



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

101 Arch Street, Suite 400 Boston, Massachusetts 02110

www.commauto.com

617-338-4000

RECORDS OF MEETING

MAIP STEERING COMMITTEE – MARCH 18, 2025

Members Present

Mr. Barry Tagen – Chair
Mr. William Cahill ⁽¹⁾
Ms. Sheila Doherty
Mr. Cory Hanson
Mr. David Hassey
Ms. Jean Houghton
Mr. Andrew Lajzer
Mr. Henry Risman
Mr. Mark Winiker
Ms. Qianyi Zhao

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

Substituted for:

⁽¹⁾ Mr. Shaun Farley

Not in Attendance:

Mr. Matthew Cote, Arbella Insurance Group
Mr. Robert Jackson, GEICO

24.01 Records of Previous Meeting

The Committee unanimously voted to approve the Records of the MAIP Steering Committee meeting of November 5, 2024. The Records have been distributed and are on file.

22.08 MAIP Physical Damage Maximum Loss Payable

Ms. Wendy Browne advised the Committee that the Division of Insurance has indicated that it will place on file rules and forms filed by CAR to implement the maximum physical damage limit of loss. She explained that staff seeks direction from the Committee regarding an effective date of implementation in light of the July 1, 2025, increase to the minimum compulsory liability coverage limits. Ms. Browne noted that the Committee has previously recommended a minimum 120-day lead-time to implement the physical damage loss limit and described issues for the Committee's consideration relating to the two changes.

Ms. Browne informed the Committee that the physical damage filing will be amended to incorporate the increased minimum liability coverage limits into the coverage selections page. Ms. Browne also requested the consensus of the Committee to keep separate policyholder notices to advise risks of the two changes, as well as to adopt the separate physical damage endorsement rather than incorporating the

change into the revised MA Mandatory Endorsement. Ms. Browne confirmed that the policyholder notice of the physical damage change will be provided to all MAIP risks during the first year renewal cycle. After discussion, the Committee members agreed with staff's recommendations.

Discussion ensued regarding the effective date for the physical damage loss limit. Committee members confirmed the need for a minimum 120-day lead-time, making a concurrent July 1 implementation unrealistic. To ensure sufficient company resources are available to address unanticipated issues relating to the statutory limits changes, the Committee favored a January 1, 2026 effective date for implementation of the physical damage loss limit.

The Committee unanimously voted to recommend to the Governing Committee that the Physical Damage Maximum Loss Payable be implemented as of January 1, 2026.

24.06 Rule 28 – Application Process – Installment Plan

Ms. Lynne Rosenberg reviewed proposed amendments to Rule 28 – Application Process pursuant to the Committee's prior discussions. She noted that language has been added to section C.2. Premium Deposit and Payment Options – Installment Plan to address the Assigned Risk Carrier (ARC) billing procedures when activity occurs during the policy term that doesn't allow for nine equal monthly installments over the course of the policy term. Language was also added to address billing procedures when late payments result in the issuance of a cancellation notice. Ms. Rosenberg explained that the added language is intended to set forth minimum requirements while recognizing varying company systems.

The Committee unanimously voted to recommend to the Governing Committee approval of the proposed amendments to Rule – 28 Application Process – Installment Plan.

25.04 New Minimum Compulsory Limits for Policies Effective July 1, 2025 and Later

Ms. Browne provided a status report on actions taken to date to implement new minimum compulsory limits mandated by recent legislation for policies that are issued or renewed on or after July 1, 2025. She noted that CAR has filed with the Division of Insurance to adopt the new mandatory endorsement, application for insurance, coverage selection page. The rule/form filing also includes amendments to Rules 2 and 12 of the Private Passenger Residual Market Auto Insurance Manual. Ms. Browne also advised that CAR's rate filing currently under review has been amended to include needed increased limits factors and a special instruction page to calculate premium for the new basic rate and increased limits. She advised that the filings are under review at the Division of Insurance and, once approved, the information will be distributed to the industry.

ADRIANNE DONOVAN
Residual Market Services Liaison

Boston, Massachusetts
March 21, 2025

ATTACHMENT LISTING

Docket #MSC25.02, Exhibit #1

Attendance Listing

**MAIP STEERING COMMITTEE MEETING
MEETING ATTENDEES
MARCH 18, 2025**

Individual's Name

Company / Agency

PLEASE PRINT

Barry Tagen	Pilgrim Insurance Company
William Cahill	Vermont Mutual Insurance Group
Sheila Doherty	Doherty Insurance Agency, Inc.
Cory Hanson	The Hanover Insurance Company
David Hassey	Mill City Insurance, Inc.
Jean Houghton	Norfolk and Dedham Group
Andrew Lajzer	Safety Insurance Company
Henry Risman	Risman Insurance Agency, Inc.
Mark Winiker	A-Affordable Insurance Agency
Qianyi Zhao	MAPFRE U.S.A. Corporation
Kenneth Willis	Plymouth Rock Assurance Corporation
Jessica Sparks	Quincy Mutual Group
Steven Torres	TSH & D – CAR Counsel
Benjamin Hincks	TSH & D – CAR Counsel
Matthew Burke	Division of Insurance
Mary Ellen Thompson	Division of Insurance
Mark Alves	CAR Staff
Wendy Browne	CAR Staff
Shannon Chiu	CAR Staff
Richard Dalton	CAR Staff
Samuel DiBattista	CAR Staff
Adrienne Donovan	CAR Staff
Timothy Galligan	CAR Staff
Steven Gautieri	CAR Staff

**MAIP STEERING COMMITTEE MEETING
MEETING ATTENDEES
MARCH 18, 2025**

Individual's Name

Company / Agency

PLEASE PRINT

Steven Gautieri

CAR Staff

Natalie Hubley

CAR Staff

Katy Proctor

CAR Staff

Lynne Rosenburg

CAR Staff

Evan Ross

CAR Staff

Robin Tigges

CAR Staff