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NOTICE OF MEETING

MAIP STEERING COMMITTEE

A meeting of the MAIP Steering Committee will be held virtually via Zoom video conferencing software on

THURSDAY, MAY 28, 2026, AT 10:00 A.M.

If you plan to attend this meeting and are not a member of this Committee, please RSVP by completing the Visitor Security Form located in the Contact Us/Visitor Information section of CAR's website. CAR will then forward to you, via email, meeting access information. Please do not share access information provided by CAR, but refer others wishing to attend the meeting to CAR's Visitor Security Form.

MEMBERS OF THE COMMITTEE

Mr. Barry Tagen – Chair
Pilgrim Insurance Company

Ms. Shi Adams
Mr. Matthew Cote
Ms. Sheila Doherty
Mr. Shaun Farley
Mr. Cory Hanson
Mr. David Hassey
Ms. Jean Houghton
Mr. Andrew Lajzer
Mr. Henry Risman
Mr. Mark Winiker
Ms. Qianyi Zhao

GEICO
Arbella Insurance Group
Doherty Insurance Agency, Inc.
Vermont Mutual Insurance Group
The Hanover Insurance Company
Mill City Insurance, Inc.
Norfolk and Dedham Group
Safety Insurance Company
Risman Insurance Agency, Inc.
A-Affordable Insurance Agency
MAPFRE U.S. A. Corporation

AGENDA

MSC

26.01 Records of Previous Meeting

The Records of the MAIP Steering Committee meeting of February 18, 2026, should be read and approved.

MSC

26.03 CAR Conflict of Interest Policy

The Chair will read a statement relative to CAR's Conflict of Interest Policy.

MSC

26.04 Electronic Signature

The Committee should be prepared to consider the proposed amendments to Rule 28. B – Assignment of Application to a Member, Rule 31. B Assigned Risk Producer Requirements and to the Assigned Risk Producer Procedures Manual – Chapter II – General Responsibilities and Chapter IV – Assignment of an Application to an ARC that include the acceptance of electronic signatures on the MAIP application and other required documents (Docket #MSC26.04, Exhibit #1).

MSC

26.05 Premium Finance Agreement

The Committee should be prepared to consider the proposed amendments to Rule 28 B – Assignment of Application to a Member, Rule 31 B – Assigned Risk Producer Requirements, and to the Assigned Risk Producer Procedures Manual – Chapter II – General Responsibilities and Chapter IV – Assignment of an Application to an ARC that include the submission of a copy of the premium finance agreement within two business days. Staff will discuss additional information on options for implementing updates to the MAIP Policy Application System to include more specific references to the premium finance company information (Docket #MSC26.05, Exhibit #2).

Other Business

To transact any other business that may properly come before this Committee.

Executive Session

The MAIP Steering Committee may convene in Executive Session in accordance with the provisions of G.L. c. 30A, § 21.

ADRIANNE DONOVAN
Residual Market Services Liaison

Attachments

Boston, Massachusetts
May 14, 2026

May 28, 2026

CAR Rules of Operation and MAIP Assigned Risk Producer Procedures Manual Updates

Memorandum of Changes

The following amendments are proposed to Rule 28 – Application Process, Rule 31 - Assigned Risk Producer Requirements, Chapter II – General Responsibilities, and Chapter IV – Application and Policy Assignment Process of the MAIP Assigned Risk Producer Procedures Manual to allow for a MAIP applicant’s electronic signature.

Rules of Operation

Rule 28 – Application Process

B. Assignment of Application to a Member

1. Language has been added to allow for the original application and any supplemental or additional information to be signed using an electronic signature.

Rule 31 – Assigned Risk Producer Requirements

B. Ongoing Assigned Risk Producer Requirements and Responsibilities

5. Language has been added to allow for the original application and any supplemental or additional information to be signed using an electronic signature.

MAIP Assigned Risk Producer Procedures Manual

Chapter II – General Responsibilities

A.3 Documentation Requirements

Language has been moved to eliminate redundancy related to the completion and submission of MAIP forms and added to allow for forms to be signed using an electronic signature.

A.4 MAIP Policy Application Security Requirements

Language has been modified for the completion and submission of the Security Form and added to allow for the form to be signed using an electronic signature.

A.6.d Power of Attorney

Language has been added to allow for the form to be signed using an electronic signature.

