



NATALIE A. HUBLEY  
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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## NOTICE OF MEETING

### COMMERCIAL PROGRAM OVERSIGHT COMMITTEE

A meeting of the Commercial Program Oversight Committee will be held virtually via Zoom video conferencing software on

**TUESDAY, MARCH 21, 2023, AT 10:30 A.M.**

If you plan to attend this meeting and are not a member of this Committee, please RSVP by completing the Visitor Security Form located in the Contact Us/Visitor Information section of CAR's website. CAR will then forward to you, via email, meeting access information. Please do not share access information provided by CAR but refer others wishing to attend the meeting to CAR's Visitor Security Form.

### MEMBERS OF THE COMMITTEE

Mr. John Olivieri, Jr. – Chair  
J.K. Olivieri Insurance Agency, Inc.

Mr. Brian Hayes  
Ms. Sharon Murphy  
Mr. Henry Risman  
Ms. Meredith Woodcock

Quincy Mutual Group  
Acadia Insurance Company  
Risman Insurance Agency, Inc.  
Liberty Mutual Insurance Companies

### AGENDA

#### CPOC

##### 22.01 Records of Previous Meeting

The Records of the Commercial Program Oversight Committee meeting of October 27, 2022 should be read and approved.

#### CPOC

##### 23.03 CAR Conflict of Interest Policy

The Chair will read a statement relative to CAR's Conflict of Interest Policy.

**CPOC**

**23.04 2022 Servicing Carrier Annual Report Review**

The Commercial Servicing Carrier Annual Reports are intended to provide Servicing Carriers a framework to report annually to CAR their efforts in managing the commercial automobile residual market. A draft of the 2022 Servicing Carrier Annual Report template is included for the Committee's review and recommendations prior to distribution to the four Servicing Carriers. (Docket #CPOC23.04, Exhibit #1)

**Other Business**

To transact any other business that may properly come before this Committee.

**Executive Session**

The Commercial Program Oversight Committee may convene in Executive Session in accordance with the provisions of G.L. c. 30A, § 21.

RICHARD DALTON  
Residual Market Liaison

Attachment

Boston, Massachusetts  
March 10, 2023



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### Commercial Servicing Carrier Annual Report 2022 Review

#### A. Introduction

The purpose of the Commercial Servicing Carrier Annual Report is to provide Servicing Carriers a framework to report annually to CAR their efforts in managing the commercial automobile residual market. The Servicing Carriers will provide a self-assessment of their performance in addressing past commercial market concerns and the results of those efforts. The Servicing Carriers will outline their objectives to maintain current levels of achievement in dealing with the issues identified in the marketplace over the past years and strategies for maintaining or exceeding those expectations in upcoming years.

Please comment on each area identified below and submit to CAR staff.

#### B. Specific Areas for Servicing Carrier Comment

1. In the 2021 Annual Report, comments from the carriers outlined trends regarding inflationary and supply chain issues resulting from the COVID pandemic. Comment on the development of these issues during 2022 with respect to the Massachusetts commercial automobile residual market.
2. The Ineligible Risk Application was introduced in November 2018 for use as an information sharing tool for the Servicing Carriers relative to the underwriting and management of business submissions to the residual market. Since its introduction, the application and information has been positively received, actively used and shared by each of the Servicing Carriers. Feedback from the Servicing Carriers in the 2021 annual report resulted in enhancements to the application including the ability to sort on different variations of the risk's name to assist in the alleviation of owed premium avoidance as well as the addition of an owed premium indicator. Please comment on whether these enhancements have been helpful and what, if any, further opportunities exist within the database to assist Servicing Carriers in the consistent handling of business submissions.
3. Several transportation network endorsements for policies effective February 2022 were implemented. Additionally, an out-of-state rating differential for zone-rated vehicles was approved for policies effective November 1, 2022
  - a. Comment on the impact of those endorsements and rating procedures have had since their implementation.
  - b. Comment on any other issues that may have developed or may arise from the implementation of those forms and procedures.

4. The Taxi/Limo/Car Service Program and the Commercial Servicing Carrier Program were combined as of the 2022 Servicing Carrier term. Comment on any significant implementation, classification, and/or book distribution issues or trends associated with combining the two programs.
5. Identify any new trends or red flags observed in the commercial automobile residual market with regard to an increase in new classifications being written or the re-classification of risks.
6. As outlined in the RFP, Servicing Carriers are requested to provide CAR with annual expense data containing the same information and detail level that your company provided in its proposal for the RFP (Exhibit 5.1.1).

