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

TO: All Recipients of the CAR Operational Reports

FROM: Lisa Traynham, Data Analyst

DATE: June 27, 2023

RE: Operational Reports

The 1st quarter 2023 Operational Reports follow this memorandum. This report includes data reported February 16, 2023, through May 15, 2023 for the accounting month period of January 2023 through March 2023. If you have any comments or suggestions to improve the usefulness of these reports, please contact me.

Section I – Accounting/Statistical Shipments:

At its September 21, 2022 meeting, the Governing Committee approved modifications to the Private Passenger Statistical Plan. A new classification code was added to identify four-wheeled Limited Use Vehicles and the definition of Private Passenger Motorcycles was updated to include two and three-wheeled Limited Use vehicles. Also, new physical damage coverage codes were added to capture more company-specific endorsements which includes additional towing and labor coverage, roadside assistance coverage, and substitute transportation coverage. These new miscellaneous other than collision coverage codes apply to voluntary business only.

At its September 21, 2022 meeting, the Governing Committee modifications to the Commercial Statistical Plan as a result of the approved commercial rate filing that introduced an out-of-state rating differential for zone-rated vehicles garaged outside of northern New England. The reporting instructions in the Commercial Statistical Plan have been updated to require the reporting of premium town code for ceded zone-rated vehicles. Also a new classification code was added to identify the primary coverage of a Transportation Network Services Use risk. It is applicable to voluntary business only. Additionally, new classification codes were added as a result of the broadened definition of a volunteer eligible for non-owned coverage for other than social services risks. Lastly, new physical damage coverage codes were added to capture more company-specific endorsements which includes additional towing and labor coverage, roadside assistance coverage, and on-hook coverage. These new miscellaneous other than collision coverage codes apply to voluntary business only.

CAR assessed a total of \$165,600 in the Statistical Data Quality Penalty Program in the 1st Quarter 2023 Settlement of Balances.

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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 2021 annual Cession/No Premium Write-Off amounts have been calculated and CAR set the 2021 penalties at \$12,200 for Commercial and \$10,500 for Taxi/Limousine business. Please reference Bulletin Notice No. 1145 distributed on December 2, 2022 for more information.

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 January 30, 2023 using CAR's online system. The documentation was due on April 1, 2023.

As of March 2023, the MAIP residual market rate equaled 0.7% and commercial residual market rate equaled 18.3%.

CAR posted the March 31, 2023 Quarterly Member Participation Reports to its website on June 9, 2023.

CAR ran the 1st Quarter 2023 Rule 29 credit edit download reports on May 16, 2023.

Section IV – Accounting System Processing:

CAR produced 1st Quarter 2023 Critical Error Loss Write-Offs. There were no policies eligible for write-off during the quarter.

With the implementation of the CAR Accounting System to the website, the Audit Review program has been discontinued. Accordingly, all references to the program have been deleted.

The Penalty Forecasting exhibits were made available on CAR's website on June 8, 2023.

Section V - Statistical Agent Functions:

Fourth Quarter 2022 Statutory Page 14 data was due at CAR on March 15, 2023. Reconciliation Responses for Fourth Quarter 2022 ran on April 3, 2022 and were due back on May 3, 2023. Company assessments were included in First Quarter 2023 Settlement of Balances. First Quarter 2023 Statutory Page 14 data was due at CAR on June 15, 2023. First Quarter 2023 Reconciliation is anticipated to run on July 5, 2023.

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

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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.

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1ST QUARTER 2023**

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 2023 as of the first quarter. That is, it reflects those companies whose submissions were not complete by the due date indicated below.

2023 CALL SCHEDULE		
Submission	Due Date	Quarter
January 2023	March 15, 2023	1 st Quarter
February 2023	April 15, 2023	
March 2023	May 15, 2023	
April 2023	June 15, 2023	2 nd Quarter
May 2023	July 17, 2023	
June 2023	August 15, 2023	
July 2023	September 15, 2023	3 rd Quarter
August 2023	October 16, 2023	
September 2023	November 15, 2023	
October 2023	December 15, 2023	4 th Quarter
November 2023	January 16, 2024	
December 2023	February 15, 2024	

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 first quarter, 2023.

