



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 – JULY 30, 2025

#### Members Present

Mr. Barry Tagen – Chair  
Mr. Matthew Cote  
Ms. Sheila Doherty  
Mr. Cory Hanson  
Mr. David Hassey  
Ms. Jean Houghton  
Mr. Robert Jackson  
Mr. Ryan John <sup>(1)</sup>  
Mr. Andrew Lajzer  
Mr. Henry Risman  
Mr. Mark Winiker  
Ms. Qianyi Zhao

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

Substituted for:

<sup>(1)</sup> Mr. Shaun Farley

Not in Attendance:

N/A

#### 25.01 Records of Previous Meeting

The Committee unanimously voted to approve the Records of the MAIP Steering Committee meeting of March 18, 2025. The Records have been distributed and are on file.

#### 22.08 MAIP Physical Damage Maximum Loss Payable

(Mr. Henry Risman joined the meeting at 10:08 a.m.)

Ms. Wendy Browne reviewed proposed amendments to the Assigned Risk Producer Procedures Manual - Chapter II - General Responsibilities, Chapter III - Eligibility Requirements, and Chapter IV - Application and Policy Assignment Process. These amendments address the implementation of the \$175,000 maximum physical damage limit of loss effective January 1, 2026. She noted that Chapter II was updated to indicate that the producer is responsible for informing the risk of the maximum limit of loss and a that a sample insurance binder was added as a new exhibit. References to the maximum limit of loss were also added to Chapters III and IV.

**The Committee unanimously voted to recommend to the Governing Committee approval of the proposed amendments to the Assigned Risk Producer Procedures Manual.**

#### **25.05 Limited Assignment Distribution Agreement Procedures**

Ms. Browne reviewed proposed amendments to the Assigned Risk Company Procedures Manual – Chapter IV - Limited Assignment Distribution Agreement Procedures to describe annual monitoring procedures, better outline the market share waiver request process, clarify terminology, and eliminate unnecessary language.

In response to a question, Ms. Browne indicated that the proposed amendments document existing procedures as well as provide more thorough information for companies requesting a waiver. In addition, staff acknowledged that not all LADA contracts will have renewed by the January 1 review timeframe as the effective dates of the contracts occur throughout the calendar year.

**The Committee unanimously voted to recommend to the Governing Committee approval of the proposed amendments to the Assigned Risk Company Procedures Manual.**

ADRIANNE DONOVAN  
Residual Market Services Liaison

Boston, Massachusetts  
August 4, 2025

**ATTACHMENT LISTING**

Docket #MSC25.02, Exhibit #2

Attendance Listing

**MAIP STEERING COMMITTEE MEETING  
MEETING ATTENDEES  
JULY 30, 2025**

Individual's Name

Company / Agency

PLEASE PRINT

Barry Tagen	Pilgrim Insurance Company
Ryan John	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
Robert Jackson	GEICO
Andrew Lajzer	Safety Insurance Company
Henry Risman	Risman Insurance Agency, Inc.
Mark Winiker	A-Affordable Insurance Agency, Inc.
Qianyi Zhao	MAPFRE U.S.A. Corporation
Kenneth Willis	Plymouth Rock Assurance Corporation
Jessica Sparks	Quincy Mutual Group
Christopher Glennon	Quincy Mutual Group
Benjamin Hincks	TSH & D – CAR Counsel
Steven Torres	TSH & D – CAR Counsel
Margaret Barao	Division of Insurance
Mark Alves	CAR Staff
Wendy Browne	CAR Staff
Shannon Chiu	CAR Staff
Samuel DiBattista	CAR Staff
Adrienne Donovan	CAR Staff
Timothy Galligan	CAR Staff
Natalie Hubley	CAR Staff

**MAIP STEERING COMMITTEE MEETING  
MEETING ATTENDEES  
JULY 30, 2025**

Individual's Name

Company / Agency

PLEASE PRINT

Cheryl Kopas

CAR Staff

Katy Proctor

CAR Staff

Lynne Rosenburg

CAR Staff

Evan Ross

CAR Staff

Robin Tigges

CAR Staff