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## ACCOUNTING AND STATISTICAL NOTICE NO. 685

### 2023 Statistical Edit Package and Classification Assignment Table

CAR has updated the Statistical Edit Package for policy year 2023 premium and loss reporting. The 2023 Classification Type Assignment Table is also available on CAR's website.

As announced in Accounting and Statistical Notice No. 681 dated November 9, 2022, the Division of Insurance promulgated revisions to the Private Passenger Statistical Plan for policies effective January 1, 2024 and subsequent. A new Classification Code has been added to identify four-wheeled Limited Use vehicles and new Other Than Collision Coverage Codes have been added to identify additional towing and labor coverage, roadside assistance coverage, and additional substitute transportation coverage. These new codes are optional for policies effective January 1, 2023 – December 31, 2023.

Also announced in Accounting and Statistical Notice No. 681 were various revisions to the Commercial Statistical Plan. The following changes apply for policies effective January 1, 2024 and subsequent:

- 1) Premium Town is required to be reported on ceded zone-rated risks.
- 2) New Classification Code 915000 has been added to identify primary coverage for Transportation Network Services Use.
- 3) New Classification Codes 667400 and 667600 have been added due to the broadened definition of a volunteer eligible for non-owned coverage for other than social service agency risks.
- 4) New Other Than Collision Coverage Codes 088, 180-181 have been added to identify on-hook coverage, additional towing and labor coverage, and roadside assistance coverage.

These new Classification Codes and Other Than Collision Coverage Codes are optional for policies effective January 1, 2023 – December 31, 2023. Lastly, for policies effective January 1, 2024 and subsequent, Original Cost New will be required on eligible vehicles regardless of value and the reporting of Symbol Code will be discontinued.

### **Update to Statistical Edit Package Due to New Other Than Collision Coverage Codes 088, 180-182**

The following edits have been updated to either convert exposure to 0, to include the OTC Coverage Codes in the editing routine or to exclude the codes in the editing routine due to the addition of OTC Coverage Codes 088 (on-hook coverage), 180 (towing and labor cost – greater than \$100 per disablement), 181 (roadside assistance coverage), and 182 (substitute transportation coverage - Greater than \$100 per day / Greater than \$3,000 Maximum):

- Conversion Edit – amounts/exposure (convert exposure to 0 in certain conditions)
- S04 – Exposure (include in the editing routine)

- S11 – Other Than Collision Coverage Code / OEM Coverage Code (include)
- S13 – Rating Identification Code (exclude in the editing routine)
- S15 – Annual Mileage Code (exclude)
- S16 – Type of Risk Code (exclude)
- S20 – Zip Code (exclude)
- S24 – Coverage Code / OEM Coverage Code (include)
- S38 – Coverage Code / Type of Loss Code (include)
- S47 – High- Theft Vehicle Code / Extra Risk Rating Codes (exclude)
- S49 – Vehicle Identification Number (exclude)

#### **Update to Statistical Edit Package Due to New Private Passenger Classification Code 0461XX**

The following edits have been updated to include Classification Code 0461XX (four-wheeled limited use vehicles) in the editing routine:

- S11 – Other Than Collision Coverage Code / OEM Coverage Code
- S12 – Collision Coverage Code / OEM Coverage Code
- S15 – Annual Mileage Code
- S19 – Medical Payments Limit Code / Class Code
- S23 – Anti-Theft Device Discount Code / Anti-Theft Device Identification Code
- S24 – Coverage Code / OEM Coverage Code
- S28 – PIP Deductible Code / PIP Coverage Code
- S43 – Discount Code
- S50 – Continuous Coverage Discount Code
- S51 – Low Frequency Discount Code

#### **Update to Statistical Edit Package Due to New Commercial Classification Code 915000**

The following edits have been updated to either convert the CAR ID Code or exclude in the editing routine Classification Code 915000 (Transportation Network Services Use – Primary Coverage):

- Conversion Edit – Classification Code/CAR ID Code Agreement (convert CAR ID Code to voluntary if reported with a ceded CAR ID Code)
- S04 – Exposure (exclude in the editing routine)
- S17 – Premium Town (exclude)
- S20 – Zip Code (exclude)
- S21 – Age Code / Symbol Code / Model Year Code (exclude)
- S22 – Pre-Inspection Inspection ID Code (exclude)
- S33 – Accident Town (exclude)
- S44 – Partial / Total Loss Indicator (exclude)
- S49 – Vehicle Identification Number (exclude)

#### **Update to Statistical Edit Package Due to New Commercial Classification Codes 667400 and 667600**

The Conversion Edit - Classification Code/CAR ID Code Agreement has been updated to convert any ceded records reported with Classification Code 667400 (Non-Ownership Liability Volunteers (Other

than Social Service Agency Risks)) or 667600 (Non-Ownership Liability Individual Liability of Volunteers (Other than Social Service Agency Risks)) to a voluntary CAR ID Code.

### **Update to Statistical Edit Package Due to Premium Town Required on Zone Rated Risks**

With the approved commercial rate filing that introduces an out-of-state rating differential for zone-rated vehicles garaged outside of northern New England, the S17 – Premium Town edit will be updated as of 1/1/2024 effective date policies to require the reporting of a valid premium town code for ceded, zone-rated vehicles. While the reporting of Premium Town Code on ceded, zone-rated risks is optional for policies effective July 1, 2023 – December 31, 2023, the editing of this field will not occur until January 1, 2024.

### **Update to Statistical Edit Package Due to Original Cost New Required on Eligible Vehicles**

For policies effective January 1, 2024 and subsequent, Original Cost New will be required on eligible vehicles regardless of value. Because this field is not required to be reported on vehicles valued at \$90,000 or less until January 1, 2024 effective date policies, the 2023 Statistical Edit Package was not updated to reflect this change. The 2024 Statistical Edit Package and 2024 Cover Notice will outline this change at that time.

### **Final Policy Year Close-Out**

CAR staff performed its annual review of the ceded, open claims reported as of the June 2022 monthly accounting/statistical submission and determined that the volume of reported outstanding losses falls below the established \$100,000 threshold for closing out a policy year. Accordingly, companies may no longer statistically report paid and outstanding loss records for policy effective year 2012 as of the January 2023 monthly accounting/statistical submission. Any 2012 effective date loss record reported in a 2023 and subsequent submission will be considered a “fatal” error and will be deleted from the submission. Please reference Bulletin No.1139 dated August 31, 2022 for more information.

If you have any questions about the edit correction or reporting requirements, please contact your Data Analyst or the undersigned at (617) 880-7237 or [rosenburg@commauto.com](mailto:rosenburg@commauto.com).

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