



MASSACHUSETTS AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER - RESIDUAL MARKET

AS OF MAY 1, 2023

Printed and Distributed by

Commonwealth Automobile Reinsurers, 101 Arch Street, Boston, MA 02110

TABLE OF CONTENTS

SECTION I - GENERAL RULES

Rule No.	Page
1 Massachusetts Automobile Insurance Policy - Eligibility.....	1
2 Coverages and Limits	1
3 Coverage Availability.....	2
4 Standard Procedures	2
5 Residence and Location	3
6 Out-of-State Garaging.....	4
7 Policy Period	4
8 Changes	5
9 Motor Vehicle Registration Certificates	5
10 Certified Risks - Financial Responsibility Laws	5
11 Premium Calculation Rule	6
12 Whole Dollar Premium Rule	7
13 Installment Payment of Premiums.....	7
14 Deposit Premium Rule	7
15 Employers Subject to Massachusetts Workers Compensation Act.....	7
16 Deductibles - Parts 7, 8 and 9.....	7
17 Substitute Transportation.....	7
18 Termination of Insurance	8
19 Discounts.....	13
20 Model Year Definition.....	15
21 Fire, Theft and Combined Additional Coverages	15
22 Vehicle Rating Group (VRG) Program	15
23 High-Theft Vehicles.....	17
24 Extra-Risk Rating (Collision and Comprehensive).....	21
25 Reserved for Future Use.....	22
26 Reserved for Future Use.....	22

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.	Page
27 Private Passenger Definition.....	23
28 Private Passenger Classifications	23
29 Reserved for Future Use.....	26
30 Personal Injury Protection - Deductible Options	26
31 Transportation of Fellow Employees	26
32 Reserved for Future Use.....	26
33 Towing and Labor Cost.....	27
34 Trailers Designed for Use with Private Passenger Motor Vehicles	27
35-38 Reserved for Future Use	27

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.	Page
39 Motor Homes/Camper Bodies	28
40 Reserved for Future Use.....	28
41 Stated Amount Coverage.....	29
42 Specialty and Classic Cars and Motorcycles	29
43 Low Speed Vehicles/Limited Use Vehicles	29
44 Motorcycles, Motorscooters, Mopeds, Limited Use Motorcycle and Similar Motor Vehicles	30
45 Agreed Amount Coverage – Comprehensive	31
46 Excess Electronic Equipment Coverage	32
47 Customized Vans and Pickups	32

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.	Page
48 Reserved for Future Use.....	33
49 Reserved for Future Use.....	33
50 Use of Other Automobiles.....	33
51-53 Reserved for Future Use	33

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.	Page
54 Reserved for Future Use.....	34
55 Pre-Insurance Inspection Program	34
56 Merit Rating Plan.....	35
57 Reserved for Future Use.....	39
58 Registry of Motor Vehicles Procedures	39

ADDITIONAL ITEMS

	Page
Private Passenger Endorsements Alphabetical Index	B-1
Private Passenger Policy and Forms	B-2

RATING TERRITORIES SECTION

	Page
Rating Territories.....	T-1 - T-6

RATE SECTION

	Page
Memorandum	R-1
Private Passenger Rates	R-2 – R-34
VRG Relativities.....	R-35 – R36
VRG Assignment by Price List.....	R-37
Stated Amount Divisors.....	R-38
Stated Amount Rates	R-39 – R-43
Motorcycle Rates	R-44 – R-50
Miscellaneous Rating Factors.....	RS-1
Miscellaneous Motor Vehicles.....	RS-2