



NATALIE A. HUBLEY  
PRESIDENT

## COMMONWEALTH AUTOMOBILE REINSURERS

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### - M E M O R A N D U M -

TO: All Recipients of the CAR Operational Reports

FROM: Lisa Traynham, Data Analyst

DATE: July 1, 2025

RE: Operational Reports

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The 1st quarter 2025 Operational Reports follow this memorandum. This report includes data reported February 18, 2025, through May 15, 2025, for the accounting month period of January 2025 through March 2025. If you have any comments or suggestions to improve the usefulness of these reports, please contact me.

#### **Section I – Accounting/Statistical Shipments:**

At its February 11, 2025 meeting, the Governing Committee approved modifications to the Private Passenger and Commercial Statistical Plans to include new and updated statistical coding for the recently approved mandatory minimum limits of liability.

CAR assessed a total of \$83,800 in the Statistical Data Quality Penalty Program in the 1st Quarter 2025 Settlement of Balances.

#### **Section II – Cession/MAIP Placement Record Reporting:**

This section includes the MAIP Placement Record Reporting Analysis, which highlights valid and invalid activity related to MAIP Placement Record reporting. These reports can be found on the MAIP website. Please contact your company's designated Security Administrator for access to these reports.

The 2023 annual Cession/No Premium Write-Off amount has been calculated and the penalty amount has been set at \$14,100 for all Commercial business including Taxi/Limousine/Car Service business which rolled into one Commercial Servicing Carrier program in 2022. Please reference Bulletin Notice No. 1183 distributed on December 3, 2024, for more information.

## **OPERATIONAL REPORTS 1ST QUARTER 2025**

### **Section III – Residual Market Information:**

This section includes various status reports related to Private Passenger – MAIP Residual Market, Commercial Residual Market, participation ratios, and quota share.

CAR ran the CA5010 - Flat Cancellation Audit report on January 29, 2025 using CAR's online system. The documentation was due on April 1, 2025.

As of March 2025, the MAIP residual market rate equaled 2.1% and the commercial residual market rate equaled 19.7%.

CAR posted the March 30, 2025 Quarterly Member Participation Reports to its website on June 6, 2025.

CAR ran the 1st Quarter 2025 Rule 29 credit edit download reports on May 17, 2025.

### **Section IV – Accounting System Processing:**

CAR produced 1st Quarter 2025 Critical Error Loss Write-Offs and 10% Loss of Investment Fees.

The Penalty Forecasting exhibits were posted on CAR's website on June 24, 2025.

### **Section V - Statistical Agent Functions:**

Fourth Quarter 2024 Statutory Page 14 data was due at CAR on March 17, 2025. Reconciliation Responses for Fourth Quarter 2024 ran on April 1, 2025, and were due back on May 1, 2025. Company assessments were included with First Quarter 2025 Settlement of Balances. First Quarter 2025 Statutory Page 14 data entry filings were due at CAR on June 16, 2025. First Quarter 2025 Reconciliation is anticipated to run on July 1, 2025.

All companies that exceed the commercial rate edit tolerances are listed on page 25. The Rate Edit update for ceded commercial policies effective 1/1/2024 and subsequent have now been completed for Physical Damage relative to the reporting of Original Cost New instead of Symbol Code.

### **Section VI – Communications:**

CAR moved the Statistical Policy Histories to its website in late May, 2023. With this update to the website, it marks the final mainframe application that has moved. Accordingly, industry users no longer need to maintain a mainframe user id and password.

**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**I. STATISTICAL SYSTEM**

**A. Reporting of Company Shipments**

The monthly submission of statistical data is due at CAR according to the Call Schedule contained in the table below. The timeliness exhibit on the following page reflects the timeliness status of all companies for 2025 as of the first quarter. That is, it reflects those companies whose submissions were not complete by the due date indicated below.

<b>2025 CALL SCHEDULE</b>		
<b>Submission</b>	<b>Due Date</b>	<b>Quarter</b>
January 2025	March 17, 2025	1 <sup>st</sup> Quarter
February 2025	April 15, 2025	
March 2025	May 15, 2025	
April 2025	June 16, 2025	2 <sup>nd</sup> Quarter
May 2025	July 15, 2025	
June 2025	August 15, 2025	
July 2025	September 15, 2025	3 <sup>rd</sup> Quarter
August 2025	October 15, 2025	
September 2025	November 17, 2025	
October 2025	December 15, 2025	4 <sup>th</sup> Quarter
November 2025	January 15, 2026	
December 2025	February 17, 2026	

In instances where a company's ceded loss dollars are complete by quarter's end but its ceded premium dollars are not, CAR will assess "loss of investment income" penalties to reimburse the pool for the missing premium dollars. CAR did not assess any "loss of investment income" penalties in the first quarter, 2025.

**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**I. STATISTICAL SYSTEM (continued)**

2025 Timeliness Report

<i><b>CO NO</b></i>	<i><b>Jan 3/17</b></i>	<i><b>Feb 4/15</b></i>	<i><b>Mar 5/15</b></i>	<i><b>Apr 6/16</b></i>	<i><b>May 7/15</b></i>	<i><b>Jun 8/15</b></i>	<i><b>July 9/15</b></i>	<i><b>Aug 10/15</b></i>	<i><b>Sep 11/17</b></i>	<i><b>Oct 12/15</b></i>	<i><b>Nov 1/15</b></i>	<i><b>Dec 2/17</b></i>
030			PP									
109			COM									
164			COM									
193		PP										
349		COM										
354			COM									
364			COM									
569		COM										
713			COM									
782			COM									
989			PP									

\*There were no missing or rejected companies for the January 2025 MAS.

