



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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

ADDITIONAL INFORMATION

TO MEMBERS OF THE COMMERCIAL AUTOMOBILE RESIDUAL MARKET STANDARDS SUBCOMMITTEE

FOR THE MEETING OF:

Tuesday, July 31, 2018 at 10:30 a.m.

CRMS

18.08 Standards for Validating Non-Fleet Private Passenger Type Risks

CAR has received a request from Ms. Dana Casher, representing Point Insurance Agency, Inc., for the Subcommittee to discuss the following issues related to the Non-Fleet Private Passenger Type Risk Standards:

1. Clarify the issue of the number of indicia necessary in the first instance to write or renew a commercial policy and define the circumstances in which further evidence is necessary.
2. State the impact of inclusion of a customer on the Ineligible Risk Database.
3. Instruct the Servicing Carriers to review the license status of each authorized driver on a policy, rejecting those policies with drivers who hold foreign licenses who have been in the US for over a year and otherwise writing them subject to future non-renewal as appropriate.

CRMS

18.09 Producer Requirements

The Subcommittee should be prepared to review and discuss an enhanced producer application form as well as updated procedures for the review and validation of an applicant's prior work experience. (Docket #CRMS18.09, Exhibit #4)

Additionally, the Subcommittee should discuss the following issues raised at the previous meeting:

- Existing termination language in Rule 14 as it may apply to subsequent applicants for appointment
- Market need concept consistent with historical Rule provisions

CRMS

18.12 Radius of Operation and Rating Territory

Draft amendments to Rule 72 – Public Automobile Classifications of the Commercial Automobile Insurance Manual to enhance consistency in the determination of Radius of Operation and Rating Territory are attached for the Subcommittee’s discussion. (Docket #CRMS18.12, Exhibit #2)

Additionally, attached is a submission from Pilgrim Insurance Company suggesting that Rating Territory be determined either by garaging or operation depending upon vehicle use classification. (Docket #CRMS18.12, Exhibit #3)

CRMS

18.13 Review of Coverage Limits

The Subcommittee will continue its discussion relative to the cedable limits available in Massachusetts. Information summarizing the limits in other states’ plans is attached. (Docket #CRMS18.13, Exhibit #2)

WENDY BROWNE
Vice President – Business Operations

Attachments

Boston, Massachusetts
July 26, 2018

**APPLICATION FOR ASSIGNED RISK PRODUCER CERTIFICATION
Massachusetts Automobile Insurance Plan (MAIP)**

COMMONWEALTH AUTOMOBILE REINSURERS

101 Arch Street, Suite 400
BOSTON, MASSACHUSETTS 02110
617-338-4000 617-338-5422 (FAX)

Provide all information and materials requested on the instruction page. Incomplete application packages will result in processing delays and possible declination.
Complete and return to the **RESIDUAL MARKET SERVICES DEPARTMENT** at the above address.

I. AGENCY INFORMATION

A. AGENCY NAME: _____

Provide copy of License. Agency name must be the same as it appears on the producer's license. For corporations and LLCs provide Articles of Organization as filed with the Secretary of State's office, and which include names and titles of all officers and directors as well as details of stock ownership.

B. Business Address of the Primary Office Location:

1. Street: _____
City/Town: _____ State: _____ Zip: _____
Business Telephone(s): _____ Fax: _____
E-mail address (Required): _____
Errors and Omissions Carrier: _____ Amount: _____
Agency Hours: _____

ADDITIONAL AGENCY OFFICE LOCATIONS (Same agency name)

2. Street: _____ City/Town: _____ Zip: _____
Licensed producer name(s) at this location: _____
3. Street: _____ City/Town: _____ Zip: _____
Licensed producer name(s) at this location: _____
4. Street: _____ City/Town: _____ Zip: _____
Licensed producer name(s) at this location: _____
5. Street: _____ City/Town: _____ Zip: _____
Licensed producer name(s) at this location: _____
6. Street: _____ City/Town: _____ Zip: _____
Licensed producer name(s) at this location: _____

(If more than 6, additional office location information may be provided on a separate sheet of paper)

Initial/Date: _____

ADDITIONAL AGENCY OFFICE LOCATIONS (Same agency name)

2. Street: _____ City/Town: _____ Zip: _____

Licensed Producer supervising this office location (name): _____

What are the procedures for review of residual market applications and submissions from this location? (check all that apply):

The above licensed producer is present daily, during office hours, in this office location for contact and oversight of all insurance transactions.

