



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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

ADDITIONAL INFORMATION

TO MEMBERS OF THE MARKET REVIEW COMMITTEE

FOR THE MEETING OF:

Wednesday, December 19, 2018 at 10:30 a.m.

MR

18.05 Shannon Insurance Agency, LLC / Commerce Insurance Company

Attached is additional information received from the Commerce Insurance Company and the Shannon Insurance Agency relative to the agency's request for review of the company's termination of the agency's Exclusive Representative Producer commercial automobile appointment. (Docket #MR18.05, Exhibits #3 and #4)

JOHN METCALFE
Director – Residual Market Services

Attachments

Boston, Massachusetts
December 13, 2018

December 11, 2018

VIA E-MAIL

Market Review Committee
Commonwealth Automobile Reinsurers
101 Arch Street, Suite 400
Boston, MA 02110

Attn: Mr. John Metcalfe

Re: Shannon Insurance LLC (the "ERP") – Request for Review of Notice of Termination of Limited Servicing Carrier Agreement

Market Review Committee Chair and Members:

This correspondence, together with the Affidavit of John V, Kelly, is submitted by The Commerce Insurance Company ("Commerce") for the consideration of Commonwealth Automobile Reinsurer's ("CAR") Market Review Committee in connection with the above-referenced Request for Review:

The ERP's Request for Review was Untimely

CAR Rule **16 - Terminations**, in section B(2), provides that "[t]ermination of an ERP shall be governed by Rules 13 and 14." CAR Rule 14, in section **F. Review/Relief of ERP Termination**, provides in pertinent part as follows:

A terminated ERP may request that the termination be reviewed by CAR.

A completed "Request for Review/Relief" form must be received by CAR within 30 calendar days of the delivery of the termination notice.

(Emphasis Supplied). Attached hereto is the Affidavit of John V. Kelly, annexing a true and accurate copy of the United Parcel Service receipt for the termination notice delivered by Commerce to the ERP (package tracking number [1Z2484300145834605](#)), together with a screen shot of the UPS tracking report indicating that the package was delivered to the ERP's business location - 429 S. Washington Street, North Attleboro, MA - on September 12, 2018.

The ERP's Request for Relief was received by CAR on December 5, 2018. Accordingly, the Request for Relief was not submitted within 30 calendar days of the delivery of the termination notice, as required by the express provisions of CAR Rule 14, and is not an appropriate subject for consideration by the Committee.

The ERP's Request for Relief must, therefore, be rejected by CAR.

CAR Market Review Committee
December 11, 2018
Page 2

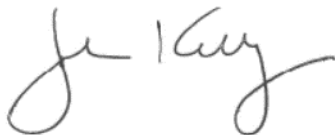
Commerce's Termination of the ERP was Proper

In the event that, notwithstanding the fatally late submission of the ERP's Request for Relief, the Committee elects to consider the same, the notice of termination delivered to the ERP - a copy of which is attached to the Affidavit of John V. Kelly - amply establishes the repeated violations of CAR Rules 13 and 14 committed by the ERP which form the basis for the ERP's termination.

It should be noted that the violations which form the basis for the termination were each committed after Commerce notified the ERP in writing of earlier repeated violations and demanded that the ERP conduct its future business with Commerce in accordance with CAR Rules. A copy of Commerce's warning correspondence is included as Attachment E to the Notice of Termination.

Based on the foregoing, the ERP's termination by Commerce must be upheld by this Committee.

Respectfully Submitted,



John V. Kelly
Executive Vice President, Northeast Region
The Commerce Insurance Company

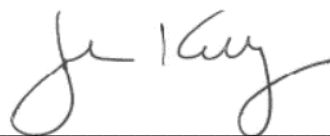
cc: Mr. Paul Shannon, Shannon Insurance LLC

AFFIDAVIT OF JOHN V. KELLY

I, JOHN V. KELLY, hereby depose and say as follows:

1. I am the Executive Vice President, Northeast Region, of The Commerce Insurance Company (“Commerce”). I submit this Affidavit in support of Commerce’s termination of the Limited Servicing Carrier Agreement between Commerce and Shannon Insurance LLC (the “ERP”), executed on April 27, 2011, as amended effective December 30, 2011. Except as otherwise stated, the statements made herein are based upon my personal knowledge.
2. Attached as Exhibit 1 is a true and accurate copy of the Notice of Termination delivered to the ERP by Commerce, dated September 11, 2018.
 - a. Attachments A - D to the Notice of Termination, apart from the cover tables of contents listing the ERP’s violations of CAR Rules, are true and accurate copies/system screen shots of the business records of Commerce created/stored, in the usual course of conducting its business, contemporaneously with the transactions reflected therein.
 - b. Attachment E to the Notice of Termination, is a true and accurate copy of the letter sent to the ERP by Commerce, dated June 5, 2018.
3. Attached as Exhibit 2 is a true and accurate copy of the United Parcel Service receipt for the Notice of Termination delivered by Commerce to the ERP (package tracking number [1Z2484300145834605](#)), together with a screen shot of the UPS tracking report indicating that the package was delivered to the ERP's business location - 429 S. Washington Street, North Attleboro, MA- on September 12, 2018.

