



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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

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

TO: All Recipients of the CAR Operational Reports
FROM: Lisa Traynham, Data Analyst
DATE: January 29, 2026
RE: Operational Reports

The 3rd quarter 2025 Operational Reports follow this memorandum. This report includes data reported August 15, 2025, through November 17, 2025 for the accounting month period of July 2025 through September 2025. If you have any comments or suggestions to improve the usefulness of these reports, please contact me.

Section I – Accounting/Statistical Shipments:

There have been no proposed or approved updates to the Private Passenger Statistical Plan for this publication of the Operational Reports.

There have been no proposed or approved updates to the Commercial Statistical Plan for this publication of the Operational Reports.

CAR assessed a total of \$86,185 in the Statistical Data Quality Penalty Program in the 3rd 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 2024 annual Cession/No Premium Write-Off amounts has been calculated and the penalty amount has been set at \$15,700 for all Commercial business including Taxi/Limousine/Car Service business which rolled into one Commercial Servicing Carrier program in 2022. Please reference Bulletin No. 1209 distributed on December 15, 2025 for more information.

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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 July 28, 2025, using CAR's online system. The documentation was due on October 1, 2025.

As of September 2025, the MAIP residual market rate equaled 1.9% and the commercial residual market rate equaled 18.5%.

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

CAR ran the 3rd Quarter 2025 Rule 29 credit edit reports on November 17, 2025.

Section IV – Accounting System Processing:

CAR produced 3rd Quarter 2025 Critical Error Loss Write-Offs and 10% Loss of Investment Fees. There were no policies eligible for write-offs during the quarter.

The Penalty Forecasting exhibits were posted on CAR's website on December 8, 2025.

Section V - Statistical Agent Functions:

Second Quarter 2025 Statutory Page 14 data was due at CAR on September 15, 2025. Reconciliation for Second Quarter 2025 ran on October 1, 2025, and responses were due back on November 3, 2025. Company assessments were included in third quarter 2025 Settlement of Balances. Third Quarter 2025 Statutory Page 14 data entry submissions were due at CAR on December 15, 2025. Third Quarter 2025 Reconciliation ran on January 2, 2026.

The commercial rate edit results are listed on page 27.

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
3RD 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 third quarter. That is, it reflects those companies whose submissions were not complete by the due date indicated below.

2025 CALL SCHEDULE		
Submission	Due Date	Quarter
January 2025	March 17, 2025	1 st Quarter
February 2025	April 15, 2025	
March 2025	May 15, 2025	
April 2025	June 16, 2025	2 nd Quarter
May 2025	July 15, 2025	
June 2025	August 15, 2025	
July 2025	September 15, 2025	3 rd Quarter
August 2025	October 15, 2025	
September 2025	November 17, 2025	
October 2025	December 15, 2025	4 th 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 third quarter, 2025.

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I. STATISTICAL SYSTEM (continued)

2025 Timeliness Report

<i>CO NO</i>	<i>Jan 3/17</i>	<i>Feb 4/15</i>	<i>Mar 5/15</i>	<i>Apr 6/16</i>	<i>May 7/15</i>	<i>Jun 8/15</i>	<i>July 9/15</i>	<i>Aug 10/15</i>	<i>Sep 11/17</i>	<i>Oct 12/15</i>	<i>Nov 1/15</i>	<i>Dec 2/17</i>
030			PP									
109			COM									
121						COM	COM	COM				
134						COM						
145						COM						
155						COM		COM				
162						COM			COM			
164			COM			COM						
301							PP					
347						COM						
349		COM				COM						
354			COM									
362							COM					
364			COM									
377							COM					
427							COM					
569		COM		COM	COM	COM	COM					
585								PP				
609					PP							
612				COM	COM	COM	COM					
713			COM			COM			COM			
972				PP								
989			PP									

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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 3rd Quarter 2025, CAR assessed a total penalty amount of \$86,185. The table below shows the detailed penalties for each company.

