Commonwealth Automobile Reinsurers
STATISTICAL EDIT PACKAGE

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Preface

CAR statistically accepts data for specific policy effective years each accounting year and processes it through all edits (Fatal/Unknown, Statistical, and Verification). However, only the latest ten years of data are processed through the Statistical and Verification edits. For the purpose of this manual, the eligible reporting years are broken into two categories: data accepted by CAR and processed through the Fatal/Unknown edits and the S01 (Class Code) Statistical Edit and data processed through all other statistical edits.

When reading the edits, reference the Policy Effective Dates below to determine whether the record is processed by the edit. Please note that some edits have a smaller range of valid Policy Effective Dates; therefore, these edits contain the applicable Policy Effective Years in bold type in the Type of Record column within the edit description. The edits affected are as follows: S01 (also listed below) and S49.

For Accounting Year 2025:

1. The Year in the Accounting Date field on all records must be 5.

2. The following years are valid and must be used for the specified Record Type:

Record Type	Field(s)	Fatal & Unknown Edits and S01 Edit	Statistical & Verification Edits
		Valid Years	**Valid Years**
Premium	• Policy Effective Date	2023 – 2025	2023 – 2025
	• Transaction Effective Date • Policy Expiration Date	2023 or Greater	2023 or Greater
Loss	• Policy Effective Date • Accident Date • Reporting Date	2014 – 2025	2016– 2025

Definition of class type:

CAR groups similar classification codes into categories for editing purposes. Each category is assigned a class type. For example, all private passenger classification codes are grouped into class type 11; all special type classification codes are grouped into class type 51.

All valid classification codes are listed in the Classification Type Assignment Table in addition to the class type categories. This document is contained on CAR's website within the Statistical Edit Package link.

Accordingly, within each edit, beside the classification code description, you will see a two-digit number in parentheses; this number represents the class type.

PREFACE (CONTINUED)

For all policy effective years, the following fields are optional (For Private Passenger Business Only):

Subline Code
Annual Mileage Code
Anti-Theft Discount Code (Optional for CAR ID Code 8; Mandatory for CAR ID Code 9)
OEM Coverage Code
Passive Restraint Device Discount Code
Partial/Total Loss Indicator
Producer Code (Optional for CAR ID Code 8, 9 only; Mandatory for CAR ID Code 1)

For all policy effective years, the following fields are no longer required on Private Passenger Business:

Pre-Insurance Inspection ID Code
Rate Departure Factor Code
Accident Town*
Intensified Appraisal ID Code
Symbol Code

* There are a number of edits that are bypassed when the Accident Town is out-of-state. If the accident occurs out-of-state, coding the value in the Accident Town field will ensure passing the affected edits. Accordingly, although Accident Town is not required for Private Passenger business, the company may want to include it if the accident occurred out-of-state.

Introduction

The purpose of this introduction is to help all statistical liaisons navigate their way through the statistical and verification edits and gain a better understanding of how the edits interact.

The chart below breaks down the process CAR follows when it receives the statistical data from each Servicing Carrier.

Upon receipt of data	Upon receiving statistical data, CAR processes it nightly through a pre-processing program. The pre-processing program edits the formatting of the FTP transmission. It checks for a number of requirements including, but not limited to, a proper shipment id record, a proper control record, and a file containing the "End of CAR Submissionzzzzz…" record. If the FTP file is missing any piece, CAR rejects it immediately for resubmission. Accordingly, CAR processes no data from the rejected FTP submission.
Four times/week	Every night except Wednesday, CAR loads data from the acceptable FTP files to its suspense file and performs all editing against the data. Included in the "up-front" editing routines are the converted and fatal edits. These edits are the first nine edits located at the beginning of the edit package. These edits contain no "S" prefix which is another way of identifying them.
Once per week	On Wednesday nights, CAR loads all acceptable data to its permanent statistical database files.*
Nightly	Each night, CAR uploads all correction activity processed during the day to error records sitting on CAR's website. If there are any remaining errors on a record, they will be available for correction during the day as well as the next morning until the shipment's due date expires.

Because some edits overlap in their editing of certain fields, CAR performs some edits prior to others and, in some cases, bypasses other edits altogether. The following section outlines the manner in which CAR edits a statistical record.

* This schedule deviates once per month on the due date. Regardless of the day of the week, the statistical load will always run the day following the monthly due date.

Order of Editing:

Statistical Edits:	If … then
Fatal Edits	If a record contains a fatal error, it does not process through any remaining edits.
Converted Edits	If CAR converts a field on a record, it replaces the value and the record then proceeds through the remaining edits using the new value.
S01	If a record contains an S01 error, it bypasses many edits that are class code dependent. Once you correct the class code so that it is valid, CAR processes the record through the remaining edits. If a record contains an S01 error, it does **not** process through edits S05-S15, S17-S19, S21, S22, S24, S27-S30, S33, S42-S44, and S47-S48.
S49	If a record contains an S49 error, it will bypass the S47 edit because it is dependent upon a valid VIN. Accordingly, once you correct the VIN, the record processes through the S47 edit and could then get flagged in error again.
All remaining edits	CAR then edits the record through all remaining edits and will indicate multiple errors on a record.

Definition of the Shipment Key:

As part of the editing routine, CAR groups all records, both error records and valid records, into unique shipment identifiers, more commonly known as a "shipment key." A shipment key groups similar records together by receipt date, line of business, and accounting date. That is, if you submitted a private passenger liability premium file for the January accounting date containing 50 records, then CAR groups all 50 records into one shipment key.

The actual shipment key number is made up of the following pieces using this as an example: 99920250201011

> Positions 1-3 represent the company number
> Positions 4-11 represent the date CAR received the shipment
> Positions 12-13 represent the line of business (also known as module-registration-number)
> Position 14 represents the number of files CAR received of the same line of business on the same day

The chart below defines the module-registration-number for each line of business.

Mod-Reg-No	Line of Business	Mod-Reg-No	Line of Business
01	PP Liability Premium	09	Commercial Liability Premium
02	PP No-Fault Premium	10	Commercial No-Fault Premium
03	PP Physical Damage Premium	11	Commercial Physical Damage Premium
04	PP Liability Paid Loss	12	Commercial Liability Paid Loss
05	PP Liability Outstanding Loss	13	Commercial Liability Outstanding Loss
06	PP No-Fault Paid Loss	14	Commercial No-Fault Paid Loss
07	PP No-Fault Outstanding Loss	15	Commercial No-Fault Outstanding Loss
08	PP Physical Damage Paid Loss	16	Commercial Physical Damage Paid Loss

Acceptance of Data:

In order for CAR to accept a file in the front-end job stream and load it to its permanent statistical database files, the percent of records in error must fall below 15%. If the percent of records in error is 15% or greater, then CAR rejects the shipment immediately. The company must then reduce the number of error records and resubmit the data to CAR.

After CAR has loaded the acceptable shipments to its permanent statistical database files, it presents the error records within each shipment key for correction on its on-line statistical correction system.

A shipment key remains on-line for 60 days or until all its error records are corrected. As you correct records within a shipment key, they disappear from the on-line correction system and the error percent drops accordingly. The goal of correcting these error records is to improve data quality. CAR established a penalty program that includes a 5% threshold against all shipment key files to ensure that the industry is doing its part in improving the quality of data here at CAR.

To avoid receiving a statistical penalty for a shipment key, you must correct enough records to reduce the error percent of the file to less than 5%. However, there are certain allowances made for a shipment key file that contains a small volume of errors. In a case where a file contains only a small volume of errors, the shipment key may exceed the 5% threshold. If a shipment key falls within the tolerance, it is not subject to a statistical penalty.

Low Volume Statistical Error Tolerance Levels:

Private Passenger	Total Number Of Error Records	Total Exposures or Loss Dollars In Error
Liability, No-Fault and Physical Damage Premiums	1 to 25	-60 to +60 exposures
Liability Losses	1 to 20	-$5,000 to +$5,000 losses
No-Fault Losses	1 to 20	-$2,000 to +$2,000 losses
Physical Damage Losses	1 to 20	-$2,000 to +$2,000 losses

Commercial	Total Numbers Of Error Records	Total Premium or Loss Dollars In Error
Liability Premiums*	1 to 20	-$2,500 to +$2,500 premiums
No-Fault Premiums	1 to 20	-$2,000 to +$2,000 premiums
Physical Damage Premiums*	1 to 20	-$2,000 to +$2,000 premiums
Liability Losses	1 to 15	-$5,000 to +$5,000 losses
No-Fault Losses	1 to 15	-$2,000 to +$2,000 losses
Physical Damage Losses	1 to 15	-$2,000 to +$2,000 losses

Commercial Liability and Physical Damage tolerance levels are applied by coverage.

Correcting Records in Statistical Error:

There are four ways to correct a statistical error on a record.

1) Enter a correction online.

2) Submit offset/reenter records. You must notify CAR of your intention to do this prior to the shipment's due date by submitting the "Letter of Explanation" form located on CAR's website.

3) For outstanding losses, submit corrected records in the next quarter's submission of outstanding losses. You must notify CAR of your intention to do this prior to the shipment's due date by submitting the "Letter of Explanation" form located on CAR's website.

4) Request a re-edit of the data. Typically this applies to producer code errors only because CAR hasn't received the notification from the company of a new code or updated code. You must notify CAR or your re-edit request prior to the shipment's due date by submitting the "Letter of Explanation" form located on CAR's website.

When submitting correction data (that is, offset/reenter records), be sure to create a separate submission containing just the correction data. Do not include correction data in a regular monthly accounting submission because it would be subject to all reporting regulations, including the statistical edits. If the file contains a high error content, CAR would reject it even though the correction data could be the cause of the problem. Because CAR would be unable to verify that, it rejects the whole submission. Alternatively, if a submission contains correction records only, CAR will accept a high error content file expecting it to be so.

To add or update an existing producer code, log into the Reports Section of CAR's web site, click on the Producer Code Notification link, and then click New or Existing Agency. Fill out all necessary fields and click Submit prior to requesting a re-edit of the data.

If any of the four correction options noted above failed to reduce the error percent of a shipment key file, the file is subject to a statistical data quality penalty. The penalty schedule is outlined below.

If, after processing the statistical error corrections, a shipment key remains over 5% in error, the following penalty schedule applies.

Shipments Meeting the Following Criteria	Penalty Amount
The initial due date has expired and the error percentage has not been reduced to **5.00% or less.**	$ 150
The shipment has been relisted, the second due date has expired, and the error percentage has not been reduced to **5.00% or less.**	$ 600
Each additional re-listing with error percentages of **greater than 5.00%**	$ 1250

Data Extract Program:

By request, CAR can run an extract program that will provide a listing of statistical records in the 150-byte format. CAR can provide the data on CD, in an Excel file, or a flat file. CAR believes this feature allows a company to identify discrepancies between data they have on their internal file and data CAR has on its databases, as well as to simplify the process of creating offset and re-enter records. The data extraction function allows companies to select data they wish to receive by specifying either a range of accounting months, a range of policy effective dates,

Data Extract Program (continued):

or both. Any company wishing to utilize this new extraction program should contact their data analyst or complete the Data Extraction form on CAR's website: www.commauto.com.

Helpful Information in Correcting Errors:

CAR's goal in editing and offering the statistical error records for correction is to improve data quality. Your goal is to reduce each shipment key to within the established tolerance levels so as to avoid a statistical data quality penalty.

Using the error summary screen within each shipment (shown below), you can review the number of errors and the record counts for each shipment key. This should help you tackle the errors in a systematic manner.

As you correct an error, the system gives you immediate feedback on its validity. It also tells you if you create other statistical errors as a result.

For example, in the above summary, you can see that 48 records have an S49 error code. As mentioned previously, records that contain an S49 error not process through the S21 and S47 edits. Accordingly, when you correct the VIN so that it's valid, the record then processes through the S21 and S47 edits. It may pass the other two edits or it may get flagged with another error code. If it gets flagged with another error code, you must fix that subsequent error to reduce the error percent.

This scenario is true with other error codes as well. Making a correction to one field allows for additional editing on the record, such as class code. If a record contains a class code error, it bypasses a number of other edits. Once you correct the class code so that it's valid, the record then processes through the remaining edits for additional editing.

TYPE OF EDIT: COMPANY NUMBER CODE / POLICY EFFECTIVE DATE / ACCOUNTING DATE/ RECORD FORMAT

Error Code: Not applicable

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	✓
Commercial	✓	Losses	✓	No-Fault	✓
				Physical Damage	✓

Classes		Coverages	
All		All	

Edit:

Any record that fails this edit will not be used to balance premium or loss control record amounts. Instead, CAR will reject the record up-front and list it on the S040 - Fatal/Converted Records website report. The company should correct the record and include it in a subsequent submission if necessary.

1. Company Number Code must be a valid code according to CAR's Company File.

2. Policy Effective Date:

    a. Policy effective year must be within the acceptable range stated in the Preface of this package.

    b. Each record will be edited to ensure that the reported policy effective month and year fall within the range of valid reporting dates for the particular company.

3. The Accounting Date is required for all records:

    a. The accounting year must be the appropriate year as stated in the Preface of this package.

    b. The accounting month must be one of the following values:
    - 1-9 to indicate the months of January through September
    - 0 (zero) to indicate the month of October
    - the dash symbol (–) to indicate the month of November
    - the ampersand symbol (&) to indicate the month of December

4. All data must be submitted on the 150-character Statistical Plan record layout format.

TYPE OF EDIT: SUBLINE CODE

Error Code: Not applicable

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes
All

Coverages
All

Note: Subline Code is optional for Private Passenger business. It is mandatory for Commercial business for all years.

Edit:

Any record that fails this edit will not be used to balance premium or loss control record amounts. Instead, CAR will reject the record up-front and list it on the S040 - Fatal/Converted Records website report. The company should correct the record and include it in a subsequent submission if necessary.

1. Subline Code must equal 611, 615, 618, 621, 625 or 628.

2. CAR's Company File will be referenced to determine if a particular Subline Code is valid for the reporting company and policy effective year.

TYPE OF EDIT: TRANSACTION TYPE CODE

Error Code: Not applicable

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes
All

Coverages
All

Edit:

Any record that fails this edit will not be used to balance premium or loss control record amounts. Instead, CAR will reject the record up-front and list it on the S040 - Fatal/Converted Records website report. The company should correct the record and include it in a subsequent submission if necessary.

1. Private Passenger Plan (Subline Codes 621 – 628):

Type of record	Transaction Type Code
All Premium Records	11 - 15
Paid Loss Records	23 - 27, or 29
Outstanding Loss Records	21 or 22

2. Commercial Plan (Subline Codes 611 – 618):

Type of record	Transaction Type Code
All Premium Records	11 - 16
Paid Loss Records	23 - 27 or 29
Outstanding Loss Records	21 or 22

3. Both Plans:

    a. Transaction Type Codes 21, 22, and 29 are invalid for Physical Damage losses.

    b. Transaction Type Code 25 is invalid for No-Fault losses.

TYPE OF EDIT: STATE CODE

Error Code: Not applicable

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes
All

Coverages
All

Edit:

Any record that fails this edit will not be used to balance premium or loss control record amounts. Instead, CAR will reject the record up-front and list it on the S040 - Fatal/Converted Records website report. The company should correct the record and include it in a subsequent submission if necessary.

State Code must equal 20.

TYPE OF EDIT: AMOUNTS / EXPOSURE

Error Code: Not applicable

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes
All

Coverages
All

Edit:

1. Amounts:

   Any record that fails this edit will not be used to balance premium or loss control record amounts. Instead, CAR will reject the record up-front and list it on the S040 - Fatal/Converted Records website report. The company should correct the record and include it in a subsequent submission if necessary.

   All amount fields must be numeric.

2. Exposure:

   a. The exposure field must be numeric. If it is not, then the entire field will be converted to zeros and will be included with the valid records. Note that spaces are considered to be non-numeric.

   b. For Subline Codes 618 and 628:

      i. If the OTC Coverage Code equals 080, 081, 082, 083, 084, 085, 086, 087, 088, 089, 180, 181, or 182 **and** the Collision Coverage Code equals 099, zeros, or spaces, then the Exposure must equal zero. If it is not, it will be converted to zero.

      ii. If the Collision Coverage Code equals 099 **and** the OTC Coverage Code equals zeros or spaces, then the Exposure must equal zero. If it is not, it will be converted to zero.

TYPE OF EDIT: CAR IDENTIFICATION CODE

Error Code: Not applicable

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes
All

Coverages
All

Edit:

All records which have not been designated as an unknown record will undergo this edit. Where possible, the appropriate CAR Identification Code will be imputed and the records will be included with the valid records. Any record that fails this edit will not be used to balance premium or loss control record amounts. Instead, CAR will reject the record up-front and list it on the S040 - Fatal/Converted Records website report. The company should correct the record and include it in a subsequent submission if necessary.

CAR's company file will be referenced to determine if a particular CAR Identification Code is valid for the reporting company, subline, and policy effective year.

For Subline Codes 611, 615, and 618 only:

- For both Servicing Carriers and Non-Servicing Carriers: If a record contains an invalid CAR ID Code of 5, space, or non-numeric characters, CAR will not impute a CAR ID Code. Instead, it will delete the record from the shipment and consider it a fatal error record.

- For Non-Servicing Carriers: If a record contains a CAR ID Code of 4, CAR will convert the CAR ID Code to 0 and include it with the valid records.

- For both Servicing Carriers and Non-Servicing Carriers: If a record contains an invalid CAR ID Code of 1, CAR will convert the CAR ID Code to 0 and include it with the valid records.

For Subline Codes 621, 625, and 628 only:

- For Servicing Carriers, Non-Servicing Carriers and Assigned Risk Companies: If a record contains an invalid CAR ID Code of 5, 8, 9 space, or non-numeric characters, CAR will not impute a CAR ID Code. Instead, it will delete the record from the shipment and consider it a fatal error record.

- For Non-Servicing Carriers: If a record contains a CAR ID Code of 4, CAR will convert the CAR ID Code to 0 and include it with the valid records.

- For Servicing Carriers, Non-Servicing Carriers and Assigned Risk Companies: If a record contains an invalid CAR ID Code of 1, CAR will not impute a CAR ID Code. Instead, it will delete the record from the shipment and consider it a fatal error record.

TYPE OF EDIT: CLASSIFICATION CODE / CAR ID CODE AGREEMENT

Error Code: Not applicable

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes
All

Coverages
All

Edit:

Any record that fails this edit will not be used to balance premium or loss control record amounts. Instead, CAR will reject the record up-front and list it on the S040 - Fatal/Converted Records website report. For Fatal records, the company should correct the record and include it in a subsequent submission if necessary. For Converted records, the company should update their internal systems so that future records are reported with the correct value.

1. Taxi or Taxi-Fleet Classification Code (Class Type equals 31 or 36) for Policy Effective Years 2021 and prior:

    All ceded records (CAR ID Code 5) reported with either a Taxi or Taxi-Fleet Classification Code (Class Type 31 or 36) must be reported by a company eligible to report taxi business under the CAR Taxi and Limousine Program. These companies can only report CAR ID Code 5. If a record contains a CAR ID Code not equal to 5, it will be deleted from the shipment and will be considered a fatal error record. If the company is not eligible to report ceded taxi business, any ceded record (CAR ID Codes 4 or 5) will be deleted from the shipment and will be considered a fatal error record.

2. Limousine, Limousine-Fleet, Car Service, or Car Service-Fleet Classification Codes (Class Type equal 28 or 29) for Policy Effective Years 2021 and prior:

    All ceded records (CAR ID Code 5) reported with either a Limousine or Limousine-Fleet Classification Code or Car Service or Car Service-Fleet Classification Code (Class Type 28 or 29) must be reported by a company eligible to report limousine or CAR Service business under the CAR Taxi and Limousine Program. These companies can only report CAR ID Code 5. If a record contains a CAR ID Code not equal to 5, it will be deleted from the shipment and will be considered a fatal error record. If the company is not eligible to report ceded limousine or Car Service business, any ceded record (CAR ID Codes 4 or 5) will be deleted from the shipment and will be considered a fatal error record.

3. Antique Motor Classification Code (Class Code equal to 048300 only) for all policy effective years:

    a. All records reported with an Antique Motor Car Classification Code (Class Code 048300) must be reported with a CAR ID Code of 8. If a record is reported with any other CAR ID Code, CAR will convert the CAR ID Code to 8.

