



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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RECORDS OF MEETING

COMMERCIAL AUTOMOBILE COMMITTEE – FEBRUARY 19, 2026

Members Present

Mr. Thomas DePaulo – Chair
Mr. Michael Brady
Ms. Annmarie Castonguay
Ms. Sheila Doherty
Mr. Andrew Lajzer
Ms. Sharon Murphy
Mr. John Olivieri, Jr.
Ms. Allison Ratliff
Ms. Tricia Sabulis
Mr. David Zawilinski

Cabot Risk Strategies, LLC
Pilgrim Insurance Company
The Hanover Insurance Company
Doherty Insurance Agency, Inc.
Safety Insurance Company
Acadia Insurance Company
World Insurance Associates, LLC
MAPFRE U.S.A. Corporation
Michaud Insurance Agency
Arbella Insurance Group

25.01 Records of Previous Meeting

The Committee unanimously voted, with two abstentions, to approve the Records of the Commercial Automobile Committee meeting of August 27, 2025. The Records have been distributed and are on file.

25.06 Adoption of Non-Fleet PPT Certification for Other Classes

Ms. Natalie Hubley briefly recapped the Committee's previous discussion of the potential expansion of the Non-Fleet PPT certification form to other classification types including Fleet PPT risks and certain TTT risks, as well as the potential drawbacks and obstacles in doing so. Ms. Hubley then directed the Committee's attention to exhibits provided by CAR which outline the objectives of the NF-PPT Certification form introduced in September 2018 and points of further discussion raised in the prior meeting. She explained that the NF-PPT Certification form was introduced to validate that a legitimate commercial entity exists to ascertain eligibility for placement in the commercial automobile residual market. Specifically, the required certification sought to ensure that only automobiles owned by businesses legitimately conducting trade or commerce are ceded.

Ms. Hubley noted that the Committee recognized that business owners often title and register vehicles in the business for reasons not related to insurance, even if use is exclusively personal. While

some members questioned CAR's authority to oversee vehicle ownership by verified business entities, others suggested exploring CAR's ability to require that vehicles be retitled and re-registered to enable MAIP eligibility, to implement a limitation on the percentage of personal use, and/or to develop an operator exclusion form for family members not engaged in business.

Mr. Mike Brady noted Pilgrim had brought up this issue in its Annual Report, sharing cases where the company questioned whether vehicles were inappropriately placed in the commercial automobile residual market, including a legitimate business risk with a high value luxury car of obvious non-business use listed on its commercial policy, and another listing a PPT automobile primarily used by a family member while away at college.

Discussion ensued regarding CAR's authority to require vehicles owned by legitimate businesses to retitle automobiles to enable coverage in the private passenger residual market. CAR Counsel Mr. Steven Torres noted prior committee discussions regarding the issue that a PPT vehicle must be linked to trade or commerce on behalf of the business entity for it to be eligible for the commercial residual market.

Mr. David Zawilinski remarked on the difficulty of policing business use of automobiles owned by legitimate businesses. He further commented that the insurance is provided to the business entity rather than the driver of the vehicle. Ms. Sheila Doherty and Mr. John Olivieri agreed and remarked that the loss experience will be captured in the rating process and poor experience rating will negatively impact the entire fleet. The committee members further commented that vehicle ownership typically determines eligibility for both the private passenger and commercial residual markets and that commercial eligibility has been confirmed to require the conduct of legitimate business operations. Mr. Brady recognized that the examples cited by Pilgrim reflect the extremes rather than the norm and that Servicing Carriers have tightened their underwriting practices to ensure only legitimate businesses are able to access the commercial residual market.

Following discussion, the Committee agreed to make no change to the Non-Fleet PPT certification procedures.

26.04 Operations and Locations Not Covered Endorsement

The 2027 version of the Commercial Automobile Insurance Manual was amended to add Rule 91 – General Liability Exclusionary Endorsements to Section VI – Auto Dealers to identify exclusionary endorsements that must be attached to the Auto Dealers Policy. Included in this rule is the Locations and Operations not Covered Endorsement (CA 25 07). Concern has been raised that the mandatory endorsement may invalidate coverage for all locations if nothing is shown in the endorsement schedule.

Ms. Wendy Browne discussed alternatives for consideration to address this concern, including but not limited to:

- Modify Rule 91 to indicate that the endorsement should be attached only if certain locations or operations are intended to be excluded.
- Modify Rule 91 to indicate that the schedule on the endorsement form should specify "NONE" to actively indicate that no locations or operations are excluded.

After discussion, the Committee agreed that to avoid unintended consequences of listing "NONE", the rule should be modified to indicate that the endorsement be attached if certain locations or operations are intended to be excluded. Ms. Allison Ratliff suggested including criteria to ensure that all Servicing Carriers are consistent in determining when the exclusion should be applied.

26.05 Taxis, Limos & Car Service Underwriting Inspection Form Modifications

Ms. Tiffany Manning reviewed proposed changes to the Inspection forms in response to feedback provided by Servicing Carriers in their 2024 Annual Reports. She noted that CAR staff added a vehicle use chart to the form to capture the percentage of operations derived from each segment and created an Additional Vehicles form to efficiently handle the instance where not all vehicles are available for inspection at the same time. This Additional Vehicles form is a shorter version of the form containing information only pertaining to inspection and vehicle information for the vehicle(s) not present at the initial vehicle inspection. Ms. Manning then noted that a suggestion to require triennial inspection of taxis was not included due to Boston requirements for annual inspections, and other data elements already included on the application were not added to the revised inspection form.

