

Approved Modifications to the Commercial Statistical Plan

Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
January 1, 2025	In order to match the language used in the policy forms, the definition to Coverage Code 087 has been updated to: Audio, Visual, or Data Electronic Equipment (excluding Police Vehicles, Fire Vehicles, and Garagekeepers).	Approved by the Division of Insurance on January 16, 2025	VI:50	Physical Damage Premium and Loss Records
January 1, 2027 (Optional January 1, 2026)	As a result of the recently approved commercial rate filing relative to the updated manual rule, policy form, and endorsement form changes for use with ceded policies effective 1-1-2027, there is a need for additional classification codes to identify changes to Rule 27 – Non Ownership Liability. The changes to non-ownership liability include different risk designations including, auto service, partnership/LLC, and all other. The new classification codes will enable the introduction of rating differentials based on detailed premium and loss experience.		VI:24-25	All
January 1, 2027	With the recently approved rate filing, there is additional coverage in the residual market for towing and labor, substitute transportation, and on-hook coverage that was previously available for voluntary business only.		VI:50	Physical Damage Premium and Loss Records

Approved Modifications to the Commercial Statistical Plan

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January 1, 2024 (Optional July 1, 2023)	As a result of the recently approved commercial rate filing that introduces an out-of-state rating differential for zone-rated vehicles garaged outside of northern New England, the reporting instructions in the Commercial Statistical Plan have been updated to require the reporting of premium town code for ceded zone-rated vehicles. A note has also been added to the Classification Code Decision Table indicating that premium town code is required for ceded zone-rated vehicles.	Approved by the Division of Insurance on October 28, 2022	IV:2,8,13 A:2	All
January 1, 2024	<p>Currently, symbol code and value code are used to capture the value of a vehicle or motorcycle, respectively. These codes define ranges of values, and most reported codes are clustered in only a few codes. For vehicles and motorcycles valued greater than \$90,000, original cost new is reported.</p> <p>In order to efficiently and accurately capture the value of vehicles and motorcycles, the Commercial Statistical Plan has been updated to require reporting of original cost new on all eligible vehicles and motorcycles, instead of only those valued at \$90,001 and above. With this change, the reporting of symbol code on the detail statistical record will be discontinued. Accordingly, the Reporting Instructions, Record Layouts, and Decision Tables have been updated to reflect that this field is reserved for future use.</p>		IV:14 V:16 VI:54-55, 58 VIII:1,6-7 A:2-3	Physical Damage Premium and Loss Records
January 1, 2024 (Optional January 1, 2023)	A new Classification Code, 915000, has been added to the Commercial Statistical Plan. The Transportation Network Services Use code is applicable to voluntary business only and will be used to identify primary coverage of the TNC to its clients for ride-sharing, ride-hailing, on-demand delivery and other transportation network services. The new code has also been added to the Classification Code Decision Table with required statistical coding.		VI:16 A:2	All

Approved Modifications to the Commercial Statistical Plan (continued)

Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
January 1, 2024 (Optional January 1, 2023)	As a result of the broadened definition of a volunteer eligible for non-owned coverage for other than social services, two new classification codes have been added to the Commercial Statistical Plan. Classification codes 667400 and 667600 are applicable to voluntary business only and will be used to identify Volunteers (Other than Social Service Agency Risks) and Individual Liability of Volunteers (Other than Social Service Agency Risks).	Approved by the Division of Insurance on October 28, 2022	VI:23	Liability Premium and Loss Records
January 1, 2024 (Optional January 1, 2023)	In order to capture more company-specific enhancements to physical damage coverage, two new miscellaneous other than collision coverage codes have been added to the Commercial Statistical Plan. These new codes identify additional towing and labor coverage and roadside assistance coverage. The new codes are applicable to voluntary business only and have been added to the Coverage Code Decision Table with required statistical coding. Additionally, references to older policy effective years which are no longer reportable to CAR have been deleted.		VI:50 A:3	Physical Damage Premium and Loss Records
	To identify On Hook coverage, coverage code 088 has been added to the Commercial Statistical Plan. The new code is applicable to voluntary business only and has been added to the Coverage Code Decision Table with the required statistical coding.		VI:50 A:3	Physical Damage Premium and Loss Records

