

Approved Modifications to the Private Passenger Statistical Plan

Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
<p>January 1, 2024 (Optional January 1, 2023)</p>	<p>In order to properly identify vehicles that are classified as Limited Use Vehicles, a new classification code has been added to the Private Passenger Statistical Plan. Also, the Private Passenger Motorcycle Definition was updated to include two and three-wheeled Limited Use Vehicles.</p> <p>Appendix A – Classification Code Decision Table has been modified to identify those data elements that are required to be reported, not required to be reported or may be optionally reported on records coded with the Limited Use Vehicles classification code.</p>	<p>Approved by the Division of Insurance on October 28, 2022</p>	<p>VI:12,13 A:2</p>	<p>All</p>
	<p>In order to capture more company-specific enhancements to physical damage coverage, new miscellaneous other than collision coverage codes have been added to the Private Passenger Statistical Plan. These new codes identify additional towing and labor coverage, roadside assistance coverage, and additional substitute transportation coverage and are applicable to voluntary business only.</p> <p>Appendix A – Coverage Code Decision Table has been updated to include these new codes.</p>		<p>VI:41 A:3</p>	<p>Physical Damage Premium and Loss Records</p>

Approved Modifications to the Private Passenger Statistical Plan

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<p style="text-align: center;">January 1, 2022 (Optional January 1, 2021)</p>	<p>Modifications have been made to the descriptions for classification codes 120, 122, 140 and 142 in the Private Passenger Definition – Classification Code table to indicate that the existing class codes for the inexperienced youthful male gender designations will also be used to identify the non-binary gender designation (Gender X).</p> <p>Note that for consistency in the wording of the classification descriptions, modifications have also been made to the female gender designation description for codes 124 and 126.</p>	<p style="text-align: center;">Approved by the Division of Insurance on December 16, 2020</p>	<p style="text-align: center;">VI:10</p>	<p style="text-align: center;">All</p>
<p style="text-align: center;">January 1, 2022 (Optional January 1, 2021)</p>	<p>CAR has recently become aware of antique automobile programs written in the voluntary market that include coverage for some vehicles described as “classic cars”, but which do not fully meet the statutory definition of an antique automobile. These vehicles are those that have similar usage restrictions as Antique Cars and Antique Motorcycles, but do not meet the age and registration requirements set forth in the statute.</p> <p>In order to identify this data for use in the MAIP Quota Share process, Miscellaneous Rated as Private Passenger classification code 048500 has been added to the Private Passenger Statistical Plan. This code will be used to statistically report Specialty and Classic Cars and Specialty and Classic Motorcycles.</p>		<p style="text-align: center;">VI:12 A:2</p>	<p style="text-align: center;">All</p>

Approved Modifications to the Private Passenger Statistical Plan

Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
January 1, 2021	The Out-of-State Territory Codes have been expanded to include specific codes to identify New Jersey (997) and Pennsylvania (998).	Approved by Division of Insurance on December 10, 2019	B:1, 8	All
January 1, 2020	The components and penalties associated with the Distributional Analysis Program has been incorporated into the Statistical Data Quality Penalty Program.		VII: 6, 10	N/A

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<p>January 1, 2020</p>	<p>Several data fields contained in the Private Passenger Statistical Plan are only required to be reported on policies assigned through the Massachusetts Automobile Insurance Plan (MAIP). These include the Anti-Theft Device Identification Code, the Continuous Coverage Discount Code, the Extra-Risk Rating Collision and Other than Collision Codes, the High-Theft Vehicle Code, and the Low Frequency Discount Code.</p> <p>In order to clarify this requirement, modifications have been made to Appendix A – Classification and Coverage Decision Tables. A new Decision Table value of “M” has been introduced to indicate that for the classification codes identified, the field is only required to be reported on business assigned through the MAIP. Additionally, a clarification has been added to Part III – General Reporting Requirements to reference that specific instructions relative to Extra Risk Rating may also be found in Appendix A.</p>	<p>Approved by the Division of Insurance on October 22, 2019</p>	<p>III:5 A:1-2</p>	<p>For Clarification Only</p>
<p>January 1, 2021</p>	<p>A classification code representing electric cars has been part of the Private Passenger Statistical Plan for many years, dating as far back as the late 1970s. Now that electric cars are mass produced and commonplace, the distinction of this type of vehicle is no longer relevant.</p> <p>Statistical classification code assignments for electric cars should be based upon the characteristics of the operator used to rate the vehicle and the private passenger defined classification codes in the Coding Section of the Private Passenger Statistical Plan should be used for reporting purposes. Accordingly, classification code 0400 (Electric Cars) has been eliminated from the Private Passenger Statistical Plan.</p>	<p>Approved by the Division of Insurance on October 22, 2019</p>	<p>VI:12 A:2</p>	<p>All</p>

