

## **PRIVATE PASSENGER MOTOR VEHICLE RATE/RULE FILINGS**

**This checklist is designed to set forth minimum rate/rule filing guidelines that are identified in relevant statutes, regulations, and/or standards. It is not intended to be all-inclusive. You are advised to independently verify if there are any other statutes, regulations, and/or other standards that may be applicable to your filing. Nothing contained herein shall limit or otherwise affect the Division of Insurance's ability to disapprove any filing that it determines is not in compliance with any Massachusetts law, regulation and/or standard.**

Instructions: This checklist must accompany all private passenger motor vehicle insurance rate/rule filings. For each component of this checklist, the filer shall certify that the filing complies with the listed statutory provisions by initialing the space provided. If a listed statutory provision does not apply to the rates or rules contained in the filing, the filer shall write "N/A" in the space provided.

### **Rate/Rule Filings**

\_\_\_\_\_ This rate/rule filing has been submitted to the Division of Insurance at least 45 days prior to its proposed effective date in compliance with [G.L. c. 175E, § 7](#) and [211 CMR 79.05\(1\)\(a\)](#). The effective date is identified in the rate filing.

\_\_\_\_\_ This rate/rule filing has been submitted to the Division of Insurance at least 15 days prior to its proposed effective date in compliance with [G.L. c. 175A, § 4](#) and [211 CMR 79.05\(1\)\(b\)](#). The effective date is identified in the rate filing.

\_\_\_\_\_ This SERFF rate/rule filing is a complete filing as defined in [Division of Insurance Bulletin 2008-08](#), and contains:

1. Material outlined in the General Information and State Specific tabs on SERFF.
2. Filing memorandum
3. Actuarial support for rate/rule changes
4. Annotated comparisons for rule changes
5. Division of Insurance Abstract Documents
6. Certification of Compliance
7. Checklist

\_\_\_\_\_ This rate/rule filing has been submitted electronically to the Division of Insurance via the SERFF electronic filings system in compliance with [Division of Insurance Bulletin 2008-08](#). While [211 CMR 79.05\(3\)](#) prescribes that triplicate copies be sent, the Division of Insurance recognizes the SERFF filing to be sufficient for our purposes.

\_\_\_\_\_ A copy of this rate/rule filing has been submitted simultaneously to the Attorney General in compliance with [211 CMR 79.05\(3\)](#).

\_\_\_\_\_ The rates and rating plans included within this rate filing were determined using sound actuarial methods as required by 211 CMR 79.04(5).

\_\_\_\_\_ This rate/rule filing contains accurate policy premium example exhibits as required by Attachment 2 of Filing Guidance Notice 2010-C. This information has been submitted to SERFF in Excel format.

### **Filing to Adopt Advisory Rates**

This rate filing is being submitted by an insurer that writes less than 1% of the private passenger motor vehicle insurance market to adopt a rate and rule filing submitted by a rating organization currently on file with the Division of Insurance. The filing contains an effective date and identifies the effective date the rating organization's rates were placed on file in compliance with Filing Guidance Notice 2008-G.

### **Rate Filing Content**

\_\_\_\_\_ The summary and actuarial memorandum included within this rate filing indicates the scope and extent of the changes contemplated. The filing contains, or incorporates by reference the information and data relied upon to support the filing. The following filing exhibits relevant to this filing are contained in this filing in the following order: ([211 CMR 79.05\(4\)](#)), A three-year minimum history is required for all items below that include a \*.

- \_\_\_\_\_ (a) Summary of rate level changes and other matters;
- \_\_\_\_\_ (b) Rate level calculations for each coverage;
- \_\_\_\_\_ (c) Premiums and exposures\*;
- \_\_\_\_\_ (d) Adjustments to premiums and exposures;
- \_\_\_\_\_ (e) Accident year reported and paid losses and claims\*;
- \_\_\_\_\_ (f) Development factors;
- \_\_\_\_\_ (g) Claim cost trends;
- \_\_\_\_\_ (h) Frequency trends;
- \_\_\_\_\_ (i) Other adjustments to losses;
- \_\_\_\_\_ (j) Claim adjustment expenses\*;
- \_\_\_\_\_ (k) Commission expenses\*;
- \_\_\_\_\_ (l) Other expenses\*;
- \_\_\_\_\_ (m) Expense trends;
- \_\_\_\_\_ (n) Underwriting profit, including due consideration of investment income;
- \_\_\_\_\_ (o) Classification plans;
- \_\_\_\_\_ (p) Territorial and operator rate class relativities;
- \_\_\_\_\_ (q) Increased limits factors;
- \_\_\_\_\_ (r) Deductible and miscellaneous rating factors;
- \_\_\_\_\_ (s) Credibility;
- \_\_\_\_\_ (t) Final base rates and rating factors; and
- \_\_\_\_\_ (u) Any other supporting information

\_\_\_\_\_ The information and documentation in this filing is sufficient for a complete actuarial review of the rate request. The documentation and actuarial support contained in the filing describes clearly the sources of data, material assumptions, and methods relied upon. Any material changes in sources of data, assumptions, or methods from the last rate analysis are documented within the filing. The

filing memorandum explains the reason(s) for and describes the impact of the requested changes.

