



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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

NOTICE OF MEETING

GOVERNING COMMITTEE REVIEW PANEL

A meeting of the Governing Committee Review Panel will be held virtually via Zoom video conferencing software, on

TUESDAY, FEBRUARY 21, 2023, AT 10:30 A.M.

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

MEMBERS OF THE COMMITTEE

Mr. Thomas DePaulo— Chair
Cabot Risk Strategies, LLC

Ms. Meredith Woodcock
Mr. Thomas Harris

Liberty Mutual Insurance Companies
Quincy Mutual Group

AGENDA

GCRP

19.01 Records of Previous Meeting

The Records of the Governing Committee Review Panel meeting of March 28, 2019 should be read and approved.

GCRP

23.03 CAR Conflict of Interest Policy

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

GCRP

23.04 Request for Reimbursement of Extraordinary Expenses – Safety Insurance Company

Attached is documentation submitted by Ms. Mary McConnell, representing the Safety Insurance Company, for a Request for Review, pursuant to Rule 20 of the CAR Rules of Operation, appealing the October 27, 2022 decision of the Commercial Program Oversight Committee to deny the company's Request for Reimbursement of Extraordinary Expenses. The petitioner is requesting reimbursement of extraordinary expenses that the company contends it "has actually incurred in performing its obligations as a Servicing Carrier in the Commercial Automobile Servicing Carrier program." (Docket #GCRP23.04, Exhibit #1)

Also attached is a copy of an email trail clarifying the request from Safety as being submitted pursuant to Rule 20. (Docket #GCRP23.04, Exhibit #2)

Finally, a copy of Chapter III, Section E of the Manual of Administrative Procedures – Request for Reimbursement of Extraordinary Expenses from the Commercial Automobile Servicing Carrier Program is attached for the Panel's reference. (Docket #GCRP23.04, Exhibit #3)

Note that additional document submissions previously provided by Safety to the Commercial Program Oversight Committee for its meetings of March 29 and October 27, 2022 are available on CAR's website. Refer to the Commercial Program Oversight Committee's Notices of Meeting.

Other Business

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


Executive Session

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

JOHN METCALFE
Director – Residual Market Services

Attachments

Boston, Massachusetts
February 1, 2023

COMMONWEALTH AUTOMOBILE REINSURERS		
REQUEST FOR REIMBURSEMENT OF EXTRAORDINARY EXPENSES COMMERCIAL AUTOMOBILE SERVICING CARRIER PROGRAM		
Company Name: Safety Insurance Company		
Requestor/Contact Name: Mary McConnell		Date: November 23, 2022
Tel. #: (617) 951-0600, ext 1202	Fax #: (617) 603-4933	Email: MaryMcConnell@SafetyInsurance.com
Signature: 		
Total Requested Reimbursement Expense Amount: \$379,684.17		
Reason For Reimbursement Request:		
Concisely summarize the reason(s) for your request(s) and provide an overview of the nature of your issue(s).		
<p>Safety Insurance Company is requesting reimbursement of an extraordinary expense, in the amount of \$379,684.17, as such amount is a specific, necessary and extraordinary expense that Safety has actually incurred in performing its obligations as a Servicing Carrier in the Commercial Automobile Servicing Carrier Program. Safety asserts that this expense is necessary and significantly in excess of the normal additional expense that Safety could have reasonably anticipated as a Servicing Carrier in the program, and therefore, this expense should be reimbursed in accordance with CAR Rule 11.C.2 and Manual of Administrative Procedures Chapter III.E.</p>		
<p><i>Please reference CAR's Manual of Administrative Procedures, Chapter III, Section E. for procedures and documentation requirements relative to a request for reimbursement of extraordinary expenses.</i></p>		
Scheduling of Review		
<p>Upon receipt of a completed Request for Reimbursement of Extraordinary Expenses form, a hearing date will be established as coordinated by CAR with the petitioning party and the designated committee chair. After a date has been confirmed, CAR will issue a written Notice of Meeting in compliance with the Open Meeting Law.</p>		
Submission of Written Information		
<p>Any written materials to be considered by the designated committee must be submitted to CAR's Docket Clerk no later than 12:00 p.m., five business days prior to the scheduled meeting date. Timely submitted materials will be docketed by CAR and distributed to the committee as soon as practicable. Written materials submitted to CAR after 12:00 p.m. on the fifth business day prior to the scheduled meeting date will not be entered on the docket, but the submitting party may petition the committee directly for consideration of such materials. The committee has the discretion to determine whether such materials will be considered in its deliberations. If the committee allows such materials to be considered, the submitting party is expected to be prepared to provide a minimum of 25 copies at the meeting.</p>		
<p><u>All document submissions must be in compliance with M.G.L. c. 93H and 201 CMR 17.00: Standards for the Protection of Personal Information of Residents of the Commonwealth (i.e. personal information, as defined, must be redacted). Any document submission determined to not be in compliance will result in the document being returned to the sender for correction and may impact its distribution to the reviewing committee.</u></p>		



Safety Insurance

AUTO • HOME • BUSINESS
20 Custom House Street
Boston, MA 02110

November 23, 2022

John Metcalfe
Residual Market Services Director
Commonwealth Automobile Reinsurers
101 Arch Street, Suite 400
Boston, MA 02110

Re: Safety Insurance Company's Request for Reimbursement of Extraordinary Expenses from the Commercial Automobile Servicing Carrier Program

Dear Mr. Metcalfe:

At the meeting of the Commonwealth Automobile Reinsurers ("CAR") Commercial Program Oversight Committee ("the Committee") on March 29, 2022, Safety Insurance Company ("Safety") presented its Request for Reimbursement of Extraordinary Expenses from the Commercial Automobile Servicing Carrier Program ("reimbursement").

On September 27, 2022, Safety provided additional information to CAR to assist the Committee with their review of Safety's reimbursement request. The Committee met again on October 27, 2022, and at that meeting, the Committee voted to deny Safety's Request for Reimbursement of Extraordinary Expenses.

In accordance with Rule 20 of CAR's Rules of Operation, Safety hereby requests a review by the CAR Governing Committee of this decision, by the Commercial Program Oversight Committee, to deny Safety's Request for Reimbursement of Extraordinary Expenses.

If you require any additional information, please contact me at 617-951-0600, extension 1202, or at MaryMcConnell@SafetyInsurance.com.

