

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

Rule Modifications – November 1, 2022

Section I – General Rules

Rule 4 STANDARD PROCEDURES

Reference to the RMV-3 form has been replaced to cite the Registry's new Registration and Title Application (RTA).

Section II – Common Coverages and Rating Procedures

Rule 22 OUT-OF-STATE GARAGING

A section has been added to clarify rating procedures for zone rated and non-zone rated automobiles garaged out of state.

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 54 PREMIUM DEVELOPMENT – ZONE RATED AUTOMOBILES

The premium development calculation has been modified for both the liability and physical damage to introduce a state rating factor reflecting a rating differential for vehicles garaged outside of Massachusetts. Amendments also include minor editorial modifications.

Rule 55 PREMIUM DEVELOPMENT OPTIONS FOR TRUCKERS

Section D is updated to clarify the premium determination for coverage afforded with a trailer interchange agreement and to update sample calculations.

Section V- Public Autos

Rule 74 PREMIUM DEVELOPMENT – ZONE RATED AUTOMOBILES

The premium development calculation has been updated for both the liability and physical damage to introduce a state rating factor reflecting a rating differential for vehicles garaged outside of Massachusetts. Amendments also include minor editorial modifications.