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ADDITIONAL INFORMATION

TO MEMBERS OF THE COMPLIANCE AND OPERATIONS COMMITTEE

FOR THE MEETING OF:

Wednesday, March 25, 2026, at 10:00 a.m.

COPC

26.09 Proposed Revisions to the Commercial Statistical Plan – On Hook Coverage Codes

Attached for the Committee's review are proposed modifications to the Commercial Statistical Plan to delete non-owned classification code 700000 and add collision coverage code 088 to identify On-Hook Coverage (Docket #COPC26.09, Exhibit #1).

LYNNE ROSENBERG
Director – Operations and Residual Market Services

Attachment

Boston, Massachusetts
March 19, 2026

Proposed Modifications to the Commercial Statistical Plan

Proposed 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, the need for classification code 700000 (Partnership as the Named Insured – Non Ownership Liability) no longer exists. Accordingly, that classification code is deleted.	VI: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 088 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)

★ Description (For Policy Effective Years 2027 and Subsequent)	Code	
	Liability	Physical Damage
Non-Ownership Liability (Exposure Basis: Volunteer Months)		
All Other		
Volunteers	667400	
Individual Liability of Volunteers	667600	
Auto-Service		
Volunteers	667700	
Individual Liability of Volunteers	667900	
Partnership/LLC		
Volunteers	667800	
Individual Liability of Volunteers	668000	
Non-Ownership Liability (Exposure Basis: Partnership/LLC Months)		
Auto-Service		
Active or Inactive Partners or LLC Members	663600	
Partnership/LLC		
Active or Inactive Partners or LLC Members	664600	
Hired Automobiles (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	--
Other Non-Owned Automobiles		
Drive Other Car Coverage	902000	902000
Partnership as the Named Insured – Non-Ownership Liability	700000	--
All Other	700000	700000

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

COLLISION COVERAGE CODE (Continued)

MISCELLANEOUS COVERAGES

Description	Code
Stated Amount – Limited Collision	041
<u>On Hook Coverage</u>	<u>088</u>
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
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

Miscellaneous Coverages - Other	Code
Business Interruption Coverage (Class Code 798700)	411

GARAGE COVERAGE

Garagekeepers - Collision Coverage	Code
Legal Liability Basis	311
Direct Coverage – Primary	312
Direct Coverage – Excess	313

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

Garagekeepers – Miscellaneous Coverages	Code
★ Audio, Visual and Data Electronic Equipment	317