

General Modifications: Private Passenger Claim Performance Standards as of April 26, 2019

The Performance Standards and Appendices for the handling and payment of claims are reviewed every two years in accordance with Massachusetts G.L. c. 175 sec. 113H. Below are general descriptions of changes to the Private Passenger Claim Performance Standards approved by the Division of Insurance by Order on April 26, 2019.

Private Passenger Specific Modifications

Table of Contents

- The DOI Bulletin referenced in Appendix N has been updated.
 - The most recent communication titled Bulletin 2017-06 (November 22, 2017) is now referenced.

Standard III No-Fault Personal Injury Protection Benefits Handling

- Language is added in the section pertaining to Fraud Handling to include Special Investigations.
 - The updated language is consistent with Standard II Bodily Injury & Uninsured/Underinsured Motorist.
- Language is added in the Medical Management section that allows for the use of medical fee databases as an additional technique that companies may use in the determination of ‘usual and customary’ charges as part of its medical management plan.

Measurements & Penalties

- Compliance Audit Committee is changed to Compliance and Operations Committee.

Appendix A – CAR SIU Standards

- Language is adjusted to reflect the updated process for all ARCs to provide CAR the SIU Quarterly Activity Log.

Appendix I – CAR Compliance Audit Claim Review Process

- Compliance Audit Committee is changed to Compliance and Operations Committee.

Appendix J – CAR SIU File Review Process – MAIP Policies

- Clarifying language is inserted regarding the SIU components of the Hybrid Audit.

Appendix N – Division of Insurance, Bulletin 2008-12

- As noted in the Table of Contents, the DOI issued an updated Bulletin 2017-06 clarifying the coordination of benefits.
 - The updated Bulletin issued on November 22, 2017 is inserted as an exhibit replacing the prior.