



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

101 Arch Street, Suite 400 Boston, Massachusetts 02110
www.commauto.com 617-338-4000

NOTICE OF MEETING

COMMERCIAL AUTOMOBILE COMMITTEE

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

THURSDAY, AUGUST 1, 2024, AT 10:00 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

Ms. Annmarie Castonguay
Ms. Sheila Doherty
Mr. Andrew Lajzer
Ms. Sharon Murphy
Mr. John Olivieri, Jr.
Mr. Tiago Prado
Mr. Thomas Skelly, Jr.
Mr. Barry Tagen
Mr. David Zawilinski
Mr. Jesse Zimmerman

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

AGENDA

CAC

24.01 Records of Previous Meeting

The Records of the Commercial Automobile Committee meeting of May 23, 2024 should be read and approved.

CAC

24.03 CAR Conflict of Interest Policy

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

CAC

23.04 Eligibility of Peer-to-Peer Vehicle Sharing Programs

The Committee will continue its discussion on the peer-to-peer vehicle coverage. Although the Committee recognized that coverage is available in the voluntary market, there was a consensus to better understand coverage that is offered. To date, carriers have declined to forward coverage forms for staff review. The Committee should discuss whether additional avenues should be pursued pending legislative action relating to insurance obligations of vehicle sharing programs.

CAC

23.09 Consistency in Determining Classification

The Committee will continue its discussion on issues relating to reported inconsistencies among Servicing Carriers in determining the classification of certain public vehicles. Staff will update the Committee on the following items addressed at the prior meeting:

- The Committee initially discussed classifying vehicles owned by daycare centers as Bus NOC, but determined that continued discussion was needed to address questions relative to social service agencies. Additionally, it was suggested that the inclusion of similar transportation for adults would be appropriate. The Committee recommended a more complete review of Rule 72B.1 – Public Transportation Classifications relative to both Social Service Agencies and Bus NOC to finalize a proposal to ensure consistent classification. The corresponding Manual of Administrative Procedures Supplemental Application for Public Automobile Information is included for review as well. (Docket #CAC23.09, Exhibits #6 and #7)
- At the last meeting, the Committee recommended using similar language to the residual market rule in New Jersey to clarify the term “operates” in Rule 72.C.2 that currently requires the use of the highest-rated territory “through which or in which the public automobile operates” to determine rating territory for non-zone rated vehicles. The Rule has been updated for Committee consideration, to determine the territory based on the highest rated territory where the public auto is predominantly operated in the picking up and dropping off passengers. (Docket #CAC23.09, Exhibit #8)

CAC

24.05 2024 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 #CAC24.05, Exhibit #1)

CAC

24.06 Producer Checklist for Residual Market Forms

A Servicing Carrier had suggested that it may be beneficial to the residual market if producers had access to a list of required forms when submitting a new business policy. Accordingly, staff has developed an underwriting checklist to assist producers in submitting a complete packet of information for new business risks being ceded to the residual market. The Committee should review and discuss the proposed checklist. (Docket #CAC24.06, 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 Statistical Services Director

Attachments

Boston, Massachusetts
July 18, 2024

CAR Section V Effective Date Page	Commercial Automobile Insurance Manual Public Transportation <u>2023.12.01-Draft 2024.08.01</u> 5 of 19
--	--

- (5) *Sightseeing Bus* – an automobile accepting individual passengers for a fare for sightseeing or guided tours, making occasional stops at certain points of interest and returning the passengers to the point of origin.
- (6) *Transportation of Athletes and Entertainers* – an automobile owned by a group, firm or organization that transports its own professional athletes, musicians, or other entertainers.
 - (a) If it is used to transport other professional athletes or entertainers, rate as a Charter Bus.
 - (b) An automobile owned by a group, firm or organization to transport its own non-professional athletes, musicians or entertainers, rate as Bus Not Otherwise Classified.
- (7) *Social Service Agency Automobile* – an automobile used by a government entity, civic, charitable or social service organization to provide transportation to clients incidental to the social services sponsored by the organization, including special trips and outings.

