COMMONWEALTH AUTOMOBILE REINSURERS
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NATALIE A. HUBLEY
PRESIDENT

RECORDS OF MEETING

MAIP STEERING COMMITTEE – FEBRUARY 18, 2026

Members Present

Mr. Barry Tagen – Chair	Pilgrim Insurance Company
Ms. Shi Adams	GEICO
Ms. Sheila Doherty	Doherty Insurance Agency, Inc.
Mr. Shaun Farley	Vermont Mutual Insurance Group
Mr. David Hassey	Mill City Insurance, Inc.
Ms. Jean Houghton	Norfolk & Dedham Group
Mr. Andrew Lajzer	Safety Insurance Company
Ms. Rosemary Puleo [(1)]	Arbella Insurance Group
Mr. Henry Risman	Risman Insurance Agency, Inc.
Mr. Mark Winiker	A-Affordable Insurance
Ms. Qianyi Zhao	MAPFRE U.S.A. Corporation

Substituted for:
[(1)]Mr. Matthew Cote

Not in Attendance:
Mr. Cory Hanson, The Hanover Insurance Company

25.01 Records of Previous Meeting

The Committee unanimously voted to approve the Records of the MAIP Steering Committee meeting of July 30, 2025. The Records have been distributed and are on file.

22.04 Electronic MAIP Stamp

Ms. Adrianne Donovan reported on the use of the MAIP eStamp since its inception in 2023, informing the Committee that, while most Assigned Risk Producers are utilizing the eStamp when applicable, instances remain that call for the wet stamp. While there was not an excessive number of MAIP wet stamps ordered in 2025, and the expense moderate, staff was seeking input from the Committee on the continued use and provision of the wet stamp and whether CAR should pursue a gradual elimination of the wet stamp.

The Committee discussed and agreed that most Assigned Risk Producers utilize the MAIP eStamp but there are still occasions when the wet stamp is necessary for an RTA, particularly when a dealer may not participate in the "Drive" program or when vehicles are purchased out of state. They acknowledged it is a nominal expense and that the wet stamp is still a necessity for some transactions. It was the consensus of the Committee to keep the MAIP wet stamp use and provision in place.

26.04 Electronic Signature

Ms. Donovan stated that there have been many requests from Assigned Risk Producers to require that Assigned Risk Carriers accept electronic signatures on the MAIP application and other required documents. Staff requested direction from the Committee on this issue, noting that the practice is standard for most ARCs. If the Committee was inclined to support the request, staff would draft applicable amendments to the MAIP Rules of Operation and the procedures manuals for consideration at the next meeting.

After discussion, the Committee agreed that the use of the electronic signature is common practice and directed staff to draft amended Rules and procedures as discussed.

26.05 Premium Finance Agreement

Ms. Lynne Rosenburg advised the Committee that an Assigned Risk Company requested a review of the procedures and requirements in Rule 31 – Assigned Risk Producer Requirements relating to Assigned Risk Producers' obligation to timely submit premium finance agreements to the Assigned Risk Company. It was suggested that the Rule be strengthened such that the agreements be received within two business days of assignment as required for the MAIP application.

Ms. Roberta Fitzpatrick indicated there are a fair number of producers not submitting the finance agreement. Without a copy of the contract or indication on the MAIP application of the premium finance company, the carrier is unable to return premium in instances where mid-term changes or cancellations so require. She indicated that there is currently no consequence for repeated failures by the Assigned Risk Producer for not submitting this information and requested that the Committee consider adding this as a violation under the MAIP's non-compliance guidelines.

Committee members agreed that instances of missing premium finance documentation is not uncommon and supported adding a requirement that the documentation accompany the signed MAIP application and be submitted to the Assigned Risk Company within two business days. It was also suggested that the name of the premium finance company be included on the application. After discussion, the Committee directed staff to draft applicable Rule and procedure manual language for consideration at its next meeting. They also agreed to separate the non-compliance procedures for a broader discussion on this matter to be added to the agenda at a future meeting.

26.06 940 CMR 38.00 Unfair and Deceptive Fees

Ms. Wendy Browne advised the Committee of the actions taken to date to comply with Regulation 940 CMR 38.00 Unfair and Deceptive fees, issued by the Office of the Attorney General. She noted that the Compliance and Operations Committee and Governing Committee have approved Rule changes for both carriers and producers to require that the disclosure of all fees be compliant with all statutes and regulations. She further commented that language added to the MAIP application covering the negative option fee and the application was placed on file by the Division of Insurance. Additionally, for the Committee's review, draft amendments to the Assigned Risk Company Procedures Manual were attached to the Notice of Meeting to indicate that Assigned Risk Companies should utilize the same policyholder notifications addressing the negative option feature for MAIP policies that are on file for voluntary business.

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
March 4, 2026

ATTACHMENT LISTING

Docket #MSC26.02, Exhibit #1	Attendance Listing

MAIP STEERING COMMITTEE MEETING
MEETING ATTENDEES
FEBRUARY 18, 2026

Individual's Name	Company / Agency
Barry Tagen	Pilgrim Insurance Company
Shi Adams	GEICO
Sheila Doherty	Doherty Insurance Agency, Inc.
Shaun Farley	Vermont Mutual Insurance Group
David Hassey	Mill City Insurance, Inc.
Jean Houghton	Norfolk and Dedham Group
Andrew Lajzer	Safety Insurance Company
Rosemary Puleo	Arbella Insurance Group
Henry Risman	Risman Insurance Agency, Inc.
Mark Winiker	A-Affordable Insurance Agency, Inc.
Qianyi Zhao	MAPFRE U.S.A. Corporation
Roberta Fitzpatrick	Arbella Insurance Group
Stephen Tague	Arbella Insurance Group
Jessica Sparks	Quincy Mutual Group
Camille Keleher	Quincy Mutual Group
Lauren Leydon	Quincy Mutual Group
Benjamin Hincks	TSH & D – CAR Counsel
Steven Torres	TSH & D – CAR Counsel
Margaret Barao	Division of Insurance
Kathy Cormier	MAIA
Mark Alves	CAR Staff
Wendy Browne	CAR Staff
Shannon Chiu	CAR Staff
Richard Dalton	CAR Staff

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MAIP STEERING COMMITTEE MEETING
MEETING ATTENDEES
FEBRUARY 18, 2026

Individual's Name	Company / Agency
Adrianne Donovan	CAR Staff
Timothy Galligan	CAR Staff
Steven Gautieri	CAR Staff
Natalie Hubley	CAR Staff
Cheryl Kopas	CAR Staff
Katy Proctor	CAR Staff
Lynne Rosenburg	CAR Staff
Evan Ross	CAR Staff
Robin Tigges	CAR Staff

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