A.7.e. Ongoing Assigned Risk Producer Requirements

Language has been added to allow for the original application and any supplemental or additional information to be signed using an electronic signature.

Chapter IV – Application and Policy Assignment Process

B.7.a. Original Application

Language has been added to allow for the original application and any supplemental or additional information to be signed using an electronic signature.

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Rule 28 | **Application Process**
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A. Submitting an Application to the MAIP

To obtain MAIP coverage for an Eligible Risk an Assigned Risk Producer (ARP) must submit an electronic application for private passenger motor vehicle insurance coverage to the MAIP.

ARPs must assure that the application for insurance through the MAIP is submitted on the prescribed form and that each application is completed accurately and thoroughly. An application that contains information the MAIP verifies as incorrect or an incomplete application will be returned to the producer for remedy. Once the application for coverage through the MAIP is received and all required information for the assignment of the policy is provided, the MAIP will assign a certification number to the application.

B. Assignment of Application to a Member

An application with a certification number will be randomly assigned to a Member based on its Quota Share as specified in Rule 29 – Assignment Process. The MAIP will notify the ARC of the policy assignment. The MAIP will notify the ARP of the identity of the ARC which will issue the policy and the effective date of the coverage.

Once the policy has been assigned to an ARC, after receiving such notice, the ARP is responsible for providing the ARC with the following items within two working days as specified in Rule 31.B.5.:

1. The original application form and any supplemental or additional information, signed **manually or electronically** by the applicant and the ARP, and if applicable, a copy of the voluntary premium quote or voluntary premium quote identification number; and
2. The required deposit premium as specified in Section C.1.

C. Premium Deposit and Payment Options

1. Amount of Premium Deposit

A deposit of the amount noted in Section C.1.a. shall accompany the application for MAIP coverage. The applicant, at his option, may choose to make a larger deposit payment. The deposit shall be in the form of a personal check, certified check, bank check, money order, premium finance company check or ARP's check made payable to the

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necessary to calculate the voluntary premium for comparison to the MAIP premium;

1. The ARP must notify the Eligible Risk that he has the option of utilizing an installment payment plan;
 - m. The ARP must verify that the Eligible Risk has signed the new business application before it is submitted to the MAIP; and
 - n. The ARP must sign the new business application before it is submitted to the MAIP.
4. The ARP must submit an electronic application for Private Passenger Motor Vehicle Insurance coverage to the MAIP to obtain MAIP coverage for an Eligible Risk.
 5. Once the MAIP has notified the ARP of i) the certification number assigned to the application, ii) the ARC to which the policy is assigned and iii) the effective date of the coverage, the ARP is responsible for providing the ARC with the following items within two business days:
 - a. The original application form, any additional or supplemental information, and if applicable, a copy of the voluntary premium quote or voluntary premium quote identification number. The application must be signed manually or electronically by the Eligible Risk and the ARP; and
 - b. The required deposit premium pursuant to Rule 28.
 6. The new business application, any additional coverage, and/or modifications in coverage must be submitted to the ARC within two business days of the effective date of coverage.
 7. The ARP must forward premium payments to an ARC within two business days of receipt. However, an ARC shall extend the payment period for an additional seven days upon sufficient notice that all or part of a premium is being financed by a licensed premium finance company where the premium finance company has given its written assurance to pay the full premium financed to the ARC directly. This provision shall not obligate an ARC to provide such additional time if, notwithstanding any written assurances, the premium finance company has failed to perform its commitment previously.

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3. Documentation Requirements

In order to place business through MAIP, producers are required to provide CAR with the following documentation. These forms can be found on the MAIP Producer page of CAR's website, under Forms and may be completed online and signed manually or electronically, and forwarded to CAR via email, fax, or USPS:

a. Application for Assigned Risk Producer Certification

All agencies must provide CAR with specific agency information including agency name, business address of primary office location, address information of all additional office locations, primary agency email contact address, employee information as well as all other information requested on the Application for Assigned Risk Producer Certification Form (refer to Exhibit II-A-1).

~~This form can be found on the MAIP Producer page of CAR's website, under Forms. The forms may be completed online but must be printed using a local printer, signed and then forwarded to CAR via email, fax or U.S. Postal Service.~~

b. Agency Information Update Form

CAR should be notified of changes to any agency information subsequent to becoming certified as an ARP using the Agency Information Update Form (refer to Exhibit II-A-2). This may include any change to producer status including agency name, address or email address changes, new, closed or moved office locations, agency sales, mergers or acquisitions or employee changes impacting access to the MAIP Policy Application.