This classification includes, for example, automobiles used to transport

- (a) senior citizens or other clients to meal centers, medical facilities, social functions, shopping centers,
- (b) handicapped persons to work or rehabilitative programs,
- (c) children to day care center, Head Start programs; and
- (d) Boy Scout or Girl Scout groups planned activities.

The following automobiles are eligible for this classification:

- (a) Automobiles owned, or leased for one year or more, by the social service agency.
- (b) Automobiles donated to the social service agency, without a driver.

CAR Section V Effective Date Page	Commercial Automobile Insurance Manual Public Transportation 2023.12.01 <u>Draft 2024.08.01</u> 6 of 19
--	---

- (c) Automobiles hired under contract by the social service agency.

There are two types of Social Services Bus for rating purposes:

- (a) Employee-Operated Automobiles

Automobiles operated by employees of the social service agency. If a social service automobile is also operated by volunteer drivers or other non-agency employees, do not classify the automobile as Employee-Operated unless 80% of the use is by agency employees.

- (b) All Other

Automobiles which do not meet the employee-operated automobile classification requirements.

Excess Liability Coverage may be provided to cover automobiles not owned or licensed by the agency while being used in its social service transportation activities. This coverage may be extended to cover the agency's liability only or the liability of both the agency and, on a blanket basis, the individual liability of agency employees or volunteer donors or owners of the automobiles. For automobiles hired, loaned, leased or furnished refer to Rule 28 – Hired Automobiles of Section II – Common Coverages and Rating Procedures of this Manual. For all other non-owned automobiles, refer to Rule 27 – Non-Ownership Liability of Section II – Common Coverages and Rating Procedures of this Manual.

- (8) *Bus Not Otherwise Classified* – this classification includes, but is not limited to, automobiles such as country club buses, cemetery buses, real estate development buses, ~~and~~ courtesy buses run by hotels, and buses owned by day care centers.

- g. *Van Pools* – an automobile of the station wagon, van, truck or bus type used to provide prearranged commuter transportation for employees to and from work and is not otherwise used to transport passengers for a charge.

CAR | **Manual of Administrative Procedures**
Chapter III | **Servicing Carrier Responsibilities**
Revision Date **2023.04.Draft 2024.08.01**
Page **17 of 36**

EXHIBIT III-B-2

Supplemental Application
Public Automobile Information Addendum

Applicant Name: _____

Agent Name: _____

1. Please describe your transportation operation: _____

2. For each of the following categories, indicate the percentage of usage and the number of units used for each class:

Vehicle Category		Usage Description	Percentage of Use	Number of Units
Charter Bus		An automobile chartered for special trips, touring, picnics, outings, games and similar uses.	%	
Bus	Not Otherwise Classified	This classification includes, but is not limited to automobiles such as shuttle buses country club buses, cemetery buses, real estate development buses, courtesy buses run by hotels, and buses owned by day care centers that operate city-to-city or point-to-point and is not to a transportation facility, on a regularly scheduled basis.	%	
Inter-City Bus		An automobile that picks up and transports passengers on a published schedule of stops between stations located in two or more towns or cities.	%	
School Bus		An automobile that carries students or other persons to and from school, or in any school activity including games, outings and similar school trips. This includes vehicles owned by or contracted with a school or school district.	%	
Sightseeing Bus		An automobile accepting individual passengers for a fare for sightseeing or guided tours, making occasional stops at certain points of interest and returning the passengers to the point of origin.	%	
Airport Bus or Limousine (Shuttle)		An automobile for hire that transports passengers between airports and other passenger stations, or motels.	%	
Urban Bus (Transit)		An automobile that picks up, transports and discharges passengers at frequent local stops along a prescribed route and operated principally within the limits of a city or town, and communities contiguous to such city or town, and includes scheduled express service between points on that route.	%	
Social Service Agency Automobile		An automobile used by a government entity, civic, charitable or social service organization to provide transportation to clients incidental to the social services sponsored by the organization, including special trips and outings.	%	
Church Bus		An automobile used by a church to transport persons to or from services and other church related activities.	%	
Transportation of Athletes & Entertainers		An automobile owned by a group, firm or organization that transports its own professional athletes, musicians or other entertainers.	%	
Van Pools		An automobile used to provide prearranged commuter transportation for employees to and from work and is not otherwise used to transport passengers for a charge.	%	

