



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

TUESDAY, JULY 18, 2023, AT 10:30 A.M.

If you plan to attend this session 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

Ms. Kristina Broskey
Ms. Annmarie Castonguay
Ms. Mary McConnell
Ms. Sharon Murphy
Mr. John Olivieri, Jr.
Mr. Tiago Prado
Mr. Thomas Skelly, Jr.
Mr. Barry Tagen
Mr. Mark Winiker
Mr. David Zawilinski

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

AGENDA

CAC

23.01 Records of Previous Meeting

The Records of the Commercial Automobile Committee meeting of April 26, 2023 should be read and approved.

CAC

23.03 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

CAR staff has completed its review of the commercial policy forms on file for CAR and the newer ISO versions, as well as changes to forms used for trucking risks. Staff has also updated the schedule of forms and endorsements that will require adoption of updated versions to accompany the policy form changes. A complete packet containing staff's review of all policy forms and endorsements is attached for the Committee's review. (Docket #CAC22.05, Exhibit #10)

The Committee will be advised relative to the Commercial Program Oversight Committee's recommendation to adopt the newer forms with the next Servicing Carrier appointment term. Committee members should be prepared to finalize its recommendation relative to adoption of the newer forms.

CAC

23.04 Eligibility of Peer-to-Peer Vehicle Sharing Programs

The Committee will continue discussion of peer-to-peer vehicle sharing programs and issues relating to eligibility for cession to the MA commercial residual market. To assist the Committee in its discussion, an exhibit is attached detailing an initial list of issues identified by the Committee for further consideration. (Docket #CAC23.04, Exhibit #5) Staff will also provide information regarding its continued research into peer-to-peer vehicle sharing programs.

CAC

23.05 2023 Annual Evaluation of Market Need for ERP Appointments

Rule 14 – Exclusive Representative Producer Requirements states that an applicant for an ERP appointment to a Servicing Carrier must meet the conditions for addressing market need as determined by criteria established by CAR's Governing Committee. Further, Chapter II of the Manual of Administrative Procedures provides further specifics on the approved criteria including a provision that an annual assessment will be made to determine if a market need exists for appointments. Attached is a copy of the approved criteria and data reports to assist the Committee in its annual evaluation of accessibility to the residual market throughout the Commonwealth through producers experienced in servicing all classes of commercial automobile risks. (Docket #CAC23.05, Exhibit #1)

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

Attachments

Boston, Massachusetts
June 29, 2023



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Commercial Automobile Committee – July 18, 2023
Commercial Policy Forms Review
Summary of Form Changes – Schedule of Required Forms and Endorsements

The Commercial Automobile Committee has recommended updating the commercial policy forms on file for CAR to newer ISO versions. Specifically, CAR intends to implement the November 2020 version of the Business Auto Coverage Form. In addition, the Committee has recommended changes to forms used for trucking risks. CAR will withdraw the Truckers Coverage Form, and truck classifications will, instead, be written on the Business Auto Coverage Form, together with the newer version of the Motor Carrier Endorsement. Finally, CAR will implement the November 2020 Auto Dealers Coverage form, together with the Auto Dealers MA Mandatory Endorsement, to replace the MA Garage Policy Form currently in use.

To that end, CAR staff has completed its review of the newer policy forms and has identified certain changes. Staff has also compiled a schedule of forms and endorsements that will require adoption of updated versions to accompany the policy form changes. **These analyses are intended to provide Servicing Carriers with a tool to identify the scope of required systems changes and areas where claims and underwriting training may be needed. Note that it is the responsibility of Servicing Carriers, together with their own counsel, to review the updated policy forms, assess their systems, and train their staff as needed. The attached is provided to assist carriers in this effort but is not intended as the exclusive source of such information. Servicing Carriers should refer to relevant ISO Circulars and AIB Notices as primary source references. Similarly, producers may use the attached tool to facilitate their own review as well.** Please note also that, in the event that newer versions of the coverage forms and endorsements become available prior to implementation, the attached documents may be updated in accordance with Committee recommendations.

Below is a list of the information attached:

- Business Auto Coverage Form Upgrade - Comparison of 03/06 vs 11/20 Versions
- Truckers Program Modification – Business Auto Policy/Motor Carrier Endorsement
- Auto Dealers Coverage Form 11/20 version Implementation – Summary of Modifications
- Schedule of Policy Form Updates

Committee members should be prepared to comment on the materials in anticipation of developing a recommendation for the Governing Committee at its September meeting.

**Business Auto Coverage Form Upgrade
 Comparison of 03/06 vs 11/20 Versions**

	<p align="center">CAR's Business Auto Coverage Form CA 00 01 03 06</p>	<p align="center">AIB/ISO New Business Auto Coverage Form CA 00 01 11 20</p>	<p align="center">Comments</p>
SECTION I – COVERED AUTOS			
<p>CAR P2 of 12</p> <p>AIB P2 of 13</p>	<p>B. Owned Autos You Acquire After The Policy Begins</p> <p>1. If Symbols 1, 2, 3, 4, 5, 6 or 19 are entered next to a coverage in Item Two of the Declarations, then you have coverage for "autos" that you acquire of the type described for the remainder of the policy period.</p> <p>2. But, if Symbol 7 is entered next to a coverage in Item Two of the Declarations, an "auto" you acquire will be a covered "auto" for that coverage only if:</p> <p>a. We already cover all "autos" that you own for that coverage or it replaces an "auto" you previously owned that had that coverage; and</p> <p>b. You tell us within 30 days after you acquire it that you want us to cover it for that coverage</p>	<p>B. Owned Autos</p> <p>1. If Symbols 1, 2, 3, 4, 5, 6 or 19 are entered next to a coverage in Item Two of the Declarations, then you have coverage for "autos" that you acquire after the policy period begins of the type described for the remainder of the policy period.</p> <p>2. But, if Symbol 7 is entered next to a coverage in Item Two of the Declarations, an "auto" you acquire after the policy period begins will be a covered "auto" for that coverage only if:</p> <p>a. We already cover all "autos" that you own for that coverage or it replaces an "auto" you previously owned that had that coverage; and</p> <p>b. You tell us within 30 days after you acquire it that you want us to cover it for that coverage.</p> <p>3. An "auto" that is leased or rented to you without a driver, under a written agreement for a continuous period of at least six months that requires you to provide primary insurance covering such "auto", will be considered a covered "auto" you own.</p>	<p>B1: No Impact</p> <p>B2: No Impact</p> <p>B3: Clarification of coverage that may require underwriting and claims training.</p>

SECTION I – COVERED AUTOS (continued)			
CAR P2 of 12 AIB P2 of 13	C. Certain Trailers, Mobile Equipment And Temporary Substitute Autos If Liability Coverage is provided by this Coverage Form, the following types of vehicles are also covered "autos" for Liability Coverage: 1. "Trailers" with a load capacity of 2,000 pounds or less designated primarily for travel on public roads.	C. Certain Trailers, Mobile Equipment and Temporary Substitute Autos If Covered Autos Liability Coverage is provided by this Coverage Form, the following types of vehicles are also covered "autos" for Covered Autos Liability Coverage: 1. "Trailers" with a registered Gross Vehicle Weight Rating of 3,000 pounds or less designated primarily for travel on public roads.	C: No impact. C1: Clarification of coverage that will require <ul style="list-style-type: none"> - underwriting and claims training - manual rule update

SECTION II – COVERED AUTOS LIABILITY COVERAGE			
CAR P3 of 12 AIB P3 of 13	A. Coverage 2. Coverage Extensions a. Supplementary Payments We will pay for the "insured": (5) All costs taxed against the "insured" in any "suit" against the "insured" we defend.	A. Coverage 2. Coverage Extensions a. Supplementary Payments We will pay for the "insured": (5) All court costs taxed against the "insured" in any "suit" against the "insured" we defend. However, these payments do not include attorneys' fees or attorneys' expenses taxed against the "insured".	Clarification of coverage that may require underwriting and claims training.