Approved Modifications to the Private Passenger Statistical Plan

Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
<p style="text-align: center;">July 1, 2020</p> <p style="text-align: center;">(Optional for policies effective January 1, 2020 – June 30, 2020)</p>	<p>As a result of the elimination of the anti-theft device discount in the MAIP Private Passenger Automobile Insurance Manual and AIB’s Private Passenger Automobile Insurance Rating Manual, the Anti-Theft Device Discount Code in the Private Passenger Statistical Plan has been redefined and replaced with the Anti-Theft Device Identification Code. For policies effective July 1, 2020 and subsequent, this field will identify the category of anti-theft device or vehicle recovery system that has been installed in the vehicle.</p> <p>Note that although this modification is applicable to policies effective July 1, 2020 and subsequent, it may be implemented for policies effective January 1, 2020 through June 30, 2020, at a company’s option.</p>	<p>Approved by Division of Insurance on May 8, 2019</p>	<p>IV:15 V:16 VI:46 VIII:2, 7, 8 A:2, 3</p>	<p>Physical Damage Premium and Loss</p>

Approved Modifications to the Private Passenger Statistical Plan

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<p style="text-align: center;">April 1, 2018</p>	<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 Rule 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 is 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>	<p style="text-align: center;">Approved by Division of Insurance on May 21, 2018</p>	<p style="text-align: center;">VI: 5</p>	<p style="text-align: center;">All</p>

Approved Modifications to the Private Passenger Statistical Plan

Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
January 1, 2019	In order to capture more detailed information relative to the Continuous Coverage and Low Frequency Discounts, additional coding has been added to these fields. Codes have been added to identify eligibility status and whether or not the discounts have been applied.	Approved by Division of Insurance on December 7, 2017	VI:23, VI:24	Liability and No-Fault Premiums and Losses

Approved Modifications to the Private Passenger Statistical Plan

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<p style="text-align: center;">July 1, 2018</p> <p style="text-align: center;">(Optional for policies effective January 1, 2018 – June 30, 2018)</p>	<p>In order to specifically identify statistical information relative to company endorsements that provide additional coverage to insureds that use their personal automobiles for ride-sharing, ride-hailing, on-demand delivery and other transportation network services, a new Classification Code has been added to the Private Passenger Statistical Plan.</p> <p>For policies effective July 1, 2018 and subsequent, Classification Code 900000 must be used to identify Transportation Network Company (TNC) Driver Coverage. However, for policies effective January 1, 2018 through June 30, 2018, this code may be reported at a company's option. Note that this code is only applicable to voluntary business.</p> <p>Appendix A – Classification Code Decision Table has been updated to include this code.</p>	<p style="text-align: center;">Approved by Division of Insurance on July 18, 2017</p>	<p style="text-align: center;">VI: 15 A:2</p>	<p style="text-align: center;">All</p>

Approved Modifications to the Private Passenger Statistical Plan

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<p style="text-align: center;">January 1, 2017</p> <p style="text-align: center;">(Optional for policies effective January 1, 2016 – December 31, 2016)</p>	<p>Several new Classification Codes have been added to the Private Passenger Statistical Plan to identify Electric Motorcycles (Experienced Operator, Inexperienced Operator and Age 65 or more).</p> <p>Appendix A – Classification Code Decision Table has been updated to include these codes.</p>	<p>Promulgated by the Division of Insurance on September 21, 2015</p>	<p style="text-align: center;">VI: 13 A:2</p>	<p style="text-align: center;">All</p>

