



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 10, 2025

RE: Operational Reports

The 3rd quarter 2024 Operational Reports follow this memorandum. This report includes data reported August 16, 2024, through November 15, 2024 for the accounting month period of July 2024 through September 2024. 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.

At its November 19, 2024 meeting, the Governing Committee recommended modifications to the Massachusetts Commercial Statistical Plan manual. The impacted pages have been forwarded to the Division of Insurance for promulgation pursuant to the provisions of G.L. c. 175A, §15. The changes include updated language used in the policy forms related to Other Than Collision Coverage Code 087. The definition was updated to: Audio, Visual and Data Electronic Equipment (excluding Police Vehicles, Fire Vehicles, and Garagekeepers) effective 1/1/2025. Also, as a result of the recently approved commercial rate filing, additional classification codes have been added to identify changes to Rule 27 – Non-Ownership Liability. The additional codes would be optional in 2026 and mandatory in 2027. Lastly, with the recently approved rate filing, there is additional coverage in the residual market for towing and labor, substitute transportation, and on-hook coverage that was previously available for voluntary business only. These would be effective in 2027.

CAR assessed a total of \$143,500 in the Statistical Data Quality Penalty Program in the 3rd Quarter 2024 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 amounts 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.

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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 25, 2024 using CAR's online system. The documentation was due on October 1, 2024.

As of September 2024, the MAIP residual market rate equaled 1.9% and the commercial residual market rate equaled 18.5%.

CAR posted the September 30, 2024 Quarterly Member Participation Reports to its website on December 6, 2024.

CAR ran the 3rd Quarter 2024 Rule 29 credit edit download reports on November 17, 2024.

Section IV – Accounting System Processing:

CAR produced 3rd Quarter 2024 Critical Error Loss Write-Offs and 10% Loss of Investment Fees. There was one policy eligible for write-offs during the quarter.

The Penalty Forecasting exhibits were posted on CAR's website on December 19, 2024.

Section V - Statistical Agent Functions:

Second Quarter 2024 Statutory Page 14 data was due at CAR on September 15, 2024. Reconciliation Responses for Second Quarter 2024 ran on October 1, 2024, and were due back on November 1, 2024. Company assessments were included in Third Quarter 2024 Settlement of Balances. Third Quarter 2024 Statutory Page 14 data entry submissions were due at CAR on December 16, 2024. Third Quarter 2024 Reconciliation ran on January 2, 2025.

All companies that exceed the commercial rate edit tolerances are listed on page 25.

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 2024**

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 2024 as of the third quarter. That is, it reflects those companies whose submissions were not complete by the due date indicated below.

2024 CALL SCHEDULE		
Submission	Due Date	Quarter
January 2024	March 15, 2024	1 st Quarter
February 2024	April 16, 2024	
March 2024	May 15, 2024	
April 2024	June 17, 2024	2 nd Quarter
May 2024	July 15, 2024	
June 2024	August 15, 2024	
July 2024	September 16, 2024	3 rd Quarter
August 2024	October 15, 2024	
September 2024	November 15, 2024	
October 2024	December 16, 2024	4 th Quarter
November 2024	January 15, 2025	
December 2024	February 18, 2025	

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, 2024.

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3RD QUARTER 2024**

I. STATISTICAL SYSTEM (continued)

2024 Timeliness Report

<i>CO NO</i>	<i>Jan 3/15</i>	<i>Feb 4/16</i>	<i>Mar 5/15</i>	<i>Apr 6/17</i>	<i>May 7/15</i>	<i>Jun 8/15</i>	<i>July 9/16</i>	<i>Aug 10/15</i>	<i>Sep 11/15</i>	<i>Oct 12/16</i>	<i>Nov 1/15</i>	<i>Dec 2/18</i>
013	COM						COM					
109			COM						COM			
134			COM									
143			COM									
162			COM									
164			COM						COM			
245	COM						COM					
266			COM									
303									COM			
329	PP	PP	PP									
336	COM											
347								COM				
354	BOTH	BOTH	BOTH									
362	COM		BOTH			COM						
377		COM	COM				COM					
427		COM										
429			COM									
463							COM					
616	COM											
622									COM			
738	COM						COM					
884	COM						COM					
885	COM						COM					
887	COM						COM					
891	COM						COM					
893	COM											
970			COM									
972				PP								

**OPERATIONAL REPORTS
3RD QUARTER 2024**

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 2024, CAR assessed a total penalty amount of \$143,500. The table below shows the detailed penalties for each company.