The above licensed producer is not present during all office hours but is present, in this office daily, and reviews all insurance transactions prior to binding and submission to companies.

The above licensed producer is not present during all office hours and is not present in this office on a daily basis, however, the agency is addressing oversight of the submission of business, pursuant to and in compliance with all Massachusetts Division of Insurance licensing requirements. Please indicate the manner in which business is overseen by a licensed producer from this office location: _____

3. Street: _____ City/Town: _____ Zip: _____

Licensed Producer supervising this office location (name): _____

What are the procedures for review of residual market applications and submissions from this location? (check all that apply):

The above licensed producer is present daily, during office hours, in this office location for contact and oversight of all insurance transactions.

The above licensed producer is not present during all office hours but is present, in this office daily, and reviews all insurance transactions prior to binding and submission to companies.

The above licensed producer is not present during all office hours and is not present in this office on a daily basis, however, the agency is addressing oversight of the submission of business, pursuant to and in compliance with all Massachusetts Division of Insurance licensing requirements. Please indicate the manner in which business is overseen by a licensed producer from this office location: _____

(If more than 3, additional office locations, information may be provided separately and submitted with the application)

Incorporate into CAR's evaluation and review of Applicant for Appointment as an ARP/ERP:

Specific to the experience requirement for a commercial automobile Servicing Carrier appointment:

Secure an "official" document attesting to the requirement that the applicant satisfies the experience requirement pursuant to CAR Rule 14.A.4.c., "Within the preceding 24 month period, work for a minimum of 12 months with a producer licensed by the Division of Insurance, or with a Member, during which time the applicant's efforts were primarily devoted to commercial automobile insurance in the Massachusetts Motor Vehicle Insurance market".

Added procedural evaluation:

Staff will call the signatory (former employer, etc.) of the document and request information and/or confirmation relative to the applicant's experience, inquiring as to:

- 1) Job title
- 2) Confirmation of involvement working with commercial auto risks
- 3) Length of time working at agency/company
- 4) Length of time working directly with commercial risks
- 5) Level of involvement, class of risks

CAR | **Rules of Operation**
Rule 14 | **Exclusive Representative Producer Requirements**
Revision Date | **2018.07.24**
Page | **10 of 11**

E. Appointment Ineligibility

1. An ERP that has had an appointment terminated by a Servicing Carrier for failing to satisfy any of the requirements specified in Section B.1. or for failing to maintain eligibility pursuant to Section A.4. shall be ineligible for reappointment for a period of two years commencing on the effective date of the termination.

A licensed property and casualty producer whose appointment has been terminated by a Member as a consequence of failing to satisfy any of the requirements of Section B.1. or failing to maintain eligibility pursuant to Section A.4. will be ineligible for appointment as an ERP for a period of two years commencing on the effective date of the termination.

2. If the certification of a MAIP Assigned Risk Producer has been revoked by CAR for violations of any obligation(s) delineated in Rule 31 and having exhausted the appeal rights pursuant to Rule 40, the producer is ineligible for the appointment or continuation of its ERP appointment. The producer shall be ineligible to reapply for appointment as an Exclusive Representative Producer until such time as the producer is eligible to reapply for certification as an Assigned Risk Producer.
3. An ERP terminated for failure to meet minimum production criteria pursuant to Section C. shall be ineligible for appointment to represent a Servicing Carrier as an ERP for a period of two years commencing on the effective date of the termination.

4. The term ERP, for purposes of Section E., includes any licensed producer and any other newly emerging producer with whom or which the terminated ERP has a direct or indirect material and continuing proprietary or management interest.