SECTION II – COVERED AUTOS LIABILITY COVERAGE (continued)			
<p>CAR P4 of 12</p> <p>AIB P4-5 of 13</p>	<p>B. Exclusions</p> <p>5. Fellow Employee "Bodily injury" to any fellow "employee" of the "insured" arising out of and in the course of the fellow "employee's" employment or while performing duties related to the conduct of your business.</p>	<p>B. Exclusions</p> <p>5. Fellow Employee "Bodily injury" to: a. Any fellow "employee" of the "insured" arising out of and in the course of the fellow "employee's" employment or while performing duties related to the conduct of your business; or b. The spouse, child, parent, brother or sister of that fellow "employee as a consequence of Paragraph a. above.</p> <p>14. Unmanned Aircraft "Bodily injury" or "property damage" arising out of the ownership, maintenance or use of "unmanned aircraft".</p>	<p>B.5.b: Clarification of coverage that may require underwriting and claims training.</p> <p>B.14: This added exclusion is consistent with Commercial Auto Committee discussion and may require underwriting and claims training.</p>
SECTION III – PHYSICAL DAMAGE COVERAGE			
<p>CAR P6 of 12</p> <p>AIB P6-7 of 13</p>	<p>A. Coverage</p> <p>2. Towing We will pay up to the limit shown in the Declarations for towing and labor costs incurred each time a covered "auto" of the private passenger type is disabled. However, the labor must be performed at the place of disablement.</p>	<p>A. Coverage</p> <p>2. Towing and Labor We will pay up to the limit shown in the Declarations for towing and labor costs incurred each time a covered "auto" that is a private passenger type, light truck or medium truck is disabled. However, the labor must be performed at the place of disablement.</p>	<p>Coverage change will require:</p> <ul style="list-style-type: none"> -underwriting and claims training -manual rule change -rate review

SECTION III – PHYSICAL DAMAGE COVERAGE (continued)			
<p>CAR P6 of 12</p> <p>AIB P6-7 of 13</p>	<p>4. Coverage Extensions a. Transportation Expenses We will pay up to \$20 per day to a maximum of \$600 for temporary transportation expense incurred by you because of the total theft of a covered "auto" of the private passenger type. We will pay only for those covered "autos" for which you carry either Comprehensive or Specified Causes of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 48 hours after the theft and ending, regardless of the policy's expiration, when the covered "auto" is returned to use or we pay for its "loss".</p> <p>b. Loss Of Use Expenses For Hired Auto Physical Damage, we will pay expenses for which an "insured" becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver, under a written rental contract or agreement. We will pay for loss of use expenses if caused by:</p> <p>(3) Collision only if the Declarations indicate that Collision Coverage is provided for any covered "auto". However, the most we will pay for any expenses for loss of use is \$20 per day, to a maximum of \$600.</p>	<p>4. Coverage Extensions a. Transportation Expenses We will pay up to \$30 per day, to a maximum of \$900, for temporary transportation expense incurred by you because of the total theft of a covered "auto" of the private passenger type. We will pay only for those covered "autos" for which you carry either Comprehensive or Specified Causes of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 48 hours after the theft and ending, regardless of the Policy's expiration, when the covered "auto" is returned to use or we pay for its "loss".</p> <p>b. Loss Of Use Expenses For Hired Auto Physical Damage, we will pay expenses for which an "insured" becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver under a written rental contract or agreement. We will pay for loss of use expenses if caused by:</p> <p>(3) Collision only if the Declarations indicates that Collision Coverage is provided for any covered "auto". However, the most we will pay for any expenses for loss of use is \$30 per day, to a maximum of \$900.</p>	<p>Coverage changes will require:</p> <p>-underwriting and claims training</p>

SECTION III – PHYSICAL DAMAGE COVERAGE (continued)			
<p>CAR P6 of 12</p> <p>AIB P7 of 13</p>	<p>B. Exclusions 3. We will not pay for "loss" caused by or resulting from any of the following unless caused by other "loss" that is covered by this insurance: a. Wear and tear, freezing, mechanical or electrical breakdown. b. Blowouts, punctures or other road damage to tires.</p>	<p>B. Exclusions 3. We will not pay for "loss" due and confined to: a. Wear and tear, freezing, mechanical or electrical breakdown. b. Blowouts, punctures or other road damage to tires. This exclusion does not apply to such "loss" resulting from the total theft of a covered "auto".</p>	<p>B.3,B3.b: Clarification of coverage that may require underwriting and claims training.</p>
<p>CAR P7 of 12</p> <p>AIB P7 of 13</p>	<p>B. Exclusions 5. Exclusions 4.c. and 4.d. do not apply to: a. Equipment designed solely for the reproduction of sound and accessories used with such equipment, provided such equipment is permanently installed in the covered "auto" at the time of the "loss" or such equipment is removable from a housing unit which is permanently installed in the covered "auto" at the time of the "loss", and such equipment is designed to be solely operated by use of the power from the "auto's" electrical system, in or upon the covered "auto"; or b. Any other electronic equipment that is: (1) Necessary for the normal operation of the covered "auto" or the monitoring of the covered "auto's" operating system; or (2) An integral part of the same unit housing any sound reproducing equipment described in Paragraph a. above and permanently installed in the opening of the dash or console of the covered "auto" normally used by the manufacturer for installation of a radio. 5. We will not pay for "loss" to a covered "auto" due to "diminution in value".</p>	<p>B. Exclusions 5. Exclusions 4.c. and 4.d. do not apply to equipment designed to be operated solely by use of the power from the "auto's" electrical system that, at the time of "loss", is: a. Permanently installed in or upon the covered "auto" b. Removable from a housing unit which is permanently installed in or upon the covered "auto" c. An integral part of the same unit housing any electronic equipment described in Paragraphs a. and b. above; or d. Necessary for the normal operation of the covered "auto" or the monitoring of the covered "auto's" operating system. 6. We will not pay for "loss" to a covered "auto" due to "diminution in value".</p>	<p>The rearranged language has no impact on coverage.</p>

SECTION III – PHYSICAL DAMAGE COVERAGE (continued)			
<p>CAR P7 of 12</p> <p>AIB P7-8 of 13</p>	<p>C. Limit of Insurance</p> <p>1. The most we will pay for "loss" in any one "accident" is the lesser of:</p> <p>a. The actual cash value of the damaged or stolen property as of the time of the "loss";</p> <p>or</p> <p>b. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.</p>	<p>C. Limits of Insurance</p> <p>1. The most we will pay for:</p> <p>a. "Loss" to any one covered "auto" is the lesser of:</p> <p>(1) The actual cash value of the damaged or stolen property as of the time of the "loss"; or</p> <p>(2) The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.</p> <p>b. All electronic equipment that reproduces, receives or transmits audio, visual or data signals in any one "loss" is \$1,000, if, at the time of "loss", such electronic equipment is:</p> <p>(1) Permanently installed in or upon the covered "auto" in a housing, opening or other location that is not normally used by the "auto" manufacturer for the installation of such equipment;</p> <p>(2) Removable from a permanently installed housing unit as described in Paragraph b.(1) above; or</p> <p>(3) An integral part of such equipment as described in Paragraphs b.(1) and b.(2) above.</p>	<p>This is a modification of coverage that will require:</p> <ul style="list-style-type: none"> -underwriting and claims training. -statistical plan changes

SECTION III – PHYSICAL DAMAGE COVERAGE (continued)		
<p>CAR P7 of 12</p> <p>AIB P8 of 13</p>	<p>D. Deductible For each covered "auto", our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the Declarations. Any Comprehensive Coverage deductible shown in the Declarations does not apply to "loss" caused by fire or lightning.</p>	<p>D. Deductible For each covered "auto", our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the Declarations prior to the application of the Limit of Insurance, provided that: 1. The Comprehensive or Specified Causes of Loss Coverage deductible applies only to "loss" caused by: a. Theft or mischief or vandalism; or b. All perils. 2. Regardless of the number of covered "autos" damaged or stolen, the maximum deductible applicable for all "loss" in any one event caused by: a. Theft or mischief or vandalism; or b. All perils, will be equal to five times the highest deductible applicable to any one covered "auto" on the Policy for Comprehensive or Specified Causes of Loss Coverage. The application of the highest deductible used to calculate the maximum deductible will be made regardless of which covered "autos" were damaged or stolen in the "loss".</p>
SECTION IV – BUSINESS AUTO CONDITIONS		
Language in both forms is the same.		
SECTION V – DEFINITIONS		
Definition of unmanned aircraft is added.		

D.1 Clarifying language may require underwriting and claims training.

D.2. New provision to define maximum deductible will require underwriting and claims training.