Approved Modifications to the Private Passenger Statistical Plan

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July 1, 2015	<p>Based upon ZIP Codes changes implemented by the United States Postal Service, the Division of Insurance has promulgated modifications to the ZIP Codes that define the territorial Statistical Code assignments for the city of Boston.</p> <p>For policies effective July 1, 2015 and subsequent, the following modifications have been made to the city of Boston table contained in Appendix B – Territory Codes:</p> <ul style="list-style-type: none"> • ZIP Code 02222 has been added • Obsolete ZIP Codes (02101-02107, 02202) and those associated exclusively with P.O. Boxes and commercial businesses (02112, 02117, 02123, 02137, 02201, 02241) have been deleted. 	<p>Promulgated by the Division of Insurance on October 31, 2014</p>	<p>B:1,8</p>	<p>All</p>

Approved Modifications to the Private Passenger Statistical Plan

Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
<p style="text-align: center;">January 1, 2014</p>	<p>To accommodate those companies that write miscellaneous rated as private passenger vehicles currently not specifically identified in the Private Passenger Statistical Plan, the Miscellaneous Rated as Private Passenger Classification Code table has been updated to include an All Other classification code (049900).</p> <p>The Classification Code Decision Table has been updated to include this classification. To assure consistency among the Miscellaneous Rated as Private Passenger classifications, table values have been updated as necessary.</p>	<p style="text-align: center;">Approved by Division of Insurance on November 21, 2012.</p>	<p style="text-align: center;">VI: 12 A:2</p>	<p style="text-align: center;">All</p>

Approved Modifications to the Private Passenger Statistical Plan

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<p>January 1, 2013</p> <p>(Optional for policies effective July 1, 2012 - December 31, 2012)</p>	<p>To accommodate those companies that have filed a combined single limit rate as part of their private passenger voluntary rate filing, the Private Passenger Statistical Plan has been updated to include a Limits Identifier Code in field position 47 of the liability premium and loss records layouts. Combined Single Limit Code values have also been added to the Liability Limits Code tables.</p> <p>The proposed implementation date is January 1, 2013. Companies may optionally report this field for policies effective July 1, 2012 through December 31, 2012.</p>	<p>Approved by Division of Insurance on December 1, 2011</p>	<p>III: 1, 2 IV: 3 V: 3 VI: 32, 34 VIII: 2-8</p>	<p>Liability Premiums and Losses</p>
	<p>Existing data elements on these pages have been renumbered to accommodate the addition of the Limits Identifier Code.</p>		<p>III: 3-6 V: 4-6</p>	<p>N/A</p>
<p>January 1, 2012</p>	<p>The Private Passenger Classification Code Decision Table has been updated to reflect that Anti-Theft Device, Annual Mileage and Passive Restraint Discounts may be optionally reported for classification 0460## (Low Speed Vehicles).</p>		<p>A:2</p>	<p>For Clarification Only</p>

Approved Modifications to the Private Passenger Statistical Plan

Approved Effective Date	Description	Status	Page Impacted	Records Impacted
January 1, 2011	<p>The following modification has been made to Part VII – Statistical Data Quality Program:</p> <ul style="list-style-type: none"> • To eliminate the need to update error code references upon the addition or deletion of new/obsolete statistical edits, all references to specific statistical and verification errors have been removed from the Statistical Data Quality Program. Companies are referred to CAR’s Statistical Edit Package for a description of all statistical and verification errors. 	<p>Approved by the Division of Insurance on February 23, 2011</p>	<p>VII:3</p>	<p>For Clarification Only</p>

Approved Modifications to the Private Passenger Statistical Plan

Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
<p style="text-align: center;">January 1, 2011</p>	<p>For policies effective January 1, 2011 and subsequent, the Symbol Code field will be eliminated from the physical damage premium and loss record layouts. Companies will no longer be required to report vehicle symbol.</p>	<p style="text-align: center;">Approved by Division of Insurance on June 24, 2010</p>	<p style="text-align: center;">IV:15, V:15, VI:41(eliminated), VIII:1, 6, 7 A:2, 3</p>	<p style="text-align: center;">Physical Damage Premium and Loss Records</p>
	<p>The data elements on these pages have been renumbered in conjunction with the elimination of the Symbol Code field.</p>		<p style="text-align: center;">IV:16-18, V:16-19</p>	
	<p>Pages in the Coding Section have been renumbered in conjunction with the elimination of the Symbol table.</p>		<p style="text-align: center;">VI:41-49</p>	

