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ADDITIONAL INFORMATION

TO MEMBERS OF THE COMPLIANCE AND OPERATIONS COMMITTEE

FOR THE MEETING OF:

Wednesday, September 7, 2022 at 10:00 a.m.

COPC

22.11 Potential Private Passenger and Commercial Statistical Plan Changes

Attached for the Committee's review are the proposed modifications to the Private Passenger and Commercial Automobile Statistical Plans. (Docket #COPC22.11, Exhibit #2)

LYNNE ROSENBERG
Operations Services Manager

Attachment

Boston, Massachusetts
August 31, 2022

Massachusetts Private Passenger Automobile Statistical Plan

Appendix A - Classification and Coverage Code Decision Tables

COVERAGE CODE DECISION TABLE

- For all shaded areas, refer to the Classification Code Decision Table
- Applicable to Physical Damage records

Coverage Code	★ Anti-Theft Device ID Code	Classification Code	Discount Code	Annual Mileage	Exposure	Extra-Risk Rating Code	High-Theft Vehicle Code	Model Year Century Code	Model Year Code	OEM Coverage Code	Partial/Total Loss Indicator	Territory Code	Type of Risk	Value Code	Vehicle Identification Number	ZIP Code	Producer Code	Subline
056,057	N	Y	N	N	N	N	N	N	N	N	N	N	Y	N	N	N	O	O
060,063		Y						N	N				Y					
080 – 082,180	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
083-087,182	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
089,181	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O
Other OTC Cov.		Y											Y					

Coverage Code	★ Anti-Theft Device ID Code	Classification Code	Discount Code	Annual Mileage	Exposure	Extra Risk-Rating Code	High-Theft Vehicle Code	Model Year Century Code	Model Year Code	OEM Coverage Code	Partial/Total Loss Indicator	Territory Code	Type of Risk	Value Code	Vehicle Identification Number	ZIP Code	Producer Code	Subline
012-019	N	Y											Y					
041	N	Y				N		N	N				Y					
040, 042- 049	N	Y				N							Y					
072-079	N	Y											Y					
092	N	Y						N	N				Y					
096,097	N	Y	N	N	N	N	N	N	N	N	N	N	Y	N	N	N	O	O
099	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	O	O

Proposed Modifications to the Commercial Statistical Plan

Proposed Effective Date	Description	Pages Impacted	Records Impacted
January 1, 2024 (Optional July 1, 2023)	As a result of the recently approved commercial rate filing that introduces an out-of-state rating differential for zone-rated vehicles garaged outside of northern New England, the reporting instructions in the Commercial Statistical Plan have been updated to require the reporting of premium town code for ceded zone-rated vehicles. A note has also been added to the Classification Code Decision Table indicating that premium town code is required for ceded zone-rated vehicles.	IV:2,8,13 A:2	All
January 1, 2024	<p>Currently, symbol code and value code are used to capture the value of a vehicle or motorcycle, respectively. These codes define ranges of values, and most reported codes are clustered in only a few codes. For vehicles and motorcycles valued greater than \$90,000, original cost new is reported.</p> <p>In order to efficiently and accurately capture the value of vehicles and motorcycles, the Commercial Statistical Plan has been updated to require reporting of original cost new on all eligible vehicles and motorcycles, instead of only those valued at \$90,001 and above. With this change, the reporting of symbol code on the detail statistical record will be discontinued. Accordingly, the Reporting Instructions, Record Layouts, and Decision Tables have been updated to reflect that this field is reserved for future use.</p>	IV:14 V:16 VI:54-55, 58 VIII:1,6-7 A:2-3	Physical Damage Premium and Loss Records
January 1, 2024 (Optional January 1, 2023)	<p>A new Classification Code, 915000, has been added to the Commercial Statistical Plan. The Transportation Network Services Use code is applicable to voluntary business only and will be used to identify primary coverage of the TNC to its clients for ride-sharing, ride-hailing, on-demand delivery and other transportation network services. The new code has also been added to the Classification Code Decision Table with required statistical coding.</p> <p>As a result of the broadened definition of a volunteer eligible for non-owned coverage for other than social services, two new classification codes have been added to the Commercial Statistical Plan. Classification codes 667400 and 667600 are applicable to voluntary business only and will be used to identify Volunteers (Other than Social Service Agency Risks) and Individual Liability of Volunteers (Other than Social Service Agency Risks).</p>	VI:16 A:2	All
		VI:23	Liability Premium and Loss Records