TYPE OF EDIT: CLASSIFICATION CODE / CAR ID CODE AGREEMENT (CONTINUED)

3. Antique Motor Classification Code (Class Code equal to 048300 only) for all policy effective years (continued):

    b. All voluntary Private Passenger records with an Antique Motor Car Class Code (048300) must be reported with 00 in the 5th and 6th position of the Class Code. Antique Motor Cars are no longer subject to the Merit Rating Plan; therefore, Merit Rating Credits and Surcharges are not valid for reporting. If a record contains a value not equal to 00 in the last two positions of the Class Code, it will be deleted from the shipment and will be considered a fatal error record.

4. Antique Motor Classification Code (Class Code equal to 962000 only) for all policy effective years:

    All records reported with an Antique Motor Car Classification Code (Class Codes 962000) must be reported with a voluntary CAR ID Code. This class cannot be ceded to CAR and therefore must be reported with CAR ID Code 0 or 1. If a record contains a CAR ID Code not equal to 0 or 1, it will be converted as follows: CAR ID Code equal to 4 will be converted to 0 and CAR ID equal to 5 will be converted to 1.

5. Truckers/Hired Automobile Classification Code (Class Codes 662600 and 662800) for all policy effective years:

    All records reported with a Truckers/Hired Automobile Classification Code (Class Codes 662600 and 662800) must be reported with a voluntary CAR ID Code of 0 or 1. If a record contains a CAR ID Code not equal to a 0 or 1, it will be converted as follows: CAR ID Code equal to 4 will be converted to 0 and CAR ID Code 5 will be converted to 1.

6. Garage Classification Code (Class Codes 075000, 707000, 7808000, 781000, and 781200) for all policy effective years:

    All records reported with a Garage Classification Code (Class Codes 075000, 707000, 780800, 781000, and 781200) must be reported with a voluntary CAR ID Code of 0 or 1. These classification codes may not be ceded to CAR. If a record does contain a CAR ID Code other than 0 or 1, it will be deleted from the shipment and will be considered a fatal error record.

7. All Commercial Classification Codes (Sublines equal to 611, 615, 618) for all policy effective years:

    If a record contains a CAR ID Code not equal to 0, 1, 4, or 5, CAR will fatal the record.

8. All Private Passenger Classification Codes (Sublines equal to 621, 625, 628):

    a. For policy effective years 4/1/2009 through 3/31/2018:

    If a record contains a CAR ID Code equal to 0, 4, or 5, CAR will fatal the record.

    b. For policy effective years 4/1/2018 and subsequent:

    If a record contains a CAR ID Code equal to 0, 1, 4, or 5, CAR will fatal the record.

TYPE OF EDIT: CLASSIFICATION CODE / CAR ID CODE AGREEMENT (CONTINUED)

9. Gross Receipts, Mileage and Composite Rated Classification Codes (Class Codes 059900, 089800, 089900, and 999000) for policy effective years 2019 and subsequent:

    All records reported with a Gross Receipts, Mileage or Composite Rated Classification Codes (Class Codes 059900, 089800, 089900, and 999000) must be reported with a voluntary CAR ID Code of 0 or 1. If a record contains a CAR ID Code not equal to a 0 or 1, it will be converted as follows: CAR ID Code equal to 4 will be converted to 0 and CAR ID Code 5 will be converted to 1.

10. Business Interruption Coverage (Class Code 798700) for all policy effective years:

    All records reported with Business Interruption Coverage (Class Codes 798700) must be reported with a voluntary CAR ID Code of 0 or 1. If a record contains a CAR ID Code not equal to a 0 or 1, it will be converted as follows: CAR ID Code equal to 4 will be converted to 0 and CAR ID Code 5 will be converted to 1.

11. Transportation Network Company (TNC) Driver Coverage (Class Code 900000) for all policy effective years:

    All records reported with a Transportation Network Company Driver Classification Code (Class Code 900000) must be reported with a CAR ID Code of 8. If a record is reported with any other CAR ID Code, CAR will convert the CAR ID Code to 8.

12. Transportation Network Services Use (Class Codes 910000 and 915000) for all policy effective years:

    All records reported with a Transportation Network Services Use (Class Codes 910000 or 915000) must be reported with a voluntary CAR ID Code of 0 or 1. These classification codes may not be ceded to CAR. If a record contains a CAR ID Code not equal to a 0 or 1, it will be converted as follows: CAR ID Code equal to 4 will be converted to 0 and CAR ID Code 5 will be converted to 1.

13. Volunteers and Individual Liability of Volunteers (Other Than Social Service Agency Risks) (Class Code 667400 and 667600) for all policy effective years:

    All records reported with a Volunteers or Individual Liability of Volunteers (Other Than Social Service Agency Risks) (Class Codes 667400 or 667600) must be reported with a voluntary CAR ID Code of 0 or 1. These classification codes may not be ceded to CAR. If a record contains a CAR ID Code not equal to a 0 or 1, it will be converted as follows: CAR ID Code equal to 4 will be converted to 0 and CAR ID Code 5 will be converted to 1.

TYPE OF EDIT: CLASSIFICATION CODE

Error Code: S01

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses (2014-2025)	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)
All

Coverages
All

Note: If all spaces are reported in the class code field, they will be converted to zeros. The Automobile Classification Type Assignment Table is used to perform this edit.

Edit:

1.   Subline Codes 611 - 618:

   - Class Code must be one of the valid six-position classes listed in the Massachusetts Commercial Automobile Statistical Plan for the Policy Effective Year, Subline Code, and Transaction Type Code (Premium or Loss) coded on the record.

   - If the class code equals 070400 (Premises – Clerical), then the CAR ID Code must equal 0 or 1.

2.   Subline Codes 621-628:

   Class Code must be one of the valid six-position classes listed in the Massachusetts Private Passenger Automobile Statistical Plan for the Policy Effective Year, Subline Code, and Transaction Type Code (Premium or Loss) coded on the record.

   For Policy Effective Year 2014 and subsequent, the following inexperienced operator class codes (0-3 years driving experience) that have a merit rating value of 98 or 99 will be considered invalid: 1207, 1226, 1409, 1428, 1246, 1247, 1268, 1269, 1106, 1107, 1108, 1109, 1156, 1157, 1158, 1159, 1166, 1167, 1168, and 1169.

   For Policy Effective Year 2014 and subsequent, the following inexperienced operator class codes (3-5 years of driving experience) that have a merit rating value of 99 will be considered invalid: 1204, 1223, 1404, 1423, 1243, 1244, 1263, 1264, 1103, 1104, 1153, 1154, 1163, and 1164.

TYPE OF EDIT: POLICY IDENTIFICATION NUMBER

Error Code: S02

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)
All

Coverages
All

Edit:

Policy Identification Number must be at least three alphanumeric characters. It must be left justified with no spaces between significant digits and all unused positions must be coded as spaces.

TYPE OF EDIT: PREMIUM DATES

Error Code: S03

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)
All

Coverages
All

Edit:

1. For Policy Effective Date, Transaction Effective Date and Policy Expiration Date, month must equal one of the following values:
    - 1-9 to indicate the months of January through September
    - 0 (zero) to indicate the month of October
    - the dash symbol (–) to indicate the month of November
    - the ampersand symbol (&) to indicate the month of December

2. For Transaction Effective Date and Policy Expiration Date:
    Year must equal a valid year as listed in the Preface of this package.

3. For Transaction Type Codes 11-16:
    Policy Effective Date and Transaction Effective Date must be less than, equal to, or no more than six months greater than the Accounting Date.

4. For Transaction Type Codes 11 or 15:
    Policy Effective Date and the Transaction Effective Date must be the same.

5. Policy Effective Date must be less than or equal to the Transaction Effective Date and the Policy Expiration Date.

6. Transaction Effective Date must be less than or equal to the Policy Expiration Date.

TYPE OF EDIT: EXPOSURE

Error Code: S04

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)	Classes (Class Types)	Coverages
Car months and plate basis: Private Passenger (11) Misc. Rated as PP (91) (except 700000, 800000, 900000, 902000, 998000) PP Motorcycles (92) Comm Motorcycles (52) Trucks, Tractors, Trailers (21) Trucks, Tractors Trailers-Fleet(23) Zone-Rated TTT (22) Zone-Rated TTT-Fleet (24) Private Passenger Types (81) PP Types-Fleet (82) Taxis (31) Commercial Buses (32) Zone-Rated Buses (34) Public Transportation (35) (Except 915000) Taxis-Fleet (36) Commercial Buses-Fleet (37) Zone-Rated Buses-Fleet (38) Public Transportation-Fleet (39) Limousines (28) Car Service (29) Van Pools (33) Special Types (except 798700)(51) Garages – Subject to Comp Law (*Liability and No-Fault only*) (41)	**Other than car months** **And plate basis:** Garages - Premises Cov only (*Liability only*) (42) Garages - Not Subject to Comp. Law (*Liability only*) (43) Special Types *(Class Code 798700 only)* (51) Non-Owned - Employees, Volunteers, Hired (except 660100) (61) Gross Receipts and Mileage (72)	00X, 01X, 02X, 03X, 04X, 06X, 07X, 08X, 092, 095, 099, 10X, 12X, 13X, 16X, 18X, 22X, 23X, 26X, 32X, 33X, 36X, 40X, 41X, 42X, 43X, 46X, 52X, 53X, 56X

TYPE OF EDIT: EXPOSURE (CONTINUED)

Notes:

- Valid signed or unsigned numeric values must be right-justified and preceded by zeros to fill the field.

- For Subline Codes 611-618: Transaction Type Code 16 records bypass this edit.

- If the Transaction Effective Date is the same as or is within one month of the Policy Expiration Date, the record bypasses this edit.

Edit:

1. For Subline Codes 618 and 628:

    a. If OTC Coverage Code equals 080, 081, 082, 083, 084, 085, 086, 087, 088, 089, 180, 181, 182 **and**
        If Collision Coverage Code equals 099, zeros, or spaces
            Then Exposure must be zero.

    b. If Collision Coverage Code equals 099 **and**
        If OTC Coverage Code equals zeros or spaces
            Then Exposure must be zero.

    c. In both cases above:
            If Exposure does not equal zero, it will be converted to zero.
            If Exposure contains all spaces, it will be converted to zero.
            If either of the cases exists, part 2 of this edit is bypassed.

2. For All Subline Codes:

    a. Exposure must be non-zero (except as described above).

    b. For car months and plate basis only:

        Exposure is calculated using the Policy Expiration Date and the Transaction Effective Date fields. Exposure must be one of the possible three totals listed below. (For Garages Subject to Compulsory Law (Class Type 41) only, Exposure must be a multiple of the possible three totals listed below).

        1. Policy Expiration Date minus Transaction Effective Date.
        2. Total from (1) plus one month.
        3. Total from (1) minus one month.

TYPE OF EDIT: EXPOSURE / PREMIUM SIGN AGREEMENT

Error Code: S05

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)
All

Coverages
All

Edit:

1. Subline Codes 611, 618, 621 and 628:

    a)   If the Exposure is greater than zero, then both premium fields must be greater than or equal to zero.

    b)   If the Exposure is less than zero, then both premium fields must be less than or equal to zero.

    c)   If the Exposure equals zero, then one of the following conditions must be true:

        i.   One premium field equals zero and the other field is either greater than zero or less than zero.

        ii.   Both premium fields are greater than zero.

        iii.   Both premium fields are less than zero.

        iv.   Both premium fields equal zero.

2. Sublines 615 and 625:

    a)   If the Exposure is greater than zero, then the premium must be greater than or equal to zero.

    b)   If the Exposure is less than zero, then the premium must be less than or equal to zero.

    c)   If the Exposure equals zero, then the premium may be less than, greater than, or equal to zero.

TYPE OF EDIT: ZERO PREMIUM CLASSES

Error Code: S06

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	

Type of record	
Premiums	✓
Losses	

Subline	
Liability	✓
No-Fault	
Physical Damage	✓

Classes (Class Types)
Commuter Discount (12)

Coverages
All

Note: CAR discontinued this edit for all policy effective dates as a result of the COVID-19 pandemic so that this class code could be used to report premium rebate transactions.

Edit:

If the Class is 190000 (Commuter Discount), then the BI Premium and OTC Premium must be zero.

TYPE OF EDIT: BODILY INJURY PREMIUM / BODILY INJURY LIMITS CODE

Error Code: S07

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	

Subline	
Liability	✓
No-Fault	
Physical Damage	

Classes (Class Types) – All Except
Commuter Discount (12)
Misc. Rated as Private Passenger (Class Code 998000) (91)

Coverages
N/A

Note: Subline Code 621, Medical Payments Limit must be coded as a two-position field in columns 41 and 42. If this condition is not met, the record will be flagged in error.

Edit:

I.   If there is non-zero BI premium, then one or more of the following conditions must be true.

    A.   For policies effective 6/30/25 and prior:

       1.   Subline 611: If the Limits ID Code equals 2, then the BI Limits Code is 04 or 08-29.
            Subline 611: If the Limits ID Code is not equal to 2, then the BI Limits Code is 01, 04-15, or 49.
            Subline 621: If the Limits ID Code equals 2, then the BI Limits Code is 04, 08-25, or 49.
            Subline 621: If the Limits ID Code is not equal to 2, then the BI Limits Code is 01, 04-15, or 49.

       2.   Subline 611: Medical Payments Limit Code is 01-11 or 49.
            Subline 621: Medical Payments Limit Code is 01-11 or 49.

       3.   Subline 611: Uninsured Auto Limits Code is 04-15 or 49.
            Subline 621: Uninsured Auto Limits Code is 04-15 or 49.

       4.   Subline 611: Underinsured Auto Limits Code is 04-15 or 49.
            Subline 621: Underinsured Auto Limits Code is 04-15 or 49.

    B.   For policies effective 7/1/25 and subsequent:

       1.   Subline 611: If the Limits ID Code equals 2, then the BI Limits Code is 06 or 10-29.
            Subline 611: If the Limits ID Code is not equal to 2, then the BI Limits Code is 02, 05-10, 12-16 or 49.
            Subline 621: If the Limits ID Code equals 2, then the BI Limits Code is 06, 10-25 or 49.
            Subline 621: If the Limits ID Code is not equal to 2, then the BI Limits Code is 02, 05-10, 12-16 or 49.

       2.   Subline 611: Medical Payments Limit Code is 01-11 or 49.
            Subline 621: Medical Payments Limit Code is 01-11 or 49.

TYPE OF EDIT: BODILY INJURY PREMIUM/ BODILY INJURY LIMITS CODE (CONTINUED)

    3.   Subline 611: Uninsured Auto Limits Code is 05-10, 12-16 or 49.
           Subline 621: Uninsured Auto Limits Code is 05-10, 12-16 or 49.

    4.   Subline 611: Underinsured Auto Limits Code is 05-10, 12-16 or 49
           Subline 621: Underinsured Auto Limits Code is 05-10, 12-16 or 49

II.   The premium must be non-zero for the following conditions:

   A.   For policies effective 6/30/25 and prior:

      1.   Subline 611:

         a.   If the Limits ID Code is not equal to 2, and if any one of the conditions in I.A.1- I.A.4. are true, then the BI Premium must be non-zero.

         b.   If the Limits ID Code is equal to 2 and the Medical Payments, Uninsured _and_ Underinsured Limits Codes are _all_ zeros or spaces and the BI Limit Code is valid (04 or 08-29), then _either_ the BI Premium _or_ the PD Premium must be non-zero.

         c.   If the Limits ID Code is equal to 2 and two or more of the conditions in I.A.1- I.A.4. are true, then the BI Premium must be non-zero.

      2.   Subline 621:

         a.   If the Limits ID Code is not equal to 2, and if any one of the conditions in I.A.1- I.A.4. is true, then the BI Premium must be non-zero.

         b.   If the Limits ID Code is equal to 2 and the Medical Payments, Uninsured _and_ Underinsured Limits Codes are _all_ zeros or spaces and the BI Limit Code is valid (04, 08-25, or 49), then _either_ the BI Premium _or_ the PD Premium must be non-zero.

         c.   If the Limits ID Code is equal to 2 and two or more of the conditions in I.A.1- I.A.4. are true, then the BI Premium must be non-zero.

   B.   For policies effective 7/1/25 and subsequent:

      1.   Subline 611:

         a.   If the Limits ID Code is not equal to 2, and if any one of the conditions in I.B.1.- I.B.4. are true, then the BI Premium must be non-zero.

         b.   If the Limits ID Code is equal to 2 and the Medical Payments, Uninsured _and_ Underinsured Limits Codes are _all_ zeros or spaces and the BI Limit Code is valid (06 or 10 - 29), then _either_ the BI Premium _or_ the PD Premium must be non-zero.

         c.   If the Limits ID Code is equal to 2 and two or more of the conditions in I.B.1.- I.B.4, are true, then the BI Premium must be non-zero.

TYPE OF EDIT: BODILY INJURY PREMIUM/ BODILY INJURY LIMITS CODE (CONTINUED)

    2.   Subline 621:

        a.   If the Limits ID Code is not equal to 2, and if any one of the conditions in I.B.1.- I.B.4. is true, then the BI Premium must be non-zero.

        b.   If the Limits ID Code is equal to 2 and the Medical Payments, Uninsured _and_ Underinsured Limits Codes are _all_ zeros or spaces and the BI Limit Code is valid (06, 10 – 25 or 49), then _either_ the BI Premium _or_ the PD Premium must be non-zero.

        c.   If the Limits ID Code is equal to 2 and two or more of the conditions in I.B.1.- I.B.4. are true, then the BI Premium must be non-zero.

III. The Limits Codes must be coded as follows:

    A. For policies effective 6/30/25 and prior:

        1.   Subline 611:

            a.   If the Limits ID Code equals 2: BI Limits Code must equal spaces, 00, 04, or 08-29.
            b.   If the Limits ID Code is not equal to 2: BI Limits Code must equal spaces, 00, 01, 04-15, or 49.

        2.   Subline 621:

            a.   If the Limits ID Code equals 2: BI Limits Code must equal spaces, 00, 04, 08-25, or 49.
            b.   If the Limits ID Code is not equal to 2: BI Limits Code must equal spaces, 00, 01, 04-15, or 49.

        3.   Subline 621: Medical Payments Limits Code must equal spaces, 00-11, or 49.

        4.   Subline 621: Uninsured Auto Limits Code must equal spaces, 00, 04-15, or 49.

        5.   Subline 621: Underinsured Auto Limits Code must equal spaces, 00, 04-15, or 49.

        6.   Subline 611: Medical Payments Limits Code must equal spaces, 00-11, or 49.
            •   If Medical Payments Limits Code is 10 or 11, CAR ID Code must equal 0 or 1.

        7.   Subline 611: Uninsured Auto Limits Code must equal spaces, 00, 04-15, or 49
            •   If Uninsured Auto Limits Code is 10 or 14, CAR ID Code must equal 0 or 1.

        8.   Subline 611: Underinsured Auto Limits Code must equal spaces, 00, 04-15, or 49.
            •   If Underinsured Auto Limits Code is 10 or 14, CAR ID Code must equal 0 or 1.

    B. For policies effective 7/1/25 and subsequent:

        1.   Subline 611:

            a.   If the Limits ID Code equals 2: BI Limits Code must equal spaces, 00, 06, or 10-29.
            b.   If the Limits ID Code is not equal to 2: BI Limits Code must equal spaces, 00, 02, 05-10, 12-16, or 49.

TYPE OF EDIT: BODILY INJURY PREMIUM/ BODILY INJURY LIMITS CODE (CONTINUED)

2. Subline 621:

    a. If the Limits ID Code equals 2: BI Limits Code must equal spaces, 00, 06, 10-25, or 49.
    b. If the Limits ID Code is not equal to 2: BI Limits Code must equal spaces, 00, 02, 05-10, 12-16 or 49.

3. Subline 621: Medical Payments Limits Code must equal spaces, 00-11, or 49.

4. Subline 621: Uninsured Auto Limits Code must equal spaces, 00, 05-10, 12-16 or 49.

5. Subline 621: Underinsured Auto Limits Code must equal spaces, 00, 05-10, 12-16 or 49.

6. Subline 611: Medical Payments Limits Code must equal spaces, 00-11, or 49.
    *   If Medical Payments Limits Code is 10 or 11, CAR ID Code must equal 0 or 1.

