

Approved Modifications to the Private Passenger Statistical Plan

Approved Effective Date	Description	Status	Page Impacted	Records Impacted
April 1, 2009	The Private Passenger Statistical Plan has been modified to include an additional CAR Identification Code for policies effective April 1, 2009 and subsequent. The proposed code (CAR Identification Code 1) will identify written business that meets the Clean-in-Three definition in Rule 22 of the CAR Rules of Operation and meets the voluntary market share exclusion criteria as specified in Rule 29 of the CAR Rules of Operation.	Approved by the Division of Insurance on January 5, 2009.	VI:5	All

Disapproved Modifications to the Private Passenger Statistical Plan

Effective Date	Description	Status	Page(s) Impacted	Records Impacted
N/A	<p><u>Each of the modifications proposed to Part VII – Statistical Data Quality Program of the Private Passenger Statistical Plan and specified below have been disapproved.</u></p> <ul style="list-style-type: none"> • Newly Writing Companies with private passenger rate filing effective dates occurring in calendar year 2008 must report detailed private passenger statistical data for policies with effective dates of January 1, 2009 and subsequent no later than the March, 2009 statistical shipment. Additionally, the company must report summary level written premium and exposure data for policy effective year 2008 using CAR’s statistical accrual application. • Newly Writing Companies with private passenger rate filing effective dates occurring in calendar year 2009 must report detailed private passenger statistical data no later than the close of the quarter subsequent to the effective date of the rate filing. • Newly Writing Companies with private passenger rate filing effective dates occurring in calendar years 2010 and subsequent must report detailed private passenger statistical data no later than the close of the quarter in which the rate filing is effective. • Thereafter, companies will be required to report statistical data to CAR on a monthly basis. • Newly Writing Companies that fail to report statistical submissions within the required reporting timeframes will be subject to Statistical Data Quality Penalties as follows: <ul style="list-style-type: none"> ◆ If the company fails to meet the initial statistical submission reporting deadline, a \$10,000 penalty will be assessed. ◆ If non-compliance continues, the company will be assessed penalties on a monthly basis in accordance with Section B.1.b – Late and Unacceptable Shipments. • Newly Writing Companies that fail to report summary level written premium and exposure data by the specified due date will be subject to a Statistical Data Quality Penalty of \$50 per business day until CAR receives the summary level data. <p>Language pertaining to reporting requirements and penalties for low volume companies has been eliminated from Part VII – Statistical Data Quality Program. <u>This modification has also been disapproved.</u></p>	<p><u>Disapproved by the Division of Insurance on December 24, 2008.</u></p>	<p>VII:1-6, 9,10,12</p>	<p>All</p>

Approved Modifications to the Private Passenger Statistical Plan

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<p style="text-align: center;">April 1, 2008</p>	<p>The Private Passenger Statistical Plan has been modified to include reporting requirements for those companies whose approved merit rating plans result in the inability to separately identify merit rating surcharge and credit premium amounts.</p> <p>Additionally, all references to the Safe Driver Insurance Plan (SDIP) have been modified to refer to merit rating.</p>	<p>Approved by the Division of Insurance on May 8, 2008.</p>	<p>III:4,13 VI:10,12,14 C:2,3</p>	<p>All</p>

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<p style="text-align: center;">Mandatory January 1, 2009</p> <p style="text-align: center;">Optional April 1, 2008 – December 31, 2008</p>	<p>In conjunction with the implementation of the Massachusetts Automobile Insurance Plan (MAIP), the following modifications have been made to the Private Passenger Statistical Plan:</p>	<p>Approved by the Division of Insurance on March 10, 2008</p>		
	<p>The Type of Risk Code table has been modified as follows:</p> <ul style="list-style-type: none"> • The description pertaining to business written at a rate discount and approved under Section 193R of Chapter 175 of the General Laws has been modified. • The description of Type of Risk 9 that pertains to a company specific coverage has been modified. • The codes that pertain to business approved under Section 113B of Chapter 175 of the General Laws no longer apply and have been eliminated. 		<p>VI:6</p>	<p>Premium and Loss Records</p>
	<p>New Discount Code values have been added to indicate the application of an “all other” discount or that an “all other” discount has been applied in addition to other existing discount(s).</p>		<p>II:3 IV:4,10,16 V: 4,10,16 VI:22</p>	<p>Premium and Loss Records</p>
	<p>An “all other” Type of Loss value of 09 has been added to the Liability, No-Fault and Collision Type of Loss tables.</p>		<p>VI:31, 35, 48</p>	<p>Loss Records</p>
	<p>Wording has been added to the General Reporting Requirements – Premiums relative to the requirements for reporting additional company specific coverage and limits/deductibles for which statistical codes are not currently available.</p>		<p>III:1</p>	<p>Premium Records</p>
	<p>Wording has been added to the General Reporting Requirements – Losses to clarify that losses relating to a company specific coverage that is provided by a company either at an additional premium charge or at no additional premium charge are required to be statistically reported.</p>		<p>III:6</p>	<p>Loss Records</p>