Proposed Modifications to the Commercial Statistical Plan (continued)

Proposed Effective Date	Description	Pages Impacted	Records Impacted
January 1, 2024 (Optional January 1, 2023)	In order to capture more company-specific enhancements to physical damage coverage, two new miscellaneous other than collision coverage codes have been added to the Commercial Statistical Plan. These new codes identify additional towing and labor coverage and roadside assistance coverage. The new codes have been added to the Coverage Code Decision Table with required statistical coding. Additionally, references to older policy effective years which are no longer reportable to CAR have been deleted.	VI:50 A:3	Physical Damage Premium and Loss Records
	To identify On Hook coverage, coverage code 088 has been added to the Commercial Statistical Plan. The new code is applicable to voluntary business only and has been added to the Coverage Code Decision Table with the required statistical coding.	VI:50 A:3	Physical Damage Premium and Loss Records

**Massachusetts Commercial Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

Section A – Liability

6. POLICY EXPIRATION DATE (Positions 14-16)

Report the month and year of the expiration date of the policy.

Policy expiration month requires a one (1) digit code in position 14. Use codes 1-9 to indicate the months of January through September and use zero (0) for the month of October, the dash symbol (-) for the month of November, and the ampersand symbol (&) for the month of December.

Policy expiration year requires a two (2) digit code in positions 15-16. Use the third and fourth positions of the policy expiration year of the entry being reported. For example, a policy expiration year of 2002 shall be reported as 02 in positions 15-16.

7. STATE CODE (Positions 17-18)

Report State Code 20.

8. PREMIUM TOWN CODE (Positions 19-21)

For those risks that are not zone rated, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town). However, if the risk is classified in accordance with the Public Transportation Section of the Massachusetts Commercial Automobile Insurance Manual, the Premium Town Code reported must be the highest rated city or town in which the vehicle is customarily operated.

For ceded zone-rated risks, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town).

For voluntary zone-rated risks, report Premium Town Code 000.

If the vehicle has no principal place of garaging in Massachusetts (i.e. out-of-state), use the appropriate out-of-state Premium Town Code.

Refer to Appendix B for applicable codes.

9. CAR IDENTIFICATION CODE (Position 22)

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

10. TYPE OF RISK CODE (Position 23)

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

11. ANNUAL STATEMENT LINE OF BUSINESS CODE (Positions 24-26)

Report the three (3) digit numeric code corresponding to the Annual Statement Line of Business to which the transaction was assigned. Refer to the Coding Section for applicable codes.

**Massachusetts Commercial Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

Section B – No-Fault

6. POLICY EXPIRATION DATE (Positions 14-16)

Report the month and year of the expiration date of the policy.

Policy expiration month requires a one (1) digit code in position 14. Use codes 1-9 to indicate the months of January through September and use zero (0) for the month of October, the dash symbol (-) for the month of November, and the ampersand symbol (&) for the month of December.

Policy expiration year requires a two (2) digit code in positions 15-16. Use the third and fourth positions of the policy expiration year of the entry being reported. For example, an expiration year of 2002 shall be reported as 02 in positions 15-16.

7. STATE CODE (Positions 17-18)

Report State Code 20.

8. PREMIUM TOWN CODE (Positions 19-21)

For those risks that are not zone rated, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town). However, if the risk is classified in accordance with the Public Transportation Section of the Massachusetts Commercial Automobile Insurance Manual, the Premium Town Code reported must be the highest rated city or town in which the vehicle is customarily operated.

For ceded zone-rated risks, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town).

For voluntary zone-rated risks, report Premium Town Code 000.

If the vehicle has no principal place of garaging in Massachusetts (i.e. out-of-state), use the appropriate out-of-state Premium Town Code.

Refer to Appendix B for applicable codes.

9. CAR IDENTIFICATION CODE (Position 22)

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

10. TYPE OF RISK CODE (Position 23)

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

11. ANNUAL STATEMENT LINE OF BUSINESS CODE (Positions 24-26)

Report the three (3) digit numeric code corresponding to the Annual Statement Line of Business to which the transaction was assigned. Refer to the Coding Section for applicable codes.

12. SUBLINE CODE (Positions 27-29)

Report Subline Code 615.

**Massachusetts Commercial Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

Section C – Physical Damage

6. POLICY EXPIRATION DATE (Positions 14-16)

Report the month and year of the expiration date of the policy.

