



COMMONWEALTH AUTOMOBILE REINSURERS

225 Franklin Street Boston, Massachusetts 02110

www.commauto.com

617-338-4000

RALPH A. IANNACO
PRESIDENT

April 30, 2010

ACCOUNTING AND STATISTICAL NOTICE NO. 520

Update to Procedures for Submitting Interim Summary Data

CAR originally outlined the procedures for submitting interim summary data in Accounting and Statistical Notice No. 513. In order to increase the efficiency of processing these submissions, it has become necessary to alter the file format from an .xls spreadsheet to a .csv comma separated data file. Accordingly, the procedures themselves have not changed nor the data requirements, only the file type designation has changed. All reporting requirements and background information have been included in this notice such that it replaces Accounting and Statistical Notice 513.

As stated in Rule 29.C. of CAR's Rules of Operation, "to determine the current premium Quota Share of a Newly Writing Company that becomes eligible for appointment as an Assigned Risk Carrier (ARC) pursuant to Rule 30 before that member is required to submit detailed statistical data under the provisions of the Massachusetts Private Passenger Automobile Statistical Plan, the Member is required to report interim summary data to CAR beginning no later than the 23-month anniversary of the calendar date on which the Member's initial Private Passenger Motor Vehicle Insurance rates and manual become effective. The Member will be required to report private passenger property damage liability car months of exposure by CAR identification code, policy effective month, premium town, classification, and merit rating status as defined in the Massachusetts Private Passenger Automobile Statistical Plan. The initial report will include the 12 consecutive policy effective months that will be used to determine the Member's initial Quota Share. Monthly data will be reported thereafter until the Member commences reporting detailed statistical data to CAR."

Accordingly, CAR has provided a secure area on its website for a Newly Writing Company to upload its interim summary data via a .csv file. To upload the file, go to www.commauto.com and then click on Reports. After logging in, click on Data Transfers and then under Interim Summary Data click on Upload Data. On the next screen, select the company number, accounting date, and then browse to find the file. After moving the filename into the designated box, click Upload. The Upload function will grab the file and load it to CAR's server. The filename must be named using the following format: cono_actgdate_type.csv as defined below.

cono: represents the three-digit company number assigned by CAR for the ARC appointment

actgdate: represents the monthly accounting data (in yyyy-mm format) being submitted according to CAR's annual Call Schedule

type: use a single character containing "o" for original submission or "r" for resubmission

Example: 999_201006_o.csv

Because this is a secure link, each user will need a user ID and password to access the upload function. If you do not have a user ID and password, please contact your company's security administrator or CAR staff at dataoperations@commauto.com.

Within the Interim Summary Data function, there is a template available to identify the required data elements and to use for the data input if desired. All fields on the template are required and include:

Effective Year	Class Code	PDL Exposure
Effective Month	Merit Rating Status	
CAR ID Code	Territory Code	

The initial submission of Interim Summary Data must include all summarized premium data for the preceding 12 policy effective months from the date that the first Interim Summary Submission is due. The due date of the first submission is 23 months subsequent to the Effective Date of the ARC's rate filing. Please follow the example below to determine the Due Date for the initial Interim Summary Data submission and the policy effective date to include.

Effective Date of Rate Filing: 06/01/2008

Due Date of 1st Interim Summary Submission	Interim Summary Start Policy Effective Date	Interim Summary Stop Policy Effective Date	Comment
05/01/2010	04/01/2009	03/31/2010	For the initial submission, the carrier must submit all summarized PDL exposure data as outlined in the template for policy effective dates 4/1/09 through 3/31/10 no later than 5/1/10.

Thereafter, the ARC must submit interim summary data monthly for the full 12 preceding policy effective months. That is, each interim summary submission will contain the 12 months of policy effective data to be included in the quota share calculation so that as one month ages beyond 12 months the new month is added to the summary. This monthly submission of the interim summary data must continue until the ARC begins full statistical reporting and must continue until the policy effective months have aged beyond the 12-month quota share cycle. Monthly submissions of interim data are due on the 1st of each month.

The examples below show the reporting requirements for the three months following the initial submission of interim summary data used in the example above.

Due Date of 2nd Interim Summary Submission	Interim Summary Start Policy Effective Date	Interim Summary Stop Policy Effective Date	Comment
06/01/2010	05/01/2009	04/30/2010	The second submission includes data for policy effective dates 5/10/09 through 4/30/10 due by 6/01/10.

Due Date of 3rd Interim Summary Submission	Interim Summary Start Policy Effective Date	Interim Summary Stop Policy Effective Date	Comment
07/01/2010	06/01/2009	05/31/2010	The third submission includes data for policy effective dates 6/01/09 through 5/31/10 due by 7/01/10.

Due Date of 4th Interim Summary Submission	Interim Summary Start Policy Effective Date	Interim Summary Stop Policy Effective Date	Comment
08/01/2010	07/01/2009	06/30/2010	The fourth submission includes data for policy effective dates 7/01/09 through 6/30/10 due by 8/01/10.

When reporting the interim summary data itself, please follow the guidelines as described below.

The summary data consists of private passenger property damage liability car months of exposure broken into subcategories of CAR ID Code, policy effective month, territory code, classification code and merit rating status. Please refer to the Massachusetts Private Passenger Statistical Plan for the coding requirements of these data elements. The data must be accumulated and summarized within each subcategory. The table below illustrates an example for policy effective months April and May.

Effective Year	Effective Month	CAR ID Code	Class Code	Merit Rating	Territory Code	PDL Exposure
2009	04	8	1101	99	613	240
2009	04	8	1101	99	010	36
2009	04	8	1101	99	710	600
2009	04	8	1101	98	613	1200
2009	04	8	1101	98	010	360
2009	04	8	1101	98	710	1440
2009	04	8	1101	01	613	300
2009	05	8	1101	99	634	336
2009	05	8	1101	99	050	216
2009	05	8	1101	99	011	804
2009	05	8	0408	01	081	48
2009	05	8	0408	02	213	288

The table format above should be converted to a .csv file with the following criteria: Do not use quotation marks – all data will be considered text; do not include the column header; do not use commas within the PDL Exposure field.

To recap, the initial submission of interim summary data must contain all data summarized for the full preceding 12 consecutive months used to determine Quota Share. On the 1st of each month, thereafter, the ARC must submit the 12 policy effective months of summary data for the eligible period until full statistical reporting begins. CAR will provide a reporting schedule of the interim summary data in addition to the deadline for reporting full detail statistical records for each newly reporting company as part of its notification process following the 4th quarter submission of Annual Statement Page 14 data.

Please direct any questions relative to the reporting of Interim Summary Data to the attention of the undersigned at 617-880-7237 or lrosenburg@commauto.com.

LYNNE ROSENBERG
Operations Services Manager