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Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
<p>January 1, 2022 (Optional January 1, 2021)</p>	<p>CAR has recently become aware of antique automobile programs written in the voluntary market that include coverage for some vehicles described as “classic cars” but which do not fully meet the statutory definition of an antique automobile. These vehicles are those that have similar usage restrictions as Antique Cars and Antique Motorcycles, but do not meet the age and registration requirements set forth in the statute.</p> <p>In order to identify this data, Special Types classification code 963000 has been added to the Commercial Statistical Plan. This code will be used to statistically report Specialty and Classic Cars and Specialty and Classic Motorcycles.</p>	<p>Approved by the Division of Insurance on December 16, 2020</p>	<p>VI:18 A:2</p>	<p>All</p>

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Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
January 1, 2021	The Out-of-State Premium and Accident Town Codes have been expanded to include specific codes to identify New Jersey (997) and Pennsylvania (998).	Approved by Division of Insurance on December 10, 2019	B:1, 8	All
January 1, 2020	The components and penalties associated with the Distributional Analysis Program has been incorporated into the Statistical Data Quality Penalty Program.		VII: 6, 7, 11, 12	N/A

Approved Modifications to the Commercial Statistical Plan

Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
January 1, 2020	A new Classification Code, 910000, has been added to the Commercial Statistical Plan. The Transportation Network Services Use code is applicable to voluntary business only and will be used to identify coverage provided for drivers using their personal automobiles for ride-sharing, ride-hailing, on-demand delivery and other transportation network services. The new code has also been added to the Classification Code Decision Table with required statistical coding similar to that of private passenger type vehicles.	Approved by Division of Insurance on May 8, 2019	VI:16 A:2	All
	Language on the Anti-Theft Device Discount Code page has been clarified to provide the proper manual reference.		VI:59	For Clarification Only

Approved Modifications to the Commercial Statistical Plan

Approved Effective Date	Description	Status	Page Impacted	Records Impacted
January 1, 2019	Language contained in the Rating Identification Code table is modified to alleviate potential confusion relative to the reporting of this data element. This modification is for clarification only and aims to strengthen the description of each code by removing the word “basis” from the coding descriptions. The Rating Identification Code reported must indicate whether the policy has been experience rated (Code 1), all other rated (Code 9), both experience and all other rated (Code 7) or not experience or all other rated (Code 0).	Approved by Division of Insurance on May 21, 2018	VI: 30	For Clarification Only

Approved Modifications to the Commercial Statistical Plan

Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
January 1, 2018	Currently, Classification Codes 199800 and 739800 may both be used to identify private passenger type fleet vehicles that are used in business. A recent query of CAR's statistical files indicate that companies do not use class code 198000 and therefore this code has been deleted from the Commercial Statistical Plan.	Approved by Division of Insurance on December 7, 2017	VI: 13	All
	For Garagekeepers Specified Causes of Loss Coverage, covered losses include fire, theft and vandalism. To maintain consistency with the Commercial Automobile Rating Manual, the wording in the Commercial Statistical Plan has been updated accordingly.		VI:51	For Clarification Only
	To maintain consistency with Rule 45 – Audio, Visual and Data Electronic Equipment of the Commercial Automobile Rating Manual, references to this coverage in the Commercial Statistical Plan have been updated accordingly.		VI: 51, 53	For Clarification Only

