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April 7, 2026

## COMMERCIAL LINES NOTICE NO. 171

CAR Commercial Automobile Manual Rule, Rate, and Form Filing  
Proposed Rule, Rate, Policy Form, and Endorsement Form Changes Effective January 1, 2027  
SERFF Tracking Number: CARI-134893052

CAR filed proposed amendments to the Commercial Automobile Insurance Manual Rule and Rate Manual with the Division of Insurance on March 31, 2026, for use with ceded policies effective January 1, 2027 and subsequent. The filing proposes the adoption of new and updated policy and endorsement forms and includes corresponding Manual Rule and Rate amendments related to these changes.

Proposed adoption of the following policy forms and endorsements:

- Auto Dealers Declaration MA Coverage Form (MM 25 02 07 25)
- Auto Dealers MA Mandatory Endorsement (MM 25 01 07 25)
- MA Mandatory Endorsement (MM 99 11 07 25)
- Communicable Disease Exclusion for Covered Autos Liability Exposure Endorsement (CA 04 55 12 23) (New)
- Communicable Disease Exclusion for General Liability Exposure Endorsement (CA 25 57 10 13) (New)
- Lessor – Additional Insured and Loss Payee – MA Endorsement (MM 20 26 07 25)
- Silica or Silica-Related Dust Exclusion for Covered Autos Liability Exposure Endorsement (CA 23 94 10 13) (New)
- Silica or Silica-Related Dust Exclusion for General Liability Exposure Endorsement (CA 25 39 10 13) (New)
- Uninsured Motorists Coverage – Massachusetts Endorsement (MM 99 28 07 25)
- Motor Carriers – Insurance for Non-Trucking Use Endorsement (MM 23 07 07 25)
- Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) Exclusion for General Liability Coverages Endorsement (CA 27 19 01 24) (New)
- Adopt the Mobile Equipment Endorsement (MM 20 11 07 25)
- Adopt the Specialty and Classic Auto - Massachusetts Endorsement (CR 99 03 01 27)

Amendments to the Commercial Automobile Insurance Manual Rules 3, 44, 48, 88, 91, 92, 120, 125, and Appendix 1 have been updated in conformance to the forms and endorsement changes. Additionally, new rates are introduced in association with the Auto Dealers Coverage program, including the new classification codes that have been introduced. A detailed description of the proposed amendments to the rules and rates is attached.

The filing is under review by the Division of Insurance and has not yet been approved. For planning purposes, the filed manual, including the proposed forms and endorsement updates, are available to all interested parties upon request and should be directed to [ActStatDept@commauto.com](mailto:ActStatDept@commauto.com).

TIMOTHY GALLIGAN  
Actuarial & Statistical Services Director



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## **Filed Modifications to the Commercial Automobile Insurance Manual**

The following describes proposed amendments to the Commercial Automobile Insurance Manual Rules to incorporate references to the new coverage forms and endorsement forms.

### **Section I – General Rules**

#### Rule 3 – Policies and Coverages

Reflects the current version of the Massachusetts Mandatory Endorsement (99 11).

### **Section II – Common Coverages and Rating Procedures**

#### Rule 44 – Public or Livery Passenger Conveyance and On-Demand Delivery Services Exclusion Endorsement

This rule is modified to reflect the current version of the Public or Livery Passenger Conveyance and On-Demand Delivery Services Exclusion Form (CA 23 45).

#### Rule 48 – Covered Autos and General Liability Exclusions

The Rule name change has been retitled from “Abuse or Molestation Exclusion” to “Covered Autos and General Liability Exclusions” and now includes additional exclusionary endorsements.

The Section A heading name has been changed to “Abuse or Molestation” and subsections 1 and 2 have been added to describe Covered Autos Liability Exposure Endorsement (CA 28 03) and General Liability and Acts, Errors or Omissions Liability Coverages Endorsement (CA 27 21).

Section B has been added to include the Communicable Disease Exclusion Endorsements for both Covered Autos Liability Exposure Endorsement (CA 04 55) and General Liability Endorsement (CA 25 57).

Section C has been added to include the Silica or Silica-Related Dust Exclusion Endorsements for both Covered Autos Liability Exposure Endorsement (CA 23 94) and General Liability Endorsement (CA 25 39).

## **Section VI – Auto Dealers**

### I. Risks Subject to the Massachusetts Compulsory Law

#### Rule 88 – Auto Dealers Premium Development for Common Coverages

Section D is added to detail the Base Premium Computation for Liability and Basic No-fault Coverages.

#### Rule 91 – Locations and Operations Not Covered

This rule is retitled and separates the Locations and Operations not Covered Endorsement (CA 25 07) to allow for optional usage from the General Liability Exclusionary Endorsements now described in Rule 92.

#### Rule 92 – General Liability Exclusionary Endorsements

This rule is added and restructured to include only those Auto Dealers General Liability Exclusions that are required to be attached to all Auto Dealer policies. The Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) Exclusion for General Liability Coverages Endorsement (CA 27 19) has been added to this rule.

A reference was added to refer to Rule 48 for additional exclusions that apply to Auto Dealers Coverage.

## **Section VII – Special Types and Operations**

#### Rule 120 – Leasing or Rental Concerns

Section B is modified to reflect the current version of the Lessor – Additional Insured and Loss Payee Endorsement (MM 20 26).

#### Rule 125 – Special or Mobile Equipment

Section A is modified to reflect the current version of the Mobile equipment Endorsement (MM 20 11).

## **Appendix I – Policy Forms and Endorsements**

The Appendix has been updated to reflect the proposed policy coverage and endorsement forms, as well as any associated rule references.

The following Commercial Automobile Insurance Manual Rates have been updated:

#### Common Coverages

The premium development procedures for Rule 27 Non-Ownership Liability are changed to reflect the Auto Dealers Coverage Form changes, which include expanded categories for Auto Service Operations, Other than Auto Service Operations, and Partnerships or LLC as the Named Insured. These procedures replace the Social Service Agency Risk premium development which has been eliminated.

Section A modifies the premium development rating procedures for each category, adding rates and rating factors used in the calculations.

Section B. defines the rating procedures to extend Non-Ownership Liability Coverage to the individual liability of Employees and Volunteers.

Section D. adds a rating reference for the use of Increased Limits.

TTT Fleet and Non-Fleet Primary Rating Factors and Statistical Codes (Page R-7 to R-8)

Service and Utility Trailers are modified to change the load capacity of 2,000 pounds to gross vehicle weight rating of 3,000 pounds to be consistent with the previously updated language in Rule 52 -Trucks, Tractors, and Trailers Classifications.

TTT Physical Damage Fleet and Non-Fleet Rate Pages (pages R-13 to R-55)

The Towing and Labor Rate per Disablement has been added for Light/Medium Trucks Only.

Auto Dealers Rating Procedures and Rates

These rate pages have been retitled to Auto Dealers.

The increased limits formula for Optional Bodily Injury Liability (Coverage B) has been modified to reflect the mandatory increased limits that were put in place July 2025 (R-143).

In addition to the current category for Automobiles, the Medical Payment Table has been amended to include a new category for Automobile and Locations and Operations. A rating factor has been added applicable to Non-Franchised Dealers (R-145).

The sub-heading on the Liability Rates Page for Auto Dealers Subject to the Massachusetts Compulsory Law has been retitled to “General Liability Coverages”. A rating factor has been added applicable to Non-Franchised Dealers (R-146).