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I. STATISTICAL SYSTEM (continued)

2023 Timeliness Report

<i>CO NO</i>	<i>Jan 3/17</i>	<i>Feb 4/18</i>	<i>Mar 5/15</i>	<i>Apr 6/15</i>	<i>May 7/17</i>	<i>Jun 8/15</i>	<i>July 9/15</i>	<i>Aug 10/16</i>	<i>Sep 11/15</i>	<i>Oct 12/15</i>	<i>Nov 1/16</i>	<i>Dec 2/15</i>
105			COM									
118	PP											
164			COM									
237			COM									
238			COM									
429		COM	COM									
626		COM										
667			COM									
737		COM										
902		COM										
927			COM									

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I. STATISTICAL SYSTEM (continued)

B. Statistical Plan Penalty Fee Program

CAR assesses various statistical penalties as outlined in the Data Quality Penalty Section of the Private Passenger and Commercial Statistical Plans. These penalties include items such as incomplete monthly submissions, late submission of page 15 data, reconciliation responses, distributional analysis response and failure to reduce a statistical shipment's error percent to below 5%.

For 1st Quarter 2023, CAR assessed a total penalty amount of \$165,600. The table below shows the detailed penalties for each company.

Penalty Assessments
1st Quarter 2023

Co #	Company Name	Assessment	Assessment Amount
30	American Family Home Ins. Co	Late MAS 12/2022	\$3,000
30	American Family Home Ins. Co	FINAL Stat Err > 5% - 12/2022	\$150
43	AMEX Assurance Company	Late Page 14 12/2022	\$500
45	American Automobile Insurance	Late DA Response - 12/2022	\$300
96	Motorist Commercial Mutual Ins	System Issues DA – 06/2022	\$9,000
100	Acadia Insurance Company	Late DA Response - 12/2022	\$150
103	The Pie Insurance Company	Late DA Response - 12/2022	\$150
109	Pennsylvania Lumbers Mutual	FINAL Stat Err > 5% - 11/2022	\$300
109	Pennsylvania Lumbers Mutual	FINAL Stat Err > 5% - 12/2022	\$300
109	Pennsylvania Lumbers Mutual	FINAL Stat Err > 5% - 12/2022	\$500
109	Pennsylvania Lumbers Mutual	Late MAS 12/2022	\$500
109	Pennsylvania Lumbers Mutual	Late DA Response – 12/2022	\$300
118	Privilege Underwriters Reciprocal	FINAL Stat Err > 5% - 12/2022	\$300
118	Privilege Underwriters Reciprocal	Late MAS 01/2023	\$500
121	Allied World Specialty Ins Co	Late Page 14 12/2022	\$200
122	Kookmin Best Insurance Company	Late Page 14 12/2022	\$3,300
123	HGI-Gerling Insurance Company	FINAL Stat Err > 5% - 12/2022	\$150
134	New York Marine General Ins Co	Late DA Response - 12/2022	\$300
143	American Hallmark of Texas Ins	Late MAS 12/2022	\$500
143	American Hallmark of Texas Ins	FINAL Stat Err > 5% - 12/2022	\$150
144	Wesco Insurance Company	FINAL Stat Err > 5% - 06/2022	\$1,250
144	Wesco Insurance Company	FINAL Stat Err > 5% - 09/2022	\$600
145	Allied World Insurance Company	Late Page 14 12/2022	\$200
155	Argonaut Insurance Company	Late MAS 12/2022	\$1,250
162	Imperium Insurance Company	FINAL Stat Err > 5% - 12/2022	\$750
164	Starstone National Insurance Co	Late DA Response – 12/2022	\$150
164	Starstone National Insurance Co	Late MAS 12/2022	\$500
166	Accelerant Insurance Company	Late Page 14 12/2022	\$100

