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PRESIDENT

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October 17, 2025

ACCOUNTING AND STATISTICAL NOTICE NO. 725

Approved Revisions to the Massachusetts Commercial Statistical Plan

Revisions to the Massachusetts Commercial Statistical Plan were approved by the Division of Insurance on October 9, 2025, pursuant to the provisions of G.L. c. 175A, §15 (see attached). A summary of the Statistical Plan modifications and the approved effective date are noted below.

Commercial Statistical Plan

Approved 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 these apply to voluntary policies only. Lastly, wording has been updated for consistency.	VI:19, 21, 22	All Premium and Loss Records

Included in this set of updates is an improved definition of classification code 707000 – All Other Risks Not Subject to the Massachusetts Compulsory Law, which specifies that all automobiles registered in Massachusetts are subject to the Compulsory Automobile Insurance Law except those owned by:

- The Federal Government or the Commonwealth of Massachusetts or any political subdivision thereof (state, city or town);
- A person, firm or corporation for the operation of which security is required to be furnished the Department of Public Utilities (DPU);
 - automobiles owned, leased or rented by a public utility
 - buses, excluding school buses under exclusive contract to a city or town
- A street railway company under public control.

In reviewing the statistical data, CAR Staff has determined that some companies are incorrectly utilizing classification code 707000 for auto dealers or special type risks as well as for certain “add-on” physical damage coverages. Common errors include the following:

- Auto Dealers and Special Type Risks – To report the classification for an Auto Dealer or Special Types risk correctly, the classification codes should reflect one of the codes found on Pages VI:18, VI:19, or VI:21.
- Garagekeepers Coverage – To report this coverage correctly, the classification code should reflect the same classification code as the base premium record (based on the type of vehicle and use/operation of that vehicle), and the coverage code should reflect one of the Garagekeepers codes found on either Page VI:52 (211, 212, 213, or 217) or Page VI:54 (311, 312, 313, or 317) of the Commercial Statistical Plan.
- Miscellaneous Coverages, including Broad Forms Coverage, for which a specific code has not been designated – To report these types of coverages correctly, the classification code should reflect the same classification code as the base premium record (based on the type of vehicle and use/operation of that vehicle), and the coverage code should reflect one of the All Other Coverage Codes - either 089 (other than collision) or 099 (collision).

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 10/09/25 link under the Approved Pages heading.

Note that these modifications are mandatory for policies effective January 1, 2027 and subsequent. The approved modifications will be incorporated in the 2027 version of the Commercial Statistical Plan which will be available on the Manuals page of CAR’s website in the near future. However, companies that are incorrectly reporting classification code 707000 should update their systems with the next renewal.

If you have any questions concerning these proposed revisions, please contact the undersigned at rosenburg@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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October 9, 2025

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

RE: Proposed Commercial Statistical Plan Changes Dated September 26th, 2025

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
Margaret Barao – Division of Insurance
Edith Wendell – Automobile Insurers Bureau of Massachusetts
Lynne Rosenberg – Commonwealth Automobile Reinsurers