



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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April 2, 2025

ACCOUNTING AND STATISTICAL NOTICE NO. 719

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 March 21, 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.

Private Passenger Statistical Plan

Approved 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

Approved 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 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. The footnotes were 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 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 03/21/25 link under the Approved Pages heading.

Note that these modifications are mandatory for policies effective July 1, 2025 and subsequent. The approved modifications have been incorporated in the 2025 versions of the Private Passenger and Commercial Statistical Plans available on the Manuals page CAR's website. Furthermore, CAR will provide additional information pertaining to updates to the statistical edits as a result of changes to the limits in the near future.

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

LYNNE ROSENBERG
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

KIMBERLEY DRISCOLL
LIEUTENANT GOVERNOR

March 21, 2025

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

RE: Proposed Private Passenger and Commercial Statistical Plan Changes Dated
February 11th, 2025

Dear Ms. Hubley:

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

Sincerely,

Spase Kace

A handwritten signature in cursive script that reads "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