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Rate level changes for some or all coverages are included in this filing. The filer's estimate of the indicated rate is based on the filer's exposure, premium, and loss experience for all insured vehicles, including those insured through group marketing plans. The indicated percentage change to rates is based on premium that is gross of any rate deviations that have applied or will apply under group marketing plans.

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**Rates and Classification Plans.** The actuarial or business basis for changes to rating factors, including discounts, are described in this filing. This filing contains an exhibit that shows the current and proposed changes for each rating factor or discount together with loss ratio or pure premium support where applicable.

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This rate filing changes the rating territory assignments of some or all of the territories in the Commonwealth as defined in the [Commissioner's private passenger automobile statistical plan](#). An exhibit listing the statistical code and name of all 360 territories, along with their current and proposed rating territory assignment has been submitted with this filing, along with supporting statistical and actuarial information.

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**Merit Rating Plans.** The merit rating plan described in this rate filing does not consider any motor vehicle at-fault accidents or traffic violations that pre-date the relevant policy effective date by more than six years. Premiums calculated under the merit rating plan will not be affected by any particular motor vehicle at-fault accident or traffic violation for more than five years ([211 CMR 79.04\(7\)](#))

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**Rating Factors Prohibited.** None of the following factors is used in the determination of any premium based on the rules, rates or rating plans contained in this filing pursuant to [211 CMR 79.0](#) 4(11)

- (a) sex;
- (b) marital status;
- (c) race;
- (d) creed;
- (e) national origin;
- (f) religion;
- (g) age, except to produce the reduction in Rates for insureds age 65 years or older required by [G.L. c. 175E](#), § 4;
- (h) occupation;
- (i) income;
- (j) education;
- (k) homeownership;
- (l) gender identity; and
- (m) sexual orientation.

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**Policy Placement Criteria**

The rate manual submitted with this filing identifies all of the risk attributes considered by the company in its determination of the insurance company or risk category in which a policy will be placed for the purposes of calculating a voluntary premium in accordance with the provisions of [Division of Insurance Bulletin 2008-17](#). The following risk attributes are not considered in the policy placement decision in compliance with the provisions of [211 CMR 79.0](#) 4 (12):

- (a) sex;
- (b) marital status;
- (c) race;
- (d) creed;
- (e) national origin;
- (f) religion;
- (g) age;
- (h) occupation;
- (i) income;
- (j) principal place of garaging of the vehicle;
- (k) education;
- (l) homeownership;
- (m) gender identity; and
- (n) sexual orientation.

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#### **Prohibited Uses of Credit**

No credit information contained on a consumer report obtained from a consumer reporting agency pursuant to [G.L. c. 93, § 50](#) et seq. is contemplated by this filing for the purposes of determining premiums for private passenger motor vehicle insurance in accordance with [211 CMR 79.04](#)(13).

#### **Policy Premium Examples**

\_\_\_\_\_ The changes contemplated in this filing will not affect the policy premium examples currently on file with the Division for reasons set forth in the filing memorandum.

\_\_\_\_\_ Policy premium examples have been submitted to the Division of Insurance concurrent with the submission of this rate filing in the format described in Attachment 3 of Filing Guidance Notice 2010-C in Excel format.

**Distribution of Change in Vehicle Premium Over Premium In Effect 12 Months Prior**

% Change in Vehicle Premium	Bodily Injury (including guest)	Property Damage	Personal Injury Protection	Comprehensive	Collision
Less than -15%					
-15% to -10.1%					
-10.0% to -5.1%					
-5.0% to -0.1%					
0% to 4.9%					
5.0% to 9.9%					
10.0% to 14.9%					
15.0% or more					
Statewide Chg.					
Maximum Chg.					
Minimum Chg.					

\_\_\_\_\_ The percentage change in vehicle premium is calculated assuming there is no change in the individual operator's circumstances from the prior policy term including, but not limited to, coverages or coverage options purchased, the operator assigned to the vehicle, the operator's at-fault accident and traffic violation record, the number of years the operator has been licensed, the number of miles the vehicle has been driven annually, any other discount or rating factor applicable to the vehicle, the model year and rate symbol of the vehicle, and the garaging location of the vehicle.