F. Review/Relief of ERP Termination

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

A completed "Request for Review/Relief" form must be received by CAR within 30 calendar days of the delivery of the termination notice. A review by CAR's Market Review Committee will be held within 15 business days of the date of CAR's receipt of the completed "Request for Review/Relief" form unless such requirement is waived by the

CAR | **Rules of Operation**
Rule 14 | **Exclusive Representative Producer Requirements**
Revision Date 2018.07.24
Page 8 of 11

Months after Appointment	Minimum Volume Requirement (Total Written Premium)
12	\$10,000
24	\$20,000
36	\$30,000
Subsequent Evaluations	\$30,000

An ERP's book of business will be evaluated on an annual basis by the Servicing Carrier with a copy of the evaluation provided to the ERP and to CAR within 15 days of the evaluation date.

The effective date of termination shall be one year after the evaluation date on which the ERP failed to develop or maintain the applicable minimum book of business. If, during that year, the ERP obtains and maintains the applicable minimum book of business, the termination process shall be suspended but the ERP shall continue to be subject to annual evaluations.

2. An ERP terminated under the provisions of Section C. shall be ineligible for appointment to a Servicing Carrier for a period of two years commencing on the effective date of the termination.

The term ERP, for purposes of this paragraph, includes any licensed producer and any other newly emerging producer with whom or which the terminated ERP has a direct or indirect material and continuing proprietary or management interest.

D. Service Fees

1. G.L. c. 175, §182, in part, prohibits producers and others in connection with the placing or negotiation of insurance policies or the continuance or renewal thereof from selling or offering to sell anything of value whatsoever not specified in the policy of insurance. See also G.L. c. 176D, §3(8). The following acts and practices are prohibited:
 - a. Charging a fee in addition to the premium for certifying a registration on behalf of a Servicing Carrier;
 - b. Charging a fee in addition to the premium for acting as a producer and placing the applicant's Motor Vehicle Insurance business with a Servicing Carrier;

**Commercial Automobile Residual Market Standards Subcommittee
CRMS18.12 – Radius of Operation and Rating Territory**

Memorandum of Changes – July 31, 2018

Description:

CAR staff is recommending modifications to the Commercial Automobile Insurance Manual to assure consistency in the determination of radius of operation and rating territory. The specific modifications are noted below.

Section V – Public Transportation

Rule 72 – Public Automobile Classifications

Section B.2. has been updated to indicate that radius of operation is determined on a straight line from the street address of the automobile's principal garaging.

Section C. has been updated to include a reference to Rules 21 and 22 of the Manual which provide additional guidance for defining principal garaging.

Section C.1., applicable to zone rated risks, has been updated to indicate that the automobile's principal garaging is used as the gateway for determining zone and zone combination. This Section has been updated to specifically indicate that if an automobile is garaged outside of Massachusetts, the applicable zone combination is zone 49 and the automobile's farthest zone of operation from that point. An example to represent this situation has also been added.

Section C.2., applicable to automobiles classified as local and intermediate risks that are not subject to zone rating, has been updated to specify that a rating territory other than the highest rated territory through or in which the public automobile operates will be assigned if the risk is able to provide credible documentation that 80% or more of the automobile's operation is in a single lower rated territory.

Lastly, minor editorial updates to these Sections have been made as needed.

CAR | **Commercial Automobile Insurance Manual**
Section V | **Public Transportation**
Effective Date | **2018.02.01**
Page | **8 of 18**

- (2) Automobiles that are owned or leased for one year or more by a person or organization who is in the business of transporting employees of one or more employers shall be classified and rated in accordance with Rule 72 – Public Automobile Classifications and Rule 73 – Premium Development – Other than Zone Rated Automobiles for automobiles described as a Bus Not Otherwise Classified in Section B.1.f.(8) of this Rule.

2. Radius Class

Determine radius on a straight line from the street address of the automobile's principal garaging. ~~motor vehicle registration. For leased automobiles, use the street address of the lessee's business to determine radius.~~

- a. Local – up to 50 miles – the automobile is not operated beyond a radius of 50 miles from the street address where such automobile is principally garaged. ~~registered.~~
- b. Intermediate – 51-200 miles – the automobile is operated beyond a radius of 50 miles but not beyond a radius of 200 miles from the street address where such automobile is principally garaged. ~~registered.~~
- c. Long distance – over 200 miles – the automobile is operated beyond a 200 mile radius from the street address where such automobile is principally garaged. ~~registered.~~ Apply zone rates for all autom**obiles** other than taxis, limousines, car service, school, church and urban buses and van pools.