Penalty Assessments
3rd Quarter 2025

Co #	Company Name	Assessment	Assessment Amount
033	Allstate Insurance Company	Late DA Response - 06/2025	\$150
105	Crum & Foster Indemnity Co	Late DA Response - 06/2025	\$150
109	Pennsylvania Lumbers Mutual	Stat Err > 5% - 01/2025	\$1,250
109	Pennsylvania Lumbers Mutual	Stat Err > 5% - 05/2025	\$1,650
109	Pennsylvania Lumbers Mutual	Stat Err > 5% - 06/2025	\$450
109	Pennsylvania Lumbers Mutual	Late DA Response - 06/2025	\$150
109	Pennsylvania Lumbers Mutual	Late 07/2025 MAS	\$3,000
109	Pennsylvania Lumbers Mutual	Late Explain - 06/2025	\$400
116	Security National Insurance Co	Stat Err > 5% - 06/2025	\$150
119	Hiscox Insurance Company, Inc.	Late Page 14 - 06/2025	\$100
120	Crestbrook Insurance Company	Stat Err > 5% - 03/2025	\$1,200
134	NY Marine & General Ins Co	Late 06/2025 MAS	\$500
141	Preferred Mutual Insurance Co	Late Page 14 - 06/2025	\$600
144	Wesco Insurance Company	Stat Err > 5% - 06/2025	\$150
145	Allied World Insurance Company	Late DA Response - 06/2025	\$150
155	Argonaut Insurance Company	Late DA Response - 06/2025	\$150
155	Argonaut Insurance Company	Late Explain - 06/2025	\$700
155	Argonaut Insurance Company	Late 06/2025 MAS	\$500
155	Argonaut Insurance Company	Late 08/2025 MAS	\$500
162	Imperium Insurance Company	Late 06/2025 MAS	\$500
164	Starstone National Insurance Co	Stat Err > 5% - 06/2025	\$150
164	Starstone National Insurance Co	Late 06/2025 MAS	\$500
164	Starstone National Insurance Co	Late DA Response - 06/2025	\$150
201	AIG Property & Casualty Company	Stat Err > 5% - 09/2025	\$150
206	Nationwide Agribusiness Ins Co	Stat Err > 5% - 06/2025	\$450
208	MGT Insurance Company	Late Page 14 - 06/2025	\$1,100
301	Incline Insurance Company	Late DA Response - 06/2025	\$300
313	Essentia Insurance Company	Stat Err > 5% - 06/2025	\$300
323	Esurance Insurance Company	Stat Err > 5% - 06/2025	\$300

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3RD QUARTER 2025**

I. STATISTICAL SYSTEM (continued)

B. Statistical Plan Penalty Fee Program (continued)

Penalty Assessments
3rd Quarter 2025

<u>Co #</u>	<u>Company Name</u>	<u>Assessment</u>	<u>Assessment Amount</u>
347	Selective Ins Co. of South Carolina	Late 06/2025 MAS	\$500
349	Selective Ins Co. of the Southeast	Late 06/2025 MAS	\$500
362	Farm Family Insurance Company	Late 07/2025 MAS	\$500
364	Prime Insurance Company	Late DA Response - 06/2025	\$150
377	Federal Insurance Company	Stat Err > 5% - 05/2025	\$150
377	Federal Insurance Company	Stat Err > 5% - 06/2025	\$150
377	Federal Insurance Company	Late 07/2025 MAS	\$3,000
380	Federated Mutual Insurance Co	Stat Err > 5% - 06/2025	\$150
427	Great Northern Insurance Co	Stat Err > 5% - 05/2025	\$150
427	Great Northern Insurance Co	Late 07/2025 MAS	\$500
465	Harco National Insurance Co	Late Explain - 06/2025	\$700
508	Mainsail Insurance Company	Late Payment Penalty	\$35
561	Markel American Insurance Co	Late Page 14 - 06/2025	\$500
561	Markel American Insurance Co	Late Explain - 06/2025	\$400
569	Midvale Indemnity Company	Late Jan-July 2025 MAS	\$18,000
571	Milford Casualty Insurance Co	Stat Err > 5% - 03/2025	\$600
571	Milford Casualty Insurance Co	Stat Err > 5% - 04/2025	\$600
571	Milford Casualty Insurance Co	Stat Err > 5% - 05/2025	\$300
571	Milford Casualty Insurance Co	Stat Err > 5% - 06/2025	\$150
585	Farmers P&C Insurance Co	Late 08/2025 MAS	\$500
612	National Grange Mutual Ins Co.	Late Nov 2024-July 2025 MAS	\$25,750
630	Nationwide Mutual Insurance Co	Stat Err > 5% - 04/2025	\$1,200
634	Motor Club Insurance Company	Late Page 14 - 06/2025	\$4,200
712	Stonewood Insurance Company	Late Page 14 - 06/2025	\$1,300
713	Fall Lake Insurance Company	Late DA Response - 06/2025	\$150
713	Fall Lake Insurance Company	Late 06/2025 MAS	\$1,250
713	Fall Lake Insurance Company	Stat Err > 5% - 03/2025	\$1,800
731	Plymouth Rock Assurance Corp	Late DA Response - 06/2025	\$150
828	State Farm Mutual Automobile Ins	Stat Err > 5% - 03/2025	\$1,250
828	State Farm Mutual Automobile Ins	Stat Err > 5% - 05/2025	\$600
828	State Farm Mutual Automobile Ins	Stat Err > 5% - 06/2025	\$300
828	State Farm Mutual Automobile Ins	Stat Err > 5% - 07/2025	\$300
828	State Farm Mutual Automobile Ins	Stat Err > 5% - 03/2025	\$1,250
829	Mitsui Sumitomo Ins Co America	Stat Err > 5% - 03/2025	\$1,800
829	Mitsui Sumitomo Ins Co America	Stat Err > 5% - 06/2025	\$650
860	WCF National Insurance Company	Late Page 14 - 06/2025	\$200