**OPERATIONAL REPORTS
1ST QUARTER 2023**

I. STATISTICAL SYSTEM (continued)

B. Statistical Plan Penalty Fee Program (continued)

Penalty Assessments
1st Quarter 2023

<u>Co #</u>	<u>Company Name</u>	<u>Assessment</u>	<u>Assessment Amount</u>
206	Nationwide Agribusiness	Late MAS 12/2022	\$300
216	DB Insurance Company LTD	Late Page 14 12/2022	\$4,400
219	Safety National Casualty Corp	FINAL Stat Err > 5% - 04/2022	\$12,500
219	Safety National Casualty Corp	FINAL Stat Err > 5% - 05/2022	\$2,500
219	Safety National Casualty Corp	FINAL Stat Err > 5% - 06/2022	\$11,250
219	Safety National Casualty Corp	FINAL Stat Err > 5% - 07/2022	\$3,750
219	Safety National Casualty Corp	FINAL Stat Err > 5% - 09/2022	\$1,200
219	Safety National Casualty Corp	FINAL Stat Err > 5% - 10/2022	\$600
219	Safety National Casualty Corp	FINAL Stat Err > 5% - 11/2022	\$300
219	Safety National Casualty Corp	FINAL Stat Err > 5% - 12/2022	\$750
219	Safety National Casualty Corp	Stat Err > 5% - 01/2023	\$300
219	Safety National Casualty Corp	Late MAS 12/2022	\$500
221	Chiron Insurance Company	Rescind Late Page 14 12/2022	(\$4,400)
247	National Casualty Company	Late MAS 12/2022	\$500
301	Incline Insurance Company	Lage Page 14 12/2022	\$300
301	Incline Insurance Company	Late Expln – 12/2022	\$1,000
313	Essentia Insurance Company	FINAL Stat Err > 5% - 03/2022	\$5,000
313	Essentia Insurance Company	FINAL Stat Err > 5% - 09/2022	\$1,200
320	American Modern Property & Cas	Late MAS 12/2022	\$3,000
323	Esurance Insurance Company	FINAL Stat Err > 5% - 06/2022	\$3,750
323	Esurance Insurance Company	FINAL Stat Err > 5% - 07/2022	\$600
323	Esurance Insurance Company	FINAL Stat Err > 5% - 09/2022	\$300
323	Esurance Insurance Company	FINAL Stat Err > 5% - 10/2022	\$150
323	Esurance Insurance Company	FINAL Stat Err > 5% - 11/2022	\$450
323	Esurance Insurance Company	FINAL Stat Err > 5% - 12/2022	\$600
323	Esurance Insurance Company	Stat Err > 5% - 1/2023	\$450
323	Esurance Insurance Company	Late DA Response 12/2022	\$300
323	Esurance Insurance Company	Interim Late MAS 06/2022	\$6,000
323	Esurance Insurance Company	Interim Late MAS 07/2022	\$6,000
323	Esurance Insurance Company	Interim Late MAS 08/2022	\$6,000
323	Esurance Insurance Company	Interim Late MAS 09/2022	\$5,500
323	Esurance Insurance Company	Interim Late MAS 10/2022	\$6,000
323	Esurance Insurance Company	Interim Late MAS 11/2022	\$6,000
323	Esurance Insurance Company	Interim Late MAS 12/2022	\$5,500
323	Esurance Insurance Company	Late Expln – 12/2022	\$1,000
338	Glencar Insurance Company	Late Page 14 12/2022	\$1,500
344	Tri-State Ins Co of Minnesota	Late DA Response 12/2022	\$150

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I. STATISTICAL SYSTEM (continued)

B. Statistical Plan Penalty Fee Program (continued)

Penalty Assessments
1st Quarter 2023

<u>Co #</u>	<u>Company Name</u>	<u>Assessment</u>	<u>Assessment Amount</u>
347	Selective Ins Co. of South Carolina	Late MAS 12/2022	\$1,250
349	Selective Ins Co. of Southeast	Late MAS 12/2022	\$500
354	Amica Insurance Company	Late DA Response 12/2022	\$150
361	GEICO Casualty Insurance Co	Late Page 14 12/2022	\$1,500
364	Prime Insurance Company	Late MAS 12/2022	\$500
364	Prime Insurance Company	Late DA Response – 12/2022	\$300
377	Federal Insurance Company	Late DA Response – 12/2022	\$150
388	Stillwater Insurance Company	Late Page 14 12/2022	\$1,200
410	Jefferson Insurance Company	Late Page 14 12/2022	\$4,400
420	Continental Western Ins Company	Late DA Response - 12/2022	\$150
427	Great Northern Insurance Co	Late DA Response - 12/2022	\$150
429	Government Employee's Ins Co.	Late MAS 02/2023	\$500
453	The Hanover Insurance Company	Late Page 14 12/2022	\$200
493	Infinity Insurance Company	Late Page 14 12/2022	\$4,400
549	Manufacturers Alliance Ins Co	Late MAS 12/2022	\$6,000
549	Manufacturers Alliance Ins Co	Late MAS 01/2023	\$1,250
561	Markel American Insurance Co	Stat Err > 5% - 05/2022	\$1,250
622	National Interstate Insurance Co	Late Expln – 12/2022	\$300
626	National Continental Insurance Co	Late MAS 02/2023	\$500
696	Sompo American Fire Ins Co	Late Page 14 12/2022	\$200
706	Pennsylvania Manufacturers	Late MAS 01/2023	\$1,250
719	Pennsylvania Manufacturers	Late MAS 12/2022	\$6,000
719	Pennsylvania Manufacturers	Late MAS 01/2023	\$1,250
737	Progressive Casualty Ins Co	Late MAS 02/2023	\$500
746	Public Service Insurance Company	Late Page 14 12/2022	\$4,400
828	State Farm Insurance Company	Late DA Response - 12/2022	\$150
829	Mitsui Sumitomo Ins of America	FINAL Stat Err > 5% - 12/2022	\$600
844	Tokio Marine America Ins Co	Stat Err > 5% - 12/2022	\$150
859	Transport Insurance Company	Late Page 14 12/2022	\$100
868	Vantapro Specialty Ins Company	Late Page 14 12/2022	\$200
902	United Financial Casualty Co	Late MAS 02/2023	\$500
910	Union Insurance Company	Late DA Response - 12/2022	\$150
913	Vault Reciprocal Exchange	Late Page 14 12/2022	\$2,800
951	Vanliner Insurance Company	FINAL Stat Err > 5% - 09/2022	\$600
970	Sompo America Insurance Co	Late DA Response - 12/2022	\$300
		Total	\$165,600