**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**I. STATISTICAL SYSTEM (continued)**

**Massachusetts Private Passenger Statistical Plan**

**Approved Modifications**

<b>Approved Effective Date</b>	<b>Description</b>	<b>Status</b>
<b>July 1, 2025</b>	As a result of the recently approved increase to the compulsory liability limits on motor vehicle policies for policies effective July 1, 2025 and subsequent, new bodily injury, uninsured, underinsured, and property damage limit codes have been added to the Private Passenger Statistical Plan. Separate limit codes for bodily injury, uninsured and underinsured coverage have been added to identify the mandatory offer of insurance coverage. A new combined single limit code has been added to identify the increased combined single limit coverage relative to the approved compulsory limits. The footnotes have been updated to identify those codes pertaining to the prior compulsory limits and obsolete language has been deleted.	Approved by the Division of Insurance on March 21, 2025

**Massachusetts Commercial Statistical Plan**

**Approved Modifications**

<b>Approved Effective Date</b>	<b>Description</b>	<b>Status</b>
<b>July 1, 2025</b>	As a result of the recently approved increase to the compulsory liability limits on motor vehicle policies effective July 1, 2025 and subsequent, new bodily injury, uninsured, underinsured, and property damage limit codes have been added to the Commercial Statistical Plan. Separate limit codes for bodily injury, uninsured and underinsured coverage have been added to identify the mandatory offer of insurance coverage. A new combined single limit code has been added to identify the increased combined single limit coverage relative to the approved compulsory limits. The footnotes were updated to identify those codes pertaining to the prior compulsory limits and obsolete language has been deleted.	Approved by the Division of Insurance on March 21, 2025

## OPERATIONAL REPORTS 1ST QUARTER 2025

### I. STATISTICAL SYSTEM (continued)

#### B. Statistical Plan Penalty Fee Program

CAR assesses various statistical penalties as outlined in the Data Quality Penalty Section of the Private Passenger and Commercial Statistical Plans. These penalties include items such as incomplete monthly submissions, late submission of page 15 data, reconciliation responses, distributional analysis response and failure to reduce a statistical shipment's error percent to below 5%.

For the 1st Quarter 2025, CAR assessed a total penalty amount of \$83,800. The table below shows the detailed penalties for each company.

#### Penalty Assessments 1st Quarter 2025

			<b>Assessment</b>
<b>Co #</b>	<b>Company Name</b>	<b>Assessment</b>	<b>Amount</b>
027	Country Way Insurance Company	Late Page 14 - 12/2024	\$400
045	American Automobile Ins Co	Late DA Response - 12/2024	\$300
096	Motorists Commercial Mutual Ins	Late Explain - 12/2024	\$200
100	Acadia Insurance Company	Late DA Response -12/2024	\$300
105	Crum & Foster Indemnity Co	Late DA Response -12/2024	\$150
108	Sentry Casualty Company	Late Page 14 - 12/2024	\$200
109	Pennsylvania Lumbers Mutual	Stat Err > 5% - FINAL 12/2024	\$600
109	Pennsylvania Lumbers Mutual	Stat Err > 5% - 01/2025	\$600
109	Pennsylvania Lumbers Mutual	Late DA Response - 12/2024	\$300
109	Pennsylvania Lumbers Mutual	Late 12/2024 MAS	\$1,250
116	Security National Insurance Co	Stat Err > 5% - FINAL 06/2024	\$2,500
116	Security National Insurance Co	Stat Err > 5% - FINAL 07/2024	\$1,250
121	Allied Insurance Company	Late DA Response - 12/2024	\$150
121	Allied Insurance Company	Late Page 14 - 12/2024	\$100
121	Allied Insurance Company	Late Explain - 12/2024	\$100
125	AmGuard Insurance Company	Late Explain - 12/2024	\$100
141	Preferred Mutual Insurance Co	Late Page 14 - 12/2024	\$400
144	Wesco Insurance Company	Stat Err > 5% - FINAL 06/2024	\$5,000
144	Wesco Insurance Company	Stat Err > 5% - FINAL 07/2024	\$2,500
144	Wesco Insurance Company	Stat Err > 5% - FINAL 08/2024	\$2,500
145	Allied World Insurance Company	Late Page 14 - 12/2024	\$100
145	Allied World Insurance Company	Late Explain - 12/2024	\$100
155	Argonaut Insurance Company	Stat Err > 5% - 01/2025	\$150
155	Argonaut Insurance Company	Late DA Response - 12/2024	\$150
155	Argonaut Insurance Company	Late Explain - 12/2024	\$200
164	Starstone National Insurance Co	Late DA Response - 12/2024	\$150
166	Accelerant Insurance Company	Late Page 14 - 12/2024	\$1,000
216	DB Insurance Company, LTD	Late Page 14 - 12/2024	\$400
226	Great Divide Insurance Company	Late DA Response - 12/2024	\$150

**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**I. STATISTICAL SYSTEM (continued)**

**B. Statistical Plan Penalty Fee Program (continued)**

Penalty Assessments  
1st Quarter 2025

			<b>Assessment</b>
<b>Co #</b>	<b>Company Name</b>	<b>Assessment</b>	<b>Amount</b>
247	National Casualty Company	Stat Err > 5% - FINAL 03/2024	\$3,750
256	Berkley Regional Insurance Co	Late DA Response - 12/2024	\$150
265	Berkley National Insurance Co	Late DA Response - 12/2024	\$150
296	Continental Indemnity Company	Late Page 14 - 12/2024	\$1,300
301	Incline Insurance Company	Late DA Response - 12/2024	\$300
301	Incline Insurance Company	Late Explain - 12/2024	\$200
305	Dairyland Insurance Company	Late Page 14 - 12/2024	\$200
307	Intrepid Insurance Company	Late DA Response - 12/2024	\$300
323	Esurance Insurance Company	Late DA Response - 12/2024	\$150
323	Esurance Insurance Company	Late Explain - 12/2024	\$800
323	Esurance Insurance Company	Stat Err > 5% - FINAL 04/2024	\$2,500
323	Esurance Insurance Company	Stat Err > 5% - FINAL 12/2024	\$150
344	Tri-State Ins Co of Minnesota	Late DA Response - 12/2024	\$300
349	Selective Ins Co. of the Southwest	Late 02/2025 MAS	\$500
358	Point Specialty Insurance Co	Late Page 14 - 12/2024	\$200
364	Prime Insurance Company	Late DA Response - 12/2024	\$300
377	Federal Insurance Company	Late 12/2024 MAS	\$500
402	Firemans Ins Co of Wash, DC	Late DA Response - 12/2024	\$300
410	Jefferson Insurance Company	Late Page 14 - 12/2024	\$4,600
411	State Auto Prop & Cas Ins Co	Late DA Response - 12/2024	\$150
414	State Automobile Mutual Ins Co	Late DA Response - 12/2024	\$150
416	Patrons Insurance Company of CT	Late DA Response - 12/2024	\$150
420	Continental Western Insurance Co	Late DA Response - 12/2024	\$300
432	General Security National Ins Co	Late Page 14 - 12/2024	\$200
453	The Hanover American Ins Co	Late Explain - 12/2024	\$100
462	Sentry Insurance Company	Late Page 14 - 12/2024	\$200
493	Infinity Insurance Company	Late Page 14 - 12/2024	\$4,600
509	Sentry Select Insurance Company	Late Page 14 - 12/2024	\$400
562	Mobilitas General Insurance Co	Late DA Response - 12/2024	\$150
569	Midvale Indemnity Company	Missing 2024 MAS	\$12,500
571	Milford Casualty Insurance Co	Stat Err > 5% - FINAL 06/2024	\$2,500
571	Milford Casualty Insurance Co	Stat Err > 5% - FINAL 08/2024	\$2,500
585	Farmers Prop and Cas Ins Co	Late Explain - 12/2024	\$100
602	Middlesex Insurance Company	Late Page 14 - 12/2024	602
622	National Interstate Insurance Co	Late Page 14 - 12/2024	622
638	Riverport Insurance Company	Late DA Response - 12/2024	638
647	American European Insurance Co	Late Page 14 - 12/2024	647