Policy expiration month requires a one (1) digit code in position 14. Use codes 1-9 to indicate the months of January through September and use zero (0) for the month of October, the dash symbol (-) for the month of November, and the ampersand symbol (&) for the month of December.

Policy expiration year requires a two (2) digit code in positions 15-16. Use the third and fourth positions of the policy expiration year of the entry being reported. For example, an expiration year of 2002 shall be reported as 02 in positions 15-16.

7. STATE CODE (Positions 17-18)

Report State Code 20.

8. PREMIUM TOWN CODE (Positions 19-21)

For those risks that are not zone rated, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town). However, if the risk is classified in accordance with the Public Transportation Section of the Massachusetts Commercial Automobile Insurance Manual, the Premium Town Code reported must be the highest rated city or town in which the vehicle is customarily operated.

For ceded zone-rated risks, report the three (3) digit numeric code for the town that is the location of principal garaging (i.e. rating town).

For voluntary zone-rated risks, report Premium Town Code 000.

If the vehicle has no principal place of garaging in Massachusetts (i.e. out-of-state), use the appropriate out-of-state Premium Town Code.

Refer to Appendix B for applicable codes.

9. CAR IDENTIFICATION CODE (Position 22)

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

10. TYPE OF RISK CODE (Position 23)

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

11. ANNUAL STATEMENT LINE OF BUSINESS CODE (Positions 24-26)

Report the three (3) digit numeric code corresponding to the Annual Statement Line of Business to which the transaction was assigned. Refer to the Coding Section for applicable codes.

12. SUBLINE CODE (Positions 27-29)

Report Subline Code 618.

**Massachusetts Commercial Automobile
Statistical Plan
Part IV - Reporting Instructions - Premiums**

Section C – Physical Damage

13. CLASSIFICATION CODE (Positions 30-35)

Report the six (6) digit numeric code assigned to the vehicle or coverage. Refer to the Coding Section for applicable codes.

14. Reserved for Future Use (Position 36)

Report space or zero.

15. OTHER THAN COLLISION COVERAGE CODE (Positions 37-39)

Report the three (3) digit numeric code. Refer to the Coding Section for applicable codes.

16. COLLISION COVERAGE CODE (Positions 40-42)

Report the three (3) digit numeric code. Refer to the Coding Section for applicable codes.

17. Reserved for Future Use (Positions 43-44)

Report spaces or zeros.

18. Reserved for Future Use ~~SYMBOL CODE~~ (Positions 45-46)

~~Report the two (2) digit numeric code that represents the cost new or value (for Commercial Motorcycles) assigned to the vehicle for the transaction being reported. Refer to the Coding Section for applicable codes and examples.~~

~~Report spaces or zeros.~~

19. PRE-INSURANCE INSPECTION IDENTIFICATION CODE (Position 47)

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

20. Reserved for Future Use (Position 48)

Report space or zero.

21. ZONE RATING CODE (Positions 49-51)

For zone rated risks, report the three (3) digit numeric code. Refer to the Coding Section for applicable codes.

For other than zone rated risks, report Zone Rating Code 000.

22. AGE CODE (Position 52)

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

**Massachusetts Commercial Automobile
Statistical Plan
Part V - Reporting Instructions - Losses**

Section C – Physical Damage

13. CLASSIFICATION CODE (Positions 30-35)

Report the six (6) digit numeric code. The Classification Code on the loss record must match the Classification Code in effect as of the date of loss, from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.

14. Reserved for Future Use (Position 36)

Report space or zero.

15. COVERAGE CODE (Positions 37-39)

Report the three (3) digit numeric code for the coverage under which the loss was incurred. Refer to the Coding Section for applicable codes.

16. ACCIDENT TOWN CODE (Positions 40-42)

Report the three (3) digit numeric code that represents the town in which the accident occurred.

Claims charged to vehicles involved in out-of-state accidents must be reported with the appropriate out-of-state Accident Town Code.

Refer to Appendix B for applicable codes.

17. Reserved for Future Use (Positions 43-44)

Report spaces or zeros.

18. Reserved for Future Use ~~SYMBOL CODE~~ (Positions 45-46)

~~Report the two (2) digit numeric code. The Symbol Code on the loss record must match the Symbol Code in effect as of the date of loss from the vehicle's corresponding premium record. Refer to the Coding Section for applicable codes.~~

~~Report spaces or zeros.~~

19. INTENSIFIED APPRAISAL IDENTIFICATION CODE (Position 47)

Report the one (1) digit numeric code. Refer to the Coding Section for applicable codes.

