COMMONWEALTH AUTOMOBILE REINSURERS
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NATALIE A. HUBLEY
PRESIDENT

NOTICE OF MEETING

COMMERCIAL AUTOMOBILE COMMITTEE

A meeting of the Commercial Automobile Committee will be held virtually via Zoom video conferencing software on

THURSDAY, AUGUST 27, 2026, AT 10:30 A.M.

If you plan to attend this meeting and are not a member of this Committee, please RSVP by completing the Visitor Security Form located in the Contact Us/Visitor Information section of CAR's website. CAR will then forward to you, via email, meeting access information. Please do not share access information provided by CAR, but refer others wishing to attend the meeting to CAR's Visitor Security Form.

MEMBERS OF THE COMMITTEE

Mr. Thomas DePaulo – Chair
Cabot Risk Strategies, LLC

Mr. Michael Brady	Pilgrim Insurance Company
Ms. Annmarie Castonguay	The Hanover Insurance Company
Ms. Sheila Doherty	Doherty Insurance Agency, Inc.
Mr. Andrew Lajzer	Safety Insurance Company
Ms. Sharon Murphy	Acadia Insurance Company
Mr. John Olivieri, Jr.	World Insurance Associates, LLC
Ms. Allison Ratliff	MAPFRE U.S.A. Corporation
Ms. Tricia Sabulis	Michaud Insurance Agency
Mr. David Zawilinski	Arbella Insurance Group

AGENDA

CAC
26.01 Records of Previous Meeting

The Records of the Commercial Automobile Committee meeting of May 27, 2026 should be read and approved.

CAC
26.03 CAR Conflict of Interest Policy

The Chair will read a statement relative to CAR's Conflict of Interest Policy.

CAC
26.07 Primary & Noncontributory and Waiver of Subrogation Endorsements

At the last meeting, the Committee reached a consensus to proceed with the adoption of the CA 04 44 - Waiver of Subrogation endorsement (which includes a schedule of persons or organizations), and recommended modifications to the Primary and Noncontributory – Other Insurance Condition endorsement to include a schedule of persons or organizations and updates to ensure that there is no conflict with CAR's Public & Livery Passenger Conveyance and On-Demand Delivery Service Endorsement. The Committee also agreed that both endorsements should be available to all classifications. The endorsements and related manual rule amendments are attached for Committee consideration (Docket #CAC26.07, Exhibit #3).

CAC
26.10 2026 Annual Evaluation of Market Need for ERP Appointments

Rule 14 – Exclusive Representative Producer Requirements states that an applicant for an ERP appointment to a Servicing Carrier must meet the conditions for addressing market need as determined by criteria established by CAR's Governing Committee. Further, Chapter II of the Manual of Administrative Procedures provides further specifics on the approved criteria including a provision that an annual assessment will be made to determine if a market need exists for appointments. The annual review by the Committee is intended to evaluate the accessibility to the residual market throughout the Commonwealth through producers experienced in servicing all classes of commercial automobile risks. Relevant reports to assist the Committee in its annual review will be distributed prior to the meeting as Additional Information.

CAC
26.11 Consistency in Tow Truck Classifications

Questions have been raised as to differences in how the Servicing Carriers may be determining classification and corresponding premium for tow trucks. CAR had requested that each Servicing Carrier provide its classification and rating procedures relative to tow trucks as well as any other pertinent information utilized in the underwriting process. A summary description of the issue and the Servicing Carrier responses will be distributed prior to the meeting as Additional Information.

Other Business

To transact any other business that may properly come before this Committee.

Executive Session

The Commercial Automobile Committee may convene in Executive Session in accordance with the provisions of G.L. c. 30A, § 21.

TIMOTHY GALLIGAN
Director of Actuarial & Statistical Services

Attachment

Boston, Massachusetts
August 13, 2026

POLICY NUMBER:

COMMERCIAL AUTO
CA 04 44 10 13

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US (WAIVER OF SUBROGATION)

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured:
Endorsement Effective Date:

SCHEDULE

Name(s) Of Person(s) Or Organization(s):
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The **Transfer Of Rights Of Recovery Against Others To Us** condition does not apply to the person(s) or organization(s) shown in the Schedule, but only to the extent that subrogation is waived prior to the "accident" or the "loss" under a contract with that person or organization.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PRIMARY AND NONCONTRIBUTORY – OTHER INSURANCE CONDITION

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER ENDORSEMENT

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below in the Endorsement Effective Date.

Named Insured:
Endorsement Effective Date:

SCHEDULE

Name(s) of Person(s) or Organization(s):
Information required to complete this Schedule, if not shown above, will be shown in the Declarations

A. The following is added to the **Other Insurance** Condition in the Business Auto Coverage Form and the **Other Insurance – Primary And Excess Insurance Provisions** in the Motor Carrier Endorsement and supersedes any provision to the contrary, except where the conditions set forth in Section A.1. or A.2. of Endorsement CR 99 04 (titled Public or Livery Passenger Conveyance and On-Demand Delivery Services Other Insurance Conditions) apply:

This Coverage Form's Covered Autos Liability Coverage is primary to and will not seek contribution from any other insurance available to the person(s) or organization(s) shown in the above Schedule provided that:

1. Any such person or organization is a Named Insured under such other insurance; and
2. You have agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to such person or organization.

B. The following is added to the **Other Insurance** Condition in the Auto Dealers Coverage Form and supersedes any provision to the contrary, except where the conditions set forth in Section A.1. or A.2 of Endorsement CR 99.04 (titled Public or Livery Passenger Conveyance and On-Demand Delivery Services Other Insurance Conditions) apply:

This Coverage Form's Covered Autos Liability Coverage and General Liability Coverages are primary to and will not seek contribution from any other insurance available to the person(s) or organization(s) shown in the above Schedule provided that:

1. Any such person or organization is a Named Insured under such other insurance; and
2. You have agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to such person or organization.

property damage premium at policy limits for each covered automobile transporting any substance described in Sections C.2. or C.4. of this Rule.

(4) Where more than one class of pollutants is transported by a covered automobile, apply the charge which develops the highest premium.

b. Hired Automobiles

Charge an additional percentage of the otherwise applicable compulsory bodily injury, optional bodily injury, and property damage premium at policy limits for Hired Automobile Coverage. Such percentage is the highest one determined in accordance with Section D.1.a. of this Rule for any covered automobile. Where hired automobiles will transport more than one class of pollutants, apply the charge which develops the highest premium.

2. Garage Policies

Dealers

Charge an additional 4% of the otherwise applicable compulsory bodily injury, optional bodily injury, and property damage premium at policy limits.

RULE 47. WAIVER OF SUBROGATION/PRIMARY AND NON-CONTRIBUTORY – OTHER INSURANCE CONDITION

Upon request, the Servicing Carrier will attach the Waiver of Subrogation endorsement form CA 04 44 or the Primary and Noncontributory – Other Insurance Condition form CR 99 12, or both, to the policy to identify the person or risks named in the endorsement(s). A written contract or agreement that states the person or organization requires one or both endorsements must exist between the risk and such person or organization. For either the waiver of subrogation and/or the primary and noncontributory coverage to be afforded for any loss, the loss must occur after the signing and execution of the contract or agreement, while the contract or agreement is in effect, while operations are ongoing, and prior to the end of the policy period. Refer to the Common Coverages rate pages in the Rate section.

RULES 48~~7~~-50 RESERVED FOR FUTURE USE.