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CAR Commercial Automobile Manual Rule and Form Filing
Proposed Rule, Policy Form, and Endorsement Form Changes Effective January 1, 2027
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CAR filed proposed amendments to the Commercial Automobile Insurance Manual with the Division of Insurance on March 15, 2024. The filing proposes the adoption of new and updated policy coverage and endorsement forms for use in the residual marketplace for policies effective January 1, 2027, and includes corresponding Manual Rule amendments related to these changes.

Because of the significant amount of resources that will be required to make these changes, this filing has been made well in advance of its proposed effective date. Highlights of the changes are detailed below:

- Adopt the 2020 Business Auto Coverage Form (currently the 2006 version is in use)
- Withdraw the 2006 Truckers form and instead adopt the 2023 Motor Carrier Endorsement, which will be used in conjunction with the 2020 Business Auto Coverage Form for trucking risks
- Withdraw the 2010 Garage form and adopt the 2020 Auto Dealers Form for franchised and non-franchised auto dealers
- Adopt the more current versions of most endorsements used with these policy forms (close to 90 endorsement forms will be replaced)
- A new appendix has been added to the manual that lists all the policy and endorsement forms
- References to specific endorsements and form numbers are consistently included in the appropriate rule
- Many rules have been updated to improve clarity and ensure consistency throughout the manual
- A small number of endorsements are withdrawn
- With the adoption of the Auto Dealers Coverage Form, additional exclusionary endorsements have been proposed for adoption to ensure that the same level of coverage in the residual market is maintained but not expanded
- A new endorsement to provide coverage for On-Hook Towing operations has been added

A more detailed description of the proposed amendments to the Commercial Automobile Insurance Manual is attached, as well as the complete list of the proposed policy forms and endorsements.

The filing is under review by the Division of Insurance and has not yet been approved. For planning purposes, the filed manual, including the proposed forms and endorsement updates, are available to all interested parties upon request and should be directed to ActStatDept@commauto.com.

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Actuarial & Statistical Services Director

Proposed Modifications to the Commercial Automobile Insurance Manual

The following describes proposed amendments to the Commercial Automobile Insurance Manual to incorporate references to the new coverage forms as well as relevant endorsement forms. It also introduces the addition of Appendix I – Policy Forms and Endorsements.

Section I – General Rules

Rule 1 – Application of This Manual

Section B has been modified to replace Garage Dealers with Auto Dealers

Rule 3 – Policies and Coverages

A new section B – Commercial Automobile Residual Market Insurance Program is added to set forth the policy coverage forms and endorsements required for use when writing business auto, truckers/motor carrier, and auto dealers coverage. Language relative to risks not subject to the compulsory law is restructured to include required endorsements.

The remaining sections of this rule are renumbered accordingly.

Section D – Mandatory Offer includes a new section to identify limits available under CAR’s tax program pursuant to Rule 6 of CAR’s Rules of Operation. Furthermore, reference is added to note that Servicing Carriers are responsible to attach all forms or endorsements required by law or regulation to afford coverage pursuant to financial responsibility laws.

Rule 4 – Standard Procedures

Section A.4 – Renewals is modified to include an additional reason for cancellation for failure to demonstrate risk eligibility for placement in the residual market.

Rule 7 – Premium Computation

Language is added to reflect the process for recalculating premium if the rates that are in effect when the policy is prepared differ from the rates that will apply at policy inception, referencing the use of MM 99 68 - Premium Adjustment and Coverage Endorsement - Massachusetts

Section II – Common Coverages and Rating Procedures

Rule 20 - How to Classify Automobiles

Section E is modified to replace Garage Dealers with Auto Dealers.

Rule 26 – Drive Other Car Coverage

Section A.1 is modified to reference Individual Named Insured Endorsement (CA 99 17).

Section A.2 is modified to include the spouse of an individual insured written under the Auto Dealers form.

Section B is modified to reference Drive Other Car Coverage Endorsement (MM 99 22).