7. Subline 611: Uninsured Auto Limits Code must equal spaces, 00, 05-10, 12-16 or 49.
    *   If Uninsured Auto Limits Code is 10 or 14, CAR ID Code must equal 0 or 1.

8. Subline 611: Underinsured Auto Limits Code must equal spaces, 00, 05-10, 12-16 or 49.
    *   If Underinsured Auto Limits Code is 10 or 14, CAR ID Code must equal 0 or 1.

TYPE OF EDIT: PROPERTY DAMAGE PREMIUM / PROPERTY DAMAGE LIMIT CODE

Error Code: S08

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	

Subline	
Liability	✓
No-Fault	
Physical Damage	

Classes (Class Types) – All Except
Commuter Discount (12)
Misc. Rated as Private Passenger (Class Code 998000) (91)

Coverages
N/A

Notes: The PD limit must be coded as a two-position code in columns 39 and 40.   If it is not, the record will be flagged in error.

Edit:

I.   For Subline Code 611 with the Limits ID Code not equal to 2:

   A.   For policies effective 6/30/25 and prior:

     1.   If there is non-zero PD Premium, then the PD Limit Code must be 01 - 13.
     2.   Class Codes 790600 or 793900 (Special or Mobile Equipment) bypass this portion of the edit: If the PD Limit Code equals 01 - 13, then the PD Premium must be non-zero.
     3.   The PD Limit Code must equal spaces or 00-13.
     4.   If the PD Limit Code equals 12 or 13, then CAR ID Code must equal 0 or 1.

   B.   For policies effective 7/1/25 and subsequent:

     1.   If there is non-zero PD Premium, then the PD Limit Code must be 05-14.
     2.   Class Codes 790600 or 793900 (Special or Mobile Equipment) bypass this portion of the edit: If the PD Limit Code equals 05 – 14, then the PD Premium must be non-zero.
     3.   The PD Limit Code must equal spaces, 00, or 05 – 14.
     4.   If the PD Limit Code equals 12 or 13, then CAR ID Code must equal 0 or 1.

II.   For Subline Code 611 with the Limits ID Code equal to 2:

   A.   For policies effective 6/30/25 and prior:

     1. If there is non-zero PD Premium, then the BI Limits Code must equal 04 or 08-29.
     2. The PD Limit Code must equal spaces, zeros, or 08.

   B.   For policies effective 7/1/25 and subsequent:

     1. If there is non-zero PD Premium, then the BI Limits Code must equal 06 or 10-29.
     2. The PD Limit Code must equal spaces, zeros, or 08.

TYPE OF EDIT: PROPERTY DAMAGE PREMIUM / PROPERTY DAMAGE LIMIT CODE (CONTINUED)

III. For Subline Code 621 with the Limits ID Code not equal to 2:

    A. For policies effective 6/30/25 and prior:

        1. If there is non-zero PD Premium, then the PD Limit Code must equal 01-07 or 09-13.
        2. If the PD Limit Code is 01-07 or 09-13, then the PD Premium must be non-zero.
        3. The PD Limit Code must equal spaces, 00-07 or 09-13.

    B. For policies effective 7/1/25 and subsequent:

        1. If there is non-zero PD Premium, then the PD Limit Code must equal 05-07 or 09-14.
        2. If the PD Limit Code is 05-07 or 09-14, then the PD Premium must be non-zero.
        3. The PD Limit Code must equal spaces, 00, 05-07 or 09-14.

IV. For Subline Code 621 with the Limits ID Code equal to 2:

    A. For policies effective 6/30/25 and prior:

        1. If there is non-zero PD Premium, then the BI Limits Code must equal 04, 08-25, or 49.
        2. The PD Limit Code must equal spaces or zeros.

    B. For policies effective 7/1/25 and subsequent:

        1. If there is non-zero PD Premium, then the BI Limits Code must equal 06, 10-25, or 49.
        2. The PD Limit Code must equal spaces or zeros.

TYPE OF EDIT: OTC COVERAGE CODE / OTC PREMIUM

Error Code: S09

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	

Subline	
Liability	
No-Fault	
Physical Damage	✓

Classes (Class Types) – All Except	
Commuter Discount (12)	

Coverages
All

Edit:

1.   If the OTC Coverage Code does not equal zeros or spaces, then the OTC premium must be non-zero.

2.   If the OTC premium is non-zero, then the OTC Coverage Code must not equal zeros or spaces.

TYPE OF EDIT: COLLISION COVERAGE CODE / COLLISION PREMIUM

Error Code: S10

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	
Commercial	✓	Losses		No-Fault	
				Physical Damage	✓

Classes (Class Types) – All Except		Coverages	
Commuter Discount (12)		All	

Edit:

1.   If the Collision Coverage Code does not equal zeros or spaces, then the Collision Premium must be non-zero.

2.   If the Collision Premium is non-zero, then the Collision Coverage Code must not equal zeros or spaces.

TYPE OF EDIT: OTC COVERAGE CODE / OEM COVERAGE CODE

Error Code: S11

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	

Subline	
Liability	
No-Fault	
Physical Damage	✓

Classes (Class Types) – All Except
Commuter Discount (12)

Coverages
All

1.   Private Passenger (Subline 628):

   a.   The OTC Coverage Code must equal a valid code according to the following chart. Any OTC Coverage Code not listed with one of the groupings is invalid.

Coverage Codes	Class Codes	Valid Policy Effective Years
000, 004, 005, 006, 008, 023, 035, 037, 039, 060, 063, 080, 082, 083, 084, 085, 086, 087, 089, 104, 105, 106, 108, 123, 135, 137, 139, 222, 234, 236, 238, 264, 265, 266, 268, 322, 334, 336, 338, 364, 365, 366, 368, 422, 434, 436, 438, 464, 465, 466, 468, 522, 534, 536, 538, 564, 565, 566, 568, Spaces	All Classes	All Years
056, 057	700000 and 902000	All Years
180, 181, 182	All Classes	1/1/2023 and Subsequent

TYPE OF EDIT: OTC COVERAGE CODE / OEM COVERAGE CODE (CONTINUED)

1. Private Passenger (Subline 628) (continued):

    b. The Original Equipment Manufacturer (OEM) Coverage Code must be valid according to the following conditions.

        i. OEM must equal space, 0, or 1.

        ii. If the OTC Coverage Code equals 056, 057, 080-087, 089, 180, 181, or 182 **AND** the Collision Coverage Code equals spaces, 000, 096, 097, or 099, then OEM must equal space or 0.

        iii. OEM is valid for the following classes only:

            *   Private Passenger.
            *   Miscellaneous Rated as Private Passenger (classes 0460XX, 0461XX, and 0539XX only).

            Therefore, for the classes listed above, OEM may equal space, 0, or 1. For all other classes, OEM must equal space or 0.

2. Commercial (Subline Code 618):

    The OTC Coverage Code must equal a valid code according to the following chart. Any OTC Coverage Code not listed with one of the groupings is invalid.

Coverage Codes	Class Codes	Valid Policy Effective Years
000, 004, 005, 006, 008, 009, 022, 023, 034, 035, 036, 037, 038, 039, 060, 063, 064, 065, 066, 068, 069, 080, 081, 082, 083, 087, 089, 104, 105, 106, 108, 109, 122, 123, 134, 135, 136, 137, 138, 139, 164, 165, 166, 168, 169, 222, 234, 236, 238, 264, 265, 266, 268, 269, 322, 334, 336, 338, 364, 365, 366, 368, 369, 422, 434, 436, 438, 464, 465, 466, 468, 469, 522, 534, 536, 538, 564, 565, 566, 568, 569, spaces	All Classes	All Years
084, 202, 203, 204, 211, 212, 213, 214, 215, 216, 217	Garages Subject to Compulsory Law Garages Not Subject to Compulsory Law	All Years
050	993200	All Years
051, 052, 054	998000	All Years
059	999000	All Years
401	798700	All Years
088	Trucks, Tractors, Trailers Trucks, Tractors, Trailers – Fleet Garages Subject to Compulsory Law Garages Not Subject to Compulsory Law	1/1/2023 and subsequent
180, 181	All Classes	1/1/2023 and subsequent

TYPE OF EDIT: COLLISION COVERAGE CODE / OEM COVERAGE CODE

Error Code: S12

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums	✓	Liability	
Commercial	✓	Losses		No-Fault	
				Physical Damage	✓

Classes (Class Types) – All Except		Coverages	
Commuter Discount (12)		All	

Edit:

1. Private Passenger (Subline 628):

    a. The Collision Coverage Code must be a valid code according to the following chart. Any Collision Coverage Code not listed with one of the below groupings is invalid.

Coverage Codes	Class Codes	Valid Policy Effective Years
000, 012, 015, 016, 017, 019, 040, 041, 042, 043, 045, 046, 049, 072, 076, 077, 078, 079, 092, 099, or Spaces	All	All Years
096, 097	700000 and 902000	All Years

    b. The Original Equipment Manufacturer (OEM) Coverage Code must be valid according to the following conditions.

        i. OEM must equal space, 0, or 1.

        ii. If the Collision Coverage Code 096, 097, or 099 **AND** the OTC Coverage Code equals spaces, 000, 056, 057, 080, 081, 082, 083, 084, 085, 086, 087, 089, 180, 181, or 182 then OEM must equal space or 0.

        iii. OEM is valid for the following classes only:
        - Private Passenger.
        - Miscellaneous Rated as Private Passenger (classes 0460XX, 0461XX, and 0539XX only).

        Therefore, for the classes listed above, OEM may equal space, 0, or 1. For all other classes, OEM must equal space or 0.

TYPE OF EDIT: COLLISION COVERAGE CODE / OEM COVERAGE CODE (CONTINUED)

2.   Commercial (Subline 618):

The Collision Coverage Code must be a valid code according to the following chart. Any Collision Coverage Code not listed with one of the below groupings is invalid.

Coverage Codes	Class Codes	Valid Policy Effective Years
000, 012, 015, 016, 017, 019, 040, 042, 043, 045, 046, 049, 072, 076, 077, 078, 079, 099, or Spaces	All	All Years
311, 312, 313, 317, 477, 478	Garages Subject to Compulsory Law Garages Not Subject to Compulsory Law	All Years
090	993200	All Years
091, 094	998000	All Years
093	999000	All Years
041, 092, 095	All Classes except: • Garages Subject to Compulsory Law • Garages Not Subject to Compulsory Law • 993200, 998000, 999000	All Years
411	798700	All Years

TYPE OF EDIT: RATING IDENTIFICATION CODE

Error Code: S13

This edit is performed for the following records:

Statistical Plan	
Private Passenger	
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types) – All Except	Coverages - All Except
Non-Owned (Hired Publics, Minimum Premium, Drive Other Car, Partnership Non-Owned, All Other) - Class Code 902000 only (62)	05X,080,081,082,083,087, 088, 090,091,093,094, 18X

Edit:

1) For subline codes 611 and 615:

   For all policy effective years, Rating ID Code must equal 0, 1, 7, or 9.

2) For subline code 618:

   a. CAR ID Code 0 or 1:

   For all policy effective years, Rating ID Code must equal 0, 1, 7, or 9.

   b. CAR ID Code 4 or 5:

   i. For policy effective dates prior to 12/1/2023, Rating ID Code must equal 0, 1, 7, or 9.
   ii. For policy effective dates equal to 12/1/2023 and subsequent, Rating ID Code must equal 0.

TYPE OF EDIT: EXPERIENCE RATING AND ALL OTHER RATING MODIFICATION FACTOR CODES

Error Code: S14

This edit is performed for the following records:

Statistical Plan	
Private Passenger	
Commercial	✓

Type of record	
Premiums	✓
Losses	

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)
All

Coverages
All

Notes:

- The Experience Rating Modification Factor Code should be coded in columns 88-90 and the All Other Rating Modification Factor Code should be coded in columns 91-93 and each should be coded as a three digit code. If these conditions are not met, the record will be flagged in error.

Edit:

1. For CAR ID codes 0 or 1:

If Rating ID equals	**Then** Experience Rating Modification Factor must	**And** All Other Rating Modification Factor must
0	Equal 100	Equal 100
1	Be numeric	Equal 100
7	Be numeric	Be numeric
9	Equal 100	Be numeric

2. For CAR ID codes 4 or 5:

If Rating ID equals	**Then** Experience Rating Modification Factor must	**And** All Other Rating Modification Factor must
0	Equal 100	Equal 100
1	Be numeric	Equal 100
7	Be numeric	Equal 100
9	Equal 100	Equal 100

TYPE OF EDIT: ANNUAL MILEAGE CODE

Error Code: S15

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)	Coverages – All Except
Private Passenger (11) Misc. Rated as Private Passenger (Class Code 0460XX and 0461XX) (91)	048, 056, 057, 08X, 096, 097, 098, 099, 18X

Notes:

- Physical Damage Loss records containing a Type of Loss Code of 08 do not pass through this edit.

- All loss records containing a VIN of 97000000000000000 (15 zeros) are considered a loss where the insured vehicle is not involved; therefore, the record does not pass through this edit.

- Records with a value other than spaces in the Annual Mileage Code field will pass through this edit.

Edit:

The Annual Mileage Code must be a three-digit numeric code.

TYPE OF EDIT: TYPE OF RISK CODE

Error Code: S16

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types) – All Except
Commuter Discount (12)

Coverages – All Except
08X, 099, 18X

Edit:

1. For Sublines 611, 615 and 618:

    a. Type of Risk Code must equal 1, 3, or 7.

    b. If the Class Code equals 610#00, 615#00, 616#00, 617#00, 618#00, or 619#00, then the Type of Risk Code must equal 7.

2. For Sublines 621, 625 and 628:

    a. Type of Risk Code must equal 1, 3, 5, 7, or 9.

    b. If Type of Risk is equal to 9, then the Class Code must equal 998000 and the CAR ID Code must equal 1 or 8.

TYPE OF EDIT: TERRITORY CODE / PREMIUM TOWN CODE

Error Code: S17

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types) – All Except	Coverages
Commuter Discount (12) Voluntary Zone Rated Trucks, Tractors & Trailers (22) Voluntary Zone Rated Trucks, Tractors & Trailers-Fleet (24) Voluntary Zone Rated Buses (34) Public Transportation (35) (Class Code 915000 only) Voluntary Zone Rated Buses-Fleet (38) Non-Owned (Employee, Volunteers, Hired – excluding Publics) (61) Non-Owned (Hired Publics, Minimum Premium, Drive Other Car, Partnership Non-Owned, All Other) (62) Special Rating and Adjustment (71) Gross Receipts and Mileage (72) Misc. Rated as Private Passenger (91) (Class Codes 700000, 800000, 900000, 902000, 998000)	00X, 01X, 02X, 03X, 04X (except 048), 06X, 07X, 092, 095, 10X, 12X, 13X, 16X, 20X, 21X, 22X, 23X, 26X, 31X, 32X, 33X, 36X, 40X, 41X, 42X, 43X, 46X, 47X, 52X, 53X, 56X

Notes:

- Physical Damage Loss records that contain a Type of Loss Code of 08 do not pass through this edit.

- Ceded (CAR ID Code 4 and 5) Premium and Loss Zone Rated Risk records will pass through the Territory / Premium Town Code edit for policies effective 1/1/24 and subsequent.

Edit:

The Territory Code must equal one of the valid Territory Codes listed in the Private Passenger Statistical Plan.

The Premium Town Code must equal one of the valid Premium Towns listed in the Commercial Automobile Statistical Plan.

TYPE OF EDIT: LIABILITY LIMITS CODE

Error Code: S18

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	✓
Commercial	✓	Losses	✓	No-Fault	
				Physical Damage	

Classes (Class Types) – All Except		Coverages
Misc. Rated as Private Passenger (Class Codes 998000) (91)		N/A

Notes: For subline 621, the Medical Payments Limit Code and the Property Damage Limit Code must be coded as a two-position code in columns 37 and 38.

For subline 611, the Medical Payments Limit Code and the PD Limit Code must be coded as a two-position code in columns 37 and 38. If these conditions are not met, the record will be flagged in error.

Edit:

Type of Loss	Subline Code	Limits ID	CAR ID Code	Policy Effective Year	Limits Code Must Equal
01, 02, 11, or 14	611	2	All	6/30/25 and prior	04 or 08-29
				7/1/25 and subsequent	06 or 10-29
		Not equal to 2	All	6/30/25 and prior	01, 04-15, or 49
				7/1/25 and subsequent	02, 05-10, 12-16, or 49
	621	Not Equal to 2	1,8	6/30/25 and prior	01, 04-15, or 49
				7/1/25 and subsequent	02, 05 – 10, 12 -16 or 49
			9	6/30/25 and prior	01, 04-09, 11-13, or 49
				7/1/25 and subsequent	02, 05-09, 12, 13, 16, or 49
		2	All	6/30/25 and prior	04, 08-25, or 49
				7/1/25 and subsequent	06, 10-25, or 49

TYPE OF EDIT: LIABILITY LIMITS CODE (CONTINUED)

Type of Loss	Subline Code	Limits ID	CAR ID Code	Policy Effective Year	Limits Code Must equal
03	611	2	All	6/30/25 and prior	04 or 08-29
				7/1/25 and subsequent	06 or 10-29
		Not equal to 2	4,5	6/30/25 and prior	00-11
				7/1/25 and subsequent	00, 05-11, or 14
			0,1	6/30/25 and prior	00-13
				7/1/25 and subsequent	00, 05-14
	621	Not equal to 2	1, 8	6/30/25 and prior	00-07 or 09-13
				7/1/25 and subsequent	00, 05-07, or 09-14
			9	6/30/25 and prior	00-07 or 09, or 11
				7/1/25 and subsequent	00, 05-07, 09, 11, or 14
		2	All	6/30/25 and prior	04, 08-25, or 49
				7/1/25 and subsequent	06, 10-25, or 49
05	611	N/A	4,5	All Years	00-09 or 49
			0,1	All Years	00-11 or 49
	621	N/A	1, 8	All Years	00-11 or 49
			9	All Years	00-09 or 49
06 & 07	611	N/A	0, 1	6/30/25 and prior	00, 04-15, or 49
				7/1/25 and subsequent	00, 05-10, 12- 16, or 49
			4, 5	6/30/25 and prior	00, 04-09,11-13, 15, or 49
				7/1/25 and subsequent	00, 05-09, 12, 13, 15, 16, or 49
	621	N/A	1, 8	6/30/25 and prior	00, 04- 15, or 49
				7/1/25 and subsequent	00, 05- 10, 12-16, or 49
			9	6/30/25 and prior	00, 04- 09, 11-13, or 49
				7/1/25 and subsequent	00, 05-09, 12, 13, 16, or 49
09	611	2	All	6/30/25 and prior	04 or 08-29
				7/1/25 and subsequent	06 or 10- 29
		Not equal to 2	All	6/30/25 and prior	04-15 or 49
				7/1/25 and subsequent	02, 05-10, 12-16, or 49
10	611	2	All	6/30/25 and prior	04 or 08-29
				7/1/25 and subsequent	06 or 10-29
		Not equal to 2	4,5	6/30/25 and prior	00-11
				7/1/25 and subsequent	00, 05-11, or 14
			0,1	6/30/25 and prior	00-13
				7/1/25 and subsequent	00, 05-14

TYPE OF EDIT: MEDICAL PAYMENTS LIMIT CODE / CLASS CODE

Error Code: S19

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	
Physical Damage	

Classes (Class Types) – All Except	Coverages
Commuter Discount (12) Special Types - class 793900 _only_ (51) Misc. Rated as Private Passenger (91) (Class Codes 998000)	N/A

Premium Note: Medical Payments Limit Code must be coded as a two-position field in columns 41 and 42. If this condition is not met, the record will be flagged in error.

Loss Note: For Subline Code 621, Medical Payments Limit must be coded as a two-position field in columns 37 and 38. If this condition is not met, the record will be flagged in error.

