MAIP - Massachusetts Automobile Insurance Plan

Overview of MAIP

The Massachusetts Automobile Insurance Plan (MAIP), administered by the Commonwealth Automobile Reinsurers (CAR), has been created to provide Private Passenger Motor Vehicle Insurance to Eligible Risks that are unable to obtain such insurance coverage through the voluntary market and to assure that the risks written through the MAIP are equitably distributed among Assigned Risk Companies (ARCs).

To obtain MAIP coverage for an Eligible Risk, an Assigned Risk Producer (ARP) must submit an electronic application for Private Passenger Motor Vehicle Insurance coverage through the MAIP Policy Application system. ARPs must assure that each application is completed accurately and thoroughly, and an incomplete or incorrect application will be returned to the producer for remedy.

To further improve the accuracy of application information, the MAIP Policy Application system accesses operator data from the Massachusetts Registry of Motor Vehicles (Registry). ARPs will be prompted to input operator(s) license number and state information, in addition to providing Vehicle Identification Numbers(s) (VINs). Data retrieved from the Registry look-up is pre-filled in the MAIP Policy Application. The ARP may also export and upload application information from the producer's agency management software to the MAIP Policy Application system, however, information obtained from the Registry will take precedence. All required applicant, vehicle, and driver information not retrieved and pre-filled from the Registry system, obtained from the VIN look-up or included in the export/upload must be manually entered by the ARP directly into the MAIP Policy Application screens. If the Registry system is unavailable or the entered license number is for a non-Massachusetts license, application information will also need to be manually entered by the ARP.

Note that information in several of the data fields retrieved from the Registry and pre-filled in the MAIP Policy Application may not be updated by the producer. These data fields are specifically identified on the Applicant and Driver pages of this Help Manual. However, an ARP will be able to indicate to its ARC any adjustments to this data on the Remarks screen of the MAIP Policy Application. Any other changes made to those pre-filled fields for which update is allowed, will also be identified on the Remarks screen. Note that any changes or comments made by the ARP in the MAIP Policy Application system are only communicated to the ARC and do not update the Registry’s database.

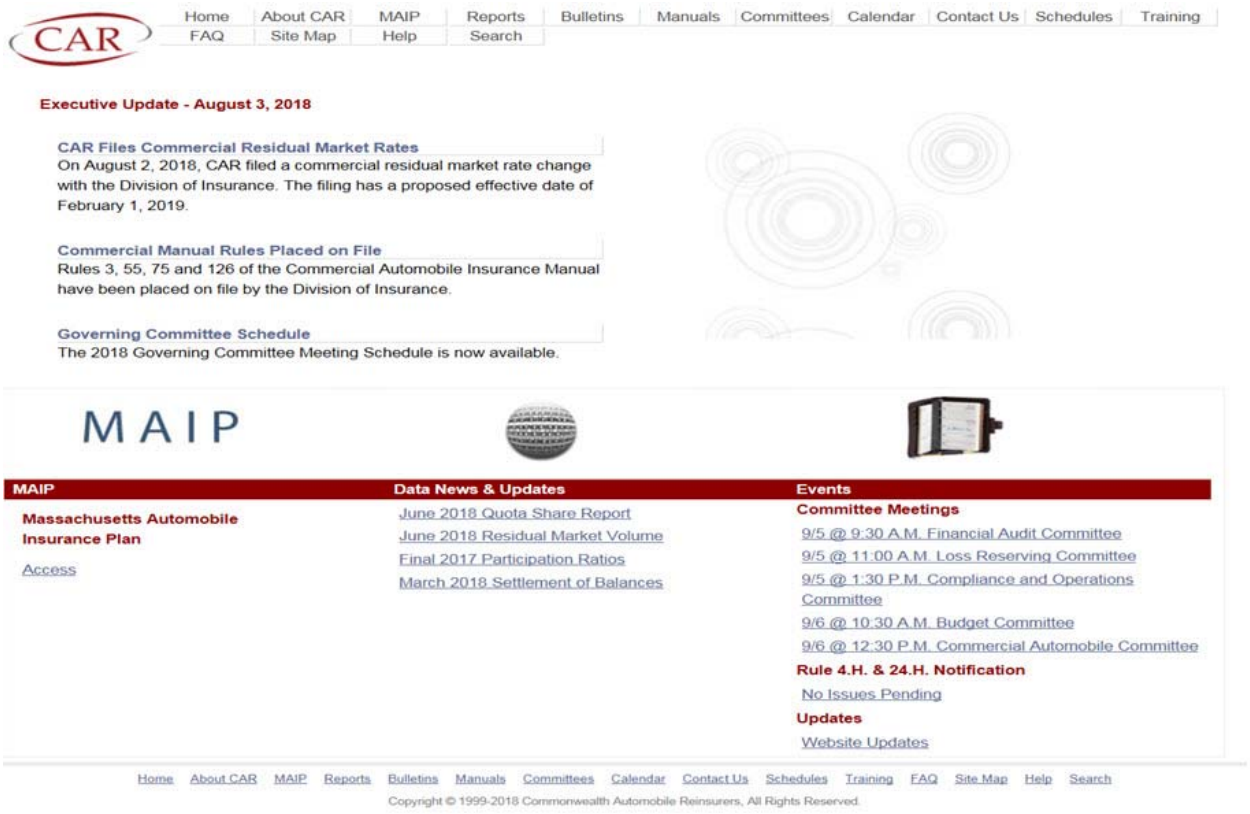
Once application information is complete, the producer may submit the policy for assignment. Policies are assigned to ARCs using a real-time Quota Share calculation that determines which company is next in line to receive an assignment. An ARC's Quota Share is based upon a calculation using the ARC's voluntary exposures and MAIP premium and is adjusted for statistically reported voluntary and take-out credit premium. For those Newly Writing companies that are not yet reporting statistical data to CAR, exposures used to determine voluntary market share are obtained from interim summary report data. Each ARC’s MAIP premium, credits and private passenger market share will be recalculated on a monthly basis using the latest twelve months of statistical data.