Signed under the penalties of perjury this 11th day of December 2018.



JOHN V. KELLY

From: UPS Quantum View <pkginfo@ups.com>
Sent: Tuesday, September 11, 2018 4:06 PM
To: Canty, Erin <ECanty@mapfreusa.com>
Subject: UPS Ship Notification, Tracking Number 1Z2484300145834605



You have a package coming.

Scheduled Delivery Date: Wednesday, 09/12/2018

This message was sent to you at the request of COMMERCE INSURANCE COMP-MAPFRE to notify you that the shipment information below has been transmitted to UPS. The physical package may or may not have actually been tendered to UPS for shipment. To verify the actual transit status of your shipment, click on the tracking link below.

Shipment Details

From:	THE COMMERCE INSURANCE COMPANY
Tracking Number:	1Z2484300145834605
Ship To:	PAUL SHANNON shannon insurance llc 429 s main street suite #4 NORTH ATTLEBORO, MA 02760 US
UPS Service:	UPS NEXT DAY AIR
Number of Packages:	1
Scheduled Delivery:	09/12/2018
Weight:	2.1 LBS
Reference Number 1:	ECANTY



Want your package in a Safe, Secure,
& Convenient location?

UPS Access Point lockers now available
as a preferred alternate delivery location!

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PREFERENCES HERE ►



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The screenshot shows a web browser window displaying the UPS Tracking Details page. The browser's address bar shows the URL: https://www.ups.com/track?loc=en_US&tracknum=1Z2484300145834605&requester=NES&agreeTerms=yes. The page features the UPS logo and navigation links for Tracking, Shipping, and Services. A search bar and a 'Customer Service' button are also visible. The main content area displays the tracking status for shipment 1Z2484300145834605, which is marked as 'Delivered'. A green progress bar indicates the delivery status, with a checkmark at the end. The delivery date is 'Wednesday 09/12/2018' and the delivery time is 'at 9:43 A.M.'. A 'Send Updates' button is located below the delivery information. To the right, a box provides details about the delivery location: 'Delivered To: ATTLEBORO, MA, US', 'Left At: Front Door', and 'Received By: DRIVER RELEASE'. A 'Proof of Delivery' link is also present. Below the main delivery information, there are two expandable sections: 'Shipment Progress' and 'Shipment Details'. The 'Shipment Details' section is currently expanded, showing 'Service: UPS Next Day Air®', 'Weight: 2.10 LBS', and a 'Show More' link. The bottom of the screenshot shows the Windows taskbar with the system tray displaying the time as 6:56 AM on 12/11/2018.

Tracking Details | UPS

Log In Sign Up Locations United States - English My Profile

Search

Customer Service

Tracking Details

1Z2484300145834605 Updated: 12/11/2018 6:42 A.M. EST

Delivered

Delivered On **Wednesday 09/12/2018**

Delivery Time **at 9:43 A.M.**

Send Updates

Delivered To
ATTLEBORO, MA, US

Left At: Front Door
Received By: DRIVER RELEASE
[Proof of Delivery](#)

Shipment Progress

Shipment Details

Service
UPS Next Day Air®

Weight
2.10 LBS

Show More

Ask UPS

Desktop OneDrive john kelly 6:56 AM 12/11/2018



December 10, 2018

Commonwealth Auto Reinsurers
Governing Committee

Dear Governing Committee,

In 2012, my Servicing Carrier was switched from Pilgrim to Commerce Insurance Company. Commerce initially sent a person from their IT Department to our Agency to get us set up on Collaborative Edge and how to quote and issue policies.

In the subsequent six years I have had zero visits or communication from any marketing representative or management at Commerce.

In December of 2017, I was informed by Commerce that my Underwriter was changing. I soon discovered that this change was going to be very problematic for my Agency.

In the next ten months, the new Underwriter non-renewed almost every policy that I had on the books with Commerce. Most of this business had been renewed five or six times without an issue. She also cancelled every new piece of business that I tried to write during those ten months.

I lost over \$150,000 in written premium and close to \$20,000 in commission.

My Agency was targeted by this underwriter and here are few of many examples.

We wrote a Commercial Auto policy for KIT Trucking. They haul scrap metal with a tractor and dump trailer. This policy was coming up on its 4th renewal with Commerce. The Underwriter, Mamie Deshaies sent an email that she needed quarterly fuel tax records by a certain date or she would non-renew the policy. The fuel tax records had never been requested on the prior three renewals. The insured was contacted and stated that they did not do IFTA because they only hauled in MA and bought all their fuel in MA. The policy was non-renewed, and we quoted the policy in our office with Progressive. The insured then told me that he called Commerce and they gave him the name of another Agent and Commerce re-wrote the policy without the Fuel Tax records. This is clear bias and we lost a \$7,000 account.

