

211 CMR 15.00: REPORTING OF STATISTICAL DATA BY PROPERTY AND CASUALTY INSURANCE COMPANIES STATISTICAL PLANS

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15.01: Purpose, Scope, and Authority

211 CMR 15.00, promulgated pursuant to M.G.L. c. 174A, §15(d) and M.G.L. c. 175A, §15(d), sets forth the manner by which Insurers shall report data to Statistical Agents, the reports to be submitted by Statistical Agents to the Commissioner, and certain conduct in connection therewith. This regulation does not apply to data reported directly by Insurers to the Commissioner.

15.02: Definitions

Advisory Organization, An organization that meets the criteria and has complied with the filing requirements under 211 CMR 15.00 and M.G.L. c. 174A, §12 or M.G.L. c. 175A, §12.

Annual Statistical Compilation, An annual Statistical Report that contains historic statistical information for risk classifications within a line of insurance summarized for all insurers that report to a Statistical Agent as specified by the Commissioner. The Annual Statistical Compilation shall be submitted to the Commissioner in a format agreed to by the Statistical Agent and the Commissioner.

Commissioner, The Commissioner of Insurance appointed pursuant to M.G.L. c. 26, §6, or his or her designee.

Insurer, Any corporation, association, partnership, group or individual authorized to provide insurance subject to M.G.L. c. 174A, §4 or M.G.L. c. 175A, §4 except for motor vehicle insurance.

Statistical Agent, An organization that has been authorized by the Commissioner to collect insurance loss, expense, and exposure data from Insurers in accordance with the organization's approved Statistical Plans. Statistical Agents shall provide Statistical Reports or Annual Statistical Compilations developed from this data at least annually to the Commissioner in compliance with M.G.L. c. 174A, §15(a) or M.G.L. c. 175A, §15(a).

Statistical Plan, A system for collecting data from reporting Insurers, including exposure, coverage, classification, territory, premium, loss and other data that has been approved or promulgated by the Commissioner.

Statistical Report, A report created by a Statistical Agent that aggregates the data of all of its reporting Insurers at a level of detail and in a format agreed to by the Statistical Agent and the Commissioner.

15.03: Lines of Insurance

This regulation applies to all lines of insurance subject to the provisions of M.G.L. c. 174A, §4 or M.G.L. c. 175A, §4 except for motor vehicle insurance.

15.04: Authorization of Statistical Agents

To be authorized as a Statistical Agent for purposes of fulfilling the statistical reporting requirements of this regulation, the organization shall agree to be subject to examination by the Commissioner in the same way as an Advisory Organization. Examinations of authorized Statistical Agents shall be conducted pursuant to the provisions of M.G.L. c. 174A, §14 and M.G.L. c. 175A, §14.

15.05: Filing of Statistical Plans by Statistical Agents

Every Statistical Agent shall file with the Commissioner every Statistical Plan and every modification that it proposes to use to collect data from Insurers to meet the requirements of this regulation. Such Statistical Plan and modifications thereto shall be deemed to meet the requirements of this regulation unless disapproved by the Commissioner within thirty (30) days after the plan or modifications are filed with the Commissioner.

The Commissioner may promulgate amendments to existing statistical plans on a prospective basis.

15.06: Statistical Reporting by Insurers

Every Insurer licensed in Massachusetts shall report its insurance data for lines of insurance covered by this regulation at least annually to a Statistical Agent authorized by the Commissioner. This data shall be submitted in accordance with the Statistical Plan's minimum reporting standards for insurers deemed to meet the requirements of this regulation in accordance with 211 CMR 15.05.

15.07: Multiple Statistical Agents for the Same Line of Insurance

For lines of insurance where more than one Statistical Agent has been designated to collect statistics in the Commonwealth, the Statistical Agents shall, if so directed by the Commissioner, arrange to file combined reports for all Statistical Agents collecting data for the affected lines of insurance. The Statistical Agents may make arrangements among themselves for the equitable sharing of the costs to produce such combined reports.

