COMMONWEALTH AUTOMOBILE REINSURERS
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NATALIE A. HUBLEY
PRESIDENT

RECORDS OF MEETING

COMMERCIAL AUTOMOBILE COMMITTEE – OCTOBER 2, 2026

Members Present

Mr. Thomas DePaulo – Chair	Cabot Risk Strategies, LLC
Mr. Michael Brady	Pilgrim 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
Ms. Kristina Wood[(1)]	The Hanover Insurance Company
Mr. David Zawilinski	Arbella Insurance Group

Substituted for:
[(1)]Ms. Annmarie Castonguay

Not in Attendance:
N/A

26.01 Records of Previous Meeting

The Committee unanimously voted to approve the Records of the Commercial Automobile Committee meeting of August 27, 2026. The Records have been distributed and are on file.

CAC
26.11 Consistency in Tow Truck Classifications

Ms. Wendy Browne presented proposed amendments to Rule 52.E of CAR's Commercial Automobile Insurance Manual to address inconsistencies among Servicing Carriers in the classification and rating of tow truck operations. She explained that, based on feedback from the carriers and the committee's discussion, staff recommends adding tow truck operations to the special provisions included in Rule 52. Ms. Browne noted that the rule first adds a specific definition for tow trucks to the Manual.

Several members offered suggestions to clarify the definition of a tow truck. In particular, the discussion focused on using the term "vehicle" rather than "truck". Following discussion of the appropriate wording and terminology, the Committee agreed on the following definition:

"Tow Trucks are defined as vehicles used in the transport of other vehicles for roadside assistance, accident recovery, clearing traffic, and transporting broken-down or vehicles subject to impound."

The Committee then discussed the application of secondary classification codes and whether tow trucks should be considered truckers. Ms. Browne noted that staff has concluded that the tow truck operations are not dependent on the number of contracts, but rather recommended tow operations be considered truckers when the risk is required to carry the MCS-90 endorsement. Thus, staff recommends that Servicing Carriers assign secondary classification code 99 (All Other) to tow trucks, except when the MCS-90 endorsement is required. In such cases, Servicing Carriers should refer to the applicable rate pages to determine the appropriate trucker secondary classification code. It was noted that the MCS-90 endorsement includes an obligation to insure against public harm, which increases the risk's exposure, thus warranting the additional premium.

Mr. David Zawilinski expressed concern over classifying tow trucks under the All-Other secondary class code of 99, pointing to the trucker definition which includes vehicles used to haul or transport goods for others as more accurately representing the exposure. Furthermore, he stated that the use of the MCS-90 endorsement in determining the class code of a tow truck operation could lead to auto hauling and other similar operations mistakenly assessed as tow truck operations.

Ms. Allison Ratliff noted that many interest-rated towing operations are related to a service or repair, making the tow truck incidental to the primary operation of the business. Further, she agreed that financial responsibility triggered by the MCS-90 requirement better defines the exposure warranting the added premium. Mr. Michael Brady concurred, adding that a lot of businesses classified under class code 29 have contractual, prearranged transportation plans, whereas a tow truck operates on an irregular schedule determined by instances of need.

Following discussion, the Committee reached consensus in favor of CAR staff's proposed classification criteria. **A motion to recommend adoption of the proposed addition to Rule 52.E, including the definition of tow truck as amended by the Committee**.

Ms. Browne noted that CAR staff would submit the proposed changes for consideration in an upcoming rate filing. Servicing Carriers indicated that a 90-day implementation period following approval would provide sufficient time to make the necessary changes. Staff also noted that additional statistical reporting changes may be considered at a later date alongside other change.

CAC
26.12 Underwriting Frequency Requirements for Ceded Renewals

Ms. Lynne Rosenburg informed the Committee that, at its May 29th, 2026 meeting, the Ad Hoc Producer Reassignment Committee, amidst the ongoing discussion on minimizing market disruption following a redistribution, had identified inconsistencies among Servicing Carriers in how frequently ceded risks are reevaluated at renewal. The Ad Hoc Committee referred the matter to the Commercial Automobile Committee to consider whether minimum underwriting review requirements or related guidelines would promote greater consistency among Servicing Carriers.

Ms. Rosenburg outlined potential considerations, including whether reviews should occur annually, biennially, or on another schedule, and whether carriers should remain able to conduct reviews more frequently when warranted. Potential review elements included confirming the risk's principal place of business and radius of operations; obtaining current trip logs and parking or rental lease agreements; reviewing the vehicles and licensed drivers listed on the policy; and checking the ineligible risk database.