Penalty Assessments
3rd Quarter 2024

Co #	Company Name	Assessment	Assessment Amount
13	Travelers Casualty Ins of America	Late MAS 07/2024	\$500
45	American Automobile Ins Co	Late DA Response - 06/2024	\$300
100	Acadia Insurance Company	Late Page 14 - 06/2024	\$100
109	Pennsylvania Lumbermens Mutual	Stat Err > 5% - 05/2024	\$750
109	Pennsylvania Lumbermens Mutual	Stat Err > 5% - 07/2024	\$450
109	Pennsylvania Lumbermens Mutual	Late DA Response - 06/2024	\$300
109	Pennsylvania Lumbermens Mutual	Late Page 14 - 06/2024	\$100
109	Pennsylvania Lumbermens Mutual	Late Explain - 06/2024	\$300
116	Security National Insurance Co	Stat Err > 5% - 06/2024	\$150
116	Security National Insurance Co	Stat Err > 5% - 07/2024	\$150
118	Privilege Underwriters Reciprocal	Late DA Response - 06/2024	\$150
141	Preferred Mutual Insurance Co	Late Page 14 - 06/2024	\$600
143	American Hallmark Ins Co of TX	Late Page 14 - 06/2024	\$200
144	Wesco Insurance Company	Stat Err > 5% - 07/2024	\$600
150	Arch Indemnity Insurance Co	Late Page 14 - 06/2024	\$100
155	Argonaut Insurance Company	Stat Err > 5% - 03/2024	\$600
155	Argonaut Insurance Company	Late DA Response - 06/2024	\$150
164	Starstone National Insurance Co	Stat Err > 5% - 03/2024	\$600
201	AIG Property Casualty Company	Stat Err > 5% - 07/2024	\$150
206	Nationwide Agribusiness Ins Co	Stat Err > 5% - 03/2024	\$3,000
218	Forge Insurance Company	Rescind Late Page 14	(\$8,800)
245	Charter Oak Fire Insurance Co	Late MAS 07/2024	\$500
245	Charter Oak Fire Insurance Co	Stat Err > 5% - 05/2024	\$150
247	National Casualty Company	Stat Err > 5% - 03/2024	\$1,850
257	Berkley Insurance Company	Late DA Response - 06/2024	\$300
265	Berkley National Insurance Co	Late Page 14 - 06/2024	\$100
265	Berkley National Insurance Co	Stat Err > 5% - 07/2024	\$150
323	Esurance Insurance Company	Stat Err > 5% - 07/2024	\$150
323	Esurance Insurance Company	Stat Err > 5% - 04/2024	\$600