15.08: Edit and Control Procedures for Statistical Agents

For each line of insurance that Insurers submit to a Statistical Agent on a basis consistent with Page 14 of the Insurer's Annual Statement made pursuant to M.G.L. c. 175, § 25, the Statistical Agent shall compare reported statistical data for Massachusetts to the Page 14 amount to ensure the data is complete.

A Statistical Agent shall use edit and control procedures to verify the accuracy of the coded information submitted by Insurers. The reasonability of the coded information shall be further tested by the Statistical Agent using appropriate methods to detect any systematic errors in the data reported.

A Statistical Agent shall notify the Commissioner of any Insurer that has failed to report complete, accurate, or reasonable statistical data for more than 4 of the past 8 quarters.

Insurers shall use edit and audit procedures to ensure the data submitted to the Statistical Agent is complete, accurate, and reasonable. Insurers are required to reconcile and correct data that the Statistical Agent finds to be incomplete, inaccurate, or unreliable in order to comply with 211 CMR 15.06.

The Commissioner may suspend or rescind a Statistical Agent's authority to collect and report statistical data from insurers if, during the course of an examination, the Commissioner finds that a Statistical Agent has failed to ensure that the data submitted to it is complete, accurate, and reasonable.

15.09: Statistical Reports Produced by Statistical Agents

The Commissioner shall have access to all data collected by a Statistical Agent. A Statistical Agent shall provide any Statistical Reports or Annual Statistical Compilations that it produces from aggregating Insurer data it collects through the Statistical Plan to the Commissioner as required or requested by the Commissioner.

Unless specifically requested by the Commissioner, Statistical Agents shall not provide Statistical Reports or Annual Statistical Compilations to the Commissioner or any other party in a format where it appears to be possible to identify information about individual Insurers that such Insurers have not already filed in the public domain, or could be used to identify a particular policyholder or claimant.

15.10: Disclosure of Complying and Non-Complying Insurers

Each Statistical Report shall contain a listing of Insurers whose data are included in the report. In addition, if data from an Insurer or Insurers that had agreed to have data included are, in fact, not included, then a listing of these Insurers shall also be made with the Statistical Report. For any Insurer that is listed as not included in a Statistical Report, the Statistical Agent shall, upon the request of the Commissioner, provide reasons for the exclusion.

15.12: Disclosure of Insurer Data Submitted to Statistical Agents

Any Statistical Report or Annual Statistical Compilation that is regularly provided to the Commissioner shall be available to the public.

A Statistical Agent shall not provide data submitted to it by any single Insurer, or any compilation thereof, to any party other than that Insurer or the Commissioner without the Insurer's written consent. Unless specifically requested by the Commissioner, Statistical Agents shall not provide the aggregated data of all reporting insurers to the Commissioner or any other party in a format where it appears to be possible to identify information about individual Insurers that such Insurers have not already filed in the public domain, or could be used to identify a particular policyholder or claimant.

15.13: Exemption

Upon application by a Statistical Agent or an individual Insurer, the Commissioner may allow the submission of a Statistical Report or data at a specified later date if the submission of the Statistical Report or data on the date required by this regulation would create a substantial hardship on the Statistical Agent or Insurer.

In considering whether to grant such an exemption, the Commissioner shall consider whether the delay is necessitated by an unusual or a one-time situation, or whether the delay is necessitated by a situation that is likely to reoccur. When the delay is necessitated by a situation that is likely to reoccur, the Commissioner may condition the granting of an exemption on whether the Insurer or Statistical Agent has a plan of action to address the situation in the future.

15.14: Lines of Insurance without a Statistical Agent

Any licensed Insurer writing any line of insurance not exempted by 211 CMR 15.03 that finds or believes to have found that it is writing a line or type of insurance for which no Statistical Agent will accept data shall notify the Commissioner of this fact as soon as practicable.

15.15: Penalty

Failure to comply with this regulation may result in a penalty in accordance with M.G.L. c. 174A, §17 or M.G.L. c. 175A, §18.

