COMMONWEALTH AUTOMOBILE REINSURERS
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NATALIE A. HUBLEY
PRESIDENT

RECORDS OF MEETING

MAIP STEERING COMMITTEE – NOVEMBER 5, 2026

Members Present

Mr. Barry Tagen – Chair	Pilgrim Insurance Company
Mr. Matthew Cote	Arbella Insurance Company
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 and Dedham Group
Mr. Andrew Lajzer	Safety Insurance company
Mr. Henry Risman	Risman Insurance Agency, Inc.
Mr. Ben Vick[(1)]	GEICO
Mr. Mark Winiker	Acrisure East Insurance Services, LLC
Ms. Qianyi Zhao	MAPFRE U.S.A. Corporation

Substituted for:
[(1)]Ms. Shi Adams

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

26.01 Records of Previous Meeting

The Committee voted to approve the Records of the MAIP Steering Committee meeting of May 28, 2026, with nine in favor and one recused due to technical difficulties. The Records have been distributed and are on file.

26.07 MAIP Compliance Oversight Programs

Mr. Richard Dalton provided an overview of the current operation of the MAIP Compliance Oversight Programs, including the Assigned Risk Company (ARC) and Assigned Risk Producer (ARP) performance standards, category thresholds, and the penalties applicable to valid violations. He noted that the committee should discuss the effectiveness of the program as well as any possible improvements. More specifically, Mr. Dalton presented several possible recommendations for the Committee's consideration, including revising the producer documentation requirements to require that premium finance agreements be submitted with completed applications within two business days, establishing a new violation status to indicate that a reported valid violation has been resolved, and whether resolved violations should be included in the measurement of noncompliance against established thresholds for ARC penalty assessments and ARP warning, suspension, and decertification actions.

Chair Barry Tagen noted the recent changes to CAR Rules 28 and 31 to add premium finance agreements, where applicable, to the documents required to be submitted with a completed MAIP application. Therefore, there was broad consensus by the Committee that the documentation requirements for the finance agreement should be included in the ARP compliance assessment.

The Committee then considered the impact to the effectiveness of the oversight program of excluding from the compliance assessment those reported valid violations that are subsequently resolved. Ms. Sheila Doherty commented that excluding valid violations hinders CAR's ability to identify repeat violations and enforce CAR Rules. After discussion, the committee members agreed that the oversight program should be modified to add a new violation status code to identify valid reported violations that are subsequently resolved and to include those resolved violations in the assessment of the ARPs compliance. Accordingly, the Committee directed staff to draft amendments to the ARP and ARC Procedures Manuals for discussion at the next meeting.

26.08 Massachusetts Automobile Insurance Policy Revision

Ms. Wendy Browne reviewed changes incorporated into the Massachusetts Automobile Insurance Policy placed on file effective July 1, 2026. She highlighted revisions to the various compulsory limits and the inclusion of language previously addressed through the Massachusetts Mandatory Endorsement (M-0099-S) into the Medical Payments Coverage section. Additionally, editorial changes to the Substitute Transportation Coverage provisions and the inclusion of language to address the Negative Options Features were also added. Ms. Browne noted that, if CAR adopts the revised policy, the mandatory endorsement will also be withdrawn.

Committee members express support for adopting the revised policy, provided that adequate lead time is available for carriers to implement the new form for both their voluntary and MAIP policies. The Committee agreed that the revised policy should be incorporated into the next MAIP rate filing, which is planned for later this year with a proposed effective date of July 1, 2027.

The Committee unanimously voted to recommend to the Governing Committee adoption of the July 1, 2026, version of the Massachusetts Automobile Insurance Policy for MAIP policies, coincident with the effective date of the next MAIP rate filing in 2027.

26.09 Amendment to Assigned Risk Company Procedures Manual – Chapter X - Quota Share and Credit Programs to Reflect New Compulsory Limits

Ms. Shannon Chiu reported that the Commissioner approved amendments to Rule 29 - Assignment Process, of the Rules of Operation to update the quota share formula to reflect the new compulsory limits. Ms. Chiu presented the corresponding amendments to the Assigned Risk Company Procedures Manual – Chapter X – Quota Share and Credit Programs for the Committee's review that specifically modified the definition of MAIP premium and credit premium to use $25,000/$50,000 limits for bodily injury coverage.

The Committee unanimously voted to recommend to the Governing Committee approval of the proposed amendments to the Assigned Risk Company Procedures Manual - Chapter X – Quota Share and Credit Programs.

ADRIANNE DONOVAN
Residual Market Services Liaison

Boston, Massachusetts
November 13, 2026

ATTACHMENT LISTING

Docket #MSC26.02, Exhibit #3	Attendance Listing

MAIP STEERING COMMITTEE MEETING
MEETING ATTENDEES
NOVEMBER 5, 2026

Individual's Name	Company / Agency
PLEASE PRINT	
Barry Tagen	Pilgrim Insurance Company
Matthew Cote	Arbella Insurance Group
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
Henry Risman	Risman Insurance Agency, Inc.
Benjamin Vick	GEICO
Mark Winiker	A-Affordable Insurance Agency, Inc.
Qianyi Zhao	MAPFRE U.S.A. Corporation
Jessica Sparks	Quincy Mutual Group
Benjamin Hincks	TSH & D – CAR Counsel
Steven Torres	TSH & D – CAR Counsel
Margaret Barao	Division of Insurance
Kenneth Willis	Plymouth Rock Assurance Corporation
Mary Plante	Safety Insurance Company
Mark Alves	CAR Staff
Wendy Browne	CAR Staff
Shannon Chiu	CAR Staff
Richard Dalton	CAR Staff
Samuel DiBattista	CAR Staff
Adrianne Donovan	CAR Staff
Timothy Galligan	CAR Staff

MAIP STEERING COMMITTEE MEETING
MEETING ATTENDEES
NOVEMBER 5, 2026

Individual's Name	Company / Agency
PLEASE PRINT	
Steve Gautieri	CAR Staff
Richard Heath	CAR Staff
Matthew Hirsh	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