**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**I. STATISTICAL SYSTEM (continued)**

**B. Statistical Plan Penalty Fee Program (continued)**

Penalty Assessments  
1st Quarter 2025

			<b>Assessment</b>
<b>Co #</b>	<b>Company Name</b>	<b>Assessment</b>	<b>Amount</b>
647	American European Insurance Co	Late Explain - 12/2024	\$1,300
659	Swiss Re Corporate Solutions Elite	Late Explain - 12/2024	\$1,300
667	The North River Insurance Co	Late DA Response - 12/2024	\$300
673	Swiss Re Corp Solutions American	Late Explain - 12/2024	\$100
707	Patriot General Insurance Co	Late Page 14 - 12/2024	\$200
708	StarNet Insurance Company	Late DA Response - 12/2024	\$300
712	Stonewood Insurance Company	Late Page 14 - 12/2024	\$1,200
713	Fall Lake Insurance Company	Late Page 14 - 12/2024	\$1,200
713	Fall Lake Insurance Company	Late DA Response - 12/2024	\$150
713	Fall Lake Insurance Company	Late 12/2024 MAS	\$500
713	Fall Lake Insurance Company	Stat Err > 5% - FINAL 12/2024	\$450
715	Pennsylvania Insurance Company	Late Page 14 - 12/2024	\$1,300
828	State Farm Mutual Automobile Ins	Stat Err > 5% - FINAL 07/2024	\$3,750
828	State Farm Mutual Automobile Ins	Stat Err > 5% - FINAL 10/2024	\$600
828	State Farm Mutual Automobile Ins	Stat Err > 5% - FINAL 11/2024	\$600
828	State Farm Mutual Automobile Ins	Stat Err > 5% - FINAL 12/2024	\$150
829	Mitsui Sumitomo Ins Co. of Amer	Stat Err > 5% - FINAL 06/2024	\$2,500
829	Mitsui Sumitomo Ins Co. of Amer	Stat Err > 5% - FINAL 09/2024	\$1,200
829	Mitsui Sumitomo Ins Co. of Amer	Late 12/2024 MAS	\$500
844	Tokio America Insurance Co	Late DA Response - 12/2024	\$150
868	Vantapro Specialty Insurance Co	Late Page 14 - 12/2024	\$100
910	Union Insurance Company	Late DA Response - 12/2024	\$300
927	United States Fire Insurance Co	Late DA Response - 12/2024	\$150
940	USAA General Indemnity Co	Stat Err > 5% - FINAL 10/2024	\$600
949	Viking Ins. Company of Wisconsin	Late Page 14 - 12/2024	\$200
951	Vanliner Insurance Company	Late Page 14 - 12/2024	\$200
970	Sompo America Insurance Co	Late DA Response - 12/2024	\$300
972	Foremost Prop and Cas Co	Stat Err > 5% - 01/2025	\$300
		<b>Total</b>	<b>\$83,800</b>



## OPERATIONAL REPORTS 1ST QUARTER 2025

### II. CESSION/MAIP PLACEMENT RECORD REPORTING

#### A. Cession Submission

CAR accepts cession data via two different methods: on-line entry through CAR's website and FTP transmission. Please contact your company's Data Analyst if you need assistance in gaining access to CAR's website application.

CAR accepts cession records and cession corrections on commercial business for policy years 2023 - 2025.

#### B. Cession Backdates

##### 1. TX1/TX2 Cession Backdate Appeals based on Intent to Cede

In instances where a company provides documentation showing its intent to cede a specific policy, CAR maintains the authority to act upon those appeals provided the backdate request does not exceed 25 policies. Furthermore, the appeal and associated documentation must meet the criteria outlined in Chapter 2 of the Manual of Administrative Procedures. For any policy that does not meet the criteria, CAR does not have the authority to grant the appeal; the company then can present the appeal before the Operations Committee.

There have been no "intent-to-cede" appeals since the last publication of the Operational Reports.

##### 2. TX5 Cession Backdate Appeals

In instances where a company intended to write a policy voluntary, it can appeal for a transaction 5 (uncede) backdate. CAR maintains the authority to approve these types of appeals when the documentation provided clearly shows the company made the decision to write the policy voluntary prior to the policy effective date.

There have been no TX5 backdate requests made since the last publication of the Operational Reports.

**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**II. CESSION/MAIP PLACEMENT RECORD REPORTING (continued)**

3. CR215 Cessions Automatically Backdated

On a quarterly basis, CAR produces the CR215 report that shows the volume of cessions backdated for involuntary producer business. The program monitors the three current reporting years for cession activity. Accordingly, CAR ran the latest report on June 6, 2025, monitoring policy years 2023, 2024 and 2025 for 1st Quarter 2025.

The following exhibits show the industry's volume of backdated cessions. On the report itself, the column to the right of percent backdated indicates if the volume of backdated producers exceeds the tolerance level. Accordingly:

- an asterisk (\*) indicates that more than 5% of the total new business cessions for the company are backdated.
- a pound symbol (#) indicates more than 5% are backdated but fall within the tolerance level. (*The tolerance level is 5% and 25 policies in error*).