Edit:

Line of Business	Subline Code	Class Code	Policy Effective Year	Medical Payments Limit Code must equal
Premiums	621	• Private Passenger • Misc. Rated as Private Passenger - (Classes 0455XX, 0460XX, 0461XX 048300, 048500, and 0539XX only) • Private Passenger Motorcycles	All Years	Spaces, 00-11, or 49
		Miscellaneous Rated as Private Passenger - (Class 042600 only)	All Years	Spaces, 00, 01, or 49
		All other classes not listed above	All Years	Spaces, 00-11, or 49

TYPE OF EDIT: MEDICAL PAYMENTS LIMIT CODE / CLASS CODE (CONTINUED)

Line of Business	Subline Code	Class Code	Policy Effective Year	Medical Payments Limit Code must equal
Premiums	611	• Private Passenger Types • Private Passenger Types - Fleet	All Years	Spaces, 00-09, or 49
		Special Types (Classes 721400, 790800, 791100, 791500, 792400, 792500, 792600, 792700, 962000, 963000 only)	All Years	Spaces, 00, 05-09, or 49
		Special Types (Class 796400 only)	All Years	Spaces, 00, 01, or 49
		Special Types (Class 721600 only)	All Years	Spaces, 00-09, or 49
		Commercial Motorcycles	All Years	Spaces, 00-10, or 49
		All other classes not listed above	All Years	Spaces, 00-11, or 49
Losses (For Type of Loss 05 Only)	621	• Private Passenger • Miscellaneous Rated as Private Passenger - (Classes 0400XX, 0455XX, 0460XX, 0461XX, 048300, 048500, and 0539XX only)	All Years	00-11 or 49
		PP Motorcycles	All Years	00-11 or 49
		Misc. Rated as Private Passenger (Class 042600 only)	All Years	00, 01, or 49
		All other classes not listed above	All Years	00-11 or 49
	611	• Private Passenger Types • Private Passenger Types-Fleet	All Years	00-09, or 49
		Special Types - (Classes 721400, 790800, 791100, 791500, 792400, 792500, 792600, 792700, 962000, 963000 only)	All Years	00, 05-09, or 49
		Special Types (Class 796400 only)	All Years	Spaces, 00, or 01 or 49
		Special Types (Class 721600 only)	All Years	Spaces, 00-09, or 49
		Commercial Motorcycles	All Years	00-10, or 49
		All other classes not listed above	All Years	00-11, or 49

TYPE OF EDIT: ZIP CODE

Error Code: S20

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types) – All Except	Coverages – All Except
Commuter Discount (12)	05X, 08X, 090, 091, 093, 094, 096, 097, 099, 18X
Zone Rated Trucks, Tractors, and Trailers (22)	
Zone Rated Trucks, Tractors, and Trailers-Fleet (24)	
Zone Rated Buses (34)	
Public Transportation (35) (Class Code 915000 only)	
Zone Rated Buses-Fleet (38)	
Non-Owned (Employee, Volunteers, Hired – excluding Publics) (61)	
Non-Owned (Hired Publics, Minimum Premium, Drive Other Car, Partnerships Non-Owned, All Other) (62)	
Special Rating and Adjustment (71)	
Gross Receipts and Mileage (72)	
Misc. Rated as Private Passenger (91) (Class Codes 700000, 800000, 900000, 902000, 998000)	

Notes: Physical Damage loss records containing a Type of Loss Code of 08 do not pass through this edit.

Edit:

1. The ZIP Code must be at least five, and may not be greater than nine, numeric characters. It must be left justified with no blanks between significant digits and all unused positions must be coded as spaces.

2. All ZIP Codes are edited against CAR's ZIP Code file to ensure that they are valid.

    a. If the Territory Code is valid and does not equal 991-999 (out-of-state), then the ZIP Code must be a valid Massachusetts ZIP Code.

    b. If the Territory Code equals 991-999 or is invalid, then the ZIP Code must be a valid U.S. ZIP Code.

3. For Subline Codes 621-628 and policies effective 7/1/2015 and subsequent:

    a. Those ZIP Codes associated exclusively with P.O. Boxes and commercial businesses (02112, 02117, 02123, 02137, 02201, 02241) are invalid.

    b. Those ZIP Codes that have become obsolete (02101-02107 and 02202) are invalid.

TYPE OF EDIT: ZIP CODE (CONTINUED)

    c.   The following City of Boston ZIP Codes must match to the associated statistical codes as listed in Appendix B - Territory Codes of the Private Passenger Automobile Statistical Plan.

City of Boston		
Definition	**ZIP Code**	**Statistical Code**
BOSTON CENTRAL	02108-02111, 02113-02116, 02118, 02133, 02199, 02203, 02210, 02215, 02222	821
BRIGHTON	02134, 02135, 02163	822
CHARLESTOWN-EAST BOSTON	02128, 02129	824
DORCHESTER	02122, 02124, 02125, 02126	819
HYDE PARK	02136	818
JAMAICA PLAIN	02130	817
ROSLINDALE	02131	816
ROXBURY	02119, 02120, 02121	820
SOUTH BOSTON	02127	823
WEST ROXBURY	02132	815

4.   For Subline Codes 611-618 and policies effective 1/1/2016 and subsequent:

    a.   Those zip codes associated exclusively with P.O. Boxes (02112, 02117, 02123, 02137) are invalid.

    b.   Those ZIP Codes that have become obsolete (02101-02107 and 02202) are invalid.

    c.   The following City of Boston ZIP Codes must match to the associated statistical codes as listed in Appendix B – Premium and Accident Town Tables of the Commercial Automobile Statistical Plan.

City of Boston		
Definition	**ZIP Code**	**Statistical Code**
BOSTON CENTRAL	02108-02111, 02113-02116, 02118, 02133, 02199, 02201, 02203, 02210, 02215, 02222, 02241	821
BRIGHTON	02134, 02135, 02163	822
CHARLESTOWN-EAST BOSTON	02128, 02129	824
DORCHESTER	02122, 02124, 02125, 02126	819
HYDE PARK	02136	818
JAMAICA PLAIN	02130	817
ROSLINDALE	02131	816
ROXBURY	02119, 02120, 02121	820
SOUTH BOSTON	02127	823
WEST ROXBURY	02132	815

TYPE OF EDIT: AGE CODE / SYMBOL CODE / MODEL YEAR CODE

Error Code: S21

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types) –	Coverages
As listed below	00X, 01X, 02X, 03X, 04X (except 048), 060, 063-069, 07X, 092, 095, 10X, 12X, 13X, 16X, 22X, 23X, 26X, 32X, 33X, 36X, 42X, 43X, 46X, 52X, 53X, 56X

TYPE OF EDIT: AGE CODE / SYMBOL CODE / MODEL YEAR CODE (CONTINUED)

1. For all sublines *except* Physical Damage Subline Codes 618 or 628 with a Stated or Agreed Amount Coverage Code of 041, 060, 063, 092 or 095, refer to the following tables:

Class Codes (Class Types)	Table to be referenced
Regular Trucks, Tractors, and Trailers (21)	Table A
Regular Trucks, Tractors, and Trailers-Fleet (23)	
Zone Rated Trucks, Tractors, and Trailers (22)	
Zone Rated Trucks, Tractors, and Trailers-Fleet (24)	
Limousines (28)	
Car Service (29)	
Van Pools (33)	
Taxis (31)	
Taxis-Fleet (36)	
Public Transportation (35) (Except Class Code 915000)	
Public Transportation-Fleet (39)	
Commercial Buses (32)	
Commercial Buses-Fleet (37)	
Zone Rated Buses (34)	
Zone Rated Buses-Fleet (38)	
Special Types (51) – (Except Class Codes 962000, 963000, 045600, 070600, 070700, 704000, 721900, 792400, 792500, 795300, 796400, 798700, 946000)	
Private Passenger Types (81)	
Private Passenger Types-Fleet (82)	
Motorcycles – Commercial (52) - Physical Damage only	Table B

TYPE OF EDIT: AGE CODE / SYMBOL CODE / MODEL YEAR CODE (CONTINUED)

1. For Physical Damage Subline Codes 618 or 628 <u>with</u> a Stated or Agreed Amount Coverage Code of 041, 060, 063, 092 or 095, refer to the following tables:

Class Codes (Class Types)	Table to be referenced
Regular Trucks, Tractors, and Trailers (21)	Table C
Regular Trucks, Tractors, and Trailers-Fleet (23)	
Zone Rated Trucks, Tractors, and Trailers (22)	
Zone Rated Trucks, Tractors, and Trailers-Fleet (24)	
Limousines (28)	
Car Service (29)	
Van Pools (33)	
Taxis (31)	
Taxis-Fleet (36)	
Public Transportation (35) (Except Class Code 915000)	
Public Transportation -Fleet (39)	
Commercial Buses (32)	
Commercial Buses-Fleet (37)	
Zone Rated Buses (34)	
Zone Rated Buses-Fleet (38)	
Special Types (51) – (Except Class Codes 962000, 963000, 045600, 070600, 070700, 704000, 721900, 792400, 792500, 795300, 796400, 798700, 946000)	
Private Passenger Types (81)	
Private Passenger Types-Fleet (82)	
Motorcycles – Commercial (52) - Physical Damage only	Table D

Notes:

-   Loss records that contain a Type of Loss Code of 08 do not pass through this edit.
-   All loss records containing a VIN of 97000000000000000 (15 zeros) will be considered a loss where the insured vehicle is not involved and the record will not pass through this edit.
-   Premium and loss records that contain an S49 error condition do not pass through this edit.

TYPE OF EDIT: AGE CODE / SYMBOL CODE / MODEL YEAR CODE (CONTINUED)

Edit:

1. The following data elements must be valid according to the tables below.

Table A			
Subline Codes	**Policy Effective Years**	**Age Code**	**Symbol Code**
618	2023 and prior	0 – 9	01 – 08 or 10 – 12
611, 615	2023 and prior	0 – 9	N/A

Table B			
Subline Codes	**Policy Effective Years**	**Age Code**	**Symbol Code**
618	2023 and prior	0 – 9	01 – 99

Table C			
Subline Codes	**Policy Effective Years**	**Age/Model Year Code**	**Symbol Code**
618	2023 and prior	N/A	01 – 08 or 10 – 12

Table D			
Subline Codes	**Policy Effective Years**	**Age Code**	**Symbol Code**
618	2023 and prior	N/A	01 – 99

TYPE OF EDIT: AGE CODE / SYMBOL CODE / MODEL YEAR CODE (CONTINUED)

Edit: (continued)

2. For policies effective 12/31/2023 and prior:

   For all vehicle classifications listed in the table below reported with Symbol Code = 12, the Original Cost New Code must be a valid three-digit, numeric value greater than 089.

Classification	Class Type	Classification Codes
Trucks, Tractors, Trailers	21, 22, 23, 24	All
Private Passenger Types	81 & 82	All
Publics	28, 29, 31, 32, 34, 35, 36, 37, 38, 39	All Except: 915000
Van Pools	33	All
Special Types	51	All Except: 962000, 963000, 045600, 070600, 070700, 704000, 721900, 792400, 792500, 795300, 796400, 946000

3. For policies effective 1/1/2024 and subsequent:

   For all vehicle and motorcycle classifications listed in the table below, the Original Cost New Code must be a valid three-digit, numeric value rounded to the nearest $1,000.

Classification	Class Type	Classification Codes
Trucks, Tractors, Trailers	21, 22, 23, 24	All
Private Passenger Types	81 & 82	All
Publics	28, 29, 31, 32, 34, 35, 36, 37, 38, 39	All Except: 915000
Van Pools	33	All
Special Types	51	All Except: 962000, 963000, 045600, 070600, 070700, 704000, 721900, 792400, 792500, 795300, 796400, 946000
Motorcycles	52	All

TYPE OF EDIT: PRE-INSURANCE INSPECTION ID CODE

Error Code: S22

This edit is performed for the following records:

Statistical Plan	
Private Passenger	
Commercial	✓

Type of record	
Premiums	✓
Losses	

Subline	
Liability	
No-Fault	
Physical Damage	✓

Classes (Class Types)	Coverages

Trucks, Tractors, Trailers (21)
Zone-Rated TTT (22)
Trucks, Tractors Trailers-Fleet (23)
Zone-Rated TTT-Fleet (24)
Limousines (28)
Car Service (29)
Taxis (31)
Commercial Buses (32)
Van Pools (33)
Zone-Rated Buses (34)
Public Transportation (35) (Except Class Code 915000)
Taxis-Fleet (36)
Commercial Buses-Fleet (37)
Zone-Rated Buses-Fleet (38)
Public Transportation-Fleet (39)
Special Types (51) - Class Codes:
     962000, 963000, 792600, 792700, 790800, 791500, 792200,
     791100, 721400, *only*
Private Passenger Types (81)
PP Types-Fleet (82)
	00X,02X,03X,06X,092, 095, 01X, 04X (except 048), 07X, 10X, 12X, 13X, 16X, 22X, 23X, 26X, 32X, 33X, 36X, 42X, 43X, 46X, 52X, 53X, 56X

Edit:

The Pre-Insurance Inspection Identification Code must equal 1, 2, or 9.

TYPE OF EDIT: ANTI-THEFT DEVICE DISCOUNT CODE / ANTI-THEFT DEVICE IDENTIFICATION CODE

Error Code: S23

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	
No-Fault	
Physical Damage	✓

Classes (Class Types)	Coverages
Private Passenger (11) Regular Trucks, Tractors and Trailers (Classes 011XX0-016XX0, 021XX0-023XX0,031XX0-033XX0 only) (21) Regular Trucks, Tractors, Trailers-Fleet (Classes 014XX0-016XX0, 024XX0-026XX0, 034XX0-036XX0 only) (23) Public Transportation (Class Code 910000 only) (35) Commercial Motorcycles (52) Private Passenger Types (81) Private Passenger Types-Fleet (82) Misc. Rated as PP (Class Code 0460XX, 0461XX, 0455XX, 0539XX only) (91) Private Passenger Motorcycles (92)	02X, 03X, 004-009, 060, 063, 064-069, 10X, 12X, 13X, 16X, 22X, 23X, 26X, 32X, 33X, 36X, 42X, 43X, 46X, 52X, 53X, 56X

Notes:
- Spaces will be converted to zeros.
- All loss records containing a VIN of 97000000000000000 (15 zeros) will be considered a loss where the insured vehicle is not involved and the record will not pass through this edit.

Edit:

1. Commercial (Subline Code 618):

   - The Anti-Theft Discount Code must equal 0 - 9, A, or B.
   - If the class is Commercial Motorcycles (52), then Anti-Theft Device Discount Code must equal 0 or 4

2. Private Passenger (Subline Code 628):

   - Only those records that contain CAR ID Code equal to 9 pass through this edit.
   - For policy effective dates 12/31/2019 and prior, the Anti-Theft Discount Code must equal 0 - 9, A, or B.
   - For policy effective dates 1/1/2020 and subsequent, the Anti-Theft Device Identification Code must equal 0, 3, 4, or 8.
   - For all policy effective dates, if the class is Miscellaneous Rated as Private Passenger (91) (Class Codes 0460XX and 0461XX only), or Private Passenger Motorcycles (92), then Anti-Theft Device Identification Code must equal 0 or 4.

TYPE OF EDIT: COVERAGE CODE / OEM COVERAGE CODE

Error Code: S24

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	
Losses	✓

Subline	
Liability	
No-Fault	
Physical Damage	✓

Classes (Class Types)
All

Coverages
All

Edit:

1. Private Passenger (Subline Code 628):

    a. The Coverage Code must be a valid code according to the following chart. Any Coverage Code not listed with one of the groupings below is invalid.

Coverage Codes	Class Codes	Valid Policy Effective Years
Spaces, 000 (For Type of Loss Code 08 only), 004, 005, 006, 008, 012, 015, 016, 017, 019, 023, 035, 037, 039, 040, 041, 042, 043, 045, 046, 049, 060, 063, 072, 076, 077, 078, 079, 080, 082, 083, 084, 085, 086, 087, 089, 092, 099, 104, 105, 106, 108, 123, 135, 137, 139, 222, 234, 236, 238, 264, 265, 266, 268, 322, 334, 336, 338, 364, 365, 366, 368, 422, 434, 436, 438, 464, 465, 466, 468, 522, 534, 536, 538, 564, 565, 566, 568	All	All Years
056, 057, 096, 097	700000 and 902000	All Years
180, 181, 182	All	1/1/2023 and subsequent

TYPE OF EDIT: COVERAGE CODE / OEM COVERAGE CODE (CONTINUED)

1. Private Passenger (Subline Code 628): (continued)

    b. The Original Equipment Manufacturer (OEM) Coverage Code must be valid according to the following conditions.

        i. OEM must equal space, 0, or 1.

        ii. If the Coverage Code equals 056, 057, 080, 082, 083, 084, 085, 086, 087, 089, 096, 097, 180, 181, or 182 then OEM must equal space or 0.

        iii. OEM is valid for the following classes only:

            • Private Passenger.
            • Miscellaneous Rated as Private Passenger (classes 0400XX, 0460XX, 0461XX, and 0539XX only).

            Therefore, for the classes listed above, OEM may equal space, 0, or 1. For all other classes, OEM must equal space or 0.

TYPE OF EDIT: COVERAGE CODE / OEM COVERAGE CODE (CONTINUED)

2. Commercial (Subline Code 618):

The Coverage Code must be a valid code according to the following chart. Any Coverage Code not listed with one of the groupings below is invalid.

Coverage Codes	Class Codes	Valid Policy Effective Years
Spaces, 000 (For Type of Loss Code 08 only), 004, 005, 006, 008, 009, 012, 015, 016, 017, 019, 022, 023, 034, 035, 036, 037, 038, 039, 040, 042, 043, 045, 046, 049, 060, 063, 064, 065, 066, 068, 069, 072, 076, 077, 078, 079, 080, 081, 082, 083, 087, 089, 099, 104, 105, 106, 108, 109, 122, 123, 134, 135, 136, 137, 138, 139, 164, 165, 166, 168, 169, 222, 234, 236, 238, 264, 265, 266, 268, 269, 322, 334, 336, 338, 364, 365, 366, 368, 369, 422, 434, 436, 438, 464, 465, 466, 468, 469, 522, 534, 536, 538, 564, 565, 566, 568, 569	All	All Years
084, 202, 203, 204, 211, 212, 213, 214, 215, 216, 217, 311, 312, 313, 317, 477, 478	Garages Subject to Compulsory Law Garages Not Subject to Compulsory Law	All Years
051, 052, 054, 091, 094	998000	All Years
050, 090	993200	All Years
059, 093	999000	All Years
041, 092, 095	All Classes except: • Garages Subject to Compulsory Law • Garages Not Subject to Compulsory Law • 993200, 998000, 999000	All Years
401, 411	798700	1/1/2016 and subsequent
088	Trucks, Tractors, Trailers Trucks, Tractors, Trailers - Fleet Garages Subject to Compulsory Law Garages Not Subject to Compulsory Law	1/1/2023 and subsequent
180, 181	All	1/1/2023 and subsequent

TYPE OF EDIT: NO-FAULT LOSS AMOUNT

Error Code: S25

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	
Losses	✓

Subline	
Liability	
No-Fault	✓
Physical Damage	

Classes (Class Types)	
All	

Coverages
N/A

Note: Records that contain an Accident Town Code of 991-999 do not pass through this edit.

Edit:

Loss amount may not exceed No-Fault coverage for the particular Deductible and Type of Claimant.

1. Subline 625:

PIP Deductible Code	Type of Claimant Code	Loss Amount
01	1 – 4	$ 8,000
12 – 18	2 – 4	8,000
12		7,900
13		7,750
14		7,500
15	1	7,000
16		6,000
17		4,000
18		0
22		7,900
23		7,750
24		7,500
25	1, 2	7,000
26		6,000
27		4,000
28		0
22 – 28	3, 4	8,000

   For Subline 625 any record that contains an invalid PIP deductible, or for which PIP deductible is not required, or for which type of claimant is invalid, the Loss Amount may not exceed $8,000.

2. Subline 615: Loss Amount may not exceed $8,000.

TYPE OF EDIT: ANNUAL STATEMENT LINE OF BUSINESS CODE

Error Code: S26

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)
All

Coverages
All

Edit:

1.   The Annual Statement Line of Business Code must equal 191, 192, 193, 194, 211 or 212.

2.   The Annual Statement Line of Business Code must agree with the Subline Code as follows:

Subline Code	Valid Annual Statement Line of Business Codes
611	192, 194
615	191, 193
618	211, 212
621	192, 194
625	191, 193
628	211, 212

TYPE OF EDIT: ZONE RATING CODE

Error Code: S27

This edit is performed for the following records:

Statistical Plan	
Private Passenger	
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)	Coverages
Zone Rated Trucks, Tractors and Trailers (22) Zone Rated Trucks, Tractors and Trailers-Fleet (24) Zone Rated Buses (34) Zone Rated Buses-Fleet (38)	00X,01X,02X,03X,04X,06X, 07X,092,095,10X,12X,13X, 16X, 22X, 23X, 26X, 32X, 33X, 36X, 42X, 43X, 46X, 52X, 53X, 56X

Note: Physical Damage Loss records that contain a Type of Loss Code of 08 do not pass through this edit.