She also noted that, if the Committee developed requirements or guidelines, related amendments to the Manual of Administrative Procedures may be necessary to support consistent practices.

Servicing Carrier representatives described their current practices. One member stated that their carrier conducts a full review of ceded policies at each renewal. Another explained that the carrier reviews most renewals periodically, with certain risks, such as complex trucking operations, referred for annual review, while some risks may not receive a full review until they appear eligible for the voluntary market. Members noted that the extent and timing of reviews can vary based on the risk and existing carrier procedures.

Mr. Brady noted that underwriting reviews may identify changes in the insured's operations and any adopted requirements should be documented in the MAP. Other Committee members agreed that codified guidelines will allow the Servicing Carriers to point to this language in the MAP in the event of resistance from the agent or insured.

Mr. Zawilinski emphasized that the guidelines should clarify the expected documentation for an underwriting evaluation, while allowing carriers to request additional information outside a standard review cycle when changes in the policy or business warrant it.

Mr. John Olivieri stressed the importance of consistent expectations and proposed a full underwriting review at least every three years, supplemented by an annual questionnaire to identify changes or circumstances that might trigger a more detailed review. Members discussed the proposal, including whether certain information should be required annually and whether responses to a questionnaire in lieu of documentation would be reliable. While some committee members expressed interest in this approach, Mr. Brady suggested that requesting relevant documentation directly would be more effective than a questionnaire, adding that carriers can obtain some information directly through the RMV and other sources. He also noted that CAR rules enable failures to provide sufficient documentation; such as trip logs to result in assignment of a default classification.

Ms. Ratliff suggested that certain risks require a complete annual underwriting review, such as trucking and public auto risks, while others may be evaluated less frequently. After discussion, committee members directed staff to solicit feedback from Servicing Carriers regarding those classes recommended for annual review, including the risk characteristics requiring evaluation and associated supporting documentation. The members also requested feedback regarding guidelines for those classes requiring less frequent review.

CAC
26.13 Clarification of Non-Owned Coverage – Individual Liability

The new policy coverage forms and endorsements adopted for January 1, 2027 include modifications to non-ownership liability which broadened the definition of volunteers and provided coverage for partners and LLCs by adopting the endorsements CA 05 24 - Non-Ownership Liability Coverage for Volunteers, and CA 05 25 – Partners or Members as Insured.

A Servicing Carrier raised the question of whether endorsements CA 05 24 and CA 05 25 provide both non-owned liability coverage and individual liability coverage for volunteers and partners or LLC members, respectively. CAR staff summarized the applicable endorsements to determine whether Rule 27, Non-Ownership Liability, should be revised to clarify that premium charges apply to both the non-owned liability coverage and the associated individual liability coverage when either or both endorsements are attached to a policy.

Mr. Brady, who inquired about the language of Rule 27, explained that agents and insureds should clearly understand that adding volunteer coverage under CA 05 24 also includes individual liability coverage for those volunteers, which carries an additional cost. The Committee agreed that clarification was warranted and directed staff to draft revised language for consideration at the next meeting.

TIMOTHY GALLIGAN
Actuarial and Statistical Services Director

Boston, Massachusetts
October 30, 2026

ATTACHMENT LISTING

Docket #CAC26.02, Exhibit #5	Attendance Listing
Docket #CAC26.11, Exhibit #3	Section III, Manual Rule 52.E. as Amended

COMMERCIAL AUTOMOBILE COMMITTEE MEETING
MEETING ATTENDEES
OCTOBER 2, 2026

Individual's Name	Company / Agency
PLEASE PRINT	
Thomas DePaulo	Cabot Risk Strategies, LLC
Michael Brady	Pilgrim Insurance Company
Sheila Doherty	Doherty Insurance Agency, Inc.
Andrew Lajzer	Safety Insurance Company
John Olivieri, Jr.	World Insurance Associates, LLC
Allison Ratliff	MAPFRE U.S.A. Corporation
Tricia Sabulis	Michaud Insurance Agency
Kristina Wood	The Hanover Insurance Company
David Zawilinski	Arbella Insurance Group
Barry Tagen	Pilgrim Insurance Company
Mark Winiker	Acrisure East Insurance Services, LLC
Peter Barton	Safety Insurance Company
Alexander Choder	Arbella Insurance Group
Elizabeth Cedarstrom	Arbella Insurance Group
Jennifer Costa	Arbella Insurance Group
Nicholas Fyntrilakis	MAIA
Monique Miller	AIB
Linda Zarella	Arbella Insurance Group
Benjamin Hincks	TSH & D – CAR Counsel
Steven Torres	TSH & D – CAR Counsel
Margaret Barao	Division of Insurance
Mark Alves	CAR Staff
Wendy Browne	CAR Staff
Shannon Chiu	CAR Staff
Richard Dalton	CAR Staff