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I. STATISTICAL SYSTEM (continued)

B. Statistical Plan Penalty Fee Program (continued)

Penalty Assessments
3rd Quarter 2025

			Assessment
<u>Co #</u>	<u>Company Name</u>	<u>Assessment</u>	<u>Amount</u>
972	Foremost P&C Company	Stat Err > 5% - 05/2025	\$750
985	CorePointe Insurance Company	Stat Err > 5% - 04/2025	\$1,200
		Total	\$86,185

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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.

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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 December 9, 2025 monitoring policy years 2023, 2024 and 2025 for 3rd 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*).

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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	3	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	168	0	0.0	0.0	0	0
279	1	0	0.0	0.0	0	0
732	79	0	0.0	0.0	0	0
773	4	0	0.0	0.0	0	0
Totals	252	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*).

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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 was run on July 28, 2025 and the documentation was due back on October 1, 2025. No penalties were assessed with the July 2025 run date.

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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.

MAIP PLACEMENT RECORD REPORTING ANALYSIS

Reflects Statistically Reported Data for Policy Effective Months 10/2024 to 09/2025

Reflects MAIP Placement Record Reported Data as of December 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	1184
142	0	0	0	0	0	0	732
153	22	0	93	28	4	9	10320
192	0	0	0	0	1	1	1360
202	0	0	0	0	0	0	193
250	0	0	0	0	0	0	304
258	0	0	0	0	0	0	1193
279	1	3	59	1	1	1	32655
304	0	0	0	0	0	0	2
308	0	0	0	0	0	0	233
315	0	0	0	0	0	0	114
354	2	0	3	3	0	82	6072
363	0	0	0	0	0	0	146
367	0	0	0	0	0	0	4891
450	0	0	0	0	0	0	477
522	0	0	0	0	1	1	4234
531	0	0	0	0	2	2	2519
584	0	0	0	0	0	1	2414
585	0	0	0	0	0	1	0
604	0	1012	11	0	10	111	1942
664	2	27	11	0	0	16	4672
724	0	0	0	0	0	0	738
726	0	0	0	0	0	0	8
731	0	1	0	21	0	0	0
735	0	0	0	0	0	0	2657
773	1	0	63	22	4	26	7576
827	0	0	0	0	0	0	1566
890	0	0	0	0	0	0	1191
908	0	0	0	0	4	3	10570
959	0	0	0	0	0	0	94
988	0	0	1	0	0	0	2731
Average	1	34	8	2	1	8	3316

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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	1.7%	19.3%	As of Sept, 2025

Commercial Residual Market volume reports are available on CAR's website (www.commauto.com). From CAR's home page, click Reports, under the Market heading are the Residual Market Volume and Volume Analysis links to the reports.

