



COMMONWEALTH AUTOMOBILE REINSURERS

101 Arch Street, Suite 400 Boston, Massachusetts 02110
www.commauto.com

617-338-4000

February 4, 2026

COMMERCIAL LINES NOTICE NO. 169

Commercial Residual Market Rule/Form Filing
SERFF Tracking Number: CARI-134815486

CAR made a Massachusetts Commercial Residual Market rule and form filing with the Division of Insurance on February 3, 2026, with the effective date to be set to the date of approval. Servicing Carriers will be expected to implement this change no later than 90 days subsequent to the approval date.

In conjunction with CAR's objective to improve commercial automobile residual market results and to enhance the consistency among Servicing Carriers in managing residual market risks, CAR has amended the Rule 46 – Pollution Liability language to include the requirement for higher limits of coverage if the MCS-90 endorsement is required for the policy. Additional changes to the language and classes of pollutants to better follow the language used by the FMCSA were also incorporated into the proposed changes.

In addition, to provide coverage for On-Hook Towing operation, CAR has adopted On-Hook Coverage Endorsement (CA 04 52 11 20) and updated Rule 95 to instruct carriers on the appropriate use of the endorsement.

These modifications are for clarification purposes only and do not alter rates.

For planning purposes, the filed rules and forms are available to Servicing Carriers upon request. Requests should be directed to ActStatDept@commauto.com.

TIMOTHY GALLIGAN
Director of Actuarial and Statistical Services