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PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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May 23, 2018

ACCOUNTING AND STATISTICAL NOTICE NO. 618

Approved Revisions to the Massachusetts Private Passenger and Commercial Statistical Plans

Revisions to the Massachusetts Private Passenger and Commercial Automobile Statistical Plans were approved by the Division of Insurance on May 21, 2018, pursuant to the provisions of G.L. c. 175A, § 15 (see attached). A summary of the Statistical Plan modifications and the approved effective dates are noted below.

Private Passenger Statistical Plan

Approved Effective Date	Description	Page Impacted	Records Impacted
April 1, 2018	<p>On December 19, 2017, modifications to Rule 21 of the CAR Rules of Operation were deemed approved by the Division of Insurance. The approved modifications confirmed a March 31, 2018 end date for the restriction on the non-renewal of Clean-in-Three risks written by qualifying former Exclusive Representative Producers (ERPs).</p> <p>Accordingly, the CAR Identification Code table in the Private Passenger Statistical Plan has been modified such that CAR ID Code 1, used to identify direct business written voluntarily that meets the Clean-in-Three definition noted in Rule 22, is no longer applicable and may no longer be statistically reported on policies effective April 1, 2018 and subsequent.</p>	VI:5	All

Commercial Statistical Plan

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

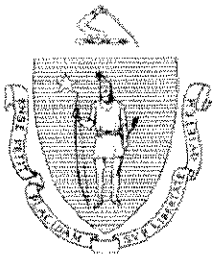
The revised Private Passenger Automobile Statistical Plan page pertaining to the noted modifications are available on CAR’s website. To view the approved page, select Manuals, Private Passenger Statistical Plan, and the 05/21/18 link under the Approved Pages heading. These modifications have been incorporated into the 2018 Private Passenger Statistical Plan.

The revised Commercial Automobile Statistical Plan page pertaining to the noted modifications are available on CAR’s website. To view the approved page, select Manuals, Commercial Statistical Plan, and the 05/21/18 link under the Approved Pages heading. Note that since the approved commercial modifications apply to policies effective January 1, 2019 and subsequent, the approved page will not be incorporated into the Commercial Statistical Plan until later in calendar year 2018 when a preview of the 2019 Plan becomes available.

If you have any questions concerning these revisions, please contact the undersigned at 617-880-7231 or at madgate@commauto.com.

MARIAN ADGATE
Corporate Documentation Specialist

Attachment



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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GARY D. ANDERSON
COMMISSIONER OF INSURANCE

May 21, 2018

Ms. Natalie A. Hubley
President
Commonwealth Automobile Reinsurers
101 Arch Street
Suite 400
Boston, MA 02110

RE: Proposed Private Passenger and Commercial Automobile Statistical Plan
Changes Dated April 12, 2018

Dear Ms. Hubley:

The above-captioned proposal is approved for the effective dates stated in the
proposal.

Sincerely,

A handwritten signature in black ink, appearing to read "Kary DiRocco".

Kary DiRocco
Senior Actuarial Assistant

C: Matthew Mancini – State Rating Bureau
Yuan Li – State Rating Bureau
Cara Blank – State Rating Bureau
Mary Ellen Thompson – Division of Insurance
Edith Wendell – Automobile Insurers Bureau of Massachusetts
Marian Adgate – Commonwealth Automobile Reinsurers