B. Private Passenger – Residual Market Information

1. Private Passenger – MAIP Current Results
Policy Year 2025 Results as of September, 2025

	2025 @ 9 Months	<u>% Total</u>		2024 @ 12 Months	<u>% Total</u>
MAIP Assigned (CAR-ID 9)	65,884	1.7%		93,729	1.9%
MAIP Retained (CAR-ID 8)	3,787,102	98.3%		4,834,144	98.1%
Total	3,852,986	100.0%		4,927,873	100.0%

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III. RESIDUAL MARKET INFORMATION

B. Private Passenger Residual Market Information (continued)

2. Private Passenger - Quota Share

CAR posted the September 2025 Monthly Quota Share and Assignment Order Report to its website on November 27, 2025. The report has been updated to include statistical data from October 2024 to September 2025 effective month policies reported through November 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.

CAR's Actuarial Committee completed its annual review of MAIP Quota Share credits and recommended no change for policies effective April 1, 2026 and later. The notification letter submitted to the Commissioner was detailed in Bulletin No. 1200, distributed on September 25, 2025. The recommended change was deemed approved.

3. Private Passenger – Premium and Loss Reports

Private Passenger Premium and Loss reports were updated on November 23, 2025 to reflect reported data through September, 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 quarters. Member companies will have access to both their own company reports, as well as the industry.

4. Status of Private Passenger Rate Filings

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

On April 11, 2025, CAR's rate/rule filing announced as Bulletin No. 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 No. 1191.

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III. RESIDUAL MARKET INFORMATION (continued)

B. Private Passenger Residual Market Information (continued)

4. Status of Private Passenger Rate Filings (continued)

b) 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 No. 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.

c) 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 No. 1194.

Bulletin No. 1198 distributed on August 25, 2025 provides additional information to assist ARCs in implementing this change.

Bulletin No. 1201 distributed on September 26, 2025 reflect modifications approved by CAR's Governing Committee to Chapter II – General Responsibilities, Chapter III – Eligibility Requirements, and Chapter IV – Application and Policy Assignment Process of the Assigned Risk Producer Procedures Manual. The Assigned Risk Producers Procedures Manual has been amended with these changes, impacting Producers in requiring them to inform the risk of the \$175,000 maximum physical damage limit of loss for policies effective January 1, 2026 and subsequent. Furthermore, if the vehicle is financed, the ACORD Insurance Binder must reflect that the limit of coverage shall not exceed \$175,000. The updated Assigned Risk Producers Procedures Manual is available on CAR's website.

d) Correction to MAIP Motorcycle Rates Effective July 1, 2025

AIB Private Passenger Notice No. PP-151 issued October 16, 2025 notified Members of the correction to the private passenger motorcycle underinsured motorists (U2) advisory rates. This correction also impacts the MAIP motorcycle rates effective July 1, 2025 that required CAR to amend its filing. (SERFF Tracking Number CAR-134311007) The Division of Insurance has placed on file the corrected MAIP rate pages, which have also been posted on CAR's website.

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III. RESIDUAL MARKET INFORMATION (continued)

B. Private Passenger Residual Market Information (continued)

4. Status of Private Passenger Rate Filings (continued)

d) Correction to MAIP Motorcycle Rates Effective July 1, 2025 (continued)

Please refer to Bulletin No. 1207 distributed October 29, 2025 for complete details on the corrected rates, including information relating to the return of premium to a MAIP risk from the Assigned Risk Company, and further instructions and recommendations related to this process.

In order to assist carriers with their correction efforts, Accounting and Statistical Notice No. 727 was distributed on October 29, 2025 detailing options on how to report the correction records to CAR.

5. Unfair and Deceptive Fees Regulation

The Office of the Attorney General has issued regulations concerning unfair or deceptive fees in the purchase, lease, or rental of products by Massachusetts consumers. The regulations took effect on September 2, 2025. Companies and producers are encouraged to review the new regulations to ensure compliance with all aspects. Please refer to Bulletin No. 1197 distributed on August 20, 2025 for additional details.

Bulletin No. 1206 distributed on October 27, 2025 announced that changes to the Rules of Operation amending Rule 14 and Rule 31 were deemed approved effective October 27, 2025. The Rules of Operation, including the approved changes to Rule 14 and Rule 31, are available on CAR's website.

Please refer to Bulletin No. 1199 for details relating to the Rule changes, and a copy of the filing letter, which contains an explanation of the Rule changes that was distributed on September 25, 2025.

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III. RESIDUAL MARKET INFORMATION (continued)

B. Private Passenger Residual Market Information (continued)

6. Updates to the Manual of Administrative Procedures Chapters III – Servicing Carrier Responsibilities V - Premium

At its meeting of September 23, 2025, the Governing Committee approved modifications to Chapter III – Servicing Carrier Responsibilities and Chapter V – Premium of the Manual of Administrative Procedures.