Edit:

The Zone Rating Code must equal 201-249 or 901-949.

TYPE OF EDIT: PIP DEDUCTIBLE CODE / PIP COVERAGE CODE

Error Code: S28

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of Record	
Premiums	✓
Losses	✓

Subline	
Liability	
No-Fault	✓
Physical Damage	

Classes (Class Types)
All

Coverages
N/A

Edit:

1. Subline 625:

   a. For Private Passenger and Misc. Rated as Private Passenger (class codes 0400XX, 0455XX, 0460XX, 0461XX, 048300, 048500, 0539XX only), and Special Rating and Adjustment (class code 900000 only), the PIP Deductible Code must equal 01, 12-18 or 22-28.

   b. For all other classes not mentioned above, the PIP Deductible Code must equal 01.

   c. The PIP Coverage Code must equal 1. If it is not equal to 1, then the PIP Coverage Code will be converted to 1.

2. Subline 615:

   The PIP Coverage Code must equal 1 or 2. If it is not equal to 1 or 2, then the record will be considered in error.

TYPE OF EDIT: VALUE CODE

Error Code: S29

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	
No-Fault	
Physical Damage	✓

Classes (Class Types)	Coverages
Private Passenger Motorcycles (92)	00X, 01X, 02X, 03X, 04X (except 041 & 048), 10X, 12X, 13X, 16X, 07X, 064-068, 22X, 23X, 26X, 32X, 33X, 36X, 42X, 43X, 46X, 52X, 53X, 56X

Edit:

The Value Code must equal 001- 999.

TYPE OF EDIT: PASSIVE RESTRAINT DEVICE DISCOUNT CODE

Error Code: S30

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	

Classes (Class Types)	Coverages
Private Passenger (11)	N/A
Regular Trucks, Tractors and Trailers – Non Fleet (21) (Class Codes 0XXXXX only)	
Regular Trucks, Tractors and Trailers – Fleet (23) (Class Codes 0XXXXX only)	
Private Passenger Types (81)	
Private Passenger Types-Fleet (82)	
Misc. Rated as Private Passenger (91) (Class Code 0539XX only)	

Notes:

- This edit applied to policy effective years 3/31/2009 and prior. Because CAR performed a Final Close-Out of policy year 2009, it no longer applies to any records.

TYPE OF EDIT: CLAIM COUNT

Error Code: S31

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	
Losses (2002 and prior)	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)	Coverages
All	00X, 01X, 02X, 03X, 04X, 05X, 06X, 07X, 083, 084, 085, 086, 087, 088, 089, 09X, 10X, 12X, 13X, 16X, 22X, 23X, 26X, 32X, 33X, 36X, 42X, 43X, 46X, 47X, 52X, 53X, 56X

Note:

- This edit applied to policy effective years 2002 and prior. Because CAR performed a Final Close-Out of policy year 2002, it no longer applies to any records.

TYPE OF EDIT: CLAIM IDENTIFICATION NUMBER

Error Code: S32

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)
All

Coverages
All

Edit:

The Claim Identification Number must be at least three alphanumeric characters. It must be left justified with no spaces between significant digits and all unused positions must be coded as spaces.

TYPE OF EDIT: ACCIDENT TOWN CODE

Error Code: S33

This edit is performed for the following records:

Statistical Plan	
Private Passenger	
Commercial	✓

Type of record	
Premiums	
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types) – All Except		Coverages
Public Transportation (35) (Class Code 915000 only) Garages - Premises (42) Special Types (Class Code 798700) (51) Non-Owned (Employee, Volunteer, Hired – excluding Publics) (61) Non-Owned (Hired Publics, Minimum Premium, Drive Other Car, Partnership Non-Owned, All Other) (62) Special Rating and Adjustment (71) Gross Receipts and Mileage (72)		00X,01X,02X,03X,04X (except 048), 06X, 07X, 10X, 12X, 13X, 16X, 092, 095, 22X, 23X, 26X, 32X, 33X, 36X, 42X, 43X, 46X, 52X, 53X, 56X

Notes:
- Physical Damage Loss records that contain a Type of Loss Code of 08 do not pass through this edit.

Edit:

1. The Accident Town Code must be one of the valid Accident Town Codes listed in the Massachusetts Private Passenger or Commercial Automobile Statistical Plans.

2. For Subline Codes 611, if the Type of Loss Code equals 01 or 11, then the Accident Town Code must not equal 991-999.

TYPE OF EDIT: LOSS DATES

Error Code: S34

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)
All

Coverages
All

Notes: If the Accident Day field is non-numeric, the field will be converted to zeros.
The Reporting Date is reported on liability records only.

Edit:

1. For Policy Effective Date, Accident Date, and Reporting Date, month must equal one of the following values:
    - 1-9 to indicate the months of January through September
    - 0 (zero) to indicate the month of October
    - the dash symbol (–) to indicate the month of November
    - the ampersand symbol (&) to indicate the month of December

2. For Accident Date:
    - For Accident Date and Reporting Date, year must equal a valid year as listed in the Preface of the Statistical Edit Package.

3. The Policy Effective Date must be less than or equal to the Accident Date and the Reporting Date. (Accident day is not used in this comparison).

4. The Accident Date must be less than or equal to the Accounting Date and the Reporting Date. (Accident day is not used in this comparison).

5. The Reporting Date must be less than or equal to the Accounting Date.

6. The year in Accident Date must not exceed the year in Policy Effective Date by more than five years.

TYPE OF EDIT: TYPE OF LOSS CODE

Error Code: S35

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)
All

Coverages
All

Edit:

The Type of Loss Code must be valid according to the table below.

Subline Code	Valid Type of Loss
611	01-03, 05-07, 09-11, 14, 97, 98
615	23 (For transaction types 21 and 22 only), 24, 34, 44, 45, 97
618	01-03, 05-12, 97
621	01-03, 05-07, 09, 11, 14
625	09, 23 (For transaction types 21 and 22 only), 24, 34, 44, 45
628	01-03, 05-12

TYPE OF EDIT: LIABILITY LOSS AMOUNT

Error Code: S36

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	
Losses	✓

Subline	
Liability	✓
No-Fault	
Physical Damage	

Classes (Class Types)
All

Coverages
N/A

Edit:

Liability Loss Amount must not exceed the policy limits.

1.   Perform this edit if the class is not Non-Owned (both types) or Special Rating and Adjustment.

   If Type of Loss is 02, 03, or 06 and the Accident Town Code is 991-999, the Loss Amount Check will not be performed.

TYPE OF EDIT: LIABILITY LOSS AMOUNT (CONTINUED)

Type of Loss Codes	Subline Code	Policy Effective Date	Loss Limits Codes	Loss Amount
01, 02	621 (Limits ID Code Not Equal to 2)	For policies effective 6/30/25 and prior	01	$ 20,000
			04	20,000
			05	25,000
			06	25,000
			07	50,000
			08	100,000
			09	250,000
			10	500,000
			11	20,000
			12	30,000
			13	35,000
			14	1,000,000
			15	500,000
			49	1,000,000
			00	0
		For policies effective 7/1/25 and subsequent	02	$ 25,000
			05	25,000
			06	25,000
			07	50,000
			08	100,000
			09	250,000
			10	500,000
			12	30,000
			13	35,000
			14	1,000,000
			15	500,000
			16	40,000
			49	1,000,000
			00	0

TYPE OF EDIT: LIABILITY LOSS AMOUNT (CONTINUED)

Type of Loss Codes	Subline Code	Policy Effective Date	Loss Limits Codes	Loss Amount
01, 02, 03	621 (Limits ID 2)	For policies effective 6/30/25 and prior	04	45,000
			08	50,000
			09	75,000
			10	100,000
			11	150,000
			12	200,000
			13	250,000
			14	300,000
			15	400,000
			16	500,000
			17	750,000
			18	1,000,000
			19	1,500,000
			20	2,000,000
			21	2,500,000
			22	3,000,000
			23	5,000,000
			24	7,500,000
			25	10,000,000
			49	> 10,000,000
			00	0
		For policies effective 7/1/25 and subsequent	06	80,000
			10	100,000
			11	150,000
			12	200,000
			13	250,000
			14	300,000
			15	400,000
			16	500,000
			17	750,000
			18	1,000,000
			19	1,500,000
			20	2,000,000
			21	2,500,000
			22	3,000,000
			23	5,000,000
			24	7,500,000
			25	10,000,000
			49	> 10,000,000
			00	0

TYPE OF EDIT: LIABILITY LOSS AMOUNT (CONTINUED)

Type of Loss Codes	Subline Code	Policy Effective Date	Loss Limits Codes	Loss Amount
01, 02, 03 and 09, 10	611 (Limits ID 2)	For policies effective 6/30/25 and prior	04	45,000
			08	50,000
			09	75,000
			10	100,000
			11	150,000
			12	200,000
			13	250,000
			14	300,000
			15	400,000
			16	500,000
			17	750,000
			18	1,000,000
			19	1,500,000
			20	2,000,000
			21	2,500,000
			22	3,000,000
			23	5,000,000
			24	7,500,000
			25	10,000,000
			26	15,000,000
			27	20,000,000
			28	30,000,000
			29	50,000,000
			00	0
		For policies effective 7/1/25 and subsequent	06	80,000
			10	100,000
			11	150,000
			12	200,000
			13	250,000
			14	300,000
			15	400,000
			16	500,000
			17	750,000
			18	1,000,000
			19	1,500,000
			20	2,000,000
			21	2,500,000
			22	3,000,000
			23	5,000,000
			24	7,500,000
			25	10,000,000
			26	15,000,000
			27	20,000,000
			28	30,000,000
			29	50,000,000
			00	0

TYPE OF EDIT: LIABILITY LOSS AMOUNT (CONTINUED)

Type of Loss Codes	Subline Code	Policy Effective Date	Loss Limits Codes	Loss Amount
01, 02 and 09	611 (Limits ID Code 3)	For policies effective 6/30/25 and prior	01	20,000
			04	20,000
			05	25,000
			06	25,000
			07	50,000
			08	100,000
			09	250,000
			10	500,000
			11	20,000
			12	30,000
			13	35,000
			14	1,000,000
			15	500,000
			49	1,000,000
			00	0
		For policies effective 7/1/25 and subsequent	02	25,000
			05	25,000
			06	25,000
			07	50,000
			08	100,000
			09	250,000
			10	500,000
			12	30,000
			13	35,000
			14	1,000,000
			15	500,000
			16	40,000
			49	1,000,000
			00	0
03 and 10	611 (Limits ID Code 3)	For policies effective 6/30/25 and prior	01	5,000
			02	10,000
			03	15,000
			04	25,000
			05	35,000
			06	50,000
			07	100,000
			08, 09	1,000,000
			10	500,000
			11	250,000
			12	750,000
			13	1,000,000
			00	0

TYPE OF EDIT: LIABILITY LOSS AMOUNT (CONTINUED)

Type of Loss Codes	Subline Code	Policy Effective Date	Loss Limits Codes	Loss Amount
03 and 10	611 (Limits ID Code 3)	For policies effective 7/1/25 and subsequent	05	35,000
			06	50,000
			07	100,000
			08, 09	1,000,000
			10	500,000
			11	250,000
			12	750,000
			13	1,000,000
			14	30,000
			00	0
03	621 (Limits ID Code not equal to 2)	For policies effective 6/30/25 and prior	01	5,000
			02	10,000
			03	15,000
			04	25,000
			05	35,000
			06	50,000
			07	100,000
			09	1,000,000
			10	500,000
			11	250,000
			12	750,000
			13	1,000,000
			00	0
		For policies effective 7/1/25 and subsequent	05	35,000
			06	50,000
			07	100,000
			09	1,000,000
			10	500,000
			11	250,000
			12	750,000
			13	1,000,000
			14	30,000
			00	0

TYPE OF EDIT: LIABILITY LOSS AMOUNT (CONTINUED)

Type of Loss Codes	Subline Code	Policy Effective Date	Loss Limits Codes	Loss Amount
05	611 and 621	All Years	01	$ 500
			02	750
			03	1,000
			04	2,000
			05	5,000
			06	10,000
			07	15,000
			08	20,000
			09	25,000
			10	50,000
			11	100,000
			49	100,000
			00	0
06, 07	611 and 621	For policies effective 6/30/25 and prior	04	$ 20,000
			05	25,000
			06	25,000
			07	50,000
			08	100,000
			09	250,000
			10	500,000
			11	20,000
			12	30,000
			13	35,000
			14	1,000,000
			15	500,000
			49	1,000,000
			00	0
		For policies effective 7/1/25 and subsequent	05	$ 25,000
			06	25,000
			07	50,000
			08	100,000
			09	250,000
			10	500,000
			12	30,000
			13	35,000
			14	1,000,000
			15	500,000
			16	40,000
			49	1,000,000
			00	0

TYPE OF EDIT: LIABILITY LOSS AMOUNT (CONTINUED)

Type of Loss Codes	Policy Effective Year	Accident Year	Limits Codes	Loss Amount
11, 14	All	All	Any limit	9,200

2. Perform this edit if the class is Non-Owned (both types) or Special Rating and Adjustment.

Type of Loss Codes	Policy Effective Year	Accident Year	Limits Codes	Loss Amount
Other than 11, 14	All**	All	Space or any limit	$ 1,000,000
11, 14	All**	All	Space or any limit	9,200

**If the Accident Town Code is 991-999 do not perform the Loss Amount check.

TYPE OF EDIT: TYPE OF CLAIMANT CODE

Error Code: S37

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	

Type of record	
Premiums	
Losses	✓

Subline	
Liability	
No-Fault	✓
Physical Damage	

Classes (Class Types)
All

Coverages
N/A

Edit:

The Type of Claimant Code must equal 1, 2, 3, or 4.

TYPE OF EDIT: COVERAGE CODE / TYPE OF LOSS CODE

Error Code: S38

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	
Losses	✓

Subline	
Liability	
No-Fault	
Physical Damage	✓

Classes (Class Types)
All

Coverages
All

Edit:

The Type of Loss Code must be valid for the Coverage Code on the loss record as follows:

X INDICATES AN ERROR

Coverage Code	Type of Loss Code											
	01	02	03	04	05	06	07	08	09	10	11	12
004				X				X		X	X	X
005		X		X	X	X	X	X	X	X	X	X
006				X	X	X	X	X	X	X	X	X
008				X				X		X	X	X
009				X	X			X		X	X	X
012	X	X	X	X	X	X	X	X	X	X		
015	X	X	X	X	X	X	X	X	X	X		
016	X	X	X	X	X	X	X	X	X	X		
017	X	X	X	X	X	X	X	X	X	X		
019	X	X	X	X	X	X	X	X	X	X		
022				X						X	X	X
023				X				X		X	X	X
034				X						X	X	X
035				X				X		X	X	X
036				X						X	X	X
037				X				X		X	X	X
038				X						X	X	X
039				X				X		X	X	X
040	X	X	X	X	X	X	X	X	X	X	X	
041	X	X	X	X	X	X	X	X	X		X	
042	X	X	X	X	X	X	X	X	X		X	X
043	X	X	X	X	X	X	X	X	X		X	X
045	X	X	X	X	X	X	X	X	X		X	X
046	X	X	X	X	X	X	X	X	X		X	X

TYPE OF EDIT: COVERAGE CODE / TYPE OF LOSS CODE (CONTINUED)

X INDICATES AN ERROR

Coverage Code	Type of Loss Code											
	01	02	03	04	05	06	07	08	09	10	11	12
048			X	X				X				
049	X	X	X	X	X	X	X	X	X		X	X
050				X				X		X	X	X
051				X				X		X	X	X
052				X				X		X	X	X
054				X				X		X	X	X
056				X				X		X	X	X
057				X				X		X	X	X
059				X				X		X	X	X
060				X						X	X	X
063				X						X	X	X
064				X						X	X	X
065		X	X	X	X	X	X		X	X	X	X
066			X	X	X	X	X		X	X	X	X
068				X						X	X	X
069				X	X					X	X	X
072	X	X	X	X	X	X	X	X	X		X	X
076	X	X	X	X	X	X	X	X	X		X	X
077	X	X	X	X	X	X	X	X	X		X	X
078	X	X	X	X	X	X	X	X	X		X	X
079	X	X	X	X	X	X	X	X	X		X	X
080	X	X	X	X	X	X	X		X	X	X	X
081	X	X	X	X	X	X	X		X	X	X	X
082	X	X	X	X	X	X	X		X	X	X	X
083				X				X		X	X	X
084 - PP				X				X		X	X	X
084 - CO	X		X	X	X	X	X	X		X	X	X
085				X				X		X	X	X
086				X				X		X	X	X
087			X	X				X		X	X	X
088				X				X		X	X	X
089				X				X		X	X	X
090	X	X	X	X	X	X	X	X	X		X	X
091	X	X	X	X	X	X	X	X	X		X	X
092	X	X	X	X	X	X	X	X	X			
093	X	X	X	X	X	X	X	X	X			
094	X	X	X	X	X	X	X	X	X		X	X
095	X	X	X	X	X	X	X	X	X			
096	X	X	X	X	X	X	X	X	X			
097	X	X	X	X	X	X	X	X	X			
098			X	X				X				
099	X	X	X	X	X	X	X	X				
104				X				X		X	X	X
105		X	X	X	X	X	X	X	X	X	X	X

TYPE OF EDIT: COVERAGE CODE / TYPE OF LOSS CODE (CONTINUED)

X INDICATES AN ERROR

Coverage Code	Type of Loss Code											
	01	02	03	04	05	06	07	08	09	10	11	12
106			X	X	X	X	X	X	X	X	X	X
108				X				X		X	X	X
109				X	X			X		X	X	X
122				X						X	X	X
123				X				X		X	X	X
134				X						X	X	X
135				X				X		X	X	X
136				X						X	X	X
137				X				X		X	X	X
138				X						X	X	X
139				X				X		X	X	X
164				X						X	X	X
165		X	X	X	X	X	X		X	X	X	X
166			X	X	X	X	X		X	X	X	X
168				X						X	X	X
169				X	X					X	X	X
180	X	X	X	X	X	X	X		X	X	X	X
181				X				X		X	X	X
182				X				X		X	X	X
202				X				X		X	X	X
203				X				X		X	X	X
204				X				X		X	X	X
211				X				X		X	X	X
212				X				X		X	X	X
213				X				X		X	X	X
214				X				X		X	X	X
215				X				X		X	X	X
216				X				X		X	X	X
217			X	X				X		X	X	X
222				X						X	X	X
234				X						X	X	X
236				X						X	X	X
238				X						X	X	X
264				X						X	X	X
265		X		X	X	X	X		X	X	X	X
266				X	X	X	X		X	X	X	X
268				X						X	X	X
269				X	X					X	X	X
311	X	X	X	X	X	X	X	X	X			
312	X	X	X	X	X	X	X	X	X			
313	X	X	X	X	X	X	X	X	X			
317	X	X	X	X	X	X	X	X	X			
322				X						X	X	X
334				X						X	X	X
336				X						X	X	X
338				X						X	X	X
364				X						X	X	X
365		X	X	X	X	X	X		X	X	X	X
366			X	X	X	X	X		X	X	X	X
368				X						X	X	X
369				X	X					X	X	X
401				X				X		X	X	X

TYPE OF EDIT: COVERAGE CODE / TYPE OF LOSS CODE (CONTINUED)

X INDICATES AN ERROR

Coverage Code	Type of Loss Code											
	01	02	03	04	05	06	07	08	09	10	11	12
411	X	X	X	X	X	X	X	X	X			
422				X						X	X	X
434				X						X	X	X
436				X						X	X	X
438				X						X	X	X
464				X						X	X	X
465		X		X	X	X	X		X	X	X	X
466				X	X	X	X		X	X	X	X
468				X						X	X	X
469				X	X					X	X	X
477	X	X	X	X	X	X	X	X	X			
478	X	X	X	X	X	X	X	X	X			
522				X						X	X	X
534				X						X	X	X
536				X						X	X	X
538				X						X	X	X
564				X						X	X	X
565		X	X	X	X	X	X		X	X	X	X
566			X	X	X	X	X		X	X	X	X
568				X						X	X	X
569				X	X					X	X	X
000	X	X	X	X	X	X	X		X	X	X	X
Spaces	X	X	X	X	X	X	X		X	X	X	X

TYPE OF EDIT: CATASTROPHE CODE

Error Code: S39

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	
Commercial	✓	Losses	✓	No-Fault	
				Physical Damage	✓

Classes (Class Types)		Coverages
All		All

Edit:

1. Catastrophe Code must equal one of the valid Massachusetts Catastrophe Code Numbers as assigned by ISO's Property Claims Services (PCS), spaces, or zeros.

