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Addendum to the Decision and Order on the
Rules of Operation of the Commonwealth Automobile Reinsurers
Docket No. C2004-02

On December 31, 2004, the Division of Insurance issued a Decision and Order (“the December 31 Order”) approving revised CAR Rules of Operation. After reviewing the revised Rules, CAR staff inquired about the specifics of Rule 11 regarding the Claims Frequency Band used in the table in Rule 11.B.2.e. (2). The December 31 Order inadvertently omitted values for the Claims Frequency Band for Non-HLR ERPs. However, as part of its submission to the Commissioner on November 18, 2004, CAR had provided values for that Claims Frequency Band.

Therefore, we now issue this addendum to the December 31, 2004 Order and hereby adopt the values for the Claims Frequency Band for Non-HLR ERPs in Rule 11.B.2.e. (2) that CAR proposed in its November 18, 2004 submission. In all other respects, the December 31, 2004 Decision and Order, and the rules attached thereto, remain unchanged.

The values of the claims frequency band for Non-HLR ERPs to be used in assigning a K-Factor for policy year 2005 will be as follows:

Producer Type	Claims Frequency Band
Non-HLR ERP	Greater than 0.128
	0.082-0.128
	Less than 0.082

January 7, 2005

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 Commissioner of Insurance