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Rule 27 – Non-Ownership Liability

Rule 27 and Rule 32 are combined to address non-ownership liability requirements under a single rule. Modifications broaden the definition of volunteer, provide coverage for Partners and LLCs, and remove the Social Service Volunteer definition. References to Liability Coverage for Volunteers Endorsement (CA 05 24) and Partners or Members As Insureds Endorsement (CA 05 25) are also added.

Rule 28 – Hired Automobiles

Section A.1.b is modified to reference Lessor – Additional Insured and Loss Payee Endorsement (MM 20 26) and Additional Insured – Owner of Leased Vehicle Endorsement (MM 20 25).

Section A.3 is added to reference Employee As Lessor Endorsement (CA 99 47).

Section B – Cost of Hire – Liability Coverages, B.1 is modified to add reference to Motor Carriers and B.3 is added to provide details regarding Volunteer Hired Autos Endorsement (CA 04 39).

Rule 30 – Medical Payments

Section C is modified to replace garage references with auto dealer.

Rule 31 – Operator Exclusion Form

This rule is modified to eliminate the version number of the Operator Exclusion Form. All form version numbers are referenced in the appendix to ensure efficient updates as needed.

Rule 32 – Reserved For Future

The current rule (Partnership as the Named Insured Non-Ownership Liability) is eliminated and combined with Rule 27 – Non-Ownership Liability.

Rule 33 – Rental Reimbursement (Coverage Code 083)

Section B is added to reference Loss of Use/Rental Reimbursement Coverage Endorsement (MM 99 39).

Rule 34 – Individual As The Named Insured

Section A.3 is added to reference Individual Named Insured Endorsement (CA 99 17).

Section B is modified to include the spouse to be in sync with Rule 26.

Rule 35 – Uninsured Motorist Insurance

This rule is modified to add details regarding Uninsured Motorist Coverage Endorsement (MM 99 28).

Rule 36 – Underinsured Motorist Insurance

This rule is modified to reference Underinsured Motorist Coverage Endorsement (MM 99 54).

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Rule 38 – Financial Responsibility Laws – Certification

Section B – Premium Calculation, 1.a is updated to reflect “Auto Dealer.”

Rule 42 – Physical Damage Coverage Rating Procedures

Section B is modified to reference Waiver of Deductible – Massachusetts Endorsement (MM 99 17).

Section D – Stated Amount, under Section 2 – Determination of Premium, section d is added to reference Stated Amount Insurance Endorsement (MM 99 56).

Section E – Agreed Value Basis, #3 is added to reference Agreed Value Coverage Endorsement (MM 99 66).

Rule 44 – Public or Livery Passenger Conveyance and On-Demand Delivery Services Exclusion Endorsement

This rule is modified to reflect the current version of the Public or Livery Passenger Conveyance and On-Demand Delivery Services Exclusion Form (CA 23 45).

Rule 45 – Audio, Visual And Data Electronic Equipment

Section B is modified to reference Sound Receiving Equipment Coverage – Fire, Police and Emergency Vehicles Endorsement (CA 20 02).

Section D is added to provide details regarding Physical Damage Coverage using Audio, Visual and Data Electronic Equipment Coverage Added Limits Endorsement (CA 99 06).

Rule 46 – Pollution Liability

Sections A and B of this rule are modified to eliminate reference to the Truckers Coverage Form and replace Massachusetts Garage Insurance Policy with Auto Dealers Coverage Form. Reference to Auto Dealers MA Mandatory Endorsement MM 25 01 is also added.

Section C is modified to instruct carriers to attach the Auto Dealers Total Pollution Exclusion (CA 25 36) to the Auto Dealers Coverage Form to address pollution coverage for non-covered auto coverage. Reference is added to this Rule rather than in Auto Dealers section to address all pollution coverage issues in one Rule.

The remaining sections in this rule are renumbered accordingly.

Section E.1 eliminates Truckers Coverage Form

Section E.2 changes Garage Policies to Auto Dealers

Rule 47 – Leased Workers Coverage

This rule is added to provide details regarding the Coverage For Injury to Leased Workers Endorsement CA (23 25).