2. For Policy Effective Dates prior to 1/1/2016, the Accident Date must correspond to the date(s) of the assigned Massachusetts Catastrophe as follows:

Catastrophe Code	Accident Date(s)
31	01/03/14 – 01/05/14
52	07/26/14 – 07/28/14
65	01/26/15 – 01/28/15
66	02/01/15 – 02/04/15
67	02/07/15 – 02/11/15
63	02/14/15 – 02/15/15
68	02/16/15 – 02/22/15
90	08/02/15 – 08/04/15

TYPE OF EDIT: CATASTROPHE CODE (CONTINUED)

3. For Policy Effective Dates 1/1/2016 and subsequent, the Accident Date must correspond to the last two positions of the PCS Catastrophe Serial No. for the date(s) of the assigned Massachusetts Catastrophe as follows:

PCS Catastrophe Serial No.	Accident Date(s)	CAR Catastrophe Code
1612	01/22/16 – 01/24/16	12
1614	02/13/16 – 02/15/16	14
1616	02/22/16 – 02/25/16	16
1752	10/29/17 – 10/30/17	52
1811	01/03/18 – 01/06/18	11
1815	03/01/18 – 03/03/18	15
1816	03/07/18 – 03/08/18	16
1824	05/12/18 – 05/15/18	24
1853	09/13/18 – 09/14/18	53
1913	01/20/19 – 01/23/19	13
1916	02/23/19 – 02/26/19	16
1945	07/19/19 – 07/23/19	45
1959	10/16/19 – 10/17/19	59
1965	10/31/19 – 11/01/19	65
2014	02/05/20 – 02/08/20	14
2018	03/37/20 – 03/30/20	18
2020	04/10/20 – 04/14/20	20
2028	05/13/20 – 05/15/20	28
2033	05/26/20 – 06/08/20	33
2044	07/30/20 – 08/05/20	44
2070	10/07/20 – 10/08/20	70
2079	11/30/20 – 12/01/20	79
2080	12/24/20 – 12/25/20	80
2141	07/06/21 – 07/09/21	41
2153	08/14/21 – 08/20/21	53
2157	08/21/21 – 08/23/21	57
2160	08/29/21 – 09/02/21	60
2172	10/25/21 – 10/27/21	72
2173	11/12/21 – 11/13/21	73
2212	01/15/22 – 01/17/22	12
2214	02/02/22 – 02/05/22	14
2273	12/21/22 – 12/25/22	73
2318	02/02/23 – 02/05/23	18
2328	03/13/23 – 03/15/23	28
2354	07/05/23 – 07/10/23	54
2361	08/07/23 – 08/08/23	61
2370	09/07/23 – 09/11/23	70
2373	09/15/23 – 09/17/23	73
2382	12/09/23 – 12/11/23	82
2383	12/16/23 – 12/18/23	83
2411	01/08/24 – 01/10/24	11
2417	01/22/24 – 01/26/24	17
2422	02/27/24 – 02/29/24	22
2425	03/06/24 – 03/11/24	25
2428	03/21/24 – 03/23/24	28
2430	03/31/24 – 04/04/24	30
2431	04/06/24 – 04/12/24	31

TYPE OF EDIT: TRANSACTION TYPE CODE / SUBLINE CODE / TYPE OF LOSS CODE

Error Code: S40

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	

Classes (Class Types)
All

Coverages
N/A

Edit:

1. Subline 621:

    If the Transaction Type Code is 25, the Type of Loss Code must equal 03.

2. Subline 611:

    If the Transaction Type Code is 25, the Type of Loss Code must equal 03 or 10.

3. Sublines 615 and 625:

    a. Transaction Type Code 25 is invalid for No-Fault Losses.

    b. If the Transaction Type Code is 26, the Type of Loss Code must equal 45.

    c. If the Type of Loss Code is 45, the Transaction Type Code must equal 24, 26, 27, or 29.

    d. If Type of Loss Code is 23, the Transaction Type Code must equal 21 or 22.

TYPE OF EDIT: NON-ZERO PREMIUM

Error Code: S41

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	

Subline	
Liability	✓
No-Fault	
Physical Damage	✓

Classes (Class Types)
All

Coverages
All

Note: Records that contain an Exposure of zero do not pass through this edit.

Edit:

1. Sublines 611 and 621:

    Either the Bodily Injury or the Property Damage Premium must be non-zero.

2. Sublines 618 and 628:

    Either the OTC or the Collision Premium must be non-zero.

TYPE OF EDIT: LIMITS IDENTIFIER CODE / AGGREGATE LIMITS IDENTIFIER CODE

Error Code: S42

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	
Physical Damage	

Classes (Class Types) – All Except		Coverages
Commuter Discount (12) Misc. Rated as Private Passenger (Class Code 998000) (91)		N/A

Edit:

1. For Subline 611:

    a. For all policy effective years:

CAR ID Codes	Limits Identifier Code Must Equal
All	2 or 3

    b. If the class is Garage-Premises (Class Type 42) or Garages not Subject to the Massachusetts' Compulsory Law (Class Type 43), then the Limits Identifier Code and the Aggregate Limits Identifier Code must be reported as follows:

CAR ID Code	Limits Identifier Code	Aggregate Limits Identifier Code
4 or 5	2	1, 2, 3, 5, 7, or 9
0 or 1	2	1, 2, 3, 5, 7, or 9
0 or 1	3	0 or Blank

2. For Subline 621 and all Policy Effective Years:

CAR ID Codes	Limits Identifier Code Must Equal
All	2 or 3

TYPE OF EDIT: DISCOUNT CODE

Error Code: S43

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)		Coverages
Private Passenger (11) Misc. Rated as Private Passenger - Class Code 0460XX and 0461XX only (91) Private Passenger Motorcycles (92)		00X, 01X, 02X, 03X, 04X, 06X, 07X, 092, 098,10X,12X, 13X,16X,22X,23X,26X,32X, 33X,36X,42X,43X,46X,52X, 53X, 56X

Notes:

- For all loss records containing a VIN of 97000000000000000 (15 zeros) will be considered a loss where the insured vehicle is not involved and the record will not pass through this edit.
- Spaces will be converted to zeros.

Edit:

1. For Private Passenger Motorcycles (Class Type 92):

    Discount Code must equal 0, 6, A, or E.

2. For Private Passenger (Class Type 11) or Miscellaneous Rated as Private Passenger (class code 0460XX, 0461XX only) (Class Type 91):

    Discount Code must equal 0, 1, 2, 4, A, B, C or D.

TYPE OF EDIT: PARTIAL / TOTAL LOSS INDICATOR

Error Code: S44

This edit is performed for the following records:

Statistical Plan		Type of record		Subline	
Private Passenger	✓	Premiums		Liability	✓
Commercial	✓	Losses	✓	No-Fault	
				Physical Damage	✓

Classes (Class Types)		Coverages
Private Passenger (11)		00X,01X,02X,03X,04X
Regular Trucks, Tractors, Trailers (21)		(except 048),06X,07X,10X,
Zone-Rated Trucks, Tractors, Trailers (22)		12X,13X,16X,22X,23X,
Regular Trucks, Tractors, Trailers-Fleet (23)		26X, 32X, 33X, 36X, 42X,
Zone-Rated Trucks, Tractors, Trailers-Fleet (24)		43X, 46X, 52X, 53X, 56X
Limousines (28)		
Car Service (29)		
Taxis (31)		
Commercial Buses (32)		
Van Pool (33)		
Zone-Rated Buses (34)		
Public Transportation (35) (except Class Code 915000)		
Taxis-Fleet (36)		
Commercial Buses-Fleet (37)		
Zone-Rated Buses-Fleet (38)		
Public Transportation-Fleet (39)		
Special Types (51) (Except Class Codes 045600, 070600, 070700, 704000, 721900, 792400, 792500, 795300, 796400, 798700, 946000)		
Commercial Motorcycles (52)		
Private Passenger Types (81)		
Private Passenger Types-Fleet (82)		
Misc. Rated as Private Passenger (91) (Except Class Codes: 049500, 042600, 045300, 045900, 049900, 700000, 800000, 900000, 902000, 998000)		
Private Passenger Motorcycles (92)		

Notes:

- Only records that contain a Transaction Type Code of 23 or 25 pass through this edit.

- For Sublines 621 and 628:

    - Records a value other than spaces in the Partial/Total Loss Indicator field will pass through this edit.

TYPE OF EDIT: PARTIAL / TOTAL LOSS INDICATOR (CONTINUED)

Edit:

1. Sublines 611 and 621:

    a. If Type of Loss Code is 03 (Property Damage) or 10 (Pollution Liability - Property Damage), then the Partial/Total Loss Indicator must equal 1 or 2.

    b. If Type of Loss Code is not 03 or 10, then the Partial/Total Loss Indicator must equal space or zero.

2. Sublines 618 and 628:

    a. If Transaction Type Code is 25 (Salvage), then the Partial/Total Loss Indicator must equal 2.

    b. If Type of Loss Code is not 08 (Towing and Labor), then the Partial/Total Loss Indicator must equal 1 or 2.

TYPE OF EDIT: CAR ID CODE INVALID FOR PRODUCER CODE

Error Code: S45

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)	
All	

Coverages	
All	

Notes:

- Records that contain a Transaction Type Code of 15 (canceled flat) do not pass through this edit.
- Any record that fails this edit must be corrected by offset/reenter.
- For Sublines 621, 625, 628:
  - Producer Code is required when CAR ID Code is equal to 1.
  - Producer Code is optional when CAR ID Code is equal to 8 or 9.

Edit:

All records will be edited against CAR's producer code file to ensure the CAR ID Code and effective month reported on the statistical record are valid for the producer code reported on the statistical record.

TYPE OF EDIT: PRODUCER CODE

Error Code: S46

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)
All

Coverages
All

Notes:

- Records that contain a Transaction Type Code of 15 (canceled flat) do not pass through this edit.

- For Sublines 621, 625, 628:
  - Producer Code is required when CAR ID Code is equal to 1.
  - Producer Code is optional when CAR ID Code is equal to 8 or 9.

Edit:

The Producer Code must not be greater than six alphanumeric characters. It must be left justified with no spaces between significant digits and all unused positions must be coded as spaces.

All Producer Codes will be edited against CAR's Producer Code File to ensure that they are valid for the Company Number Code and Policy Effective Year coded on the statistical record.

TYPE OF EDIT: HIGH-THEFT VEHICLE CODE / EXTRA-RISK RATING CODES

Error Code: S47

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	
No-Fault	
Physical Damage	✓

Classes (Class Types) – All Except
Commuter Discount (12)
Non-Owned (Employee, Volunteers, Hired – excluding Publics) (61)
Non-Owned (Hired Publics, Minimum Premium, Drive Other Car, Partner Non-Owned, All Other) (62)
Special Rating and Adjustment (71)
Misc. Rated as Private Passenger (91) (Class Codes 042600, 048300, 048500, 049500, 049900, 700000, 800000, 900000, 902000, 998000)

Coverages – All Except
048,056,057,080,081,082, 083,084,085,086,087,088, 089, 096, 097,098, 099, 18X

Note:
- All loss records containing a VIN of 97000000000000000 (15 zeros) will be considered a loss where the insured vehicle is not involved and the record will not pass through this edit.
- Premium and loss records that contain an S49 error condition do not pass through this edit.
- Only those records that contain CAR ID Code equal to 9 pass through this edit.

Edit:

1. If the Collision Coverage Code is not equal to spaces or zeros or if the Coverage Code is not equal to 040, 041, 042, 043, 045, 046 or 049, then the Collision Extra-Risk Rating Code must equal 0-9.

2. If the Collision Coverage is Limited Collision (Coverage Codes 040, 041, 042, 043, 045, 046 or 049), then the Collision Extra-Risk Rating Code must equal zeros or spaces.

3. This edit is performed on all premium and loss records except for losses with Type of Loss Code 08, 10, 11, 12:

   If the Other Than Collision Coverage Code is not equal to spaces or zeros:

   a. The OTC Extra-Risk Rating Code must equal 0-9.
   b. The High-Theft Vehicle Code must equal 0, 1 or 2.
   c. For policies effective 12/31/19 and prior: if High-Theft Vehicle Code is 2, then the Anti-Theft Device Discount Code must equal 3 – 9, A, or B.
   d. For policies effective 1/1/20 and subsequent: if High-Theft Vehicle Code is 2, then the Anti-Theft Device Identification Code must equal 3, 4, or 8.

4. The High Theft Vehicle Code must equal the High Theft Vehicle Code embedded in the reported VIN.
   Only the following records process through this edit:

   - Records that have one of the five most current model years recognized by the State of Massachusetts.
   - Records that contain OTC Coverage.

TYPE OF EDIT: POLLUTION LIABILITY BROADENED COVERAGE CODE

Error Code: S48

This edit is performed for the following records:

Statistical Plan	
Private Passenger	
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	
Physical Damage	

Classes (Class Types) – All Except		Coverages
Garages - Premises (42) Non-Owned (Employee, Volunteers, Hired – excluding Publics) (61) (Except Class Codes 500000, 661100, 661300, 662600, 662800) Non-Owned (Hired Publics, Minimum Premium, Drive Other Car, Partnership, Non-Owned, All Other) (62) (Except Class Codes 500000, 661900, 700000)		N/A

Edit:

1. The Pollution Liability Broadened Coverage Code must equal 0, 1, 2, or 3.

2. If the Type of Loss Code is 09 or 10, then the Pollution Liability Broadened Coverage Code must equal 1, 2, or 3.

TYPE OF EDIT: VEHICLE IDENTIFICATION NUMBER

Error Code: S49

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	✓

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)		Coverages – All Except
Private Passenger (11) Regular Trucks, Tractors, & Trailers – Non-Fleet & Fleet (21, 23) – *except* Class Codes '6XXXXX' Zone-Rated Trucks, Tractors, & Trailers – Non-Fleet & Fleet (22, 24) - *except* Class Codes '6XXXXX' Limousines (28) Car Service (29) Taxis – Non-Fleet & Fleet (31, 36) Van Pools (33) Commercial Buses – Non-Fleet & Fleet (32, 37) Public Transportation – Non-Fleet & Fleet (35, 39) (Except Class Code 915000) Zone Rated Buses – Non-Fleet & Fleet (34, 38) Private Passenger Types – Non-Fleet & Fleet (81, 82) Special Types (51) (Except Class Codes 045600, 070600, 070700,704000, 721900, 792400, 792500, 793400, 793900, 795300, 796400, 796500, 790600, 790700, 798700, 946000, 962000) Commercial Motorcycles (52) Misc. Rated as Private Passenger (91) – Class Codes 0455XX, 0460XX, 0461XX, 048300, 048500, 0539XX Private Passenger Motorcycles (92)		041, 060, 063, 05X, 08X, 090-097, 099, 18X, 200-219, 31X, 477, 478

TYPE OF EDIT: VEHICLE IDENTIFICATION NUMBER (CONTINUED)

Notes:

- Physical Damage Loss records that contain a Type of Loss Code 08 do not pass through this edit.

- All loss records containing a VIN code of 97000000000000000 (15 zeros) will be considered a loss where the insured vehicle is not involved and the record will _not_ pass through this edit.

- Companies are required to add State Assigned VINs to the CAR NON-S&P Global VINtelligence file as these VINs are being edited.

- The Online S49 edit uses the four-position Model Year Code in the editing process whereas the batch edit only uses the statistically reported two-position Model Year Code. The first two positions of the Model Year Code are imputed by CAR's system and are used in the further processing of statistical data, which includes the online processing.

- The Model Year Century Date Code is required on private passenger policies and must equal 1 or 2. It designates the century associated with the Model Year Code reported on the record.

- Records that contain an Age Code 0 will process through the edit if the embedded make and model year is valid. If CAR cannot determine the make and model year on the record and the Age Code equals 0, then the record bypasses the edit.

TYPE OF EDIT: VEHICLE IDENTIFICATION NUMBER (CONTINUED)

Edit:

Vehicle Identification Number must be a minimum of five and a maximum of seventeen alphanumeric characters. It must be left justified with no blanks between significant digits and all unused positions must be coded as spaces.

1. For sublines 621, 625, and 628 with model year 1981 or greater:

    a. The Vehicle Identification Number will be edited against CAR's S&P Global VINtelligence file. Any VIN not found on CAR's S&P Global VINtelligence file will then be edited against CAR's NON-S&P Global VINtelligence file to ensure its validity.

    b. If the VIN is found on CAR's S&P Global VINtelligence file, the statistically reported Model Year Code will be verified against the model year position in the VIN.

    c. If the VIN is found on CAR's NON-S&P Global VINtelligence file, then the statistically reported Model Year Code will be verified against the model year field on CAR's NON-S&P Global VINtelligence file.

2. For sublines 611, 615, and 618 with Age Code not equal to 0:

    a. The Vehicle Identification Number will be edited against CAR's S&P Global VINtelligence file. Any VIN not found on CAR's S&P Global VINtelligence file will then be edited against CAR's NON-S&P Global VINtelligence file, to ensure its validity.

    b. The value in the Age Code must be equivalent to the model year imbedded in the VIN. Or the value in the Age Code must be equivalent to the model year field on CAR's NON-S&P Global VINtelligence file according to the following chart (note this is according to the October 1 date used in rating to determine the age value):

If the Model Year is:	The Age Code must be:
Subsequent to the Policy Effective Year	1 only
Current Policy Effective Year	1 or 2
Prior Policy Effective Year	2 or 3
2nd Prior Policy Effective Year	3 or 4
3rd Prior Policy Effective Year	4 or 5
4th Prior Policy Effective Year	5 or 6
5th Prior Policy Effective Year	6 or 7
6th Prior Policy Effective Year	7 or 8
7th Prior Policy Effective Year	8 or 9
Policy Effective Year 1981 through 8th Prior Policy Effective Year	9 only

TYPE OF EDIT: CONTINUOUS COVERAGE DISCOUNT CODE

Error Code: S50

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	

Classes (Class Types)
Private Passenger (11)
Misc. Rated as Private Passenger – Class Codes 0460XX, 0461XX only (91)

Coverages
N/A

Notes:

- Only those records that contain CAR ID Code equal to 9 pass through this edit.

Edit:

For policies effective 12/31/2018 and prior:

> The Continuous Coverage Code must equal 0, 1 or spaces.

For policies effective 1/1/2019 and subsequent:

> The Continuous Coverage Code must equal 0, 1 or 2.

TYPE OF EDIT: LOW FREQUENCY DISCOUNT CODE

Error Code: S51

This edit is performed for the following records:

Statistical Plan	
Private Passenger	✓
Commercial	

Type of record	
Premiums	✓
Losses	✓

Subline	
Liability	✓
No-Fault	✓
Physical Damage	

Classes (Class Types)	
Private Passenger (11)	
Misc. Rated as Private Passenger – Class Codes 0460XX, 0461XX only (91)	

Coverages
N/A

Notes:

- Only those records that contain CAR ID Code equal to 9 pass through this edit.

Edit:

For policies effective 12/31/2018 and prior:

> The Low Frequency Discount Code must equal 0, 1 or spaces.

For policies effective 1/1/2019 and subsequent:

> The Low Frequency Discount Code must equal 0, 1, or 2.