Policy Year 2023  
Commercial

CO NO	POLICIES ELIGIBLE	BACKDATED POLICIES	PERCENT BACKDATED	% CHANGE	PD LOSSES COVERED	O/S LOSSES COVERED
154	286	5	1.7	0.0	0	0
732	89	1	1.1	0.0	0	0
773	2	0	0.0	0.0	0	0
Totals	377	6	1.6%	N/A	0	0

\* indicates that more than 5% of the total new business cessions for the company are backdated.

# indicates more than 5% are backdated but fall within the tolerance level. (*The **tolerance** level is 5% and 25 policies in error*).

**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**II. CESSION/MAIP PLACEMENT RECORD REPORTING (continued)**

Policy Year 2024  
Commercial

CO NO	POLICIES ELIGIBLE	BACKDATED POLICIES	PERCENT BACKDATED	% CHANGE	PD LOSSES COVERED	O/S LOSSES COVERED
154	375	1	0.3	0.3	0	0
279	1	0	0.0	0.0	0	0
732	166	2	1.2	1.2	0	0
773	6	0	0.0	0.0	0	0
Totals	548	30	0.5%	N/A	0	0

\* indicates that more than 5% of the total new business cessions for the company are backdated.

# indicates more than 5% are backdated but fall within the tolerance level. (*The **tolerance** level is 5% and 25 policies in error*).

Policy Year 2025  
Commercial

CO NO	POLICIES ELIGIBLE	BACKDATED POLICIES	PERCENT BACKDATED	% CHANGE	PD LOSSES COVERED	O/S LOSSES COVERED
154	134	0	0.0	0.0	0	0
732	57	0	0.0	0.0	0	0
773	3	0	0.0	0.0	0	0
Totals	194	0	0.0%	N/A	0	0

\* indicates that more than 5% of the total new business cessions for the company are backdated.

# indicates more than 5% are backdated but fall within the tolerance level. (*The **tolerance** level is 5% and 25 policies in error*).

**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**II. CESSION/MAIP PLACEMENT RECORD REPORTING (continued)**

C. CA5010 Flat Cancellation Audit

Twice per year CAR runs the CA5010 - Flat Cancellation Documentation Listing. Its purpose is to randomly sample flat-canceled policies to verify that the industry is using flat-cancellation transactions properly. The report ran on January 29, 2025, and the documentation was due back on April 1, 2025. Please note documentation should be uploaded through the CAR Accounting application on the website using your account id and password.

**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**II. CESSION/MAIP PLACEMENT RECORD REPORTING (continued)**

**D. MAIP Placement Record Reporting Analysis**

On a monthly basis, CAR reviews the quality of MAIP Placement Record reporting and produces a report which highlights the error counts for various types of errors. Companies with excessive error counts are contacted and requested to research the cause of its reporting problem and if appropriate provide a corrective action plan.

**COMMONWEALTH AUTOMOBILE REINSURERS  
MAIP PLACEMENT RECORD REPORTING ANALYSIS**

Reflects Statistically Reported Data for Policy Effective Months 4/2024 to 03/2025

Reflects MAIP Placement Record Reported Data as of May 17, 2025

Co No	Missing MPRs	Rejected MPRs	Fatal MPRs	Rejected Take Out Credits	MPRs with No Premium	Premium with No MPRs	Active MPRs
113	0	0	0	0	0	0	1,175
142	0	0	0	0	0	0	1,022
153	43	0	0	947	41	9	9,743
192	0	0	0	0	0	1	1,338
202	0	0	0	0	0	0	212
250	0	0	0	0	1	0	237
258	0	0	0	0	0	0	1,126
279	0	5	5	82	4	3	36,284
304	0	0	0	0	0	0	2
308	0	0	0	0	0	0	328
315	0	0	0	0	0	0	112
354	1,245	9	1	0	3	848	8,170
363	0	0	0	0	0	0	12
367	0	0	0	0	13	1	1,971
450	0	0	0	0	0	1	420
522	0	0	0	0	0	2	5,702
531	0	0	0	0	1	0	3,304
584	0	0	0	0	3	1	2,136
604	22	399	16	2	28	104	2,044
664	39	71	0	0	1	43	4,626
724	0	0	0	0	1	0	518
726	0	0	0	0	0	0	12
731	0	0	0	13	0	0	0
735	0	0	0	0	8	0	1,426
773	16	0	37	18	3	27	7,067
827	0	0	0	0	1	1	1,542
890	0	0	0	0	2	0	1,220
908	0	0	0	0	4	0	10,242
959	0	0	0	0	0	0	99
988	4	24	0	1	0	0	2,999
Average	46	17	2	35	4	35	3,503

## OPERATIONAL REPORTS 1ST QUARTER 2025

### III. RESIDUAL MARKET INFORMATION

#### A. Residual Market Volumes

The MAIP Residual Market and Commercial Residual Market volume results for the past seven years are highlighted in the chart below. The residual market rate for the current year is based on statistically reported data only and does not include estimates for missing data.

Effective Year	MAIP Residual Market %	Commercial Cession %	Time Period
2019	1.0%	21.6%	Final Result
2020	0.7%	18.6%	Final Result
2021	0.5%	18.0%	Final Result
2022	0.4%	17.3%	Final Result
2023	0.9%	17.5%	Final Result
2024	1.9%	18.7%	Final Result
2025	2.1%	19.7%	As of March, 2025

Commercial Residual Market volume reports are available on CAR's website ([www.commauto.com](http://www.commauto.com)).

#### B. Private Passenger Residual Market Information

##### 1. Private Passenger – MAIP Current Results

Policy Year 2025 Results as of March, 2025

	2025 @ 3 Months	% Total		2024 @ 12 Months	% Total
MAIP Assigned (CAR-ID 9)	26,929	2.1%		93,729	1.9%
MAIP Retained (CAR-ID 8)	1,248,289	97.9%		4,834,144	98.1%
Total	1,275,218	100.0%		4,927,873	100.0%

##### 2. Private Passenger - Quota Share Reports

CAR posted the March 2025 Monthly Quota Share and Assignment Order Report to its website on May 30, 2025. The report has been updated to include statistical data from April 2024 to March 2025 effective month policies reported through May 15, 2025.

Member Companies can also view additional reports that provide detailed information about the data used in the Quota Share calculation on CAR's website in the MAIP section under Company.