COMMERCIAL AUTOMOBILE COMMITTEE MEETING
MEETING ATTENDEES
OCTOBER 2, 2026

Individual's Name	Company / Agency
PLEASE PRINT	
Steven Gautieri	CAR Staff
Richard Heath	CAR Staff
Matthew Hirsh	CAR Staff
Natalie Hubley	CAR Staff
Cheryl Kopas	CAR Staff
Tiffany Manning	CAR Staff
Katy Proctor	CAR Staff
Evan Ross	CAR Staff
Lynne Rosenburg	CAR Staff
Alison Ruggiero	CAR Staff
Robin Tigges	CAR Staff

accordance with Sections D.2.b.1) and D.2.c.2) of this Rule, the proper zone combination is 03 (the zone in which the automobile is principally garaged is a metropolitan zone) and 47 (the zone of the terminal included in the automobile's operations that is farthest from the automobile's principal garaging).

To determine the zone combination code, refer to the Zone Rating Table (Zone of Principal Garaging is in a Metropolitan Zone). According to this table and based upon the established zone combination, the zone combination code to be used for statistical reporting purposes is 247.

E. Special Provisions for Certain Risks

1. Truckers. If the business of the insured involves transporting materials or commodities for another, Rule 55 – Premium Development Options for Truckers also applies.

2. Transporters of Liquid Products. A policy that covers an automobile used for the bulk transportation of liquid products must exclude accidents resulting from the erroneous delivery of one liquid product for another, or the delivery of any liquid product into the wrong receptacle if the accident occurs after the operations have been completed. Use Wrong Delivery of Liquid Products Endorsement CA 23 05.

3. Amusement Devices. A policy written to cover a commercial automobile, trailer or semitrailer on which an amusement device has been mounted does not provide coverage for the operation of the amusement device. Refer to the General Liability Manual for operations coverage. Use Commercial Automobiles Equipped with Amusement Devices Endorsement MM 23 03.

4. Transporters of Explosives. A policy that covers an automobile used for transporting explosives must exclude coverage for the explosion hazard. Use Explosives Endorsement MM 23 04.

5. Rolling Stores. A policy that covers automobiles including canteens, display rooms and automobiles used for selling products must exclude product liability. Use Rolling Stores Endorsement CA 23 04.

6. Trailers or Semitrailers Used as Showrooms (Class Code 04520)

   a. To provide liability coverage for trailers or semitrailers used as showrooms or salesrooms, multiply the trailer or semitrailer rating factor by 2.00. The minimum premium per trailer or semitrailer is $36 for $25,000 per person, $50,000 per accident bodily injury and $9 for $30,000 property damage. The policy must exclude product liability.

   b. For medical payments coverage, multiply the private passenger type Medical Payments premium for the territory in which the risk is located by 3.00.

   c. For physical damage coverages, use the physical damage rates for the trailers or semitrailers respectively.

   d. Use Rolling Stores Endorsement CA 23 04.

7. Trucks, Trailers and Semitrailers Used in Dumping Operations

   a. Rate automobiles used in dumping operations including ready-mix and mix-in transit cement trucks at the Vehicles Used in Dumping Operations Collision rates from the Trucks, Tractors and Trailers physical damage rate pages in the Rate Section.

   b. Use those rates regardless of the secondary classification used. The Dump and Transit Mix Trucks and Trailers rating classification applies to hopper-type transporters of dry commodities, which unload through the bottom by gravity and is only used when no other secondary classification applies.

8. Tow Truck Operations

   Tow Trucks are defined as vehicles used in the transport of other vehicles for roadside assistance, accident recovery, clearing traffic and transporting broken down or vehicles subject to impound.

   a. Assign the All Other secondary classification code of 99 except,

   b. If the risk is required to carry the MCS-90 Endorsement for Motor Carrier, refer to the rate page for the appropriate Trucker secondary classification code for the tow truck(s).

9~~8~~. Operations coverage may not be afforded under the auto policy for special or mobile equipment. Refer to Rule 125 – Special or Mobile