



COMMONWEALTH AUTOMOBILE REINSURERS

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February 19, 2026

ACCOUNTING AND STATISTICAL NOTICE NO. 734

Annual Statement 2025 Massachusetts Automobile Reconciliation

In accordance with the 2026 Call Schedule published in Accounting and Statistical Notice No. 731, dated January 14, 2026, a copy of each company's Massachusetts Automobile Period Ending December 31, 2025 Annual Statement totals must be received at CAR no later than March 16, 2026. However, companies are encouraged to submit statements prior to the due date, if possible.

Note: Submissions received after the March 16, 2026 deadline will be assessed a \$100 per day penalty fee. Explanation responses received after the May 1, 2026 deadline will be assessed a \$100 per day penalty.

Companies are required to submit the following data components:

- Copy of electronic NAIC filing (CD-Rom, USB Flash Drive, or Internet Submission)
- Non-Reportable Data (if applicable)

The information reported for Statutory Page 14 data will include Non-Reportable data. Non-Reportable data refers to coverages included in the Statutory Page 14 numbers that are not statistically reportable to CAR. Common examples include umbrella premium, excess coverage, risk management business, auto warranty programs, and mechanical breakdown programs.

Note: Companies should not use the data entry function for 4th quarter information except for Non-Reportable data. Companies not in compliance may be subject to penalties.

If you do not have access to CAR's online Annual Statement Reconciliation System, please have your company's Security Administrator request a user-ID and password through CAR's website. Please contact a member of CAR's Data Operations Department for other questions regarding the use of this system.

CAR will compare the totals derived from the data reported in your company's January through December 2025 monthly accounting and statistical submissions to the totals from the Annual Statement submissions. The Non-Reportable totals are subtracted from the Statutory Page 14 data prior to the comparison. The results of the comparison are available via the online Reconciliation Reports function. If the difference between the statement totals and the statistically reported totals is greater than plus or minus five percent, a written explanation must be submitted to CAR by the designated due date. Use of the online Explanation Notes function is required to provide the company's response. Companies that fail to comply with the reporting requirements associated with the reconciliation process will be subject to penalties. For additional information refer to Part VII – Statistical Data Quality Program of the Massachusetts Private Passenger and Commercial Automobile Statistical Plans.

Companies can confirm compliance by verifying the reporting of Statutory Page 14 data and Explanation Responses through the online reconciliation reports at any time. More detailed information regarding this system can be found in the online Annual Statement Reconciliation Manual.

Please note that the due dates to report quarterly/annual statement data are included in the Call Schedule published by CAR at the beginning of each calendar year.

Questions regarding the reporting of Annual Statement data and the online Annual Statement Reconciliation System should be directed to your company's Data Analyst.

LISA TRAYNHAM
Data Analyst