Approved Modifications to the Commercial Statistical Plan

Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
January 1, 2017 (Optional for policies effective January 1, 2016 – December 31, 2016)	Classification Code 924000 has been added to the Commercial Statistical Plan to identify Electric Motorcycles.	Promulgated by the Division of Insurance on September 21, 2015	VI: 20	All
January 1, 2016	Consistent with the Private Passenger Statistical Plan ZIP Code modifications that were promulgated by the Division of Insurance in October 2014, the following modifications have been made to the city of Boston table contained in Appendix B – Territory Codes of the Commercial Statistical Plan: <ul style="list-style-type: none"> • ZIP Code 02222 has been added • Obsolete ZIP Codes (02101-02107, 02202) and those associated exclusively with P.O. Boxes (02112, 02117, 02123, 02137) have been deleted. 		B:1,8	All
January 1, 2017 (Optional for policies effective January 1, 2016 – December 31, 2016)	<p>Endorsement CA 99 05 02 14, Business Interruption Coverage, was approved for use in Massachusetts, effective January 1, 2015. To statistically identify this coverage, new Classification and Coverage Codes have been added to the Commercial Statistical Plan, applicable to Physical Damage records only.</p> <p>Appendix A – Classification and Coverage Code Decision Tables and the Exposure Basis Table have also been updated to include these codes.</p> <p>Note that the Limit of Insurance as written on the endorsement schedule will be required to be reported in the Exposure field. This endorsement is only applicable to voluntary policies.</p>		III:6, VI:18, 34, 50, 53 A:2-4	Physical Damage Premiums and Losses

Approved Modifications to the Commercial Statistical Plan

Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
January 1, 2012	The Owner Repairman classification (070700) has been renamed as Owner-Contractor to correspond with the Massachusetts Commercial Automobile Insurance Manual.	Approved by Division of Insurance on December 1, 2011	VI: 18	For Clarification Only
	The Commercial Classification Code Decision Table has been updated to separately list classification code 9932 from the other Special Rating and Adjustment classifications, since it only applies to physical damage coverage.		A: 2	For Clarification Only

Approved Modifications to the Commercial Statistical Plan

Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
January 1, 2011	<p>The following modifications have been made to Part VII – Statistical Data Quality Program:</p> <ul style="list-style-type: none"> To eliminate the need to update error code references upon the addition or deletion of new/obsolete statistical edits, all references to specific statistical and verification errors have been removed from the Statistical Data Quality Program. Companies are referred to CAR's Statistical Edit Package for a description of all statistical and verification errors. Several of the penalty amount values contained in the Statistical Data Quality Program were not updated when previously filed with the Division of Insurance in November 2009. All penalty amount values are now consistent within this section of the Plan. 	Approved by the Division of Insurance on February 23, 2011	VII:3	For Clarification Only
January 1, 2012 (Optional for policies effective July 1, 2011 – December 31, 2011)	<p>To properly verify physical damage premium dollars and claims reported for vehicles coded with Symbol Code 12 (Original Cost New of \$90,001 and greater), a new field named Original Cost New Code has been added to the physical damage premium and loss record layouts in field positions 56-58. Companies are required to report a vehicle's Original Cost New, rounded to the nearest \$1,000, in this field.</p> <p>It is mandatory to report the Original Cost New Code for policies effective January 1, 2012 and subsequent. However, this field may be optionally reported for policies with effective dates of July 1, 2011 through December 31, 2011.</p>		VII:7, 10	
			IV:15-17 V:17 VI:54, 58 VIII:1, 6, 7 A:2, 3	Physical Damage

Approved Modifications to the Commercial Statistical Plan

Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
<p style="text-align: center;">January 1, 2010</p>	<p>The Commercial Statistical Plan has been updated to include proposed modifications to the Statistical Data Quality Program as follows:</p> <ul style="list-style-type: none"> • The majority of the penalty amounts contained in the Statistical Data Quality Program have not been updated since their inception in 1989. These penalties have been increased for inflationary changes and adjusted for reasonability as warranted. • In order to further assure that complete and accurate statistical data is reported to CAR, the Annual Statement program has been expanded to monitor the receipt of Statutory Page 14s for Massachusetts on a quarterly basis, including any corresponding out-of-balance explanations. This program will be administered in a similar manner to the program currently in place for monitoring the year-end receipt of company Annual Statements. • Wording has been clarified, obsolete language has been eliminated and sections have been renumbered as necessary. <p><u>The implementation date of these modifications is January 1, 2010, impacting the January 2010 and subsequent monthly accounting/statistical shipments.</u></p>	<p>Approved by Division of Insurance on 12/31/09</p>	<p>VII:1-3, 6 -10</p>	<p>All</p>

