COMMONWEALTH AUTOMOBILE REINSURERS
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NATALIE A. HUBLEY
PRESIDENT

October 30, 2026

BULLETIN NO. 1230

DECISION

PROPOSED CHANGES TO THE RULES OF OPERATION

Rule 29 – Assignment Process

Proposed changes to the Rules of Operation amending Rule 29 were filed with the Commissioner of Insurance on September 30, 2026. The proposed changes were furnished to all Members and interested parties as Bulletin No. 1227 dated September 30, 2026.

Under the provisions of Article X of the Plan of Operation, a proposed Rule of Operation becomes effective either upon approval by the Commissioner of Insurance or upon expiration of 30 days from the time of submission, provided that no public hearing was requested within 5 days by an interested party and the Commissioner has not otherwise disapproved the Rule change.

The Commissioner of Insurance has, by virtue of the attached October 28, 2026, letter to Natalie Hubley, President of CAR, approved the amendments to Rule 29 effective October 28, 2026, as provided in Article X of the Plan of Operation.

Please bring these changes to the attention of all interested parties. The Rules of Operation, including the approved changes to Rule 29, are available on CAR's website.

ROBIN TIGGES
Executive Administrative Specialist

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October 28, 2026

Natalie Hubley, President
Commonwealth Automobile Reinsurers
101 Arch Street, Suite 400
Boston, MA 02110

Re: Proposed Amendments to CAR Rules of Operation – Rule 29

Dear Ms. Hubley:

I have received the filing submitted on behalf of the Governing Committee of Commonwealth Automobile Reinsurers ("CAR") dated September 30, 2026, requesting approval of proposed amendments to Rule 29, Assignment Process, of the CAR Rules of Operation.

As stated in your filing, the proposed amendments to Rule 29.D, Credit Programs, update cross-references and the methodology for determining voluntary credit eligibility and factors, revise residual market share thresholds, and establish credit factors for policies effective April 1, 2027 and subsequent. CAR reports that the proposed factors are intended to recognize current residual market conditions while mitigating potential disruption in the eleven so-called DOI territories.

In light of my review, and pursuant to the authority granted to me as Commissioner of Insurance under G.L. c. 175, § 113H and Article X of the CAR Plan of Operation, I hereby approve the proposed amendments to Rule 29 as filed. The revised credit factors shall apply to policies effective April 1, 2027 and subsequent, as provided in the amended Rule.

Witness my hand and seal this 28th day of October, 2026.

Michael T. Caljouw
Commissioner of Insurance