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NATALIE A. HUBLEY
PRESIDENT

ADDITIONAL INFORMATION

TO MEMBERS OF THE COMMERCIAL PROGRAM OVERSIGHT COMMITTEE

FOR THE MEETING OF:

Wednesday, September 23, 2026, at 10:00 A.M.

CPOC
26.05 Distribution of Ceded Books of Business

The Committee instructed staff to solicit feedback from the Servicing Carriers on supporting materials feasible for transfer to the new Servicing Carrier. Attached is a document summarizing the Servicing Carrier's comments to assist the Committee in its discussion (Docket #CPOC26.05, Exhibit #3).

RICHARD DALTON
Residual Market Liaison

Attachment

Boston, Massachusetts
September 18, 2026

COMMERCIAL PROGRAM OVERSIGHT COMMITTEE

Distribution of Ceded Books of Business

The Committee agreed that enhanced carrier-to-carrier documentation sharing, while not relieving the new carrier of its responsibility to properly underwrite the risk, would be beneficial in mitigating market disruption. Such sharing would reduce the need for producers and risks to resubmit applications and supporting documentation that would promote consistency during the reassignment process. The Committee agreed to develop a list of information that will be provided by the prior Servicing Carrier to the new Servicing Carrier when such information is applicable and available.

The following list outlines the Servicing Carrier's proposed information:

- All Servicing Carriers recommended that the applicable CAR required forms should be provided to the new carrier, including:
    1. Business Application including the Taxi Limousine and Car Service Application
    2. Supplemental Application including the Public Automobile Information and Truck/Motor Carrier Information Addendum
    3. Applicable CAR Forms including Non-Fleet Private Passenger Types Certification form, Principal Place of Business and accompanying proof of residency
    4. Current declarations page (already required for non-fleet business under the current procedures)

- More than one carrier recommended, when applicable, providing the new carrier with:
    1. Complete Driver's License information including copies of out of state licenses. (a carrier indicated they would not be willing to share driver's license information due to privacy concerns.)
    2. Out of state registrations
    3. Owner-operator contract agreements
    4. Loss Runs including from non-Massachusetts insurance companies
    5. School bus contracts / Social Service/ Transportation Contracts
    6. Office/Property/Parking Lease Agreements
    7. Vehicle leasing agreements

- At least one carrier recommended, when applicable, providing the new carrier with:
    1. Business description
    2. Trip logs for public auto
    3. Applicable endorsements include:
        a. CR 99 01 Signed Operator Exclusion Form(s)
        b. CR 99 02 Additional Insured Schedule
        c. CR 99 09 Lessor-Additional Insured and Loss Payee
        d. CA 23 12 Truckers – Named Lessee as Insured Form
        e. CA 23 23 Trailer Interchange – Fire and Fire and Theft Coverage Form
        f. CA 23 20 Trucker Endorsement Form
        g. CA 25 11 Named Driver Collision Coverage Form

    4. Information on other affiliated companies or corporations under the same ownership with copies of those DEC pages for experience rating purposes

5. Experience rating worksheets
6. Operational territories
7. Bills of Lading
8. Zone codes
9. IFTA reports
10. DOT & MC Numbers
11. Pollution percentages

In addition to the documentation, Staff recommends that the Committee consider the following operational issues:

1. Whether the procedures should apply to all risks, including fleet and non-fleet, or only to specified classifications. (The current procedures allow for the DEC page to be used in lieu of the new business application for non-fleet risks only.)
2. Establish timeframes under which previously collected information should be considered obsolete and no longer relied upon or required to be shared (that is, if the policy has been renewed at least 2 times, should new supporting documentation be submitted by the risk?).
3. Determine the appropriate method for transmitting the information to the new Servicing Carrier, such as electronic transmission, mail, or fax.
4. Determine specific timeframes for providing the information in advance of the effective date to the new Servicing Carrier.