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Private Passenger Residual Market Form Filing
New Business MAIP Application
SERFF Tracking Number: CARI-134785233

CAR filed a Massachusetts Private Passenger Residual Market form filing with the Division of Insurance (DOI) on December 29, 2025. This filing was made in response to the DOI Filing Guidance Notice 2025-T. To address this guidance, a new application for insurance specific to MAIP business has been created containing language to disclose the MAIP's requirement of automatic policy renewals that are considered a Negative Option Feature as defined by 940 CMR 38.00 - Unfair and Deceptive Fees. The proposed effective date of this filing is March 2, 2026.

Please note that this filing does not include a disclosure notice to the consumer. Assigned Risk Carriers are expected to use the same policyholder notice (including the disclosure form requested in the filing guidance) for their MAIP business that they will be distributing with voluntary business.

For planning purposes, the filed application is available to Member Companies upon request. Requests should be directed to ActStatDept@commauto.com.

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