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NATALIE A. HUBLEY
PRESIDENT

August 21, 2026

COMMERCIAL LINES NOTICE NO. 172

CAR Commercial Automobile Manual Rule, Rate, and Form Filing Effective January 1, 2027
Amendments Placed On File
SERFF Tracking Number: CARI-134893052

The Division of Insurance has placed on file amendments related to the Policy Form and Endorsement Form Changes effective January 1, 2027 and subsequent. The proposed amendments to the Commercial Automobile Insurance Manual Rule and Rate Manual were filed on June 22, 2026 and placed on file on August 14, 2026. The Rule Manual amendments were made in Rule 3, Rule 27, Rule 28, and the Appendix. The Rate Manual changes were made to pages R-1, R-143, R-144, R-146, and R-167.

A detailed description of the proposed amendments to the rules and rates is attached.

For planning purposes, the revised Rule Manual and Rate Pages are available to all interested parties upon request and should be directed to ActStatDept@commauto.com.

TIMOTHY GALLIGAN
Actuarial & Statistical Services Director

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Approved Modifications to the Commercial Automobile Insurance Manual

The following describes amendments to the Commercial Automobile Insurance Manual Rules to incorporate references to reflect the most recent Committee activity, and to add clarification and eliminate any outdated references related to the new coverage forms and endorsements.

Section I – General Rules

Rule 3 – Policies and Coverages
A footnote was added allowing companies to use their own DEC pages, as long as the forms don't substantially differ from the form that CAR has adopted for use in the residual market.

Section II – Common Coverages and Rating Procedures

Rule 27 - Non-Ownership Liability
The rule language was revised to clarify the non-ownership coverage for auto dealer risks.

Rule 28 - Hired Automobiles
The rule language is reorganized to be consistent with the corresponding rate page, which describes rating instructions based on risks eligible for excess or primary coverage. Specifically, the rewritten rule instructs that rating for primary coverage is determined as if the vehicle were owned by the insured and is afforded only when a vehicle is hired, owned, loaned, leased or furnished for at least six months. The rule further instructs that excess coverage is rated on a cost-of-hire basis and refers to the rate pages for rating instructions for automobiles other than those engaged in trucking and motor carrier operations.

Appendix I – Policy Forms and Endorsements

The Appendix has been updated to reflect the adoption of the 03/26 edition of the Auto Dealer Declaration MA form (MM 25 02)

The following Commercial Automobile Insurance Manual Rate pages have been modified:

Common Coverages
Page R-1: Language is added to clarify the non-ownership coverage for auto dealers risks.

Auto Dealers Rating Procedures and Rates

Pages R-143 and R-144: Obsolete references to Garages are removed.

Page R-146: For Auto Dealers Subject to the Massachusetts Compulsory Law, CAR has adopted AIB's current aggregate limit factors and rating procedure. This page is also updated to incorporate the new factors and the premium calculation.

Increased Limit Factors

Page R-167 Increased Limit Factors for Bodily Injury Liability: The heading was updated from Garages to Auto Dealers.