COMMONWEALTH AUTOMOBILE REINSURERS
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NATALIE A. HUBLEY
PRESIDENT

October 19, 2026

BULLETIN NO. 1229

Approval of Main Street America Protection Insurance Company's Plan of Withdrawal from the Massachusetts Private Passenger Automobile Insurance Market

On October 2, 2026, the Division of Insurance notified CAR that the Main Street America Protection Insurance Company was seeking to withdraw from the Massachusetts private passenger automobile insurance market. CAR Bulletin No. 1228, dated the same day, provided information on the filed withdrawal plan.

In a letter dated October 16, 2026 (attached), the Commissioner of Insurance approved Main Street America Protection Insurance Company's plan to withdraw.

NATALIE HUBLEY
President

Attachment

COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE
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COMMISSIONER

October 16, 2026

Jeremy Hauser
Senior Managing Attorney
American Family Insurance Group
jeremy.hauser@amfam.com

RE: Main Street America Protection Insurance Company Plan of Withdrawal

Dear Attorney Hauser:

Main Street America Protection Insurance Company ("MSA") submitted a Plan of Withdrawal ("Plan") to the Massachusetts Division of Insurance ("Division") pursuant to Rule 38.B of the Commonwealth Automobile Reinsurers ("CAR") Rules of Operation, detailing its proposed withdrawal from the Massachusetts voluntary private passenger automobile insurance market.

Under the Plan, MSA will accomplish its withdrawal through an orderly runoff of its existing voluntary private passenger automobile business. MSA will continue to service existing policies through their respective expiration dates, including billing, endorsements and claims handling, and will issue nonrenewal notices in accordance with applicable Massachusetts law following the Division's approval of the Plan. MSA has also entered into a renewal rights transaction with Liberty Mutual Insurance pursuant to which certain eligible policyholders may receive offers of replacement coverage. Policyholders are not required to accept such offers and remain free to obtain replacement coverage through their independent agents or another insurer of their choosing.

CAR Rule 38.B requires a Member electing to withdraw from the Massachusetts private passenger motor vehicle insurance market to file a plan providing for an orderly withdrawal, including full settlement of its financial obligations to the Massachusetts Automobile Insurance Plan ("MAIP"), and either to continue servicing its existing MAIP business until expiration of the three year assignment period applicable to each assignment or to make other arrangements for the servicing of those assignments as approved by the Commissioner.

MSA has represented that its withdrawal from the voluntary market will not affect its obligations with respect to existing MAIP assignments. Under the Plan, MSA will continue to service its existing MAIP business through the applicable three-year assignment periods and will maintain the systems, staffing and procedures necessary to issue, service, administer and handle claims for its MAIP business. MSA has further committed to satisfy its continuing obligations with respect to MAIP assessments and expenses and CAR statistical and data reporting requirements.

The Plan further provides that, to the extent MSA remains subject to future MAIP assignments during the run-off period, MSA will accept and service those assignments in accordance with applicable CAR Rules. During the Division's and CAR's review of the Plan, MSA further represented that Main Street America Protection Insurance Company will retain its Massachusetts licenses following the run-off of its voluntary personal automobile business and will continue to serve as the underwriting company accepting and servicing MAIP assignments for the American Family Insurance Group companies writing automobile insurance in Massachusetts. CAR subsequently confirmed that this representation addressed the MAIP servicing issue identified during its review.

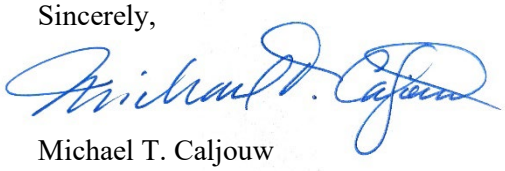
On October 2, 2026, the Division formally notified CAR of MSA's proposed withdrawal and the opportunity to request a hearing pursuant to CAR Rule 38.B. CAR thereafter provided notice of MSA's proposed withdrawal and the opportunity to request a hearing. No request for a hearing was filed with the Division within the ten-day period prescribed by Rule 38.B.

Based upon the Plan and the supplemental representations made by MSA during the Division's review, I find that MSA has provided for an orderly withdrawal from the Massachusetts private passenger motor vehicle insurance market consistent with the requirements of CAR Rule 38.B and that the withdrawal will not adversely affect the orderly and equitable conduct and operation of that market.

Accordingly, MSA's Plan of Withdrawal is hereby approved, subject to the following conditions:

1. MSA shall comply with the terms, representations and commitments contained in the Plan and the supplemental representations made to the Division and CAR in connection with the Division's review of the Plan.
2. MSA shall continue to satisfy all financial obligations applicable to it under the CAR Rules of Operation, including applicable MAIP assessments and expenses.
3. MSA shall continue to furnish CAR, on a timely basis, all statistical data, records, reports and other information concerning or relating to its Massachusetts private passenger motor vehicle insurance business as required by applicable CAR Rules.
4. MSA shall continue to service its existing MAIP business through expiration of the applicable three-year assignment periods and shall continue to satisfy its MAIP obligations as set forth in the Plan and its supplemental representations.
5. MSA shall issue nonrenewal notices in connection with the withdrawal only after approval of the Plan and in accordance with applicable Massachusetts law.

Sincerely,



Michael T. Caljouw
Commissioner of Insurance

cc: Natalie A. Hubley, President
Commonwealth Automobile Reinsurers