



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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

October 2, 2025

ACCOUNTING AND STATISTICAL NOTICE NO. 724

Proposed Revisions to the Massachusetts Commercial Statistical Plan

CAR's Governing Committee, at its September 23, 2025 meeting, recommended modifications to the Massachusetts Commercial Statistical Plan. 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.

Commercial Statistical Plan

Proposed Effective Date	Description	Pages Impacted	Records Impacted
January 1, 2027	With the implementation of the Auto Dealers Coverage form in the residual market as of January 1, 2027, the need for the Massachusetts Garage Insurance Policy form becomes obsolete as voluntary carriers already use the Auto Dealers Coverage form. Accordingly, multiple references to the Garage Policy form have been eliminated, one obsolete classification code has been eliminated, and classification codes for Limited Customer Coverage for Repair Shops, Service Stations, and Storage Garages/Public Parking Spaces have been moved to the Special Types section with a note added that they apply to voluntary policies only. Lastly, wording has been updated for consistency.	VI:19, 21, 22	All Premium and Loss Records

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

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

LYNNE ROSENBERG
Director of Operations and Residual Market Services

Attachment



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www.commauto.com 617-338-4000

September 26, 2025

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

Re: Massachusetts Commercial Statistical Plan Modifications

Dear Commissioner Caljouw:

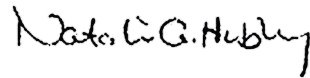
CAR's Governing Committee, at its September 23, 2025 meeting, approved modifications to the Massachusetts Commercial Statistical Plan. With the implementation of the Auto Dealers Coverage form in the residual market for policies effective 1/1/2027 and subsequent, the need for the Massachusetts Garage Insurance Policy form becomes obsolete as voluntary carriers already use the Auto Dealers Coverage form. A summary of the proposed changes and the pages impacted are attached. The approved modifications include the following:

- Multiple references to the Garage Policy form have been eliminated.
- One obsolete classification code has been eliminated.
- Classification codes for Limited Customer Coverage for Repair Shops, Service Stations, and Storage Garages/Public Parking Spaces have been moved to the Special Types section, to be consistent with the classification codes for Unlimited Customer Coverage, along with a note that they apply to voluntary policies only.
- Wording has been updated for consistency.

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 that reads "Natalie A. Hubley". The signature is written in a cursive, flowing style.

Natalie A. Hubley
President

Attachment

cc: Ms. Margaret Barao
Division of Insurance

Ms. Yuan Li
State Rating Bureau

Mr. Matthew Mancini
State Rating Bureau

Ms. Edith Wendell
Automobile Insurers Bureau of Massachusetts

Proposed Modifications to the Commercial Statistical Plan

Proposed Effective Date	Description	Pages Impacted	Records Impacted
January 1, 2027	With the implementation of the Auto Dealers Coverage form in the residual market as of January 1, 2027, the need for the Massachusetts Garage Insurance Policy form becomes obsolete as voluntary carriers also use Auto Dealers Coverage form. Accordingly, multiple references to the Garage Policy form have been eliminated, one older classification code has been eliminated, and classification codes for Limited Customer Coverage for Repair Shops, Service Stations, and Storage Garages/Public Parking Spaces have been added to the Special Types section with a note that they apply to voluntary policies only. Lastly, wording has been updated for consistency.	VI:19, 21, 22	All Premium and Loss Records

Massachusetts Commercial Automobile Statistical Plan Part VI - Coding Section

CLASSIFICATION CODE

SPECIAL TYPES (Continued)

- ~~As of January 1, 2004, changes in the Garage Policy resulted in the Garage Policy Forms being available for Dealer Operations only. Since a company may elect not to adopt the modified Garage Policy, Repair Shops, Service Stations and Storage Garages and Public Parking Places classification codes are now listed in both the Garage and Special Types Classification Code tables, with the same classification codes. Note that if a company has elected not to adopt the modified Garage Policy, the Repair Shops, Service Stations and Storage Garages and Public Parking Places will continue to be written on a Garage Policy. If the modifications have been adopted, these classes should be classified as Special Types and written on the Business Auto Coverage Form.~~
- ~~Those companies that have elected to adopt the revised Garage Policy writing program may report their statistical data using the revised reporting requirements on an optional basis for policies effective January 1, 2004 – June 30, 2004 and on a mandatory basis for policies effective July 1, 2004 and subsequent.~~
- Limited Customer Coverage codes are valid for voluntary policies only.

