

## Approved Modifications to the Private Passenger Statistical Plan

Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
<p>Optional January 1 – June 30, 2006.</p> <p>Mandatory July 1, 2006</p>	<p>In accordance with the recent approval of modifications to Rule 19 (Discounts) of the AIB's Private Passenger Automobile Insurance Manual, effective 1/1/06, the following modifications to the Discount Code table contained in the Private Passenger Statistical Plan have been approved.</p> <ul style="list-style-type: none"> <li>• Multi-Car Discount – To be eligible for the discount, at least two of the automobiles must be private passenger vehicles (as defined in Rule 27 (Private Passenger Definition)). Use class is no longer a factor in the determination of discount applicability. Additionally, multi-car status information will not be collected as it is no longer applicable. The Statistical Plan refers users to the AIB's Private Passenger Insurance Manual for details relative to the application of discounts.</li> <li>• To maintain consistency with the coding of other data elements contained in the Statistical Plans, Code 0 will represent "No Discount Applies".</li> </ul>	Approved by Division of Insurance on February 22, 2006.	VI:20	All Premium and Loss Records

## Approved Modifications to the Private Passenger Statistical Plan

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January 1, 2006	<p>In accordance with the promulgation of the 2006 SDIP Regulation (211 CMR 134.00) by the Division of Insurance and approval by the State Rating Bureau of the revisions to Rule 28 (Classifications) of the AIB's Private Passenger Automobile Insurance Manual, CAR is proposing additional SDIP clarification language to the Private Passenger Statistical Plan.</p> <ul style="list-style-type: none"> <li>The tables containing information relative to the fifth and sixth positions of the class code have been updated to note that code 99 pertains to the Excellent Driver Discount Plus Credit and code 98 applies to the Excellent Driver Discount Credit. Additionally, surcharge records may contain values of 00-45 in the fifth and sixth positions of the class code. (Pages VI:8, 10, 12)</li> <li>All wording that is specifically related to the assignment of operators to vehicles and that also can be found in Rule 28 (Classifications) of the AIB's Private Passenger Automobile Insurance Manual, has been eliminated from the Statistical Plan. Added in place of this wording, is a note that refers companies to the AIB's Manual if further information is needed.</li> </ul> <p>The operator assignment language has been eliminated for several reasons. The class code assignment process has already occurred by the time that a company would be actually reporting the statistics to CAR, so the Statistical Plan would essentially be providing information after the fact. It also assures that wording that is duplicated in other manuals is kept to a minimum. However, the note that has been added refers companies to where the best source of information can be found. (Page VI:7)</p> <p>Note that the proposed modifications are for clarification purposes only and do not represent any changes to the already approved SDIP reporting requirements (see Accounting and Statistical Notice No. 427, dated September 20, 2005).</p>	Approved by Division of Insurance on February 10, 2006.	VI:7,8,10,12	Clarification Only

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January 1, 2005	Language has been modified to reflect recent changes to Rule 29 – Classification Standards of the AIB’s Private Passenger Rating Manual, relative to the treatment of inexperienced operators.	VI:7	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	In response to the 2006 Safe Driver Insurance Plan as ordered by the Division of Insurance on April 29, 2005, several modifications to the Private Passenger Statistical Plan have been approved. For private passenger, miscellaneous rated as private passenger and private passenger motorcycle policies effective 1/1/2006 and subsequent, the fifth and sixth positions of the classification code will now reflect point rather than step information. Credit records may be reported with a value of 98 or 99 in the fifth and sixth positions and surcharge records may be reported with values of 01 – 45 in those positions.	VI:8,10,12	All Premiums		The 2006 Private Passenger Statistical Plan has been updated to include this modification.
January 1, 2006 (Optional 1/1/05 – 12/31/05)	To correspond with the addition of “all other” Medical Payments Limit Code 49 to the Commercial Statistical Plan, an “all other” code 49 has also been added to the Private Passenger Statistical Plan.	VI:28	All		The 2005 and 2006 Private Passenger Statistical Plans have been updated to include this modification.

## Massachusetts Private Passenger Statistical Plan

### Approved Modifications

Effective Date	Description	Status	Records Impacted	Pages Impacted
January 1, 2005	In conjunction with the AIB's May 28, 2004 motorcycle rate filing, several modifications to the Private Passenger Statistical Plan have been made. Classification Codes have been added to identify experienced/inexperienced motorcycle operators. Engine size Category D has been expanded to collect additional cc breakdowns. Additionally to provide the AIB with more accurate Value Code data, the method for reporting Value Code has been modified. Motorcycle value will be rounded up to the nearest hundred dollars and the rounded value will be used to develop the Value Code (similar to Annual Mileage coding).	<p>Approved by the Division of Insurance on September 13, 2004.</p> <p>2005 Private Passenger Statistical Plan has been updated to include these modifications</p>	All	VI:11,12 VI:38 A:2
	The Classification Code Decision Table has been updated for consistency between commercial and private passenger for Liability Limits. Liability Limits are required to be reported for classifications 700000, 800000 and 902000.		All Liability	A:2

## Massachusetts Private Passenger Statistical Plan

### Summary of Approved Modifications

Effective Date	Description	Status	Records Impacted	Pages Impacted
Optional for Policies Effective 1/1/2004 - 6/30/2004  Mandatory for Policies Effective 7/1/2004 and subsequent	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.	Approved by the Division of Insurance on April 13, 2004.  2004 Private Passenger Statistical Plan has been updated to include these modifications	Physical Damage	IV: 15 V:16 VI: 40, 42

## Massachusetts Private Passenger 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 Private Passenger 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
1/1/2005	The existing private passenger classification code tables have been revised in order to provide the ability to further identify classification data for "older" drivers aged 65 and over.	Approved by the Division of Insurance on February 10, 2004.  The 2005 Private Passenger Statistical Plan has been updated to include these modifications.	All premiums and losses	VI:8,9

## Private Passenger Statistical Plan

### Summary of Approved Modifications

Effective Date	Description	Records Impacted	Status	Pages Impacted
1/1/2003	In conjunction with the recently approved modifications to the Annual Mileage Discount Form and Rule 19 (Discounts) of the AIB's Private Passenger Automobile Insurance Manual, the Private Passenger Statistical Plan has been updated. The approved rule provides companies with a means to verify actual miles driven by an insured during the year. Accordingly, all Statistical Plan references to "Estimated" Annual Mileage have been eliminated and the data element will be referred to as Annual Mileage.	All Premium and Loss	Approved by Division of Insurance on 3/14/03. 2003 Statistical Plan has been updated.	IV:3,9,15 V:3,9,15 VI:14,19 VIII:1-7 C:1 A:2,3
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

## 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