TYPE OF EDIT: TERRORISM COVERAGE CODE

Error Code: S54

This edit is performed for the following records:

Statistical Plan	
Private Passenger	
Commercial	✓

Type of record	
Premiums	✓
Losses	

Subline	
Liability	✓
No-Fault	✓
Physical Damage	✓

Classes (Class Types)
All

Coverages
All

Edit:

1.   The Terrorism Coverage Code must equal A, B, C, H or T.

2.   If the Terrorism Coverage Code equals B, C, H or T, then CAR ID Code must equal 0 or 1.

Instructions for Reporting Accounting Year Data

The following information provides a detailed explanation of the reporting instructions for the submission of all accounting/statistical shipments containing detail premium and loss data to Commonwealth Automobile Reinsurers (CAR) for the current Accounting Year.

Effective January 1, 2002 CAR required companies with a group affiliation to report separate statistical records at the company number level rather than at the group level. To accommodate this change, CAR modified its preprocessing program to allow multiple company numbers in one file. Within each subline/kind of transaction file companies can report sub files with more than one company number as long as each sub file has its own Shipment ID/Control Record combination. Company numbers reported on detail records are still required to match the company number reported on the Shipment ID and Premium/Loss Control records. Please note that this change allows multiple company numbers within one file only and does not allow multiple accounting months within each transmission. Companies can report each company in separate transmissions or as separate files within one transmission. The modification to the preprocessing program allows more flexibility to the data reporting process in order to report on the company level and is not replacing previous requirements for transmission layouts.

I.   **PREFACE**

For Accounting Year 2025:

1.   The Year in the Accounting Date field on all records must be 5.

2.   The following combination of Policy Effective Dates and corresponding CAR ID Codes must be used for the specified Control Records:

Premium Control Record		
Field(s)	**Policy Effective Years**	**CAR ID Code**
• Record Count • Exposure • First Premium Amount Total (Including MAIP Amount Total) • Second Premium Amount Total (Including MAIP Amount Total)	2023 – 2025	0, 1, 4, 5, 8, 9
• CAR Ceded Premium Amount	2023 – 2025	4 or 5

Loss Control Record		
Field(s)	**Policy Effective Years**	**CAR ID Code**
• Record Count • Loss Amount	2016 – 2025	0, 1, 4, 5, 8, 9
• CAR Ceded Loss Amount	2014 – 2025	4 or 5

II. FTP (FILE TRANSFER PROTOCOL) REPORTING

In order to submit statistical data via FTP, each company must submit an FTP User Account Request Form. This form is submitted only once and can be found on CAR's website, www.commauto.com within the Data Quality Reports page. Upon submitting this form, the process takes approximately 3 days to initialize.

Failure to comply with the following instructions may cause the transmission to be unprocessable at CAR and thus be rejected.

A. Formats for Reporting Detail Premium and Loss Records via FTP

There are 12 record formats for the reporting of detail premium and loss data to CAR:

- 6 Private Passenger premium and loss records (Liability, No Fault, and Physical Damage).
- 6 Commercial premium and loss records (Liability, No Fault, and Physical Damage).

The Private Passenger and Commercial Statistical Plans outline these record layouts. All record formats consist of 150-character records. Data reported in both the Private Passenger and Commercial Statistical Plan Record Layout Formats may all be reported within the same transmission.

When coding numerics, they must end in a letter to distinguish between positive and negative values. See Tables below for the IBM standard coding:

1	A		-1	J
2	B		-2	K
3	C		-3	L
4	D		-4	M
5	E		-5	N
6	F		-6	O
7	G		-7	P
8	H		-8	Q
9	I		-9	R
0	{		-0	}

For example: -5005 would be coded as 500N and +5005 would be coded as 500E.

II. FTP (FILE TRANSFER PROTOCOL) REPORTING (CONTINUED)

B. Transmission Layout

1. General Requirements

Each transmission must contain a single begin transmission record as the first record in the transmission and a single "End of CAR Submission" record as the last record in the transmission. The chart on the following page shows an example of a statistical FTP transmission.

All data reported in a single transmission must be sorted into separate files by kind of transaction (i.e. premiums, paid losses, or outstanding losses) within subline and within company code.

Each individual file, consisting of a particular combination of company code/subline/kind of transaction, must have as its first record a single Shipment ID record. Each individual file containing premium data must have as its last record a single Premium Control record, and each individual file containing paid or outstanding loss data must have as its last record a single Loss Control record. The improper location, coding or failure to report a Shipment ID record and/or a Premium or Loss Control record for each individual file of data will prevent CAR from being able to process the particular file of data, and possibly other files of data in the transmission. In this case, the unprocessable file(s) will be rejected by CAR and must be resubmitted by the company.

Specifications for the layout and coding of Shipment ID records, Premium Control records, and Loss Control records are given in Sections IV, V, and VI.

The last record in each transmission must be a special trailer record. This record must be left-justified and contain the words "END OF CAR SUBMISSION" and the remainder of the record must be filled with Zs. The total length of this record must be 150 characters. This record should immediately follow the last control record within the transmission.

II. **FTP (FILE TRANSFER PROTOCOL) REPORTING (CONTINUED)**

B. Transmission Layout (continued)

1. General Requirements (continued)

The trailer record must not be included in the same file containing detail premium or loss records.

EXAMPLE: This example shows the layout for a single transmission of statistical data.

Begin Transmission Record
Shipment ID Record of first file (e.g., PP Liability Premium)
Detail Record
Detail Record
Detail Record
Control Record of first file (e.g., PP Liability Premium)
Shipment ID Record of second file (e.g., PP No-Fault Premium)
Detail Record
Detail Record
Detail Record
Control Record of second file (e.g., PP No-Fault Premium)
Shipment ID Record of third file (e.g., PP Physical Damage Premium)
Detail Record
Detail Record
Detail Record
Control Record of third file (e.g., PP Physical Damage Premium)
Shipment ID Record of fourth file (e.g., PP Liability Loss)
Detail Record
Detail Record
Detail Record
Control Record of fourth file (e.g., PP Liability Loss)
End of CAR Submissionzzzzzz Record (must be 150-character length record)

Within each file, the company number in the detail records **must** match the company number in the corresponding Shipment ID record and Control Record

2. Specific Layout for Begin Transmission Record:

The begin transmission record is a 150-character record that is used to provide information identifying the submission, including kind of record, type of submission, Account ID, and creation date. **The begin transmission record must be the first record contained in every transmission**.

II. <u>**FTP (FILE TRANSFER PROTOCOL) REPORTING (CONTINUED)**</u>

B. <u>Transmission Layout (continued)</u>

2. Specific Layout for Begin Transmission Record (continued):

Location	Field Length	Field Name	Contents
1	1	Kind of Record	2 – indicates FTP transmission
2 – 3	2	Type of Submission	01 – indicates monthly submission
4 – 7	4	Account Id	Four digit account id as determined by CAR and/or company.
8 – 10	3	Company Number	Three digit company number as assigned by CAR.
11 – 11	1	Filler	
12 – 19	8	Creation Date	Indicates the system date (YYYYMMDD) in which the company internally created the transmission.
20-150	131	Filler	

III. **SPECIFICATIONS FOR LAYOUT AND CODING OF SHIPMENT ID RECORD**

The Shipment ID Record must be the first record contained on every data file of each FTP transmission. <u>If there are no detail records to report for a given company/subline/kind of transaction, do not report a Shipment ID record.</u>

FIELD POSITION	DATA ELEMENT	DESCRIPTION
Columns 1-3	Company Number	Report the three-digit company number assigned by CAR. It must match exactly to the company number field on the detail records in the data file that the shipment ID record relates.
Columns 4-5	Kind of Record	Report Code 01. This indicates that the record is a Shipment ID record.
Columns 6-7	Accounting Date	• Report the month and year of the accounting date of the data file the Shipment ID record relates. • Use 1-9 to indicate January through September, 0 to indicate October, the dash symbol (-) to indicate November, and the ampersand symbol (&) to indicate December. • Use the fourth position of the year in the year field as stated in the Preface (section 1). This field must match exactly to the Accounting Date field on the detail records in the data file that the Shipment ID record relates.
Columns 8-10	Subline	Report the subline code of the detail records in the data file that the Shipment ID record relates Private Passenger Liability 621 Private Passenger No Fault 625 Private Passenger Physical Damage 628 Commercial Liability 611 Commercial No Fault 615 Commercial Physical Damage 618 This field must match exactly to the subline field on the detail records in the data file that the Shipment ID record relates.

Column 11	Kind of Transaction	This field indicates whether the data file contains premium, paid, or outstanding loss information.
		    Code 1 = Premium
		    Code 2 = Paid Loss
		    Code 3 = Outstanding Loss
		
		The kind of transaction must correctly correspond to the detail records in the data file that the Shipment ID record relates. Note that outstanding loss submissions may be reported quarterly only in the months of March, June, September, and December. Outstanding loss submissions reported in any other accounting months will be rejected.

III. SPECIFICATIONS FOR LAYOUT AND CODING OF SHIPMENT ID RECORD (CONTINUED)

FIELD POSITION	DATA ELEMENT	DESCRIPTION
Column 12	Type of Submission	Report the one-digit code corresponding to the type of submission that is being reported.
		Code 1 = **Final Submission** - Indicates that the data included in the data file is the submission's final or only piece.
		Code 2 = **Resubmission** - Indicates that the data included in the data file is a resubmission of previously rejected data. CAR accepts a resubmission only if the submission was rejected previously or the company received prior written approval from CAR. **Only the specific line(s) rejected in a submission should be resubmitted.** For example, if only the no-fault private passenger loss line rejected while the other premium and loss lines were accepted, only the rejected no-fault private passenger loss line should be resubmitted.
		Code 3 = **Partial Submission** - Indicates that only a portion of the total submission is included in the data file. If that portion is the final portion of the submission, then Code 1 should be indicated.
		Code 4 = **Supplemental Submission** - Indicates the data included in the data file is submitted subsequent to the Final Submission. Any Supplemental Submission received after the shipment due date will be considered late and will be subject to a penalty assessment
		Code 5 = **Write-Off Correction Submission** - Indicates that the data file includes only corrected loss records for losses previously written-off. Please note that offsetting records for previously written-off losses must not be submitted. These write-off correction shipments are only accepted during the accounting months of February, May, August and November. Companies should notify their Data Analyst in writing specifying the date(s) the loss records were originally written-off.
		Additionally, Code 5 should also be used to indicate a "Ceded Non-Massachusetts Commercial Shipment" which includes premium or loss records for ceded non-Mass garaged and registered vehicles. These shipments are also only accepted during the accounting months of February, May, August and November. Companies should notify their Data Analyst in writing when submitting such shipments.
		It is important that the above mentioned shipments are properly identified as Code 5 so that this data is not included in rate making or loss development.

III. SPECIFICATIONS FOR LAYOUT AND CODING OF SHIPMENT ID RECORD (CONTINUED)

FIELD POSITION	DATA ELEMENT	DESCRIPTION
Column 12	Type of Submission	**Code 6 =** **Regular Correction Submission -** Indicates the data included in the data file <u>contains only corrections (offset-reenter records) to previously submitted data. Full statistical coding is required on this type of submission</u>. It should be noted that while it is not strictly required that correction data be submitted in a Code 6 - Regular Correction Submission, it is strongly recommended that this option be utilized. Correction data submitted in a Code 1 - Final Submission is subject to all reporting regulations, including penalty programs, whereas a Code 6 - Regular Correction Submission may be resubmitted in a subsequent monthly accounting/statistical shipment should there be any processing problems.
Columns 13-150	-------	Report Spaces

If the company number, accounting date and subline data elements do not match exactly to those same data fields reported in that file's Shipment ID record, the cartridge or FTP submission will not process. Also, the FTP submission will not process if the kind of record code on the Shipment ID record is not equal to 01, or if the transaction code does not correspond correctly to the indicated file type.

IV. SPECIFICATIONS FOR LAYOUT AND CODING OF PREMIUM CONTROL RECORD

This record will be the last record on every premium data file immediately following the last detail record. Premiums are identified as Transaction Type Codes 11, 12, 13, 14, 15, and 16. If there are no premium records to report for a given subline, do not report a Premium Control record.

FIELD POSITION	DATA ELEMENT	DESCRIPTION
Columns 1-3	Company Number	Report the three-digit company number assigned by CAR. This field must match exactly to the company number field on the detail records in the data file to which the Premium Control record relates.
Columns 4-5	Kind of Record	Report code 65. This indicates that the record is a Premium Control record
Columns 6-7	Accounting Date	• Report the month and year of the accounting date of the detail records in the data file to which the Premium Control record relates. • Use 1-9 to indicate January through September, 0 to indicate October, the dash symbol (-) to indicate November, and the ampersand symbol (&) to indicate December. • Use the fourth position of the year in the year field as stated in the Preface (Section I). This field must match exactly to the Accounting Date field on the detail records in the data file to which the Premium Control record relates.

Columns 8-10	Subline	Report the subline of the detail records in the data file to which the Premium Control record relates:
		
		   Private Passenger Liability 621
		    Private Passenger No Fault 625
		   Private Passenger Physical Damage 628
		
		   Commercial Liability 611
		   Commercial No Fault 615
		   Commercial Physical Damage 618
		
		This field must match exactly with the subline field on the detail records in the data file and must match CAR's company file for which the Premium Control record relates

Column 11	Kind of Transaction	Report code 1. This indicates that the data file contains premium records
Columns 12-20	Record Count	This number represents the total number of detail records, voluntary, MAIP, and CAR-ceded, being reported in the data file to which the Premium Control record relates. That is, the combination of codes (Policy Effective Years and CAR ID Codes) that are valid for the Premium Control Record are listed in the Preface of this Appendix (Section I). It does not include the Shipment ID record or the Premium Control record itself. Any unsigned numeric value from 000000001 to 999999999 is valid or may be signed using standard IBM coding as detailed on page 116. Amounts must be right-justified with leading positions zero-filled. This total will never be zero or negative.

IV. SPECIFICATIONS FOR LAYOUT AND CODING OF PREMIUM CONTROL RECORD (CONT.)

FIELD POSITION	DATA ELEMENT	DESCRIPTION
Columns 21-29	Exposure	This number represents the sum of the exposures reported on all of the detail records, voluntary, MAIP, and CAR-ceded, in the data file to which the Premium Control record relates. That is, the combination of codes (Policy Effective Years and CAR ID Codes) that are valid for the Premium Control Record are listed in the Preface of this Appendix (Section I). When coding numeric values, they must end in a letter to distinguish between positive and negative values. Please reference the table for standard IBM coding contained on page 116. Also, any unsigned numeric value from 000000000 to 999999999 is valid. Amounts must be right-justified with leading positions zero-filled.

Columns 30-38	First Premium Amount Total	This number represents the sum of all premium dollars reported in the first premium amount field of all of the detail records, including voluntary, CAR-ceded and MAIP, in the data file to which the Premium Control record relates. That is, the combination of codes (Policy Effective Years and CAR ID Codes) that are valid for the Premium Control Record are listed in the Preface of this Appendix (Section I).
		
		When coding numeric values, they must end in a letter to distinguish between positive and negative values. Please reference the table for standard IBM coding contained on page 116. Also, any unsigned numeric value from 000000000 to 999999999 is valid. Amounts must be right-justified with leading positions zero-filled.
		
		  Subline First Premium Field
		  621, 611 Bodily Injury Premium
		  625, 615 No-Fault Premium
		  628, 618 Other Than Collision Premium

Columns 39-47	Second Premium Amount Total	This number represents the sum of all premium dollars reported in the second premium amount field of all of the detail records, including voluntary, CAR-ceded and MAIP, in the data file to which the Premium Control record relates. That is, the combination of codes (Policy Effective Years and CAR ID Codes) that are valid for the Premium Control Record are listed in the Preface of this Appendix (Section I).
		
		When coding numeric values, they must end in a letter to distinguish between positive and negative values. Please reference the table for standard IBM coding contained on page 116. Also, any unsigned numeric value from 000000000 to 999999999 is valid. Amounts must be right-justified with leading positions zero-filled. <u>Note that this field should always be zero-filled on Premium Control records pertaining to No-Fault premium data files.</u>
		
		  Subline Second Premium Field
		  621, 611 Property Damage Premium
		  625, 615 Not Applicable
		  628, 618 Collision Premium

Columns 48-56	-----	**Zero-fill positions 48-56**

IV. **SPECIFICATIONS FOR LAYOUT AND CODING OF PREMIUM CONTROL RECORD (CONT.)**

FIELD POSITION	DATA ELEMENT	DESCRIPTION
Columns 57-65	CAR-Ceded Premium Amount	This number represents the sum of the first and second premium fields for those detail records in the data file that are ceded. That is, the combination of codes (Policy Effective Years and ceded CAR ID Codes) that are valid for the Premium Control Record are listed in the Preface of this Appendix (Section I).
		When coding numeric values, they must end in a letter to distinguish between positive and negative values. Please reference the table for standard IBM coding contained on page 116. Also, any unsigned numeric value from 000000000 to 999999999 is valid. Amounts must be right-justified with leading positions zero-filled. <u>Note that this field should always be zero-filled on Premium Control records for non-Servicing Carrier companies.</u>
Columns 66-150	-----	Report Spaces.

Note that if the data file contains no records for ceded policies, zero-fill field positions 57-65. Do not leave these fields blank.

Note that if the company number, accounting date and subline data elements on the Premium Control record do not correspond exactly to the same data fields reported in the data file to which the Premium Control record relates, the FTP transmission will not process. Also, the FTP submission will not process if the kind of record code on the Premium Control record is not equal to 65 or if the kind of transaction code is not equal to 1.

V. SPECIFICATIONS FOR LAYOUT AND CODING OF LOSS CONTROL RECORD

This record will be the last record on every paid loss and outstanding loss data file immediately following the last detail record. Paid losses are identified as Transaction Type Codes 23, 24, 25, 26, 27, and 29. Outstanding losses are identified as transaction types 21 and 22. If there are no paid loss or outstanding loss records to report for a given subline, do not report a Loss Control record.

FIELD POSITION	DATA ELEMENT	DESCRIPTION
Columns 1-3	Company Number	Report the three-digit company number assigned by CAR. This field must match exactly to the company number field on the detail records in the data file to which the Loss Control record relates.
Columns 4-5	Kind of Record	Report code 70. This indicates that the record is a Loss Control record
Columns 6-7	Accounting Date	• Report the month and year of the accounting date of the detail records in the data file to which the Loss Control record relates. • Use 1-9 to indicate January through September, 0 to indicate October, the dash symbol (-) to indicate November, and the ampersand symbol (&) to indicate December. • Use the fourth position of the year in the year field as stated in the Preface (Section I). This field must match exactly to the Accounting Date field on the detail records in the data file to which the Loss Control record relates.
Columns 8-10	Subline	Report the subline of the detail records in the data file that the Loss Control record relates: Private Passenger Liability 621 Private Passenger No Fault 625 Private Passenger Physical Damage 628 Commercial Liability 611 Commercial No Fault 615 Commercial Physical Damage 618 This field must match exactly with the subline field on the detail records in the data file and must match CAR's company file for which the Loss Control record relates.
Column 11	Kind of Transaction	This field indicates whether the data file contains paid or outstanding loss records. Code 2 = Paid Loss Code 3 = Outstanding Loss Note that outstanding loss submissions may only be reported on a quarterly basis in the accounting months of March, June, September and December. Outstanding loss submissions reported in any other accounting months will be rejected.
Columns 12-20	Record Count	This number represents the total number of detail records, voluntary, MAIP, and CAR-ceded, being reported in the data file to which the Loss Control record relates. That is, the combination of codes (Policy Effective Years and CAR ID Codes) that are valid for the Loss Control Record are listed in the Preface of this Appendix (Section I). It does not include the Shipment ID record or the Loss Control record itself. Any unsigned numeric value from 000000001 to 999999999 is valid or may be signed using standard IBM coding as detailed on page 116. Amounts must be right-justified with leading positions zero-filled. This total will never be zero or negative.