Commonwealth Automobile Reinsurers
Commercial Automobile Committee

Truckers Program Modification: Business Auto Policy/Motor Carrier Endorsement
Summary of Modifications
Truckers Coverage Form 03/06 vs BAP/MC Endorsement 11/20

Section: I.A. – Covered Autos – Description of Covered Auto Designation Symbols

Comments:

- CAR Rule of Operation 6.C requires that coverage written on the BAP is restricted to those vehicles specifically described in the policy declarations, with exceptions described in the Rule. Accordingly, only symbols 7, 8, or 9 are cedable. Use of the BAP for trucking risks will also eliminate duplicate exposure for the residual market as intended by this restriction and will ensure consistent procedures among Servicing Carriers.
 - CAR Rule 6.C.2 also allows for physical damage coverage for damage to trailers under a trailer interchange contract in conjunction with liability coverage. Use of the MC Endorsement will enable this coverage as defined in Rule 55.D. of the CAR Commercial Automobile Insurance Manual.
-

Section: I.B. – Covered Autos – Owned Autos

Comments:

- The use of the MC Endorsement overrides language in the BAP addressing autos leased or rented for a period of at least six months.
 - BAP language modifications in B.1 and 2 are consistent with modifications to the current version of the MC policy
no apparent impact to coverage.
 - BAP language modifications in B.3 clarify coverage and are consistent with modifications to the current version of the MC policy
may require underwriting and claims training.
-

Section: I.C. – Covered Autos – Certain Trailers, Mobile Equipment and Temporary Substitute Autos

Comments:

- BAP language modifications increase the gross vehicle weight rating to 3,000 pounds. The change is consistent with modifications to the current version of the MC policy
may require underwriting and claims training and a manual rule update.

Truckers Coverage Form 03/06 vs BAP/MC Endorsement 11/20
Page 2

Section: II.A.1 – Covered Autos Liability Coverage – Who is an Insured

Comments:

- The use of the MC Endorsement ensures that Who is an Insured is defined appropriately for a trucking risk.
may require underwriting and claims training.
 - The BAP and the current version of the MC form eliminate language referencing trailers not connected being used pursuant to operating rights granted by a public authority.
-

Section: II.A.2 – Covered Autos Liability Coverage – Coverage Extensions

Comments:

- BAP language modifications in A.2.a(5) addressing attorneys' fees and expenses are consistent with modifications to the current version of the MC policy
may require underwriting and claims training.
-

Section: II.B. – Covered Autos Liability Coverage – Exclusions

Comments:

- BAP language modifications in B.5.b and B.14 addressing employees' family members and unmanned aircraft, respectively, are consistent with modifications to the current version of the MC policy and the modifications are consistent with CAC discussion.
may require underwriting and claims training.
-

Section: IV.A. – Physical Damage Coverage (Section III of BAP) – Coverage Extensions

Comments:

- BAP language modifications in A.2 incorporating light or medium trucks is consistent with CAC discussion and with modifications to the current version of the MC policy.
will require underwriting and claims training, manual rule changes, and rate review.
 - BAP language modifications in A.4 increasing coverage for transportation and loss of use expenses is consistent with CAC discussion and with modifications to the current version of the MC policy.
will require underwriting and claims training
-

Section: IV.B. – Physical Damage Coverage (Section III of BAP) – Exclusions

Comments:

- Exclusion of coverage for a covered auto while in someone else's possession under a trailer interchange agreement is enabled by the use of the MC endorsement.
- BAP language modifications in B.3 addressing losses confined to wear and tear, etc. is consistent modifications to the current version of the MC policy
may require underwriting and claims training.

Truckers Coverage Form 03/06 vs BAP/MC Endorsement 11/20
Page 3

Section: IV.C. – Physical Damage Coverage (Section III of BAP) – Limits of Insurance

Comments:

- BAP language modifications in C.1.b addressing electronic equipment is consistent modifications to the current version of the MC policy
may require underwriting and claims training and statistical plan updates.
-

Section: IV.D. – Physical Damage Coverage (Section III of BAP) – Deductible

Comments:

- BAP language modifications describing the application of the deductible is consistent modifications to the current version of the MC policy
may require underwriting and claims training.
-

Section: V – Other Insurance Conditions (Section IV of BAP)

Comments:

- Other Insurance Conditions defined in the Truckers policy are addressed in the MC Endorsement.
-

Truckers Endorsement 03/06 vs Motor Carrier Endorsement 11/20

Comments:

- Countersignature requirement is removed.
 - Cost of hire schedule is modified to separate primary and excess coverage.
 - Cost of hire definition is clarified and will require underwriting training.
 - Trailer interchange schedule is modified to include deductible; will require underwriting training.
 - Modifications to the definition of who is an insured are consistent with updates to the BAP and MC policies.
 - Clarification of trailer interchange coverage regarding duty to defend may require underwriting and claims training.
 - Clarification of trailer interchange coverage regarding attorneys' fees and expenses is consistent with updates to the BAP and MC policy.
 - Exclusion of losses confined to wear and tear, etc. is consistent with updates to the BAP and MC policy.
 - Clarification of the determination of deductible is consistent with updates to the BAP and MC policy.
 - Clarification of primary and excess insurance provisions will require underwriting and claims training.
-

**Auto Dealers Coverage Form Implementation
Including Auto Dealers Massachusetts Mandatory Endorsement
Summary of Modifications
MA Garage Form 10/11 vs Auto Dealers Form 11/20 + ADMM Endorsement 10/13**

This summary of modifications outlines the sections of the current MA Garage Coverage Form (MM 00 95) on file for CAR and identifies the corresponding language in the Auto Dealers Coverage Form (CA 00 25) together with the Auto Dealers Massachusetts Mandatory Endorsement (MM 25 01). The summary also identifies areas in which additional underwriting and claims training, manual rule or rate review, or statistical plan changes may be required as a result of the program upgrade. For additional explanation of the changes refer to AIB Commercial Auto Notice No CA-039.

Section I – Covered Autos

A. Description of Covered Auto Designation Symbols

The description of covered auto designation symbols is also included in Section I.A. of the Auto Dealers Coverage Form (pages 1-2 of 29).

- Changes to the descriptions are consistent with clarifying language incorporated into the BAP as presented previously.
- Symbol 32 of the MA Garage form describes covered autos while used with a dealer or repair plate issued by the MA RMV. This symbol is not included in the auto dealers coverage form and will require the use of the Covered Auto Designation Symbol Endorsement CA 99 54 10 13.
 - **May require underwriting and claims training.**

B. Owned Autos Acquired After the Policy Begins

C. Certain Trailers and Temporary Substitute Autos

Covered autos described in these sections is also included in Section I.B. and C. of the Auto Dealers Coverage Form (page 2 of 29)

- Clarifying language is added to address autos leased or rented, without a driver, under written agreement for six months or more.
- The description of trailers covered under this section has been updated to refer to gross vehicle weight rating of 3000 pounds or less.
- Note that these changes are consistent with language in the current version of the BAP
 - **May require underwriting and claims training.**

Section II – Compulsory Bodily Injury to Others Coverage

Section III – Personal Injury Protection Coverage

Section V – Uninsured Motorists Coverage

The description of coverage provided under these sections of the MA Garage Policy is not included in the Auto Dealers Coverage Form. SCs must attach the Auto Dealers Massachusetts Mandatory Endorsement form (MM 25 01).

Section IV – Liability Coverage

A. Coverage

1. Garage Operations – Other Than Covered Autos

The description of non-auto liability coverage is located in Sections II.A.1. General Liability, Bodily Injury and Property Damage Liability (page 11 of 29) of the Auto Dealers form.

- Language describing sums that will be paid and duty to defend has been modified somewhat.
 - **May require underwriting and claims training.**
- Reference noting “if the insured settles a claim without our consent, we will not be bound by that settlement” has been eliminated in the Auto Dealers form. This language, however, is included in the Auto Dealers MA Mandatory Endorsement.
 - **May require underwriting and claims training.**

2. Garage Operations – Covered Autos

The description of covered auto coverage provided under this section of the MA Garage Policy is located in Section I.D.1. – Covered Autos Coverages; Covered Autos Liability Coverage; Coverage of the Auto Dealers Coverage Form (page 2 of 29).