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I. STATISTICAL SYSTEM (continued)

Massachusetts Private Passenger Statistical Plan

Approved Modifications

Approved Effective Date	Description	Status
January 1, 2024 (Optional January 1, 2023)	In order to properly identify vehicles that are classified as Limited Use Vehicles, a new classification code has been added to the Private Passenger Statistical Plan. Also, the Private Passenger Motorcycle Definition was updated to include two and three-wheeled Limited Use Vehicles. Appendix A – Classification Code Decision Table has been modified to identify those data elements that are required to be reported, not required to be reported or may be optionally reported on records coded with the Limited Use Vehicles classification code.	Approved by the Division of Insurance on October 28, 2022
	In order to capture more company-specific enhancements to physical damage coverage, new miscellaneous other than collision coverage codes have been added to the Private Passenger Statistical Plan. These new codes identify additional towing and labor coverage, roadside assistance coverage, and additional substitute transportation coverage and are applicable to voluntary business only. Appendix A – Coverage Code Decision Table has been updated to include these new codes	

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I. STATISTICAL SYSTEM (continued)

Massachusetts Commercial Statistical Plan

Approved Modifications

Approved Effective Date	Description	Status
January 1, 2024 (Optional July 1, 2023)	As a result of the recently approved commercial rate filing that introduces an out-of-state rating differential for zone-rated vehicles garaged outside of northern New England, the reporting instructions in the Commercial Statistical Plan have been updated to require the reporting of premium town code for ceded zone-rated vehicles. A note has also been added to the Classification Code Decision Table indicating that premium town code is required for ceded zone-rated vehicles.	Approved by the Division of Insurance on October 28, 2022.
January 1, 2024	Currently, symbol code and value code are used to capture the value of a vehicle or motorcycle, respectively. These codes define ranges of values, and most reported codes are clustered in only a few codes. For vehicles and motorcycles valued greater than \$90,000, original cost new is reported. In order to efficiently and accurately capture the value of vehicles and motorcycles, the Commercial Statistical Plan has been updated to require reporting of original cost new on all eligible vehicles and motorcycles, instead of only those valued at \$90,001 and above. With this change, the reporting of symbol code on the detail statistical record will be discontinued. Accordingly, the Reporting Instructions, Record Layouts, and Decision Tables have been updated to reflect that this field is reserved for future use.	
January 1, 2024 (Optional January 1, 2023)	A new Classification Code, 915000, has been added to the Commercial Statistical Plan. The Transportation Network Services Use code is applicable to voluntary business only and will be used to identify primary coverage of the TNC to its clients for ride-sharing, ride-hailing, on-demand delivery and other transportation network services. The new code has also been added to the Classification Code Decision Table with required statistical coding.	
January 1, 2024 (Optional January 1, 2023)	As a result of the broadened definition of a volunteer eligible for non-owned coverage for other than social services, two new classification codes have been added to the Commercial Statistical Plan. Classification codes 667400 and 667600 are applicable to voluntary business only and will be used to identify Volunteers (Other than Social Service Agency Risks) and Individual Liability of Volunteers (Other than Social Service Agency Risks).	
January 1, 2024 (Optional January 1, 2023)	In order to capture more company-specific enhancements to physical damage coverage, two new miscellaneous other than collision coverage codes have been added to the Commercial Statistical Plan. These new codes identify additional towing and labor coverage and roadside assistance coverage. The new codes are applicable to voluntary business only and have been added to the Coverage Code Decision Table with required statistical coding. Additionally, references to older policy effective years which are no longer reportable to CAR have been deleted.	

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I. STATISTICAL SYSTEM (continued)

Massachusetts Commercial Statistical Plan (continued)

Approved Modifications

Approved Effective Date	Description	Status
January 1, 2024 (Optional January 1, 2023)	To identify On Hook coverage, coverage code 088 has been added to the Commercial Statistical Plan. The new code is applicable to voluntary business only and has been added to the Coverage Code Decision Table with the required statistical coding.	Approved by the Division of Insurance on October 28, 2022.