V.   **SPECIFICATIONS FOR LAYOUT AND CODING OF LOSS CONTROL RECORD (CONT.)**

FIELD POSITION	DATA ELEMENT	DESCRIPTION
Columns 21-29	Loss Amount	This number represents the sum of all of the dollars reported in the loss amount field of all of the detail records, including voluntary, CAR-ceded and MAIP, in the data file to which the Loss Control record relates. That is, the combination of codes (Policy Effective Years and CAR ID Codes) that are valid for the Loss Control Record are listed in the Preface of this Appendix (Section I). When coding numeric values, they must end in a letter to distinguish between positive and negative values. Please reference the table for standard IBM coding contained on page 116. Also, any unsigned numeric value from 000000000 to 999999999 is valid. Amounts must be right-justified with leading positions zero-filled.
Columns 30-38	CAR Ceded Loss Amount	This number represents the sum of all the dollars reported in the Loss Amount field for only those detail records in the data file that are ceded. That is, the combination of codes (Policy Effective Years and ceded CAR ID Codes) that are valid for the Loss Control Record are listed in the Preface of this Appendix (Section I). When coding numeric values, they must end in a letter to distinguish between positive and negative values. Please reference the table for standard IBM coding contained on page 116. Also, any unsigned numeric value from 000000000 to 999999999 is valid. Amounts must be right-justified with leading positions zero-filled. Note that this field should always be zero-filled on Loss Control records for non-Servicing Carrier companies.
Columns 39-150	-----	Report Spaces.

Note: If the data file contains no records for ceded policies, zero-fill field positions 30-38. Do not leave these fields blank.

Note that if the company number, accounting date and subline data elements on the Loss Control record do not correspond exactly to the same data fields reported in the data file to which the Loss Control record relates, the FTP transmission will not process. Also, the FTP submission will not process if the kind of record code on the Loss Control record is not equal to 70 or if the kind of transaction code is not 2 for a paid loss submission or 3 for an outstanding loss submission.

VI.   **ONLINE STATISTICAL DATA ENTRY**

CAR's Online Statistical Data Entry system provides a method for companies to submit statistical data to CAR directly through CAR's website. This application provides an alternative to submitting small amounts of data via FTP. It is intended for use by small data reporting companies or small amounts of correction activity. The application combines data entry fields and drop-down boxes for the data input. Once the user submits data, every record processes through CAR's statistical edits through the regular front-end job stream. The same data quality requirements and penalties apply to this method of statistical submission.

For specific information on field names and values, please reference both the Private Passenger and Commercial Statistical Plans. The Coding section and Record Layout section will help you better understand each type of statistical record.

For specific instructions in submitting records through this application, please reference the User Guide on CAR's website: https://www.commauto.com/reports/dataquality/datasub/statentryhelp/StatEntryHelp.pdf.

To gain access to this secure application, please have your company's security administrator complete a security access form and submit it to CAR. Prior approval from CAR Staff is required for access to this application.

VII. **ACKNOWLEDGMENT OF CAR'S RECEIPT OF ACCOUNTING/STATISTICAL SUBMISSIONS**

Upon receiving and processing an FTP transmission, CAR will post the files received as a secure report on its website, www.commauto.com. CAR will provide a historical list of FTP transmissions at a batch level. This report will give each company a method for verifying FTP statistical activity on a daily and monthly basis for approximately three months of activity. To obtain access to the secure report on CAR's website, please contact your company's security administrator.

VIII. **CONSOLIDATED SHIPMENT REQUIREMENT**

All companies should submit all premium and loss data for each accounting month in a single FTP transmission to ensure completeness at CAR. If a company cannot comply with this requirement because of logistical problems, they should notify their Data Analyst.

IX. **SHIPMENT DUE DATES**

The due dates for the monthly accounting/statistical submissions are published annually in an Accounting and Statistical Notice entitled "Call Schedule" for each calendar year. Member companies are urged to report their monthly accounting/statistical submissions in advance of the shipment due date whenever possible. This may provide the company with an opportunity to react to any problems encountered in processing the submission, and resubmit if necessary, prior to the due date. It will also enhance CAR's ability to provide timely scheduling of shipment processing if the volume of data received at CAR is more equally distributed throughout the month.

Note that the Statistical Data Quality Program which was implemented with calendar year 1989 accounting/statistical submissions contains a 5-business-day turnaround time commitment relative to CAR's processing of monthly accounting/statistical shipments.

X. **GENERAL**

Failure to comply with the instructions set forth in this Appendix will result in the rejection of the shipment and/or penalties or other financial impacts on the reporting company.

Any questions regarding the instructions in this Appendix should be directed to your Data Analyst.

Information for New Reporting Companies and Common Reporting Problems

A. LIABILITY PREMIUM REPORTING

Many newly reporting companies have made the initial mistake of separating the liability premium record into its five component parts and submitting five separate records for one policy: a Bodily Injury record, a Property Damage record, a Medical Payments record, an Uninsured record, and an Underinsured record. This is incorrect.

When reporting the liability premium records for a policy, a company may report either one or two records.

- If the company chooses to report a single liability record, all bodily injury liability premium records must contain the combined premium of each separately developed bodily injury liability premium (i.e. compulsory bodily injury, optional bodily injury, medical payments, bodily injury caused by an underinsured auto and bodily injury caused by an uninsured auto) and reported in the bodily injury premium dollar field (dollar 1 in positions 96-103) of the statistical record. On that same record, the individually developed property damage premium dollar amount should be reported in the property damage premium dollar field (dollar 2 in positions 104-11) of the statistical record. The premium amount reported must be inclusive of any premium attributed to merit rating surcharge or credit amounts.

  Example:

TX	LIM ID	BI-LIM	PD-LIM	MED-PAY LIM	UNIN-LIM	UNDER-LIM	EXP	BI-PREM	PD-PREM
11	3	08	07	06	08	08	12	348	294

- If the company chooses to report two liability records, it would report the combined bodily injury liability premium records separate from the property damage liability premiums on separate statistical records. The bodily injury liability record would have the combined premium reported in the dollar 1 field while reporting 0 in the property damage dollar (dollar 2) field. Likewise, the property damage premium record would have its premium reported in the dollar 2 field while reporting 0 in the bodily injury dollar (dollar 1) field of the statistical record.

  Example:

TX	LIM ID	BI-LIM	PD-LIM	MED-PAY LIM	UNIN-LIM	UNDER-LIM	EXP	BI-PREM	PD-PREM
11	3	09		06	09	09	12	525	0
11	3		07				12	0	259

Regardless of the reporting method, exposure must be reported accurately on each record.

B. <u>PHYSICAL DAMAGE PREMIUM REPORTING</u>

Similar to the liability premium reporting of bodily injury and property damage coverage, other than collision and collision premiums for a single policy may be reported on separate statistical records or may be reported together on one record.

- ❖ On private passenger physical damage premium records, if Original Equipment Manufacturer (OEM) coverage exists on a policy but is applicable to only one of the written physical damage coverages, separate collision and other than collision statistical records must be reported.

C. REPORTING COMBINED SINGLE LIMIT POLICIES

When reporting a combined single limit policy on either commercial business or private passenger business, the Limits Identifier Code must equal 2 (versus 3 for split limit policies). On commercial liability premium and loss records, it is coded in position 36. On private passenger liability premium and loss records, it is coded in position 47. The Limits Code tables are located on the following pages: in the Private Passenger Statistical Plan on page VI:34 and in the Commercial Statistical Plan on page VI:44.

When reporting the bodily injury and property damage premium on one record, the Combined Single Limit Code must be coded in the bodily injury limits code field and the property damage limits code field must be coded with zeros or spaces. The corresponding premium amount determined by the single limit calculation must be reported in both the bodily injury and property damage premium fields.

> ❖ On commercial liability premium records, if a property damage deductible has been offered, property damage limit code of 08 may also be reported in the property damage limits field.

Note: If additional liability coverage (such as medical payments, uninsured auto, or underinsured auto) exists on the policy, then the corresponding limits code must be coded in the appropriate field and the bodily injury premium amount field must be non-zero.

When reporting bodily injury and property damage premium on two separate records, report the records in the following manner:

a. For the bodily injury record, report the Combined Single Limit Code in the bodily injury limits code field and report zeros or spaces in the property damage limits field. Report the bodily injury portion of the premium, as determined by the single limit calculation, in the bodily injury premium field and zeros in the property damage premium field.

Example:

TX	LIM ID	BI-LIM	PD-LIM	MED-PAY LIM	UNIN-LIM	UNDER-LIM	EXP	BI-PREM	PD-PREM
11	2	18	00	06	09	09	12	1000	0

b. For the property damage record, report the Combined Single Limit Code in the bodily injury limits field and report zeros or spaces in the property damage limits field. Report the property damage portion of the premium, as determined by the single limit calculation, in the property damage premium field and zeros in the bodily injury premium field. *(On commercial liability records, the property damage limit field may also be coded with 08 indicating the existence of a property damage deductible).*

TX	LIM ID	BI-LIM	PD-LIM	MED-PAY LIM	UNIN-LIM	UNDER-LIM	EXP	BI-PREM	PD-PREM
11	2	18	00				12	0	850

D. REPORTING ENDORSEMENT ACTIVITY

When reporting endorsement activity that is effective as of the policy effective date, submit offsetting records to match against the original premium records and new, reenter records reflecting the change to the policy. Both the offsetting and reenter records must be fully coded and the transaction effective date must equal the policy effective date. Please refer to the example below.

The following is an example of liability endorsement records that would be reported to CAR due to adding a new driver. The rate calculation would be affected, as indicated by the following premium adjustments:

Record	Tx-Type	Pol-Eff-Date	Tx-Eff-Date	Pol-Exp-Date	Exp	BI Premium	PD Premium	Class Code
Original	11	06-13	06-13	06-14	+12	$527	$190	110199
Offset	12	06-13	06-13	06-14	-12	-$527	-$190	110199
Reenter	12	06-13	06-13	06-14	+12	$812	$289	126900

When reporting endorsement activity that is effective subsequent to the policy effective date, submit offsetting records that match to all original records affected by the change to cancel the unearned premium and exposure. Report new records with the to-be-earned premium and exposure for the endorsed coverage and the revised codes. Both the offsetting and reenter records must be fully coded with the Transaction Effective Date on the offset and reenter records equal to the effective date of the endorsement.

The following is an example of physical damage endorsement records that would be reported to CAR due a change in vehicle subsequent to the effective date:

Record	Tx-Type	Pol-Eff-Date	Tx-Eff-Date	Pol-Exp-Date	Exp	OTC Prem	Coll Prem	VIN
Original	11	06-13	06-13	06-14	+12	$72	$250	JT3FJ62G1L1121580
Offset	12	06-13	12-13	06-14	-6	-$36	-$125	JT3FJ62G1L1121580
Reenter	12	06-13	12-13	06-14	+6	$88	$494	1J4H152K6TH450117

Changes by endorsement may be statistically reported on a coverage basis. For example, if the change is only for the bodily injury coverage, it is not necessary to include the corresponding property damage coverage information on the statistical record. However, any change to bodily injury premium must reflect the compulsory bodily injury, optional bodily injury, medical payments, bodily injury caused by an uninsured auto and bodily injury caused by an underinsured auto premiums, even if the change is limited to only one or some of the bodily injury coverages.

E. COMPANY SPECIFIC COVERAGE FOR PRIVATE PASSENGER POLICIES ONLY

In instances where a company has included in its rate filing endorsements that provide new or additional coverage to the insured, it must report a separate statistical record to identify that coverage. The separate record must be coded with Classification Code 998000 and Type of Risk 9. On physical damage records, use all other coverage code 089 on other than collision records and 099 on collision records. Also, report the premium amount that is applicable to the new or additional coverage offered. Losses paid under a company's new or additional coverage must also be reported on separate statistical records. The separate loss record must be reported with "all other" coding, including Classification Code 998000, Type of Risk 9, Coverage Codes 089/099 and Type of Loss Code 09. All remaining data elements on these records must be reported according to the requirements set forth in the Decision Tables of the Private Passenger Statistical Plan. Please reference Accounting and Statistical Notice No. 483 – Additional Coverage Reporting Requirements and Examples for additional information.

E. COMPANY SPECIFIC COVERAGE FOR PRIVATE PASSENGER POLICIES ONLY (CONTINUED)

In cases where the company is offering a limit of liability or physical damage deductible for which a statistical code does not exist, report the record using the "all other" limit or deductible codes. All remaining data elements should be reported according to the values in the Private Passenger Statistical Plan.

F. REPORTING MERIT RATING ON PRIVATE PASSENGER POLICIES

The portion of bodily injury liability, property damage liability, PIP (no-fault) and physical damage collision premium attributable to merit rating surcharge or credit amounts must be combined with the policy base premium and reported on the applicable liability, PIP, or physical damage premium record format. The fifth and sixth positions of the Classification Code reported on each record must indicate the merit rating status of the operator used to rate the policy. Merit rating is also required on loss records and must match the merit rating status as reported on the corresponding premium records.

The Merit Rating Board computes and reports the merit rating code of each operator based upon its Massachusetts driving experience only until it receives confirmation of the operator's merit rating information. CAR expects an Assigned Risk Company to report merit rating based upon the driver's complete driving history if it's available and not just the driver's Massachusetts history. If an ARC does not use the Merit Rating Board to obtain the merit rating status and instead uses its own merit rating program, CAR requires the ARC to map its codes to that of the Private Passenger Statistical Plan and report the appropriate codes in the fifth and sixth positions of the Classification Code.

G. REPORTING YOUTHFUL DRIVER INFORMATION ON PRIVATE PASSENGER POLICIES

Per Rule 29 of CAR's Rules of Operation, Assigned Risk Companies may receive credit towards their quota share calculation for writing certain operator classes voluntarily. CAR strongly recommends using the Merit Rating Board's information for obtaining gender, years driving, and driver training status for youthful operators. Specific to driver training status, the Registry of Motor Vehicles requires the driver's education programs to provide this information to the Registry for those drivers completing the training program. Thus the Merit Rating Board's information is extremely accurate.

To ensure that each Assigned Risk Company reports its voluntary youthful driver information correctly, CAR runs all youthful operator data through its Rule 29 Credit Edit program. CAR obtains information from the Merit Rating Board to verify a number of fields and validate the credit by comparing each statistical record to the Merit Rating Board record using the company number, policy number, policy effective date, and reported classification code. If there is a discrepancy between the ARC reported record and the record from the Merit Rating Board, the record is flagged in error. An excessive volume of errors may result in an adjustment to an ARC's quota share calculation. Please refer to the Rule 12/29 Credit Edit Manual for more specific information.

For those companies that do not use the Merit Rating Board for merit rating status, a separate submission of data containing youthful driver verification information must be reported monthly via a secure report on CAR's website. CAR uses this information to obtain data from the Registry of Motor Vehicles and MRB. Please reference CAR Bulletin No. 928 – Procedures for Submitting Youthful Data Verification Records for additional information.

H. CLASSIFICATION CODE FOR ALL TERRAIN VEHICLES (PRIVATE PASSENGER POLICIES)

A specific Classification Code for All Terrain Vehicles (ATVs) does not exist in the Private Passenger Statistical Plan. According to the Massachusetts Registry of Motor Vehicles, registering and titling of boats, ATVs, and snowmobiles occur at the Massachusetts Division of Law Enforcement. Therefore, use the Classification Code 049900 – All Other Miscellaneous Rated as Private Passenger.

I. ASSIGNMENT OF OPERATORS TO VEHICLES (PRIVATE PASSENGER POLICIES)

For those companies that choose to assign drivers based on CAR's Private Passenger Rating Manual, each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and merit rating in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's merit rating adjustment) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:

1. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating adjustment of that operator;

2. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's merit rating adjustment shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the merit rating adjustments of the Class 15 operators shall be applied in the manner which produces the highest Combined Premium.

3. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and merit rating adjustment.

4. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and merit rating adjustment which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.

5. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators are assigned to an automobile.

The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.

J. VIN REPORTING

CAR uses S&P Global VINtelligence to verify the VIN reported on the statistical record. The S49 edit within this package identifies the classification codes and coverage codes that process through the VIN edit. During the editing process, CAR uses the "hard check" module provided by S&P Global VINtelligence which requires the reported VIN to match exactly to be considered valid. The model year on private passenger records and the age code on commercial records are edited as well.

There are some VINs that S&P Global VINtelligence does not capture. These include certain types of buses, trailers, and motorcycles as well as state assigned vehicles, exotic makes, customized vehicles, and grey market vehicles. So that CAR edits these VINs properly, CAR created a file where each carrier may add a non-S&P Global VINtelligence VIN to be used in the VIN comparison routine. Use of this file is limited to valid VINs that S&P Global VINtelligence does not capture. It may not be used to add invalid VINs. CAR regularly monitors the VINs added to this file and may contact the carrier for additional information. Please reference the Telecommunications Manual found on the Manuals Page of CAR's website.

K. <u>SUBMITTING TEST DATA TO CAR (FOR BOTH PRIVATE PASSENGER AND COMMERCIAL)</u>

The first step in submitting test data to CAR is to request an FTP account by completing the FTP Account Request Form: https://www.commauto.com/reports/dataquality/datasub/ftp/ftp_request/ftp_request.asp

Within two or three days, CAR will provide you with the necessary information to begin submitting premium and loss statistical data. All testing occurs in CAR's production environment so it's critical to inform CAR of a test submission.

A company may submit as many test files as necessary prior to its first production submission until it feels ready and satisfied with its testing efforts. During the testing process, the company may access various secure reports on CAR's website that provide a summary of each file submitted which includes dollar amounts, record totals, and error percent and detailed error information. CAR rejects all submitted test data so that it is not loaded to its permanent database files.

L. <u>SUBMITTING INTERIM PRIVATE PASSENGER DATA</u>

A company that enters the Massachusetts private passenger automobile insurance market becomes eligible for appointment as an Assigned Risk Company (ARC) as of the effective date of its initial rate filing and rate manual and is then required to accept assignments through the MAIP. In order to determine the initial quota share of a new entrant if it is not yet reporting detailed statistical data, the Member is required to report interim summary data to CAR beginning no later than the 23-month anniversary of the Member's initial rate and rate manual effective date. The Member is also required to submit interim summary data 45 days after the close of each subsequent month until it begins reporting detailed statistical data to CAR.

CAR collects interim summary data via upload on a secure link on its website so each user needs a user ID and password to access the upload function. Within the interim summary data function, there is a template which identifies the required data elements and formats. The required data elements include: Effective Year, Effective Month, CAR ID Code, Class Code, Merit Rating Status, Territory Code, and PDL Exposure. Please reference Accounting and Statistical Notice No. 520 – Update to Procedures for Submitting Interim Summary Data for additional information.

M. <u>MISCELLANEOUS</u>

If a company uses different rating methodologies in its rating procedures and calculations, it must map its statistical reporting back to CAR's Private Passenger or Commercial Statistical Plan.

Example 1: If a company chooses not to use the Merit Rating Board to obtain the merit rating status of a driver and, instead, uses its own calculation for determining merit rating status, the statistical records reported to CAR must reflect the merit rating status at the Merit Rating Board for that specific driver.

Example 2: A company may choose not to use driver training for rating purposes when the driver has less than three years driving experience. However, it is a factor in determining the appropriate class code for any driver who is less than 25 years old and must be reported accordingly.

Every company must use consistent policy and claim numbers when reporting data to all Massachusetts organizations: CAR, MRB (Merit Rating Board), and AIB (Automobile Insurers Bureau).

N. **REPORTING INSTRUCTIONS FOR TRANSPORTATION NETWORK SERVICES USE – PRIMARY COVERAGE (CLASS CODE 915000)**

Classification Code 915000 should be used to report the premium and loss data associated with the coverage offered to a Transportation Network Company providing *primary* coverage to its clients for ride-sharing, ride-hailing, on-demand delivery and other transportation network services. For those companies offering this coverage, the classification code is valid for policies effective January 1, 2023 and subsequent. Because this coverage has some unique characteristics, CAR has developed the following requirements for statistical reporting.

- Operator/vehicle transaction reporting is not required for this classification code. Companies providing this coverage will report one summary New or Renewal record (TX11) for each applicable subline (liability, no-fault, and/or physical damage) as of the new business or renewal effective date including the corresponding written premium amount.

- Only limited coding is required for this classification code. The Tables of Required Commercial Fields and Classification Code Decision Table should be referenced for more specific information. These tables can be found under Appendix A – Decisions Tables on the Commercial Statistical Plan Landing Page.

- Subsequent to the new/renewal premium transactions, one summary endorsement record (TX12) for each applicable subline with the overall monthly change in premium will be reported each month.

- Loss reporting for each incident will apply at the claimant level.

Please direct any additional questions on any of the previous topics or a topic not covered to:
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