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Rule 48 – Abuse or Molestation Exclusion

Section A is added to provide details regarding the Abuse Or Molestation For Covered Autos Liability Exposure Endorsement (CA 28 03).

Section B is added to provide details regarding the Abuse Or Molestation For General Liability And Acts, Errors Or Omissions Liability Coverages Endorsement (CA 27 21).

Rule 50 – Terrorism Exclusion

This rule is added to provide details regarding the Exclusion of Terrorism Above Minimum Statutory Limits Endorsement (CA 23 86).

Section III – Trucks, Tractors and Trailers

Rule 51 – Eligibility

Section A.3 is modified to change gross vehicle of 10,000 pounds or less to 16,000 pounds or less.

Rule 52 – Trucks, Tractors and Trailers Classifications

Section B.2. Size Class – Trailers is modified to change the load capacity of 2,000 pounds to gross vehicle weight rating of 3,000 pounds to be consistent with language in the Business Auto Policy.

Rule 53 – Premium Development – Specified CAR Basis – Other Than Zone Rated Automobiles

Section A – Updates the word “Schedule” to “Definitions” when referring to Territory.

Section C. Premium Computation – Section 3 is added for Towing and Labor Coverage as directed by the Committee.

Rule 55 – Premium Development Options for Truckers

Section C – Bobtail Operations is modified to reference Motor Carriers – Insurance for Non-Trucking Use - Massachusetts (MM 23 07).

Section D – Trailer Interchange Agreement adds language to reference both the Motor Carrier Endorsement CA 23 30 and Trailer Interchange – Fire and Fire and Theft Coverage Endorsement (CA 23 13) for Comprehensive coverage.

Section D also adds language to reference Truckers – Uniform Intermodal Interchange Endorsement CA 23 17.

Endorsements:

The Committee is recommending the withdrawal of the Truckers – Excess Coverage for The Named Insured and Named Lessors for Leased Autos Endorsement CA 23 08 and the Truckers – Named Lessee as Insured Endorsement CA 23 12. The two endorsements must be in accordance

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with a written hold harmless agreement, which is not applicable in the residual market, nor does CAR currently have rates nor rules for these endorsements.

Section IV – Private Passenger Types

Rule 63 – Premium Development

Section A.2 is modified to refer to Territory Definitions rather than Territory Schedule.

Section V – Public Transportation

Rule 71 – Eligibility

This rule is modified to add reference to Public Transportation Autos Endorsement (CA 24 02).

Rule 72 – Public Automobile Classification

Section A.1.c adds language to clarify fleet classification and rating for trailers.

Section C.2 is modified to change the word “Schedule” to “Definitions” when referring to Territory.

Rule 73 – Premium Development – Other Than Zone Rated Automobiles

Section A is modified to change the word “Schedule” to “Definitions” when referring to Territory.

Rule 74 – Premium Development – Zone Rated Automobiles

Section B.2.e is modified to clarify territory rating for vehicles garaged out of state.

Section VI – Auto Dealers

I. Risks Subject to the Massachusetts Compulsory Law

Rule 86 – Eligibility

Section A is modified to eliminate references to the Massachusetts Garage Insurance Policy, which are replaced by references to the Auto Dealers Coverage Form (CA 00 25) and Auto Dealers MA Mandatory Endorsement (MM 25 01).

A new section B is added to reference the Covered Auto Designation Symbol Endorsement (CA 99 54) to provide coverage for covered autos while used with a dealer or repair plate issued by the MA RMV.

Section C – Classification and Codes outlining is updated due to the addition of Section B and table headings are updated to be consistent with Rule 87 – Liability Coverage.

Rule 87 – Liability Coverage

Throughout the Rule, references to “Limited Liability Coverage for Customers” are replaced with “Without Full Covered Auto Liability Limit for Customers Coverage” and references to

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“Unlimited Liability Coverage” are replaced with “Full Covered Auto Liability Limit for Customers”.