- Reference to “garage operations” has been eliminated without change in meaning.
- Language describing right and duty to defend is modified somewhat in the Auto Dealers form but is addressed on page 12 of 19 of the Auto Dealers MA Mandatory Endorsement.
 - **May require underwriting and claims training.**

3. Who Is an Insured

- a. Covered Autos - the description of who is an insured for covered autos under this section of the MA Garage Policy is located in Section I.D.2. – Covered Autos Coverages; Covered Autos Liability Coverage; Who Is an Insured of the Auto Dealers Coverage Form (page 3 of 29).
 - **Description of who is an insured is clarified and may require underwriting and claims training.**
- b Other than Covered Autos – the description of who is an insured for other than covered autos is included in Section II.D. – General Liability; Who is an Insured of the Auto Dealers Coverage Form (page 19 of 29)
 - **Description of who is an insured is clarified and may require underwriting and claims training.**

4. Coverage Extensions

The description of coverage extensions under this section of the MA Garage Policy is located in Section I.D.3. – Covered Autos Coverages; Covered Autos Liability Coverage; Coverage Extensions of the Auto Dealers Coverage Form (page 3-4 of 29)

- Payment of court costs taxed against the insured are clarified with respect to attorney fees and expenses.
 - **May require underwriting and claims training.**
- Language describing out-of-state coverage extensions is clarified to apply to covered autos without change in meaning.
 - **May require underwriting and claims training.**

B. Exclusions

Liability coverage exclusions relating to Covered Autos are located in Section I.D.4. – Covered Autos Coverages; Covered Autos Liability Coverage; Exclusions of the Auto Dealers Coverage Form (pages 4-6 of 29). Liability coverage exclusions relating to Other Than Covered Autos are located in Sections II.A.2 (pages 12-16 of 29) of the Auto Dealers Coverage form.

- Clarification of exclusion of BI coverage relating to fellow employees as well as family members of fellow employees. (page 4 of 29)
 - **May require underwriting and claims training.**
- Clarification of Employee Indemnification and Employer's Liability to specify timeframes (4) (a) (Page 12 of 29)
- Clarification of exclusion of general liability coverage relating to watercraft or aircraft (page 14 of 29)
 - **May require underwriting and claims training.**
- Loss of Use exclusion is retitled in the Auto Dealers form to Damage to Impaired Property or Property Not Physically Damaged. (page 14 of 29)
 - **May require underwriting and claims training.**
- Language excluding liability coverage for covered autos resulting from the handling of property and movement of property by mechanical device has been added (page 5 of 29).
 - **May require underwriting and claims training.**
- Language excluding liability coverage for acts, errors or omissions as well as unmanned aircraft is added to the covered autos section (page 6 of 29).
 - **May require underwriting and claims training.**
- Language excluding liability coverage resulting from the recording and distribution of material or information in violation of law has been expanded and clarified (page 15 of 29).
 - **May require underwriting and claims training.**
- General liability exclusions relating to personal and advertising injury and liquor liability have been added (page 15 of 29).
 - **May require underwriting and claims training.**
- General liability exclusions relating to access or disclosure of confidential or personal information has been added (page 16 of 29).
 - **May require underwriting and claims training.**
- Pollution exclusion is modified by the Auto Dealers MA Mandatory Endorsement.

C. Limit of Insurance

1. Aggregate Limit of Insurance – Garage Operations – Other than Covered Auto

The description of coverage limits under this section of the MA Garage Policy is located in Section II.F. – General Liability; Limits of Insurance of the Auto Dealers Coverage Form (page 20 of 28) with no apparent impact to coverage.

- Increases deductible for PDL from \$100 to \$500 to an auto as a result of work performed on that auto.
 - **May require underwriting and claims training.**

2. Limit of Insurance – Garage Operations – Covered Auto

The description of coverage limits under this section of the MA Garage Policy is located in Section I.D.5. – Covered Autos Coverages; Covered Autos Liability Coverage; Limits of Insurance of the Auto Dealers Coverage Form (page 6 of 28) with no apparent impact to coverage.

- Removed specific reference to separate BI and PDL limits if coverage is shown separately on the declarations (split limits are purchased) but this language is addressed in the Auto Dealers MA Mandatory Endorsement.

Section VI – Garagekeepers Coverage

The description of garagekeepers coverage is included in Section I.E. – Covered Autos Coverages; Garagekeepers Coverage of the Auto Dealers Coverage Form (pages 6-11 of 29).

- Description of who is an insured includes spouses of named insureds (change is consistent with new BAP)
- Coverage Extension – court costs do not include attorney fees or expenses taxed against the insured (change is consistent with new BAP)
 - **May require underwriting and claims training**

Section VII – Physical Damage Coverage

The description of coverage provided under this section of the MA Garage Policy is included in Section I.F. Covered Autos Coverages, Physical Damage Coverage of the Auto Dealers Coverage Form (pages 8-11 of 29) and the Auto Dealers Massachusetts Mandatory Endorsement form (MM 25 01). **The changes described below may require underwriting and claims training.**

- Changes to the form language are limited to minor clarifications and changes to section titles.
- Loss of Use Expenses in the AD policy has increased amounts of \$30 per day to a maximum of \$900 (change is consistent with BAP)
- Exclusions/f-Other Exclusion language is clarified with respect to exceptions to the exclusion.
- Limits of Insurance in the AD policy contains new language for electronic equipment (change is consistent with BAP)
- Deductible – language relating to deductible in the AD form is replaced by the AD MA mandatory endorsement. Deductibles under comprehensive or specified causes of loss is modified in the AD MA mandatory endorsement.

- Conditions applying to physical damage coverage not addressed in the AD coverage form with respect to claims handling, total loss, sales tax, loss payee, pre-insurance inspection, and actual cash value are included in the AD MA mandatory endorsement. (Additional reference to conditions with respect to appraisal for physical damage loss is included in section IV of the AD coverage form (page 23 of 29))

Section VIII – Garage Conditions

Conditions described in the MA Garage Policy are included in Section IV – Conditions of the Auto Dealers Coverage Form (pages 23-26 of 29). Use of the Auto Dealers MA Mandatory Endorsement ensures that any differences are addressed.

- Other Insurance conditions described in the Garage policy relating to liability coverage being excess is modified in Section IV B.5.e of the AD form to specify certain circumstances.
- Description of conditions in Section IV B.7 relating to policy period and coverage territory have been clarified.
- The Auto Dealers Coverage Form contains additional coverage not afforded under the MA Garage Policy as described below. **These may require underwriting and claims training.**

Damage to Rented Premises Liability:

Section II.A.2.e of the Auto Dealers form incorporates coverage for damages relating to rented premises previously afforded by attaching endorsement CA 25 05. **As this endorsement is not cedable, and to ensure no change in coverage available in the residual market, Servicing Carriers would attach endorsement CA 25 50 – Exclusion – Damage to Rented Premises.**

Personal and Advertising Injury Liability:

Section II.B. of the Auto Dealers form incorporates coverage for personal and advertising injury liability page (16-18 of 29) previously afforded by attaching endorsement CA 25 14. **As this endorsement is not cedable, and to ensure no change in coverage available in the residual market, Servicing Carriers would attach endorsement CA 25 54 – Exclusion – Personal and Advertising Injury Liability Coverages.**

Locations and Operations Medical Payments:

Section II.C. of the Auto Dealers form affords coverage for locations and operations medical payments (page 18 of 29). This coverage is currently available in the residual market but requires an endorsement CA 25 05. **As this language has been incorporated directly into the policy, the endorsement can be withdrawn.**

Acts, Errors, or Omissions Liability:

Section III of the Auto Dealers form affords coverage for acts, errors, or omissions liability (page 21-23 of 29). **In order to ensure no change in coverage available**

**in the residual market, Servicing Carriers would attach endorsement CA 25
63 – Exclusion – Acts, Errors, or Omissions Liability Coverages.**

Section IX – Definitions

Definitions are included in Section V of the Auto Dealers Coverage Form (pages 26-29 of 29) and include new terms as appropriate. Use of the Auto Dealers MA Mandatory Endorsement ensures that any differences are addressed.