C. Geographic Classification

Risks with a primary classification of Other Buses as described in Section B.1.f.(1), or Sections B.1.f.(3) – (8) of this Rule are subject to zone rating if the automobile is regularly operated beyond a 200 mile radius from the street address of principal garaging. ~~where place of principal garaging is defined in this Rule. For a further description of principal garaging, refer to Rule 21 – Residence and Location and Rule 22 – Out-of-State Garaging of Section II – Common Coverages of this Manual.~~

CAR | **Commercial Automobile Insurance Manual**
Section V | **Public Transportation**
Effective Date | **2018.02.01**
Page | **9 of 18**

1. Zone Rated Risks – Determination of Zone or Zone Combination for Zone Rated Risks

Determine the zone or zone combination and code for each automobile as follows:

- a. Use the Long Distance Zone Definitions in the Rate Section to determine the appropriate zone combination as described in Sections C.1.b. and C.1.c. of this Rule.
- b. When an automobile is principally garaged in a regional zone and operates in that zone and in one or more metropolitan zones, the zone combination is the regional zone and the metropolitan zone farthest away.
- c. In all other situations, the zone combination is the zone of the automobile's registration principal garaging and the zone included in the automobile's operations farthest from that point. Note that for an automobile principally garaged outside of Massachusetts, the zone combination is zone 49 and the zone included in the automobile's operations farthest from that point.

Examples:

- a. The automobile is registered principal garaged in Worcester, Massachusetts (regional zone 49) and operates in Utica, New York (regional zone 48) and Hartford, Connecticut (metropolitan zone 12). The proper zone combination is 49 and 12.
- b. The automobile is registered principal garaged in Springfield, Massachusetts (regional zone 49) and operates in Bangor, Maine (regional zone 49). The proper zone combination is 49.
- c. The automobile is registered principal garaged in Boston, Massachusetts (metropolitan zone 03) and operates in New York City (metropolitan zone 26) and Utica, New York (regional zone 48). The proper zone combination is 03 and 48.
- d. The automobile is principal garaged in New York City (metropolitan zone 26) and operates in Atlanta, Georgia (metropolitan zone 01) and in Tallahassee, Florida (regional zone 47). The proper zone combination is 49 and 47.

CAR | **Commercial Automobile Insurance Manual**
Section V | **Public Transportation**
Effective Date | **2018.02.01**
Page | **10 of 18**

Refer to the Long Distance Zone Definitions and the Zone Rating Tables in the Rate Section.

2. Non-Zone Rated Risks – Determination of Rating Territory
Principal Place of Garaging for Non-Zone Rated Risks

For risks that are not subject to zone rating, the rating territory shall be determined by the highest rated territory through or in which the public automobile operates. The highest rated territory is the territory with the highest manual premiums for compulsory and optional bodily injury liability at \$20,000 per person, \$40,000 per accident and \$5,000 property damage as shown on the Public Automobiles Liability rate pages in the Rate Section. A rating territory other than the highest rated territory ~~may apply~~ will be assigned only if the risk supplies credible documentation that 80% or more of ~~a public~~ the automobile's operation is ~~outside the highest in a single lower~~ rated territory. Refer to the Territory Schedule in the Rate Section.

D. Secondary Classifications

A secondary classification is assigned to risks with a primary classification of Other Buses and described in Section B.1.f. of this Rule that do not qualify for zone rating, and to risks with a primary classification of School Bus as described in Section B.1.d. or Church Bus as described in Section B.1.e. of this Rule. The secondary classification is based on the seating capacity of the automobile.