Section B.2 is also modified to replace the reference of “Garages” with “Auto Dealers”.

Rule 88 – Premium Development

This rule is retitled for clarification.

Updates the word “Schedule” to “Definitions” when referring to Territory.
References to “Limited” and “Unlimited” customer coverage are updated as described above.

References to “Other Than Covered Auto Liability” are replaced with “General Liability” to be consistent with the Auto Dealers Coverage Form.

Rule 89 – Medical Payments Insurance

This rule is modified to be consistent with the Auto Dealers Coverage Form.

Section A notes that Auto Dealers Locations and Operations Medical Payment Coverage is included in the Auto Dealers Coverage Form. Also, a reference to the Exclusion – Locations and Operations Medical Payments Endorsement (CA 25 52) has been added.

Section B provides a reference to the Automobile Medical Payments Coverage Endorsement (MM 99 13).

The remaining sections are renumbered due to the additions of Sections A and B.

Reference to “Garage” is also replaced with “Auto Dealers”.

Rule 90 – Additional Provisions

This rule is updated to include the words “Auto Dealers.”

Section B is modified to change the layout to be consistent with Rule 90.A.

Rule 91 – General Liability Exclusionary Endorsements

This rule is added to include all the Auto Dealers General Liability Exclusions adopted by CAR. Language is added to indicate that all endorsements must be attached to the Auto Dealers Coverage Form.

Section A adds reference to Locations and Operations Not Covered Endorsement (CA 25 07).

Section B adds reference to Cannabis Exclusion for General Liability Coverages Endorsement (CA 27 12).

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Section C adds reference to Unmanned Aircraft Exclusion for General Liability Coverages (Bodily Injury and Physical Damage only) Endorsement (CA 27 06).

Section D adds reference to Exclusion – Cross Suits Liability for General Liability Coverages Endorsement (CA 27 16).

Section E adds reference to Exclusion – Acts, Errors or Omissions Liability Coverages Endorsement (CA 25 63).

Section F adds reference to Exclusion – Personal and Advertising Injury Liability Coverages Endorsement (CA 25 54).

Section G adds reference to Exclusion – Damage to Rented Premises Endorsement (CA 25 50).

II. Garagekeepers Insurance

Rule 95 - Eligibility

Section A was added to clarify that the Garagekeepers Coverage Endorsement (CA 99 37) is attached when using the Business Auto Policy (CA 00 01), and not with the Auto Dealers Coverage Form (CA 00 25). That is, the endorsement is used to provide garagekeepers coverage for risks classified pursuant to Rule 124.F.

Section B is added to reference the use of the On-Hook Coverage Endorsement (CA 04 52) to provide the option for On-Hook Coverage under the Business Auto Policy when garagekeepers coverage is not applicable or the towing operation includes transporting between locations other than the insured's specified locations.

Section C is renamed due to the additions of Section A and B.

III – Garage Physical Damage Coverage

This section is retitled to replace “Garage” with “Auto Dealers.”

Rule 100 – Specified Car Basis

Section A changes the reference of “Garage” to “Dealers”

Rule 105 – Dealers Drive-Away Collision Coverage

This rule is modified to add reference to Dealers Driveaway Collision Coverage Endorsement (CA 25 02).

Endorsements:

The Committee is recommending the withdrawal of the Additional Insured – Lessor of Leased Equipment Endorsement (CA 20 47) and Franchised Products Endorsement (MM 25 97). There are currently no rules that reference these endorsements nor are there rates applicable to them.

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Section VII – Special Types and Operations

Rule 111 – Premium Development

Section C is modified to change the word “Schedule” to “Definitions” when referring to Territory.

Rule 115 – Automobile Body Manufacturers and Installers

Changes reference of “garage dealers” to “auto dealers”.

Rule 120 – Leasing or Rental Concerns

Section C – Premium Determination is modified to change the word “Schedule” to “Definitions” when referring to Territory.

Section C.2 – Specified Car Basis (Short Term) is modified to add reference to Leasing or Rental Concerns – Rent-It-There/Leave-It-Here Autos Endorsement (CA 20 12).