Bluebird Transportation is a social service transportation provider that is a subcontractor for GATRA (Greater Attleboro Taunton Regional Transit Authority) They have twenty vans that transport people to

phone: (508) 643-9500

429 south washington st
north attleboro, ma 02760
shannon.insurance@gmail.com

fax: (508) 316-4085

Methadone clinics in New Bedford and Fall River. Commerce had written this policy for 4 years. Mamie Deshaies now wanted to see trip logs for each van. The trip logs had not been requested on the previous four renewals. Bluebird does over 400 trips per day. The amount of trip logs requested were unreasonable and unnecessary seeing that the Company only operated in those two cities. The insured had been paying \$55,000 per year and the Underwriter increased the premium to over \$90,000 and then cancelled the policy because the trips logs provided were not sufficient. We had provided on one which filled a trash bag. The insured went to another Agent who placed the coverage with Safety for \$65,000 and no trip logs required. I had another client that does the same exact business with the same number of vans. She was with my Agency through Commerce but switched to a New Bedford Agent who kept her with Commerce. I called her and asked if she had ever to provide Commerce trip logs for the renewal of her policy and she said no. This is a clear indication of bias against my Agency and my client where Commerce has different sets of underwriting guidelines for two different insureds doing the same scope of work. This was brought to the Underwriters attention and she refused to respond.

Veliz Transportation was a piece of new business submitted in July. The Underwriter refused to issue the Federal Motor Carrier filing as she claimed that the applicant was not a MASSACHSETTS based business, even though they have a physical office in Attleboro, MA and were registered with the Massachusetts Secretary of State. The Underwriter sent an investigator to the office location and to the Landlords house. The landlord for the property confirmed that Veliz was in fact renting the office. Veliz is a subcontractor for Best Buy and they deliver appliances. The application indicated that the vehicles were parked and garaged at the Best Buy in Bellingham, MA at the end of each business day. The investigator claimed he saw no trucks at the Attleboro and the Underwriter used that as proof that the insured was not a Massachusetts based business. The insured could not operate his business because the filing was not completed and eventually had to operate under another Truck Carriers Authority and pay them \$2500 per week. Also I have attached an email from the Underwriter. She claims that she never even received an application for Veliz even though a policy was issued and the application was submitted via Collaborative Edge! The Underwriter demanded that I produce an application that she claims she didn't have even though a policy was issued.

NBMC- This was a bus Company that had been with Commerce since 2012. The policy came up for renewal and the underwriter wanted trip logs. The insured had a \$5,000,000 Federal Motor Carrier filing and that filing allowed it to operate anywhere in the United States. After insuring this risk for six years the Underwriter now wanted to know the scope of operation? The policy was non-renewed by the Underwriter and the Agency lost a \$50,000 account. The client went to another Agency who wrote the account with Safety without providing trip logs.

Commerce claims that they did not receive finance agreements on many of our accounts. These were accounts where the Underwriter immediately issued notice of cancellation and the finance company would not issue the agreement

Those accounts were:

Trac Builders

CM Express

Hatch Landscape

AA Enterprise Shipping.

Masse

I have asked Commerce to provide written premium for 2017 and 2018 to show how much total business was lost as the result of the new Underwriter being appointed. I have not received that information.

The fact that almost every one of my policies was non-renewed and that any new business that was submitted shows a clear bias against my Agency. Especially when Commerce was rewriting policies for non-renewed policies with other Agents and the client did not have to provide the documentation to the new Agent.

Most of the business was on the books for over three years and there was never an issue until the new Underwriter was appointed.

I ask that you look at how my book was decimated as proof.

Best regards,

A handwritten signature in black ink, appearing to read "Paul F. Shannon Jr.", with a stylized flourish at the end.

Paul F Shannon Jr



Paul Shannon <paul@insuranceshannon.com>

New Underwriter Assignment

3 messages

Erickson, Tanya <terickson@mapfreusa.com>

Tue, Dec 12, 2017 at 11:58 AM

To: Paul Shannon <paul@insuranceshannon.com>

Cc: "mcanty@mapfreusa.com" <mcanty@mapfreusa.com>, "Broskey, Kristina" <kbroskey@mapfreusa.com>

Good Morning,

I am writing to let you know I will no longer be your assigned underwriter for your commercial lines business due to an adjustment in underwriting territories. Effective immediately your agency is moving to Maime Canty-Deshaie.

Maime can be reached at extension 14728, and her email address is mcanty@mapfreusa.com, this change is effective immediately for all of your commercial line needs.