Sincerely,

Mary McConnell
Director of Products and Services
Safety Insurance Company



December 16, 2022

Via Electronic Mail Only
jmetcalfe@commauto.com

John Metcalfe, Director of Residual Market Services
Commonwealth Automobile Reinsurers
101 Arch Street, Suite 400
Boston, MA 02110

Re: Safety Insurance Company Request for Reimbursement of Extraordinary Expenses from the
Commercial Automobile Servicing Carrier Program

Dear Mr. Metcalfe:

On November 23, 2022, Safety Insurance submitted to CAR our Request for Reimbursement of Extraordinary Expenses from the Commercial Automobile Servicing Carrier Program. Attached please find additional materials which Safety wishes to have considered in connection with the deliberations of this matter.

Sincerely,



Mary McConnell
Director of Products and Services
Safety Insurance Company

Enclosure

**SAFETY INSURANCE COMPANY
REQUEST FOR REIMBURSEMENT OF
EXTRAORDINARY EXPENSES FROM THE
COMMERCIAL AUTOMOBILE SERVICING CARRIER PROGRAM**

DECEMBER 16, 2022

In accordance with Commonwealth Automobile Reinsurers (“CAR”) Rule 11.C.2 and CAR Manual of Administrative Procedures Chapter III.E, Safety Insurance Company (“Safety”) respectfully submits this Request for Reimbursement of Extraordinary Expenses for the Commercial Automobile Servicing Carrier Program. Specifically, Safety now requests CAR authorize reimbursement in the amount of \$379,684.17, as such amount is a specific, necessary and extraordinary expense that Safety has actually incurred in performing its obligations as a Servicing Carrier in the Commercial Automobile Servicing Carrier Program. For all the reasons set forth below, Safety asserts that this expense is necessary and significantly in excess of the normal additional expense that Safety could have reasonably anticipated as a Servicing Carrier in the program and, therefore, this expense should be reimbursed in accordance with CAR Rule 11.C.2 and Manual of Administrative Procedures Chapter III.E.

As is well known, the worldwide COVID-19 pandemic began affecting the United States in early 2020, and on March 10, 2020, Governor Baker, by Executive Order, declared a State of Emergency in the Commonwealth of Massachusetts due to the virus, which expired on June 15, 2021. In light of that declaration, state government took various steps to protect the public health, which resulted in the closing of offices, restaurants and schools, and restricted travel.

As part of these government actions, on March 23, 2020, the Commissioner of Insurance issued Bulletin 2020-04, *Flexibility in the Issuance and Administration of Insurance during COVID-19 (Coronavirus) Public Health Crisis*.¹ This Bulletin directed all insurers, including those writing property and casualty insurance, to “...provide employers and individuals with as much flexibility as is reasonably possible during the period of the COVID-19 public health crisis to maintain their existing coverage, despite policyholders’ growing concerns about being able to send their premiums in on time.” The Bulletin indicated that insurers should “...on a case-by-case basis...work with employers or individuals experiencing financial hardship to find the best ways to address concerns with the timing of premium payments in order to delay any cancellation of coverage for non-payment and collection activity.” The Bulletin also stated that insurers “...should explore all possible ways to relax due dates for premiums payments; to extend grace periods; waive late fees, non-sufficient funds fees, installment fees and penalties; allow payment plans for premiums payments; assist affected policyholders to find ways that insurance policies do not lapse; and consider cancellation and non-renewal of policies only after exhausting other efforts to work with policyholders to continue coverage.”

¹ A copy of Division of Insurance Bulletin 2020-05 is attached hereto as Exhibit 1.

On March 24, 2020, CAR issued Bulletin No. 1096, which recirculated Division of Insurance (“Division”) Bulletin 2020-05 and indicated that Servicing Carriers and Assigned Risk Companies “...initiate solutions consistent with the DOI’s directive.”² Soon thereafter, on March 31, 2020, CAR issued Bulletin No. 1097 to provide further direction to Servicing Carriers and Exclusive Representative Producers regarding flexibility to ceded commercial automobile policyholders during the public health crisis.³ In that Bulletin, CAR advised Servicing Carriers “...to consider opportunities to be flexible while employing methods permissible within the CAR Rules of Operation, Registry of Motor Vehicles requirements, and statutes under other federal, state, or local jurisdictions.”

In response to Division Bulletin 2020-05 and in consideration of the significant effects of the COVID-19 pandemic on our policyholders, on March 23, 2020, Safety instituted a moratorium on policy cancellations and non-renewals for non-payment of premium, as well as waived the application of all late and non-sufficient funds fees to policies. These accommodations applied equally to Safety’s voluntary and residual market policyholders and remained in effect through June 15, 2020.

On June 18, 2020, CAR issued Bulletin No. 1101 to provide guidance to Servicing Carriers “...in handling ceded commercial risks as the Commonwealth transitions through the current public health emergency.” The Bulletin noted that “[r]ecognizing the extraordinary nature of the request set forth in Division of Insurance Bulletin 2020-05,... the [Governing] Committee has affirmed that premium defaults resulting from billing and cancellation accommodations made in connection with Bulletin 2020-05 for ceded business written through the CAR Commercial Automobile and Taxi, Limousine and Car Service Programs will be borne by the commercial residual market.” The Bulletin went on to advise that “Servicing Carriers are directed to continue to pursue reasonable efforts to collect the unpaid premium.”

Although Safety lifted its moratorium on policy cancellations and non-renewals for non-payment of premium on June 15, 2020, throughout 2020, Safety continued to work with voluntary and ceded policyholders, who indicated that they were experiencing financial difficulties due to the COVID-19 pandemic, to provide payment accommodations on a case-by-case basis, as appropriate.

On December 29, 2020, the Division issued Bulletin 2020-30, *Continued Flexibility in the Issuance and Administration of Insurance during the COVID-19 (Coronavirus) Public Health Crisis*, which reminded insurers of the Division’s guidance in Bulletin 2020-05 and noted that, since “...March 2020, the Division has expected [insurers] to take all reasonably necessary steps to preserve policyholder access to insurance coverage.”⁴ The Bulletin indicated that insurers “...should be flexible in collection premiums and find ways to further address what the Division believes could be long-term disruptions in the business environment.” As the Bulletin further noted, “[e]xploring all appropriate flexibility in arrangements and timing of payments will help protect policyholders while preserving the solvency of the Massachusetts insurance market.” In light of this additional

² A copy of CAR Bulletin No. 1096 is attached hereto as Exhibit 2.

³ A copy of CAR Bulletin No. 1097 is attached hereto as Exhibit 3.