In Sections A, B, C and D, separately identify total policy year 2022 company expenses for servicing ceded business by ULAE expenses, Underwriting/Technical Services expenses, Loss Control Services expenses, and Company/General expenses. As discussed by CPOC in evaluating the 2021 proposals, Servicing Carriers should report only expenses specifically incurred in relation to servicing ceded business and should not include enhancements implemented to improve their total market operations.

### Summary of PY 2022 Expenses

#### A. ULAE Expenses

#### Expenses

Claims Management Services Loaded Annual Staffing Costs	
Overhead/Traveling Expenses* *All salaries, including ULAE-related salaries, should be reported in the salary supplement.	
Special Investigations (concerning the facts of the loss)	
Adjusters Fees	
Motor Vehicle Appraisal Fees	
Fees for retrieval of pre-inspection reports	
Other	
Total	

**B. Underwriting/Technical Services Expenses**

**Expenses**

Underwriting/Technical Services Loaded Annual Staffing Costs	
Agency Education and Training	
General Processing Expenses	
Other	
Total	

**C. Company/General Expenses**

**Expenses**

Other Loaded Annual Staffing Costs	
Administrative/Account Management Services	
Management Information System Services	
All Other Services	
Rent and Rent Items	
Office Equipment & Supplies	
Professional Services (Auditors, Actuarial, Legal, etc.)	
Taxes, Licenses, & Fees	
Other	
Total	

**D. Calculation of Total Expenses**

**Expenses**

Section A. Total: ULAE Expenses	
Section B. Total: Underwriting/Technical Services Expenses	
Section C. Total: Loss Control Services Expenses	
Section D. Total: Company/General Expenses	
TOTAL: (A+B+C+D)	

7. Comment on any other successes and/or challenges in 2022 relative to the commercial automobile residual market activities.
8. Servicing Carrier Program Recommendations for 2023 and later:
  - a. Identify any market concerns, red flags, opportunities, or conditions not currently being addressed by the commercial automobile residual market. Provide suggested recommendations for addressing these issues in 2023 and beyond.
  - b. Provide suggestions, recommendations and/or solutions that would further control claims and service costs for 2023 and later.

**C. General Topics to be Addressed by the Servicing Carrier in the Annual Report**

Servicing Carriers are expected to comment on market conditions and experience both relative to the industry and specific to their company in the handling of commercial automobile residual market business during the 2022 policy year. Comment on the industry and your company’s efforts, challenges and successes in handling this business. The charts below provide industry and company data as of December, 2022 to assist you in your evaluation and comments. Additional data reports can be found on CAR’s website on the Commercial Only – Servicing Carrier Profile Page.

**Ceded Written Premium by Vehicle Type for Policy Years 2020-2022**

Industry					
Class Type Group	2020	2021	21/20 % Chg	2022	22/21 % Chg
Regular TTT and Regular TTT - Fleet	78,242	84,596	8.1%	85,249	0.8%
Zone Rated TTT and Zone Rated TTT - Fleet	21,989	23,837	8.4%	24,727	3.7%
Commercial Buses and Commercial Buses - Fleet	14,616	15,077	3.2%	16,155	7.1%
Zone Rated Buses and Zone Rated Buses - Fleet	2,769	4,116	48.6%	3,725	-9.5%
PPT Buses and PPT Buses - Fleet	16,419	17,527	6.7%	20,840	18.9%
Garages Subject to Compulsory Law	11,129	11,683	5.0%	12,300	5.3%
Garages - Premises and Garages Not Subject to Compulsory Law	61	59	-3.3%	65	10.2%
Van Pools	703	683	-2.8%	711	4.1%
Private Passenger Types - Non Fleet	8,540	7,218	-15.5%	6,546	-9.3%
Private Passenger Types - Fleet	3,624	3,549	-2.1%	3,785	6.6%
Special Types and Motorcycles	6,996	7,191	2.8%	7,723	7.4%
Non-Owned, Special Rating and Gross Receipts and Mileage	3,070	3,291	7.2%	3,335	1.3%
Taxi	1,553	1,623	4.5%	1,570	-3.3%
Limosuine	464	452	-2.6%	577	27.7%
Car Service	2,461	2,547	3.5%	2,045	-19.7%
Total	172,636	183,449	6.3%	189,353	3.2%
Company					
Class Type Group	2020	2021	21/20 % Chg	2022	22/21 % Chg
Regular TTT and Regular TTT - Fleet					
Zone Rated TTT and Zone Rated TTT - Fleet					
Commercial Buses and Commercial Buses - Fleet					
Zone Rated Buses and Zone Rated Buses - Fleet					
PPT Buses and PPT Buses - Fleet					
Garages Subject to Compulsory Law					
Garages - Premises and Garages Not Subject to Compulsory Law					
Van Pools					
Private Passenger Types - Non Fleet					
Private Passenger Types - Fleet					
Special Types and Motorcycles					
Non-Owned, Special Rating and Gross Receipts and Mileage					
Taxi					
Limosuine					
Car Service					
Total					
Written Premium (000) based on statistically reported data for all coverages combined					

