

Telecommunications Manual

CHAPTER X – RULE 29 CREDIT EDIT

**A. GENERAL INFORMATION**

CAR and its committees designed the Rule 29 Credit Edit System to ensure that companies are correctly reporting classification credit data. In order to verify this data, the system uses the policy number to match the class code on the detail statistical record reported by a company to similar data obtained from the Merit Rating Board/Registry [MRB].

When the edit finds statistical records that do not match the records created from the MRB data, the edit flags those records in a Rule 29 Error. Note that the Rule 29 error records can be found on CAR's website under the Rule 12 and 29 Credit Edits application off the Reports page. The Rule 29 Policy Inquiry File, available from CAR's Telecommunications System, should be used as a research tool in the correction process.

**B. RULE 29 POLICY INQUIRY FILE**

Each week, the MRB provides CAR with a file containing data based on merit rating inquiries for drivers who are less than 25 years of age at the effective date of the policy. Companies that do not utilize the MRB to obtain merit rating information are required to report youthful data verification records on a monthly basis. A youthful data verification record must be reported for each youthful operator for which corresponding statistical records are contained in the monthly statistical submission. CAR then processes each set of data through the RM100 - Rule 29 Load Program and loads valid records to the inquiry file.

The RM100 imputes and adds data elements to the data, such as class code and a number of processing fields. The RM100 actually creates two records for most MRB records because the Registry does not capture principal/occasional driver status. (Some classifications do not distinguish between principal/occasional statuses so CAR creates just one record). This file is then used to validate the classification code reported on the statistical record. On-line access is provided to companies to assist in the correction process. Please reference the Rule 29 Credit Edit Package for more detailed information.

**C. RULE 29 CREDIT EDIT ON-LINE SYSTEM (RMV FILE)**

1. Access

To access CAR's RMV File from TE100 - TELECOMMUNICATIONS MENU (exhibit X-C-1),

- Select PF4 or
- Tab to the option field, type "04" and hit ENTER



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**C. RULE 29 CREDIT EDIT ON-LINE SYSTEM (RMV FILE) (CONTINUED)**

1. Access (continued)

Tab to the COMPANY CODE field and enter your three-digit code.

If you enter an invalid company code, the message "COMPANY/USER VIOLATION - ACCESS DENIED" appears. If you process three invalid attempts, you will disable your user id.

Once you enter a valid company code, enter PF3. The RM100PR - SEARCH RMV DATABASE screen appears (exhibit X-C-3).

Exhibit X-C-3

RM100PR	SEARCH RMV DATABASE	11/01/10
RM100SA		11:15:30
PLEASE ENTER THE FOLLOWING INFORMATION		
COMPANY NUMBER: <u>999</u>		
POLICY NUMBER: _____		
POLICY EFFECTIVE YEAR: _____		
: _ :		
PF1 = HELP	PF3 = VIEW	PF12 = EXIT

At this point, the company code is "protected." If you attempt to change it, you will disable your password. To access your data on the RMV file -

- a. **Input the policy number and effective year**
- b. **Select PF3**

The RM100PR - RM100 DISPLAY SCREEN 1 appears (exhibit X-C-4). Exhibit X-C-5 illustrates screen 2.

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**C. RULE 29 CREDIT EDIT ON-LINE SYSTEM (RMV FILE) (CONTINUED)**

1. Access (continued)

Exhibit X-C-4

RM100PR		RM100PR DISPLAY SCREEN 1										11/01/10		
RM100SB												11:15:30		
CO-NO	999	POL-ID	99912212	POL-EFF-YR			09	PAGE: 01						
RMV	LAST			I	S	DATE	M	T	D	DATE	ST			
SRL	NAME	LICENSE NUMBER	ST	Q	X	LICENSED	L	L	T	U	BIRTH	CLAS	RT	CRED
013605271	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1221	10	0.00
013605272	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1421	10	0.00
013605273	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1201	10	0.00
013605274	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1401	10	0.00
013605275	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1241	10	0.00
013605276	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1261	10	0.00
013676227	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1221	10	0.00
013676228	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1421	10	0.00
013676229	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1201	10	0.00
013676230	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1401	10	0.00
: _ :														
CANNOT SCROLL BACKWARD														
BEGINNING OF RMV FILE														
PF1=HELP					PF7=PAGE BACKWARD					PF10=HARD COPY				
PF5=PAGE RIGHT					PF8=PAGE FORWARD					PF12=EXIT				