Ms. Manning then reviewed proposed amendments to Chapter III of the Manual of Administrative Procedures noting that references have been added for the Additional Vehicles form.

After discussion, the Committee voted unanimously to accept the proposed modifications to the Taxis, Limos, & Car Services Underwriting Inspection form with the introduction of the Additional Vehicles form and to recommend approval by the Governing Committee of the proposed amendments to Chapter III – Servicing Carrier Responsibilities of the Manual of Administrative Procedures.

26.06 940 CMR 38.00 Unfair and Deceptive Fees

Ms. Wendy Browne noted that amendments to Rules 14 and 31 of CAR's Rules of Operation were approved by the Compliance and Operations and Governing Committees to require that producers comply with all laws and regulations with respect to the disclosure of fees. She advised that the amendments were deemed approved by the Division on October 27, 2025. She noted that corresponding changes to company requirements were approved by the Governing Committee at its February meeting and have been filed with the Commissioner of Insurance for review.

Ms. Browne noted that CAR modified the MAIP policy application to include language detailing the negative option features and language was added to the procedures manual to indicate that policyholder notices approved for use in the voluntary market should also be used for residual market policies. On the commercial side, similar modifications were made to the taxi/limousine/car service application and to CAR's Manual of Administrative Procedures. Additional amendments include the replacement of Social Security Number with License or Permit Number, and the increase in the statutory minimum limits. Mr. Mike Brady noted that Pilgrim's legal staff advise that the regulation relative to unfair and deceptive fees does not apply to commercial business. Ms. Allison Ratliff and Mr. Andrew Lajzer indicated that their counsel shared the same position.

After discussion, the Committee voted unanimously to accept the taxi/limousine/car service application changes proposed by CAR staff, excluding the amendment on page 6 relating to the negative options feature.

Ms. Browne then presented the proposed MAP changes to remove exhibits containing the supplemental application and addendums and advised that these forms are located on CAR's website. In addition, language is added to Section B – Underwriting and Policy Processing to instruct Servicing Carriers to use the same forms for ceded policyholders as those filed by CAR and approved by the Division and that policyholder notices on file for their voluntary business addressing negative option feature requirements be used for ceded policies

Mr. Andrew Lajzer suggested striking the language relative to the negative option features in the application in light of the Committee's previous comments. **After discussion, the Committee voted unanimously to recommend Governing Committee approval of the proposed changes to Chapter III - Servicing Carrier Responsibilities of the Manual of Administrative Procedures with the exception of the language pertaining to the Negative Options Feature in the Underwriting and Policy Processing section.**

Ms. Ratliffe then inquired regarding the ability for Servicing Carriers to use a declarations page with their own logos. Staff indicated that they would research the issue and respond at a future meeting.

TIMOTHY GALLIGAN
Actuarial and Statistical Services Director

Boston, Massachusetts
March 31, 2026

ATTACHMENT LISTING

Docket #CAC26.02, Exhibit #1

Attendance Listing

**COMMERCIAL AUTOMOBILE COMMITTEE MEETING
 MEETING ATTENDEES
 FEBRUARY 19, 2026**

Individual's Name

Company / Agency

PLEASE PRINT

Thomas DePaulo	Cabot Risk Strategies, LLC
Michael Brady	Pilgrim Insurance Company
Annmarie Castonguay	The Hanover Insurance Company
Sheila Doherty	Doherty Insurance Agency, Inc.
Andrew Lajzer	Safety Insurance Company
Sharon Murphy	Acadia Insurance Company
John Olivieri, Jr.	J.K. Olivieri Insurance Agency, Inc.
Allison Ratliff	MAPFRE U.S.A. Corporation
Tricia Sabulis	Michaud Insurance Agency
David Zawilinski	Arbella Insurance Group
Peter Barton	Safety Insurance Company
John Magadieu	Arbella Insurance Group
Alexander Choder	Arbella Insurance Group
Nicholas Fyntrilakis	MAIA
Monique Miller	AIB
Kylee Morfitt	MAPFRE U.S.A. Corporation
Linda Zarella	Arbella Insurance Group
Benjamin Hincks	TSH & D – CAR Counsel
Steven Torres	TSH & D – CAR Counsel
Mark Alves	CAR Staff
Wendy Browne	CAR Staff
Shannon Chiu	CAR Staff
Richard Dalton	CAR Staff
Adrienne Donovan	CAR Staff
Richard Heath	CAR Staff

**COMMERCIAL AUTOMOBILE COMMITTEE MEETING
MEETING ATTENDEES
FEBRUARY 19, 2026**

Individual's Name

Company / Agency

PLEASE PRINT

Margaret Barao	Division of Insurance
Kathy Cormier	MAIA
Peter Barton	Safety Insurance Company
Timothy Galligan	CAR Staff
Steven Gautieri	CAR Staff
Natalie Hubley	CAR Staff
Cheryl Kopas	CAR Staff
Tiffany Manning	CAR Staff
Virginia Plasse	CAR Staff
Katy Proctor	CAR Staff
James Robery	CAR Staff
Evan Ross	CAR Staff
Lynne Rosenberg	CAR Staff
Alison Ruggiero	CAR Staff
Robin Tigges	CAR Staff
Jacob Vieira	CAR Staff