**OPERATIONAL REPORTS
3RD QUARTER 2024**

I. STATISTICAL SYSTEM (continued)

B. Statistical Plan Penalty Fee Program (continued)

Penalty Assessments
3rd Quarter 2024

<u>Co #</u>	<u>Company Name</u>	<u>Assessment</u>	<u>Assessment Amount</u>
323	Esurance Insurance Company	Late Explain - 06/2024	\$300
329	AMICA Property & Casualty Ins Co	Interim 01/2024 MAS Penalty	\$9,000
329	AMICA Property & Casualty Ins Co	Interim 02/2024 MAS Penalty	\$9,000
329	AMICA Property & Casualty Ins Co	Interim 03/2024 MAS Penalty	\$9,000
329	AMICA Property & Casualty Ins Co	Interim 04/2024 MAS Penalty	\$9,000
329	AMICA Property & Casualty Ins Co	Interim 05/2024 MAS Penalty	\$9,000
329	AMICA Property & Casualty Ins Co	Interim 06/2024 MAS Penalty	\$8,500
329	AMICA Property & Casualty Ins Co	Interim 07/2024 MAS Penalty	\$6,000
329	AMICA Property & Casualty Ins Co	Interim 08/2024 MAS Penalty	\$3,000
329	AMICA Property & Casualty Ins Co	Interim 09/2024 MAS Penalty	\$500
344	Tri-State Insurance Company	Late Page 14 - 06/2024	\$100
347	Selective Insurance Co of the SC	Late 08/2024 MAS	\$500
349	Selective Insurance Co of the SW	Stat Err > 5% - 03/2024	\$1,850
349	Selective Insurance Co. of the SW	Stat Err > 5% - 04/2024	\$600
353	Pie Casualty Insurance Company	Late Page 14 - 06/2024	\$100
354	AMICA Mutual Insurance Co	Interim 01/2024 MAS Penalty	\$9,000
354	AMICA Mutual Insurance Co	Interim 02/2024 MAS Penalty	\$9,000
354	AMICA Mutual Insurance Co	Interim 03/2024 MAS Penalty	\$9,000
354	AMICA Mutual Insurance Co	Interim 04/2024 MAS Penalty	\$9,000
354	AMICA Mutual Insurance Co	Interim 05/2024 MAS Penalty	\$9,000
354	AMICA Mutual Insurance Co	Interim 06/2024 MAS Penalty	\$8,500
354	AMICA Mutual Insurance Co	Interim 07/2024 MAS Penalty	\$6,000
354	AMICA Mutual Insurance Co	Interim 08/2024 MAS Penalty	\$3,000
354	AMICA Mutual Insurance Co	Interim 09/2024 MAS Penalty	\$500
362	Farm Family Casualty Ins Co	Late 06/2024 MAS	\$500
364	Prime Property & Casualty Ins Inc.	Stat Err > 5% - 03/2024	\$1,200
364	Prime Property & Casualty Ins Inc.	Stat Err > 5% - 06/2024	\$450
366	Arch Insurance Company	Late Page 14 - 06/2024	\$100
377	Federal Insurance Company	Late 07/2024 MAS	\$500
443	NOVA Casualty Company	Late Explain - 06/2024	\$200
463	Greenwich Insurance Company	Late MAS 07/2024	\$1,250
562	Mobilitas General Insurance Co	Late DA Response - 06/2024	\$150
571	Milford Casualty Insurance Co	Stat Err > 5% - 06/2024	\$450
664	N&D Mutual Fire Insurance Co	Late Page 14 - 06/2024	\$1,600
664	N&D Mutual Fire Insurance Co	Stat Err > 5% - 05/2024	\$150
686	Occidental Fire and Casualty Co	Stat Err > 5% - 06/2024	\$300
738	Phoenix Insurance Company	Late 07/2024 MAS	\$500

**OPERATIONAL REPORTS
3RD QUARTER 2024**

I. STATISTICAL SYSTEM (continued)

B. Statistical Plan Penalty Fee Program (continued)

Penalty Assessments
3rd Quarter 2024

			Assessment
Co #	Company Name	Assessment	Amount
828	State Farm Mutual Automobile Ins	Stat Err > 5% - 07/2024	\$150
828	State Farm Mutual Automobile Ins	Stat Err > 5% - 08/2024	\$150
829	Mitsui Sumitomo Ins Co of Amer	Stat Err > 5% - 06/2024	\$150
884	The Travelers Indemnity Co of CT	Late 07/2024 MAS	\$500
885	Travelers P&C Co of America	Late 07/2024 MAS	\$500
887	The Travelers Indemnity Company	Late 07/2024 MAS	\$500
891	The Travelers Indemnity of Amer	Late 07/2024 MAS	\$500
		Total	\$143,500

**OPERATIONAL REPORTS
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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 2022 - 2024.

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 10, 2024 monitoring policy years 2022, 2023 and 2024 for 3rd Quarter 2024.

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 2022
Commercial

CO NO	POLICIES ELIGIBLE	BACKDATED POLICIES	PERCENT BACKDATED	% CHANGE	PD LOSSES COVERED	O/S LOSSES COVERED
154	202	0	0.0	0.0	0	0
732	97	0	0.0	0.0	0	0
773	1	0	0.0	0.0	0	0
Totals	300	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)

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*).