CAR Section V Effective Date Page	Commercial Automobile Insurance Manual Public Transportation <u>2023.12.01 Draft 2024.08.01</u> 12 of 19
--	---

For automobiles classified under this rule that are not subject to zone rating, the rating territory shall be determined by the highest rated territory in which the automobile operates from the pick-up to drop off of passengers.~~through which or in which the public automobile operates.~~ The highest rated territory is the territory with the highest manual premiums for compulsory and optional bodily injury liability at \$20,000 per person, \$40,000 per accident and \$5,000 property damage as shown on the Public Automobiles Liability rate pages in the Rate Section. A rating territory other than the highest rated territory may apply if the risk supplies credible documentation that 80% or more of the public automobile's operation is outside the highest rated territory. In that case, assign the territory of the automobile's highest percentage of operation. If the automobile's highest percentage of operation is outside of Massachusetts, assign the highest rated Massachusetts territory, regardless of the automobile's Massachusetts operations.

Refer to the Territory Schedule in the Rate Section.

D. Secondary Classifications

A secondary classification is assigned to automobiles with a primary classification of Other Buses and described in Section B.1.f. of this Rule that do not qualify for zone rating, and to automobiles with a primary classification of School Bus as described in Section B.1.d. or Church Bus as described in Section B.1.e. of this Rule. The secondary classification is based on the seating capacity of the automobile.

Apply the following criteria to determine the seating capacity of the automobile:

1. Use the seating capacity specified by the manufacturer of the automobile unless a public authority rules otherwise.
2. Do not include the driver's seat when determining seating capacity.

Commonwealth Automobile Reinsurers
Policy Year 2023 Written Premium Through December, 2023
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	25,950,018	2,196,381	5,154,101	9,281,534	170,621	1,200,278	1,855,871	26,947,007	3,278,104	1,961,925	3,657,083	81,652,923
11	27,106,216	1,465,775	3,350,778	1,545,448	7,482	1,258,422	2,511,917	11,937,064	177,786	44,235	130,251	49,535,374
12	31,176,694	1,787,413	2,993,872	2,126,279	13,098	2,540,536	1,650,336	2,934,877	35,526	25,933	94,994	45,379,558
13	38,723,563	3,060,354	5,144,903	3,352,609		2,783,127	2,312,464	3,705,453	78,301	51,308	76,328	59,288,410
14	51,158,409	2,629,783	4,191,935	3,366,096	56,854	2,378,671	2,317,672	10,678,825	46,251	142,085	617,576	77,584,157
15	56,037,750	5,117,310	5,332,652	2,268,121	25,936	2,242,411	2,447,537	12,317,014	335,180	308,818	830,894	87,263,623
16	69,361,173	5,815,853	7,412,022	8,853,720	79,753	4,442,171	3,925,847	23,402,561	785,760	685,703	1,445,221	126,209,784
17	83,855,927	7,639,981	12,212,173	11,480,751	183,768	5,117,454	7,345,648	19,098,224	461,749	578,678	2,468,702	150,443,055
18	85,994,102	9,997,402	13,881,444	14,159,389	120,049	6,449,567	8,211,921	11,392,732	505,391	268,367	1,425,580	152,405,944
19	26,552,926	2,491,427	5,101,031	3,657,339	137,902	2,344,353	1,795,154	2,328,141	417,173	112,206	740,493	45,678,145
20	18,014,265	1,242,509	4,515,855	1,498,895	98,163	1,458,478	2,137,741	899,443	369,112	253,147	677,299	31,164,907
99	95,900,403	10,987,002	13,927,322	34,401,315	44,012	13,613,033	13,344,348	83,289,774	1,061,268	1,406,933	764,556	268,739,966
Total	609,831,446	54,431,190	83,218,088	95,991,496	937,638	45,828,501	49,856,456	208,931,115	7,551,601	5,839,338	12,928,977	1,175,345,846