15.16: Severability

If any provision of this regulation, or the application of a provision to any person or circumstance shall be held invalid, the remainder of the regulation, and the application of the provision to persons or circumstances, other than those to which it is held invalid, shall not be affected.

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15.01: Memorandum of Order Relative to the Establishment of a Statistical Plan for the Annual Reporting of Classified Fire Experience

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. c. 174A, § 15(a), to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its loss and countrywide expense experience;

THEREFORE, under the authority conferred by and pursuant to said M.G.L. c. 174A, § 15(a), I hereby order that the statistical plan known as the Statistical Plan for the Annual Reporting of Classified Fire Experience, adopted by the National Insurance Actuarial and Statistical Association, effective January 1, 1975, one copy of which is attached hereto and a duplicate of which is on file in the office of the Commissioner of Insurance, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend, or supersede said plan at any time in accordance with said M.G.L. c. 174A, § 15a.

15.02: Memorandum of Order Relative to the Establishment of a Statistical Plan (Commercial Risks Statistical Plan)

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. chs. 174A, 175A, § 15(a), to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its Loss and Countrywide Expense Experience;

THEREFORE, under the authority conferred by and pursuant to said M.G.L. chs. 174A and 175A, § 15(a), I hereby order that the statistical plan known as the "Commercial Risks Statistical Plan" including the Farm Supplement and the Minimum Plan Supplement, published by the National Insurance Actuarial and Statistical Association, effective January 1, 1968, one copy of which is attached hereto and a duplicate of which is on file in the office of the Commissioner of Insurance, be and the same is hereby established and fixed, reserving the right to add to, modified, alter, amend or supersede said plan at any time in accordance with the said M.G.L. chs. 174A, 175A, § 15(a).

15.03: Memorandum of Order Relative to the Establishment of a Statistical Plan (Commercial Risks Statistical Plan)

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. chs. 174A, § 15(a) and 175A, § 15(a), to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its Loss and Countrywide Expense Experience;

THEREFORE, under the authority conferred by and pursuant to said M.G.L. chs. 174A, § 15(a) and 175A, § 15(a), I hereby order that the statistical plan known as the "Commercial Risks Statistical Plan" adopted by the Mutual Insurance Advisory Association effective January 1, 1969, one copy of which is attached hereto and a duplicate of which is on file in the office of the Commissioner of Insurance, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supercede said plan at any time in accordance with the said M.G.L. chs. 174A, § 15(a) and 175A, § 15(a).

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of this Division at the City of Boston, this fifth day of September, A.D., 1967.

15.04: Memorandum of Order Relative to the Establishment of a Statistical Plan for Personal Lines and Commercial Lines

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. c. 174A, § 15(a) and 175A, § 15(a), to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its Loss and Countrywide Expense Experience;

THEREFORE, under the authority conferred by and pursuant to said M.G.L. c. 174A, § 15(a) and 175A, § 15(a), I hereby order that the Statistical Plans for Personal Lines and Commercial Lines published by the National Insurance Actuarial and Statistical Association adopted by the Insurance Services Office effective June 1, 1971, one copy of which is attached hereto and a duplicate of which is on file in the office of the Commissioner of Insurance, be and the same is hereby established and fixed reserving the right to add to, modify, alter, amend or supercede said plan at any time in accordance with the said M.G.L. chs. 174A, § 15(a) and 175A, § 15(a).

15.05: Memorandum of Order Relative to the Establishment of a Statistical Plan for Inland Marine Insurance

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. chs. 174A, § 15(a) and 175A, § 15(a), to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its Loss and Country-wide Expense Experience;

THEREFORE, under the authority conferred by and pursuant to said M.G.L. chs. 174A, 175A, § 15(a), I hereby order that the statistical plan as attached hereto, a copy of which is on file in the office of the Commissioner of Insurance and known as the Statistical Plan for Inland Marine Insurance, published by the Insurance Services Office, January 1, 1971 edition, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supercede said plan at any time in accordance with said M.G.L. chs. 174A, § 15(a) and 175A, § 15(a).