Policy Year 2024
Commercial

CO NO	POLICIES ELIGIBLE	BACKDATED POLICIES	PERCENT BACKDATED	% CHANGE	PD LOSSES COVERED	O/S LOSSES COVERED
154	346	0	0.0	0.0	0	0
732	147	2	1.4	0.2	0	0
773	5	0	0.0	0.0	0	0
Totals	498	2	0.4%	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 25, 2024 and the documentation was due back on October 1, 2024. Please note documentation should be uploaded through the CAR Accounting application on the website using your account id and password.

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3RD QUARTER 2024**

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 10/2023 to 09/2024
Reflects MAIP Placement Record Reported Data as of November 19, 2024

Co No	Missing MPRs	Rejected MPRs	Fatal MPRs	Rejected Take Out Credits	MPRs with No Premium	Premium with No MPRs	Active MPRs
113	1	1	0	0	0	0	1036
142	0	0	0	0	0	0	1085
153	65	57	0	782	74	35	9446
192	0	1	0	0	0	0	1224
202	1	1	0	0	0	0	206
250	0	0	0	0	0	0	151
258	0	0	0	0	0	0	949
279	1	1	4	44	0	2	35677
304	0	0	0	0	0	0	3
308	0	0	0	0	0	0	441
315	0	0	0	0	0	0	80
354	1396	941	1	0	7443	20	10198
363	0	0	0	0	0	0	14
450	0	0	0	0	0	1	317
522	1	1	0	0	0	2	5648
531	0	0	0	0	1	0	3063
584	0	0	0	0	0	0	2243
604	6	175	17	2	19	156	1604
664	44	90	0	0	2	28	3662
724	0	0	0	0	0	0	24
726	0	0	0	0	0	0	12
731	0	0	0	10	0	0	0
735	0	0	0	0	0	0	502
773	17	0	22	18	2	47	4938
827	0	0	0	0	1	0	1463
890	1	1	0	0	0	0	1107
908	0	0	0	0	1	0	9424
959	0	0	0	0	0	0	94
988	0	3	0	0	1	2	2658
Average	53	44	2	30	260	10	3353

**OPERATIONAL REPORTS
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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
2018	1.2%	22.7%	Final Result
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%	18.5%	As of Sept, 2024

Commercial Residual Market volume reports are available on CAR’s website (www.commauto.com).

B. Private Passenger – Massachusetts Automobile Insurance Plan (MAIP)

Policy Year 2024 Results as of September, 2024

	2023 @ Final	% Total	2024 @ 9 Months	% Total
MAIP Assigned (CAR-ID 9)	52,443	1.1%	74,118	1.9%
MAIP Retained (CAR-ID 8)	4,838,029	98.9%	3,751,676	98.1%
Total	4,890,472	100.0%	3,825,794	100.0%

C. Private Passenger MAIP Premium and Loss Reports

Private Passenger Premium and Loss reports were updated on November 26, 2024 to reflect reported data through September, 2024. 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.

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III. RESIDUAL MARKET INFORMATION (continued)

D. Production of Quarterly Participation Reports

CAR posted the September 2024 Quarterly Member Participation Reports to its website on December 6, 2024. 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.

E. Participation Base Data

The 3rd Quarter 2024 estimated Participation Ratios using data reported through the September, 2024 monthly accounting shipments were posted to CAR's website by December 31, 2024.

The Final 2023 Participation Ratios using data reported through the December 2023 monthly accounting shipment was calculated and included in the June Quarter Settlement of Balances, processed in September 2024. These Ratios are included in the calculations of deficit sharing, administrative expenses, and the advanced statistical assessment.

F. Interim Ceding Expense Estimates – Calendar Year 2024

Ceding expenses for commercial servicing carriers for Calendar Year 2023 were true-up and processed with the September, 2024 Settlement of Balances, posted to CAR's website in December.

The ceding expense exhibits include expense true-ups for residual market data for policy years 2021-2023 reported in calendar year 2023. For policy year 2021, the Company Expense portion of the true-up is calculated using an expense per exposure allowance. Beginning with policy year 2022, the Company Expense reimbursement calculation was changed to a percentage of premium reported, and incorporates all commercial vehicle types including Taxi, Limousine, and Car Service data that was formerly handled in a separate true-up process.