Modifications to the Commercial Statistical Plan

Effective Date	Description	Page(s) Impacted	Records Impacted
Disapproved	All proposed modifications to the Statistical Data Quality Program previously identified in Accounting and Statistical Notice No. 472 dated November 19, 2007 <u>have been disapproved</u> by the Commissioner of Insurance per her letter dated January 30, 2008. For additional information, please refer to Accounting and Statistical Notice No. 473 dated January 31, 2008.	VII:2,4,7,8,11	All

Approved Modifications to the Commercial Statistical Plan

Approved Effective Date	Description	Status	Page(s) Impacted	Records Impacted
January 1, 2008	<p>The Terrorism Code language has been clarified to reflect that the exclusion for terrorism coverage applies only to coverage in excess of the minimum statutory limits as provided in the Commercial Automobile Policy.</p> <p>Also, for terrorism coverage provided on the underlying policy at no additional charge, the description has been clarified to note that the reference to the underlying policy means at total policy limits.</p>	Approved by the Division of Insurance on June 29, 2007	VI:31	For clarification only

Approved Modifications to the Commercial Statistical Plan

Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
January 1, 2008	For consistency with the recent modifications made to the Private Passenger Statistical Plan and in order to specifically identify Bodily Injury, Uninsured and Underinsured Liability Limits of 500,000/500,000, code 15 has been added to the appropriate limits tables.	Approved by the Division of Insurance on May 7, 2007.	VI:43	All Premium and Loss Records

Approved Modifications to the Commercial Statistical Plan

Effective Date	Description	Status	Pages Impacted	Records Impacted
<p style="text-align: center;">Optional July 1 – December 31, 2006</p> <p style="text-align: center;">Mandatory January 1, 2007</p>	On December 22, 2005, the Terrorism Risk Insurance Act of 2005 was extended for two years, until December 31, 2007. However, certain commercial lines of business were specifically not renewed under the extension legislation and effective January 1, 2006, the Terrorism Risk Insurance Act (TRIA) no longer applies to Commercial Automobile business. Accordingly, the existing Terrorism Coverage Code values no longer apply to this business. These codes have been replaced by new values that identify whether terrorism coverage exists on the underlying policy (at no charge or for an additional premium charge) and identify any premium associated with terrorism coverage on a separate terrorism coverage record. The approved codes are similar to those added to the ISO Commercial Automobile Statistical Plan.	Approved by Division of Insurance on April 19, 2006.	VI:31	All Premium Records
	References to “certified” Type of Loss Codes have been removed from the Statistical Plan. The existing “all other terrorism” and “not certified” Type of Loss Codes will now be referred to as “Terrorism” losses.		VI:46,48,59	All Loss Records

Approved Modifications to the Commercial Statistical Plan

Approved Effective Date	Description	Pages Impacted	Records Impacted	Status	
January 1, 2005	The General Reporting Requirements have been clarified to identify that it is valid for a company to code the existence of a Property Damage deductible (PD Limit = 08) on single limit policies.	III:1	Clarification	Approved by the Division of Insurance on September 6, 2005.	The 2005 Private Passenger Statistical Plan has been updated to include this modification.
January 1, 2006	To further clarify the definition of CAR Identification Codes 1 and 5 relative to the Limited Servicing Carrier program, additional language has been added to these definitions.	VI:3 Note that the CAR ID Code definitions for policy effective years 1994 and prior have been moved to the following page (page VI:4) and all subsequent pages in Part VI have been renumbered accordingly.	Clarification		The 2006 Private Passenger Statistical Plan has been updated to include this modification.
January 1, 2006 (Optional 1/1/05 – 12/31/05)	Medical Payments Limits of \$3,000 and \$4,000 are available for Classification Code 902000 (Drive Other Car Coverage), but no corresponding statistical codes exist. An “all other” code 49 has been added to the Medical Payments Limits Code table to provide for the statistical reporting of limits for which no specific limit code value currently exists.	VI:43 (Note that this page (formerly VI:42) has been renumbered as VI:43 – see above)	All		The 2005 and 2006 Private Passenger Statistical Plans have been updated to include this modification.