Apply the following criteria to determine the seating capacity of the automobile:

1. Use the seating capacity specified by the manufacturer of the automobile unless a public authority rules otherwise.
2. Do not include the driver's seat when determining seating capacity.
3. If a truck, tractor or trailer is classified as a public automobile, determine the seating capacity from the size class as follows:

<u>Size Class</u>	<u>Seating Capacity</u>
Light	1 to 8
Medium	9 to 20
Heavy	21 to 60
Extra-Heavy	Over 60

Public Transportation

- a. *Taxicab or Similar Passenger Carrying Service* – a metered or unmetered automobile with a seating capacity of eight or less that is operated for hire by or on behalf of the named insured or by an employee, but does not pick up, transport, or discharge passengers along a route.

Suggestion: Rate this risk based on **where it operates** as many taxi cabs have medallions to operate with in a specific city or town. For those that do not require a medallion, it is likely that the operation encompasses an area beyond the garaging location.

- b. *Limousine* – an unmarked luxury sedan with a seating capacity of eight or less that is operated for hire which
- (1) is hired on a prearranged hourly basis for weddings, funerals, religious ceremonies or other non-business social functions;
 - (2) is hired on an exclusive, dedicated basis for the duration of the event, not for drop-off and pick-up;
 - (3) is operated by the named insured, an employee, or an independent contractor of the named insured, in attendance as a chauffeur at the beginning and ending of the function.

Suggestion: Rate this risk based on **where it operates** as many limousines are hired for social functions and are driven to Boston and out-of-state, areas and roads that the driver may be unfamiliar with. They would be operating in those areas a disproportionate amount of the time.

- c. *Car Service* – an unmarked for hire automobile with a seating capacity of eight or less which
- (1) is hired on a prearranged basis;
 - (2) does not pick up hail fares on the street;
 - (3) does not contain a rate meter, and does not charge for services based upon miles traveled if the trip is less than 25 miles;
 - (4) operates on a scheduled business day, and is returned to the automobile's base of operation for a continuous period of at least four hours in each 24 hour period;
 - (5) is operated by the named insured, an employee, or an independent contractor of the named insured, in attendance as a chauffeur;
 - (6) operates from a base with two-way communication;
 - (7) primary payment method is by billing or credit card;
 - (8) may be under contract with a regional transit authority where transportation services are paid for by the individual requesting the services. For services contracted and paid for by a social service agency, classify the automobile in accordance with Section B.1.f.(7) of this Rule.

Suggestion: Rate this risk based on **where it operates** as many car service vehicles are hired for rides to airports either in Boston or out-of-state. They would be operating in those areas a large portion of the time.

- d. *School Bus* – an automobile that carries students or other persons to and from school, or in any school activity including games, outings and similar school trips. There are two types of school buses for rating purposes:

Suggestion: Rate this risk based on **where it is garaged**. School Buses operate within the school district for a few hours in the morning and a few hours in the afternoon. For the remainder of the day, they are parked, most likely at or near the home of the driver. In the summer months, they are, most likely, rarely used. It seems that the vehicle would be idle for the majority of time and therefore rating the vehicle based on where it operates for a few hours may not be the best choice.

- e. *Church Bus* – an automobile used by a church to transport persons to or from services and other church related activities. This classification does not apply to public automobiles used primarily for daily school activities.

Suggestion: Rate this risk based on **where it is garaged**. Church Buses generally operate on a limited basis, most likely in close proximity to the church. These types of risks do not even keep logs as they are not a vehicle for hire. When not being used to transport parishioners, they are generally idle or used as a PPT. Rating the vehicle based on where it operates when transporting parishioners to church or within the church community may not be the best choice.

- f. *Inter-City Bus* – an automobile that picks up and transports passengers on a published schedule of stops between stations located in two or more towns or cities.

Suggestion: Rate this risk based **on where it is garaged**. These buses are generally commuter buses on a set route that transport people from suburbs into an urban area. The time they spend in the urban area is generally limited to the time it takes to drop commuters off at the various bus stops and then return to either a parking lot or back to their place of garaging, depending on when the next scheduled run for that bus is. Because these risks travel on highways, they are passing through many communities and rating territories. It is impossible to determine what amount of time is spent in each rating territory but to rate them in the urban area that serves as the terminus for their commuter run, knowing they are in that area for a very limited time, does not seem to be the most practical choice.