Company Reports were mailed to the designated Servicing Carrier contacts.

G. Quota Share as of September, 2024

CAR posted the September 2024 Monthly Quota Share and Assignment Order Report to its website on November 27, 2024. The report has been updated to include statistical data from October 2023 to September 2024 effective month policies reported through November 15, 2024.

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
3RD QUARTER 2024**

III. RESIDUAL MARKET INFORMATION (continued)

H. CAR Financial Results – Latest Deficit Projections

The latest valuation of ultimate policy year deficit projections as of September 2024 was posted to CAR’s website on December 4, 2024 for the latest three policy years are as follows:

(Numbers are in \$000s)

Commercial Deficit as of Sept, 2024 (in Millions) (Valuation: + Surplus - Deficit)		
Policy Year	Current Qtr	Prior Qtr
2022	-\$24.5	-\$23.4
2023	-\$7.7	-\$7.5
2024	-\$13.5	N/A

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.

I. Private Passenger Residual Market Rates

a. Rates Placed on File – November 1, 2024 Effective Date

On July 30, 2024, the Division of Insurance placed revised rates on file for private passenger residual market policies effective November 1, 2024 and subsequent. (CARI-134142333) The rates reflect revised increased limits factors. No other changes were included.

Updated rate pages, rating factor tables, and implementation notes are now available on the MAIP Company and Producer pages of CAR’s website, under Manuals. A valid user-id and password are required for access. The approved filing is available to Member Companies upon request. Requests should be directed to ActStatDept@commauto.com.

Please refer to Bulletin #1175 for additional details.

b. Rates Filed – May 1, 2025 Effective Date

CAR filed a Massachusetts Private Passenger Residual Market rate change with the Division of Insurance on December 6, 2024 with a proposed effective date of May 1, 2025. For planning purposes, the filed rates, rules, and related implementation materials are available to Member Companies upon request.

Requests should be directed to ActStat@commauto.com

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3RD QUARTER 2024**

III. RESIDUAL MARKET INFORMATION (continued)

J. Private Passenger Manual Rule and Rate Page Filing – Maximum Physical Damage Loss

CAR submitted a Massachusetts Private Passenger Residual Market Form/Rate/Rule filing with the Division of Insurance on May 14, 2024 relating to the introduction of the physical damage maximum limit of loss of \$175,000 per vehicle (SERFF Tracking Number: CARI-134101960). The filing includes changes effective January 1, 2025 to CAR's Manual Rule and Rate pages, and a proposed endorsement form to address the maximum loss.

There was an approved 120-day implementation period for companies to incorporate these changes into their systems. Since the filing is still pending, there is no new revised effective date. Upon approval, the effective date will change to incorporate the 120-day implementation period and will be communicated to the Industry at that time.

For additional details related to this filing, please refer to Bulletin #1166.

K. Proposed Changes to Rules of Operation

At its meeting of September 17, 2024, the Governing Committee voted to amend Rule of Operation 30, Section C titled Procedures for Voluntary Writing of Risks from the MAIP. The Proposed changes to the Rules of Operation amending Rule 30 were filed with the Commissioner of Insurance on September 17, 2024, announced in Bulletin #1177. The changes were deemed and approved effective October 18, 2024 as amended per Article X of the Plan of Operation, announced in Bulletin #1180.

The Rules of Operation, including the approved changes to Rule 30, are available on CAR's website.

L. Annual Review of MAIP Quota Share Credits

CAR's Governing Committee has completed its annual review of MAIP Quota Share credits. At its September 17, 2024 meeting, the Committee unanimously voted to notify the Commissioner of Insurance that CAR is recommending no change to credits for policies effective April 1, 2025 and subsequent. The Governing Committee is, therefore, submitting no proposed amendments to Rule 29.

For additional details related to these changes, please refer to Bulletin #1178.

