# Approved Private Passenger Statistical Plan Modifications

| Effective Date | Description | Records Impacted | Pages Impacted | Status |
|---|---|---|---|---|
| 1/1/2002 | The AIB has clarified language to Rule 29 – Classification Standards of the Private Passenger Rating Manual, as it pertains to the assignment of inexperienced occasional operators to vehicles. | None. For clarification only. | VI:7 | Approved by Division of Insurance on 2/27/02. 2002 Private Passenger Statistical Plan has been updated. |
| | A change to Rule 19 – Discounts has been approved by the Division of Insurance. The approved change expands the applicability of the multi-car discount to coverage Parts 1, 2, 4, 5, 7, 8, and 9. Currently the multi-car discount only applies to Parts 7 (Collision) and 8 (Limited Collision). The multi-car discount must now be reported on all liability, no-fault and physical damage premium records. Previously, although not applicable to liability and PIP premium, multi-car discount could be optionally reported on liability and no-fault statistical records. | Liability and No-Fault Premiums | VI:19 | |

## Approved Private Passenger Statistical Plan Changes

| Effective Date | Description | Records Impacted | Pages Impacted | Status |
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| 1/1/2003<br><br>(May be optionally reported for policies effective 1/1/2002 – 12/31/2002) | The Coding Section had been updated to add new Other Than Collision Coverage Codes for the $100 Towing and Labor limit of coverage. Additionally, the $25 Towing and Labor limit of coverage has been eliminated as of 1/1/2002. | Physical damage premium and loss records. | VI: 33, 34 | Approved by Division of Insurance on 11/20/01. 2002 Private Passenger Statistical Plan has been updated. |

# Approved Private Passenger Statistical Plan Changes

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| | For those companies that are affiliated with a company group, separate statistical records must be reported to CAR at the company number level, rather than at the group number level. | Approved by Division of Insurance on 6/27/01. | All premium and loss records. | II:1, II:3 VII:1-3, 6-8, 11 |
| 1/1/2002 | Update of Classification Code Decision Table:<br>1. The Classification Code Decision Table was reviewed and cross-checked for accuracy and consistency to the Private Passenger Rating Manual and applicable Massachusetts Regulations.  Note the following modifications:<br>a.  Claim count is not required for Commuter Discount (Class 190000). Premium only record.  Change "Y" to "N".<br>b.  Passive Restraint Discount is applicable to all private passenger vehicles, which includes Vehicles Carrying School Children (Class 0539).  Change "N" to "Y".<br>c.  Golfmobiles and Lawnmowers (Class 049500) and Snowmobiles (Class 042600) do not have Vehicle Identification Numbers.  Change "Y" to "N".<br>d.  Antique Vehicles are not subject to the Safe Driver Insurance Plan so the Class Code displayed in the table should read 048300 instead of 0483##.<br>e.  Require the reporting of Model Year and Model Year Century Date on motorcycles.  In keeping with CAR's goal of using VIN to verify embedded statistical data, requiring companies to report these data elements will allow CAR to move the motorcycle classifications to the S49 for editing and remove them from the V53 edit.  Change "N" to "Y".<br>f.  Require the reporting of Model Year, Model Year Century Date and Symbol on Motor Homes (0455##) and Vehicles Carrying School Children (0539##).  Change "N" to "Y".<br>g.  Pre-Insurance Inspection ID and Intensified Appraisal ID are not applicable to Motorcycles. Change "Y" to "N". | Private Passenger Statistical Plan has been updated. | Where a value of "N" has been changed to a value of "Y", companies will be required to statistically report the data element. | A:2 |

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| 1/1/2002 | Update of Coverage Code Decision Table:<br>1. The Coverage Code Decision Table was reviewed and cross-checked for accuracy and consistency to the Private Passenger Rating Manual, and applicable Massachusetts Regulations. Note the following modifications:<br>a. Added note to identify that the Coverage Code Decision Table is applicable to Physical Damage records.<br>b. Added a Type of Risk and Rate Departure Factor element, and appropriate values to the table.<br>c. Accident Town Code should not be required for coverage 099 (All Other – Collision). Premium Town Code is not required for this coverage and Accident Town and Premium Town Code are not required for coverage 089 (All Other – OTC). Coverages 089 and 099 should have same requirements. Change "Shaded" to "N". | Approved by Division of Insurance on 6/27/01.<br><br>Private Passenger Statistical Plan has been updated. | Where a value of "N" has been changed to a value of "Y", companies will be required to statistically report the data element. | A:3 |
| | Paper Statistical Error Listings will be eliminated as of January 1, 2002. Companies will be required to utilize CAR's On-Line Statistical Error Correction system in order to make corrections. | | None. | VII:4,9,10 |
| | A new other than collision coverage code has been added to reflect the newly approved Substitute Transportation coverage level of $45/day, $1,350 maximum.<br>**NOTE: Optional for policies effective 1/1/2001 – 12/31/2001. Mandatory for policies effective 1/1/2002 and subsequent.** | Approved by Division of Insurance on 2/28/01.<br><br>Private Passenger Statistical has been updated. | Physical Damage Premium and Losses | VI:34 |
| | The Class Group Code assignment table contained in the Coding Section has been modified. Note the following impacts:<br>1. When this table was updated in the 2000 rewrite, Miscellaneous Rated as Private passenger and PP Motorcycles were incorrectly identified as All Other than Private Passenger (Class Group 3). However, for participation and cash sharing purposes, CAR treats these classifications as Private Passenger (Class Group 1).<br>2. Additionally, to assure that the Non-Owned and Special Rating and Adjustment vehicles reported under a private passenger subline are correctly treated as private passenger business for CAR's participation and cash sharing purposes, these classifications must now be reported with a Class Group 1. For calendar year 2001, for these modifications, CAR's statistical edits will convert a reported class group code of 3 to 1. | | All | VI:16 |