CAR Plan of Operation
Article II Manual Rules, Rates and Forms
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All automobile insurance policies, binders, checks, and usual and customary correspondence shall be issued in the name of the Servicing Carrier and shall be the same as used for voluntary business, unless otherwise specifically exempted by the Commissioner of Insurance, upon the request of the Servicing Carrier.

All such policies shall be standard policies as prescribed by the Commissioner. No policy shall be issued in excess of the limitations established in the Rules of Operation of CAR.

All policies insured through the Plan shall be rated in accordance with the manual of classifications, rules and rates, and rating plans filed by or on behalf of the Plan under the provisions of Chapter 175A, of the Massachusetts General Laws. The Rules of Operation shall include guidelines for Installment Payment Plans to be offered by Servicing Carriers.

Each risk insured through the Plan shall be subject to the provisions of the Safe Driver Insurance Plan established by the Commissioner pursuant to the provisions of Section 113B, of Chapter 175, of the Massachusetts General Laws, in the same manner as risks who are not insured in the Plan.

The premium charges filed by or on behalf of the Plan shall provide that such premium charges for any risks, other than those rated in accordance with rates filed by CAR and approved by the Commissioner of Insurance, shall not exceed the premium charges which would be used by each such risk's Servicing Carrier for that risk if such risk were not insured in the Plan.

The Governing Committee shall establish, subject to the approval of the Commissioner of Insurance, such forms as may be required by the Rules of Operation to be used by Servicing Carriers on behalf of CAR.