	Percent of Statewide Premium by Class Type Group											
01-10	4.3%	4.0%	6.2%	9.7%	18.2%	2.6%	3.7%	12.9%	43.4%	33.6%	28.3%	6.9%
11	4.4%	2.7%	4.0%	1.6%	0.8%	2.7%	5.0%	5.7%	2.4%	0.8%	1.0%	4.2%
12	5.1%	3.3%	3.6%	2.2%	1.4%	5.5%	3.3%	1.4%	0.5%	0.4%	0.7%	3.9%
13	6.3%	5.6%	6.2%	3.5%	0.0%	6.1%	4.6%	1.8%	1.0%	0.9%	0.6%	5.0%
14	8.4%	4.8%	5.0%	3.5%	6.1%	5.2%	4.6%	5.1%	0.6%	2.4%	4.8%	6.6%
15	9.2%	9.4%	6.4%	2.4%	2.8%	4.9%	4.9%	5.9%	4.4%	5.3%	6.4%	7.4%
16	11.4%	10.7%	8.9%	9.2%	8.5%	9.7%	7.9%	11.2%	10.4%	11.7%	11.2%	10.7%
17	13.8%	14.0%	14.7%	12.0%	19.6%	11.2%	14.7%	9.1%	6.1%	9.9%	19.1%	12.8%
18	14.1%	18.4%	16.7%	14.8%	12.8%	14.1%	16.5%	5.5%	6.7%	4.6%	11.0%	13.0%
19	4.4%	4.6%	6.1%	3.8%	14.7%	5.1%	3.6%	1.1%	5.5%	1.9%	5.7%	3.9%
20	3.0%	2.3%	5.4%	1.6%	10.5%	3.2%	4.3%	0.4%	4.9%	4.3%	5.2%	2.7%
99	15.7%	20.2%	16.7%	35.8%	4.7%	29.7%	26.8%	39.9%	14.1%	24.1%	5.9%	22.9%
	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	PY23 Written Premium	Policy Count			ERP Count	PY23 Written Premium	Policy Count		
			PY2023	PY2022	PY2021			PY2023	PY2022	PY2021
01	4	4,257,730	524	425	390	-	-	-	-	-
02	-	-	-	-	-	2	303,606	25	34	28
03	2	477,082	77	81	86	2	48,979	7	2	6
04	2	283,446	85	69	129	-	-	-	-	-
05	13	16,108,382	1,406	1,287	1,211	1	188,664	17	13	15
06	-	-	-	-	-	-	-	-	-	-
07	34	28,202,445	2,992	2,876	2,853	4	309,484	28	22	28
08	11	13,979,952	1,097	1,117	1,059	-	-	-	-	-
09	2	135,653	21	20	23	-	-	-	-	-
10	3	647,022	90	86	83	-	-	-	-	-
11	69	48,482,258	7,911	8,011	8,058	4	185,142	54	46	49
12	69	44,950,540	8,044	8,101	8,177	-	-	-	-	-
13	81	58,256,441	8,933	9,232	9,430	-	-	-	-	-
14	88	65,090,245	9,157	9,288	9,158	1	2,383	1	1	1
15	67	84,683,033	8,960	9,308	9,232	2	449,900	4	4	5
16	113	101,387,731	12,106	12,164	12,093	-	-	-	-	-
17	146	151,511,439	17,399	17,237	17,456	2	151,365	4	4	4
18	200	144,330,350	17,899	17,844	17,652	4	800,349	152	74	22
19	74	44,054,926	5,739	5,483	5,429	2	116,697	16	20	24
20	43	30,674,636	4,833	4,660	4,572	1	286,298	41	29	31
99	40	50,110,846	3,958	4,016	4,116	2	153,894	8	13	18
Total	1,061	887,624,157	111,231	111,305	111,207	27	2,996,761	357	262	231
Ave Pol (WP/ERP)		7,980	105	105	105		8,394	13	10	9

Voluntary Producer without Servicing Carrier Appointment				
Producer Count	PY23 Written Premium	Policy Count		
		PY2023	PY2022	PY2021
291	285,550,065	27,745	27,509	28,648

Note: 1. Excludes Producers with no premium
2. Excludes invalid producer codes
Producer activities as of: July 3, 2024

Ave Pol (WP/ERP)	10,292	95	95	98
-------------------------	---------------	-----------	-----------	-----------