I will handle anything outstanding that I am currently working on for you however all new submissions and correspondence should be directed to Maime.

Thanks!

Thank You,

TANYA ERICKSON

COMMERCIAL LINES UNDERWRITER II

MAPFRE Insurance

11 GORE ROAD, WEBSTER, MA 01570

Phone. 1.800.922.8276 Ext. 14794 | Fax. 508.671.6794

Email. terickson@mapfreusa.com



PAPERLESS

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Paul Shannon <paul@insuranceshannon.com>

Marie Douyon bbym91

3 messages

Canty Deshaies, Marylyne <mcanty-deshaie@mapfreusa.com>
To: Paul Shannon <paul@insuranceshannon.com>

Thu, Apr 19, 2018 at 2:15 PM

Paul

The above account will expire August 11, 2018.

From our review the risk does not qualify for placement with MAPFRE Insurance.

The vehicle is under 8 passengers and should be placed with the taxi/limo CAR service carrier.

We see that the registry noted the prior carrier was Pilgrim which is a CAR service carrier.

We will proceed with the issuing of a legal notice of non-renewal on June 3, 2018 due to the above findings.

In order for the company to reconsider the account, we will require the following information:

- Please forward trip logs (a month minimum) for the operation of the above.
- Please advise to the operation of the insured. If there are any contracts between the insured and a business/outfit... we will want copies for review.
- You noted on your application that the insured was social service but there was no documentation supplied to support this class.
- Please advise to how the insured is paid? Is billing done directly to the individual or to her contracted entity?
- Jean Douyon is a listed owner on the vehicle registration. Is she also an operator?

Receipt of the above information will be needed to reconsider reinstatement of the non-renewal.

Thank you.

Mamie Canty-Deshaies
Senior Commercial Lines Underwriter
Commercial Lines Underwriting
MAPFRE Insurance

11 Gore Road, Webster Ma. 01570

Phone. 508-949-4728 | Fax. 508-671-6728

Email. mcanty-dshaie@mapfreusa.com



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Paul Shannon <paul@insuranceshannon.com>
To: "Canty Deshaies, Marylynne" <mcanty-dshaie@mapfreusa.com>

Thu, Apr 19, 2018 at 3:58 PM

Way ahead of you! Pretty much moving everything since you have become my underwriter.

[Quoted text hidden]

--
Paul F. Shannon Jr.

Canty Deshaies, Marylynne <mcanty-dshaie@mapfreusa.com>
To: Paul Shannon <paul@insuranceshannon.com>

Thu, Apr 19, 2018 at 6:32 PM

Paul

2 A will be needed to cancel the file.

We will proceed as email stated until 2a received.
Thank you

Mamie Canty-Deshaies
Senior Commercial Lines Underwriter
Commercial Lines Underwriting
MAPFRE Insurance
11 Gore Road, Webster Ma. 01570
Phone. 508-949-4728 | Fax. 508-671-6728
Email. mcanty-dshaie@mapfreusa.com



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From: Paul Shannon [mailto:paul@insuranceshannon.com]
Sent: Thursday, April 19, 2018 3:59 PM
To: Canty Deshaies, Marylynne <mcanty-deshaie@mapfreusa.com>
Subject: Re: Marie Douyon bbym91

[Quoted text hidden]



Jaworski Trucking - CE

6 messages

Canty Deshaies, Marylynn <mcanty-deshaie@mapfreusa.com>
To: Paul Shannon <paul@insuranceshannon.com>

Wed, Apr 25, 2018 at 11:09 AM

Paul

The above is in CE and referred to underwriting for review.

We reviewed the risk and below note the findings:

- Risk was cancelled with Safety 3/1/18 for non- payment of premium.
- Your application did not note this properly on the application (page 3 of 4 –General Information section- question 5). It should have been answered yes but it was answered "no".
- Full payment of 100% is required for this risk that had the non payment of premium cancellation.
- Owner of the company is not listed as a driver – please advise to why? Please confirm if he is driving the vehicles on this policy. Please provide us with his license information if operating the vehicles.
- Listed operator does not have a CDI license.
- Confirm where (address) of where vehicles are garaged. Only operator is RI and assume vehicles are in RI.

Paul, we are not able to continue on the account due to the above issues and that the driver does not have a valid CDL license.

Please note your files that the company is not able to continue on the risk and is placed in a position of having to issue a legal notice of cancellation.

If you any information for us to review please provide.

Thank you

Mamie Canty-Deshaies
 Senior Commercial Lines Underwriter
 Commercial Lines Underwriting
 MAPFRE Insurance
 11 Gore Road, Webster Ma. 01570
 Phone. 508-949-4728 | Fax. 508-671-6728
 Email. mcanty-deshaie@mapfreusa.com



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Paul Shannon <paul@insuranceshannon.com>
To: "Canty Deshaies, Marylynn" <mcanty-deshaie@mapfreusa.com>

Wed, Apr 25, 2018 at 11:12 AM

The premium is financed and 100% will be remitted. The applicant did not disclose that Monies were owed.
 The owner is not Licensed right now.
 His company has been in Rehoboth for 25'yeasr.
 [Quoted text hidden]
 --
 Paul F. Shannon Jr.