## OPERATIONAL REPORTS 1ST QUARTER 2025

### III. RESIDUAL MARKET INFORMATION (continued)

#### B. Private Passenger Residual Market Information (continued)

##### 2. Private Passenger - Quota Share Reports (continued)

Member Companies can also view additional reports that provide detailed information about the data used in the Quota Share calculation on CAR's website in the MAIP section under Company.

##### 3. Private Passenger – Premium and Loss Reports

Private Passenger Premium and Loss reports were updated on May 21, 2025 to reflect reported data through March, 2025. These reports are available on CAR's website in the MAIP section under Company. These reports provide summary policy year information for statistically reported MAIP assignments (CAR ID Code 9), including premiums, losses, loss ratio, and data for frequency/severity displayed historically by accounting quarter. Member companies will have access to both their own company reports, as well as the industry.

##### 4. Status of Private Passenger Rate Filings

###### i. July 1, 2025 – Rate/Rule Change (SERFF Tracking Number CARI-134311007)

On April 11, 2025, CAR's rate/rule filing announced as Bulletin 1184 distributed on December 9, 2024 was placed on file. Please note that the base rates and effective date have changed since the original rate/rule filing. The increased limit factors include additional factors needed to implement the increase to the statutory basic limits as well as special instructions to provide guidance in calculating the minimum and increased limits. Note also that the final MA Private Passenger Residual Market Automobile Insurance Manual approved with this filing incorporates the amendments approved with the CARI-134413083 filing. All changes are detailed in the Memorandum of Changes and the Implementation Instructions.

For additional details related to these filings, please refer to Bulletin #1191.

###### ii. July 1, 2025 – Compulsory Limit Rule/Form Change (SERFF Tracking Number CARI-134413083)

On April 9, 2025, CAR's rule/form filing announced as Bulletin 1189 distributed on February 28, 2025 was placed on file. This filing adopts AIB advisory forms recently placed on file (SERFF Tracking Number: AIBM-134372807) and amends Rules 2 and 12 of the MA Private Passenger Residual Market Automobile Insurance Manual to address the increase to the minimum coverage limits.

**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**III. RESIDUAL MARKET INFORMATION (continued)**

**B. Private Passenger Residual Market Information (continued)**

**4. Status of Private Passenger Rate Filings (continued)**

**iii. January 1, 2026 – Maximum Physical Damage Limit of Loss Rate/Rule/Form Change (SERFF Tracking Number CARI-134101960)**

The Division of Insurance has placed CAR's Private Passenger Residual Market Rules, Rates, and Forms on file for policies effective January 1, 2026 and subsequent. This filing implements a physical damage maximum limit of loss of \$175,000 per vehicle. Manual Rule 3, Rule 22, and Rate Page R-37 have been updated to include references to the maximum limit of loss, the new endorsement form and updated rate calculations. The filed rules, rate pages, and policy forms are available to Assigned Risk Carriers on CAR's website.

For additional details related to this filing, please refer to Bulletin #1194.

**5. Proposed Changes to Rule 28 of the Rules of Operation Deemed**

The proposed changes to Rule 28 of the Rules of Operation are deemed approved effective May 20, 2025. These changes relate to ARC billing procedures to provide clear guidance to address an instance whereby the nine equal installments originally contemplated by the Rule are no longer possible due to late payment, non-payment, or endorsement activity.

Please refer to Bulletin No. 1195 distributed on May 20, 2025 for additional details.

**C. Commercial Residual Market Information**

**1. CAR Financial Results – Latest Deficit Projections**

The latest valuation of ultimate policy year deficit projections as of March 2025 was posted to CAR's website on June 5, 2025 for the latest three policy years are as follows:

(Numbers are in \$000s)

Commercial Deficit as of March, 2025 (in Millions) (Valuation: + Surplus - Deficit)		
Policy Year	Prior Qtr	Current Qtr
2022	-\$22.6	-\$20.6
2023	-\$6.9	-\$4.8
2024	-\$12.2	-\$13.8

Deficit projections for all policy years can be found on CAR's website ([www.commauto.com](http://www.commauto.com)) in the Financial Reports area using the Deficit Projections link.



## OPERATIONAL REPORTS 1ST QUARTER 2025

### III. RESIDUAL MARKET INFORMATION (continued)

#### C. Commercial Residual Market Information (continued)

##### 2. Production of Quarterly Participation

CAR posted the March, 2025 Quarterly Member Participation Reports to its website on June 6, 2025. From CAR's home page, click Reports sign-on and then select Settlement of Balances. These are secure reports that require a CAR website user id and password to view. Please contact your company's security administrator to request access.

##### 3. Participation Base Data

The 1st Quarter 2025 estimated Participation Ratios using data reported through March, 2025 monthly accounting shipments will be posted to CAR's website by June 30, 2025.

##### 4. Interim Ceding Expense Estimates – Calendar Year 2025

The 2025 Commercial Servicing Carrier interim expense allowance of 24.44% is detailed in Commercial Lines Bulletin No. 163, distributed on January 8, 2025. The expense allowance will apply to all commercial vehicle types, including taxi, limousine, and car service vehicles.

##### 5. Status of Commercial Rate Filings

###### i. July 1, 2025 – Compulsory Limit Rate/Rule/Form Change (SERFF Tracking Number CARI-134422348)

On April 4, 2025, the Division of Insurance placed on file the Massachusetts Commercial Residual Market rate, rule, and form filing for policies issued or renewed on or after July 1, 2025. This filing has been made in response to Sections 1, 2, and 3 of Chapter 275 of the Acts of 2024 which increases the minimum coverage limits of insurance for the Bodily Injury and Property Damage coverages.

Commercial Rules 3, 22, 35, 36, 40, 41, 46, 52, 55, 120, and 125 have been amended to reflect the increase to the statutory basic limits. Appendix I has been updated to reflect new versions of policy coverage and endorsement forms. The filing also includes Special Rating Instructions to provide guidance in calculating the minimum and increased limits.

Please refer to Bulletin No. 1190 distributed on April 7, 2025 for additional details.

###### ii. November 1, 2025 – Rate/Rule/ Filing (SERFF Tracking Number CARI-134547589)

CAR filed Massachusetts Commercial Residual Market rate and rule change with the Division of Insurance on June 2, 2025, with a proposed effective date of November 1, 2025. This filing also includes updated versions of the Commercial Automobile Insurance Manual Rules and Rates, and the Commercial Experience Rating Plan.