**C. General Topics to be Addressed by the Servicing Carrier in the Annual Report (continued)**

**Ceded PDL Exposures by Vehicle Type for Policy Years 2020-2022**

<b>Industry</b>					
<b>Class Type Group</b>	<b>2020</b>	<b>2021</b>	<b>21/20 % Chg</b>	<b>2022</b>	<b>22/21 % Chg</b>
Regular TTT and Regular TTT - Fleet	18,591	18,592	0.0%	18,537	-0.3%
Zone Rated TTT and Zone Rated TTT - Fleet	3,725	3,484	-6.5%	2,984	-14.4%
Commercial Buses and Commercial Buses - Fleet	3,605	2,469	-31.5%	2,694	9.1%
Zone Rated Buses and Zone Rated Buses - Fleet	267	266	-0.2%	207	-22.4%
PPT Buses and PPT Buses - Fleet	4,806	3,759	-21.8%	4,473	19.0%
Garages Subject to Compulsory Law	3,254	3,240	-0.4%	3,361	3.7%
Van Pools	135	129	-4.6%	136	5.6%
Private Passenger Types - Non Fleet	3,892	3,185	-18.2%	2,811	-11.8%
Private Passenger Types - Fleet	952	923	-3.0%	983	6.5%
Special Types and Motorcycles	1,711	1,679	-1.9%	1,763	5.0%
Taxi	249	226	-9.3%	227	0.3%
Limosuine	104	108	3.8%	126	16.0%
Car Service	509	512	0.6%	401	-21.7%
<b>Total</b>	<b>41,801</b>	<b>38,574</b>	<b>-7.7%</b>	<b>38,702</b>	<b>0.3%</b>
<b>Company</b>					
<b>Class Type Group</b>	<b>2020</b>	<b>2021</b>	<b>21/20 % Chg</b>	<b>2022</b>	<b>22/21 % Chg</b>
Regular TTT and Regular TTT - Fleet					
Zone Rated TTT and Zone Rated TTT - Fleet					
Commercial Buses and Commercial Buses - Fleet					
Zone Rated Buses and Zone Rated Buses - Fleet					
PPT Buses and PPT Buses - Fleet					
Garages Subject to Compulsory Law					
Van Pools					
Private Passenger Types - Non Fleet					
Private Passenger Types - Fleet					
Special Types and Motorcycles					
Taxi					
Limosuine					
Car Service					
<b>Total</b>					
Note: Excludes Garage Premises, Not Subject to Compulsory Law, Special Rating, and Gross Receipts that do not report exposures on a car months basis.					