Approved Modifications to the Private Passenger Statistical Plan

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August 1, 2010	<p>In order to properly identify vehicles that are classified as Low Speed Vehicles, a new classification code has been added to the Private Passenger Statistical Plan.</p> <p>Appendix A - Classification Code Decision Table has been modified to identify those data elements that are required to be reported, not required to be reported or may be optionally reported on records coded with the Low Speed Vehicles classification code.</p>	<p>Approved by Division of Insurance on April 22, 2010</p>	<p>VI:12 A:2</p>	<p>All Records</p>

Approved Modifications to the Private Passenger Statistical Plan

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<p style="text-align: center;">January 1, 2011</p> <p style="text-align: center;">(Optional for policies effective April 1, 2010 - December 31, 2010)</p>	<p>The Private Passenger Statistical Plan has been updated to include the Continuous Coverage and Low Frequency Discounts.</p> <p>The approved implementation date is January 1, 2011. Companies may optionally report these discounts for policies effective April 1, 2010 through December 31, 2010.</p>	<p>Approved by the Division of Insurance on February 23, 2010.</p>	<p>IV: 4, 10 V: 4, 10 VI: 23, 24 VIII: 1-5 A:2</p>	<p>Liability and No-Fault</p>
	<p>Existing data elements on these pages have been renumbered to accommodate the addition of the two new discounts noted above.</p>		<p>IV: 5, 6, 11, 12 V: 5, 6, 11,12</p>	<p>N/A</p>

Approved/Disapproved Modifications to the Private Passenger Statistical Plan

Approved Effective Date	Description	Status	Pages Impacted	Records Impacted
January 1, 2010	<p>The Private Passenger Statistical Plan has been updated to include proposed modifications to the Statistical Data Quality Program as follows:</p> <ul style="list-style-type: none"> • The majority of the penalty amounts contained in the Statistical Data Quality Program have not been updated since their inception in 1989. These penalties have been increased for inflationary changes and adjusted for reasonability as warranted. • In order to further assure that complete and accurate statistical data is reported to CAR, the Annual Statement program has been expanded to monitor the receipt of Statutory Page 14s for Massachusetts on a quarterly basis, including any corresponding out-of-balance explanations. This program will be administered in a similar manner to the program currently in place for monitoring the year-end receipt of company Annual Statements. • Wording has been clarified, obsolete language has been eliminated and sections have been renumbered as necessary. <p><u>The implementation date of these modifications is January 1, 2010, impacting the January 2010 and subsequent monthly accounting/statistical shipments.</u></p>	Approved by Division of Insurance on 12/31/09	VII: 1, 3, 5-9	All
Disapproved	<p>In accordance with Rule 29 of the CAR Rules of Operation, no later than the 23-month anniversary of the calendar date on which a Newly Writing Company's initial Private Passenger Motor Vehicle Insurance rates and manual became effective, the company must provide CAR with interim summary data on a monthly basis. In order to assure the timely receipt of interim data information, an Interim Summary Data penalty will be added to the Private Passenger Statistical Data Quality Program. A penalty will apply for failing to report the initial submission of interim data and another penalty will apply on an ongoing basis for failing to report each subsequent monthly submission of interim data.</p>	Disapproved by Division of Insurance on 12/31/09	N/A	N/A

Approved Modifications to the Private Passenger Statistical Plan

Approved Effective Date	Description	Status	Page(s) Impacted	Records Impacted
January 1, 2010	Minor changes have been made to the Private Passenger Automobile Statistical Plan to reflect a competitive rating environment and changes in the residual market structure.	Promulgated by the Division of Insurance on 8/20/09	Cover Page I:1-2 II:1-2, 4 III:3-6, 11-12 VI:9-10, 20, 22, 43, 45-47 VII:6, 10	All
	Premium Town Code has been renamed Territory Code.		Table of Contents: i IV:2,8,14 V:2,8,14 VIII:1-7 A:2-3 B:1-14	All
	<p>The following fields have been eliminated from the Private Passenger Automobile Statistical Plan:</p> <ul style="list-style-type: none"> • Accident Town Code • Intensified Appraisal Identification Code • Pre-Insurance Inspection Identification Code has been eliminated as a result of changes to 211 CMR 94.00 that became effective on July 24, 2009. • Rate Departure Factor Code 		IV:5,11,15, 17 V:3,9,15 VI:26,41 VIII:1-7 A:2-3	All
	Passive Restraint Device Discount Code has been revised to reflect the repeal of 211 CMR 124.00 in 2008. The coding requirements remain unchanged.		VI:21	All Liability and No-Fault

