

**A. Introduction**

The Assigned Risk Producer Procedures Manual provides Assigned Risk Producers (ARPs) with detailed information relative to the Massachusetts Automobile Insurance Plan (MAIP) that is administered by Commonwealth Automobile Reinsurers (CAR). The Manual includes information regarding ARP certification, general ARP responsibilities including the submission and verification of application data for MAIP assignment and the assignment of a private passenger motor vehicle insurance policy to an Assigned Risk Company (ARC). Although the information contained in the Assigned Risk Producer Procedures Manual is most pertinent to ARPs, it may also be utilized by ARCs in conjunction with the Assigned Risk Company Procedures Manual.

The Assigned Risk Producer Procedures Manual supplements CAR's Plan and Rules of Operation.

**B. Organization of the Producer Procedures Manual**

The Assigned Risk Producer Procedures Manual is organized into Chapters that deal with specific subjects that are applicable to the various operations of the MAIP. The Chapters included are as follows:

Chapter I – Overview

Chapter II – General Responsibilities

Chapter III – MAIP Eligibility Requirements

Chapter IV – Policy Application and Assignment Process

**C. Other Useful Information**

In conjunction with the instructions set forth in this Manual and CAR's Rules of Operation, there are several other manuals that may be referenced for additional information.

The Assigned Risk Company Procedures Manual details an ARC's MAIP responsibilities and provides ARCs with information relative to the assignment of risks through the MAIP. The Massachusetts Private Passenger Automobile Insurance Manual provides information relative to the classification and premium rating of private passenger vehicles. Each of these documents is available on the MAIP Producer page of CAR's website under the Manuals link. A MAIP Consumer Guide published by the Massachusetts Division of Insurance provides

consumers with information relative to the Massachusetts Automobile Insurance Plan and addresses specific questions that consumers may have relative to their assignment to an ARC through the MAIP. This document is available on the Massachusetts Division of Insurance's website at [www.mass.gov](http://www.mass.gov).