Canty Deshaies, Marylynn <mcanty-deshaie@mapfreusa.com>

Thu, Apr 26, 2018 at 10:49 AM

To: Paul Shannon <paul@insuranceshannon.com>

Paul

Do you have a copy of the Finance Company agreement?

This should already be set up once the new business process is started.

It is a requirement by CAR Rules of Operation 14 B...that the company receive it (snip it from manual below- it is large only because that is how it shows once snipped by snipping tool)

- d. **Submit for all applicants a new business application for insurance, completed in its entirety, and a signed premium finance application/agreement, if applicable within two business days;**

We will continue to issue the policy and the legal notice of cancellation as per prior email.

In addition to the information that the operator listed does not have a CDL license, we will note also that the risk is not considered Mass domicile on the cancellation notice.

Our research has noted that the insured is residing in Lincoln RI and does also have a RI license (operator only).

He has several business (or owned) several business in RI and his contact information (phone number) is the same for them.

His phone number is also a RI phone number.

This new information that was developed assists us in documenting our file that the risk is not Mass domicile.

CAR Rule 2:

PRINCIPAL PLACE OF BUSINESS, as it applies to the definition of an Eligible Risk, is defined as the chief or usual place of business. It is the corporation's nerve center, its center of direction, control, and coordination, the place where the principal officers generally transact business, and the place to which reports are made and from which orders emanate. It is the place where the majority of executive and administrative functions are performed.

The burden of proof with regard to the location of the Principal Place of Business, consistent with the definition as stated above, lies with the applicant who seeks to qualify as an Eligible Risk.

Paul, we will be happy to review any information or documents that you wish to provide to us with regard to the insured and his business.

The policy will produce tonight and the legal notice will go out tomorrow.

Thank You.

Mamie Canty-Deshales

Senior Commercial Lines Underwriter

Commercial Lines Underwriting

MAPFRE Insurance

11 Gore Road, Webster Ma. 01570

Phone. 508-949-4728 | Fax. 508-671-6728

Email. mcanty-deshale@mapfreusa.com



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From: Paul Shannon [mailto:paul@insuranceshannon.com]
Sent: Wednesday, April 25, 2018 11:12 AM
To: Cauty Deshaies, Marylynn <mcanty-deshale@mapfreusa.com>
Subject: Re: Jaworski Trucking - CE

[Quoted text hidden]

Paul Shannon <paul@insuranceshannon.com>
To: "Cauty Deshaies, Marylynn" <mcanty-deshale@mapfreusa.com>

Thu, Apr 26, 2018 at 11:07 AM

Mamie,
You clearly have some animus against my Agency, I know CAR rules, I dont need you to cut and paste them. Could please give me the name of your Supervisor.

Best regards,

Paul
[Quoted text hidden]

Cauty Deshaies, Marylynn <mcanty-deshale@mapfreusa.com>
To: Paul Shannon <paul@insuranceshannon.com>

Thu, Apr 26, 2018 at 11:10 AM

I forwarded your email to her.

Thank you.

Mamie Cauty-Deshaies
Senior Commercial Lines Underwriter
Commercial Lines Underwriting
MAPFRE Insurance
11 Gore Road, Webster Ma. 01570
Phone. 508-949-4728 | Fax. 508-671-6728
Email. mcanty-deshale@mapfreusa.com



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From: Paul Shannon [mailto:paul@insuranceshannon.com]
Sent: Thursday, April 26, 2018 11:07 AM

[Quoted text hidden]

[Quoted text hidden]

Cauty Deshaies, Marylynn <mcanty-deshale@mapfreusa.com>
To: Paul Shannon <paul@insuranceshannon.com>
Cc: "Poplawski, Beth" <bepoplawski@mapfreusa.com>

Thu, Apr 26, 2018 at 11:14 AM

Paul

Beth Poplawski – x14806.

She is the underwriting supervisor.

Email – bepoplowski@mapfreusa.com

Thank you

Mamie Canty-Deshales

Senior Commercial Lines Underwriter

Commercial Lines Underwriting

MAPFRE Insurance

11 Gore Road, Webster Ma. 01570

Phone. 508-949-4728 | Fax. 508-671-6728

Email. mcanty-deshale@mapfreusa.com



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From: Paul Shannon [<mailto:paul@insuranceshannon.com>]

Sent: Thursday, April 26, 2018 11:07 AM

[Quoted text hidden]

[Quoted text hidden]



Paul Shannon <paul@insuranceshannon.com>

Ashley Brown BDGP01 - October renewal

2 messages

Canty Deshaies, Marylynne <mcanty-deshaie@mapfreusa.com>
To: Paul Shannon <paul@insuranceshannon.com>

Thu, Jun 7, 2018 at 9:45 AM

Paul

The above account has been identified by a recent query that it does not qualify for a commercial policy.