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3RD QUARTER 2024**

III. RESIDUAL MARKET INFORMATION (continued)

M. Commercial Residual Market Rate Placed on file – October 1, 2024 Effective Date

On June 26, 2024, the Division of Insurance placed CAR's commercial residual market rates and rating manual on file for policies effective October 1, 2024 and subsequent. (SERFF Tracking Number: CARI-133957562) Please note that the original effective date of July 1, 2024 has been updated to October 1, 2024 to allow for the implementation of these rates. There were no changes made to the filing with the exception of the effective date.

The Commercial Automobile Insurance Manual Rules, Rates, Experience Rating Plan, and Implementation Instructions are available on the Manuals page of CAR's website. Requests should be directed to ActStatDept@commauto.com.

Please refer to Commercial Lines Notice #159 for additional details.

N. CAR Commercial Automobile Manual Rule and Form Filing

As announced in Bulletin #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. (SERFF Tracking Number: CARI-134030396). 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 #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.

O. Proposed Updates to the Rules of Operation – Rule 6

At its meeting of November 19, 2024, the Governing Committee voted to amend Rule 6 – Coverages of the CAR Rules of Operation by modifying the language to conform to with the updated commercial policy coverage forms and associated endorsements placed on file for use with residual market policies effective January 1, 2027 and subsequent. The Rule has also been restructured to ensure better clarification and more accurate coverage references.

For additional details related to these changes, please refer to Bulletin #1181.

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III. RESIDUAL MARKET INFORMATION (continued)

P. Updates to the Manual of Administrative Procedures - Chapter IX

At its meeting of November 19, 2024, the Governing Committee approved modifications to Chapter IX – Compliance Audit of the Manual of Administrative Procedures resulting from the implementation of a revised commercial audit program.

For additional details related to these changes, please refer to Bulletin #1182.

Q. Commercial Residual Market Rule Filing

CAR filed proposed rule changes to CAR’s Commercial Automobile Insurance Manual with the Division of Insurance on October 30, 2024, which will be effective upon approval. In conjunction with CAR’s objective to improve commercial automobile residual market results, the Governing Committee continues to evaluate opportunities to enhance consistency among Servicing Carriers in managing residual market risks. To that end, CAR has amended Rule 72 language in determining the classification of certain public vehicles, particularly the description of vehicles that are classified as Bus NOC and the determination of rating territory for non-zone rated classes. In addition, rating procedures for bobtail operations are clarified in Rule 55, and a new appendix has been added to the rule manual that lists the current policy and endorsement forms on file for use with ceded commercial risks. For planning purposes, the Manual Rule changes are available to Member Companies upon request by email and should be directed to ActStatDept@commauto.com.

For additional details related to these changes, please refer to Commercial Lines Notice #161.

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III. RESIDUAL MARKET INFORMATION (continued)

R. 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 2022 accounting date.

Accounting Date	Reported Credit Premium	Adjusted Credit Premium	Rule 29 Credit Impact	Error Percentage
Jan. 2022	957,719,917	938,778,718	-18,941,199	1.98%
Feb. 2022	953,615,987	935,108,468	-18,507,519	1.94%
March 2022	958,970,895	940,803,622	-18,167,273	1.89%
April 2022	957,231,456	939,284,472	-17,946,984	1.87%
May 2022	959,180,731	941,271,305	-17,909,426	1.87%
June 2022	959,724,409	941,795,844	-17,928,565	1.87%
July 2022	958,554,760	940,735,184	-17,819,576	1.89%
August 2022	958,856,993	940,561,243	-18,295,750	2.67%
Sept 2022	960,979,583	942,167,652	-18,811,931	2.54%
Oct 2022	960,567,634	941,117,867	-19,449,767	2.02%
Nov 2022	962,041,430	942,124,090	-19,917,340	2.07%
Dec 2022	962,324,572	942,531,249	-19,793,323	2.06%
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%

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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 2024	March 15, 2024	March 16, 2024	1st Quarter 2024
February 2024	April 15, 2024	April 16, 2024	
March 2024	May 15, 2024	May 16, 2024	
April 2024	June 17, 2024	June 18, 2024	2nd Quarter 2024
May 2024	July 15, 2024	July 16, 2024	
June 2024	August 15, 2024	August 16, 2024	
July 2024	September 16, 2024	September 17, 2024	3rd Quarter 2024
August 2024	October 15, 2024	October 16, 2024	
September 2024	November 15, 2024	November 18, 2024	
October 2024	December 16, 2024	December 17, 2024	4th Quarter 2024
November 2024	January 15, 2025	January 16, 2025	
December 2024	February 18, 2025	February 19, 2025	

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 2024.