⁴ A copy of Division of Insurance Bulletin 2020-30 is attached hereto as Exhibit 4.

directive from the Division, Safety has continued to provide as much flexibility to policyholders as possible in the payment of premiums in light of the ongoing financial impacts of the pandemic on individuals and businesses.

In light of the additional guidance from the Division in Bulletin 2020-30, in 2021, Safety continued to provide payment accommodations to voluntary and ceded policyholders, as their individual circumstances warranted, including trying to provide flexible payment schedules for those former policyholders that owed Safety monies for earned but uncollected premiums on now cancelled policies.

Because of the circumstances described above, Safety's total earned but uncollected premiums for 2020 far exceeded those amounts the company incurred over the prior four years in the normal course of acting as a Servicing Carrier in CAR's Commercial Automobile Servicing Carrier Program. The following table sets forth Safety's annual earned but uncollected premiums for ceded commercial automobile insurance policies from 2016 through 2020, both in dollars and as a percentage of total direct written premiums for those risks.

Safety Ceded Commercial Auto Policies

Year	Direct Written Premium	EBU* Premiums	EBU* Premium as % of DWP
2016	\$ 51,184,943	\$ 208,919	0.408%
2017	\$ 57,327,918	\$ 251,871	0.439%
2018	\$ 65,695,004	\$ 491,217	0.748%
2019	\$ 66,198,019	\$ 359,327	0.543%
2020	\$ 36,867,172	\$ 807,091	2.189%

* Earned but Uncollected

Although Safety's overall earned but uncollected premium for 2020 is inordinately high, at this time, Safety specifically seeks reimbursement for earned but uncollected premium it has incurred for two ceded commercial automobile insurance policies issued to one specific insured, which provided delivery services for Amazon (including during the pandemic) using hundreds of insured vehicles (the "Insured"). At this time, the total outstanding earned but uncollected premium for these two policies alone is \$379,684.17.⁵ Both policies were in force during the COVID-19 pandemic and neither policy would have incurred such significant earned but uncollected premium balances absent the above-described accommodations Safety put in place to assist policyholders, including the Insured, during the pandemic, as directed by the Division of Insurance.

⁵ The Insured's policy effective May 27, 2019 to May 27, 2020 incurred \$258,132.07 in earned but uncollected premium and the Insured's policy effective May 27, 2020 through August 3, 2020 incurred \$121,552.10 in earned but uncollected premium.

This particular policyholder's earned but uncollected premiums is significantly in excess of the earned but uncollected premiums Safety has incurred in the past. The second highest amount of earned but uncollected premiums Safety incurred for one policyholder was \$66,514, which was on a policy that cancelled in 2017. That earned but uncollected premium accounted for 26% of Safety's total earned but uncollected premium in 2017. The chart below shows Safety's top earned but uncollected premiums for individual policyholders for 2016-2019, in comparison to this policyholder. It is clear that this earned but uncollected premium is significantly in excess of "normal" and is indeed extraordinary, as it is nearly six times our highest earned but uncollected premium for 2016-2019, and accounts for 47% of our total earned but uncollected premiums in 2020.

Safety Ceded Commercial Auto Policies - Largest Policyholder Earned but Uncollected Premiums - 2016-2019			
Cancellation Year	Policy Earned but Uncollected Premium	Total Annual Earned but Uncollected Premium	Policy % of Total Annual Earned but Uncollected Premium
2020	\$379,684	\$807,091	47%
2017	\$66,514	\$251,871	26%
2018	\$49,650	\$491,217	10%
2016	\$36,414	\$208,919	17%
2019	\$33,126	\$359,327	9%
2018	\$32,254	\$491,217	7%
2018	\$29,784	\$491,217	6%
2018	\$23,175	\$491,217	5%
2018	\$20,874	\$491,217	4%
2019	\$17,942	\$359,327	5%
2019	\$16,536	\$359,327	5%

Safety worked extensively with the Insured and its representatives following the lifting of the above-described moratorium and the termination of the Insured's second policy, in an effort to collect the total earned but uncollected premiums due on both policies. After many months of these efforts and with no payments having been made, in late April of 2021, Safety notified the Insured that if a mutually-agreeable payment arrangement could not be reached, Safety would refer the matter to a third-party collection agency. A few days later, Safety received a letter from counsel for the Insured which advised, for the first time, that: the Insured had been notified by Amazon earlier in the year that the Insured would be losing its contract with Amazon as of March 31, 2021; the Insured was no longer operating; the Insured had surrendered its leased fleet of delivery vehicles; and the Insured had minimal remaining assets. Safety thereafter referred the Insured's outstanding earned but uncollected premium debt to a third party collections agency. To date, those collection efforts have been unsuccessful in recouping the earned but uncollected premiums owed to Safety by the Insured.

As set forth above, but for the COVID-19 pandemic and the accommodations Safety put in place to assist policyholders during that time, as directed by the Division of Insurance, the \$379,684.17 in total earned but uncollected premiums attributable to the Insured would not have

been incurred by Safety in fulfilling its obligations as a Servicing Carrier in the CAR Commercial Servicing Carrier Program. As such, this expense is "...significantly in excess of the normal additional expense..." Safety would anticipate as a Servicing Carrier in the program. *See* CAR Manual of Administrative Procedures Chapter III.E. For all of these reasons, Safety asserts that this earned but uncollected premium is a specific, necessary and extraordinary expense incurred by the company which should be reimbursed by CAR pursuant to CAR Rule 11.C.2. and CAR Manual of Administrative Procedures Chapter III.E.

EXHIBIT 1



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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SECRETARY OF HOUSING AND
ECONOMIC DEVELOPMENT

EDWARD A. PALLESCHI
UNDERSECRETARY OF CONSUMER AFFAIRS
AND BUSINESS REGULATION

GARY D. ANDERSON
COMMISSIONER OF INSURANCE

BULLETIN 2020-05

To: All Insurance Carriers Issuing Insured Coverage in Massachusetts and Self-Insurance Groups Covering Employers in Massachusetts

From: Gary D. Anderson, Commissioner of Insurance

Date: March 23, 2020

Re: Flexibility in the Issuance and Administration of Insurance during COVID-19 (Coronavirus) Public Health Crisis

The Division of Insurance ("Division") issues this Bulletin 2020-05 to provide information to all Insurance Carriers ("Carriers"), regardless of the line of coverage, and self-insurance groups about the Division's expectations regarding steps they are to take to help address concerns about maintaining coverage and preserving the Massachusetts insurance market during the COVID-19 (also known as Coronavirus) public health crisis.