Modifications to the Private Passenger Statistical Plan

Effective Date	Description	Page(s) Impacted	Records Impacted
Disapproved	All proposed modifications to the Statistical Data Quality Program previously identified in Accounting and Statistical Notice No. 472 dated November 19, 2007 <u>have been disapproved</u> by the Commissioner of Insurance per her letter dated January 30, 2008. For additional information, please refer to Accounting and Statistical Notice No. 473 dated January 31, 2008.	VII:2,3,4,5,7,8,9,11	All
February 1, 2008	In order to assure proper identification of MAIP business, the Division of Insurance has promulgated the following modifications to the Private Passenger Statistical Plan, effective February 1, 2008. The previously filed modifications to the CAR Identification Code tables as identified in Accounting and Statistical Notice No. 472 dated November 19, 2007 <u>have been disapproved</u> by the Commissioner of Insurance per her letter dated January 30, 2008. For additional information, please refer to Accounting and Statistical Notice No. 473 dated January 31, 2008. <ul style="list-style-type: none"> • CAR ID Codes 8 and 9 have been added • Wording clarification has been made to the CAR ID Code descriptions 	VI:3-5	All

Approved Modifications to the Private Passenger Statistical Plan

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<p style="text-align: center;">Optional January 1 – December 31, 2007</p> <p style="text-align: center;">Mandatory January 1, 2008 and subsequent</p>	<p>Language for the Business Use classification codes has been updated for consistency with Rule 28 of the AIB’s Private Passenger Automobile Insurance Manual.</p>	<p style="text-align: center;">Approved by the Division of Insurance on February 16, 2007.</p>	<p style="text-align: center;">VI:8 VI:9</p>	<p style="text-align: center;">For clarification only</p>
	<p>Language relative to the reporting of multi-vehicle policies was updated to reference Rule 28 of the AIB’s Private Passenger Automobile Insurance Manual.</p>			<p style="text-align: center;">All Premium and Loss Records</p>
	<p>The word “principal” has been removed from the descriptions of classification codes 115 and 116 since these classes can now represent both principal and occasional operators. Additional classification codes for inexperienced occasional operators aged 65 and older have been added to the Valid Statistical Class Code Reporting Table.</p>			

Approved Modifications to the Private Passenger Statistical Plan

Effective Date	Description	Status	Pages Impacted	Records Impacted
January 1, 2007	In response to ISO's application of a Vehicle Series Rating program, wording relative to Symbol Code as contained in Part V – Reporting Instructions – Losses of the Statistical Plan has been updated.	Approved by the Division of Insurance on January 25, 2007	V:15	For Clarification Only
April 1, 2007	In order to specifically identify Bodily Injury, Uninsured and Underinsured Liability Limits of 500,000/500,000, code 15 has been added to the appropriate limits tables. The 500,000/500,000 limit is currently reported using the All Other Limits Code of 49.		VI:29	All Premium and Loss Records

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January 1, 2007	For loss records, it is now required that SDIP status be reported in the fifth and sixth positions of the classification code. Currently, code 00 is reported in these positions on all loss records. It is anticipated that this information will provide the AIB with important data that can be used to perform additional SDIP analysis.	Approved by Division of Insurance on April 19, 2006.	III:4, III:13, VI:8,10,12	All Losses