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 2021 - 2023.

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 May 17, 2023 monitoring policy years 2021, 2022 and 2023 for 1st Quarter 2023.

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 2021
Commercial

CO NO	POLICIES ELIGIBLE	BACKDATED POLICIES	PERCENT BACKDATED	% CHANGE	PD LOSSES COVERED	O/S LOSSES COVERED
154	195	1	0.5	0.0	0	0
279	2	0	0.0	0.0	0	0
717	76	0	0.0	0.0	0	0
732	197	3	1.5	0.0	0	0
734	91	5	5.5 #	0.0	0	0
773	1	0	0.0	0.0	0	0
Totals	562	9	1.6%	N/A	0	0

* indicates that more than 5% of the total new business cessions for the company are backdated.

indicates more than 5% are backdated but fall within the tolerance level. (*The tolerance level is 5% and 25 policies in error*).

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II. CESSION/MAIP PLACEMENT RECORD REPORTING (continued)

Policy Year 2022
Commercial

CO NO	POLICIES ELIGIBLE	BACKDATED POLICIES	PERCENT BACKDATED	% CHANGE	PD LOSSES COVERED	O/S LOSSES COVERED
154	203	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	301	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.*)

Policy Year 2023
Commercial

CO NO	POLICIES ELIGIBLE	BACKDATED POLICIES	PERCENT BACKDATED	% CHANGE	PD LOSSES COVERED	O/S LOSSES COVERED
154	82	1	1.2	1.2	0	0
732	35	0	0.0	0.0	0	0
Totals	117	1	1.2%	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.*)

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 January 30, 2023 and the documentation was due back on April 1, 2023. Please note documentation can now be uploaded through the CAR Accounting application on the website using your account id and password.

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II. CESSION/MAIP PLACEMENT RECORD REPORTING (continued)

D. MAIP Placement Record Reporting Analysis

On a monthly basis, CAR reviews the quality of MAIP Placement Record reporting and produces a report which highlights the error counts for various types of errors. Companies with excessive error counts are contacted and requested to research the cause of its reporting problem and if appropriate provide a corrective action plan.

**COMMONWEALTH AUTOMOBILE REINSURERS
MAIP PLACEMENT RECORD REPORTING ANALYSIS**
Reflects Statistically Reported Data for Policy Effective Months 04/2022 to 03/2023
Reflects MAIP Placement Record Reported Data as of May 17, 2023

Company	Missing MPRs	Rejected MPRs	Fatal MPRs	Rejected Take-Out Credits	MPRs with No Premium	MAIP Premium with No MPR	Active MPRs
113	0	0	0	0	0	0	350
153	19	5	0	185	21	7	2,206
192	0	0	0	0	0	0	423
193	0	0	0	0	0	7	0
202	0	0	0	0	0	0	21
250	0	0	0	0	0	0	27
258	3	0	0	0	1	0	204
279	7	0	46	12	1	20	11,272
304	0	0	0	0	0	0	5
308	0	0	0	0	0	0	135
315	0	0	0	0	0	0	21
354	54	102	0	3	0	42	3,367
363	0	0	0	0	0	0	65
531	1	1	0	0	0	0	624
584	1	1	0	0	0	0	827
604	0	1	19	1	0	16	139
612	0	0	0	10	0	0	0
664	10	4	0	1	5	1	1,568
724	0	0	0	0	0	0	26
726	0	0	0	0	0	0	6
731	0	1	0	8	0	0	0
735	0	1	0	0	0	0	38
773	3	0	41	22	2	6	2,611
827	2	0	0	0	0	0	475
890	0	0	0	0	0	0	322
908	3	3	0	0	0	1	3,063
959	0	0	0	0	0	0	32
988	3	0	1	4	0	2	395
Average	4	4	4	9	1	4	1,011

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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
2017	1.3%	22.1%	Final Result
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	0.7%	18.3%	As of March, 2023

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

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

Policy Year 2023 Results as of March, 2023

	2023 @ 3 Months	% Total	2022 @ Final	% Total
MAIP Assigned (CAR-ID 9)	8,959	0.7%	21,745	0.4%
MAIP Retained (CAR-ID 8)	1,246,470	99.3%	4,843,902	99.6%
Total	1,255,429	100.0%	4,865,647	100.0%

C. Private Passenger MAIP Premium and Loss Reports

Private Passenger Premium and Loss reports were updated on May 31, 2023 to reflect reported data through March, 2023. 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 March 2023 Quarterly Member Participation Reports to its website on June 9, 2023. 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 1st Quarter 2023 estimated Participation Ratios using data reported through the March 31, 2023 monthly accounting shipments will be posted to CAR's website by June 30, 2023.