Section D – Conversion, Embezzlement or Secretion Coverage is modified to include an additional reference to Leasing or Rental Concerns – Conversion, Embezzlement or Secretion Coverage Endorsement (CA 20 10) in section one.

Section E – Exclusion of Certain Leased Autos is added to reference Leasing or Rental Concerns – Exclusion of Certain Leased Autos Endorsement (CA 20 11).

Section F – Schedule of Limits for Owned Autos is added to reference Leasing or Rental Concerns – Schedule of Limits for Owned Autos Endorsement (CA 20 13).

Rule 122 – Motorcycles and Similar Vehicles

Section D is added to reference Guest Occupants Exclusion Endorsement (MM 20 06).

Rule 124 – Registration Plates Not Issued for a Specific Automobile

Section B – Farmer’s Special Plates is modified to add reference to the class code, consistent with other rules.

Section C and D are modified to replace Garage Dealers with Auto Dealers.

Section F.1 adds the word “class code” in front of each class code number referenced, consistent with other rules.

Section F.2 – is modified to replace Garage Dealers with Auto Dealers.

Rule 125 – Special or Mobile Equipment

Section B is modified to add reference to Farm Tractors and Farm Tractors Equipment Endorsement (CA 20 08).

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Endorsements:

The Committee is recommending the withdrawal of the Leasing or Rental Concerns – Contingent Coverage Endorsement CA 20 09 and the Leasing or Rental Concerns – Second Level Coverage Endorsement CA 20 14. There are no applicable rates for these endorsements.

<u>Section I – General Rules</u>		
<u>Coverage Forms</u>		
<u>Title</u>	<u>Form Number</u>	<u>Rule Reference</u>
Auto Dealers Coverage Form	CA 00 25 11 20	3.B
Auto Dealers Declaration MA	MM 25 02 11 20	3.B
Business Auto Coverage Form	CA 00 01 11 20	3.B
Business Auto Declarations ⁽¹⁾	CA DS 03 11 20	3.B
MA Business Auto Declarations	MM 00 97 11 20	3.B
<u>Interline Forms</u>		
<u>Title</u>	<u>Form Number</u>	<u>Rule Reference</u>
Common Policy Conditions	IL 00 17 11 98	3.B
Nuclear Energy Liability Exclusion	IL 00 21 09 08	3.B
<u>Endorsements</u>		
<u>Title</u>	<u>Form Number</u>	<u>Rule Reference</u>
Auto Dealers MA Mandatory Endorsement	MM 25 01 03 24	3.B
MA Mandatory Endorsement	MM 99 11 03 24	3.B
Massachusetts Changes Endorsement ⁽¹⁾	MM 99 67 10 13	3.B
Personal Injury Protection Coverage – MA ⁽¹⁾	MM 99 35 04 11	3.B
Motor Carrier Endorsement	CA 23 30 12 23	3.B
Exclusion of Terrorism Above Minimum Statutory Limits	CA 23 86 10 13	3.B
Premium adjustment and Coverage Endorsement	MM 99 68 03 24	7
⁽¹⁾ For use with risks not subject to the Compulsory Automobile Insurance Law		

<u>Section II – Common Coverage Endorsements</u>		
<u>Title</u>	<u>Form Number</u>	<u>Rule Reference</u>
Abuse or Molestation Exclusion for Covered Autos Liability Exposure	CA 28 03 12 23	Rule 48.A
Abuse or Molestation Exclusion for General Liability and Acts, Errors or Omissions Liability Coverages	CA 27 21 03 23	Rule 48.B
Additional Insured – Massachusetts	CR 99 02 01 27	37
Additional Insured – Owner of Leased Vehicle	MM 20 25 10 13	28.A.1.b
Agreed Value Insurance	MM 99 66 10 13	42.E.3
Audio, Visual and Data Electronic Equipment Coverage	CA 99 60 10 13	45.D
Audio, Visual and Data Electronic Equipment Coverage – Fire, Police and Emergency Equipment	CA 20 02 10 13	45.B