- g. *Urban Bus* – an automobile that picks up, transports and discharges passengers at frequent local stops along a prescribed route. This classification applies only to automobiles operated principally within the limits of a city or town, and communities contiguous to such city or town, and includes scheduled express service between points on that route.

Suggestion: Rate this risk based on **where it operates** as urban buses, by definition, operate with a specified city or cities. This is most likely also the area where the vehicles are garaged.

- h. *Airport Bus or Airport Limousine* – an automobile for hire that transports passengers between airports and other passenger stations, or motels. Automobiles used to transport passengers from their home or place of employment to or from an airport should be classified according to Sections B.1.a.– c. of this Rule, as appropriate.

Suggestion: Rate this risk based on **where it operates** as, by definition, the purpose of these vehicles is transportation to airports in Boston and out-of-state. They would be operating in those areas a large amount of the time and their rating should reflect such.

- i. *Charter Bus* – an automobile chartered for special trips, touring, picnics, outings, games and similar uses.

Suggestion: Rate this risk based on **where it operates** as these risks generally travel long-distance (over 200 miles from the principal place of garaging) and are rated as such through their long-distance zone combination. Those that operate within 200 miles of their principal place of garaging should be rated the same way - based on the area of operation.

- j. *Sightseeing Bus* – an automobile accepting individual passengers for a fare for sightseeing or guided tours, making occasional stops at certain points of interest and returning the passengers to the point of origin.

Suggestion: Rate this risk based on **where it operates** as sightseeing buses, by definition, bring passengers to tourist spots in a specified city or cities. They would be operating in those areas a large portion of the time.

- k. *Transportation of Athletes and Entertainers* – an automobile owned by a group, firm or organization that transports its own professional athletes, musicians or other entertainers.

Suggestion: Rate this risk based on **where it operates** as there is no scheduled route and these vehicles could be travelling anywhere. Based on the unknown nature of where these vehicles travel, rating the risk based on the area operation seems to make the most sense.

- l. *Social Service Agency Automobile* – an automobile used by a government entity, civic, charitable or social service organization to provide transportation to clients incidental to the social services sponsored by the organization, including special trips and outings.

Suggestion: Rate this risk based **on where it is garaged**. These vehicles are generally PPTs that transport people within a 50 mile radius of where they are garaged. Even when they go to an urban area, the time they spend in the urban area is generally limited to the time it takes to drop their passengers off. Because these risks get assigned by a social service agency, they are passing through many communities and rating territories, generally within the area that they have designated. It is impossible to determine what amount of time is spent in each rating territory but to rate them in the urban area that they may occasionally travel through, to drop off a client given to them by the social service agency, seems unfair.

For those risks owned by the social service agency, they generally do not keep logs because these are not vehicles for hire. They generally operate within the area of their business and that is also where the vehicle is usually garaged.

- m. *Bus Not Otherwise Classified* – this classification includes, but is not limited to automobiles such as country club buses, cemetery buses, real estate development buses, and courtesy buses run by hotels.

Suggestion: Rate this risk based on **where it operates** as the risk itself has an uncommon operation and as such should be rated based on that operation, including the vehicles area of operation.

- n. *Van Pools* – an automobile of the station wagon, van, truck or bus type used to provide prearranged commuter transportation for employees to and from work and is not otherwise used to transport passengers for a charge.

Suggestion: Rate this risk based on **where it operates** as Van Pools are typically not operated by professional drivers, as with an *Inter-city Bus* and can pick up individuals at their homes, much like a *Car Service*. It is also likely that the operation encompasses an area far beyond the garaging location.

- o. *Transportation of Employees – Other Than Van Pools* – automobiles of any type used to transport employees other than as defined in Section B.1.g. of this Rule.

Suggestion: Rate this risk based on **where it operates**. It is likely that the operation encompasses an area far beyond the garaging location.