**Commonwealth Automobile Reinsurers
Commercial Auto Committee
Schedule of Policy Forms Updates**

Coverage Forms

Current Version		New Version	
Form Title	Form Number	Form Title	Form Number
MA Garage Insurance Policy	MM 00 95 10 11	Auto Dealers Coverage Form	CA 00 25 11 20
Garage Declarations – MA	MM 00 94 10 06	Auto Dealers Declarations - MA	MM 25 02 11 20
Business Auto Coverage Form	CA 00 01 03 06	Business Auto Coverage Form	CA 00 01 11 20
Business Auto Declarations	CA DS 03 03 06	Business Auto Declarations	CA DS 03 11 20
MA Business Auto Declarations	MM 00 97 10 06	MA Business Auto Declarations	MM 00 97 11 20
Truckers Coverage Form	CA 00 12 03 06	Withdraw (use CA 00 01 11 20)	
Truckers Declarations	CA DS 14 03 06	Withdraw (use MM 00 97 11 20)	
MA Truckers Declarations	MM 00 96 10 06		
Truckers Endorsement	CA 23 20 03 06	Motor Carrier Endorsement	CA 23 30 ## ##
MA Mandatory Endorsement	MM 99 11 10 11	MA Mandatory Endorsement Auto Dealers – MA Mandatory End	MM 99 11 10 13 ⁽¹⁾ MM 25 01 10 13 ⁽¹⁾
Common Policy Conditions	IL 00 17 11 98	No Change	
Nuclear Energy Liability Exclusion End	IL 00 21 04 98	Nuclear Energy Liability Exclusion End	IL 00 21 09 08

⁽¹⁾ AIB is currently reviewing these forms and may file updated forms in the future.

Schedule of Policy Forms Updates
Page 2

Garage/Auto Dealers Endorsements

Endorsement Title	Current Version (GA)	New Version (AD)
Additional Insured – Municipalities	MM 25 98 09 98	MM 25 98 10 13
Additional Insured – Lessor of Leased Equipment ⁽²⁾	CA 20 47 07 97	CA 20 47 11 20
Automobile Dealers – “Drive-Away” Collision or Limited Collision	CA 25 02 12 93	CA 25 02 10 13
Cannabis Exclusion for General Liability Coverages		CA 27 12 12 19
Exclusion – Acts, Errors, or Omissions Liability Coverage		CA 25 63 10 13
Exclusion – Cross Suits Liability for General Liability Coverages		CA 27 16 11 20
Exclusion – Damage to Rented Premises		CA 25 50 10 13
Exclusion – Personal and Advertising Injury Liability Coverages		CA 25 54 10 13
False Pretense Coverage	CA 25 03 03 06	CA 25 03 10 13
Franchise Products Endorsement	MM 25 97 09 98	MM 25 97 10 13
Other Than Covered Autos Exposure – Total Pollution Exclusion With a Building Heating Equipment Exception and a Hostile Fire Exception	CA 25 36 03 06	CA 25 36 10 13
Garage Locations and Operations Medical Payments Coverage	CA 25 05 03 06	Withdraw
Locations and Operations Not Covered	CA 25 07 12 93	CA 25 07 10 13
Named Driver Collision Coverage	CA 25 11 12 93	CA 25 11 10 13
Pollution Liability – Broadened Coverage For Covered Autos	MM 25 96 10 06	MM 25 96 10 13
Unmanned Aircraft Exclusion for General Liability Coverages (BI & PD) Delete - Unmanned Aircraft Exclusion for General Liability Coverages (Personal and Advertising Injury), as these coverages will be excluded with CA 25 54 10 13		CA 27 06 ## ##
Abuse or Molestation Exclusion for Covered Autos Liability Exposure		TBD

⁽²⁾ Moved from Special Types Endorsements into Garage/Auto Dealers Endorsements table as it applies only to that coverage form

Schedule of Policy Forms Updates
Page 3

Special Types Endorsements

Endorsement Title	Current Version	New Version
Additional Insured – Owner of Leased Vehicle	MM 20 25 09 98	MM 20 25 10 13
Driving Schools – Non-owned Auto	CA 20 06 12 93	CA 20 06 11 20
Emergency Vehicles – Volunteer Firefighters and Workers Injuries Excluded	CA 20 30 12 93	CA 20 30 10 13
Farm Tractors and Farm Tractors Equipment	CA 20 08 12 93	CA 20 08 10 13
Guest Occupants Exclusion	MM 20 06 09 98	MM 20 06 10 13
Leasing or Rental Concerns – Contingent Coverage	CA 20 09 07 97	CA 20 09 10 13
Leasing or Rental Concerns – Conversion, Embezzlement, or Secretion Cov	CA 20 10 12 93	CA 20 10 10 13
Leasing or Rental Concerns – Exclusion of Certain Leased Autos	CA 20 11 03 06	CA 20 11 10 13
Leasing or Rental Concerns – Rent-it-There/Leave-it-Here Autos	CA 20 12 10 01	CA 20 12 10 13
Leasing or Rental Concerns – Schedule of Limits for Owned Autos	CA 20 13 10 01	CA 20 13 10 13
Leasing or Rental Concerns – Second Level Coverage	CA 20 14 07 97	CA 20 14 10 13
Lessor – Additional Insured and Loss Payee - Massachusetts	MM 20 26 10 06	MM 20 26 11 20
Mobile Equipment	MM 20 11 10 06	MM 20 11 11 20
Mobile Home Contents Not Covered	CA 20 17 12 93	CA 20 17 10 13
Non-Ownership liability Coverage for Volunteers (replaces Social Services Agencies – Volunteers as Insureds)	CA 99 34 12 93	CA 05 24 11 20
On-Hook Coverage		CA 04 52 11 20
Partners or Members as Insureds		CA 05 25 11 20
Physical Damage Coverage – Autos Held for Sale by Non-Dealers	MM 20 27 10 06	CA 20 78 11 20
Professional Services Not Covered	CA 20 18 12 93	CA 20 18 10 13
Registration Plates Not Issued for a Specific Auto	MM 20 10 01 04	MM 20 10 10 13

Schedule of Policy Forms Updates
Page 4

Special Types Endorsements (Con't)

Endorsement Title	Current Version	New Version
Sound Receiving Equipment Coverage – Fire, Police and Emergency Vehicles	CA 20 02 12 93	CA 20 02 10 13

Truck, Tractor, Trailer Endorsements

Endorsement Title	Current Version	New Version
Commercial Automobiles Equipped with Amusement Devices	MM 23 03 09 98	MM 23 03 10 13
Coverage for Injury to Leased Workers	CA 23 25 07 97	CA 23 25 10 13
Explosives	MM 23 04 09 98	MM 23 04 10 13
Multi-Purpose Equipment	CA 23 03 12 93	CA 2 03 10 13
Rolling Stores	CA 23 04 10 01	CA 23 04 10 13
Trailer Interchange – Fire and Fire and Theft Coverage	CA 23 13 12 93	No change or Withdraw
Truckers – Excess Coverage for the Named Insured and Named Lessors for Leased Autos	CA 23 08 12 93	CA 23 08 10 13
Truckers – Insurance for Non-Trucking Use	MM 23 07 09 98	MM 23 07 10 13
Truckers – Uniform Intermodal Interchange Endorsement (Form UIIE-1)	CA 23 17 03 06	CA 23 17 11 20
Truckers – Named Lessee as Insured	CA 23 12 12 93	CA 23 12 10 13
Wrong Delivery of Liquid Products	CA 23 05 12 93	CA 23 05 11 13

Schedule of Policy Forms Updates
Page 5

Public Transportation Endorsements

Endorsement Title	Current Version	New Version
Public Transportation Autos	CA 24 02 12 93	CA 24 02 10 13
Public or Livery Passenger Conveyance and On-Demand Delivery Services Other Insurance Condition	CR 99 04 02 22	Update for new cov form references

Common Coverages Endorsements

Endorsement Title	Current Version	New Version
Additional Insured – Massachusetts	CR 99 02 07 20	Update for new cov form references
Agreed Value Insurance	MM 99 66 09 98	MM 99 66 10 13
Audio, Visual and Data Electronic Equipment Coverage	CA 99 60 03 06	CA 99 60 10 13
Auto Medical Payments Coverage	MM 99 13 10 06	MM 99 13 12 16
Covered Auto Designation Symbol	CA 99 54 07 97	CA 99 54 10 13
Drive Other Car Coverage – Broadened Coverage for Named Individuals	MM 99 22 09 98	MM 99 22 10 13
Employees as Insureds	CA 99 33 02 99	CA 99 33 10 13
Employee as Lessor	CA 99 47 07 97	CA 99 47 10 13
Fire, Fire and Theft, Fire, Theft and Windstorm and Limited Specified Causes of Loss Coverages	MM 99 47 09 98	MM 99 47 10 13
Garagekeepers Coverage	CA 99 37 03 06	CA 99 37 10 13
Garagekeepers Coverage – Customer’s Sound Receiving Equipment	CA 99 59 03 06	CA 99 59 10 13
Glass Breakage – \$100 Deductible	MM 99 51 09 98	MM 99 51 10 13
Hired Autos Specified as Covered Autos You Own	CA 99 16 12 93	CA 99 16 10 13

