and optional (code 06) Bodily Injury coverage are purchased, Limits Code 06 must be reported.

(3) This limit is available for voluntary business only.

(4) If the 20/40 limit of Underinsured Auto coverage is purchased, although there is no associated cost, Limits Code 04 must be reported. If the 25/50 limit of Underinsured Auto coverage is purchased, Limits Code 06 must be reported.

**** ~~Optional for policies effective 1/1/05 — 12/31/05 and mandatory for policies effective 1/1/06 and subsequent.~~

~~# Mandatory for policies effective 4/1/07 and subsequent.~~

Massachusetts Private Passenger Automobile Statistical Plan Part VI - Coding Section

★ LIABILITY LIMITS CODE (Continued)

- If a policy is written at a per occurrence limit that is not identified by a specific code, the transaction shall be coded to the next higher per occurrence limit. However, if the per occurrence limit is greater than \$10,000,000, report code 49.

COMBINED SINGLE LIMIT	
Limits of Liability Per Occurrence	Code
\$ 45,000	04 ⁽¹⁾
50,000	08 ⁽¹⁾
75,000	09 ⁽¹⁾
<u>80,000</u>	<u>06</u>
100,000	10
150,000	11
200,000	12
250,000	13
300,000	14
400,000	15
500,000	16
750,000	17
1,000,000	18
1,500,000	19
2,000,000	20
2,500,000	21
3,000,000	22
5,000,000	23
7,500,000	24
10,000,000	25
All Other Limits Greater Than \$10,000,000	49

⁽¹⁾ This limit is available for policies effective June 30, 2025 and prior only.

Proposed Modifications to the Commercial Statistical Plan

Proposed Effective Date	Description	Pages Impacted	Records Impacted
July 1, 2025	As a result of the recently approved increase to the compulsory liability limits on motor vehicle policies for policies effective July 1, 2025 and subsequent, new bodily injury, uninsured, underinsured, and property damage limit codes have been added to the Commercial Statistical Plan. Separate limit codes for bodily injury, uninsured and underinsured coverage have been added to identify the mandatory offer of insurance coverage. A new combined single limit code has been added to identify the increased combined single limit coverage relative to the approved compulsory limits. A note has been added to indicate the valid dates for those codes corresponding to the prior compulsory limits.	VI:43,44,45	Liability Premium and Loss Records

Massachusetts Commercial Automobile Statistical Plan Part VI - Coding Section

★ LIABILITY LIMITS CODE

BODILY INJURY		
Limits of Liability		Code
Per Claim	Per Accident	
\$ 20,000	\$ 40,000	01 ⁽¹⁾
20,000	40,000	04 ⁽¹⁾⁽²⁾
20,000	50,000	11 ⁽¹⁾
25,000	60,000	05
<u>25,000</u>	<u>50,000</u>	<u>02</u>
25,000	50,000	06 ⁽²⁾
30,000	70,000	12
35,000	80,000	13
<u>40,000</u>	<u>90,000</u>	<u>16</u>
50,000	100,000	07
100,000	300,000	08
250,000	500,000	09
500,000	500,000	15
500,000	1,000,000	10
1,000,000	1,000,000	14
All Other Limits Not Above		49
No Bodily Injury		00

UNINSURED MOTORIST		
Limits of Liability		Code
Per Claim	Per Accident	
\$ 20,000	\$ 40,000	04 ⁽¹⁾
20,000	50,000	11 ⁽¹⁾
25,000	60,000	05
25,000	50,000	06
30,000	70,000	12
35,000	80,000	13
<u>40,000</u>	<u>90,000</u>	<u>16</u>
50,000	100,000	07
100,000	300,000	08
250,000	500,000	09
500,000	500,000	15
500,000	1,000,000	10 ⁽³⁾
1,000,000	1,000,000	14 ⁽³⁾
All Other Limits Not Above		49
No Uninsured Auto		00

PROPERTY DAMAGE	
Limits of Liability	Code
\$ 5,000	01 ⁽¹⁾
10,000	02 ⁽¹⁾
15,000	03 ⁽¹⁾
25,000	04 ⁽¹⁾
<u>30,000</u>	<u>14</u>
35,000	05
50,000	06
100,000	07
250,000	11
500,000	10
750,000	12 ⁽³⁾
1,000,000	13 ⁽³⁾
Property Damage Deductible	08
All Other Limits Not Above	09
No Property Damage	00

MEDICAL PAYMENTS	
Limits of Liability	Code
\$ 500	01
750	02
1,000	03
2,000	04
5,000	05
10,000	06
15,000	07
20,000	08
25,000	09
50,000	10 ⁽³⁾
100,000	11 ⁽³⁾
All Other Limits Not Above	49
No Medical Payments	00

UNDERINSURED MOTORIST		
Limits of Liability		Code
Per Claim	Per Accident	
\$ 20,000	\$ 40,000	04 ⁽¹⁾⁽⁴⁾
20,000	50,000	11 ⁽¹⁾
25,000	60,000	05
25,000	50,000	06 ⁽⁴⁾
30,000	70,000	12
35,000	80,000	13
<u>40,000</u>	<u>90,000</u>	<u>16</u>
50,000	100,000	07
100,000	300,000	08
250,000	500,000	09
500,000	500,000	15
500,000	1,000,000	10 ⁽³⁾
1,000,000	1,000,000	14 ⁽³⁾
All Other Limits Not Above		49
No Underinsured Auto		00

**Massachusetts Commercial Automobile
Statistical Plan
Part VI - Coding Section**

★ LIABILITY LIMITS CODE (continued)

(1) This limit is available for policies effective June 30, 2025 and prior only.

(2) If both mandatory (code 01) and optional (code 04) Bodily Injury coverage are purchased, Limits Code 04 must be reported. If both mandatory (code 02) and optional (code 06) Bodily Injury coverage are purchased, Limits Code 06 must be reported.

(3) This limit is available for voluntary business only.

(4) If the 20/40 limit of Underinsured Motorists coverage is purchased, although there is no associated cost, Limits Code 04 must be reported. If the 25/50 limit of Underinsured Motorists coverage is purchased, Limits Code 06 must be reported.

~~**** Optional for policies effective 1/1/05 — 12/31/05 and mandatory for policies effective 1/1/06 and subsequent.~~

~~# Mandatory for policies effective January 1, 2008 and subsequent.~~

Massachusetts Commercial Automobile Statistical Plan Part VI - Coding Section

★ LIABILITY LIMITS CODE (Continued)

- If a policy is written at a per occurrence limit that is not identified by a specific code, the transaction shall be coded to the next higher per occurrence limit.

COMBINED SINGLE LIMIT	
Limits of Liability Per Occurrence	Code
\$ 45,000	04 ⁽¹⁾
50,000	08 ⁽¹⁾
75,000	09 ⁽¹⁾
<u>80,000</u>	<u>06</u>
100,000	10
150,000	11
200,000	12
250,000	13
300,000	14
400,000	15
500,000	16
750,000	17
1,000,000	18
1,500,000	19
2,000,000	20
2,500,000	21
3,000,000	22
5,000,000	23
7,500,000	24
10,000,000	25
15,000,000	26
20,000,000	27
30,000,000	28
50,000,000	29

⁽¹⁾ This limit is available for policies effective June 30, 2025 and prior only.