The Coronavirus Risk

As stated in Bulletins 2020-02 and 2020-04, the public health and societal impact resulting from the spread of COVID-19 could dramatically impact the Commonwealth. It will be essential that government and business leaders take all appropriate steps to safeguard the general public and well-being of the Commonwealth's citizens. Insurance coverage plays a critical role in the stability of the Commonwealth's economy and the protection of its residents. COVID-19 may impose unique risks to our insurance market that Massachusetts has not faced for at least a generation. Therefore, the Division is notifying Massachusetts Carriers that it expects them to take all necessary steps to preserve individual and employer access to insurance coverage during this emergency period.

With restrictions on certain types of activities, the Division is aware of growing stress for policyholders as businesses reduce or suspend operations and how this may impact the payment of all expenses, including premium payments. During this period, the Division believes that Carriers

Bulletin 2020-05
March 23, 2020
Page 2 of 3

should be looking for all ways to be flexible in collecting premiums and find ways to address what the Division hopes will be a short-term disruption in the business environment.

Carriers' Flexibility in Issuance and Administration

All Carriers (whether issuing property and casualty, life and annuity, or health products) are advised to provide employers and individuals with as much flexibility as is reasonably possible during the period of the COVID-19 public health crisis to maintain their existing coverage, despite policyholders' growing concerns about being able to send their premiums in on time.

- Carriers should explore ways to streamline or delay the submission of administrative paperwork that may jeopardize the maintenance or issuance of coverage.
- Carriers should explain grace periods that usually allow distressed policyholders experiencing significant financial hardship to delay payments without coverage being terminated.
- On a case-by-case basis, Carriers should also work with employers or individuals experiencing financial hardship to find the best ways to address concerns with the timing of premium payments in order to delay any cancellation of coverage for non-payment and collection activity.
- Carriers should explore all possible ways to relax due dates for premiums payments; to extend grace periods; waive late fees, non-sufficient funds fees, installment fees and penalties; allow payment plans for premiums payments; assist affected policyholders to find ways that insurance policies do not lapse; and consider cancellation or non-renewal of policies only after exhausting other efforts to work with policyholders to continue coverage.

In addition, for health insurance Carriers, the Division asks that Carriers consider the following steps to allow for continuation of coverage:

- Health insurance Carriers should be prepared to explain grace periods that may be available and whether the Carrier may be willing to allow employers to continue to pay for employees' health coverage during periods when the employees are on furlough or laid-off.
- Health insurance Carriers should have personnel available to explain programs allowing for laid-off employees to purchase COBRA or other coverage targeted to the recently unemployed.
- Health insurance Carriers are also encouraged to work with employers to allow flexibility in submitting enrollment, renewal or other information necessary to begin or renew health coverage.
- As noted above, health insurance Carriers are advised to work with employers experiencing financial hardship on a case-by-case basis to allow for reasonable flexibility in the timing of payment of premiums.

Exploring all appropriate flexibility in arrangements and timing of payments will enable Carriers and employers to address short-term difficulties that will help protect both policyholders and the solvency of the Massachusetts insurance market.

Bulletin 2020-05
March 23, 2020
Page 3 of 3

Health Insurance Carriers Acting As Administrators

Due to the public health crisis imposed by COVID-19, when health insurance Carriers are acting as administrators for employment-sponsored non-insured health benefit plans, the Division expects Carriers to encourage plan sponsors to take steps that are consistent with the provisions of Bulletin 2020-05. Plan sponsors should be made aware of the public health risks to all Massachusetts residents, and health insurance Carriers should do all they can to encourage plan sponsors to take steps to remove barriers to employers' and individuals' access to and continuity of health coverage.

Self-Insurance Groups

The Division expects self-insurance groups to apply the same premium flexibility for their groups as identified in Bulletin 2020-05.

If you have any questions about this Bulletin, please contact Kevin Beagan, Deputy Commissioner for the Health Care Access Bureau, at (617) 521-7323.

EXHIBIT 2



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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

March 24, 2020

BULLETIN NO. 1096

Guidance for Servicing Carriers and Assigned Risk Companies During the COVID-19 Public Health Crisis

On March 23, 2020, the Division of Insurance (DOI) issued attached Bulletin 2020-05, entitled "Flexibility in the Issuance and Administration of Insurance during COVID-19 (Coronavirus) Public Health Crisis." All Servicing Carriers that serve the commercial automobile residual market, and MAIP Assigned Risk Companies that serve private passenger automobile assigned risks, should be responsive to the DOI's directive and look for "all ways to be flexible on collecting premiums and in finding ways to address what the Division hopes is a short-term disruption in the business environment." The Bulletin cites examples and offers options.

In keeping with the guidance provided by the Division of Insurance, CAR suggests that Servicing Carriers and Assigned Risk Companies initiate solutions consistent with the DOI's directive. If you have any questions regarding reporting or residual market pool concerns, please contact John Metcalfe at jmetcalfe@commauto.com.

NATALIE HUBLEY
President

Attachment



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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COMMISSIONER OF INSURANCE

BULLETIN 2020-05

To: All Insurance Carriers Issuing Insured Coverage in Massachusetts and Self-Insurance Groups Covering Employers in Massachusetts

From: Gary D. Anderson, Commissioner of Insurance

Date: March 23, 2020

Re: Flexibility in the Issuance and Administration of Insurance during COVID-19 (Coronavirus) Public Health Crisis

The Division of Insurance ("Division") issues this Bulletin 2020-05 to provide information to all Insurance Carriers ("Carriers"), regardless of the line of coverage, and self-insurance groups about the Division's expectations regarding steps they are to take to help address concerns about maintaining coverage and preserving the Massachusetts insurance market during the COVID-19 (also known as Coronavirus) public health crisis.

The Coronavirus Risk

As stated in Bulletins 2020-02 and 2020-04, the public health and societal impact resulting from the spread of COVID-19 could dramatically impact the Commonwealth. It will be essential that government and business leaders take all appropriate steps to safeguard the general public and well-being of the Commonwealth's citizens. Insurance coverage plays a critical role in the stability of the Commonwealth's economy and the protection of its residents. COVID-19 may impose unique risks to our insurance market that Massachusetts has not faced for at least a generation. Therefore, the Division is notifying Massachusetts Carriers that it expects them to take all necessary steps to preserve individual and employer access to insurance coverage during this emergency period.