Massachusetts Commercial Statistical Plan

Approved Modifications

Effective Date	Description	Status	Records Impacted	Pages Impacted
January 1, 2004	The Public vehicle Secondary Classification Code (fourth position) table has been clarified to note that Code 9 may only apply to Zone Rated Buses.	Approved by the Division of Insurance on September 13, 2004.	None. Clarification Only	VI:13,14
	The Age and Symbol Code Commercial Statistical Plan pages have been clarified to indicate that both Age and Symbol apply to certain Special Types vehicles as noted in the Classification Code Decision Table.			VI:25 VI:53
	The Table of Required Commercial Fields has been updated to indicate that Type of Claimant Code does not apply to Commercial Loss Records. Type of Claimant is only reported on Private Passenger records.	2004 Commercial Statistical Plan has been updated to include these modifications.		A:1
	The Commercial Exposure Basis Table has been updated in conjunction with the recently approved changes to the Garage Policy.			A:4

Massachusetts Commercial Statistical Plan

Summary of Approved Modifications

Effective Date	Description	Status	Records Impacted	Pages Impacted
<p>Optional for Policies Effective 1/1/2004 - 6/30/2004</p> <p>Mandatory for Policies Effective 7/1/2004 and Subsequent</p>	Effective 8/1/2003, the Division of Insurance amended the Anti-Theft Device Discount regulation. An additional discount category has been created for a signal-activated vehicle recovery system with unauthorized movement notification. This device will be eligible for a 25% discount and up to a 36% discount when used in combination with other qualifying devices. Accordingly four new codes have been added to the Anti-Theft Device Discount table to identify the new categories of discount.	<p>Approved by the Division of Insurance on April 13, 2004.</p> <p>2004 Commercial Statistical Plan has been updated to include these modifications.</p>	Physical Damage	IV: 15 V:17 VI: 57
	As of January 1, 2004, changes in the Garage Policy resulted in the Garage Policy Forms being available for dealer operations only. Repair and service plates will now be written on a Business Auto Coverage Form and premises coverage will be written on a Comprehensive General Liability (CGL) form.		All	VI: 18, 20, 21 A:2
	<p>Since a company may elect not to adopt the modified Garage Policy for their voluntary business, the class codes applicable to Repair Shops, Service Stations, Storage Garages and Public Parking Places classification codes are now listed in both the Garage and Special Types Classification Code Tables. If the company has not elected 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. Note that the classifications codes that should be reported are the same whether or not a company has adopted the revised Garage Policy.</p> <p>Also, since CAR has adopted the revised Garage Policy with an effective date of July 1, 2004, premises coverage classifications for service operations can no longer be ceded to CAR as of that date.</p>			

Massachusetts Commercial Statistical Plan

Approved Modifications

Approved Effective Date	Description	Status	Records Impacted	Pages Impacted
1/1/2004	The Nil Submission penalty has not been utilized by CAR in many years. Rather, the Late and Unacceptable Shipments penalty has been used to penalize those companies that do not report required statistical data to CAR on a timely basis. Accordingly, the Nil Submission penalty has been eliminated and all wording pertaining to Nil Submissions has been removed from the Statistical Plan.	Approved by the Division of Insurance on February 10, 2004. 2004 Commercial Statistical Plan has been updated to include these modifications.	For clarification only	II:1 VII:2,7
	The Annual Statement Reconciliation language contained in the Statistical Plan has been updated to reflect CAR's current collection and reconciliation procedures.		For clarification only	II:2 VII:6,10