Lastly, CAR also provides loss data eligible for future loss write-offs. The potential loss write-offs for December 2024 through May 2025 are shown following the 3rd Quarter Write-Off exhibit.

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IV. ACCOUNTING SYSTEM (continued)

B. Critical Error Write-Off (continued)

3rd Quarter 2024 – Loss Write-Off

Company	Aug 2024	Sept 2024	Oct 2024	Total
154		0		0
279		1,340		1,340
732		0		0
734		0		0
735		0		0
773		0		0
Total		1,340		1,340

3rd Quarter 2024 – 10% Loss of Investment Fees

Company	Aug 2024	Sept 2024	Oct 2024	Total
154		0		0
279		134		134
732		0		0
734		0		0
735		0		0
773		0		0
Total		134		134

Potential Loss Write-Off December 2024 through May 2025

Company	December 2024	January 2025	February 2025	March 2025	April 2025	May 2025	Grand Total
154	0	0	0	0	0	0	0
245	0	0	0	0	0	0	0
279	0	0	0	0	0	0	0
717	0	0	0	0	0	0	0
732	0	0	0	0	0	0	0
734	0	0	0	0	0	0	0
773	0	0	0	0	0	0	0
Totals	0	0	0	0	0	0	0

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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	Critical Premium Dollars	Error Percent
154	2022	6,615	0.02
154	2023	534	0.00
154	2024	466,827	1.71
279	2022	2	0.00
279	2023	719	0.00
279	2024	0	0.00
732	2022	0	0.00
732	2023	0	0.00
732	2024	0	0.00
773	2022	517,190	1.01
773	2023	303,518	0.53
773	2024	159,768	0.31
Total Ind		1,455,173	0.25

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 2024 forecasting reports on December 19, 2024.

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IV. ACCOUNTING SYSTEM (continued)

F. 2022 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 2022 premium reporting year will close on February 18, 2025. Accordingly, CAR will no longer accept cession activity for the 2022 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 2022 effective date policies and for historical information. The Cession/No Premium Write-off Penalty amount has been calculated to be \$12,900 for policy effective year 2022. 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
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

G. \$60 Cession/No Premium Penalties

The November 2024 \$60 Cession/No Premium penalties ran on December 11, 2024. These penalties will be assessed with the 4th Quarter 2024 Settlement of Balances Report.

Co No	Policy Eff Yr.	Policy Count	Assessed Penalty
773	2022	1	\$60
773	2023	0	\$0
773	2024	2	\$120
Total		3	\$180

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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 2024	March 15, 2024	March 16, 2024	1st Quarter 2024
February 2024	April 16, 2024	April 17, 2024	
March 2024	May 15, 2024	May 16, 2024	
April 2024	June 17, 2024	June 18, 2024	2nd Quarter 2024
May 2024	July 15, 2024	July 16, 2024	
June 2024	August 15, 2024	August 16, 2024	
July 2024	September 16, 2024	September 17, 2024	3rd Quarter 2024
August 2024	October 15, 2024	October 16, 2024	
September 2024	November 15, 2024	November 16, 2024	
October 2024	December 16, 2024	December 17, 2024	4th Quarter 2024
November 2024	January 15, 2025	January 16, 2025	
December 2024	February 18, 2025	February 19, 2025	

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 2024	June 17, 2024	July 1, 2024	Approx. August 1, 2024
2nd 2024	September 16, 2024	October 1, 2024	Approx. November 1, 2024
3rd 2024	December 16, 2024	January 3, 2025	Approx. February 3, 2025
4th 2024	March 17, 2025	April 1, 2025	Approx. May 1, 2025

The Annual Statement collection of Page 14's for 2nd Quarter 2024 was due on September 16, 2024. Penalties for late Page 14 amounted to \$7,600. Reconciliation 2nd Quarter 2024 responses were due November 1, 2024 and penalties amounted to \$800. All penalties were included in 3rd Quarter 2024 Settlement of Balances. The 3rd Quarter 2024 Annual Statement Statutory Page 14 data were due at CAR on December 16, 2024. The 3rd Quarter 2024 Reconciliation ran on January 2, 2025.