It is registered to the individual name of Ashley Brown and has a vehicle gross vehicle weight of 7000. Per AIB Rule 51C, a vehicle of the private passenger type or light truck registered in the individual name does not qualify for a Business Auto policy.

We note per the registry, the insured Ashley Brown currently has a personal policy with Allstate. You may wish to seek placement with Allstate.

Based on the above, the company is placed in a position of having to issue a legal notice of non-renewal.

Please note your file accordingly.

Thank you.

Mamie Canty-Deshaies

Senior Commercial Lines Underwriter

Commercial Lines Underwriting

MAPFRE Insurance

11 Gore Road, Webster Ma. 01570

Phone. 508-949-4728 | Fax. 508-671-6728

Email. mcanty-deshaie@mapfreusa.com



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Paul Shannon <paul@insuranceshannon.com>

Thu, Jun 7, 2018 at 9:47 AM

Draft To: "Canty Deshaies, Marylyne" <mcanty-deshaie@mapfreusa.com>

It's a work van for her painting company with o

[Quoted text hidden]



Paul Shannon <Paul@insuranceshannon.com>

CM Express LLC

9 messages

Canty Deshaies, Marylynne <mcanty-deshai@mapfreusa.com>
To: "Paul@insuranceshannon.com" <Paul@insuranceshannon.com>

Tue, Dec 12, 2017 at 12:42 PM

Paul

The above is being reviewed and your assistance will be needed on several items.

- Vehicle listed is not registered to our named insured (CM Express). It is registered to East Cargo Express.
-
- The driver listed is not the corporation (LLC) president /manager. Why?
-
- Where is and what is role of Delcy Madrid. I assume he would be driving his own vehicle. Can you supply us with his license information.
-
- Please provide us with the address in Attleboro where the tractor is said to be garaged.
-
- Where is tractor parked nightly? The driver listed is from Rhode Island.
-
- Does the insured have a contract between owner of lot and trucking firm? Please advise with copy.
-
- How did the insured /agency determine this is long distance with the zone codes provided. Any contract set up showing his trips?
-
- There is no trailer listed. Typically there is a trailer with a tractor.
-
- Why is there a PO Box # in Attleboro and a mailing address of Worcester Ma.

We appreciate your assistance. The responses will help us understand our risk.

If we do not hear back on the above items we will be placed in a position of having to issue a legal notice of cancellation.

We will diary for Monday December 18, 2017.

Thank you.

Mamie Canty-Deshaies
Senior Commercial Lines Underwriter
Commercial Lines Underwriting
MAPFRE Insurance
11 Gore Road, Webster Ma. 01570
Phone. 508-949-4728 | Fax. 508-671-6728
Email. mcanty-deshaie@mapfreusa.com



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Paul Shannon <paul@insuranceshannon.com>
To: "Canty Deshaies, Marylynnne" <mcanty-deshaie@mapfreusa.com>

Tue, Dec 12, 2017 at 12:43 PM

They lease that truck. The wife is the owner of the Company and the husband is the driver of the truck.
[Quoted text hidden]
--
Paul F. Shannon Jr.



image001.png
21K

Paul Shannon <paul@insuranceshannon.com>
To: "Canty Deshaies, Marylynnne" <mcanty-deshaie@mapfreusa.com>

Tue, Dec 12, 2017 at 12:44 PM

Delcy is the wife
[Quoted text hidden]
[Quoted text hidden]

Canty Deshaies, Marylynnne <mcanty-deshaie@mapfreusa.com>
To: Paul Shannon <paul@insuranceshannon.com>

Tue, Dec 12, 2017 at 12:49 PM

Paul
So he and wife reside in RI?

Mamie Canty-Deshaies

Senior Commercial Lines Underwriter

Commercial Lines Underwriting

MAPFRE Insurance

11 Gore Road, Webster Ma. 01570

Phone. 508-949-4728 | Fax. 508-671-6728

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From: Paul Shannon [mailto:paul@insuranceshannon.com]
Sent: Tuesday, December 12, 2017 12:44 PM
To: Canty Deshaies, Marylynn <mcanty-deshaie@mapfreusa.com>
Subject: Re: CM Express LLC

Delcy is the wife

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[Quoted text hidden]

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Paul F. Shannon Jr.

Paul F. Shannon Jr.

Paul Shannon <paul@insuranceshannon.com>
To: "Canty Deshaies, Marylynn" <mcanty-deshaie@mapfreusa.com>

Tue, Dec 12, 2017 at 12:51 PM

I'm not sure where he currently resides. I didn't discuss his personal insurance when he came in. I did notice he had a RI license.

