



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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NOTICE OF MEETING

COMMERCIAL AUTOMOBILE COMMITTEE

A meeting of the Commercial Automobile Committee will be held virtually via Zoom video conferencing software, on

THURSDAY, SEPTEMBER 15, 2022, AT 9:30 A.M.

If you plan to attend this meeting and are not a member of this Committee, please RSVP by completing the Visitor Security Form located in the Contact Us/Visitor Information section of CAR's website. CAR will then forward to you, via email, meeting access information. Please do not share access information provided by CAR but refer others wishing to attend the meeting to CAR's Visitor Security Form.

MEMBERS OF THE COMMITTEE

Mr. Thomas DePaulo – Chair
Cabot Risk Strategies, LLC

Mr. Donald Bredberg
Ms. Kristina Broskey
Ms. Annmarie Castonguay
Ms. Sheila Doherty
Ms. Mary McConnell
Ms. Sharon Murphy
Mr. John Olivieri, Jr.
Mr. Thomas Skelly, Jr.
Mr. Barry Tagen
Mr. Mark Winiker
Mr. David Zawilinski

Norfolk and Dedham Group
MAPFRE U.S.A. Corporation
The Hanover Insurance Company
Doherty Insurance Agency, Inc.
Safety Insurance Company
Acadia Insurance Company
J.K. Olivieri Insurance Agency, Inc.
Deland, Gibson Insurance Associates, Inc.
Pilgrim Insurance Company
A-Affordable Insurance Agency, Inc.
Arbella Insurance Group

AGENDA

CAC

22.01 Records of Previous Meeting

The Records of the Commercial Automobile Committee meeting of August 4, 2022 should be read and approved.

CAC

22.03 CAR Conflict of Interest Policy

The Chair will read a statement relative to CAR's Conflict of Interest Policy.

CAC

22.05 AIB Commercial Automobile Insurance Manual and Endorsement Changes

At its last meeting, the Committee began discussions relative to the policy forms on file for use in the commercial residual market in order to consider whether circumstances in the current market support adoption of newer ISO policy forms and related endorsements that may benefit the Massachusetts residual market. The Committee discussed various issues related to trucking risks and raised questions requiring additional review by staff and CAR Counsel. Staff will update the Committee on the status of its review.

CAC

22.07 Taxi/Limo/Car Service Underwriting Inspection Forms

At the previous meeting, staff presented a draft underwriting inspection form for use by Servicing Carriers in performing required inspections of taxi, limousine, and car service vehicles. Based on the Committee's input, staff has amended the form for the Committee's consideration. (Docket #CAC22.07, Exhibit #2)

Other Business

To transact any other business that may properly come before this Committee.

Executive Session

The Commercial Automobile Committee may convene in Executive Session in accordance with the provisions of G.L. c. 30A, § 21.

TIMOTHY GALLIGAN
Actuarial and Statistical Services Director

Attachment

Boston, Massachusetts
September 1, 2022

Commonwealth Automobile Reinsurers
Taxi/Limousine/Car Service
Proposed Underwriting Inspection Form (Updated)

Inspection Information	Response
Policy Number	
Inspector Name	
Requestor	
Order Number	
Inspection Date	
Inspection Location	
New Business/Renewal Date	
Failure to Comply	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> If "Yes" - Date(s) of Inspector Contact: 	

Company Information	Response
Named Insured	
Address	
City	
State	
Zip Code	
Email Address	
Interviewed	
Title	

General Risk Questions		Response
1.	Are any vehicles hired on a prearranged basis? Hourly, on an exclusive, dedicated basis for the duration of the event, not for drop-off and pick-up, only for weddings, funerals, religious ceremonies, or other non-business social functions?	Yes <input type="checkbox"/> No <input type="checkbox"/>
2.	Are vehicles operated solely by the named insured, an employee, or an independent contractor of the named insured, in attendance?	Yes <input type="checkbox"/> No <input type="checkbox"/>
3.	Do any vehicles pick up hail fares on the street?	Yes <input type="checkbox"/> No <input type="checkbox"/>
4.	Does the risk charge per mile traveled if the trip is less than 25 miles?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5.	Does the risk operate on a scheduled business day and return to the automobile's base of operation for a continuous period of at least four hours in each 24-hour period?	Yes <input type="checkbox"/> No <input type="checkbox"/>
6.	Does the insured operate from a base with two-way communication?	Yes <input type="checkbox"/> No <input type="checkbox"/>
7.	Does the insured typically receive payment through billing, credit card, or cash? <ul style="list-style-type: none"> If no, how is the insured paid for services? 	Yes <input type="checkbox"/> No <input type="checkbox"/>
8.	Is the insured under contract with a regional transit authority where transportation services are paid for by the individual requesting the services? <ul style="list-style-type: none"> If no, is the insured then paid by a social service agency? 	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>

Commonwealth Automobile Reinsurers
 Taxi/Limousine/Car Service
 Proposed Underwriting Inspection Form (Updated)

General Risk Questions (Continued)		Response
9.	Is any vehicle used for or under contract with any Transportation Network or Delivery Network (Uber/Lyft/Grub Hub/DoorDash) services? If yes, please specify in the Remarks section on page three.	Yes <input type="checkbox"/> No <input type="checkbox"/>
10.	Do customers contact insured by (check each that applies):	Phone <input type="checkbox"/> Street <input type="checkbox"/> App <input type="checkbox"/> Other <input type="checkbox"/>
11.	Are any vehicles rented or leased to others on a long-term or short-term agreement, or on a time, commission, profit-sharing, or other independent contractor basis?	Yes <input type="checkbox"/> No <input type="checkbox"/>
12.	Is the vehicle primarily used as: <ul style="list-style-type: none"> • Courier Service • Package Parcel Delivery 	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
13.	How are trips tracked? <ul style="list-style-type: none"> • Contracts • Trip Logs <ul style="list-style-type: none"> ○ If yes, please provide. 	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
14.	Is the vehicle used to carry students or other persons to and from school or any other school activity?	Yes <input type="checkbox"/> No <input type="checkbox"/>
15.	Is the vehicle used to transport to or from airports? If yes, please provide locations in the Remarks section on page three.	Yes <input type="checkbox"/> No <input type="checkbox"/>

Vehicle Information	Response
<u>Vehicle Number 1</u>	
Model Year	
Make	
Model	
VIN	
Seat Capacity	
License/Permit No.	
Medallion Number (if applicable)	
Garage Location	
Garage Location Type	

Vehicle Checklist	Response	
Valid Inspection	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Special Equipment:		
• Permanently installed fare meter	Yes <input type="checkbox"/>	No <input type="checkbox"/>
• Dashcam	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Mileage Meter	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Partition	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Radio Dispatch	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Pre-Existing Damage	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Vehicle Markings/Signage/TNC Decals	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Massport or Airport Decals	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Commonwealth Automobile Reinsurers
Taxi/Limousine/Car Service
Proposed Underwriting Inspection Form (Updated)

Vehicle Photos

- Attach pictures of the front, the rear, both sides of vehicle, and the interior.
- Any decals, markings, or signage should be clearly visible.
- The seating area should be free of obstructions.
- Any specialized equipment that had been installed such as a camera or meter should also be photographed.

Vehicle Photos	Insert Photo 1 (front)	Insert Photo 2 (rear)	Insert Photo 3 (left side)	Insert Photo 4 (right side)	Insert Photo 5 (interior)

Any Additional Risk Remarks

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