Policy information is either transmitted to the assigned ARC on a nightly basis or is immediately transmitted upon policy assignment, based on the transfer option chosen by the company. The data transfer will include the policy application and other information applicable to the policy assignment, including the MAIP certification number assigned to the policy.

Logging On and Navigating Within the MAIP Policy Application

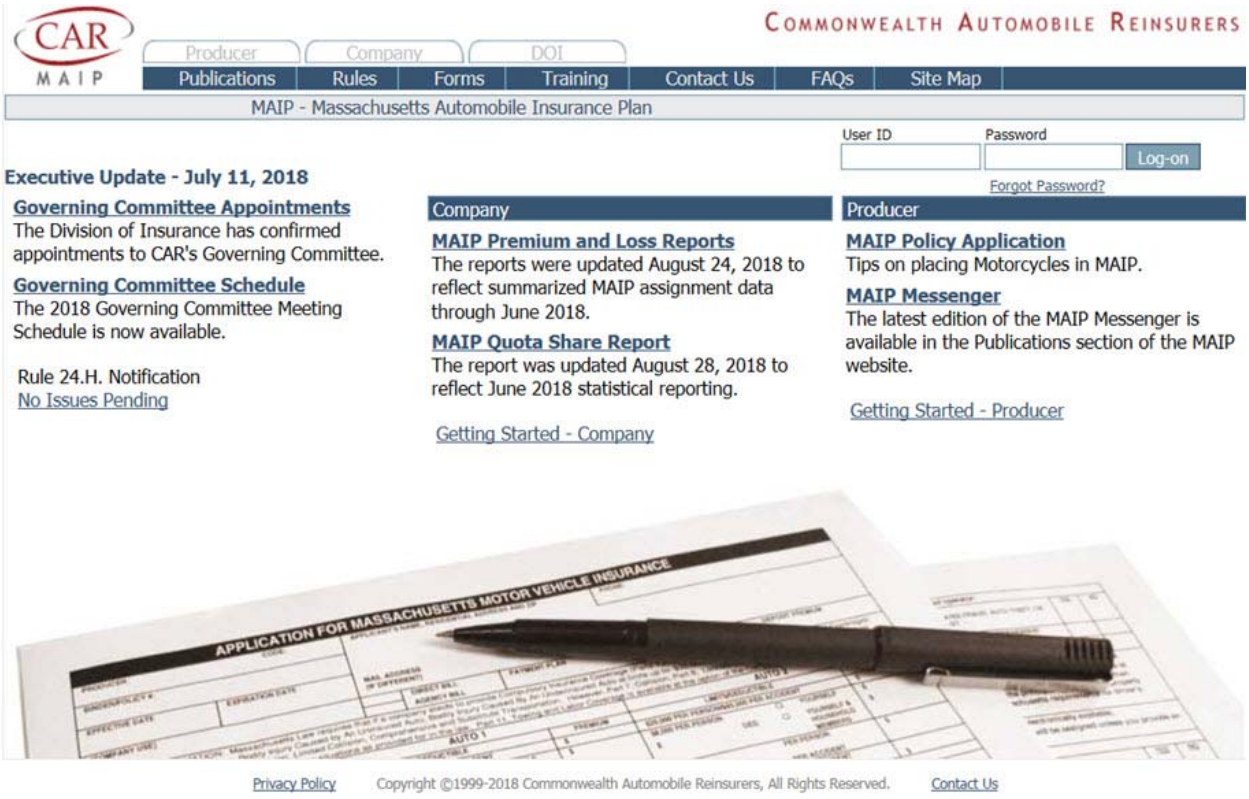
Log-On Procedure

Access the Commonwealth Automobile Reinsurers (CAR) website (www.commauto.com) using your Internet browser.



Commauto.com home page

Click on MAIP, which is located at the top of CAR's home page. This will take you to the MAIP home page.