[Quoted text hidden]

[Quoted text hidden]



Canty Deshaies, Marylynn <mcanty-deshaie@mapfreusa.com>
To: Paul Shannon <paul@insuranceshannon.com>

Tue, Dec 12, 2017 at 1:59 PM

Paul

We have some concerns with the account (and lack of information) .

But from what we have developed, the risk does not appear to be a Mass domicile operation.

The owner and drivers are Rhode Island based (Providence RI).

We do not have a Mass registered vehicle or lease /contract between said owner of vehicle and NI.

The vehicle listed on this file is for another entity that has a revoked plate.

In addition, the other questions we sent in the email have not been addressed and you noted you did not speak with the insured.

At this time we are not able to continue on this account. We are placed in a position of having to issue a legal notice on the account.

We will process in CE today and legal notice the account tomorrow.

If you develop additional information and can forward in the required documents we will be happy to review.

Thank you.

Mamie Canty-Deshaies

Senior Commercial Lines Underwriter

Commercial Lines Underwriting

MAPFRE Insurance

11 Gore Road, Webster Ma. 01570

Phone. 508-949-4728 | Fax. 508-671-6728

Email. mcanty-dshaie@mapfreusa.com



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From: Paul Shannon [mailto:paul@insuranceshannon.com]
Sent: Tuesday, December 12, 2017 12:52 PM

[Quoted text hidden]

[Quoted text hidden]

Paul Shannon <paul@insuranceshannon.com>
To: "Canty Deshaies, Marylynne" <mcanty-dshaie@mapfreusa.com>

Tue, Dec 12, 2017 at 2:02 PM

He is a Massachusetts domiciled cooperation. I will send you the information from the secretary of states office
[Quoted text hidden]
[Quoted text hidden]



MAPFRE Seguros y Reaseguros S.A. (Spain)

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Canty Deshaies, Marylynne <mcanty-dshaie@mapfreusa.com>
To: Paul Shannon <paul@insuranceshannon.com>

Tue, Dec 12, 2017 at 2:12 PM

Paul

We are looking for all the questions in original email to be satisfied before we agree to reinstate.

There are many questions that are not answered .

Mass Corporation papers do not always prove the risk is domicile in Massachusetts.

From the information we have on file , the owner /president is residing in RI with a RI license.

It is our understanding (per registry rules) that a person with a business in Mass, living in Mass should have a Mass license and there is grace period for this to occur.

We will proceed as we noted and wait for the information that you said you will send to us for review.

Thank you.

Mamie Canty-Deshaies

Senior Commercial Lines Underwriter

Commercial Lines Underwriting

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MAPFRE helps to provide the insurance

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From: Paul Shannon [mailto:paul@insuranceshannon.com]

Sent: Tuesday, December 12, 2017 2:02 PM

[Quoted text hidden]

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[Quoted text hidden]

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[Quoted text hidden]

[Quoted text hidden]



Paul Shannon <paul@insuranceshannon.com>

NBMC Enterprises LLC - APRIL # BDQLMR AND JULY # BBYM13

3 messages

Canty Deshaies, Marylynne <mcanty-deshaie@mapfreusa.com>
To: Paul Shannon <paul@insuranceshannon.com>

Tue, Jan 30, 2018 at 2:35 PM

Paul

The above insured has a renewal policy (April) that will expire shortly. We are in need of information for our review and preparation of the risk to processing.

For the renewal we will need the following:

- Trip logs for each listed vehicle on the account. This is needed for review of the radius of the operation.
- Currently it is long distance but the review (website and Safer) information does not show that the risk is a long distance carrier.
- The trip logs will help us in determining the correct radius.
- Can the insured provide us with the details to the operation ... It appears per website that these could be chartered buses for events (and also web shows party bus for large groups). The current classification may not be applicable.
- In addition, we will need to determine the appropriate garaging town for the risk vehicles. Current file is Attleboro which does not appear accurate. With public auto it is the highest rated regularly travelled route and website shows sites to Boston, Providence etc.
-
- List of operators? None on the file (only owner)
-
- Please advise to the information /location of 15 Wilmarth Lane , Plainville Mass. – listed on the web as a location? What takes place here ?Can the insured advise.

For the July policy (written voluntary) please advise to the address of where the 4 light trucks are stored.

Currently , they are rated for Norton- please advise to where in Norton.

Also provide us with a list of drivers – only one listed - Nathan Benedetti.

We will need the information on the April account prior to February 14, 2018. Failure to provide will place the company in a position of having to issue a legal notice of non-renewal.

Appreciate your assistance.

Thank you.