20. Reserved for Future Use (Position 48)

Report spaces or zeros.

**Massachusetts Commercial Automobile
Statistical Plan
Part VI - Coding Section**

CLASSIFICATION CODE

NON-OWNED AUTOMOBILES

Description	Code	
	Liability	Physical Damage
Non-Ownership Liability (Exposure Basis: Employee Months)		
Risks with 0 – 25 Employees	660100	--
Risks with 26 – 100 Employees	660200	--
Risks with 101 – 500 Employees	660300	--
Risks with 501 – 1,000 Employees	660400	--
Risks with over 1,000 Employees	660500	--
Individual Liability of Employees (including Social Service Agency Risks)	667100	--
Non-Ownership Liability (Exposure Basis: Volunteer Months)		
Volunteers (Social Service Agency Risks Only)	667000	--
Individual Liability of Volunteers (Social Service Agency Risks Only)	667200	--
<u>Volunteers (Other Than Social Service Agency Risks) (Voluntary Business Only)</u>	<u>667400</u>	<u>--</u>
<u>Individual Liability of Volunteers (Other Than Social Service Agency Risks) (Voluntary Business Only)</u>	<u>667600</u>	<u>--</u>
Hired Automobiles (Exposure Basis: Cost of Hire)		
Private Passenger and Commercial Vehicles (excluding Truckers)	661100	661100
Truckers	661300	661300
★ Truckers – Without Hold Harmless Agreements (Voluntary Business Only)	662600	662600
★ Truckers – With Hold Harmless Agreements (Voluntary Business Only)	662800	662800
Public Transportation Automobiles	500000	500000
On a Minimum or an "If Any" Premium Basis	661900	--
Other Non-Owned Automobiles		
Drive Other Car Coverage	902000	902000
Partnership as the Named Insured – Non-Ownership Liability	700000	--
All Other	700000	700000

Massachusetts Commercial Automobile Statistical Plan Part VIII – Record Layouts

COMMERCIAL RECORD LAYOUT MODIFICATION KEY

The Commercial Record Layout Modification Key should be used in conjunction with the Commercial Record Layouts contained on the following pages. The key identifies those fields to which modifications were made in prior policy years. For example, the field may have been reported in an alternate field position, or the field was added to or eliminated from the Commercial Record Layout. For reporting instructions for prior effective years, refer to the Massachusetts Commercial Automobile Statistical Plan in effect for the specific year (which can be found on CAR’s website (www.commauto.com)).

No.	Valid Policy Effective Date(s)	Field	Subline Codes	Reporting Position
①	1989 through 1995	Intensified Appraisal Code	618 Losses	47
②	1991 and subsequent	Producer Code	All	61 - 66
③	10/1/1992 and subsequent Optional 3/1/1992–9/30/1992	Pollution Liability Broadened Coverage Code	611	48
④	1995 and prior	Age Code	618	44
		Symbol Code (Motorcycle Value*)	618	44 - 46
⑤	1995 and subsequent	Zip Code	All	72 - 80
		Vehicle Identification Number	All	131 - 147
⑥	1996 and subsequent	Symbol Code (Motorcycle Value*)	618	45 - 46
		Age Code	611,615,618	52
⑦	1998 and subsequent	Aggregate Limits Identifier Code	611	53
⑧	2002 and prior	Class Group Code	All	54
	2003 and subsequent	Reserved for Future Use		
⑨	2002 and prior	Claim Count	All Losses	90
	2003 and subsequent	Reserved for Future Use		
⑩	7/1/2003 and subsequent Optional 1/1/2003-6/30/2003	Terrorism Coverage Code	All Premium	60
⑪	2012 and subsequent Optional 7/1/2011-12/31/2011	Original Cost New Code	618	56 - 58
⑫	<u>2023 and prior</u>	<u>Symbol Code</u>	<u>618</u>	<u>45 - 46</u>
	<u>2024 and subsequent</u>	<u>Reserved for Future Use</u>		



* For Policy Effective Years 1995 and prior, Motorcycle Value was a three position code that was reported within the Age Code and Symbol Code fields. For Policy Effective Years 1996-~~2023 and subsequent~~, Motorcycle Value is a two a position code, reported within the Symbol Code field now located in positions 45-46.