Please refer to Commercial Lines Notice No. 166 distributed on June 11, 2025 for additional details relating to this filing.

**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**III. RESIDUAL MARKET INFORMATION (continued)**

**C. Commercial Residual Market Information (continued)**

**5. Status of Commercial Rate Filings (continued)**

**iii. January 1, 2027 – Rule/Form Change (SERFF Tracking Number: CARI-134030396)**

As announced in Bulletin No. 1174, on July 31, 2024, the Division of Insurance placed on file the Commercial Automobile Insurance Manual Rule, Policy Form, and Endorsement Form changes applicable to commercial policies with effective dates of January 1, 2027 and subsequent that are ceded to CAR. These changes were made 2 years in advance of its effective date because of the significant amount of resources that will be required to make these changes. The proposed changes and approval were also detailed in Commercial Lines Notice Nos 158 and 160.

The January 1, 2027 Commercial Automobile Insurance Manual Rules and CAR-specific endorsement forms are available on the Manuals tab of CAR's website on the Commercial Automobile Manual page. Note that future additional amendments to CAR's Manual Rules that may be approved through January 1, 2027 will also be incorporated into the January 1, 2027 Manual Rules as directed by the Division of Insurance. Questions should be directed to CAR's Actuarial and Statistical Services Department at [ActStatDept@commauto.com](mailto:ActStatDept@commauto.com)

## OPERATIONAL REPORTS 1ST QUARTER 2025

### III. RESIDUAL MARKET INFORMATION (continued)

#### D. Rule 29 Voluntary Credits

CAR ran the Rule 29 credit edit reports for effective date March data in mid-May. These reports are available on CAR's website under the Data Reporting and Quality Reports page.

There is no tolerance level for the Rule 29 credits. If a record is incorrect, the credit is not applied. The table below shows the industry's error percent starting with the January 2023 accounting date.

Accounting Date	Reported Credit Premium	Adjusted Credit Premium	Rule 29 Credit Impact	Error Percentage
Jan 2023	961,694,880	943,116,380	-18,578,500	1.93%
Feb 2023	963,198,897	943,667,297	-19,531,582	2.03%
March 2023	959,240,622	939,581,963	-19,658,659	2.05%
April 2023	960,054,233	940,558,236	-19,495,997	2.03%
May 2023	962,825,669	942,900,043	-19,925,626	2.07%
June 2023	965,041,429	945,190,919	-19,850,510	2.06%
July 2023	964,510,095	944,471,121	-20,038,974	2.08%
August 2023	963,405,642	943,416,341	-19,989,301	2.07%
Sept 2023	952,806,058	932,666,291	-20,139,767	2.11%
Oct 2023	963,204,166	943,275,236	-19,928,930	2.07%
Nov 2023	961,646,357	941,341,053	-20,305,314	2.11%
Dec 2023	959,577,830	939,871,249	-19,706,581	2.05 %
Jan 2024	956,500,079	937,328,549	-19,171,530	2.00%
Feb 2024	956,118,689	937,249,456	-18,869,233	1.97%
March 2024	954,592,747	935,837,792	-18,754,955	1.96%
April 2024	952,446,290	933,714,861	-18,731,429	1.97%
May 2024	960,890,795	942,333,996	-18,556,799	1.93%
June 2024	964,780,487	946,111,083	-18,669,404	1.94%
July 2024	969,971,699	951,525,105	-18,446,594	1.94%
August 2024	975,730,935	957,697,804	-18,033,131	1.89%
Sept 2024	981,880,121	963,842,632	-18,037,489	1.84%
Oct 2024	988,668,368	970,723,746	-17,944,622	1.82%
Nov 2024	999,633,477	981,502,387	-18,131,090	1.81%
Dec 2024	1,024,142,243	1,004,707,158	-19,435,085	1.90%
Jan 2025	1,041,058,075	1,021,112,660	-19,945,415	1.92%
Feb 2025	1,055,142,110	1,035,175,290	-19,966,820	1.89%
March 2025	1,074,421,008	1,054,113,415	-20,307,593	1.89%

## OPERATIONAL REPORTS 1ST QUARTER 2025

### IV. ACCOUNTING SYSTEM

#### A. Update of the Online Accounting System

CAR updates the online accounting system every Thursday night. Accordingly, all new premiums and loss activity and all correction activity are posted to the system on Thursday evenings and viewable to the industry on Friday mornings. This schedule deviates throughout the year following the Monthly Accounting Submission's due date schedule. The table below shows the schedule for updates to the CAR accounting system.

Month	MAS Due Date	Accounting System Update	Quarter
January 2025	March 17, 2025	March 19, 2025	1st Quarter 2025
February 2025	April 15, 2025	April 17, 2025	
March 2025	May 15, 2025	May 16, 2025	
April 2025	June 16, 2025	June 18, 2025	2 <sup>nd</sup> Quarter 2025
May 2025	July 15, 2025	July 17, 2025	
June 2025	August 15, 2025	August 18, 2025	
July 2025	September 15, 2025	September 17, 2025	3 <sup>rd</sup> Quarter 2025
August 2025	October 15, 2025	October 17, 2025	
September 2025	November 17, 2025	November 19, 2025	
October 2025	December 15, 2025	December 16, 2025	4 <sup>th</sup> Quarter 2025
November 2025	January 15, 2026	January 16, 2026	
December 2025	February 17, 2026	February 19, 2026	

#### B. Error Write-Off

To ensure that each company's cession, premium, and loss reporting is accurate and timely, CAR edits all ceded data through four accounting edits to ensure sound reporting procedures. If any ceded record fails one or more of these edits, it lists on the Error Policies report on CAR's website. (You can find a description of these error codes in the Policy Edit Package).

For losses specifically, CAR requires every record to be fixed within one year of falling into accounting error. If a loss record has not been fixed after a year of remaining in error, CAR writes off that loss record and assesses an interest fee of 10%. This write-off process occurs the last Saturday of every month. The table on the following page shows the write-off amounts and associated 10% fees for 1st quarter 2024.

Lastly, CAR also provides loss data eligible for future loss write-offs. The potential loss write-offs for July 2025 through January 2026 are shown following the 1st Quarter Write-Off exhibit.