15.06: Memorandum of Order Relative to the Establishment of a Statistical Plan for Submitting Reports on Manufacturers Output Policy

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. c. 174A, § 15(a) and 175A, § 15(a) to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its loss and country-wide expense experience;

THEREFORE, under the authority conferred by and pursuant to said M.G.L. chs. 174A, § 15(a) and 175A, § 15(a), I hereby order that the statistical plan known as the Statistical Plan for Submitting Reports on Manufacturers Output Policy, published by Insurance Services Office, dated April 8, 1971, one copy of which is attached hereto and a duplicate of which is on file in the office of the Commissioner of Insurance, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supercede said plan at any time in accordance with said M.G.L. chs. 174A, § 15(a) and 175A, § 15(a).

15.07: Memorandum of Order Relative to the Establishment of a Statistical Plan (Automobile Statistical Plan for Fire, Theft, Comprehensive, Collision and Allied Coverages)

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. chs. 174A, § 15(a) and 175A, § 15(a) to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its Loss and Country-wide Expense Experience;

THEREFORE, under the authority conferred by and pursuant to M.G.L. c. 174A, § 15(a) and 175A, § 15(a), I hereby order that the statistical plan as attached hereto, a copy of which is on file in the office of the Commissioner of Insurance and known as the Automobile Statistical Plan for Fire, Theft, Comprehensive, Collision and Allied Coverages, published by the Insurance Services Office, dated April 8, 1971, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supercede said plan at any time in accordance with the said M.G.L. chs. 174A, § 15(a) and 175A, § 15(a).

15.08: Memorandum of Order Relative to the Establishment of a Statistical Plan for Earned Premiums and Incurred Losses for Fire, and Extended Coverage Insurance

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. c. 174, § 15(a), to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its Loss and Country-wide Expense Experience.

THEREFORE, under the authority conferred by and pursuant to M.G.L. c. 174A, § 15(a), I hereby order that the statistical plan known as the Statistical Plan for Earned Premiums and Incurred Losses for Fire and Extended Coverage Insurance adopted by the Insurance Office, effective June 1, 1971, one copy of which is attached hereto and a duplicate of which is on file in the office of the Commissioner of Insurance, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supercede said plan at any time in accordance with said M.G.L. c. 174A, § 15(a).

15.09: Memorandum of Order Relative to the Establishment of a Statistical Plan for Dwellings—Fire and Allied Lines Insurance

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. c. 174A, § 15(a) to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its Loss and County wide Expense Experience;

THEREFORE, under the authority conferred by and pursuant to M.G.L. c. 174A, § 15(a), I hereby order that the statistical plan as attached hereto, a copy of which is on file in the office of the Commissioner of Insurance and known as the "Statistical Plan for Dwellings—Fire and Allied Lines Insurance", adopted by the Mutual Insurance Advisory Association effective January 1, 1966 be, and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said plan at any time in accordance with said M.G.L. c. 174A, § 15(a).

15.10: Memorandum of Order Relative to the Establishment of a Statistical Plan (Fire and Allied Lines Statistical Plan)

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. c. 174A, § 15(a) to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its Loss and Country wide Expense Experience;

THEREFORE, under the authority conferred by and pursuant to M.G.L. c. 174A, § 15(a), c. 174A, I hereby order that the Fire and Allied Lines Statistical Plan published by the Transportation Insurance Rating Bureau, January 1, 1971, one copy of which is attached hereto and a duplicate of which is on file in the office of the Commissioner of Insurance, be and the same is hereby established and fixed, reserving the rights to add to, modify, alter, amend or supercede said plan at any time in accordance with the said M.G.L. c. 174A, § 15(a).

