

**CAR Commercial Automobile Insurance Manual
Memorandum of Changes**

Rule Modifications – December 1, 2023

Section II – Common Coverages and Rating Procedures

Rule 41 COMBINED SINGLE LIMIT LIABILITY COVERAGE

Single limit sample calculation is updated to reflect proposed rates and ILFs.

Section III – Trucks, Tractors and Trailers

Rule 52 TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS

Section E (Special Provisions for Certain Risks) has been updated to clarify physical damage coverages for Trailers or Semitrailers Used as Showrooms (Class Code 04520).

Rule 54 PREMIUM DEVELOPMENT – ZONE RATED AUTOMOBILES

The premium development calculation has been modified for physical damage to reflect the rate structure that will now publish base rates by zone, and apply the age/original cost new (OCN) relativities, and deductible relativities for the non-zone rated TTTs to those base rates. The prior rate structure for the zone-rated physical damage coverages used zone rate factors applied to base rates published by age, original cost new (OCN), and deductible.

Coverage clarifications were added for collision waiver of deductible procedures, as well as a reference for limited collision coverage.

Rule 55 PREMIUM DEVELOPMENT OPTIONS FOR TRUCKERS

Section C (Bobtail Operations - Class Code 74890) has been updated to clarify coverage for Zone-Rated Bobtails.

Section D (Trailer Interchange Agreement - Class Code 99320) has been updated to clarify the premium determination for coverage afforded with a trailer interchange agreement.

Section IV- Private Passenger Types

Rule 61 ELIGIBILITY

The eligibility definition of the vehicle type has been expanded to include SUV.

Section V- Public Autos

Rule 74 PREMIUM DEVELOPMENT – ZONE RATED AUTOMOBILES

The premium development calculation has been updated for the physical damage coverage to reflect the rate structure that will now publish base rates by zone, and apply the age/original cost new (OCN) relativities, and deductible relativities for the non-zone rated TTTs to those base rates. The prior rate structure for the zone-rated physical damage coverages used zone rate factors applied to base rates published by age, original cost new (OCN), and deductible.

Section VII Special Types and Operations

RULE 125. SPECIAL OR MOBILE EQUIPMENT

For equipment incapable of moving under its own power (class code 79390), a clarification was added to indicate that medical payments, uninsured motorists, and underinsured motorists coverage does not apply.