With restrictions on certain types of activities, the Division is aware of growing stress for policyholders as businesses reduce or suspend operations and how this may impact the payment of all expenses, including premium payments. During this period, the Division believes that Carriers

Bulletin 2020-05
March 23, 2020
Page 2 of 3

should be looking for all ways to be flexible in collecting premiums and find ways to address what the Division hopes will be a short-term disruption in the business environment.

Carriers' Flexibility in Issuance and Administration

All Carriers (whether issuing property and casualty, life and annuity, or health products) are advised to provide employers and individuals with as much flexibility as is reasonably possible during the period of the COVID-19 public health crisis to maintain their existing coverage, despite policyholders' growing concerns about being able to send their premiums in on time.

- Carriers should explore ways to streamline or delay the submission of administrative paperwork that may jeopardize the maintenance or issuance of coverage.
- Carriers should explain grace periods that usually allow distressed policyholders experiencing significant financial hardship to delay payments without coverage being terminated.
- On a case-by-case basis, Carriers should also work with employers or individuals experiencing financial hardship to find the best ways to address concerns with the timing of premium payments in order to delay any cancellation of coverage for non-payment and collection activity.
- Carriers should explore all possible ways to relax due dates for premiums payments; to extend grace periods; waive late fees, non-sufficient funds fees, installment fees and penalties; allow payment plans for premiums payments; assist affected policyholders to find ways that insurance policies do not lapse; and consider cancellation or non-renewal of policies only after exhausting other efforts to work with policyholders to continue coverage.

In addition, for health insurance Carriers, the Division asks that Carriers consider the following steps to allow for continuation of coverage:

- Health insurance Carriers should be prepared to explain grace periods that may be available and whether the Carrier may be willing to allow employers to continue to pay for employees' health coverage during periods when the employees are on furlough or laid-off.
- Health insurance Carriers should have personnel available to explain programs allowing for laid-off employees to purchase COBRA or other coverage targeted to the recently unemployed.
- Health insurance Carriers are also encouraged to work with employers to allow flexibility in submitting enrollment, renewal or other information necessary to begin or renew health coverage.
- As noted above, health insurance Carriers are advised to work with employers experiencing financial hardship on a case-by-case basis to allow for reasonable flexibility in the timing of payment of premiums.

Exploring all appropriate flexibility in arrangements and timing of payments will enable Carriers and employers to address short-term difficulties that will help protect both policyholders and the solvency of the Massachusetts insurance market.

Bulletin 2020-05
March 23, 2020
Page 3 of 3

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Self-Insurance Groups

The Division expects self-insurance groups to apply the same premium flexibility for their groups as identified in Bulletin 2020-05.

If you have any questions about this Bulletin, please contact Kevin Beagan, Deputy Commissioner for the Health Care Access Bureau, at (617) 521-7323.

EXHIBIT 3



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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

March 31, 2020

BULLETIN NO. 1097

Guidance for Servicing Carriers and Exclusive Representative Producers during the COVID-19 Public Health Crisis

On March 23, 2020, the Division of Insurance (the Division) issued Bulletin 2020-05, entitled "Flexibility in the Issuance and Administration of Insurance during COVID-19 (Coronavirus) Public Health Crisis." On March 24, 2020, CAR issued Bulletin No. 1096 emphasizing that all Servicing Carriers that serve the commercial automobile residual market, and all MAIP Assigned Risk Companies that serve private passenger automobile assigned risks be responsive to the Division's directive and look for "all ways to be flexible on collecting premiums and in finding ways to address what the Division hopes is a short-term disruption in the business environment."

CAR has received several inquiries from Servicing Carriers and producers regarding various suggested or requested measures to afford commercial residual market policyholders flexibility during the Public Health Crisis. Certain inquiries involve requests of the insured to reduce or eliminate liability coverage on specified vehicles. In the interest of furthering the Division's objective and maintaining consistent procedures among Servicing Carriers, CAR advises Servicing Carriers to consider opportunities to be flexible while employing methods permissible within the CAR Rules of Operation, Registry of Motor Vehicles requirements, and statutes under other federal, state, or local jurisdictions.

Note that CAR Rule 6.C.2. requires that physical damage coverage may only be written for an Eligible Risk in conjunction with liability coverage for that same vehicle. Therefore, liability coverage may not be eliminated. However, the requirement for liability coverage pursuant to Rule 6.C.2. would not prohibit a Servicing Carrier from reducing liability coverage limits to applicable statutory minimum requirements on a policy-wide or vehicle-specific basis if requested to do so by the insured. Be advised, however, that nothing set forth in this Bulletin relieves a policyholder from complying with any financial responsibility law under other federal, state, or local jurisdictions.

In an effort to foster consistent handling practices among Servicing Carriers, carriers are encouraged to continue to forward suggestions, questions, and concerns regarding the handling of business impacted by the current public health crisis. Additionally, CAR continually monitors the communications of the various agencies reacting to the public health crisis with additional guidance that may present further opportunities to encourage flexibility in the issuance and administration of commercial automobile residual market insurance. As such, CAR will set forth future guidance as appropriate.

Servicing Carriers may also refer to CAR's website for responses to other frequently asked questions regarding acceptable procedures to afford flexibility within CAR's Rules and established procedures. Further questions may be directed to John Metcalfe, CAR Director of Residual Market Services, at jmetcalfe@commauto.com.

NATALIE A. HUBLEY
President

EXHIBIT 4



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

1000 Washington Street, Suite 810 • Boston, MA 02118-6200
(617) 521-7794 • Toll-free (877) 563-4467
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GOVERNOR

KARYN E. POLITO
LIEUTENANT GOVERNOR


MIKE KENNEALY
SECRETARY OF HOUSING AND
ECONOMIC DEVELOPMENT

EDWARD A. PALLESCHI
UNDERSECRETARY OF CONSUMER AFFAIRS
AND BUSINESS REGULATION

GARY D. ANDERSON
COMMISSIONER OF INSURANCE

BULLETIN 2020-30

To: All Insurance Carriers Issuing Insured Coverage in Massachusetts and Self-Insurance Groups Covering Employers in Massachusetts

From: Gary D. Anderson, Commissioner of Insurance 

Date: December 29, 2020

Re: Continued Flexibility in the Issuance and Administration of Insurance during the COVID-19 (Coronavirus) Public Health Crisis

The Division of Insurance (“Division”) issues this Bulletin 2020-30 to remind Insurance Carriers (“Carriers”), regardless of the line of coverage, and self-insurance groups about the Division’s prior guidance in Bulletin 2020-05 that expresses the Division’s expectations for Carriers to take steps to help address concerns about maintaining coverage and preserving the Massachusetts insurance market during the COVID-19 public health crisis. We all continue to struggle to address the societal and economic impacts of this situation, and we need Carriers to continue to search for flexibility to maintain coverage.