**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**IV. ACCOUNTING SYSTEM (continued)**

**B. Critical Error Write-Off (continued)**

1st Quarter 2025 – Loss Write-Off

<b>Company</b>	<b>Feb 2025</b>	<b>Mar 2025</b>	<b>Apr 2025</b>	<b>Total</b>
154				
279				
732				
734				
735				
773				
<b>Total</b>				

1st Quarter 2025 – 10% Loss of Investment Fees

<b>Company</b>	<b>Feb 2025</b>	<b>Mar 2025</b>	<b>Apr 2025</b>	<b>Total</b>
154				
279				
732				
734				
735				
773				
<b>Total</b>				

Potential Loss Write-Off July 2025 through January 2026

<b>Company</b>	<b>July 2025</b>	<b>August 2025</b>	<b>September 2025</b>	<b>October 2025</b>	<b>November 2025</b>	<b>December 2025</b>	<b>January 2026</b>	<b>Grand Total</b>
154	0	0	0	0	0	0	0	0
245	0	0	0	0	0	0	0	0
279	0	0	0	0	0	10,431	0	10,431
717	0	0	0	0	0	0	0	0
732	0	0	0	0	0	0	0	0
734	0	0	0	0	0	0	0	0
773	0	0	0	0	0	0	0	0
<b>Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10,431</b>	<b>0</b>	<b>10,431</b>

**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**IV. ACCOUNTING SYSTEM (continued)**

**C. Non-Critical Error "Audit Review" Program**

With the implementation of the CAR Accounting system moving to the website and off of the mainframe platform, there have been changes to the accounting edits. Specifically, error codes 3, 5, 8 through 11 have been eliminated from displaying in the CAR Accounting system. Accordingly, the Audit Review program has become obsolete as these error codes will no longer be monitored.

**D. Ceded Premiums In Error – Commercial Servicing Carriers**

The exhibit below shows a summary of ceded premium in accounting error. Companies can view their error policies via CAR's website under the CAR Accounting link from the main Reports Page. CAR is providing this information as a way for Limited Commercial Servicing Carriers to monitor both their ceded premium and ceded loss reporting to correct any errors prior to a write-off or close of a policy effective reporting year.

Company	Policy Effective Year	Error Premium Dollars	Error Percent
154	2023	0	0.00
154	2024	0	0.00
154	2025	262,197	1.37
279	2023	7,245	0.01
279	2024	-11	0.00
279	2025	0	0.00
732	2023	0	0.00
732	2024	0	0.00
732	2025	0	0.00
773	2023	303,518	0.53
773	2024	345,936	0.48
773	2025	134,979	0.53
Total Ind		1,054,954	0.20

**E. Penalty Forecasting Program**

CAR produces the Penalty Forecasting exhibits in March, June, September, and December. The program helps companies in their correction efforts and helps Servicing Carriers track potential future penalties if corrective actions are not taken by the companies. If you do not have access to the reports, please contact your company's Security Administrator to request access.

CAR posted the 1st Quarter 2025 forecasting reports on June 24, 2025.

**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**IV. ACCOUNTING SYSTEM (continued)**

**F. 2023 Cession/No Premium Write-Off**

When CAR closes a cession reporting year, it assesses a final penalty against policies that have an active cession record but no corresponding positive premium. The 2023 premium reporting year will close on February 17, 2026. Accordingly, CAR will no longer accept cession activity for the 2023 policy effective year and all policies that contain an active cession with no positive premium will be subject to the cession/no premium write-off penalty. The annual Cession/No Premium Write-Off amounts are based on a policy count (excluding flat cancelled and cession/no premium policies) divided by the corresponding full premium (rather than deviated), at 15 months.

Please reference the table below for the write-off penalty amounts for 2023 effective date policies and for historical information. The Cession/No Premium Write-off Penalty amount has been calculated to be \$14,100 for policy effective year 2023. Please note all Commercial business including Taxi/Limousine/Car Service business was rolled into one Commercial Servicing Carrier program in 2022 so there will be just one penalty amount going forward.

<b>Year</b>	<b>PP Penalty</b>	<b>Commercial Penalty</b>	<b>Taxi/Limo/CAR Service Penalty</b>
2023	N/A	\$14,100	N/A
2022	N/A	\$12,900	N/A
2021	N/A	\$12,200	\$10,500
2020	N/A	\$10,600	\$8,600
2019	N/A	\$9,500	\$9,000
2018	N/A	\$7,700	\$8,600
2017	N/A	\$6,700	\$9,100
2016	N/A	\$5,700	\$8,200
2015	N/A	\$5,500	\$8,300
2014	N/A	\$5,200	\$8,300
2013	N/A	\$4,900	\$8,100
2012	N/A	\$4,600	\$7,700

## OPERATIONAL REPORTS 1ST QUARTER 2025

### V. STATISTICAL AGENT FUNCTION

#### A. Update of the Online Statistical System

CAR loads statistical data to its permanent database files and updates the online statistical system every Wednesday night. Accordingly, all new premiums and loss activity and all correction activity are posted to the system on Wednesday evenings and viewable to the industry on Thursday mornings. This schedule deviates throughout the year following the end of every Monthly Accounting Submission period. The table below shows this schedule for updates to the statistical system.

Month	MAS Due Date	Statistical System Update	Quarter
January 2025	March 17, 2025	March 18, 2025	1st Quarter 2025
February 2025	April 15, 2025	April 16, 2025	
March 2025	May 15, 2025	May 16, 2025	
April 2025	June 16, 2025	June 17, 2025	2 <sup>nd</sup> Quarter 2025
May 2025	July 15, 2025	July 16, 2025	
June 2025	August 15, 2025	August 16, 2025	
July 2025	September 15, 2025	September 16, 2025	3 <sup>rd</sup> Quarter 2025
August 2025	October 15, 2025	October 16, 2025	
September 2025	November 17, 2025	November 18, 2025	
October 2025	December 15, 2025	December 16, 2025	4 <sup>th</sup> Quarter 2025
November 2025	January 15, 2026	January 16, 2026	
December 2025	February 17, 2026	February 18, 2026	

#### B. Annual Statement and Annual Statement Reconciliation

CAR collects the quarterly annual statement figures from the industry according to the schedule below. Those companies that have greater than a 5% dollar difference between the data statistically reported and the financial data entered on the Page 14 must respond to this difference according to the schedule below.

