

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

**Rule Modifications – March 1, 2026**

**Section II – Common Coverages and Rating Procedures**

**Rule 22     OUT-OF-STATE GARAGING**

Section A – Other-Than Zone Rating has been updated for improved clarity in light of the changes to the compulsory limits.

**Rule 40     INCREASED LIABILITY LIMITS**

Section A – This rule has been updated to reflect the new Bodily Injury and Property Damage minimum basic limits for Other Than Zone Rated automobiles.

**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 55     PREMIUM DEVELOPMENT OPTIONS FOR TRUCKERS**

Section D. – Trailer Interchange Agreement, the premium calculation example in Section D.1.b.(6) has been updated to reflect filed rates and factors.

**Section IV- Private Passenger Types**

**Rule 63     PREMIUM DEVELOPMENT**

Section D – The chart has been updated to reflect the new Bodily Injury and Property Damage minimum basic limits.

**Appendix II- Special Rating Instructions**

The special rating instructions have been updated to clarify the changes to the rules and rate pages.