Approved Modifications to the Private Passenger Statistical Plan

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January 1, 2010	<p>The following fields are not required to be reported, but companies may optionally report data in these fields. A new value of “O” has been added to Appendix A – Classification and Coverage Code Decision Tables to indicate the “optional” status. Note that if a company chooses to report data in these optional fields, the reported data will be verified for accuracy.</p> <ul style="list-style-type: none"> • Anti-Theft Device Discount Code • Annual Mileage Code • OEM Coverage Code • Passive Restraint Device Discount Code • Partial/Total Loss Indicator • Producer Code • Subline Code 	Promulgated by the Division of Insurance on 8/20/09	A:1-3	All
	References to Statutory Page 14 for Massachusetts have been updated.		II:1-2 VII:1-2,6-7	All
	References to commercial Annual Statement Line of Business codes have been deleted from the table in Part VI – Coding Section. References to Subline in several tables have been replaced with Annual Statement Line of Business.		VI:1, 7 VIII:1	All
	Wording clarification, elimination of obsolete language and renumbering has been made as necessary.		I:2 II:3-4 VI:42 VII:3 Index D:1-3	All

Approved Modifications to the Private Passenger Statistical Plan

Approved Effective Date	Description	Status	Page(s) Impacted	Records Impacted
April 1, 2010	<p>For policies effective April 1, 2010 and subsequent, companies will be required to report merit rating status and credit or surcharge premium adjustments in combination with the applicable coverage base premium. A separate merit rating record will no longer be statistically reported. The fifth and sixth positions of the combined premium record will indicate the merit rating status of the operator used to rate the vehicle. Merit rating status will be defined as the number of points or incident free years recognized by the merit rating plan that is described in Rule 56 of CAR's Massachusetts Private Passenger Automobile Insurance Manual.</p> <p>Appendix C has been added to the Private Passenger Statistical Plan. Appendix C identifies all major and minor traffic law violations and the chapter and section of the Massachusetts General Laws (M.G.L.) or the Code of Massachusetts Regulations (CMR) to which each violation applies.</p>	Approved by the Division of Insurance on July 29, 2009	I:1-2 III:1-5 VI:10, 12, 14 C:1-8	All Premium Records

Withdrawn Modifications to the Private Passenger Statistical Plan

Status	Description	Pages Impacted	Records Impacted
All Pages Withdrawn	<p>Rule 29 – Assignment Process has been amended to include an interim summary submission reporting requirement for Newly Writing Companies. Accordingly, all Statistical Plan modifications previously filed with the Division of Insurance on March 3, 2009 have been withdrawn.</p> <p>To assure that Newly Writing Companies are provided with a quota share as specified in Rules 29 and 30 of the CAR Rules of Operation, Part VII – Statistical Data Quality Program of the Massachusetts Private Passenger Automobile Statistical Plan has been updated to include an interim summary data submission requirement. Late or unacceptable interim summary data submissions will be treated similar to late or unacceptable statistical shipments for purposes of assessing Statistical Data Quality Penalties.</p>	VII:1,2,4,8,9	All
	<p>These modifications have also been withdrawn.</p> <p>The Massachusetts Private Passenger Automobile Statistical Plan has been updated to eliminate obsolete requirements relative to the Massachusetts Automobile Expense Call, clarify references to the Annual Statement and Massachusetts Statutory Page 14, update the page numbering in Part VII – Statistical Data Quality Program, and update page references contained in the Index.</p>	II:1,2 VII:1-11 C:1-3	For clarification only

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>	VII:1-6, 9,10,12	All

Approved Modifications to the Private Passenger Statistical Plan

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April 1, 2008	<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>	Approved by the Division of Insurance on May 8, 2008.	III:4,13 VI:10,12,14 C:2,3	All

Approved Modifications to the Private Passenger Statistical Plan

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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>

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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

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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>Approved by the Division of Insurance on February 16, 2007.</p>	<p>VI:8 VI:9</p>	<p>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>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

Approved Effective Date	Description	Status	Records Impacted	Pages Impacted
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