Schedule of Policy Forms Updates
Page 6

Common Coverages Endorsements (Con't)

Endorsement Title	Current Version	New Version
Individual Named Insured	CA 99 17 10 01	CA 99 17 10 13
Liability Insurance – Deductible	MM 99 19 09 98	Withdraw
Limited Collision Coverage	MM 99 16 09 98	MM 99 16 10 13
Loss of Use / Rental Reimbursement Coverage	MM 99 39 09 98	MM 99 39 10 13
Loss Payable Clause – Audio, Visual and Data Electronic Equipment	CA 99 61 12 93	CA 99 61 10 13
Massachusetts Changes	MM 99 67 09 98	CA 99 67 10 13
Operator Exclusion	CR 99 01 08 18	No Change
Personal Injury Protection Coverage	MM 99 35 09 98	MM 99 35 04 11
Pollution Liability – Broadened Coverage for Covered Autos	MM 99 55 10 06	MM 99 55 10 13
Premium Adjustment and Coverage Endorsement - Massachusetts	MM 99 68 09 98	MM 99 68 ## ##
Public or Livery Passenger Conveyance and On-Demand Delivery Services Exclusion	CR 99 06 02 22	CA 23 45 11 20
Rate Modification - Massachusetts	MM 99 23 09 98	MM 99 23 ## ##
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act	MM 99 20 09 98	MM 99 20 10 13)
Social Service Agencies – Volunteers as Insureds	CA 99 34 12 93	Withdraw (replace with CA 05 24 11 20)
Specialty and Classic Auto – Massachusetts	CR 99 03 04 21	No Change
Split Liability Limits – Massachusetts	MM 99 18 09 98 (only BA listed, not TR/GA)	MM 99 18 10 13
Stated Amount Insurance - Massachusetts	MM 99 56 09 02	MM 99 56 10 13
Underinsured Motorists Coverage - Massachusetts	MM 99 54 09 98	MM 99 54 10 13
Uninsured Motorists Coverage - Massachusetts	MM 99 28 09 98	MM 99 28 10 13

Schedule of Policy Forms Updates
 Page 7

Common Coverages Endorsements (Con't)

Endorsement Title	Current Version	New Version
Volunteer Hired Autos		CA 04 39 11 20
Vehicle Sharing Program Exclusion Endorsement	CR 99 05 02 22	Update for new cov form references
Waiver of Deductible	MM 99 17 09 98	MM 99 17 10 13

Certifications

Form Title	Current Version	New Version
Non-Fleet Private Passenger Type	CR 00 02 01 21	No Change
Principal Place of Business	CR 00 01 08 18	No Change

Commonwealth Automobile Reinsurers
Commercial Automobile Committee – July 18, 2023
Peer-to-Peer Vehicle Sharing
Issues Identified for Further Consideration

At its last meeting, the Committee began discussion of peer-to-peer vehicle sharing programs and issues relating to eligibility for cession to the MA commercial residual market. Below is a list of issues identified by the Committee for further consideration.

Nature/Classification of the Risk

- Vehicle ownership: individuals and/or businesses
- Vehicle type
- Vehicle use: personal/recreational vs livery
- Driver history
- Complex exposure to define

Nature of Contractual Arrangements between Parties

- Definition of responsibilities and liabilities
- Variations among platform providers
- Platform-Owner Agreements
- Platform-Renter Agreements
- Owner-Renter Agreements

Statutory/Regulatory Oversight

- GL Chapter 90, Section 32E1/2:
 - Rental car
 - Rental activity
 - Rental agreements
 - Regulatory authority
 - Insurance requirements
- Peer-to-Peer Vehicle Sharing Filed Legislation
 - Definitions
 - Insurance requirements/responsibilities
 - Regulatory authority

Since the last meeting, staff has continued research into evolving peer-to-peer vehicle sharing programs. Staff will provide information regarding the status of its review relating to:

- Wide array of platforms, programs, and vehicle types
- Availability of insurance through the programs
- Mixed use programs and coverage layers
- Voluntary insurance providers

CAR Commercial Automobile Committee

New Exclusive Representative Producer Appointments to a Commercial Servicing Carrier Market Need Criteria

New Exclusive Representative Producer (ERP) appointments will be made to a commercial Servicing Carrier as described below:

A. Applicant with a Voluntary Commercial Automobile Contract

An applicant who has a current voluntary commercial automobile agency contract with an active Massachusetts commercial automobile insurer will be appointed to a Servicing Carrier when s/he has satisfied the eligibility requirements of Rule 14.A.4. For purposes of this section, brokerage agreements and memberships in a group does not constitute a voluntary contract with an active Massachusetts commercial automobile insurer.

B. Applicant without a Voluntary Commercial Automobile Contract

1. Annual Market Need Assessment

The Governing Committee, or its designee, will take an annual assessment of whether a market need exists for new ERP appointments to service the commercial residual market. The determination will be made following a review of current residual market data and the committee's evaluation of access throughout the Commonwealth to producers with experience servicing all classes of commercial automobile risk.

2. Market Need Exists

If the committee determines that a market need exists for access to the residual market that is not currently served by producers with existing ERP appointments, the committee will determine the conditions for new appointments that will be made to applicants without a voluntary commercial automobile contract, e.g. the number of available appointments, schedule under which re-evaluation of market access is anticipated.

3. Market Need Does Not Exist

If the committee determines that a market need does not exist for new appointments to applicants without a current voluntary contract, no such new appointments will be made. However, the applicant may petition for a review of its application before a CAR committee during which the applicant will demonstrate that a market need exists that will be uniquely satisfied by the appointment of the applicant.

C. Applicant Who Purchased of a Book of Business

Notwithstanding an existing voluntary commercial automobile contract with an active Massachusetts commercial automobile insurer, an applicant purchasing the book of business of an ERP or former ERP who has been terminated pursuant to CAR Rules, or has withdrawn from an appointment where grounds for termination were previously issued, must petition the committee for a Servicing Carrier appointment. The applicant must satisfy the committee that the conditions for termination are not present in the purchase and must demonstrate that a market need exists that would be uniquely served by the appointment of the applicant.

D. CAR Committee Review of Applicants

Committee reviews of applicants petitioning for an appointment will be held on a quarterly basis depending upon the need for such reviews.

**Commonwealth Automobile Reinsurers
Policy Year 2022 Written Premium Through December, 2022
Total Market**

Primary Office Location (Territory)	Class Type Group											Total
	TTT	PPT Fleet	PPT Non-Fleet	Buses	Van Pools	Garages	Special Types & Motorcycles	Non-Owned & Operations	Taxi	Limo	Car Services	
01-10	25,214,376	2,104,227	4,616,122	6,812,092	167,354	1,066,773	1,844,200	25,188,166	3,423,812	997,742	2,590,785	74,025,649
11	25,930,595	1,403,487	2,971,771	1,306,166	8,266	1,267,878	2,444,399	11,609,965	91,471	47,642	101,519	47,183,159
12	28,831,742	1,574,930	2,693,922	1,807,968	12,841	2,338,618	1,724,671	2,609,612	16,844	5,489	45,943	41,662,580
13	36,629,491	2,772,842	5,065,324	3,402,496		2,609,267	2,470,537	3,235,171	90,395	28,815	132,884	56,437,222
14	49,941,767	2,416,968	4,212,817	2,625,416	69,600	2,556,070	2,746,961	10,013,082	57,025	139,310	802,771	75,581,787
15	55,007,489	5,239,761	5,785,286	2,268,724	29,631	2,370,301	2,347,432	10,901,840	444,023	257,938	649,079	85,301,504
16	65,452,507	5,468,889	7,390,733	7,561,611	90,132	3,813,804	3,685,022	25,981,553	794,044	762,387	941,851	121,942,533
17	80,082,187	6,976,971	11,446,551	9,478,526	92,800	4,670,669	6,484,751	15,572,515	532,088	538,665	1,715,966	137,591,689
18	81,272,315	8,939,691	12,540,526	10,792,389	131,985	6,502,775	6,828,192	11,126,649	482,081	220,514	1,062,667	139,899,784
19	24,054,318	2,310,108	4,353,172	2,712,103	51,324	2,324,062	1,807,468	2,759,698	367,907	104,034	367,078	41,211,272
20	15,965,603	987,875	3,739,897	1,115,303	73,310	1,247,815	1,856,166	606,798	446,503	152,628	558,466	26,750,364
99	93,349,639	9,921,309	11,195,463	32,181,148	84,852	12,952,681	13,400,765	65,158,544	960,088	1,252,665	235,150	240,692,304
Total	581,732,029	50,117,058	76,011,584	82,063,942	812,095	43,720,713	47,640,564	184,763,593	7,706,281	4,507,829	9,204,159	1,088,279,847