Limit Study Summary

Plan Name	Rule Language						
Connecticut Auto Ins Assigned Risk Plan – Commercial	<p>Each servicing Carrier shall be required to write a policy or binder for basic limits of \$25,000/\$50,000 BI and \$25,000 PD or \$75,000 CSL</p> <p>An applicant may also purchase additional coverage:</p> <ul style="list-style-type: none"> • Limits in excess of the basic limits as required by law • Limits adequate to comply with the provisions of the financial responsibility law of any state/province in which the motor vehicle will be operated • Limits at any of the following optional limits: <table style="margin-left: 40px; border: none;"> <tr> <td style="padding-right: 20px;">\$100,000</td> <td>\$250,000</td> </tr> <tr> <td>\$150,000</td> <td>\$300,000</td> </tr> <tr> <td>\$200,000</td> <td>\$500,000</td> </tr> </table> <p>This plan has Single Limits Required by Law up to \$5,000,000 for vehicles subject to the Motor Carrier Act of 1980, the Bus Regulatory Reform Act of 1982, as well as other local, municipal, and state requirements</p>	\$100,000	\$250,000	\$150,000	\$300,000	\$200,000	\$500,000
\$100,000	\$250,000						
\$150,000	\$300,000						
\$200,000	\$500,000						
Rhode Island Automobile Ins Plan – Commercial Auto Part	<p>The servicing carrier shall be required to write a policy or binder at a basic combined single limit of \$75,000</p> <p>A risk assigned under the Plan, may at his option, also purchase additional coverage up to \$550,000 at the following limits:</p> <table style="margin-left: 40px; border: none;"> <tr> <td style="padding-right: 20px;">\$110,000</td> <td>\$350,000</td> </tr> <tr> <td>\$125,000</td> <td>\$550,000</td> </tr> <tr> <td>\$150,000</td> <td></td> </tr> </table> <p>Limits in excess of the basic limits which are required of the applicant by a financial responsibility law enacted by the US Congress or by the State Legislature, or when required by the express provisions of a federal or state agency authorized by such law to prescribe specific limits of financial responsibility.</p> <p>The plan has Single Limits Required by Law up to \$5,000,000.</p>	\$110,000	\$350,000	\$125,000	\$550,000	\$150,000	
\$110,000	\$350,000						
\$125,000	\$550,000						
\$150,000							
Vermont Automobile Insurance Plan – Commercial Auto Part	<p>An applicant shall have the option of purchasing a combined single limit of \$60,000</p> <p>At the option of the insured, the servicing carrier shall also provide any of the following additional coverages:</p> <table style="margin-left: 40px; border: none;"> <tr> <td style="padding-right: 20px;">\$125,000</td> <td>\$400,000</td> </tr> <tr> <td>\$350,000</td> <td>\$500,000</td> </tr> </table> <p>Limits in excess of the basic limits which are required by a financial responsibility law enacted by the US Congress or by the state legislature, or which are required by the express provisions of any regulation of a federal or state agency authorized by such law to prescribe specific limits of financial responsibility. In no event shall the Plan be required to write limits in excess of the basic limits that exceed \$5,000,000 CSL.</p> <p>The plan has Single Limits Required by Law up to \$5,000,000.</p>	\$125,000	\$400,000	\$350,000	\$500,000		
\$125,000	\$400,000						
\$350,000	\$500,000						