Exhibit X-C-5

RM100PR		RM100PR DISPLAY SCREEN 2										11/01/10		
RM100SC												11:15:30		
CO-NO	999	POL-ID	21012212	POL-EFF-YR			09	PAGE: 1						
RMV	LAST			RMV	RMV	MRB	P	G	D	P	TX			
SRL	NAME	LICENSE NUMBER	DATE	TX-EFF	POL-EFF	PROC	R	E	E	LES				
				DATE	DATE	DATE	I	N	F	R	LIC			
013605271	INSURED	FERRI703112A99H	20090530	20090601	20070605	P	0	0	0	0				
013605272	INSURED	FERRI703112A99H	20090530	20090601	20070605	P	0	0	0	0				
013605273	INSURED	FERRI703112A99H	20090530	20090601	20070605	O	0	0	0	0				
013605274	INSURED	FERRI703112A99H	20090530	20090601	20070605	O	0	0	0	0				
013605275	INSURED	FERRI703112A99H	20090530	20090601	20070605	B	0	0	0	0				
013605276	INSURED	FERRI703112A99H	20090530	20090601	20070605	B	0	0	0	0				
013676227	INSURED	FERRI703112A99H	20090530	20090601	20070610	P	0	0	0	0				
013676228	INSURED	FERRI703112A99H	20090530	20090601	20070610	P	0	0	0	0				
013676229	INSURED	FERRI703112A99H	20090530	20090601	20070610	O	0	0	0	0				
013676230	INSURED	FERRI703112A99H	20090530	20090601	20070610	O	0	0	0	0				
: _ :														
NO MORE RECORDS ON THE RMV FOR THIS KEY														
PF1=HELP					PF7=PAGE BACKWARD					PF10=HARD COPY				
PF6=PAGE LEFT					PF8=PAGE FORWARD					PF12=EXIT				

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**C. RULE 29 CREDIT EDIT ON-LINE SYSTEM (RMV FILE) (CONTINUED)**

1. Access (continued)

Use the PF5 (PAGE RIGHT) and PF6 (PAGE LEFT) functions to view an entire record.

Use the PF7 (PAGE BACKWARD) and PF8 (PAGE FORWARD) functions if a policy contains more than 10 records.

The table below and on the following page provides all the field descriptions.

Field	Full Title	Description/Possible Values
RMV SRL	RMV serial number	CAR assigns to identify records
LAST NAME	Last Name	Operator's last name A "*" indicates a deferred operator
LICENSE NUMBER	License Number	Operator's license number
ST	State	State operator is licensed
INQ	Inquiry Transaction	1 = New Business 2 = Renewal 3 = Add/Change operator 4 = Add Collision Coverage 5 = Add Property Damage Coverage 6 = Reinstatement
SEX	Sex	M = Male; F = Female; U = Unknown
DATE FIRST LICENSED	Date First Licensed	Date operator became licensed in MA
MYL	MA Years Licensed	Number of years licensed in MA
TYL	Total Years Licensed	Total years licensed in all states (as reported to the MRB by a company)
DT	Driver Training Status	Y = Yes; N = No; U = Unknown
DTU	Driver Training Update	0 = No; 1 = Yes
DATE OF BIRTH	Date of Birth	Operator's date of birth
CLAS CODE	Class Code	CAR imputes this value
ST RT GP	Stat-Rate Group	CAR imputes this value
CRED FCTR	Credit Factor	Credit Factor for the class and effective year (will always appear as 0.00 after 2004)

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**C. RULE 29 CREDIT EDIT ON-LINE SYSTEM (RMV FILE) (CONTINUED)**

1. Access (continued)

Field	Full Title	Description/Possible Values
RMV TX-EFF DATE	Transaction Inquiry Date	Date of inquiry at MRB/Registry
RMV POL-EFF DATE	Policy Effective Date	Policy effective date at MRB/Registry
MRB PROC DATE	Processed Date	Process date of inquiry at MRB/Registry
PRI	Principal/Occasional	P = Principal; O = Occasional; B = Both
GEN	CAR Generated Record	0 = Not generated; 1 = Generated
DEF	Deferred Operator	0 = Not Deferred; 1 = Deferred
PER	Permit Only	0 = Licensed Driver; 1 = Permit Driver
TX LESS LIC	RMV Transaction Date is less than Date First Licensed	0 = Transaction Date is greater 1 = Transaction Date is less than

Note that some fields will be blank for those companies not utilizing the MRB for merit rating inquiries.

To exit the Rule 12 System use the PF12 function key.