15.11: Memorandum of Order Relative to the Establishment of a Statistical Plan (Export Credit Insurance Statistical Plan)

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. c. 175A, § 15(a), to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its loss and country wide expense experience;

THEREFORE, under the authority conferred by and pursuant to M.G.L. c. 175A, § 15(a), I hereby order that the Statistical Plan as attached hereto, a copy of which is on file in the office of the Commissioner of Insurance and known as the Export Credit Insurance Statistical Plan, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said Plan at any time in accordance with said M.G.L. c. 175A, § 15(a).

15.12: Memorandum of Order Relative to the Establishment of a Statistical Plan (Fidelity, Forgery and Surety Statistical Plan)

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. c. 175A, § 15(a), to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its loss and country wide expense experience;

THEREFORE, under the authority conferred by and pursuant to M.G.L. c. 175A, § 15(a), I hereby order that the attached statistical plan, a copy of which is on file in the office of the Commissioner of Insurance and known as the Fidelity, Forgery and Surety Statistical Plan, published by the Mutual Insurance Advisory Association, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said Plan at any time in accordance with said M.G.L. c. 175A, § 15(a).

Note: The precise terms, details and provisions of the Plan may be examined by any interested person at the Office of the Commissioner of Insurance, 100 Nashua Street, Boston, Massachusetts.

15.13: Memorandum of Order Relative to the Establishment of a Statistical Plan (Fidelity, Surety and Forgery Uniform Statistical Plan)

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. c. 175A, § 15(a), to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its loss and country wide expense experience;

THEREFORE, under the authority conferred by and pursuant to M.G.L. c. 175A, § 15(a), I hereby order that the Statistical Plan as attached hereto, a copy of which is on file in the office of the Commissioner of Insurance and known as the Fidelity, Surety and Forgery Uniform Statistical Plan, published by The Surety Association of America, January 1, 1965 edition, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said Plan at any time in accordance with said M.G.L. c. 175A, § 15(a).

Note: The precise terms, details and provisions of the Plan may be examined by any interested person at the office of the Commissioner of Insurance, 100 Nashua Street, Boston, Massachusetts.

15.14: Memorandum of Order Relative to the Establishment of a Statistical Plan (Glass Insurance Statistical Plan)

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. c. 175A, § 15(a), to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its loss and country wide expense experience;

THEREFORE, under the authority conferred by and pursuant to M.G.L. c. 175A, § 15(a), I hereby order that the Statistical Plan as attached hereto, a copy of which is on file in the office of the Commissioner of Insurance and known as the Glass Insurance Statistical Plan, published by the Insurance Service Office, June 1, 1971 edition, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said Plan at any time in accordance with said M.G.L. c. 175A, § 15(a).

15.15: Memorandum of Order Relative to the Establishment of a Statistical Plan (Boiler and Machinery Insurance Statistical Plan)

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. c. 175A, § 15(a), to promulgate reasonable statistical plans and reporting its loss and country wide expense experience;

THEREFORE, under the authority conferred by and pursuant to M.G.L. c. 175A, § 15(a), I hereby order that the Statistical Plan as attached hereto, a copy of which is on file in the office of the Commissioner of Insurance and known as the Boiler and Machinery Insurance Statistical Plan, published by the Insurance Services Office, June 1, 1971 edition, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said Plan at any time in accordance with said M.G.L. c. 175A, § 15(a).

15.16: Memorandum of Order Relative to the Establishment of a Statistical Plan (1958 Statistical Plan Homeowners Policy)

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. c. 174A, § 15(a) and 175A, § 15(a) to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its loss and country wide expense experience;

THEREFORE, under the authority conferred by and pursuant to M.G.L. chs. 174A, § 15(a) and 175A, § 15(a), I hereby order that the statistical plan known as the 1958 Statistical Plan—Homeowners Policy, adopted by the National Insurance Actuarial and Statistical Association, effective January 1, 1965, one copy of which is attached hereto and a duplicate of which is on file in the office of the Commissioner of Insurance, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend, or supersede said Plan at any time in accordance with said M.G.L. chs. 174A, § 15(a) and 175A, § 15(a).

