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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

Since the distribution of the Additional Information Notice last week, staff received feedback regarding the use of the same code to identify On-Hook Coverage for both other than collision and collision coverage. Staff also received questions regarding the proper reporting of classification code for non-owned automobiles in certain situations. Accordingly, attached for the Committee's review are updated, proposed modifications to the Commercial Statistical Plan relative to adding a note to the non-owned automobiles and adding Collision Coverage code 098 to identify On-Hook Coverage (Docket #COPC26.09, Exhibit #2).

LYNNE ROSENBERG
Director – Operations and Residual Market Services

Attachment

Boston, Massachusetts
March 24, 2026

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
Non-Ownership Liability (Exposure Basis: Employee Months)		
All Other		
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	--
Auto-Service		
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	--
Partnership/LLC		
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
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
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

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