~~This form can be found on the MAIP Producer page of CAR's website, under Forms. The forms may be completed online but must be printed using a local printer, signed and then forwarded to CAR via email, fax or U.S. Postal Service.~~

c. Copy of Current Agency License

A copy of an agency's current property and casualty license is required to be on file with CAR and must be consistent with

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agency name. Upon renewal, a copy of the license must be provided to CAR's Residual Market Services Department via the upload link located on the MAIP Producer page of CAR's website, under Producer Profile.

Failure to provide CAR with a copy of an amended license and/or license renewal within 30 days of the effective date of the amendment and/or renewal will result in the suspension of access to the MAIP Policy Application. CAR will reinstate access to the MAIP Policy Application upon receipt of a copy of a valid and current license in good standing.

As specified in Section B.5. of this Chapter, failure to renew or maintain an active producer's license may also result in the possible decertification of the ARP.

d. Agency Corporate Documents

If licensed as a corporation, a copy of the agency's corporate documents reflecting the officers and directors of the corporation (i.e. Annual Statement or Articles of Organization) and the ownership of all agency stock is required.

Note that all notifications and correspondence sent from CAR to a producer will be conducted via email. Notifications through the U.S. Postal Service will not be provided. Accordingly, CAR requires a current email address on file for every producer.

4. MAIP Policy Application Security Requirements

The MAIP Policy Application is a secure system requiring a valid User ID and password to gain access. Each agency must designate one person to serve as the agency's Security Administrator. Through the Security Administration link, which is located on the MAIP Producer page of CAR's website, the designated Security Administrator is able to view the administrator's own account information and change password and security questions.

Additionally, via the Manage Users function which is available on the Security Administration Menu, the agency's Security Administrator is able to add new users and update information for existing users. The Security Administrator will be responsible for requesting User IDs for new employees that require access to the MAIP Policy Application,

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deleting users no longer at the agency, and updating the activity status, email address and office location information for existing users. The Security Administrator is also responsible for addressing security violations and serves as a point of contact for the dissemination of security-related information.

The individual designated as an agency's Security Administrator is required to complete a MAIP Agency Security Administrator Form – Assigned Risk Producer Communications Access Agreement, located on the MAIP Producer page of CAR's website, under Forms (refer to Exhibit II-A-3).

The MAIP Agency Security Administrator Form may also be used to change an agency's designated Security Administrator or add an additional Security Administrator that may be required due to multiple agency locations. The form may be completed online ~~but must be printed using a local or printed~~, signed manually or electronically and then forwarded to CAR via email, fax or ~~U.S. Postal Service~~ **USPS**.

Other important things to note:

- a. The sharing of User IDs is strictly prohibited and therefore, each individual using the system to place business through the MAIP will need a separate User ID.
- b. If the Security Administrator has created a new User ID for an individual whose name has changed, CAR's Operations Services department should be contacted so that the individual's records can be updated accordingly to reflect that fraud training and tutorial requirements have already been completed.
- c. The Security Administrator should contact CAR's Operations Services department if a new employee previously had access to the MAIP Policy Application through employment with another insurance agency.
- d. A Security Administrator cannot change a user's password. If an individual's password is forgotten, that individual should click on the Forgot Password? link located just below the log-on box and follow the instructions that are provided. Also, note that passwords expire every 60 days, but if desired, a user may change it sooner. Also note that username, password and security question answers are all case sensitive.

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d. Power of Attorney

An Authorization to Certify Motor Vehicle Insurance Coverage form (refer to Exhibit II-A-5) may be used to grant (or revoke) licensed and non-licensed agency employees the authority to certify, through the use of the ARP's MAIP stamps, the existence of motor vehicle insurance coverage for risks assigned to an ARC. This form must be completed and signed manually or electronically by a licensed and certified agency principal. Such authority is extended only to those policies issued through the MAIP and produced in the course of the individual's employment agreement with the insurance agency. The Authorization to Certify Motor Vehicle Insurance Coverage form may be found on the MAIP Producer page of CAR's website, under Forms, using the Power of Attorney Authorization link.