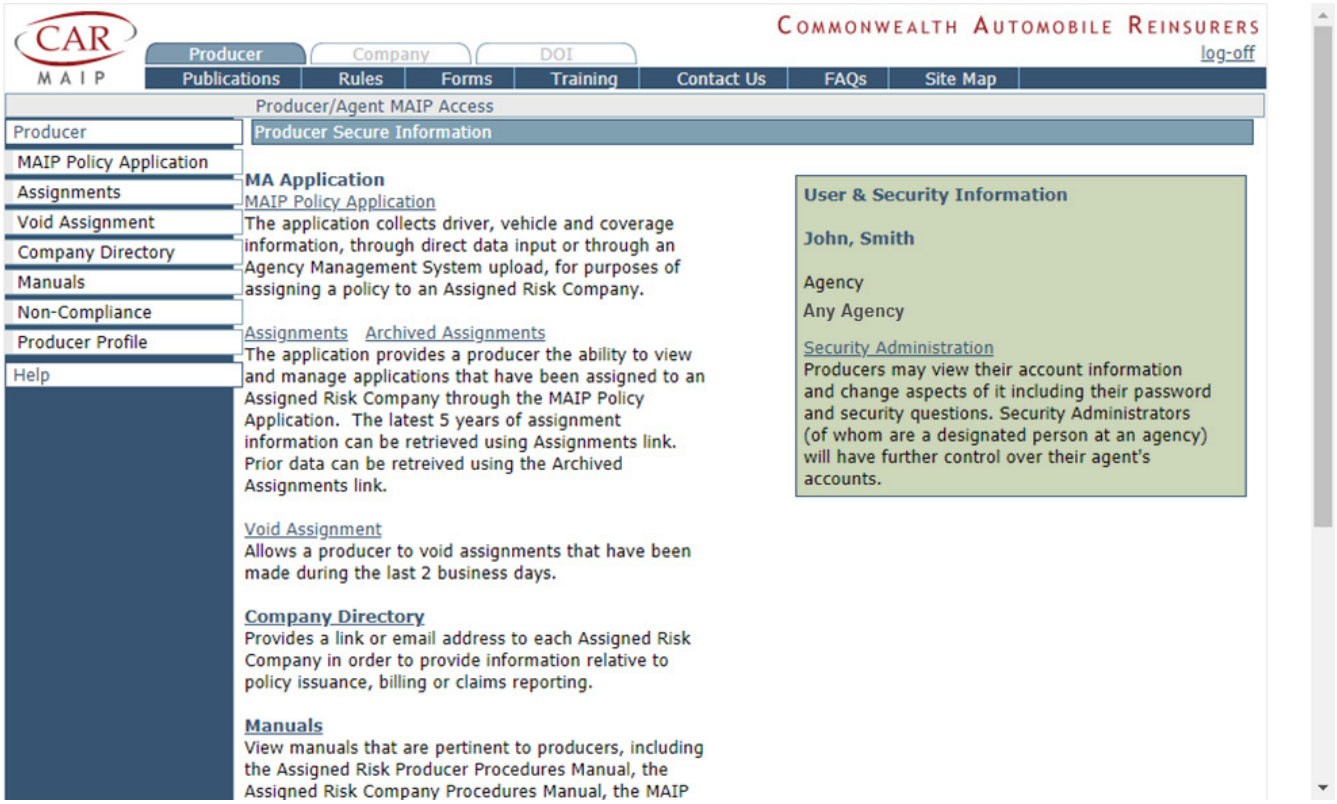


MAIP Home Page

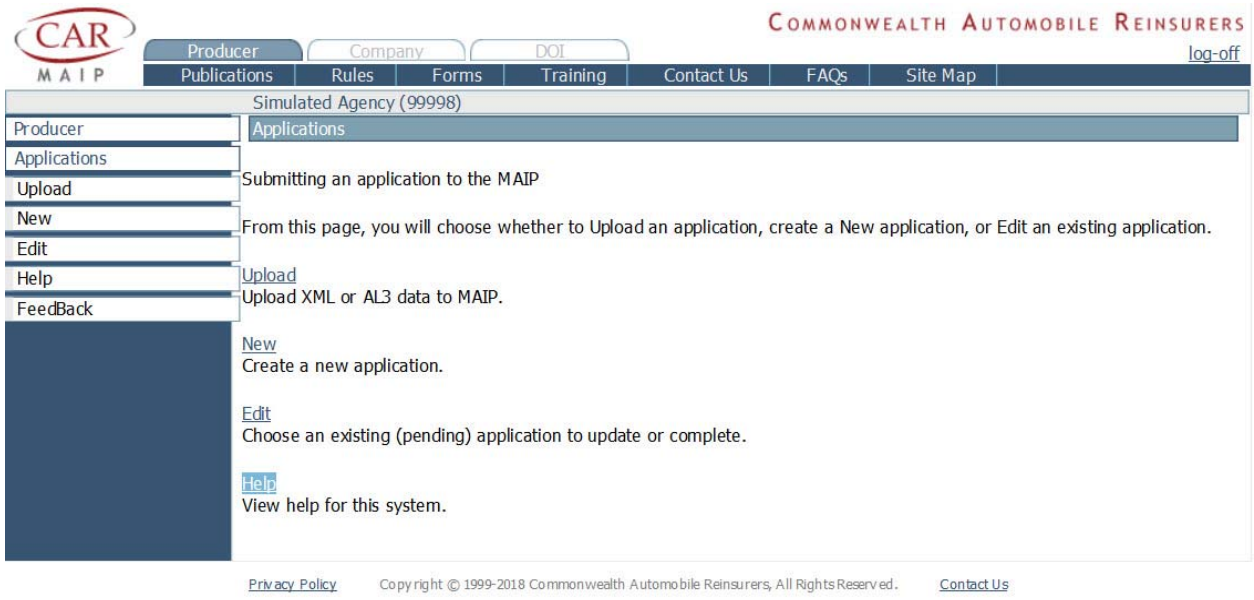
Enter your valid User ID and Password and click LOG-ON. Based on User ID, the system displays either the Producer, Company, or Division of Insurance (DOI) landing page.If you have not met the producer prerequisites for MAIP access, or if you enter an incorrect User ID or Password, an error screen will appear indicating the specific error and the required action.

Accessing the MAIP Policy Application

From the Producer page, select MAIP Policy Application. This will take you to the Applications screen.



Producer Secure Information Page



Applications Page

Accessing the MAIP Policy Application

From the Applications screen, you can choose:

Upload

Upload an application using your agency management software.

New

Create a new application by entering data into the MAIP Policy Application.

Edit

Choose an existing (pending) application to update or complete.

Help

View help documents for the MAIP Policy Application system, including the Help Manual, Tutorial and FAQs.

The MAIP Policy Application is available Monday through Saturday, 7:00 a.m. to 7:00 p.m.

MAIP Support is available Monday through Friday, 8:30 a.m. to 4:30 p.m., via the CAR Help Line at (617) 338-4000 or by email at maipsupport@commauto.com.