Section II – Common Coverage Endorsements (cont'd)		
Title	Form Number	Rule Reference
Auto Dealers Coverage Form – General Liability – Total Pollution Exclusion with a Building Heating, Cooling and Dehumidifying Equipment Exception & a Hostile Fire Exception	CA 25 36 10 13	Rule 46.C
Coverage for Injury to Leased Workers	CA 23 25 10 13	Rule 47
Drive Other Car Coverage – Broadened Coverage for Named Individuals	MM 99 22 10 13	26.B
Employees as Insureds	CA 99 33 10 13	27.B.4.a
Employee as Lessor	CA 99 47 10 13	28.A.3
Exclusion of Terrorism Above Minimum Statutory Limits	CA 23 86 10 13	50
Fire, Fire and Theft, Fire, Theft and Windstorm, and Limited Specified Causes of Loss Coverages	MM 99 47 10 13	none
Glass Breakage - \$100 Deductible	MM 99 51 10 13	none
Individual Name Insured	CA 99 17 10 13	26.A.1, 34.A.3
Lessor – Additional Insured and Loss Payee – MA	MM 20 26 11 20	28.A.1.b
Limited Collision Coverage - Massachusetts	MM 99 16 10 13	none
Loss of Use/Rental Reimbursement	MM 99 39 10 13	33.B
Loss Payable Clause – Audio, Visual, and Data Electronics Equipment	CA 99 61 10 13	none
MA Mandatory Endorsement	MM 99 11 03 24	46.A
Non-Ownership Liability Coverage for Volunteers	CA 05 24 11 20	27.B.4.b
Operator Exclusion	CR 99 01 01 27	31
Partners or Members as Insured	CA 05 25 11 20	27.B.4.b
Pollution Liability – Broadened Coverage for Covered Autos	MM 99 55 10 13	46.B
Pollution Liability – Broadened Coverage for Covered Autos -Auto Dealers Form – Massachusetts	MM 25 96 10 13	46.B
Public or Livery Passenger Conveyance and On-Demand Delivery Services Exclusion	CA 23 45 11 20	44
Rate Modification – Massachusetts	MM 99 23 03 24	none
Restriction of PIP for Employees Subject to the Massachusetts Workers Compensation Act	MM 99 20 10 13	39
Split Liability Limits – Massachusetts	MM 99 18 10 13	none
Stated Amount Insurance – Massachusetts	MM 99 56 10 13	42.D.2.d
Underinsured Motorists Coverage – Massachusetts	MM 99 54 10 13	36
Uninsured Motorists Coverage – Massachusetts	MM 99 28 10 13	35
Volunteer Hired Autos	CA 04 39 11 20	28.B.3
Vehicle Sharing Program Exclusion Endorsement	CR 99 05 01 27	43
Waiver of Deductible - Massachusetts	MM 99 17 10 13	42.B

Section III – Trucks, Tractors, and Trailers Endorsements

<u>Title</u>	<u>Form Number</u>	<u>Rule Reference</u>
Commercial Automobiles Equipped with Amusement Devices	MM 23 03 10 13	52.E.3
Explosives	MM 23 04 10 13	52.E.4
Motor Carrier Endorsement	CA 23 30 12 23	55.D
Motor Carriers – Insurance for Non-Trucking Use	MM 23 07 10 13	55.C
Multi-Purpose Equipment	CA 23 03 10 13	none
Rolling Stores	CA 23 04 10 13	52.E.5, 52.E.6.d
Trailer Interchange – Fire and Fire and Theft Coverage	CA 23 13 12 93	55.D
Truckers – Uniform Intermodal Interchange Endorsement (UIIE-1)	CA 23 17 11 20	55.D
Wrong Delivery of Liquid Products	CA 23 05 10 13	52.E.2

Section V – Public Transportation Endorsements

<u>Title</u>	<u>Form Number</u>	<u>Rule Reference</u>
Public Transportation Autos	CA 24 02 10 13	71
Public or Livery Passenger Conveyance and On-Demand Delivery Services – Other Insurance Condition	CR 99 04 01 27	75