Chapter III – Servicing Carrier Responsibilities has been updated to indicate that Servicing Carriers are required to maintain access with the FMCSA in order to file, in a timely manner, the appropriate insurance forms on behalf of their risks. The current Manual of Administrative Procedures has been updated and is available on the Manuals page of CAR’s website.

Chapter V – Premium has been updated to finalize changes related to the effective year 2027 transition to new policy coverage and endorsement forms.

Please refer to Bulletin No. 1202 distributed on September 29, 2025 for additional details.

7. Modifications to the Assigned Risk Company Procedures Manual Chapter XI – Compliance Audit

At its meeting of September 23, 2025, the Governing Committee approved modifications to Chapter XI – Compliance Audit of the Assigned Risk Company Procedures Manual allowing CAR staff to make recommendations to the Compliance and Operations Committee earlier in the audit process for companies with high error rates. Additionally, the Average Error Rate used to benchmark audit results will now include only companies assessed a Green Light value. The Assigned Risk Company Procedures Manual has been updated to reflect these changes and is available on the Company and Producer Manuals pages of the MAIP portion of CAR’s website.

Please refer to Bulletin No. 1203 distributed on October 1, 2025 for additional details.

8. Updates to the Assigned Risk Company Procedures Manual Chapter IV – Limited Assignment Distribution Agreement Procedures

At its meeting on September 23, 2025, the Governing Committee approved modifications to Chapter IV – Limited Assignment Distribution Agreement Procedures of the Assigned Risk Company Procedures Manual. The updates include a description of the annual monitoring procedures, an improved outline of the market share waiver request process, clarifications to terminology and the elimination of unnecessary language. As these changes address procedural processes already in place, all are effective immediately. The Assigned Risk Company Procedures Manual has been amended and is available on CAR’s website.

Please refer to Bulletin No. 1204 distributed on October 2, 2025 for additional details.

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III. RESIDUAL MARKET INFORMATION (continued)

B. Private Passenger Residual Market Information (continued)

9. Updates to the Assigned Risk Company Procedures Manual Chapter IV – Limited Assignment Distribution Agreement Procedures

Bulletin No. 1206 distributed on October 27, 2025 announced that changes to the Rules of Operation amending Rule 14 and Rule 31 were deemed approved effective October 27, 2025. The Rules of Operation, including the approved changes to Rule 14 and Rule 31, are available on CAR’s website.

Please refer to Bulletin No. 1199 for details relating to the Rule changes, and a copy of the filing letter, which contains an explanation of the Rule changes that was distributed on September 25, 2025.

C. Commercial Residual Market Information

1. CAR Financial Results – Latest Deficit Projections

The latest valuation of ultimate policy year deficit projections as of September 2025 was posted to CAR’s website on December 3, 2025 for the latest three policy years are as follows:

(Numbers are in \$000s)

Commercial Deficit as of Sept, 2025 (in Millions) (Valuation: + Surplus - Deficit)		
Policy Year	Prior Qtr	Current Qtr
2023	-\$3.1	\$1.4
2024	-\$11.8	-\$12.0
2025		-\$1.2

This was the first projection of the policy year 2025 deficit. Deficit projections for all policy years can be found on CAR’s website (www.commauto.com) in the Financial Reports area using the Deficit Projections link.

2. Production of Quarterly Participation Reports

CAR posted the September, 2025 Quarterly Member Participation Reports to its website on December 5, 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.

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III. RESIDUAL MARKET INFORMATION (continued)

C. Commercial Residual Market Information (continued)

3. Participation Base Data

The 3rd Quarter 2025 estimated Participation Ratios using data reported through September, 2025 monthly accounting shipments were posted to CAR's website on December 31, 2025.

The Final 2024 Participation Ratios using data reported through December 2024 monthly accounting shipment was calculated and included in the June Quarter Settlement of Balances, processed in September 2025. These Ratios are included in the calculations of deficit sharing, administrative expenses, and the advanced statistical assessment.

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.

Calendar Year 2026

The 2026 Commercial Servicing Carrier interim expense allowance of 24.72% is based on the policy year 2026 approved Servicing Carrier expense allowance of 14.08%, and also includes premium tax of 2.30% and Commission of 8.34%.