Background

As stated in earlier Bulletins, the public health and societal effects resulting from the spread of COVID-19 has dramatically impacted the Commonwealth. It continues to be essential that government and business leaders take all appropriate steps to safeguard the well-being of the Commonwealth’s citizens. Insurance coverage plays a critical role in the stability of the Commonwealth’s economy and the protection of its residents. COVID-19 has imposed unique risks to our insurance market. Since Governor Baker declared a state of emergency within the Commonwealth in March 2020, the Division has expected Carriers to take all reasonably necessary steps to preserve policyholder access to insurance coverage.

Bulletin 2020-30
December 29, 2020
Page 2 of 2

Continued Flexibility

During this period, the Division believes that Carriers should continue to be flexible in collecting premiums and find ways to further address what the Division believes could be long-term disruptions in the business environment. All Carriers (whether issuing property and casualty, life and annuity, or health products) are advised, in accordance with the details laid out in Bulletin 2020-05, to provide policyholders with as much flexibility to maintain their existing coverage as is reasonably possible during the period of the COVID-19 public health crisis. The Division also would not consider it appropriate for a Carrier to impose any new or additional fee in exchange for granting this flexibility. Exploring all appropriate flexibility in arrangements and timing of payments will help protect policyholders while preserving the solvency of the Massachusetts insurance market.

In addition to continuing the flexibilities outlined in Bulletin 2020-05, the Division expects Carriers to maintain customer support services to provide consumers information about their insurance options, such as exploring ways to modify coverage to reduce premiums. Anticipating that some of their policyholders will experience financial hardships related to the COVID-19 public health crisis and have difficulty meeting their premium payment obligations, Carriers should proactively provide policyholders with information about how to contact the Carrier to investigate options that may be available to prevent a loss of coverage.

The Division will continue to monitor the financial impact of the pandemic on Carriers and ensure compliance with the applicable statutory and regulatory standards related to rates and consumer protections.

If you have any questions about this Bulletin, please contact Kevin Beagan, Deputy Commissioner for the Health Care Access Bureau, at (617) 521-7323.

Metcalfe, John

From: McConnell, Mary <MaryMcConnell@SafetyInsurance.com>
Sent: Friday, December 16, 2022 2:10 PM
To: Metcalfe, John
Cc: Browne, Wendy; Hubley, Natalie; Steven Torres (storres@tshdlegal.com); Dalton, Richard; Kopas, Cheryl; Donovan, Adrienne
Subject: RE: Safety Insurance Company - Request for Review of Extraordinary Expense Reimbursement - Decision of the Commercial Program Oversight Committee -October 27, 2022 - Right to Appeal Decision
Attachments: Safety Request for Reimbursement of Extraordinary Expenses 12.16.22.pdf

CAUTION: This email originated from outside of CAR. Do not click links or open attachments unless you recognize the sender and know the content is safe.

John,

Please see the attached document with additional information that Safety Insurance would like to have considered in connection with the review of our Request for Reimbursement of Extraordinary Expenses.

Sincerely,

Mary McConnell

From: Metcalfe, John <jmetcalfe@commauto.com>
Sent: Wednesday, November 30, 2022 8:20 AM
To: McConnell, Mary <MaryMcConnell@SafetyInsurance.com>
Cc: Browne, Wendy <wbrowne@commauto.com>; Hubley, Natalie <nhubley@commauto.com>; Steven Torres (storres@tshdlegal.com) <storres@tshdlegal.com>; Dalton, Richard <rdalton@commauto.com>; Kopas, Cheryl <ckopas@commauto.com>; Donovan, Adrienne <adonovan@commauto.com>
Subject: [EXT] Re: Safety Insurance Company - Request for Review of Extraordinary Expense Reimbursement - Decision of the Commercial Program Oversight Committee -October 27, 2022 - Right to Appeal Decision

Thank you, Mary!

Sent from my iPhone

On Nov 30, 2022, at 7:52 AM, McConnell, Mary <MaryMcConnell@safetyinsurance.com> wrote:

CAUTION: This email originated from outside of CAR. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi John,

Thank you for reaching out about this.

Safety would like to waive the 15 day requirement.

Sincerely,

Mary McConnell

From: Metcalfe, John <jmetcalfe@commauto.com>
Sent: Tuesday, November 29, 2022 8:25:27 AM
To: McConnell, Mary <MaryMcConnell@SafetyInsurance.com>
Cc: Browne, Wendy <wbrowne@commauto.com>; Hubley, Natalie <nhubley@commauto.com>; Steven Torres (storres@tshdlegal.com) <storres@tshdlegal.com>; Dalton, Richard <rdalton@commauto.com>; Kopas, Cheryl <ckopas@commauto.com>; Donovan, Adrienne <adonovan@commauto.com>
Subject: [EXT] RE: Safety Insurance Company - Request for Review of Extraordinary Expense Reimbursement - Decision of the Commercial Program Oversight Committee -October 27, 2022 - Right to Appeal Decision

Mary,

I want to address a "technical" issue with regard to your request for a review of the CPOC's decision in the reimbursement of extraordinary expenses.

In your letter, dated 11/23/22 you requested a Rule 20 request for review, which is an appropriate avenue to pursue Safety's petition. Rule 20 contains language that states, "The review shall be held within 15 business days after the receipt of the original request, unless such requirement is waived by the aggrieved party." The Rule 20 Request form contains a waiver section for this option, whereas the EE form does not.

To be consistent and compliant with Rule 20, can you indicate your election of a waiver of the 15 days or not. You may complete the Rule 20 form which contains the waiver option but I think an email response for the record will suffice. This will not impact the timeliness or other content of your request.

I apologize for any inconvenience.