The Final 2022 Participation Ratios using data reported through the December 2022 monthly accounting shipment will be calculated and included in the June Quarter Settlement of Balances, processed in September 2023. These Ratios are included in the calculations of deficit sharing, administrative expenses, and the advanced statistical assessment.

F. Interim Ceding Expenses Estimates – Calendar Year 2023

The 2023 Commercial Servicing Carrier interim expense allowance of 23.90% is detailed in Commercial Lines Bulletin No. 153, distributed on January 30, 2023. The expense allowance will apply to all commercial vehicle types, including taxi, limousine, and car service vehicles.

G. Quota Share

CAR posted the March 2023 Monthly Quota Share and Assignment Order Report to its website on May 31, 2023. The report has been updated to include statistical data from April, 2022 to March, 2023 effective month policies reported through May 15, 2023.

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.

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III. RESIDUAL MARKET INFORMATION (continued)

H. CAR Financial Results – Latest Deficit Projections

The latest valuation of ultimate policy year deficit projections as of March 2023 was posted to CAR’s website on June 7, 2023 for the latest three policy years are as follows:

(Numbers are in \$000s)

Commercial Deficit as of March, 2023 (in Millions) (Valuation: + Surplus, - Deficit)		
Policy Year	Prior Qtr	Current Qtr
2020	\$27.9	\$26.4
2021	\$24.9	\$21.0
2022	\$6.6	-\$4.0

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 Placed on File - May 1, 2023 Effective Date

On February 3, 2023, the Division of Insurance placed CAR’s private passenger residual market rates and rating manual on file for policies effective May 1, 2023, and subsequent. 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 is required for access).

Please refer to Bulletin #1147 for additional details.

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III. RESIDUAL MARKET INFORMATION (continued)

J. Private Passenger Residual Market Manual Rules Modifications Approved

On February 22, 2023, the Division of Insurance placed on file modifications to the Private Passenger Residual Market Automobile Insurance Manual with an effective date of May 1, 2023. Amendments to Rule 27 - Private Passenger Definition include:

- Section B – the definition of the vehicle type has been expanded to include SUV.
- Section B.1 –the gross vehicle weight has been updated from 10,000 pounds to 16,000 pounds to maintain consistency with Registry procedures.

Additionally, Rule 55 - Pre-Insurance Inspection Program is amended to correctly reference Massachusetts General Laws Chapter 175. The Manual Rules are available on the Manuals page of CAR's MAIP website.

Please refer to Bulletin #1150 for additional details.

K. Commercial Residual Market Rate Filing - November 1, 2023 Effective Date

CAR filed a Massachusetts Commercial Residual Market rate change with the Division of Insurance (DOI) on April 26, 2023, with a proposed effective date of November 1, 2023. This filing also includes updated versions of the Commercial Automobile Insurance Manual Rules and Rates, and the Commercial Experience Rating Plan. The filing is under review by the DOI and has not yet been approved. Please refer to Commercial Lines Notice No. 154 for additional details.

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III. RESIDUAL MARKET INFORMATION (continued)

L. 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 2021 accounting date.

Accounting Date	Reported Credit Premium	Adjusted Credit Premium	Rule 29 Credit Impact	Error Percentage
Jan 2021	958,147,692	942,815,188	-15,332,504	1.60%
Feb 2021	962,401,368	945,977,784	-16,423,584	1.71%
March 2021	971,383,545	954,168,192	-17,215,363	1.77%
April 2021	977,617,682	959,704,230	-17,913,452	1.83%
May 2021	979,947,295	962,006,373	-17,940,922	1.83%
June 2021	978,448,667	960,087,627	-18,361,040	1.88%
July 2021	975,688,611	957,097,145	-18,591,466	1.91%
August 2021	952,791,451	934,591,394	-18,200,057	1.91%
Sept 2021	930,412,354	912,724,690	-17,687,664	1.90%
Oct 2021	924,440,876	906,257,564	-18,183,312	1.97%
Nov 2021	952,972,183	933,820,094	-19,152,089	2.01%
Dec 2021	964,925,013	945,358,651	-19,566,362	2.03%
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%

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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 2023	March 15, 2023	March 16, 2023	1st Quarter 2023
February 2023	April 15, 2023	April 16, 2023	
March 2023	May 15, 2023	May 16, 2023	
April 2023	June 15, 2023	June 16, 2023	2 nd Quarter 2023
May 2023	July 17, 2023	July 18, 2023	
June 2023	August 15, 2023	August 16, 2023	
July 2023	September 15, 2023	September 16, 2023	3 rd Quarter 2023
August 2023	October 16, 2023	October 17, 2023	
September 2023	November 15, 2023	November 16, 2023	
October 2023	December 15, 2023	December 16, 2023	4 th Quarter 2023
November 2023	January 16, 2024	January 17, 2024	
December 2023	February 15, 2024	February 16, 2024	

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 writes-off 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 first quarter 2023.