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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 2023 EFF YEAR	Liability	52,021	640	1.23%
	No Fault	49,030	293	0.60%
	Physical Damage	38,159	460	1.21%
	Total	139,210	1,393	1.00%
COMM 2024 EFF YEAR	Liability	38,998	345	0.88%
	No Fault	39,287	84	0.21%
	Physical Damage	31,000	882	2.85%
	Total	109,285	1,311	1.20%

* Please note: The Rate Edit update for ceded commercial policies effective 1/1/2024 and subsequent has not been completed for physical damage relative to the reporting of Original Cost New instead of Symbol Code. Completion is expected shortly. Please disregard the physical damage record numbers and error percentage for 2024 physical damage records.

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 2024 – December 2024. Previous Effective Year includes policies effective January 2023 – December 2023. 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 09/2024

COMPANY NUMBER	RECORD COUNT	WASHOUT COUNT	WASHOUT PERCENT
025	21,651	28,127	76.98
029	1,986	3,142	63.21
033	645,613	2,059,791	31.34
044	666	1,286	51.79
100	59,522	129,405	46.00
101	48	136	35.29
118	75,245	210,964	35.67
127	24,173	33,183	72.85
141	306,598	553,591	55.38
142	2,008	8,296	24.20
153	1,867,230	6,335,507	29.47
154	573,767	947,221	60.57
156	37,508	57,414	65.33
192	2,452	11,440	21.43
201	5,226	18,025	28.99
202	352	1,553	22.67
204	2	8	25.00
226	23,214	32,170	72.16
250	280	1,306	21.44
256	330	825	40.00
258	1,840	9,024	20.39
261	3,082	6,079	50.70
265	504	1,476	34.15
307	4,130	7,300	56.58
327	996	3,421	29.11
334	122	304	40.13
342	5,063	23,384	21.65
344	6,350	18,795	33.79
349	8,720	38,098	22.89
362	244,554	351,610	69.55
402	26,402	38,688	68.24
417	3,010	5,045	59.66

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V. STATISTICAL AGENT FUNCTION (continued)

D. Deleted Washout Records (continued)

Deleted Washout Totals
For All Shipments Received Through 09/2024

COMPANY NUMBER	RECORD COUNT	WASHOUT COUNT	WASHOUT PERCENT
418	36,351	146,542	24.81
420	7,164	16,997	42.15
439	46,648	82,987	56.21
443	846	1,872	45.19
450	560	2,526	22.17
486	1,188	4,591	25.88
503	96	140	68.57
522	12,816	44,916	28.53
531	5,960	23,485	25.38
577	67,571	146,613	46.09
584	4,090	19,349	21.14
626	189,934	306,794	61.91
638	776	1,612	48.14
664	431,272	1,382,347	31.20
708	22	105	20.95
731	879,454	4,186,458	21.01
737	1,115,759	3,076,739	36.26
770	204,505	783,125	26.11
785	3,793,748	12,855,947	29.51
827	2,778	13,137	21.15
881	704	2,265	31.08
890	2,102	9,734	21.59
902	186,690	310,725	60.08
907	279,305	782,451	35.70
908	17,960	87,862	20.44
910	66,394	207,500	32.00
916	159,896	523,251	30.56
940	211,674	700,639	30.21
941	1	4	25.00
943	430,118	1,142,744	37.64
996	1,254	2,854	43.94

Total Industry	15,104,629	83,448,616	18.10%
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The 2023 washout total following the 09/2023 shipments was 16.65%

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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 2024 Distributional Analysis report in late August and responses were due back on November 7, 2024. Any missing responses were then required by to be reported by January 17, 2025.

Any questions regarding this reporting should be directed to your companies 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.

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.