15.17: Memorandum of Order Relative to the Establishment of a Statistical Plan for Homeowners Policies, Comprehensive Dwelling Policy, Dwelling Policies

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. chs. 174A, § 15(a) and 175A, § 15(a) to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its Loss and Country-wide Expense Experience:

THEREFORE, under the authority conferred by and pursuant to said M.G.L. c. 174A, § 15(a) and 175A, § 15(a), I hereby order that the statistical plan known as the "Statistical Plan for Homeowners Policies, Comprehensive Dwelling Policy, Dwelling Policies" published by the National Insurance Actuarial and Statistical Association, effective January 1, 1966, one copy of which is attached hereto and a duplicate of which is on file in the office of the Commissioner of Insurance, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend, or supersede said Plan at any time in accordance with the said M.G.L. chs. 174A, § 15(a) and 175A, § 15(a).

15.18: Memorandum of Order Relative to the Establishment of a Statistical Plan for Submitting Reports on Manufacturers Output Policy

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. chs. 174A, § 15(a) and 175A, § 15(a) to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its loss and country-wide expense experience;

THEREFORE, under the authority conferred by and pursuant to M.G.L. chs. 174A, § 15(a) and 175A, § 15(a), I hereby order that the statistical plan known as the Statistical Plan for Submitting Reports on Manufacturers Output Policy, published by the National Insurance Actuarial and Statistical Association, effective January 1, 1965, one copy of which is attached hereto and a duplicate of which is on file in the office of the Commissioner of Insurance, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said Plan at any time in accordance with said M.G.L. chs. 174A, § 15(a) and 175A, § 15(a).

15.19: Auditing Requirements for Property Coverages Under Multiple Line Policies

Every insurer that files rates, rating rules, rating plans or rating schedules governed by any insurance rate regulatory law of this Commonwealth shall provide for the auditing of the property portion of all policies issued under the authority of M.G.L. c. 175, §§ 22A, 54E and 54F.

Every rating organization that files rates, rating rules, rating plans or rating schedules on behalf of its members and subscribers governed by the provisions of any insurance rate regulatory law of this Commonwealth shall provide for the auditing of the property portion of all policies issued by such member or subscriber under the authority of M.G.L. c. 175, §§ 22A, 54E and 54F.

Every insurer and every rating organization shall maintain an auditing unit and notify the Commissioner of Insurance of the name of the official directly responsible for supervising such auditing unit.

All auditing units shall be available for examination by the Division of Insurance and they shall maintain semi-annual records indicating the number of multiple line policies issued, the number audited, the total number of errors found and indicate the various types of errors and the number thereof. Each company and rating organization shall sign an agreement with the Division of Insurance to reimburse the Commonwealth for the reasonable expenses incurred in the examination thereof.

All companies and rating organizations shall file reasonable rules for auditing rates used in conjunction with multiple line policy forms.

Every error or omission found upon examination and audit of any policy form subject to auditing shall be reported to the Commissioner if the company concerned does not within 60 days after notice of the defect make the necessary correction. Upon receipt of such notice by the Commissioner that a company has failed to take corrective action within 60 days, such company shall be subject to the penalties as provided for in the various rating laws contained in the General Laws of Massachusetts.

15.20: Memorandum of Order Relative to the Establishment of a Statistical Plan (Special Multi-Peril Policy)

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. chs. 174A, § 15(a) and 175A, § 15(a) to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its loss and countrywide expense experience;

THEREFORE, under the authority conferred by and pursuant to M.G.L. c. 174A, § 15(a) and 175A, § 15(a), I hereby order that the attached Statistical Plan, with respect to the Special Multi-Peril Policy, a copy of which is on file in the office of the Commissioner of Insurance and known as Statistical Plan for the Special Multi-Peril Policy published by the National Board of Fire Underwriters effective January 1, 1964 is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said Plan at any time in accordance with said M.G.L. chs. 174A and § 15(a) and 175A, § 15(a).