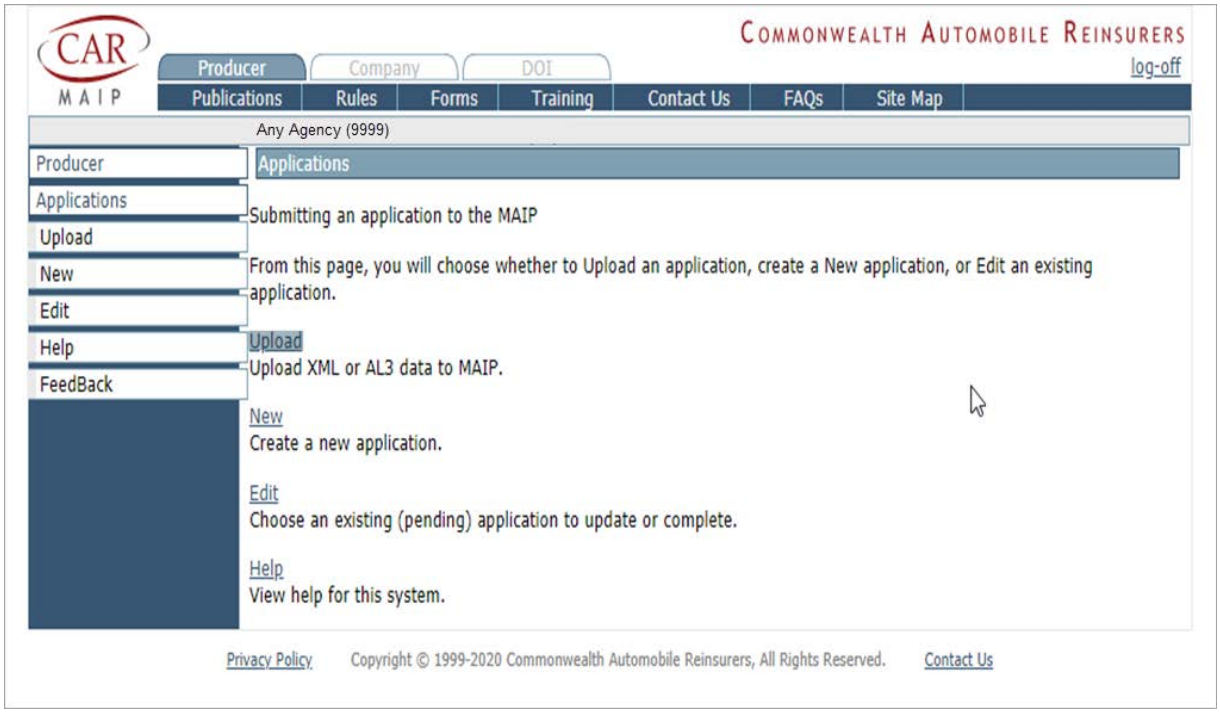
Navigation Features

For trouble-free data entry and ease in movement through the MAIP Policy Application, note the following:

- To enter data, either click within a field displayed on the screen or press the TAB key to move forward to the next field or SHIFT-TAB to move backward. If you decide you do not want to save the information entered, click CANCEL.
- The CONTINUE button moves you to the next screen and saves the information entered on the current screen. CONTINUE moves you sequentially forward through the various application screens. To move between screens, you may also choose a screen from the left navigation.
- To save data, you may either click CONTINUE, or choose another screen from the left navigation. Note that after 15 minutes of inactivity, your data is automatically saved, and your session will time out.
- The links in the left navigation allow you to move both sequentially and non-sequentially through the application screens. The application screen links become available once an application is active. Always use the application screen links in the left navigation to move backward through an application.
- **Please Do Not** use the BACK button of your Internet browser. Doing so will result in data loss from the current screen.To save data, click CONTINUE, or choose another screen from the left navigation. After 15 minutes of inactivity, your data is automatically saved and your session will time out.
- If you click CONTINUE and fields that are required for assignment are left blank, the screen will redisplay those fields, highlighted in red. A description of the errors will appear at the top of the screen. Enter the required information or press CONTINUE again to move to the next screen.
- If assignment is initiated for a policy application containing incomplete or invalid information, a list of links to the associated entry screens and the reason for incomplete or invalid data is displayed on the Assign screen. The required data must be completely and accurately entered before an assignment is made.

Upload

The Upload screen is used to import application data into the MAIP Policy Application.