	Percent of Statewide Premium by Class Type Group											
01-10	4.3%	4.2%	6.1%	8.3%	20.6%	2.4%	3.9%	13.6%	44.4%	22.1%	28.1%	6.8%
11	4.5%	2.8%	3.9%	1.6%	1.0%	2.9%	5.1%	6.3%	1.2%	1.1%	1.1%	4.3%
12	5.0%	3.1%	3.5%	2.2%	1.6%	5.3%	3.6%	1.4%	0.2%	0.1%	0.5%	3.8%
13	6.3%	5.5%	6.7%	4.1%	0.0%	6.0%	5.2%	1.8%	1.2%	0.6%	1.4%	5.2%
14	8.6%	4.8%	5.5%	3.2%	8.6%	5.8%	5.8%	5.4%	0.7%	3.1%	8.7%	6.9%
15	9.5%	10.5%	7.6%	2.8%	3.6%	5.4%	4.9%	5.9%	5.8%	5.7%	7.1%	7.8%
16	11.3%	10.9%	9.7%	9.2%	11.1%	8.7%	7.7%	14.1%	10.3%	16.9%	10.2%	11.2%
17	13.8%	13.9%	15.1%	11.6%	11.4%	10.7%	13.6%	8.4%	6.9%	11.9%	18.6%	12.6%
18	14.0%	17.8%	16.5%	13.2%	16.3%	14.9%	14.3%	6.0%	6.3%	4.9%	11.5%	12.9%
19	4.1%	4.6%	5.7%	3.3%	6.3%	5.3%	3.8%	1.5%	4.8%	2.3%	4.0%	3.8%
20	2.7%	2.0%	4.9%	1.4%	9.0%	2.9%	3.9%	0.3%	5.8%	3.4%	6.1%	2.5%
99	16.0%	19.8%	14.7%	39.2%	10.4%	29.6%	28.1%	35.3%	12.5%	27.8%	2.6%	22.1%
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Note: 1. Excludes Producers with no premium
2. Excludes invalid producer codes

Commonwealth Automobile Reinsurers
Market Producer Data By Primary Office Location - Average Book Size
SERVICING CARRIER APPOINTMENTS

Primary Office Location	Voluntary Contract ERP Appointment					No Voluntary Contract ERP Appointments				
	ERP Count	PY22 Written Premium	Policy Count			ERP Count	PY22 Written Premium	Policy Count		
			PY2022	PY2021	PY2020			PY2022	PY2021	PY2020
01	4	3,021,427	417	389	362	-	-	-	-	-
02	-	-	-	-	-	2	342,655	34	28	10
03	2	469,064	81	86	86	1	7,335	2	6	11
04	2	240,806	62	129	111	-	-	-	-	-
05	14	12,689,511	1,279	1,213	1,232	1	159,083	13	15	14
06	1	58,145	14	6	4	-	-	-	-	-
07	36	27,831,682	3,171	3,170	3,053	4	74,305	15	17	14
08	12	13,914,826	1,204	1,165	1,033	1	126,908	7	11	21
09	2	143,901	21	23	24	-	-	-	-	-
10	3	543,082	85	83	89	-	-	-	-	-
11	66	44,699,519	7,450	7,532	7,404	4	151,512	47	49	46
12	72	41,255,567	7,802	7,885	7,819	-	-	-	-	-
13	83	55,402,502	9,376	9,598	9,522	-	-	-	-	-
14	90	64,134,632	9,521	9,411	9,182	1	2,664	1	1	1
15	77	82,194,596	9,633	9,693	9,476	2	335,434	4	5	8
16	121	98,885,663	12,326	12,334	12,283	1	31,047	5	3	4
17	154	136,832,156	16,973	17,291	17,088	2	90,759	4	4	5
18	202	134,255,313	17,535	17,403	17,078	5	373,464	74	27	37
19	74	39,642,775	5,487	5,424	5,218	2	130,734	20	24	28
20	44	26,360,942	4,504	4,436	4,429	1	317,652	29	31	31
99	39	43,031,582	3,719	3,853	3,854	1	160,390	13	18	23
Total	1,098	825,607,691	110,660	111,124	109,347	28	2,303,942	268	239	253
Ave Pol (WP/ERP)		7,461	101	101	100		8,597	10	9	9

Voluntary Producer without Servicing Carrier Appointment				
Producer Count	PY22 Written Premium	Policy Count		
		PY2022	PY2021	PY2020
285	260,964,043	27,147	27,967	28,487
Ave Pol (WP/ERP)	9,613	95	98	100

Note: 1. Excludes Producers with no premium
2. Excludes invalid producer codes
Producer activities as of: April 19, 2023

Voluntary Producer Combined					No Voluntary Contract ERP Combined				
Producer Count	PY22 Written Premium	Policy Count			Producer Count	PY22 Written Premium	Policy Count		
		PY2022	PY2021	PY2020			PY2022	PY2021	PY2020
1,383	1,086,571,734	137,807	139,091	137,834	28	2,303,942	268	239	253
Ave Pol (WP/ERP)	7,885	100	101	100		8,597	10	9	9

**Commonwealth Automobile Reinsurers
Ceded Market Producer Data By Primary Office Location**

Primary Office Location	ERP Count	Voluntary Producer with Servicing Carrier Appointment						ERP Count	No Vol Producer with Servicing Carrier Appointment					
		Writing ERPs	No Ceded WP	PY22 Written Premium	Policy Count				Writing ERPs	No Ceded WP	PY22 Written Premium	Policy Count		
					PY2022	PY2021	PY2020					PY2022	PY2021	PY2020
01-10	76	65	11	20,728,479	1,698	1,778	1,862	9	9	-	697,687	66	71	62
11	66	62	4	7,384,471	684	712	738	4	4	-	107,684	29	29	24
12	72	62	10	9,212,174	873	872	863	-	-	-	-	-	-	-
13	83	72	11	11,218,155	1,110	1,148	1,283	-	-	-	-	-	-	-
14	90	81	9	18,408,294	1,186	1,236	1,305	1	1	-	2,664	1	1	1
15	77	64	13	10,700,595	926	942	1,055	2	2	-	335,434	4	4	7
16	121	105	16	18,904,352	1,340	1,349	1,444	1	1	-	29,975	4	2	3
17	154	132	22	29,556,992	1,923	2,072	2,201	2	1	1	76,058	1	1	2
18	202	167	35	32,585,209	2,455	2,667	2,949	5	5	-	364,791	71	24	32
19	74	63	11	9,358,242	849	926	1,023	2	2	-	130,734	20	24	28
20	44	39	5	7,268,108	688	789	900	1	1	-	311,787	26	26	25
99	39	25	14	9,540,235	354	348	352	1	1	-	160,390	13	18	23
Total	1,098	937	161	184,865,306	14,086	14,839	15,975	28	27	1	2,217,204	235	200	207
Ave Pol (WP/ERP)				13,124	15	16	17	9,435						

Voluntary Producer without Servicing Carrier Appointment				
Producer Count	PY22 Written Premium	Policy Count		
		PY2022	PY2021	PY2020
285	260,964,043	27,147	27,967	28,487

Ave WP Per Pol

9,613

Note: 1. Excludes Producers with no premium
2. Excludes invalid producer codes

Producer activities as of: April 19, 2023

Commonwealth Automobile Reinsurers Policy Year 2021 Written Premium Through December, 2021 Total Market