15.21: Memorandum of Order Relative to the Establishment of a Statistical Plan (Special Multi-Peril Policy)

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. chs. 174A, § 15(a) and 175A, § 15(a) to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its loss and countrywide expense experience;

THEREFORE, under the authority conferred by and pursuant to M.G.L. chs. 174A, § 15(a) and 175A, § 15(a), I hereby order that the attached Statistical Plan, with respect to the Special Multi-Peril Policy, a copy of which is on file in the office of the Commissioner of Insurance and known as Statistical Plan for the Special Multi-Peril Policy, published by the National Insurance Actuarial and Statistical Association effective January 1, 1965, is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said Plan at any time in accordance with said M.G.L. chs. 174A, § 15(a) and 175A, § 15(a).

15.22: Memorandum of Order Relative to the Establishment of a Statistical Plan (Special Multi-Peril Policy and Fire and Allied Lines Insurance Statistical Plan)

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. chs. 174A, § 15(a) and 175A, § 15(a) to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its loss experience;

THEREFORE, under the authority conferred by and pursuant to M.G.L. chs. 174A, § 15(a) and 175A, § 15(a), I hereby order that the statistical plans, with respect to the Special Multi-Peril Policy and Fire and Allied Lines, a copy of which is on file in the office of the Commissioner of Insurance and known as Statistical Plan — Special Multi-Peril Policy and Fire and Allied Lines Insurance Statistical Plan, published by the Mutual Insurance Advisory Association dated January 1, 1969, is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said Plan at any time in accordance with said M.G.L. chs. 174A, § 15(a) and 175A, § 15(a).

15.23: Memorandum of Order Relative to the Establishment of a Statistical Plan (Special Multi-Peril Policy)

WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. chs. 174A, § 15(a) and 175A, § 15(a) to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its loss experience;

THEREFORE, under the authority conferred by and pursuant to M.G.L. chs. 174A, § 15(a) and 175A, § 15(a), I hereby order that the statistical plan, with respect to the Special Multi-Peril Policy, a copy of which is on file in the office of the Commissioner of Insurance and known as Statistical Plan Special Multi-Peril Policy published by the Insurance Services Office dated April 8, 1971, is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said Plan at any time in accordance with said M.G.L. chs. 174A, § 15(a) and c. 175A, § 15(a).

15.24: Memorandum of Order Relative to the Establishment of a Statistical Plan (General Liability Statistical Plan)

~~WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. c. 175A, § 15(a) to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its loss and country wide expense experience;~~

~~THEREFORE, under the authority conferred by and pursuant to M.G.L. c. 175A, § 15(a), I hereby order that the Statistical Plan as attached hereto, a copy of which is on file in the office of the Commissioner of Insurance and known as the General Liability Statistical Plan (Bodily Injury and Property Damage Liability Other than Automobile), published by the Insurance Services Office, June 1, 1971 edition, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said Plan at any time in accordance with said M.G.L. c. 175A, § 15(a).~~

15.25: Memorandum of Order Relative to the Establishment of a Statistical Plan (Burglary Insurance Statistical Plan)

~~WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. c. 175A, § 15(a) to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its loss and country wide experience;~~

~~THEREFORE, under the authority conferred by and pursuant to M.G.L. c. 175A, § 15(a), I hereby order that the Statistical Plan as attached hereto, a copy of which is on file in the office of the Commissioner of Insurance and known as the Burglary Insurance Statistical Plan, published by the Insurance Services Office, June 1, 1971 edition, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said Plan at any time in accordance with said M.G.L. c. 175A, § 15(a).~~

15.26: Memorandum of Order Relative to the Establishment of a Statistical Plan (Special Multi Peril Policy)

~~WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. chs. 174A, § 15(a) and 175A, § 15(a) to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its loss experience;~~