This expense allowance of 24.72% of statistically reported written premium will apply to policies effective January 1, 2026 – December 31, 2026. Commercial Lines Notice No. 168 distributed on January 8, 2026 provides the details of the 2026 expense allowance.

5. True-Up of Calendar Year 2024 Ceding Expenses

The calendar year 2024 true-up of commercial servicing carriers will be processed with the quarter ending December 2025 Settlement of Balances distributed on March 6, 2026. The true-up includes expense adjustments for policy years 2022-2024 residual market data reported in calendar year 2024.

Company Reports will be mailed to the designated Servicing Carrier contacts.

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III. RESIDUAL MARKET INFORMATION (continued)

C. Commercial Residual Market Information (continued)

6. Status of Commercial Rate Filings

a) March 1, 2025 – Rate/Rule/ Filing (SERFF Tracking Number CARI-134547589)

On December 1, 2025, the Division of Insurance placed on file the Massachusetts Commercial Residual Market rate and rule filing for policies issued or renewed on or after March 1, 2026. Note that the effective date has been changed from the original effective date of November 1, 2025, based on the approval date of the filing, as well as allowing time for Servicing Carriers to implement the new rates ahead of their renewals and new business.

Please refer to the Implementation Instructions for a detailed list of changes that have occurred in the rates and rules since the original filing. The Commercial Automobile Insurance Manual Rules, Rates, Experience Rating Plan, and Implementation Instructions are available on the Manuals page of CAR's website. Additional details are contained in Commercial Lines Notice No. 167 distributed on December 3, 2025 for additional details.

Questions should be directed to CAR's Actuarial and Statistical Services Department at ActStatDept@commauto.com.

b) 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 two years in advance of their 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 No's 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.

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

D. Rule 29 Voluntary Credits

CAR ran the Rule 29 credit edit reports for effective date September data in mid-November. 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%
April 2025	1,091,486,872	1,070,425,268	-21,061,604	1.93%
May 2025	1,096,685,423	1,075,697,568	-20,987,855	1.91%
June 2025	1,099,177,704	1,076,280,280	-22,897,424	2.08%
July 2025	1,127,328,759	1,102,727,855	-24,600,904	2.18%
August 2025	1,152,479,402	1,126,260,961	-26,218,441	2.27%
Sept 2025	1,183,049,120	1,156,701,592	-26,347,528	2.23%

**OPERATIONAL REPORTS
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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	2nd 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	3rd 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	4th 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 write-offs that loss record and assesses an interest fee of 10%. This write-off process occurs on the last Saturday of every month. The table on the following page shows the write-off amounts and associated 10% fees for third quarter 2025.

Lastly, CAR also provides loss data eligible for future loss write-offs. The potential loss write-offs for December 2025 through May 2026 are shown following the 3rd Quarter Write-Off exhibit.

**OPERATIONAL REPORTS
3RD QUARTER 2025**

IV. ACCOUNTING SYSTEM (continued)

B. Critical Error Write-Off (continued)

3rd Quarter 2025 – Loss Write-Off

Company	Aug 2025	Sept 2025	Oct 2025	Total
154				0
279				0
732				0
773				0
Total				0

3rd Quarter 2025 – 10% Loss of Investment Fees

Company	Aug 2025	Sept 2025	Oct 2025	Total
154				0
279				0
732				0
773				0
Total				0

Potential Loss Write-Off February 2026 through July 2026

Company	February 2026	March 2026	April 2026	May 2026	June 2026	July 2026	Grand Total
154	0	0	0	0	0	0	0
279	0	0	0	0	0	0	0
732	0	0	0	0	0	0	0
773	0	0	0	0	0	0	0
Totals	0	0	0	0	0	0	0

**OPERATIONAL REPORTS
3RD 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. In 2022, all Ceded Taxi/Limousine/Car Service business is now included in with the Commercial Ceded business. This chart excludes Co. 717 and 734.

Company	Policy Effective Year	Error Premium Dollars	Error Percent
154	2023	0	0.00
154	2024	0	0.00
154	2025	140,874	0.27
279	2023	0	0.00
279	2024	-2,679	0.00
279	2025	-25	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	245,227	0.39
Total Ind		1,032,850	0.15

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 3rd Quarter 2025 forecasting reports on December 8, 2025.