7. Ongoing Assigned Risk Producer Requirements

An ARP is also responsible for fulfilling many ongoing requirements, several of which are listed below. Failure to do so will be grounds for revocation of certification. Refer to Rule 31.B. – Assigned Risk Producer Requirements of CAR's Rules of Operation for a complete list of all ARP requirements.

- a. Based upon the MAIP eligibility requirements outlined in Rule 26 – Policyholder Rights and Responsibilities of CAR's Rules of Operation, assure that all applications submitted for MAIP placement meet the established MAIP eligibility criteria.
- b. Assure that MAIP application information, and any additional or supplemental information is submitted on the proper forms and that each application is submitted accurately and in its entirety by taking the following steps:
 - (1) List all licensed operators in the household, including those not used for classifications purposes.
 - (2) Verify through the RMV Registration Inquiry System, the driver's license for each listed operator who holds a Massachusetts driver's license. The ARP must submit a photocopy of the license of any operator holding an out-of-state or a foreign driver's license with the new business application.

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- e. Submit the original application, ~~signed~~signed manually or electronically by the applicant and the ARP, the required deposit premium, photocopy of out-of-state or foreign driver's license, if applicable, a copy of the voluntary premium quote or voluntary premium quote identification number as provided by the ARC, if applicable, and any other required additional or supplemental information, forms or certificates to the assigned ARC within two business days of an application being assigned a certification number. Additionally, report to the ARC all coverages bound, including modifications in coverage or additional coverage and all registrations and/or titles certified within two business days.

However, if after assignment to an ARC, the applicant fails to sign the application and remit the required deposit premium, refer to Chapter IV, Section B. of this Manual for procedures relative to voiding an assigned application.

- f. Notify CAR and the ARC of suspected fraud in the application for insurance or in the underwriting or rating process or in the payment of premium obligations or surrounding a loss.
- g. Cooperate with the ARC and CAR personnel during all audits and investigations of MAIP assigned business.

8. Service Fee Requirements

- a. Prohibition from Accepting a Fee

An ARP and the ARP's employees are prohibited from accepting a fee or any other monetary or tangible property in connection with any of the following:

- (1) placing or negotiating insurance policies,
- (2) continuing or renewing insurance policies,
- (3) selling or offering to sell anything of value not specified in the policy of insurance, and/or
- (4) referring the insured or parties to an accident to any glass, repair or rental facility, or to any legal or medical provider.

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7. Documents to be Provided to the Assigned ARC

Within two business days of policy assignment, the ARP must provide the assigned ARC with the following:

a. Original Application

The original application must be ~~printed and~~ signed by the applicant and the ARP. Applications may be signed manually or electronically.

b. Premium Deposit

A premium deposit must accompany the application for MAIP coverage. The deposit may be in the form of a personal check, certified check, bank check, money order, premium finance company check or an ARP's check. All checks or money orders should be made payable to the assigned ARC.

For new business policies, a deposit equal to 25% of the quoted premium based on the MAIP rates, or if a voluntary rate quote is obtained by the ARP, 30% of the lower of the ARC's voluntary premium or the MAIP premium is required.

Note that there are several instances where modification to the premium collection procedures is required.

For those policies that an ARC elected not to write on a voluntary basis at the end of the three-year assignment period, if the notification and assignment requirements specified in Section B.4. of this Chapter are met, the ARP is not required to collect a down payment from the risk at the time of assignment.

If the ARP verifies that the applicant or policyholder had been issued a notice of cancellation for non-payment during the preceding 24 months which resulted in the cancellation of the policy, for a new business policy, the ARP must collect a premium deposit of 80% of the calculated MAIP premium or 100% of the ARC's voluntary premium, if known.

An ARP is not required to collect any outstanding owed premium. However, since the applicant is required to satisfy any outstanding debt occurring within the previous 12-month period prior to being

May 28, 2026

CAR Rules of Operation and MAIP Assigned Risk Producer Procedures Manual Updates

Memorandum of Changes

The following amendments are proposed to Rule 28 – Application Process, Rule 31 - Assigned Risk Producer Requirements, Chapter II – General Responsibilities and Chapter IV – Application and Policy Assignment Process of the MAIP Assigned Risk Producer Procedures Manual to require the Assigned Risk Producer (ARP) to provide a copy of the premium finance agreement, if applicable, to the Assigned Risk Carrier (ARC) within two working days.

