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COMMERCIAL LINES NOTICE NO. 173

CAR Commercial Rate and Rule Filing – Effective March 1, 2027
SERFF Tracking Number: CARI-135085068

CAR filed a Massachusetts commercial residual market rate change with the Division of Insurance on September 11, 2026, with a proposed effective date of March 1, 2027. This filing also includes updated versions of the Commercial Automobile Insurance Manual Rules and Rates, and the Commercial Experience Rating Plan.

Please note that base rates for all classifications are now displayed at \$25,000/\$50,000/\$30,000 limits. To accomplish this for the zone rated classifications, and due to the separate PDL increased limits factors for these classes, CAR has broken out the zone rated base rates to separately reflect the vehicle classes for Bus, Light/Medium Trucks, Heavy Trucks, and Extra Heavy Trucks and Trailers.

Note that CAR's Experience Rating Plan will continue to determine experience modifications using the basic limits of \$20,000/\$40,000/\$5,000 at this time, until rating methodologies are updated in the AIB's systems.

The filing is under review by the Division of Insurance and has not yet been approved. For planning purposes, the filed rates, rate pages, implementation instructions, Commercial Automobile Insurance Manual, and Experience Rating Plan are available to Commercial Servicing Carriers upon request. Requests should be directed to ActStatDept@commauto.com.

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