Mamie Canty-Deshaies

Senior Commercial Lines Underwriter

Commercial Lines Underwriting

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Paul Shannon <paul@insuranceshannon.com>
To: "Canty Deshaies, Marylynn" <mcanty-deshaie@mapfreusa.com>

Wed, Feb 14, 2018 at 12:16 PM

I received this cancellation notice today, wow you're really wreaking havoc on my book. I am having the insured provide all the information you requested. However the trips logs take a long time to compile and the insured will comply.

Paul
[Quoted text hidden]

--
Paul F. Shannon Jr.

Canty Deshaies, Marylynn <mcanty-deshaie@mapfreusa.com>
To: Paul Shannon <paul@insuranceshannon.com>

Wed, Feb 14, 2018 at 12:26 PM

Paul

Yes, the non-renewal notice produced on Friday afternoon .

It was a last minute notice that we received from our processing center that we had to issue the notice asap because the April Accounts were due to roll that evening. I thought that I had sent you an email advising you of the this. My

apologies if you did not . I had a few that I had to notify agencies on.

As far as needing the information on the account..... all renewals for all of our agents are reviewed closely and some class of business require more review and more requests for documents then other less complex operation accounts.

We will wait to hear back from your office (insured) with the information needed to review /renew.

Thank you.

Mamie Canty-Deshaies

Senior Commercial Lines Underwriter

Commercial Lines Underwriting

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11 Gore Road, Webster Ma. 01570

Phone. 508-949-4728 | Fax. 508-671-6728

Email. mcanty-deshaie@mapfreusa.com



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From: Paul Shannon [mailto:paul@insuranceshannon.com]

Sent: Wednesday, February 14, 2018 12:16 PM

To: Canty Deshaies, Marylynne <mcanty-deshaie@mapfreusa.com>

Subject: Re: NBMC Enterprises LLC - APRIL # BDQLMR AND JULY # BBYM13

[Quoted text hidden]



veliz

From: Paul Shannon <paul@insuranceshannon.com>

Sent: Monday, August 06, 2018 8:50 AM



Paul Shannon <paul@insuranceshannon.com>

to Canty

Was the filing done for this account as requested?



Canty Deshaies, Marylyne mcanty-deshaie@mapfreusa.com via mapfrecorp.onmicrosoft.com

to me

Paul

The filing was not done as we did not have a request to process.

The new business was submitted on CE and did not hold for any referral reason.

We also will not be in a position to do a filing as the policy has been cancelled (pending cancellation).

Thank you

Mamie Canty-Deshaies

Senior Commercial Lines Underwriter

Commercial Lines Underwriting

MAPFRE Insurance

11 Gore Road, Webster Ma. 01570

Phone. 508-949-4728 | Fax. 508-671-6728

Email. mcanty-deshaie@mapfreusa.com



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veliz

Veliz Logistics bdgp16

Inbox x

Canty Deshaies, Marylynne mcanty-deshaie@mapfreusa.com [via mapfrecorp.onmicrosoft.com](mailto:via@mapfrecorp.onmicrosoft.com)
to me

Paul

The above account was referred to underwriting by our UMS department. .

In our review of the account referral we developed some additional questions which we will ask for your a:

- UMS advised that vehicle 1(* Vin 267- 2013 Hino) is not registered. They are preparing t
- Please advise if you have a copy of the RMV-1 for this vehicle.
- UMS advised that the remaining vehicles are all short term leases. We will need copies o
- Owner of the corporation is not listed. Please advise to why? We do not see that they ha
- . We also note that our driver list is all Rhode Island licensed operators.
- We also find that the National Grange cancelled their last policy this past July 22,2018. V
- We also would like a copy of the loss runs for the past 3 years – from NGM, National Cont
- Risk is showing up (in our research) as a RI based corporation established in 2016. It is sti
- It appears the risk is not meet the CAR Rule 2 –Principal Place of Business and is not mass

We will be looking for a response / receipt of the information requested above prior to Monday August 6, 2
As the above information is needed to determine the many concerns including the risk not being or meeti

Thank you.

Mamie Canty-Deshaies
Senior Commercial Lines Underwriter
Commercial Lines Underwriting

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Start
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From: Paul Shannon <paul@insuranceshannon.com>

Sent: Thursday, August 09, 2018 1:56 PM



Paul Shannon <paul@insuranceshannon.com>

to Canty

the original application most certainly had a request to process, please review the application as this need



Canty Deshaies, Marylyne mcanty-deshaie@mapfreusa.com via mapfrecorp.onmicrosoft.com

to Beth, me

Paul

There is no application in our company as noted below...which we noted that this new business proc

We do not have an application to review.

Did you receive the cancellation notice issued for the account and the reasons for the cancellation?
If you would like a copy please let us know .

The company is not able to process a filing for the account that is in cancellation and pending respons

Thank you.

Mamie Canty-Deshaies
Senior Commercial Lines Underwriter
Commercial Lines Underwriting

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