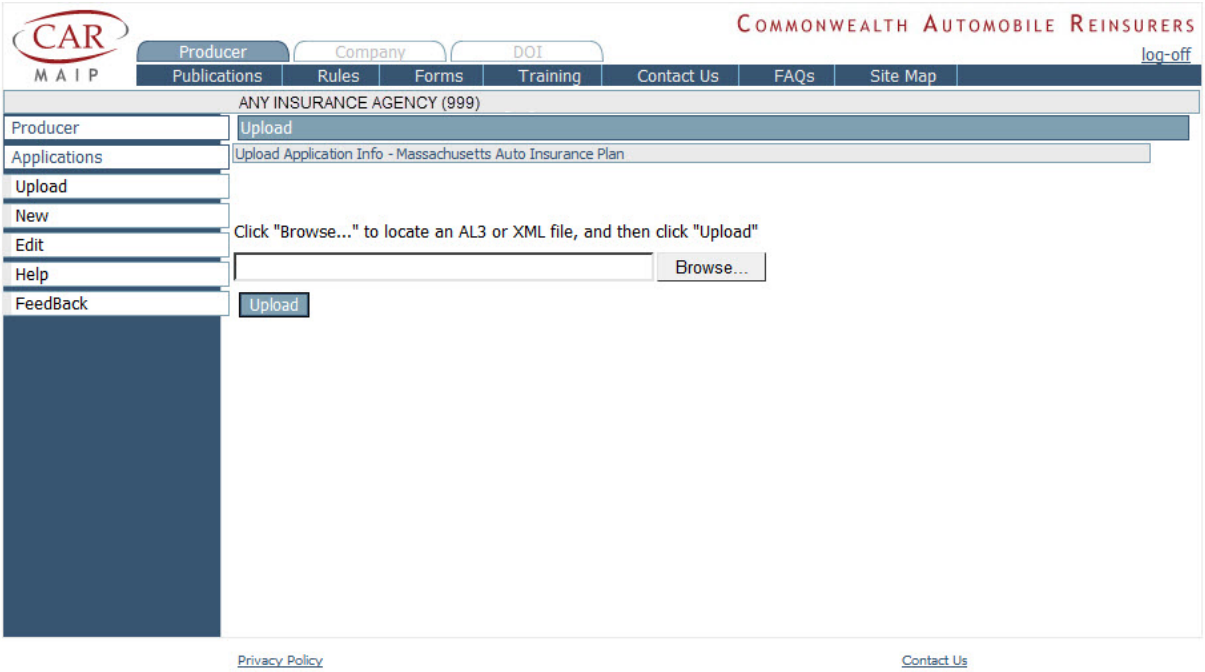


Applications Page

1. Click UPLOAD from either the left navigation or the Applications screen. This will take you to the Upload screen.
2. Click CHOOSE FILE to locate and select a file on your computer that was exported by your rating or agency management software.
3. Click UPLOAD to import the file into the MAIP Policy Application system. Note that as the file is being imported to the MAIP Policy Application system, the Registry look-up is also performed.

   Uploading fills the policy application screens with your policy data. Once your data is uploaded, you must review and edit all policy application information and answer General Questions relative to your specific MAIP online application. Note that any data uploaded from the ARP's agency management software that differs from that obtained through the Registry look-up will be overwritten by the data retrieved from the Registry.

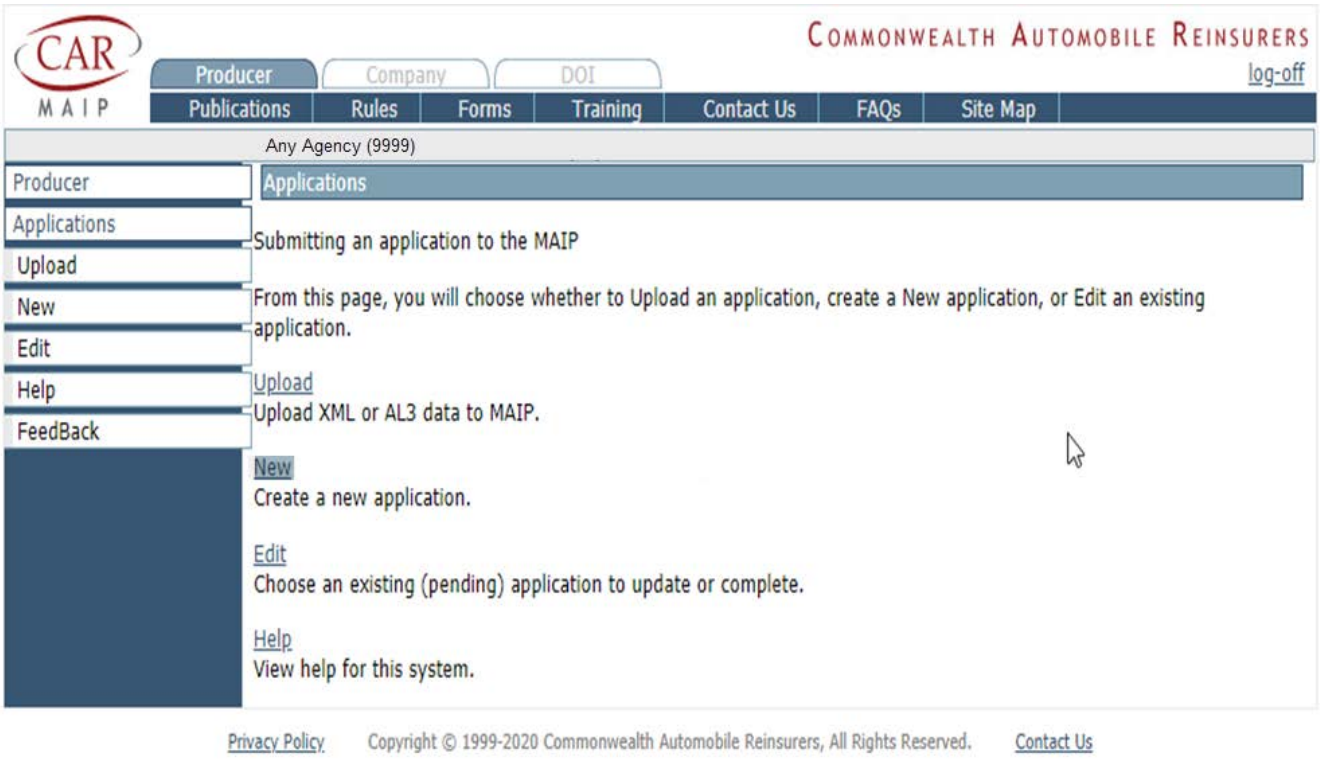
   To review and edit application information, click EDIT from the left navigation.


CAR
MAIP
COMMONWEALTH AUTOMOBILE REINSURERS
Producer
Company
DOI
log-off
Publications
Rules
Forms
Training
Contact Us
FAQs
Site Map
ANY INSURANCE AGENCY (999)
Producer
Applications
Upload
New
Edit
Help
FeedBack
Upload
Upload Application Info - Massachusetts Auto Insurance Plan
Click "Browse..." to locate an AL3 or XML file, and then click "Upload"
Browse...
Upload
Privacy Policy
Contact Us

Upload Page

New

Use this page to enter License and Vehicle Information Number (VIN) for a new application for MAIP coverage.