Lastly, CAR also provides loss data eligible for future loss write-offs. The potential loss write-offs for July 2023 through January 2024 are shown following the 1st Quarter Write-Off exhibit.

**OPERATIONAL REPORTS
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IV. ACCOUNTING SYSTEM (continued)

B. Critical Error Write-Off (continued)

1st Quarter 2023 – Loss Write-Off

Company	Feb 2023	March 2023	April 2023	Total
154				
245				
279				
717				
732				
734				
773				
Total				

1st Quarter 2023 – 10% Loss of Investment Fees

Company	Feb 2023	March 2023	April 2023	Total
154				
245				
279				
717				
734				
773				
Total				

Potential Loss Write-Off July 2023 through January 2024

Company	July 2023	August 2023	Sept 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Grand Total
154		0		0	0	0	0	0
279		25,104		26	-1	707	62,706	88,542
717		0		0	0	0	0	0
732		0		0	0	0	0	0
734		0		0	0	0	0	0
773		0		0	38,637	15,488	0	54,125
Totals		25,104		26	38,636	16,195	62,706	142,667

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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 – Limited 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.

Company	Policy Effective Year	Critical Premium Dollars	Error Percent
154	2021	0	0.00
154	2022	14,043	0.03
154	2023	96,408	0.62
279	2021	0	0.00
279	2022	5,301	0.01
279	2023	-52	0.00
717	2021	11,628	0.47
717	2022	0	0.00
717	2023	0	0.00
732	2021	0	0.00
732	2022	0	0.00
732	2023	0	0.00
734	2021	0	0.00
734	2022	0	0.00
734	2023	0	0.00
773	2021	526,967	1.28
773	2022	846,369	1.65
773	2023	325,698	2.39
Total Ind		1,826,362	0.43

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 1st Quarter 2023 forecasting reports on June 8, 2023.

**OPERATIONAL REPORTS
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IV. ACCOUNTING SYSTEM (continued)

F. 2021 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 2021 premium reporting year closed on February 15, 2024. Accordingly, CAR will no longer accept cession activity for the 2021 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 2021 effective date policies and for historical information.

Year	PP Penalty	Commercial Penalty	Taxi/Limo/CAR Service Penalty
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

**OPERATIONAL REPORTS
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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 2023	March 15, 2023	March 16, 2023	1st Quarter 2023
February 2023	April 15, 2023	April 16, 2023	
March 2023	May 15, 2023	May 16, 2023	
April 2023	June 15, 2023	June 16, 2023	2 nd Quarter 2023
May 2023	July 17, 2023	July 18, 2023	
June 2023	August 15, 2023	August 16, 2023	
July 2023	September 15, 2023	September 16, 2023	3 rd Quarter 2023
August 2023	October 16, 2023	October 17, 2023	
September 2023	November 15, 2023	November 16, 2023	
October 2023	December 15, 2023	December 16, 2023	4 th Quarter 2023
November 2023	January 16, 2024	January 17, 2024	
December 2023	February 15, 2024	February 16, 2024	

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 2023	June 15, 2023	July 5, 2023	Approx. August 5, 2023
2nd 2023	September 15, 2023	October 2, 2023	Approx. November 1, 2023
3rd 2023	December 15, 2023	January 3, 2024	Approx. February 3, 2024
4th 2023	March 15, 2024	April 3, 2024	Approx. May 3, 2024

The Annual Statement collection of Page 14's for 4th Quarter 2022 was due on March 15, 2023. Penalties for late Page 14 amounted to \$30,100. Reconciliation 4th Quarter 2022 responses were due May 3, 2023 and penalties amounted to \$2,300. All penalties were included in 1st Quarter 2023 Settlement of Balances. The 1st Quarter 2023 Annual Statement Statutory Page 14 data was due at CAR on June 15, 2023. The 1st Quarter 2023 Reconciliation is due to run on July 5, 2023.