John

John D. Metcalfe
Director of Residual Market Services

Phone | 617.880.7291
Email | jmetcalfe@commauto.com

<image001.png>

101 Arch Street – Suite 400

Boston, MA 02110

www.commauto.com

From: McConnell, Mary <MaryMcConnell@SafetyInsurance.com>
Sent: Wednesday, November 23, 2022 11:37 AM
To: Metcalfe, John <jmetcalfe@commauto.com>
Cc: Browne, Wendy <wbrowne@commauto.com>; Hubley, Natalie <nhubley@commauto.com>; Steven Torres (<storres@tshdlegal.com>) <storres@tshdlegal.com>; Dalton, Richard <rdalton@commauto.com>; Kopas, Cheryl <ckopas@commauto.com>; Donovan, Adrienne <adonovan@commauto.com>
Subject: RE: Safety Insurance Company - Request for Review of Extraordinary Expense Reimbursement - Decision of the Commercial Program Oversight Committee -October 27, 2022 - Right to Appeal Decision

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Hi John,

Thank you for letting me know about that. Please see the attached form. Do I need to send this to Commissioner Anderson, as we did with the original reimbursement request?

I can provide additional documentation early next week for the appeal.

Thanks,

Mary

From: Metcalfe, John <jmetcalfe@commauto.com>
Sent: Wednesday, November 23, 2022 9:10 AM
To: McConnell, Mary <MaryMcConnell@SafetyInsurance.com>
Cc: Browne, Wendy <wbrowne@commauto.com>; Hubley, Natalie <nhubley@commauto.com>; Steven Torres (<storres@tshdlegal.com>) <storres@tshdlegal.com>; Dalton, Richard <rdalton@commauto.com>; Kopas, Cheryl <ckopas@commauto.com>; Donovan, Adrienne <adonovan@commauto.com>
Subject: [EXT] RE: Safety Insurance Company - Request for Review of Extraordinary Expense

Reimbursement - Decision of the Commercial Program Oversight Committee -October 27, 2022 - Right to Appeal Decision

Mary,

FYI – The GCRP will hear the matter on behalf of the full Governing Committee pursuant to Rule 20. The hearing will be considered a de novo hearing, (i.e. without assumption made by a previous hearing of the matter). As a result, you will need to complete the Request for Review form and include any information and documentation you feel necessary for the GCRP to consider your appeal. This could include the complete documentation presented to the prior hearing by the Commercial Program Oversight Committee or any new documentation, that is up to you. If you could at least get the Request form to me soon we can consider setting up a meeting to hear your appeal. You could follow up with your documentation for the appeal.

If you have any questions, let me know.

John

John D. Metcalfe

Director of Residual Market Services

Phone | 617.880.7291

Email | jmetcalfe@commauto.com

<image001.png>

101 Arch Street – Suite 400

Boston, MA 02110

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From: McConnell, Mary <MaryMcConnell@SafetyInsurance.com>

Sent: Wednesday, November 23, 2022 8:53 AM

To: Metcalfe, John <jmetcalfe@commauto.com>

Cc: Browne, Wendy <wbrowne@commauto.com>; Hubley, Natalie <nhubley@commauto.com>; Steven Torres (storres@tshdlegal.com) <storres@tshdlegal.com>; Dalton, Richard <rdalton@commauto.com>; Kopas, Cheryl <ckopas@commauto.com>; Donovan, Adrienne <adonovan@commauto.com>

Subject: RE: Safety Insurance Company - Request for Review of Extraordinary Expense Reimbursement - Decision of the Commercial Program Oversight Committee -October 27, 2022 - Right to Appeal Decision

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Mr. Metcalfe:

Attached, please find Safety Insurance Company's request for review, by CAR's Governing Committee, of the Commercial Program Oversight Committee's vote to deny Safety's Request for Reimbursement of Extraordinary Expenses from the Commercial Automobile Servicing Carrier Program, per below.

Please contact me at (617) 951-0600, extension 1202, or at marymcconnell@safetyinsurance.com, if you have any questions.

Sincerely,

Mary McConnell

From: Metcalfe, John <jmetcalfe@commauto.com>

Sent: Friday, October 28, 2022 9:39 AM

To: McConnell, Mary <MaryMcConnell@SafetyInsurance.com>

Cc: Browne, Wendy <wbrowne@commauto.com>; Hubley, Natalie <nhubley@commauto.com>; Steven Torres <storres@tshdlegal.com>; Browne, Wendy <wbrowne@commauto.com>; Dalton, Richard <rdalton@commauto.com>; Kopas, Cheryl <ckopas@commauto.com>; Donovan, Adrienne <adonovan@commauto.com>

Subject: [EXT] Safety Insurance Company - Request for Review of Extraordinary Expense Reimbursement - Decision of the Commercial Program Oversight Committee -October 27, 2022 - Right to Appeal Decision

Mary,

The Commercial Program Oversight Committee, at its October 27, 2023 meeting, voted to deny Safety's Request for Reimbursement of Extraordinary Expenses. Rule 20, CAR Rules of Operation provides an avenue of review by the Governing Committee of decisions made CAR's advisory committees. The request for review by the Governing Committee must be made within 30 days after the date of receipt of this email. Any written material which Safety may wish to have considered in connection with the deliberations of the matter should be forwarded to CAR at least five business days prior to the date scheduled for the review. Any information submitted and subject to privacy laws and/or regulations must be redacted pursuant to the directions of those laws and/or regulations.

If a Request for Review is submitted, the review shall be held within 15 business days after the receipt of the original request, unless such requirement is waived by the aggrieved party. Except as may be otherwise provided by the Governing Committee, the review shall be held by a Governing Committee Review Panel consisting of three Governing Committee members entitled to vote. The decision of this Panel or any committee sitting at the request of or under the authority of the Governing Committee shall be rendered within 15 business days of the review. The ruling of the majority of the Panel shall be deemed to be the formal ruling of the Governing Committee.

If you have any questions, please feel free to contact me.

John

John D. Metcalfe
Director of Residual Market Services

Phone | 617.880.7291

Email | jmetcalfe@commauto.com

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Chapter III | **Servicing Carrier Responsibilities**
Revision Date | **2021.11.17**
Page | **33 of 36**

E. Request for Reimbursement of Extraordinary Expenses from the Commercial Automobile Servicing Carrier Program

A Servicing Carrier may be reimbursed in whole or in part for a specific, necessary and extraordinary expense incurred in performing its obligations as a Servicing Carrier. The Servicing Carrier must petition CAR for such relief and the expense must be actually incurred before reimbursement. Such expense must be explained by the Servicing Carrier in such detail as is requested and establish that the expense is necessary and significantly in excess of the normal additional expense that could reasonably have been contemplated by the Servicing Carrier in acceptance of the terms of CAR's request for proposal for the current service period.