Applications Page

1. Click NEW from either the left navigation or the Applications screen to access the Application Prefill screen. The Application Prefill screen is used to enter License and Vehicle Information Number (VIN) information for the look-up and pre-fill of applicant, driver, and vehicle data into the MAIP Policy Application.
2. Enter the following information on the Application Prefill screen:

   a. Applicants:

   Enter License Number(s) and select license State from the drop-down box. If the license is a Massachusetts license, you will not be required to enter the First, Middle and Last Name of the applicant. If the license is not a Massachusetts license, you are required to enter the applicant's First and Last Name. Middle Name is optional. If the applicant is not licensed, uncheck the Licensed? box and the phrase NO LICENSE will appear in the License box.

   b. Additional Drivers:

   If there are additional driver(s), enter License Number and select license State from the drop-down box.

c. Vehicles:

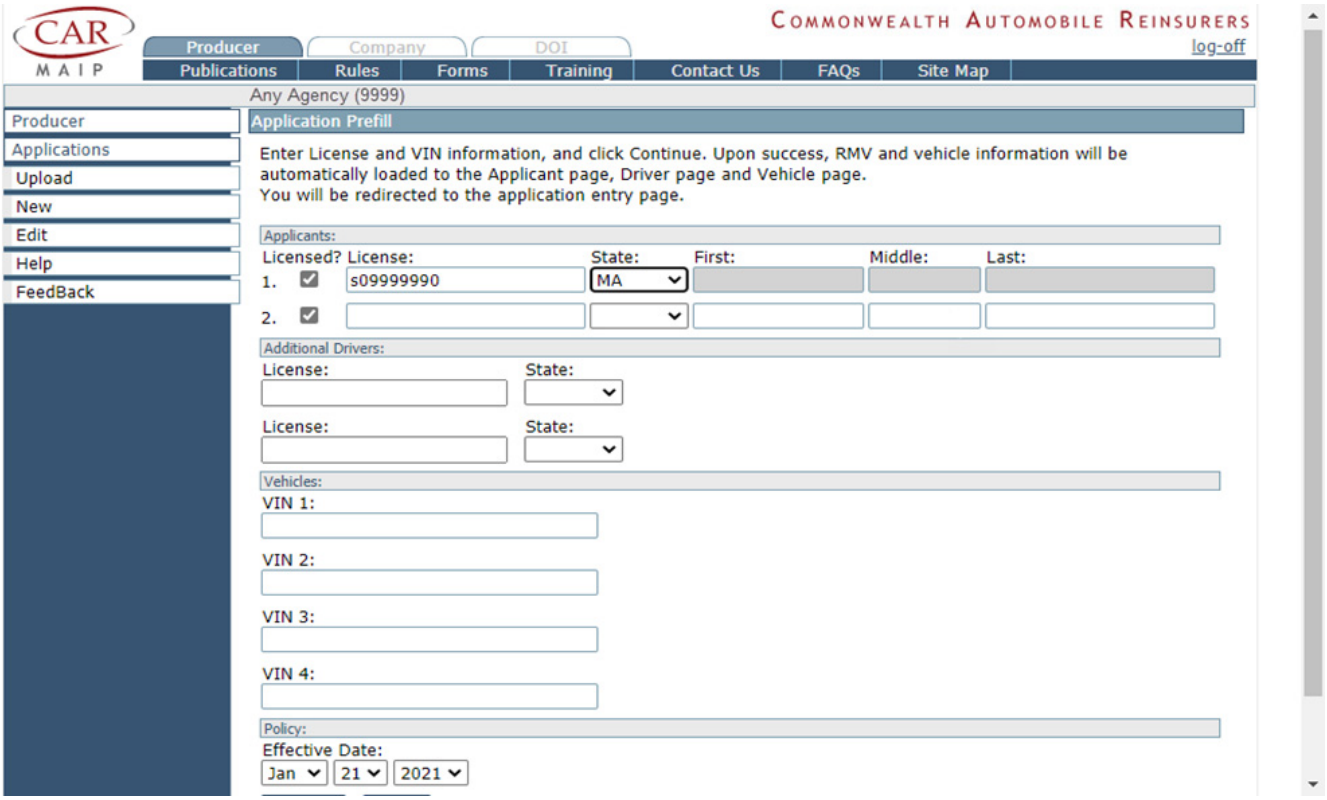
Enter vehicle VIN(s).

d. Policy:

The policy effective date defaults to the current date. Use the drop-down boxes to enter a different policy effective date.

3. Click CONTINUE. The system will access the Registry system to begin a look-up of operator information. The operator data retrieved via the Registry look-up will be pre-filled on the Applicant and Driver screens. This includes First, Middle and Last Name, Date of Birth, Home/Mailing Address, Date First Licensed, First Licensed Motorcycle, Driver Training status, Merit Rating and Owed Premium.

   The VIN look-up will also be performed, and the vehicle data retrieved via the VIN look-up will be pre-filled on the Vehicle screen. For most vehicles, the vehicle rating group (VRG), year, make, model, and high theft are retrieved. More limited data is returned for motorcycles, trailers, and motor homes. Once the RMV and VIN lookups are complete, the Applicant screen is displayed. Note that if there is no match at the Registry for a Massachusetts license number, no pre-fill will occur, and an error message will be displayed. The producer will not be allowed to continue until the error has been corrected. If the Registry system is unavailable or a non-Massachusetts license was entered, no Applicant or Driver information will be pre-filled, and the producer will be required to manually enter information into the Policy Application system.