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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 2022 EFF YEAR	Liability	42,631	1,299	3.05%
	No Fault	41,435	379	0.91%
	Physical Damage	31,370	800	2.55%
	Total	115,436	2,478	2.15%
COMM 2023 EFF YEAR	Liability	8,177	34	0.42%
	No Fault	8,265	16	0.19%
	Physical Damage	6,247	70	1.12%
	Total	22,689	120	0.53%

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 2023 – December 2023. Previous Effective Year includes policies effective January 2022 – December 2022. 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 03/2023

COMPANY NUMBER	RECORD COUNT	WASHOUT COUNT	WASHOUT PERCENT
029	298	385	77.40
033	225,358	736,120	30.61
044	1,004	1,225	81.96
096	3,806	12,875	29.56
100	22,284	35,676	62.46
103	4	18	22.22
113	284	1,334	21.29
116	12	24	50.00
118	29,871	74,854	39.91
127	669	1,540	43.44
141	80,448	144,646	55.62
153	587,080	2,072,866	28.32
154	202,671	344,809	58.78
156	24,936	48,280	51.65
201	2,056	6,379	32.23
202	46	215	21.40
226	3,010	4,285	70.25
250	40	152	26.32
256	1,910	2,212	86.35
261	1,372	2,430	56.46
265	36	125	28.80
304	2	10	20.00
307	1,638	2,749	59.59
308	164	667	24.59
327	966	3,621	26.68
334	256	375	68.27
344	1,278	4,903	26.07
362	68,508	99,471	68.87
402	6,915	10,672	64.80

**OPERATIONAL REPORTS
1ST QUARTER 2023**

V. STATISTICAL AGENT FUNCTION (continued)

D. Deleted Washout Records (continued)

Deleted Washout Totals
For All Shipments Received Through 03/2023

COMPANY NUMBER	RECORD COUNT	WASHOUT COUNT	WASHOUT PERCENT
418	9,100	39,037	23.31
420	2,036	5,179	39.31
427	454	2,142	21.20
443	2,076	2,724	76.21
486	60	165	36.36
503	58	65	89.23
518	26	81	32.10
577	38,428	81,802	46.98
626	47,476	81,723	58.09
638	100	163	61.35
664	119,276	349,328	34.14
737	278,422	826,071	33.70
770	94,191	339,721	27.73
785	682,104	2,505,020	27.23
797	4,606	11,691	39.40
881	150	624	24.04
890	248	1,190	20.84
902	47,604	83,681	56.89
907	80,149	226,057	35.46
910	16,850	26,991	62.43
940	60,678	188,592	32.17
943	109,028	286,840	38.01
958	312	1,069	29.19
959	16	65	24.62
963	738	1,747	42.24
996	244	540	45.19
Total Industry	4,110,105	26,973,126	15.24%

The 2022 washout total following the 03/2022 shipments was 19.42%

**OPERATIONAL REPORTS
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V. STATISTICAL AGENT FUNCTION (continued)

E. Distributional Edits Systems

The Distributional Analysis Edit System 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.

The Private Passenger and Commercial Statistical Plan revisions were approved on December 10, 2019 which included an update to the Distributional Analysis Reporting where the components and penalties associated with the Distributional Analysis beginning with the 2020 Distributional Analysis Program have been incorporated with the Statistical Data Quality Penalties. A response is now required by the specified due date or companies will receive a penalty assessment. These details can be found within the Data Quality Program on the Private Passenger and Commercial Massachusetts Statistical Plan Manuals.

CAR ran the report in early March for the December 2022 cycle. Companies were required to respond to any over tolerances by May 5, 2023.

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 completed adding access to the Statistical Policy Histories to its website. With the application, companies are able to review all statistical data reported to CAR, as well as corrections made to existing records, and are able to export records to Excel for each policy if necessary. Please reference Accounting and Statistical Notice No. 690 for additional information.

Because the website application accesses CAR's statistical database files directly, the system is available to the industry from 7:00 am to 6:00 pm Monday through Friday.

B. Telecommunications

With the remaining system on CAR's mainframe: Statistical Policy Histories moving to the CAR website, there are no more applications on CAR's mainframe. Therefore, industry users no longer need a user id and password to access any mainframe applications.

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VII. PROJECT STATUS REPORTS

CAR works on a variety of projects throughout the year. The table below shows the current projects CAR is working on and their current status.

Project	Status	Description
Re-Write Company Mainframe Applications	Near Completion	CAR has one remaining internal application that needs to be re-written to its internal website. This project has just started so no end date has been projected.
MAIP Policy Application	Completed	Update the MAIP Policy application to allow 16,000 lb vehicles to be processed
Distributional Analysis	Near Completion	The DA reports are being update to exclude antique vehicles and classic cars from the PP Rate Class report and the Merit Rating report since these vehicles are all classed as all other and merit rating is not reported.