Commercial Automobile Statistical Plan

Summary of Approved Modifications

Effective Date	Description	Records Impacted	Status	Pages Impacted
<p>Optional for policies effective 1/1/2003 – 6/30/2003</p> <p>Mandatory for policies effective 7/1/2003 and subsequent</p>	<p>In response to the enactment of the Terrorism Risk Insurance Act of 2002 (TRIA), the Commercial Automobile Statistical Plan has been modified. The approved modifications will provide CAR and the industry with the ability to capture and report terrorism coverage information and identify those losses attributed to acts of terrorism. Note the following important information regarding the approved modifications:</p> <ol style="list-style-type: none"> 1. If a separate premium is charged for terrorism coverage (either for acts of terrorism certified under the Act or all other acts of terrorism not certified under the Act), then a separate premium record must be reported. 2. If the terrorism coverage premium has been determined on a policy level basis, for reporting purposes, the premium may be split in proportion to the underlying coverage on the policy. 3. The terrorism coverage premium record must be coded using the statistical codes required for the Classification reported on the record, as indicated in Appendix A – Classification Decision Table. 4. The reporting of the Terrorism Coverage Code and the new Type of Loss Codes are optional for policies effective January 1, 2003 – June 30, 2003 and mandatory for policies effective July 1, 2003 and subsequent. However, if a company has filed a rate for terrorism coverage with an effective date prior to July 1, 2003, then the company will be required to report the new terrorism coverage code information as of the effective date of its rate filing. <p>The approved modifications are as follows:</p> <ul style="list-style-type: none"> • Add a new one-digit Terrorism Coverage Code field to the Liability, No-Fault and Physical Damage premium record layouts. A value must be reported in this field for both underlying policy premium records and the separately reported premium records that identify the additional premium charge for terrorism coverage. Specific values are described on page VI:29 of the Coding Section. • Add new values to the Liability, No-Fault and Physical Damage (Other than Collision) Type of Loss fields. The new values will identify losses due to acts of terrorism certified under the Terrorism Risk Insurance Act (TRIA) and all other terrorism losses not certified under the Act. Specific values are described on pages VI:44, 46 and 57 of the Coding Section. 	All Premium and Loss	Approved by Division of Insurance on 3/14/03. 2003 Statistical Plan has been updated.	<p>III:6</p> <p>IV:4,10,15</p> <p>VI:29,44,46,57</p> <p>VIII:1,2,4,6</p> <p>A:1</p> <p>C:3</p>

Commercial Statistical Plan

Summary of Approved Modifications

Effective Date	Description	Records Impacted	Status	Pages Impacted
1/1/2003	On 10/18/02, the Division of Insurance approved several new Commercial OTC codes representing a \$100 towing and labor limit of coverage. These coverages have been added to the Coverage Code Decision Table. Note that the coverage groupings have been simplified by adding an All Other category and each of the new \$100 coverage codes (except 465 and 565) will fall into the All Other category.	Physical Damage Premium and Loss	Approved by Division of Insurance on 3/14/03. 2003 Statistical Plan has been updated.	A:3
Optional 1/1/2003- 12/31/2003 Mandatory 1/1/2004	The Division of Insurance has approved a revision to Rule 44 (Motorcycles, Motorscooters, Mopeds, etc.) of the AIB's Private Passenger Rating Manual to allow a discount in the comprehensive premium charge for motorcycles equipped with a Category IV vehicle recovery system. Accordingly, the Classification Decision Table has been modified to require companies to report an Anti-Theft Device Discount Code on records reported with a motorcycle classification code. Note that the reporting of Anti-Theft Code on motorcycles is optional for policies effective 1/1/2003-12/31/2003 and mandatory for policies effective 1/1/2004 and subsequent.	Physical Damage Premium and Loss		A:2
1/1/2003	The Reporting Method section of Part II – General Rules has been updated to identify that commencing with the 2003 accounting/statistical shipments CAR will accept records reported via File Transfer Protocol (FTP) transmission.	All Records		II:2
Optional 1/1/2003- 12/31/2003 Mandatory 1/1/2004	Currently, there is no Rating ID Code value to represent the situation where a policy was neither experience rated, nor all other rated. When this situation occurs, companies have to determine which existing Rating ID Code value is the most appropriate to code. Accordingly, a new code of 0 (Not Experience Rated, Not All Other Rated Basis) is being added to the valid Rating ID values.	All Records		VI:28