Quarter	Due Date Quarterly Annual Statement	Run Date of the Reconciliation Program	Due Date Reconciliation Response
1st 2025	June 16, 2025	July 1, 2025	Approx. August 1, 2025
2nd 2025	September 15, 2025	October 1, 2025	Approx. November 1, 2025
3rd 2025	December 15, 2025	January 3, 2026	Approx. February 3, 2026
4th 2025	March 17, 2026	April 1, 2026	Approx. May 1, 2026

The Annual Statement collection of Page 14's for 4th Quarter 2024 was due on March 15, 2025. Penalties for late Page 14 amounted to \$44,600. Reconciliation 4th Quarter 2024 responses were due May 1, 2025 and penalties for late explanation response amounted to \$6,400. All penalties were included in 1st Quarter 2025 Settlement of Balances. The 1st Quarter 2025 Annual Statement Statutory Page 14 data was due at CAR on June 15, 2025. The 1st Quarter 2025 Reconciliation is due to run on or about July 1, 2025.



**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**V. STATISTICAL AGENT FUNCTION (continued)**

**C. Rate Edit Processing**

CAR processes ceded commercial data through a rate editing routine for the latest two policy effective years. The table below shows the industry results by line of business and policy effective year.

	<b>Line of Business</b>	<b>Eligible Records</b>	<b>Records in Error</b>	<b>Error %</b>
<b>COMM 2024 EFF YEAR</b>	Liability	57,819	773	1.34%
	No Fault	62,783	264	0.42%
	Physical Damage	45,261	324	0.72%
	Total	165,863	1,361	0.82%
<b>COMM 2025 EFF YEAR</b>	Liability	10,575	150	1.42%
	No Fault	10,370	49	0.47%
	Physical Damage	7,423	17	0.23%
	Total	28,368	216	0.76%

The Commercial Rate Edit program incorporates a tolerance level to ensure the quality of the data the industry reports to CAR. The tolerance level is 2% and 50 records in error. If a company exceeds the rate edit tolerance levels on any one line of business, the company has six months to reduce its volume of rate errors on that line of business to below 2% or less than 50 records in error. Companies are responsible for monitoring whether they exceed the error tolerance by viewing the Commercial Rate Edit reports on CAR's website.

Commercial Rate Edit penalties apply to Current and Previous Effective Years. Current Effective Year includes policies effective January 2025 – December 2025. Previous Effective Year includes policies effective January 2024 – December 2024. Companies should contact the Residual Market Services Department regarding Rate Edit reporting.

**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**V. STATISTICAL AGENT FUNCTION (continued)**

**D. Deleted Washout Records**

During the weekly statistical load, CAR deletes those records that washout within the same file. The table below shows those companies whose volume of deleted washout records exceeds 20% and it shows the overall industry total for all companies combined. If you would like to know your own company's washout total, please contact your Data Analyst. Periodically, CAR contacts those companies that have an excessive volume of washout activity to encourage them to reduce their volume.

Deleted Washout Totals  
For All Shipments Received Through 03/2025

COMPANY NUMBER	RECORD COUNT	WASHOUT COUNT	WASHOUT PERCENT
025	984	2,251	43.71
029	916	1,368	66.96
033	180,988	574,247	31.52
044	69	342	20.18
091	4	8	50.00
100	19,352	29,720	65.11
101	24	82	29.27
118	21,131	70,866	29.82
127	73	223	32.74
141	92,532	179,354	51.59
153	566,795	1,953,164	29.02
154	209,217	392,722	53.27
156	6,638	13,419	49.47
201	1,168	4,339	26.92
226	10,520	27,537	38.20
250	162	713	22.72
256	160	287	55.75
257	7,208	15,967	45.14
261	628	1,731	36.28
265	340	608	55.92
266	960	2,155	44.55
307	1,702	2,088	81.51
315	72	314	22.93
327	148	693	21.36
334	26	96	27.08
342	1,443	7,069	20.41
344	1,860	6,861	27.11
349	3,509	15,330	22.89
362	82,334	127,066	64.80
367	3,370	10,904	30.91
402	9,616	17,599	54.64

**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**V. STATISTICAL AGENT FUNCTION (continued)**

**D. Deleted Washout Records (continued)**

Deleted Washout Totals  
For All Shipments Received Through 03/2025

COMPANY NUMBER	RECORD COUNT	WASHOUT COUNT	WASHOUT PERCENT
417	630	1,302	48.39
418	11,352	45,883	24.74
420	5,132	18,441	27.83
439	5,887	8,100	72.68
443	552	833	66.27
467	34	159	21.38
503	18	24	75.00
518	28	102	27.45
530	44,472	208,396	21.34
577	16,707	36,851	45.34
626	78,062	117,580	66.39
664	157,518	494,331	31.86
696	46	82	56.10
724	848	2,988	28.38
737	419,396	1,153,333	36.36
770	51,971	206,649	25.15
785	1,901,913	5,852,785	32.50
797	898	1,737	51.70
902	75,014	117,654	63.76
910	20,684	37,870	54.62
916	55,194	174,794	31.58
940	79,622	252,983	31.47
943	138,826	350,633	39.59
970	908	1,275	71.22
996	284	524	54.20

Total Industry	5,444,321	28,465,994	19.13%
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The 2024 washout total following the 03/2024 shipments was 17.86%.

**OPERATIONAL REPORTS  
1ST QUARTER 2025**

**V. STATISTICAL AGENT FUNCTION (continued)**

E. Distributional Analysis

The Distributional Analysis application is a web report CAR developed to help determine whether companies are experiencing reporting issues relating to Data Quality. The reports are segmented into three sections by type of business: Private Passenger Total Market, Commercial – Voluntary and Commercial – Servicing Carrier business.

CAR ran the December 2024 Distributional Analysis reports and released them to the industry on March 1, 2025. Responses were due back on May 7, 2025. Any missing responses are required to be reported by the established due date.

Any questions regarding this reporting should be directed to your companies Data Analyst or a CAR Staff member of the Operational Services Department.

## OPERATIONAL REPORTS 1ST QUARTER 2025

### VI. COMMUNICATIONS

#### A. CAR's Website

CAR moved the Statistical Policy Histories to its website in late May, 2023. With this update to the website, it marks the final mainframe application that has moved. Accordingly, industry users no longer need to maintain a mainframe user id and password.

#### B. Telecommunications

As noted above, the Statistical Policy History application moved to CAR's website in May, 2023. As that was the final mainframe application, this item will be removed from future publications of the Operational Reports.