~~THEREFORE, under the authority conferred by and pursuant to M.G.L. chs. 174A, § 15(a) and 175A, § 15(a), I hereby order that the Statistical Plan, with respect to the Special Multi Peril Policy, a copy of which is on file in the office of the Commissioner of Insurance and known as Statistical Plan Special Multi Peril Policy published by the Transportation Insurance Rating Bureau dated January 1, 1969, is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said Plan at any time in accordance with M.G.L. chs. 174A, § 15(a) and c. 175A, § 15(a).~~

15.27: Memorandum of Order Relative to the Establishment of a Statistical Plan (1960 CHIAA No. 1370)

~~WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. c. 174A, § 15(a) to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its Loss and Country wide Expense Experience;~~

~~THEREFORE, under the authority conferred by and pursuant to M.G.L. c. 174A, § 15(a), I hereby order that the statistical plan as attached hereto, a copy of which is on file in the office of the Commissioner of Insurance and known as the 1960 CHIAA No. 1370, published by the Crop-Hail Insurance Actuarial Association, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said Plan at any time in accordance with said M.G.L. c. 174A, § 15(a).~~

~~Note: The precise terms, details and provisions of the Plan may be examined by any interested person at the office of the Commissioner of Insurance, 100 Nashua Street, Boston, Massachusetts.~~

~~15.28: Memorandum of Order Relative to the Establishment of a Statistical Plan (Boiler and Machinery Insurance Statistical Plan)~~

~~WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. c. 175A, § 15(a) to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its loss and country wide expense experience;~~

~~THEREFORE, under the authority conferred by and pursuant to M.G.L. c. 175A, § 15(a), I hereby order that the Statistical Plan as attached hereto, a copy of which is on file in the office of the Commissioner of Insurance and known as the Boiler and Machinery Insurance Statistical Plan, published by the National Bureau of Casualty Underwriters, May 31, 1961 edition, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said Plan at any time in accordance with said M.G.L. c. 175A, § 15(a).~~

~~The precise terms, details and provisions of the Plan may be examined by any interested person at the Office of the Commissioner of Insurance, 100 Nashua Street, Boston, Massachusetts.~~

~~15.29: Memorandum of Order Relative to the Establishment of a Statistical Plan (Boiler and Machinery Insurance Statistical Plan)~~

~~WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. c. 175A, § 15(a) to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its loss and country wide expense experience;~~

~~THEREFORE, under the authority conferred by and pursuant to M.G.L. c. 175A, § 15(a), I hereby order that the Statistical Plan as attached hereto, a copy of which is on file in the office of the Commissioner of Insurance, and known as the Boiler and Machinery Insurance Statistical Plan, published by the National Bureau of Casualty Underwriters, July 1, 1962 edition, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said Plan at any time in accordance with said M.G.L. c. 175A, § 15(a).~~

~~The precise terms, details and provisions of the Plan may be examined by any interested person at the office of the Commissioner of Insurance, 100 Nashua Street, Boston, Massachusetts.~~

~~15.30: Memorandum of Order Relative to the Establishment of a Statistical Plan for Personal Lines~~

~~WHEREAS, the Commissioner of Insurance is required and directed by M.G.L. chs. 174A, § 15(a) and 175A, § 15(a), to promulgate reasonable statistical plans which shall be used by each insurer in recording and reporting its Loss and Country wide Expense Experience;~~

~~THEREFORE, under the authority conferred by and pursuant to said M.G.L. chs. 174A, § 15(a) and 175A, § 15(a), I hereby order that the statistical plan known as the "Statistical Plan for Personal Lines" published by the National Association for Independent Insurers effective January 1, 1968, one copy of which is attached hereto and a duplicate of which is on file in the office of the Commissioner of Insurance, be and the same is hereby established and fixed, reserving the right to add to, modify, alter, amend or supersede said Plan at any time in accordance with the said M.G.L. chs. 174A, § 15(a) and 175A, § 15(a).~~

REGULATORY AUTHORITY

~~211 CMR 15.00: M.G.L. c. 174A, § 15(a); c. 175A, § 15(a).~~

~~NON-TEXT PAGE~~

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