## **COMMERCIAL MOTOR VEHICLE RATE/RULE FILINGS**

**This checklist is designed to set forth minimum rate/rule filing guidelines that are identified in relevant statutes, regulations, and/or standards. It is not intended to be all-inclusive. You are advised to independently verify if that are any other statutes, regulations, and/or other standards that may be applicable to your filing. Nothing contained herein shall limit or otherwise affect the Division of Insurance's ability to disapprove any filing that it determines is not in compliance with any Massachusetts law, regulation and/or standard.**

Instructions: This checklist must accompany all commercial motor vehicle insurance rate/rule filings. For each component of this checklist, the filer shall certify that the filing complies with the listed statutory provisions by initialing the space provided. If a listed statutory provision does not apply to the rates or rules contained in the filing, the filer shall write "N/A" in the space provided.

### **Rate/Rule Filings**

\_\_\_\_\_ This rate/rule filing has been submitted to the Commissioner at least 45 days prior to proposed effective date in compliance with [G.L. c. 175E, § 7](#) and [211 CMR 91.06\(1\)](#). The effective date is identified in the rate filing.

\_\_\_\_\_ This rate/rule filing has been submitted to the Division of Insurance at least 15 days prior to its proposed effective date in compliance with [G.L. c. 175A, § 4](#). The effective date is identified in the rate filing.

\_\_\_\_\_ This SERFF rate/rule filing is a complete filing as defined in [Division of Insurance Bulletin 2008-08](#), and contains:

1. Material outlined in the General Information and State Specific tabs on SERFF.
2. Filing memorandum
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\_\_\_\_\_ A copy of this rate/rule filing has been submitted simultaneously to the Attorney General, unless the Commissioner directs otherwise. [\(211 CMR 91.06\(1\)\)](#)

## **Filing to Adopt Advisory Rates**

This rate filing is being submitted by an insurer that writes less than 1% of the commercial motor vehicle insurance market to adopt a rate and rule filing submitted by a rating organization currently on file with the Division of Insurance. The filing contains an effective date and identifies the effective date the rating organization's rates were placed on file in compliance with Filing Guidance Notice 2008-G

### **Rate Filing Content**

The summary and actuarial memorandum included within this rate filing indicates the scope and extent of the changes contemplated. The filing contains or incorporates by reference the information and data relied upon to support the filing. The following filing exhibits relevant to this filing are contained in this filing in the following order: [\(211 CMR 91.06\(4\)\)](#)

- \_\_\_\_\_ (a) Summary of rate level changes
- \_\_\_\_\_ (b) Rate level calculations for each coverage
- \_\_\_\_\_ (c) Premiums and exposures
- \_\_\_\_\_ (d) Adjustments to premiums and exposures
- \_\_\_\_\_ (e) Reported losses.
- \_\_\_\_\_ (f) Development factors
- \_\_\_\_\_ (g) Claim cost trends
- \_\_\_\_\_ (h) Frequency trends
- \_\_\_\_\_ (i) Other adjustments to losses
- \_\_\_\_\_ (j) Claim adjustment expenses
- \_\_\_\_\_ (k) Commission expenses
- \_\_\_\_\_ (l) Other expenses
- \_\_\_\_\_ (m) Expense trends
- \_\_\_\_\_ (n) Underwriting profit, including due consideration of investment income
- \_\_\_\_\_ (o) Classification plans
- \_\_\_\_\_ (p) Territorial, classification and rating relativities
- \_\_\_\_\_ (q) Increased limits factors.
- \_\_\_\_\_ (r) Deductible and miscellaneous rating factors
- \_\_\_\_\_ (s) Data sources
- \_\_\_\_\_ (t) Credibility
- \_\_\_\_\_ (u) Miscellaneous

\_\_\_\_\_ The information and documentation in this filing is sufficient for a complete actuarial review of the rate request. The documentation and actuarial support contained in the filing describes clearly the sources of data, material assumptions, and methods relied upon. Any material changes in sources of data, assumptions, or methods from the last rate analysis are documented within the filing. The filing memorandum explains the reason(s) for and describes the impact of the requested changes.

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**Rates and Classification Plans.** The actuarial or business basis for changes to rating factors, including discounts, are described in this filing. This filing contains an exhibit that shows the current and proposed changes for each rating factor or discount together with loss ratio or pure premium support where applicable.

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This rate filing changes the rating territory assignments of some or all of the cities and towns in the Commonwealth as defined in the [Commissioner's commercial automobile statistical plan](#). An exhibit listing the statistical code and name of all 360 cities and towns, along with their current and proposed rating territory assignment has been submitted with this filing, along with supporting statistical and actuarial information.

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**Rating Factors Prohibited.** None of the following factors is used in the determination of any premium based on the rules, rates or rating plans contained in this filing pursuant to [G.L. c. 175E, §4.](#)

- (a) sex
- (b) marital status
- (c) age