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IV. ACCOUNTING SYSTEM (continued)

F. 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 2024 effective date policies and for historical information. The Cession/No Premium Write-off Penalty amount has been calculated to be \$15,700 for policy effective year 2024. 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.

Year	PP Penalty	Commercial Penalty	Taxi/Limo/CAR Service Penalty
2024	N/A	\$15,700	N/A
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

G. \$60 Cession/No Premium Penalties

The November 2025 \$60 Cession/No Premium penalties ran on December 11, 2025. These penalties will be assessed with the 4th Quarter 2025 Settlement of Balances Report.

Co No	Policy Eff Yr.	Policy Count	Assessed Penalty
154	2025	1	\$60
773	2024	3	\$180
Total		4	\$240

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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	2nd 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	3rd 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	4th 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 2, 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 2nd Quarter 2025 was due on September 15, 2025. Penalties for late Page 14 amounted to \$23,500. Reconciliation 2nd Quarter 2025 responses were due November 3, 2025 and penalties amounted to \$1,700. All penalties were included in 3rd Quarter 2025 Settlement of Balances. The 3rd Quarter 2025 Annual Statement Statutory Page 14 data was due at CAR on December 15, 2025. The 3rd Quarter 2025 Reconciliation ran on January 2, 2026.

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3RD 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.

	Line of Business	Eligible Records	Records in Error	Error %
COMM 2024 EFF YEAR	Liability	61,512	961	1.56%
	No Fault	63,772	351	0.55%
	Physical Damage	47,658	385	0.81%
	Total	172,942	1,697	0.98%
COMM 2025 EFF YEAR	Liability	39,699	979	2.47%
	No Fault	37,754	200	0.53%
	Physical Damage	27,220	88	0.32%
	Total	104,673	1,267	1.21%

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.

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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 09/2025

COMPANY NUMBER	RECORD COUNT	WASHOUT COUNT	WASHOUT PERCENT
017	428	1,766	24.24
029	2,750	3,796	72.44
033	523,114	1,674,165	31.25
091	8	20	40.00
100	58,830	89,773	65.53
101	424	961	44.12
118	76,356	225,619	33.84
141	296,355	565,947	52.36
153	1,794,961	6,103,668	29.41
154	548,030	953,364	57.48
156	31,084	47,513	65.42
201	4,008	14,672	27.32
226	26,018	52,866	49.21
250	492	2,367	20.79
256	238	544	43.75
257	17,994	50,363	35.73
261	1,802	5,132	35.11
265	1,790	2,671	67.02
307	1,716	2,428	70.68
327	1,158	4,181	27.70
334	94	254	37.01
344	5,420	19,180	28.26
347	7,145	35,648	20.04
349	10,439	43,247	24.14
362	239,292	358,556	66.74
363	278	1,085	25.62
367	9,960	40,043	24.87
402	29,808	57,924	51.46
417	5,566	8,435	65.99
418	36,383	146,746	24.79
420	14,656	33,275	44.05
439	5,907	10,021	58.95

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V. STATISTICAL AGENT FUNCTION (continued)

D. Deleted Washout Records (continued)

Deleted Washout Totals
For All Shipments Received Through 09/2025

COMPANY NUMBER	RECORD COUNT	WASHOUT COUNT	WASHOUT PERCENT
443	2,292	3,385	67.71
503	50	78	64.10
569	17,830	25,497	69.93
571	304	1,404	21.65
577	48,257	111,168	43.41
612	226,072	302,886	74.64
626	241,718	369,397	65.44
664	461,232	1,506,970	30.61
696	46	97	47.42
724	1,694	7,473	22.67
737	1,373,427	3,801,183	36.13
770	164,220	632,659	25.96
785	5,959,727	18,269,145	32.62
797	1,806	4,188	43.12
857	2,646	11,520	22.97
881	1,090	2,322	46.94
902	246,736	378,234	65.23
907	333,421	886,339	37.62
910	79,852	183,734	43.46
916	221,004	661,866	33.39
940	293,044	872,755	33.58
943	529,208	1,316,663	40.19
970	4,334	7,629	56.81
996	594	993	59.82

Total Industry	17,118,780	88,298,629	19.39%
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The 2024 washout total following the 09/2024 shipments was 18.10%

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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 June 2025 Distributional Analysis reports and released them to the industry on September 12, 2025. Responses were due back on November 7, 2025. Any missing responses are required to be reported by the second established due date of January 12, 2026.

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

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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.