



NATALIE A. HUBLEY  
PRESIDENT

# COMMONWEALTH AUTOMOBILE REINSURERS

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April 28, 2026

## ACCOUNTING AND STATISTICAL NOTICE NO. 738

### Approved Revisions to the Massachusetts Commercial Statistical Plan

Proposed revisions to the Massachusetts Commercial Statistical Plan were filed with the Division of Insurance on April 16, 2026 and approved on April 22, 2026, 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 additional classification codes previously approved for policies effective 1-1-2027 to include different risk designations of auto service, partnership/LLC, and all other, a note has been added to identify the proper classification code to report when a risk is classified as both an Auto Service Operation and a Partnership/LLC.  Also, with the additional classification codes, the need for classification code 700000 (Partnership as the Named Insured – Non Ownership Liability) no longer exists. Accordingly, that classification code is deleted.	VI:24,25	All Premium and Loss Records
January 1, 2027 (Optional June 1, 2026)	On-Hook Coverage code 088 was previously approved for voluntary policies effective 1-1-2024 and for ceded policies effective 1-1-2027 for other than collision coverage. The need exists to extend on-hook coverage to capture collision coverage. Accordingly, On-Hook Coverage code 098 is added as a Miscellaneous Collision Coverage Code.	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 04/22/26 link under the Approved Pages heading.

Note that these modifications are mandatory for policies effective January 1, 2027 and subsequent. CAR is in the process of incorporating the approved modifications into the 2027 version of the Commercial Statistical Plan to be posted on the Manuals page of CAR's website.

Because this approval occurred soon after the initial filing, the Proposed Commercial Statistical Plan pages were not distributed in a separate Accounting and Statistical Notice. Accordingly, the pages are included in this notice.

If you have any questions concerning these proposed revisions, please contact the undersigned at [rosenberg@commauto.com](mailto:rosenberg@commauto.com).

LYNNE ROSENBERG  
Director - Operations and Residual Market Services

Attachments



**COMMONWEALTH OF MASSACHUSETTS**  
Office of Consumer Affairs and Business Regulation  
**DIVISION OF INSURANCE**

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COMMISSIONER

April 22, 2026

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

RE: Proposed Commercial Statistical Plan Changes Dated April 14<sup>th</sup>, 2026

Dear Ms. Hubley:

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

Sincerely,

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

## Proposed Modifications to the Commercial Statistical Plan

Proposed Effective Date	Description	Pages Impacted	Records Impacted
January 1, 2027	<p>With the additional classification codes previously approved for policies effective 1-1-2027 to include different risk designations of auto service, partnership/LLC, and all other, a note has been added to identify the proper classification code to report when a risk is classified as both an Auto Service Operation and a Partnership/LLC.</p> <p>Also, with the additional classification codes, the need for classification code 700000 (Partnership as the Named Insured – Non Ownership Liability) no longer exists. Accordingly, that classification code is deleted.</p>	VI:24,25	All
January 1, 2027 (Optional June 1, 2026)	On-Hook Coverage code 088 was previously approved for voluntary policies effective 1-1-2024 and for ceded policies effective 1-1-2027 for other than collision coverage. The need exists to extend on-hook coverage to capture collision coverage. Accordingly, On-Hook Coverage code 098 is added as a Miscellaneous Collision Coverage Code.	VI:50	Physical Damage Premium and Loss Records

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

**CLASSIFICATION CODE**

**NON-OWNED AUTOMOBILES (continued)**

- If the Auto Service Operation is also a Partnership/LLC, report the Auto Service classification code



Description (For Policy Effective Years 2027 and Subsequent)	Code	
	Liability	Physical Damage
<b>Non-Ownership Liability</b> (Exposure Basis: Employee Months)		
<b>All Other</b>		
Risks with 0 – 25 Employees	660100	--
Risks with 26 – 100 Employees	660200	--
Risks with 101 – 500 Employees	660300	--
Risks with 501 – 1,000 Employees	660400	--
Risks with over 1,000 Employees	660500	--
Individual Liability of Employees	667100	--
<b>Auto-Service</b>		
Risks with 0 – 25 Employees	663100	--
Risks with 26 – 100 Employees	663200	--
Risks with 101 – 500 Employees	663300	--
Risks with 501 – 1,000 Employees	663400	--
Risks with over 1,000 Employees	663500	--
Individual Liability of Employees	667300	--
<b>Partnership/LLC</b>		
Risks with 0 – 25 Employees	664100	--
Risks with 26 – 100 Employees	664200	--
Risks with 101 – 500 Employees	664300	--
Risks with 501 – 1,000 Employees	664400	--
Risks with over 1,000 Employees	664500	--
Individual Liability of Employees	667500	--

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

**CLASSIFICATION CODE**

**NON-OWNED AUTOMOBILES (continued)**

★ Description (For Policy Effective Years 2027 and Subsequent)	Code	
	Liability	Physical Damage
<b>Non-Ownership Liability</b> (Exposure Basis: Volunteer Months)		
<b>All Other</b>		
Volunteers	667400	
Individual Liability of Volunteers	667600	
<b>Auto-Service</b>		
Volunteers	667700	
Individual Liability of Volunteers	667900	
<b>Partnership/LLC</b>		
Volunteers	667800	
Individual Liability of Volunteers	668000	
<b>Non-Ownership Liability</b> (Exposure Basis: Partnership/LLC Months)		
<b>Auto-Service</b>		
Active or Inactive Partners or LLC Members	663600	
<b>Partnership/LLC</b>		
Active or Inactive Partners or LLC Members	664600	
<b>Hired Automobiles</b> (Exposure Basis: Cost of Hire)		
Private Passenger and Commercial Vehicles (excluding Truckers)	661100	661100
Truckers	661300	661300
Truckers – Without Hold Harmless Agreements (Voluntary Business Only)	662600	662600
Truckers – With Hold Harmless Agreements (Voluntary Business Only)	662800	662800
Public Transportation Automobiles	500000	500000
On a Minimum or an “If Any” Premium Basis	661900	--
<b>Other Non-Owned Automobiles</b>		
Drive Other Car Coverage	902000	902000
<del>Partnership as the Named Insured – Non-Ownership Liability</del>	<del>700000</del>	--
All Other	700000	700000

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

**COLLISION COVERAGE CODE (Continued)**

**MISCELLANEOUS COVERAGES**

<b>Description</b>	<b>Code</b>
Stated Amount – Limited Collision	041
Trailer Interchange Legal Liability (Class Code 993200)	090
Single Interest Collision (Class Code 998000)	091
Stated Amount – Collision	092
Composite Rated Risks (Class Code 999000)	093
Dealers Wholesale Floor Plan (Class Code 998000)	094
Agreed Amount – Collision	095
<u>On Hook Coverage</u>	<u>098</u>
Retrospective Rating Plan D premium adjustment only (Report Retrospective Rating Plan D premium, other than adjustments, with applicable class and coverage)	099
All Other	099

<b>Miscellaneous Coverages - Other</b>	<b>Code</b>
Business Interruption Coverage (Class Code 798700)	411

**GARAGE COVERAGE**

<b>Garagekeepers - Collision Coverage</b>	<b>Code</b>
Legal Liability Basis	311
Direct Coverage – Primary	312
Direct Coverage – Excess	313

<b>Garage Dealers - Drive-Away Collision Coverage</b>	<b>Code</b>
\$300 Deductible	477
\$500 Deductible	478
All Other	099

<b>Garagekeepers – Miscellaneous Coverages</b>	<b>Code</b>
★ Audio, Visual and Data Electronic Equipment	317