Description	Liability and Physical Damage		
	Limited Customer Coverage	Unlimited Customer Coverage	Liability Exposure Basis
★ Repair Shops – Risks primarily engaged in the repair of automobiles, including body, fender, radiator, ignition service and paint shops	<u>780800</u>	780900	plate
★ Service Stations – Risks primarily engaged in the servicing of automobiles (including car washes) and the sale and installation of automobile accessories excluding major engine or body repair work	<u>781000</u>	781100	plate
★ Storage Garages and Public Parking Places – Risks primarily engaged in the storing or parking of automobiles	<u>781200</u>	781300	Plate

Massachusetts Commercial Automobile Statistical Plan Part VI - Coding Section

CLASSIFICATION CODE

★ GARAGES AUTO DEALERS

RISKS SUBJECT TO THE MASSACHUSETTS COMPULSORY LAW

- ~~Garages, Garage Dealers, Service Stations, Repair Shops and Parking Facilities~~
- ~~As of January 1, 2004, changes in the Garage Policy resulted in the Garage Policy Forms being available for Dealer Operations only. Since a company may elect not to adopt the modified Garage Policy, Repair Shops, Service Stations and Storage Garages and Public Parking Places classification codes are now listed in both the Garage and Special Types Classification Code tables, with the same classification codes. Note that if a company has elected not to adopt the modified Garage Policy, the Repair Shops, Service Stations and Storage Garages and Public Parking Places will continue to be written on a Garage Policy. If the modifications have been adopted, these classes should be classified as Special Types and written on the Business Auto Coverage Form.~~
- ~~Those companies that have elected to adopt the revised Garage Policy writing program may report their statistical data using the revised reporting requirements on an optional basis for policies effective January 1, 2004 – June 30, 2004 and on a mandatory basis for policies effective July 1, 2004 and subsequent.~~
- ~~Note that CAR has adopted the revised Garage Policy as of July 1, 2004. Therefore, as of this date, the Repair Shops, Service Stations and Storage Garages and Public Parking Places classifications listed on a Limited Customer Coverage Basis (780800, 781000 and 781200) will no longer be available for ceded policies.~~

Description	Liability and Physical Damage		
	Limited Customer Coverage	Unlimited Customer Coverage	Liability Exposure Basis
Franchised Private Passenger Automobile Dealer (with or without any other type of franchise)	730100	730200	plate
Franchised Truck or Truck-Tractor Dealer (with or without any other type of franchise except private passenger automobile franchise)	731100	731200	plate
Franchised Motorcycle Dealer including all two-wheeled cycle vehicles (no private passenger or truck franchise)	732100	732200	plate
Franchised Recreational Vehicle Dealer (no private passenger, snowmobile or residence types mobile home)	733100	733200	plate
Franchised Residence Type Mobile Home Trailer Dealer	782000	782100	plate
Franchised Commercial Trailer Dealer	783000	783100	plate
Other Franchised Self-Propelled Land Motor Vehicle Dealer (including motor homes and campers)	734100	734200	plate
Non-Franchised Dealer (any of the risks described above that are not franchised dealers)	735100	735200	plate
Equipment and Implement Dealer (no other franchise)	736100	736200	plate
★ Repair Shops — Risks primarily engaged in the repair of automobiles, including body, fender, radiator, ignition service and paint shops	780800	780900	plate
★ Service Stations — Risks primarily engaged in the servicing of automobiles (including car washes) and the sale and installation of automobile accessories excluding major engine or body repair work	781000	781100	plate
★ Storage Garages and Public Parking Places — Risks primarily engaged in the storing or parking of automobiles	781200	781300	plate
Trailer Plate – Garages (Liability only)	070800	070900	plate
Premises Coverage – Clerical (Liability only)	070400	070400	payroll
Premises Coverage – All Other (Liability Only)	070500	070500	payroll
Other Than Covered Auto (Liability Only) Applicable to those Policies Written on the Simplified Garage Policy	070500	070500	payroll

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

CLASSIFICATION CODE

GARAGES

RISKS NOT SUBJECT TO THE MASSACHUSETTS COMPULSORY LAW

- ~~• Garages, Garage Dealers, Service Stations, Repair Shops and Parking Facilities~~
- ~~• The following classifications are only applicable if a company has not adopted the revised Garage Policy writing program which became available January 1, 2004 and subsequent. Under this program, Repair Shops, Service Stations, Storage Garages and Public Parking Places do not qualify for the Garage Policy Form and the classification codes listed below are no longer classified as Garage classifications.~~
- ~~• Note that CAR has adopted the revised Garage Policy as of July 1, 2004. Therefore, as of this date, the classifications listed below will no longer be available for ceded policies.~~

Description	Code	
	Liability	Physical Damage
Repair Shops, Storage Garages, Service Stations and Public Parking Places	075000	075000
All Other Risks Not Subject to the Massachusetts Compulsory Law <ul style="list-style-type: none">• As written in accordance with the garage section of the Massachusetts Commercial Automobile Insurance Manual• All automobiles registered in Massachusetts are subject to the Compulsory Automobile Insurance Law except those owned by:<ul style="list-style-type: none">1. the Federal Government or the Commonwealth of Massachusetts or any political subdivision thereof (state, city or town);2. a person, firm or corporation for the operation of which security is required to be furnished the Department of Public Utilities (DPU);<ul style="list-style-type: none">a. automobiles owned, leased or rented by a public utility.b. buses, excluding school buses under exclusive contract to a city or town.3. a street railway company under public control.	707000	707000