**C. General Topics to be Addressed by the Servicing Carrier in the Annual Report (continued)**

**Ceded Loss Ratio by Vehicle Type for Policy Years 2020-2022**

<b>Industry</b>			
<b>Class Type Group</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Regular TTT and Regular TTT - Fleet	51.5%	55.3%	41.0%
Zone Rated TTT and Zone Rated TTT - Fleet	83.6%	57.8%	36.0%
Commercial Buses and Commercial Buses - Fleet	29.0%	47.8%	61.9%
Zone Rated Buses and Zone Rated Buses - Fleet	45.8%	154.3%	30.1%
PPT Buses and PPT Buses - Fleet	50.0%	48.8%	49.4%
Garages Subject to Compulsory Law	74.9%	48.5%	49.1%
Garages - Premises and Garages Not Subject to Compulsory Law	0.0%	5.7%	0.0%
Van Pools	17.8%	51.9%	122.4%
Private Passenger Types - Non Fleet	91.2%	81.1%	68.9%
Private Passenger Types - Fleet	38.8%	39.8%	46.7%
Special Types and Motorcycles	39.5%	44.0%	21.7%
Non-Owned, Special Rating and Gross Receipts and Mileage	86.4%	64.9%	32.9%
Taxi	44.6%	60.8%	41.1%
Limosuine	82.3%	51.9%	27.6%
Car Service	40.8%	42.5%	59.5%
Total	56.5%	56.4%	44.0%
<b>Company</b>			
<b>Class Type Group</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Regular TTT and Regular TTT - Fleet			
Zone Rated TTT and Zone Rated TTT - Fleet			
Commercial Buses and Commercial Buses - Fleet			
Zone Rated Buses and Zone Rated Buses - Fleet			
PPT Buses and PPT Buses - Fleet			
Garages Subject to Compulsory Law			
Garages - Premises and Garages Not Subject to Compulsory Law			
Van Pools			
Private Passenger Types - Non Fleet			
Private Passenger Types - Fleet			
Special Types and Motorcycles			
Non-Owned, Special Rating and Gross Receipts and Mileage			
Taxi			
Limosuine			
Car Service			
Total			
Loss Ratio = (Incurred Losses including ALAE / (Earned Premium)). This data reflects statistically reported data only, with no premium or loss development / IBNR.			



**C. General Topics to be Addressed by the Servicing Carrier in the Annual Report (continued)**

**Ceded Exposures by Class Type Group and Liability Limit for Policy Year 2022 at 12/2022**

Industry													
CSL	TTT	ZR TTT	AO Buses	ZR Buses	PPT Buses	Van Pools	Garages	PPT NF	PP Fleet	Special Types	Taxi	Limo	Car Services
45,000	2	0	2	0	6	0	0	0	0	0	0	0	0
50,000	0	0	2	0	0	0	0	0	0	0	0	0	0
75,000	0	0	0	0	0	0	0	0	0	0	0	0	0
100,000	34	0	3	0	5	0	16	7	2	7	0	0	6
150,000	0	0	0	0	0	0	0	0	0	0	0	0	0
200,000	2	0	1	0	0	0	5	1	0	0	0	0	0
250,000	0	0	0	0	0	0	0	1	0	0	0	0	0
300,000	72	0	3	0	12	6	22	27	4	6	0	0	0
400,000	0	0	0	0	0	0	0	0	0	0	0	0	0
500,000	269	0	53	0	246	3	72	48	48	33	0	0	14
750,000	116	2	0	0	0	0	26	3	2	4	0	0	1
1,000,000	12,580	2,917	1,109	0	2,324	82	2,034	1,024	624	1,116	0	83	69
1,500,000	4	0	158	10	93	0	0	0	1	0	0	1	1
3,000,000	0	0	0	0	0	0	0	0	0	0	0	0	0
5,000,000	271	46	978	195	25	0	1	0	1	1	0	0	0
7,500,000	0	0	0	0	0	0	0	0	0	0	0	0	0
All Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	13,350	2,965	2,309	205	2,711	91	2,176	1,111	682	1,168	0	83	91
BI Single Limit	TTT	ZR TTT	AO Buses	ZR Buses	PPT Buses	Van Pools	Garages	PPT NF	PP Fleet	Special Types	Taxi	Limo	Car Services
20/40	4	0	1	0	0	1	3	0	0	5	0	0	1
20/40 w/optional BI	735	10	35	0	197	1	306	223	62	220	166	1	149
20/50	57	0	0	0	0	1	7	96	0	3	1	17	42
25/60	0	0	1	0	0	0	0	2	0	0	0	0	0
25/50	460	0	15	0	16	4	37	171	26	7	8	0	5
30/70	7	0	0	0	0	0	0	0	0	0	0	0	0
35/80	200	0	0	0	0	0	9	70	16	6	0	0	0
50/100	936	0	25	0	151	3	161	225	54	65	4	20	77
100/300	2,021	9	172	0	315	16	469	623	98	186	16	2	16
250/500	552	0	95	1	951	18	138	245	42	88	30	2	18
500/500	69	0	12	0	20	1	22	15	0	11	0	0	0
500/1000	33	0	8	1	46	0	16	9	6	12	0	0	0
1000/1000	86	0	22	0	63	1	4	16	1	24	0	0	0
All Other	30	0	0	0	7	0	15	5	2	1	0	0	0
No BI	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	5,191	19	385	2	1,765	45	1,185	1,701	307	628	226	42	309
PDL Single Limit	TTT	ZR TTT	AO Buses	ZR Buses	PPT Buses	Van Pools	Garages	PPT NF	PP Fleet	Special Types	Taxi	Limo	Car Services
5,000	78	0	15	0	118	1	48	9	12	98	11	0	9
10,000	3	0	0	0	0	0	3	2	0	20	0	1	1
15,000	0	0	0	0	0	0	0	0	0	0	0	0	0
25,000	5	0	1	0	28	0	12	1	2	21	3	0	21
35,000	1	0	0	0	0	0	0	3	0	1	0	0	0
50,000	100	0	17	0	92	0	54	60	11	13	174	1	56
100,000	4,051	19	246	1	1,328	36	868	1,365	253	322	37	38	209
250,000	736	0	76	1	166	8	148	217	19	90	0	2	13
500,000	100	0	20	0	20	1	28	9	3	16	0	0	0
750,000	0	0	0	0	0	0	0	1	0	0	0	0	0
1,000,000	13	0	0	0	0	0	1	4	0	1	0	1	0
All Other	101	0	10	0	10	0	23	28	2	11	0	0	0
PDL Deductible	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	5,186	19	385	2	1,762	45	1,185	1,700	301	594	226	42	309