Limit Study Summary

<p>New Hampshire Automobile Insurance Plan</p>	<p>The designated servicing carrier shall be required to write a policy or binder for basic combined single limit of \$75,000</p> <p>A risk assigned under the Plan may, at his option, also purchase additional coverage for:</p> <ul style="list-style-type: none"> • Liability limits in excess of the basic limits which are required of the applicant by a financial responsibility law enacted by the United States Congress or by the state legislature, or when required by the express provisions of any regulation of a federal or state agency authorized to prescribe specific limits of financial responsibility. • Higher Limits, up to \$750,000 CSL at the following limits: <table style="margin-left: 40px; border: none;"> <tr> <td style="padding-right: 20px;">\$125,000</td> <td>\$400,000</td> </tr> <tr> <td>\$350,000</td> <td>\$750,000</td> </tr> </table> <p>The plan has Single Limits Required by Law up to \$5,000,000</p>	\$125,000	\$400,000	\$350,000	\$750,000						
\$125,000	\$400,000										
\$350,000	\$750,000										
<p>New York Auto Insurance Plan</p>	<p>Each insurer shall be required to write a policy or binder for limits of \$25,000/\$50,000 BI and \$10,000 PD except as follows:</p> <ul style="list-style-type: none"> • When required by a financial responsibility law enacted by Congress or by the New York State Legislature, or when required by the express provisions of any regulation or federal or New York State agency authorized by such a law to prescribe specific limits of financial responsibility. • Upon request of any applicant or insured, the insurer shall provide limits adequate to comply with the provisions of financial responsibility law of any state or any province in which the motor vehicle will be operated. <p>At the request of the applicant or insured, the following limits shall be available:</p> <table style="margin-left: 40px; border: none;"> <thead> <tr> <th style="text-align: center;">Optional BI</th> <th style="text-align: center;">Optional PD</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$25,000/50,000</td> <td style="text-align: center;">\$10,000</td> </tr> <tr> <td style="text-align: center;">\$50,000/100,000</td> <td style="text-align: center;">\$25,000</td> </tr> <tr> <td style="text-align: center;">\$100,000/300,000</td> <td style="text-align: center;">\$50,000</td> </tr> <tr> <td style="text-align: center;">\$250,000/500,000</td> <td style="text-align: center;">\$100,000</td> </tr> </tbody> </table> <p>This plan has Single Limits Required by Law up to \$5,000,000 for vehicles subject to the Motor Carrier Act of 1980, the Bus Regulatory Reform Act of 1982, as well as other local, municipal, and state requirements</p>	Optional BI	Optional PD	\$25,000/50,000	\$10,000	\$50,000/100,000	\$25,000	\$100,000/300,000	\$50,000	\$250,000/500,000	\$100,000
Optional BI	Optional PD										
\$25,000/50,000	\$10,000										
\$50,000/100,000	\$25,000										
\$100,000/300,000	\$50,000										
\$250,000/500,000	\$100,000										
<p>New Jersey Commercial Auto Insurance Plan</p>	<p>When limits in excess of the basic combined single limit of \$35,000 are required by law, the Plan shall offer limits adequate to comply with the minimum requirements of that law, except with respect to limits over \$5 million in which case excess coverage is conditioned upon the Plan being able to security facultative reinsurance.</p> <p>CAIP shall provide limits adequate to comply with the provisions of the financial responsibility law of any state in which the motor vehicle will be operated, but only while the vehicle is being operated in that state.</p>										

Limit Study Summary

<p>New Jersey Commercial Auto Insurance Plan (continued)</p>	<p>Upon request of the applicant or insured, CAIP shall afford the following optional combined single limit of liability as specified by the applicant or insured:</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding-right: 40px;">\$50,000</td> <td>\$300,000</td> </tr> <tr> <td>\$100,000</td> <td>\$500,000</td> </tr> </table> <p>This plan has Single Limits up to \$5,000,000 and indicates that the Laws which require specific limits of liability include, but are not limited to the Motor Carrier Act of 1980, the Bus Regulatory Reform Act of 1982, and the Migrant and Seasonal Agricultural Worker Protection Act.</p>	\$50,000	\$300,000	\$100,000	\$500,000
\$50,000	\$300,000				
\$100,000	\$500,000				
<p>Pennsylvania Assigned Risk Plan</p>	<p>All applicants eligible for assignment as an all other risk shall be written at a basic combined single limit of \$35,000</p> <p>An insured assigned under the Plan may, at his option, also purchase additional coverage for the following:</p> <ul style="list-style-type: none"> • Limits in excess of the basic limits which are required by the applicant by a financial responsibility law enacted by the US Congress, state legislature, or Canadian provincial law, or when required by the express provisions of any federal or state agency or province authorized by such law to prescribe specific limits of financial responsibility. • A risk may obtain higher limits of liability up to \$350,000 CSL at the following limits: <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding-right: 40px;">\$100,000</td> <td>\$300,000</td> </tr> <tr> <td>\$250,000</td> <td>\$350,000</td> </tr> </table> <p>The plan has Single Limits Required by Law up to \$5,000,000</p>	\$100,000	\$300,000	\$250,000	\$350,000
\$100,000	\$300,000				
\$250,000	\$350,000				