Application Prefill Page

Edit

The Pending Applications screen is used to access policy applications that are pending assignment.



Applications Page

1. Click EDIT from either the left navigation or the Applications screen. This will take you to the Pending Applications screen. A list of policy applications that are in progress and are pending assignment will be displayed.

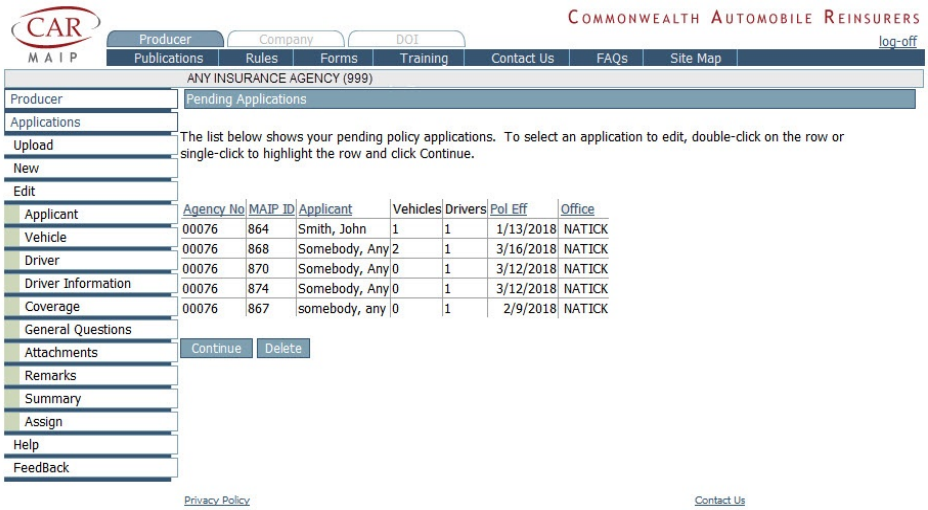
To view applicant information:

1. Click once to highlight an application.
2. Click CONTINUE. The Applicant screen appears with the applicant's data pre-filled.

Double clicking on a displayed application will give you the same result.

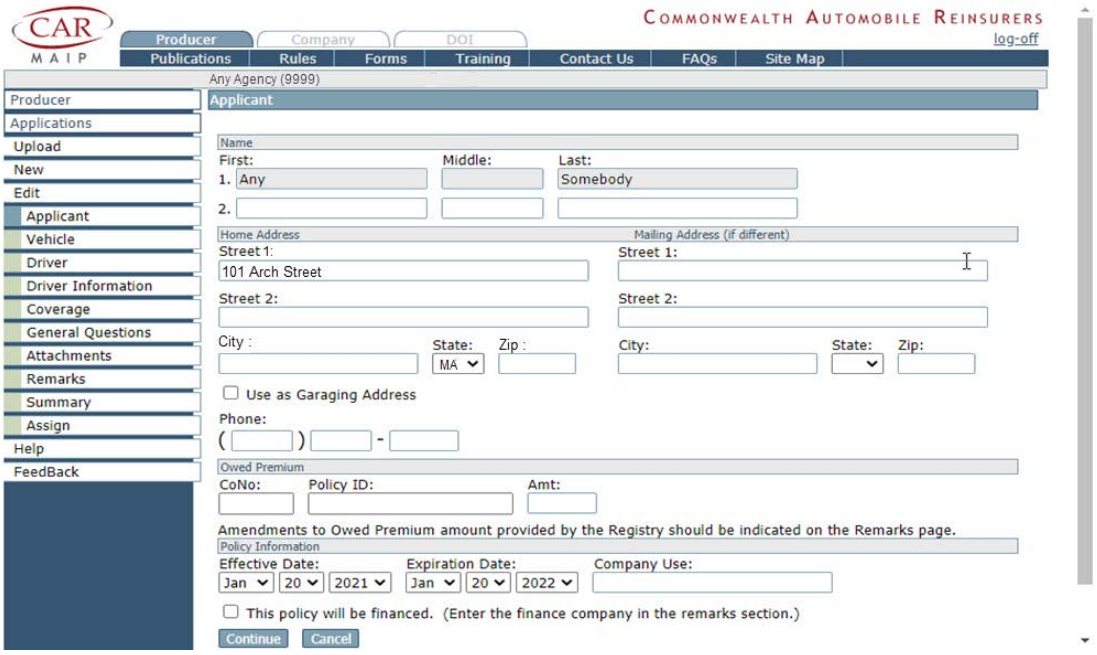
To view a screen other than the Applicant screen:

1. Click once to highlight an application.
2. Click a specific screen from the left navigation.



Applicant

The Applicant screen is used to add or edit applicant information.



Applicant Page

To save data, click CONTINUE, or choose another screen from the left navigation. After 15 minutes of inactivity, your data is automatically saved and your session will time out.

Information retrieved from the Registry look-up will be pre-filled on the Applicant screen. This includes First/Middle/Last Name, Home/Mailing Address and Owed Premium. Updates to the First/ Middle/Last Name and Owed Premium information fields are not allowed. If the Registry look-up was unsuccessful, or the applicant has a non-Massachusetts license, the producer must manually enter required information on the Application screen.

For those fields not pre-filled by the Registry look-up, or those pre-filled fields for which update is allowed, manually enter or modify Applicant information. Note that any amendment made to pre-filled Registry information will be identified on the Remarks screen under the Registry Prefill heading.

Enter the Applicant information:

Name Information:
Name information will be pre-filled via Registry look-up and may not be updated on this screen. However, if the Registry look-up was unsuccessful, manually enter the following:

Enter the name(s) of the Applicant(s):
First Name
(Required to continue and required for assignment.)