\*Garage Premises, Non-Owned, Special Rating and Gross Receipts and Mileage are excluded

**C. General Topics to be Addressed by the Servicing Carrier in the Annual Report (continued)**

**Ceded Exposures Distribution by Class Type Group and Liability Limit for Policy Year 2022**

Industry													
CSL	TTT	ZR TTT	AO Buses	ZR Buses	PPT Buses	Van Pools	Garages	PPT NF	PP Fleet	Special Types	Taxi	Limo	Car Services
45,000	0.01%	0.00%	0.10%	0.00%	0.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
50,000	0.00%	0.00%	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
75,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
100,000	0.26%	0.00%	0.13%	0.00%	0.17%	0.00%	0.74%	0.65%	0.29%	0.60%	0.00%	0.00%	6.57%
150,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
200,000	0.01%	0.00%	0.04%	0.00%	0.00%	0.00%	0.23%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%
250,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%
300,000	0.54%	0.00%	0.15%	0.00%	0.46%	6.61%	1.00%	2.41%	0.57%	0.55%	0.00%	0.00%	0.00%
400,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
500,000	2.02%	0.00%	2.30%	0.00%	9.08%	3.31%	3.31%	4.30%	7.05%	2.82%	0.00%	0.00%	15.42%
750,000	0.87%	0.06%	0.00%	0.00%	0.00%	0.00%	1.21%	0.27%	0.29%	0.35%	0.00%	0.00%	1.09%
1,000,000	94.23%	98.40%	48.03%	0.00%	85.72%	90.08%	93.47%	92.20%	91.49%	95.60%	0.00%	98.90%	75.82%
1,500,000	0.03%	0.00%	6.83%	4.92%	3.43%	0.00%	0.00%	0.00%	0.15%	0.00%	0.00%	1.10%	1.09%
3,000,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5,000,000	2.03%	1.55%	42.34%	95.08%	0.91%	0.00%	0.05%	0.00%	0.15%	0.09%	0.00%	0.00%	0.00%
7,500,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
BI Single Limit	TTT	ZR TTT	AO Buses	ZR Buses	PPT Buses	Van Pools	Garages	PPT NF	PP Fleet	Special Types	Taxi	Limo	Car Services
20/40	0.08%	0.00%	0.26%	0.00%	0.00%	1.66%	0.25%	0.00%	0.00%	0.85%	0.00%	0.00%	0.38%
20/40 w/optional BI	14.16%	52.17%	9.15%	0.00%	11.19%	2.21%	25.82%	13.14%	20.05%	35.05%	73.53%	3.35%	48.03%
20/50	1.10%	0.00%	0.00%	0.00%	0.00%	2.21%	0.59%	5.65%	0.00%	0.45%	0.44%	40.24%	13.55%
25/60	0.00%	0.00%	0.26%	0.00%	0.00%	0.00%	0.00%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%
25/50	8.87%	0.00%	3.92%	0.00%	0.91%	8.66%	3.12%	10.04%	8.42%	1.12%	3.69%	0.00%	1.75%
30/70	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35/80	3.86%	0.00%	0.00%	0.00%	0.00%	0.00%	0.75%	4.14%	5.35%	1.00%	0.00%	0.00%	0.00%
50/100	18.04%	0.00%	6.36%	0.00%	8.55%	6.63%	13.54%	13.20%	17.47%	10.29%	1.77%	46.94%	25.03%