Section VI – Auto Dealers Endorsements

<u>Title</u>	<u>Form Number</u>	<u>Rule Reference</u>
Additional Insured – Municipalities	MM 25 98 10 13	90.B
Auto Dealers Coverage Form	CA 00 25 11 20	86.A
Auto Dealers MA Mandatory Endorsement	MM 25 01 03 24	86.A
Automobile Dealers – “Drive-Away” Collision or Limited Collision	CA 25 02 10 13	105
Automobile Medical Payments Coverage Endorsement	MM 99 13 12 16	89.B
Cannabis Exclusion for General Liability Coverage	CA 27 12 12 19	91.B
Covered Auto Designation Symbol	CA 99 54 10 13	86.B
Exclusion – Acts, Errors, or Omissions Liability Coverage	CA 25 63 10 13	91.E
Exclusion – Cross Suits Liability for General Liability Coverage	CA 27 16 11 20	91.D
Exclusion – Damage to Rented Premises	CA 25 50 10 13	91.G
Exclusion – Locations and Operations Medical Payments	CA 25 52 10 13	89.A
Exclusion – Personal and Advertising Injury Liability Coverage	CA 25 54 10 13	91.F
False Pretense Coverage	CA 25 03 10 13	103

Section VI – Auto Dealers Endorsements (cont’d)		
<u>Title</u>	<u>Form Number</u>	<u>Rule Reference</u>
Garagekeepers Coverage	CA 99 37 10 13	95.A
Garagekeepers Coverage – Customer’s Sound Receiving Equipment	CA 99 59 10 13	97.A
Locations and Operations Not Covered	CA 25 07 10 13	91.A
Named Driver Collision Coverage	CA 25 11 10 13	104.C
On-Hook Coverage	CA 04 52 11 20	95.B
Physical Damage Coverage – Autos Held for Sale by Non-Dealers	MM 20 27 10 06	98.B.3
Unmanned Aircraft Exclusion for General Liability Coverages (BI & PD)	CA 27 06 12 23	91.C

Section VII – Special Types and Operations Endorsements		
<u>Title</u>	<u>Form Number</u>	<u>Rule Reference</u>
Additional Insured – Owner of Leased Vehicle	MM 20 25 10 13	120.B.1, 120.B.2
Driving Schools – Non-Owned Auto	CA 20 06 11 20	116.B.1
Emergency Services – Volunteer Firefighters’ and Workers’ Injury Excluded	CA 20 30 10 13	112.A, 117.A.2, 119.A.2
Farm Tractors and Farm Tractors Equipment	CA 20 08 10 13	125.B
Guest Occupants Exclusion – Massachusetts	MM 20 06 10 13	122.D
Leasing or Rental Concerns – Conversion, Embezzlement, or Secretion	CA 20 10 10 13	120.D.1, 120.D.2
Leasing or Rental Concerns – Exclusion or Certain Leased Autos	CA 20 11 10 13	120.E
Leasing or Rental Concerns – Rent it There/Leave it Here Autos	CA 20 12 10 13	120.C.2.b
Leasing or Rental Concerns – Schedule of Limits for Owned Autos	CA 20 13 10 13	120.F
Lessor – Additional Insured and Loss Payee – MA	MM 20 26 11 20	120.B.2, 120.B.3
Mobile Equipment	MM 20 11 11 20	125.A.2.g
Mobile Homes Contents Not Covered	CA 20 17 10 13	121.D
Physical Damage Coverage – Autos Held for Sale by Non-Dealers	MM 20 27 10 06	124.F.2.b
Professional Services Not Covered	CA 20 18 10 13	112.B, 117.A.3, 118.A.2, 119.A.3
Registration Plates Not Insured for a Specific Auto	MM 20 10 10 13	123.A.2, 124.A
Specialty and Classic Auto – Massachusetts	CR 99 03 04 21	126.B