Rules of Operation

Rule 28 – Application Process

B. Assignment of Application to a Member

Language has been added to require the ARP to provide a copy of the premium finance agreement, if applicable, to the ARC within two working days.

Rule 31 – Assigned Risk Producer Requirements

B. Ongoing Assigned Risk Producer Requirements and Responsibilities

5. Language has been added to require the ARP to provide a copy of the premium finance agreement, if applicable, to the ARC within two working days.

MAIP Assigned Risk Producer Procedures Manual

Chapter II – General Responsibilities

A.7.e Ongoing Assigned Risk Producer Requirements

Language has been added to require the ARP to provide a copy of the premium finance agreement, if applicable, to the ARC within two working days.

Chapter IV – Application and Policy Assignment Process

B.7. Documents to be Provided to the Assigned ARC

Language has been added to require the ARP to provide a copy of the premium finance agreement, if applicable, to the ARC within two working days.

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A. Submitting an Application to the MAIP

To obtain MAIP coverage for an Eligible Risk an Assigned Risk Producer (ARP) must submit an electronic application for private passenger motor vehicle insurance coverage to the MAIP.

ARPs must assure that the application for insurance through the MAIP is submitted on the prescribed form and that each application is completed accurately and thoroughly. An application that contains information the MAIP verifies as incorrect or an incomplete application will be returned to the producer for remedy. Once the application for coverage through the MAIP is received and all required information for the assignment of the policy is provided, the MAIP will assign a certification number to the application.

B. Assignment of Application to a Member

An application with a certification number will be randomly assigned to a Member based on its Quota Share as specified in Rule 29 – Assignment Process. The MAIP will notify the ARC of the policy assignment. The MAIP will notify the ARP of the identity of the ARC which will issue the policy and the effective date of the coverage.

Once the policy has been assigned to an ARC, after receiving such notice, the ARP is responsible for providing the ARC with the following items within two working days as specified in Rule 31.B.5.:

1. The original application form and any supplemental or additional information, signed by the applicant and the ARP, and if applicable, a copy of the voluntary premium quote or voluntary premium quote identification number; and
2. The required deposit premium as specified in Section C.1.
3. A copy of the premium finance agreement, if applicable.

C. Premium Deposit and Payment Options

1. Amount of Premium Deposit

A deposit of the amount noted in Section C.1.a. shall accompany the application for MAIP coverage. The applicant, at his option, may choose to make a larger deposit payment. The deposit shall be in the

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necessary to calculate the voluntary premium for comparison to the MAIP premium;

1. The ARP must notify the Eligible Risk that he has the option of utilizing an installment payment plan;
 - m. The ARP must verify that the Eligible Risk has signed the new business application before it is submitted to the MAIP; and
 - n. The ARP must sign the new business application before it is submitted to the MAIP.
4. The ARP must submit an electronic application for Private Passenger Motor Vehicle Insurance coverage to the MAIP to obtain MAIP coverage for an Eligible Risk.
5. Once the MAIP has notified the ARP of i) the certification number assigned to the application, ii) the ARC to which the policy is assigned and iii) the effective date of the coverage, the ARP is responsible for providing the ARC with the following items within two business days:
- a. The original application form, any additional or supplemental information, and if applicable, a copy of the voluntary premium quote or voluntary premium quote identification number. The application must be signed by the Eligible Risk and the ARP; and
 - b. The required deposit premium pursuant to Rule 28.
 - c. A copy of the premium finance agreement, if applicable.
6. The new business application, any additional coverage, and/or modifications in coverage must be submitted to the ARC within two business days of the effective date of coverage.
7. The ARP must forward premium payments to an ARC within two business days of receipt. However, an ARC shall extend the payment period for an additional seven days upon sufficient notice that all or part of a premium is being financed by a licensed premium finance company where the premium finance company has given its written assurance to pay the full premium financed to the ARC directly. This provision shall not obligate an ARC to provide such additional time if, notwithstanding any written assurances, the premium finance company has failed to perform its commitment previously.

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a 30% down payment based upon the lesser of the assigned ARC's voluntary rate or the MAIP rate must be collected. Inform the risk that upon receipt of the new business application and any supplemental information necessary to calculate the voluntary premium for comparison to the MAIP premium, the final premium will be determined and billed by the ARC.