1. Reimbursement Considerations

An advisory committee will be appointed to review a Servicing Carrier's petition for reimbursement and will make a recommendation to CAR's Governing Committee as to whether or not the Servicing Carrier qualifies for the reimbursement it requested or some portion thereof. Reimbursement of an extraordinary expense will be reviewed on an individual case basis.

2. Procedures

a. Request for Reimbursement

A Servicing Carrier must provide CAR with timely and reasonable notification that it is seeking reimbursement of extraordinary expenses involved in a matter it deems to be significantly in excess of costs that could reasonably have been contemplated in the expense allowance provision for the current Servicing Carrier program.

The Servicing Carrier must complete a Request for Reimbursement of Extraordinary Expenses form (Exhibit III-E-1) with a copy sent to the Commissioner of Insurance. The following additional information must also be provided:

- 1) A summary of the request.
- 2) A detailed description of the issue(s) directly responsible for the request and why the petitioner deems its efforts as being necessary and extraordinary, i.e., why the effort/expense is considered to be outside of the scope of services accepted by the carrier in response to CAR's Request for Proposal for Commercial Automobile Servicing Carrier Appointment.

CAR | **Manual of Administrative Procedures**
Chapter III | **Servicing Carrier Responsibilities**
Revision Date | **2021.11.17**
Page | **34 of 36**

- 3) A background of events, in chronological order, leading up to the request, including pertinent correspondence and documentation between the company(s), producer(s) and/or any other involved entity.
 - 4) A summary of efforts undertaken by the Servicing Carrier to mitigate the impact to the residual market.
 - 5) A detailed accounting of any incurred expenses directly related to the residual market issue by company employees and/or contracted service providers utilized by the company on a regular or routine basis that are alleged to be extraordinary. Provide detailed explanations as to why these specific efforts/costs are deemed to be necessary, significant and extraordinary.
 - 6) An explanation for the need of any outside business, legal or other service provider contracted to specifically address resolution of the issue(s) along with the anticipated costs and an accounting of any expenses already incurred that are directly related to the issue presented by the Servicing Carrier.
 - 7) Confirmation that the Commissioner of Insurance has been copied on the request.
- b. Advisory Committee Review

The appointed advisory committee will be charged with determining whether or not the Servicing Carrier had diligently used usual and customary procedures for managing residual market business, including effective oversight of agency/company business submissions (underwriting, loss control, etc.) and whether the company diligence was timely in addressing issues that may have otherwise held costs to lower amounts. The petitioning Servicing Carrier must demonstrate that it qualifies for relief and address why the expected and/or incurred extraordinary costs could not have been anticipated in the Servicing Carrier's acceptance of the service terms and the expense allowance provision resulting from Servicing Carrier selection process. The committee's presumption prior to review of the request will be that expense allowance expectations for residual market business were intended to be at a level that would anticipate and require a higher level of management versus voluntary business. A decision to authorize reimbursement and the amount of reimbursement will not be based solely on whether the Servicing Carrier's efforts were justified but also on whether the efforts are

CAR | **Manual of Administrative Procedures**
Chapter III | **Servicing Carrier Responsibilities**
Revision Date | **2021.11.17**
Page | **35 of 36**

deemed to have been extraordinary and the company took appropriate steps to mitigate negative impact to the residual market.

The advisory committee will require any level of detail it may deem necessary to support the amount of the requested reimbursement. The Servicing Carrier bears the burden of providing adequate documentation and justification for all requested expense amounts. Reimbursable expenses must be already paid, directly related to the residual market issue, and quantifiable and verifiable prior to reimbursement and are subject to the further approval required in 2.d. and 2.e. of this Section.

c. CAR Review of an Approved Expense Reimbursement

To the extent that clarification or revision of the original requested reimbursement amount occurs as a result of advisory committee deliberations, CAR staff will verify that all documentation supports the recommended reimbursement amounts pursuant to the committee discussion.

d. Governing Committee and Commissioner of Insurance Approval

The Governing Committee will consider whether to authorize reimbursement of all or any part of the amount requested. Any decision by CAR's Governing Committee to approve reimbursement of extraordinary expenses, will be sent to the Commissioner of Insurance for review.

e. Reimbursement by CAR

If approved by the Commissioner of Insurance, CAR staff will review final expense documentation to confirm compliance with the approved reimbursement amount and approved reimbursement payments will be processed as bulk adjustments to the Servicing Carrier's Settlement of Balances and the Governing Committee will be notified.

CAR | **Manual of Administrative Procedures**
Chapter III | **Servicing Carrier Responsibilities**
Revision Date | **2021.11.17**
Page | **36 of 36**

EXHIBIT III-E-1

COMMONWEALTH AUTOMOBILE REINSURERS		
REQUEST FOR REIMBURSEMENT OF EXTRAORDINARY EXPENSES COMMERCIAL AUTOMOBILE SERVICING CARRIER PROGRAM		
Company Name:		
Requestor/Contact Name:		Date:
Tel. #:	Fax #:	Email:
Signature:		
Total Requested Reimbursement Expense Amount:		
Reason For Reimbursement Request:		
Concisely summarize the reason(s) for your request(s) and provide an overview of the nature of your issue(s).		
<i>Please reference CAR's Manual of Administrative Procedures, Chapter III, Section E. for procedures and documentation requirements relative to a request for reimbursement of extraordinary expenses.</i>		
Scheduling of Review		
Upon receipt of a completed Request for Reimbursement of Extraordinary Expenses form, a hearing date will be established as coordinated by CAR with the petitioning party and the designated committee chair. After a date has been confirmed, CAR will issue a written Notice of Meeting in compliance with the Open Meeting Law.		
Submission of Written Information		
Any written materials to be considered by the designated committee must be submitted to CAR's Docket Clerk no later than 12:00 p.m., five business days prior to the scheduled meeting date. Timely submitted materials will be docketed by CAR and distributed to the committee as soon as practicable. Written materials submitted to CAR after 12:00 p.m. on the fifth business day prior to the scheduled meeting date will not be entered on the docket, but the submitting party may petition the committee directly for consideration of such materials. The committee has the discretion to determine whether such materials will be considered in its deliberations. If the committee allows such materials to be considered, the submitting party is expected to be prepared to provide a minimum of 25 copies at the meeting.		
<u>All document submissions must be in compliance with M.G.L. c. 93H and 201 CMR 17.00: Standards for the Protection of Personal Information of Residents of the Commonwealth (i.e. personal information, as defined, must be redacted). Any document submission determined to not be in compliance will result in the document being returned to the sender for correction and may impact its distribution to the reviewing committee.</u>		