Voluntary Producer Combined					No Voluntary Contract ERP Combined				
Producer Count	PY23 Written Premium	Policy Count			Producer Count	PY23 Written Premium	Policy Count		
		PY2023	PY2022	PY2021			PY2023	PY2022	PY2021
1,352	1,173,174,222	138,976	138,814	139,855	27	2,996,761	357	262	231
Ave Pol (WP/ERP)	8,442	103	103	103		8,394	13	10	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	PY23 Written Premium	Policy Count				Writing ERPs	No Ceded WP	PY23 Written Premium	Policy Count		
					PY2023	PY2022	PY2021					PY2023	PY2022	PY2021
01-10	71	61	10	23,446,110	1,877	1,671	1,738	9	8	1	833,733	71	66	71
11	69	63	6	7,397,995	736	753	790	4	4	-	130,644	34	28	29
12	69	63	6	9,799,391	902	887	888	-	-	-	-	-	-	-
13	81	67	14	11,577,857	1,101	1,141	1,205	-	-	-	-	-	-	-
14	88	78	10	19,500,772	1,139	1,161	1,195	1	1	-	2,383	1	1	1
15	67	55	12	12,220,248	758	909	939	2	2	-	449,900	4	4	4
16	113	99	14	21,856,758	1,367	1,334	1,329	-	-	-	-	-	-	-
17	146	130	16	33,781,658	1,930	1,882	2,025	2	1	1	139,623	1	1	1
18	200	160	40	37,018,637	2,426	2,439	2,621	4	4	-	791,292	149	71	19
19	74	65	9	11,871,555	983	848	938	2	2	-	116,697	16	20	24
20	43	38	5	8,661,685	756	657	752	1	1	-	281,744	39	26	26
99	40	25	15	8,807,852	330	360	354	2	2	-	153,894	8	13	18
Total	1,061	904	157	205,940,518	14,305	14,042	14,774	27	25	2	2,899,910	323	230	193
Ave Pol (WP/ERP)				14,396	16	16	16	8,978 13 9 8						

Voluntary Producer without Servicing Carrier Appointment				
Producer Count	PY23 Written Premium	Policy Count		
		PY2023	PY2022	PY2021
291	285,550,065	27,745	27,509	28,648

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

Producer activities as of: July 3, 2024

Ave WP Per Pol

10,292

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

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

Producer activities as of: April 19, 2023

Ave WP Per Pol

9,613

Commercial Automobile Committee – August 1, 2024 New Business Underwriting Checklist

In an effort to ensure that Exclusive Representative Producers consistently include required documentation when submitting new business and to ensure consistent procedures among the Servicing Carriers, one Servicing Carrier suggested creating an Underwriting Checklist to be provided to all agencies. The list below provides a starting point for the Committee's discussion.

AGENT CHECKLIST

- ☐ Completed and signed new business application

Required (signed) application and supplemental forms available on CAR's website:

- ☐ Supplemental Application (General Risk Information)
- ☐ Public Automobile Addendum (if applicable)
- ☐ Taxi, Limousine, Car Service Application and Underwriting Inspection Form (if applicable)
- ☐ Trucker/Motor Carrier Addendum (if applicable)

Required and signed certification forms available on CAR's website:

- ☐ Principal Place of Business
- ☐ Non-Fleet Private Passenger Type Certification Form
- ☐ Operator Exclusion Form (if applicable)

Common Forms and Requested Information among Servicing Carriers:

- ☐ Deposit Premium
- ☐ Stamped RTA Form (if applicable)
- ☐ Parking Lease or Permit Agreements
- ☐ Property Lease Agreement (if applicable)
- ☐ Completed Finance Agreement
- ☐ Driver/Employee Listing including translated copies of foreign driver's licenses
- ☐ Contracts that support vehicle classification
- ☐ Copies of trip logs for prior three months (if applicable)
- ☐ IFTA Reports for prior year (if applicable)
- ☐ Proof of residence such as, lease agreement, utility bill, Commonwealth of MA database printout, tax filing information

For Consideration:

- ☐ Completed Prior Policy Information section of the new business application at time of submission for experience rating purposes.
- ☐ Verification that the applicant has not been cancelled for non-payment in preceding 24 months or in default of payment of premium in preceding 12 months.