100/300	38.94%	46.09%	44.59%	0.00%	17.83%	34.99%	39.54%	36.60%	32.09%	29.70%	7.09%	4.73%	5.28%
250/500	10.64%	0.00%	24.73%	50.00%	53.87%	39.23%	11.63%	14.42%	13.67%	14.01%	13.47%	4.73%	5.87%
500/500	1.32%	0.00%	3.01%	0.00%	1.11%	2.21%	1.86%	0.90%	0.00%	1.73%	0.00%	0.00%	0.00%
500/1000	0.63%	0.00%	2.08%	50.00%	2.60%	0.00%	1.31%	0.55%	1.96%	1.91%	0.00%	0.00%	0.00%
1000/1000	1.66%	1.74%	5.65%	0.00%	3.57%	2.21%	0.32%	0.96%	0.33%	3.74%	0.00%	0.00%	0.11%
All Other	0.58%	0.00%	0.00%	0.00%	0.38%	0.00%	1.27%	0.29%	0.65%	0.16%	0.00%	0.00%	0.00%
No BI	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
PDL Single Limit	TTT	ZR TTT	AO Buses	ZR Buses	PPT Buses	Van Pools	Garages	PPT NF	PP Fleet	Special Types	Taxi	Limo	Car Services
5,000	1.50%	0.00%	3.86%	0.00%	6.70%	1.66%	4.04%	0.54%	3.82%	16.45%	4.87%	0.00%	2.91%
10,000	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%	0.14%	0.00%	3.42%	0.00%	2.37%	0.32%
15,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25,000	0.09%	0.00%	0.26%	0.00%	1.59%	0.00%	1.01%	0.03%	0.64%	3.53%	1.51%	0.00%	6.63%
35,000	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.00%	0.22%	0.00%	0.00%	0.00%
50,000	1.93%	0.00%	4.40%	0.00%	5.21%	0.00%	4.51%	3.54%	3.68%	2.26%	77.15%	1.18%	18.16%
100,000	78.11%	100.00%	63.89%	50.00%	75.35%	78.45%	73.27%	80.31%	83.97%	54.26%	16.46%	89.35%	67.62%
250000	14.19%	0.00%	19.77%	50.00%	9.44%	17.68%	12.52%	12.75%	6.23%	15.16%	0.00%	4.73%	4.31%
500000	1.92%	0.00%	5.20%	0.00%	1.13%	2.21%	2.40%	0.55%	1.00%	2.69%	0.00%	0.00%	0.00%
750,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%
1,000,000	0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.24%	0.00%	0.17%	0.00%	2.37%	0.00%
All Other	1.94%	0.00%	2.62%	0.00%	0.59%	0.00%	1.91%	1.66%	0.66%	1.84%	0.00%	0.00%	0.05%
PDL Deductible	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

\*Garage Premises, Non-Owned, Special Rating and Gross Receipts and Mileage are excluded

**Completed Annual Report responses for 2022 will be due to CAR by May 12, 2023. In June 2023, the Commercial Program Oversight Committee will hold a meeting to discuss its review of the reports. Servicing Carriers are expected to be present at that meeting to respond to any questions from Committee members.**

**2022 Annual Report Schedule**

<b>April 1-14, 2023</b>	<b>CAR data and cover document sent to Servicing Carriers</b>
<b>May 12, 2023</b>	<b>Servicing Carrier Annual Reports due to CAR</b>
<b>June, 2023</b>	<b>Oversight Committee Review of Annual Reports</b>