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March 4, 2025

COMMERCIAL LINES NOTICE NO. 164

Commercial Residual Market Rate/Rule/Form Filing – July 1, 2025 Proposed Effective Date
SERFF Tracking Number: CARI-134422348

CAR made a Massachusetts Commercial Residual Market rate, rule, and form filing with the Division of Insurance on February 28, 2025 for policies issued or renewed on or after July 1, 2025. This filing has been made in response to Sections 1, 2, and 3 of Chapter 275 of the Acts of 2024 which increases the minimum coverage limits of insurance for the following mandatory coverages:

- Bodily Injury Coverage increases from \$20,000 per person/\$40,000 per accident to \$25,000 per person/\$50,000 per accident
- Property Damage Coverage increases from \$5,000 to \$30,000

CAR is amending Rules 3, 22, 35, 36, 40, 41, 46, 52, 55, 120 and 125 to reflect the increase to the statutory basic limits. The filing also includes Special Rating Instructions to provide guidance in calculating the minimum and increased limits.

Additionally, CAR is proposing the adoption of AIB commercial advisory forms recently placed on file (SERFF No. AIBM-134378030), including:

- Garage Declarations – Massachusetts (MM 00 94 07 25)
- Massachusetts Garage Insurance Policy (MM 00 95 07 25)
- Truckers Declarations – Massachusetts (MM 00 96 07 25)
- Declarations – Massachusetts Business Auto Coverage Form (MM 00 97 07 25)
- Important Notice to Policy Holders (MM 99 70 07 25)

Finally, CAR filed the following endorsements to ensure compliance with new statutory limits while referencing policy coverage forms currently on file for use in the commercial residual market:

- Massachusetts Mandatory Endorsement (CR 99 07 07 25) (replaces MM 99 11 10 11)
- Mobile Equipment – Massachusetts (CR 99 08 07 25) (replaces MM 20 11 10 06)
- Lessor - Additional Insured and Loss Payee Massachusetts (CR 99 09 07 25) (replaces MM 20 26 10 06)
- Truckers - Insurance for Non-Trucking Use Massachusetts (CR 99 10 07 25) (replaces MM 23 07 09 98)
- Uninsured Motorists Coverage – Massachusetts (CR 99 11 07 25) (replaced MM 99 28 09 98)

Appendix I is updated to reflect the newer versions of policy coverage and endorsement forms and the Increased Limit Factors are updated to include the new required limits.

For planning purposes, the filed rates (including the Special Instructions), rules, and forms, are available to Member Companies upon request. Requests should be directed to ActStatDept@commauto.com.

TIMOTHY GALLIGAN
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