Approved Modifications to the Private Passenger Statistical Plan

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

Approved Modifications to the Private Passenger Statistical Plan

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

Approved Modifications to the Private Passenger Statistical Plan

Approved Effective Date	Description	Pages Impacted	Records Impacted	Status	
January 1, 2005	Language has been modified to reflect recent changes to Rule 29 – Classification Standards of the AIB’s Private Passenger Rating Manual, relative to the treatment of inexperienced operators.	VI:7	Clarification	Approved by the Division of Insurance on September 6, 2005.	The 2005 Private Passenger Statistical Plan has been updated to include this modification.
January 1, 2006	In response to the 2006 Safe Driver Insurance Plan as ordered by the Division of Insurance on April 29, 2005, several modifications to the Private Passenger Statistical Plan have been approved. For private passenger, miscellaneous rated as private passenger and private passenger motorcycle policies effective 1/1/2006 and subsequent, the fifth and sixth positions of the classification code will now reflect point rather than step information. Credit records may be reported with a value of 98 or 99 in the fifth and sixth positions and surcharge records may be reported with values of 01 – 45 in those positions.	VI:8,10,12	All Premiums		The 2006 Private Passenger Statistical Plan has been updated to include this modification.
January 1, 2006 (Optional 1/1/05 – 12/31/05)	To correspond with the addition of “all other” Medical Payments Limit Code 49 to the Commercial Statistical Plan, an “all other” code 49 has also been added to the Private Passenger Statistical Plan.	VI:28	All		The 2005 and 2006 Private Passenger Statistical Plans have been updated to include this modification.

Massachusetts Private Passenger Statistical Plan

Approved Modifications

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

Massachusetts Private Passenger Statistical Plan

Summary of Approved Modifications

Effective Date	Description	Status	Records Impacted	Pages Impacted
<p>Optional for Policies Effective 1/1/2004 - 6/30/2004</p> <p>Mandatory for Policies Effective 7/1/2004 and subsequent</p>	<p>Effective 8/1/2003, the Division of Insurance amended the Anti-Theft Device Discount regulation. An additional discount category has been created for a signal-activated vehicle recovery system with unauthorized movement notification. This device will be eligible for a 25% discount and up to a 36% discount when used in combination with other qualifying devices. Accordingly four new codes have been added to the Anti-Theft Device Discount table to identify the new categories of discount.</p>	<p>Approved by the Division of Insurance on April 13, 2004.</p> <p>2004 Private Passenger Statistical Plan has been updated to include these modifications</p>	<p>Physical Damage</p>	<p>IV: 15 V:16 VI: 40, 42</p>

Massachusetts Private Passenger Statistical Plan

Approved Modifications

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1/1/2004	The Nil Submission penalty has not been utilized by CAR in many years. Rather, the Late and Unacceptable Shipments penalty has been used to penalize those companies that do not report required statistical data to CAR on a timely basis. Accordingly, the Nil Submission penalty has been eliminated and all wording pertaining to Nil Submissions has been removed from the Statistical Plan.	Approved by the Division of Insurance on February 10, 2004. 2004 Private Passenger Statistical Plan has been updated to include these modifications	For clarification only	II:1 VII:2,7
	The Annual Statement Reconciliation language contained in the Statistical Plan has been updated to reflect CAR's current collection and reconciliation procedures.		For clarification only	II:2 VII:6,10
1/1/2005	The existing private passenger classification code tables have been revised in order to provide the ability to further identify classification data for "older" drivers aged 65 and over.	Approved by the Division of Insurance on February 10, 2004. The 2005 Private Passenger Statistical Plan has been updated to include these modifications.	All premiums and losses	VI:8,9

Private Passenger Statistical Plan

Summary of Approved Modifications

Effective Date	Description	Records Impacted	Status	Pages Impacted
1/1/2003	In conjunction with the recently approved modifications to the Annual Mileage Discount Form and Rule 19 (Discounts) of the AIB's Private Passenger Automobile Insurance Manual, the Private Passenger Statistical Plan has been updated. The approved rule provides companies with a means to verify actual miles driven by an insured during the year. Accordingly, all Statistical Plan references to "Estimated" Annual Mileage have been eliminated and the data element will be referred to as Annual Mileage.	All Premium and Loss	Approved by Division of Insurance on 3/14/03. 2003 Statistical Plan has been updated.	IV:3,9,15 V:3,9,15 VI:14,19 VIII:1-7 C:1 A:2,3
Optional 1/1/2003- 12/31/2003 Mandatory 1/1/2004	The Division of Insurance has approved a revision to Rule 44 (Motorcycles, Motorscooters, Mopeds, etc.) of the AIB's Private Passenger Rating Manual to allow a discount in the comprehensive premium charge for motorcycles equipped with a Category IV vehicle recovery system. Accordingly, the Classification Decision Table has been modified to require companies to report an Anti-Theft Device Discount Code on records reported with a motorcycle classification code. Note that the reporting of Anti-Theft Code on motorcycles is optional for policies effective 1/1/2003-12/31/2003 and mandatory for policies effective 1/1/2004 and subsequent.	Physical Damage Premium and Loss		A:2
1/1/2003	The Reporting Method section of Part II – General Rules has been updated to identify that commencing with the 2003 accounting/statistical shipments CAR will accept records reported via File Transfer Protocol (FTP) transmission.	All Records		II:2