If the voluntary rate quote option is not selected, a 25% down payment based upon the MAIP rate must be collected. The ARP must inform the risk that the final premium billed by the ARC may be less than the MAIP premium quoted, but it will not be more.

- (5) Confirm each Massachusetts licensed operator's driving record with the RMV's current merit rating information. If the operator holds an out-of-state or foreign driver's license, the operator may obtain an official driving record or a record from a previous insurer and submit it to the ARC. If the driving record is not in English, a translation certified as true and correct by a translator must be obtained by the operator and attached to the driving record submitted to the ARC.
 - (6) Verify that the risk has not been and is not now in default in the payment of any motor vehicle insurance premiums in the past 24 months, including verification via the RMV's Uninsured Motorists System (UMS).
- c. When applicable, inform the risk of the \$175,000 maximum physical damage limit of loss. For vehicles that are financed, the ACORD Insurance Binder must reflect that the limit of coverage shall not exceed \$175,000. Refer to Exhibit II-A-6.
 - d. Submit electronic applications for private passenger motor vehicle insurance coverage via the online MAIP Policy Application to obtain MAIP coverage. Verify that rating and licensing information provided by the applicant is accurate.
 - e. Submit the original application, signed by the applicant and the ARP, the required deposit premium, photocopy of out-of-state or foreign driver's license, if applicable, **a copy of the premium finance agreement, if applicable,** a copy of the voluntary premium quote or voluntary premium quote identification number as provided by the ARC, if applicable, and any other required additional or

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7. Documents to be Provided to the Assigned ARC

Within two business days of policy assignment, the ARP must provide the assigned ARC with the following:

a. Original Application

The original application must be printed and signed by the applicant and the ARP.

b. Premium Finance Agreement

A copy of the premium finance agreement, if applicable.

bc. Premium Deposit

A premium deposit must accompany the application for MAIP coverage. The deposit may be in the form of a personal check, certified check, bank check, money order, premium finance company check or an ARP's check. All checks or money orders should be made payable to the assigned ARC.

For new business policies, a deposit equal to 25% of the quoted premium based on the MAIP rates, or if a voluntary rate quote is obtained by the ARP, 30% of the lower of the ARC's voluntary premium or the MAIP premium is required.

Note that there are several instances where modification to the premium collection procedures is required.

For those policies that an ARC elected not to write on a voluntary basis at the end of the three-year assignment period, if the notification and assignment requirements specified in Section B.4. of this Chapter are met, the ARP is not required to collect a down payment from the risk at the time of assignment.

If the ARP verifies that the applicant or policyholder had been issued a notice of cancellation for non-payment during the preceding 24 months which resulted in the cancellation of the policy, for a new business policy, the ARP must collect a premium deposit of 80% of the calculated MAIP premium or 100% of the ARC's voluntary premium, if known.

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An ARP is not required to collect any outstanding owed premium. However, since the applicant is required to satisfy any outstanding debt occurring within the previous 12-month period prior to being eligible for MAIP placement, an ARP may assist the applicant in satisfying this requirement by collecting the unpaid premium and forwarding it to the company to which it is owed.

The ARC may deduct from the premium deposit received any unpaid balance of premium earned within the preceding 12 months that is owed to the ARC. If any outstanding balance is not paid within the permitted time period, the ARC is entitled to cancel the insurance.

ed. Supplemental Documents

The ARP must print and attach to the original signed application all required supplemental forms and certificates as identified through the online MAIP Policy Application. These documents may include an anti-theft device certificate, an approved driver training certificate, an out-of-state driving record, pre-insurance inspection forms and a copy of the prior policy coverage selections page for operator(s) listed on the application, a copy of the voluntary premium quote or voluntary premium quote identification number as provided by the ARC, if applicable, or additional or supplemental information required by the ARC to accurately calculate policy premium.

de. Verification of Driver's License

The ARP must verify through the Registry of Motor Vehicle (RMV) Inquiry System, the driver's license for each listed operator who holds a Massachusetts driver's license. The ARP must submit a photocopy of the license of any operator holding an out-of-state or a foreign driver's license with the new business application.

8. Installment Plan

The ARP must assure that policyholders are aware of their option to utilize an installment payment plan for business written through MAIP. After the insured has paid the required new business or renewal deposit premium, the ARC will calculate the balance of the premium owed on the basis of the lower of the MAIP rates or the ARC's applicable voluntary rate. The insured must then pay the remaining premium