Primary Office Location (Territory)	Class Type Group								Total
	TTT	PPT Fleet	PPT Non-Fleet	Buses	Van Pools	Garages	Special Types & Motorcycles	Non-Owned & Operations	
01-10	25,991,558	1,759,031	4,750,363	6,566,530	185,536	1,126,023	1,995,338	22,397,552	64,771,931
11	23,007,937	1,216,273	2,515,265	923,069	7,877	1,187,299	2,014,948	9,032,685	39,905,353
12	27,361,382	1,341,901	2,761,162	1,933,958	13,319	2,477,587	1,694,901	2,270,399	39,854,609
13	34,142,070	2,550,635	5,239,017	3,322,255		2,434,187	2,273,004	3,149,039	53,110,207
14	46,481,743	2,234,063	4,011,403	2,701,618	18,819	2,381,686	2,496,265	10,227,993	70,553,590
15	55,973,902	4,984,217	5,489,509	2,298,645	40,945	2,726,614	2,068,837	11,577,301	85,159,970
16	60,719,733	4,837,574	6,692,515	6,433,988	87,577	4,072,262	3,635,641	23,716,996	110,196,286
17	78,404,010	6,604,369	11,320,107	10,260,918	93,116	5,084,301	5,071,087	15,317,764	132,155,672
18	75,247,756	7,185,876	11,771,655	9,365,117	142,553	6,022,165	7,249,846	9,303,290	126,288,258
19	25,499,597	2,218,147	4,479,140	2,131,147	58,405	2,148,199	1,837,878	3,792,840	42,165,353
20	14,101,917	862,924	3,279,212	576,981	60,899	1,170,530	1,341,540	590,949	21,984,952
99	83,737,130	9,134,070	10,130,675	30,391,335	69,517	6,046,521	11,310,110	47,483,749	198,303,107
Total	550,668,735	44,929,080	72,440,023	76,905,561	778,563	36,877,374	42,989,395	158,860,557	984,449,288

	Percent of Statewide Premium by Class Type Group									
01-10	4.7%	3.9%	6.6%	8.5%	23.8%	3.1%	4.6%	14.1%	6.6%	
11	4.2%	2.7%	3.5%	1.2%	1.0%	3.2%	4.7%	5.7%	4.1%	
12	5.0%	3.0%	3.8%	2.5%	1.7%	6.7%	3.9%	1.4%	4.0%	
13	6.2%	5.7%	7.2%	4.3%	0.0%	6.6%	5.3%	2.0%	5.4%	
14	8.4%	5.0%	5.5%	3.5%	2.4%	6.5%	5.8%	6.4%	7.2%	
15	10.2%	11.1%	7.6%	3.0%	5.3%	7.4%	4.8%	7.3%	8.7%	
16	11.0%	10.8%	9.2%	8.4%	11.2%	11.0%	8.5%	14.9%	11.2%	
17	14.2%	14.7%	15.6%	13.3%	12.0%	13.8%	11.8%	9.6%	13.4%	
18	13.7%	16.0%	16.3%	12.2%	18.3%	16.3%	16.9%	5.9%	12.8%	
19	4.6%	4.9%	6.2%	2.8%	7.5%	5.8%	4.3%	2.4%	4.3%	
20	2.6%	1.9%	4.5%	0.8%	7.8%	3.2%	3.1%	0.4%	2.2%	
99	15.2%	20.3%	14.0%	39.5%	8.9%	16.4%	26.3%	29.9%	20.1%	
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Note: 1. Excludes Taxi, Limo and Car Service
2. Excludes Producers with no premium

Commonwealth Automobile Reinsurers
Market Producer Data By Primary Office Location - Average Book Size
SERVICING CARRIER APPOINTMENTS

Primary Office Location	Voluntary Contract ERP Appointment					No Voluntary Contract ERP Appointments				
	ERP Count	PY21 Written Premium	Policy Count			ERP Count	PY21 Written Premium	Policy Count		
			PY2021	PY2020	PY2019			PY2021	PY2020	PY2019
01	4	1,069,607	187	174	166	-	-	-	-	-
02	1	68,590	24	25	24	2	252,496	29	11	5
03	2	460,840	86	83	70	1	2,506	1	2	2
04	2	665,761	104	85	99	-	-	-	-	-
05	15	7,332,486	741	791	803	2	949,049	68	57	72
06	1	31,270	6	5	6	-	-	-	-	-
07	36	27,472,443	3,182	3,218	3,433	3	70,945	15	15	22
08	14	12,792,704	1,398	1,360	1,549	1	144,632	18	22	11
09	2	142,780	25	25	24	-	-	-	-	-
10	3	472,249	98	91	96	-	-	-	-	-
11	66	38,633,811	7,539	7,289	7,420	4	163,555	55	49	63
12	72	39,453,514	8,299	8,173	8,307	-	-	-	-	-
13	86	52,627,715	10,328	10,402	11,026	-	-	-	-	-
14	91	59,715,706	9,910	9,739	10,063	1	2,664	1	1	1
15	81	83,297,189	10,236	10,130	10,522	2	328,027	6	11	11
16	123	86,359,617	11,997	11,972	12,615	2	106,845	24	29	33
17	165	131,587,439	18,267	18,238	19,258	3	118,879	9	9	12
18	208	121,092,571	18,162	18,152	18,910	4	125,658	29	41	55
19	79	40,864,455	6,187	6,154	6,381	3	158,716	33	38	64
20	42	21,862,800	4,263	4,428	4,781	1	94,223	31	31	34
99	42	40,729,715	4,175	4,263	4,416	-	-	-	-	-
Total	1,135	766,733,262	115,214	114,797	119,969	29	2,518,195	319	316	385
Ave Pol (WP/ERP)		6,655	102	101	106		7,894	11	11	13

Voluntary Producer without Servicing Carrier Appointment				
Producer Count	PY21 Written Premium	Policy Count		
		PY2021	PY2020	PY2019
272	215,992,597	25,105	26,718	25,447
Ave Pol (WP/ERP)	8,604	92	98	94

Note: 1. Excludes Taxi, Limo and Car Service
2. Excludes Producers with no premium
Producer activities as of: April 19, 2022

Voluntary Producer Combined					No Voluntary Contract ERP Combined				
Producer Count	PY21 Written Premium	Policy Count			Producer Count	PY210 Written Premium	Policy Count		
		PY2021	PY2020	PY2019			PY2021	PY2020	PY2019
1,407	982,725,859	140,319	141,515	145,416	29	2,518,195	319	316	385
Ave Pol (WP/ERP)	7,004	100	101	103		7,894	11	11	13

**Commonwealth Automobile Reinsurers
Ceded Market Producer Data By Primary Office Location**

Primary Office Location	ERP Count	Voluntary Producer with Servicing Carrier Appointment						ERP Count	No Vol Producer with Servicing Carrier Appointment					
		Writing ERPs	No Ceded WP	PY21 Written Premium	Policy Count				Writing ERPs	No Ceded WP	PY21 Written Premium	Policy Count		
					PY2021	PY2020	PY2019					PY2021	PY2020	PY2019
01-10	80	69	11	19,943,885	1,958	2,099	2,505	9	8	1	1,403,902	123	97	101
11	66	64	2	6,369,061	769	790	894	4	4	-	113,528	32	25	30
12	72	66	6	9,940,102	959	958	1,035	-	-	-	-	-	-	-
13	86	73	13	10,529,647	1,300	1,605	2,517	-	-	-	-	-	-	-
14	91	85	6	18,020,516	1,376	1,454	1,634	1	1	-	2,664	1	1	1
15	81	71	10	9,541,750	896	957	1,129	2	2	-	319,391	5	10	9
16	123	107	16	16,676,981	1,349	1,454	1,649	2	2	-	104,821	23	28	32
17	165	141	24	29,134,137	2,294	2,470	2,933	3	2	1	102,199	4	6	8
18	208	173	35	31,697,026	2,850	3,286	4,379	4	4	-	116,926	25	35	43
19	79	72	7	9,896,977	1,078	1,229	1,397	3	3	-	158,716	32	38	64
20	42	37	5	6,417,927	763	875	1,156	1	1	-	85,574	24	26	29
99	42	27	15	8,898,614	415	415	495	-	-	-	-	-	-	-
Total	1,135	985	150	177,066,623	16,007	17,592	21,723	29	27	2	2,407,721	269	266	317
Ave Pol (WP/ERP)				11,062	16	18	22	8,951						

Voluntary Producer without Servicing Carrier Appointment				
Producer Count	PY21 Written Premium	Policy Count		
		PY2021	PY2020	PY2019
272	215,992,597	25,105	26,718	25,447

Ave WP Per Pol

8,604

Note: 1. Excludes Taxi, Limo and Car Service
2. Excludes Producers with no premium

Producer activities as of: April 19, 2022