

**Performance Standards for the Handling and Payment of  
Private Passenger Claims by Assigned Risk Companies**

**Summary of Approved Changes**

**May 24, 2013**

**Private Passenger Performance Standards**

**II. Bodily Injury & Uninsured/Underinsured Motorist**

**B. Fraud Handling 2. Special Investigation c.**

- The standardized SIU Quarterly Activity Log allows for savings to be reported directly by the ARC rather than by AIB.

**Private Passenger Appendices**

**Appendix J - CAR Compliance Audit Claim Review Process**

**Section 1. Private Passenger Policies**

**Private Passenger Ceded Pool Run-off**

**Ad Hoc Reviews – Large Loss/Indemnity/Reserve Review**

- Language has been added to document that selected ceded files are reviewed quarterly at the request of the Loss Reserving Committee.

**Appendix K - CAR SIU File Review Process**

- The sample size and criteria for evaluation of the SIU cases during the Hybrid Audit has been added.
- Language has been added to explain that under Rule 32 C. Special Investigative Units shall investigate suspicious circumstances surrounding underwriting, rating, and premium issues and that the Rule requires the ARC to conduct an audit of voluntary and MAIP policies to verify garaging and policy facts.