Middle Name
(Optional)

Last Name
(Required to continue and required for assignment.)

Home Address Information:
Address information will be pre-filled via Registry look-up and may not be updated on this screen. However, if the Registry look-up was unsuccessful, manually enter the following:

Street 1
(Required for assignment.)

Street 2
(Optional)

City
(Required for assignment.)

State
(Required for assignment, pre-fills to MA, or choose a state from the list.)

ZIP
(Required for assignment.)

Use as Garaging Address
(Check box to indicate that the Garaging Address is the same as the residential address.)

Phone
(Optional)

Mailing Address Information (if different from Home Address):
Address information will be pre-filled via Registry look-up and may not be updated on this screen. However, if the Registry look-up was unsuccessful, manually enter the following:

Street 1
(Optional)

Street 2
(Optional)

City
(Optional)

State
(Optional)

ZIP
(Optional)

Owed Premium:
Owed Premium information will be pre-filled via Registry look-up and may not be updated on this screen. However, if the Registry look-up was unsuccessful, manually enter the following:

Company Number
(Required if premium is owed from a prior policy.)

Policy ID(Required if premium is owed from a prior policy.)

Amount
(Enter the amount of the owed premium.)

Policy Information:
Effective Date
(Required for assignment. Pre-fills to current date or to the policy effective date entered on the New/ Application Prefill screen. Must be equal to or greater than current date for assignment.)

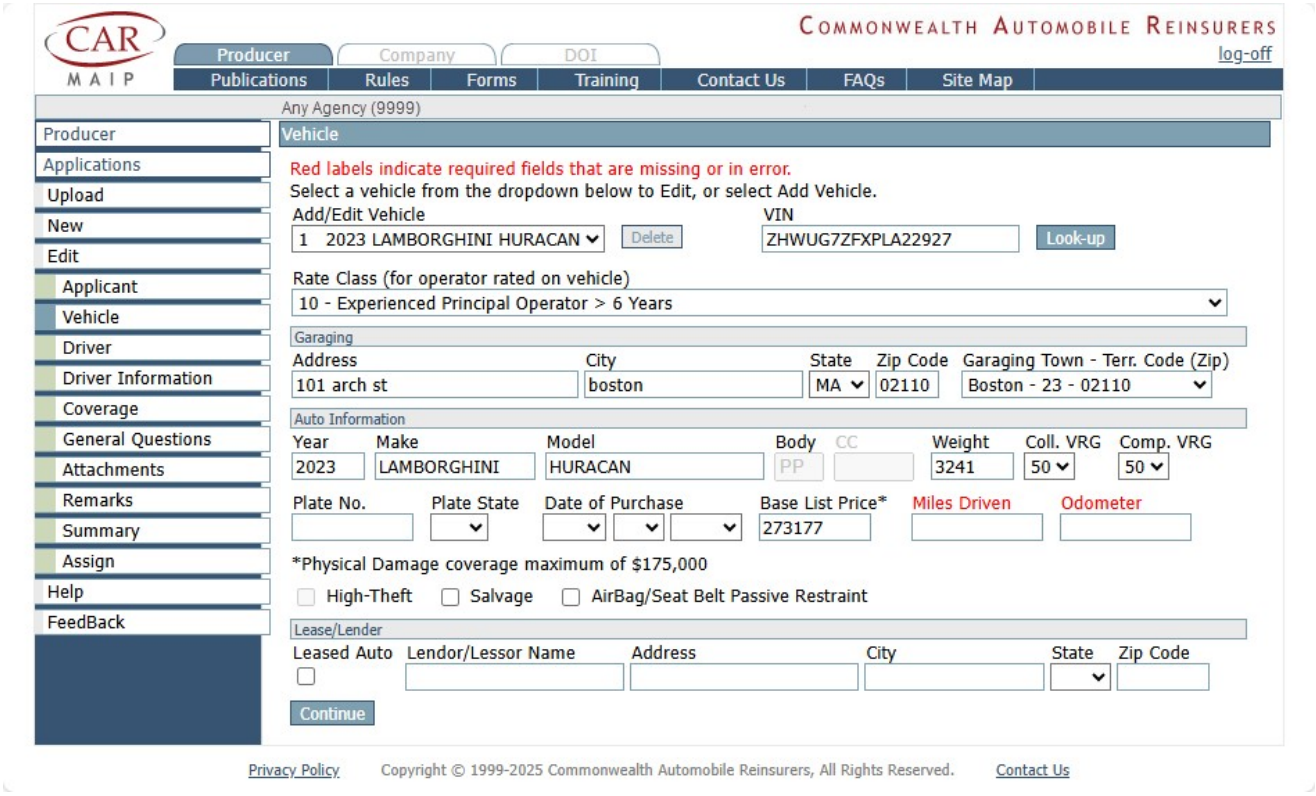
Expiration Date
(Required for assignment. Pre-fills to one year from current date or one year from the policy effective date entered on the New/Application Prefill screen.)

Company Use
(Optional)

This policy will be financed.
(Check box to indicate that the policy will be financed and enter the name of the finance company on the Remarks screen.)

Vehicle

The Vehicle screen is used to add or edit vehicle information.



Vehicle Screen

To save data, click CONTINUE, or choose another screen from the left navigation. After 15 minutes of inactivity, your data is automatically saved and your session will time out.

Add/Edit Vehicle

The default vehicle is displayed in the drop-down box. Enter the required information for the vehicle listed.

From the Vehicle screen, you can also add, edit, or delete a vehicle.

- To add a vehicle, select ADD VEHICLE from the drop-down box and enter vehicle information.
- To edit a vehicle's information, select the vehicle to be edited from the drop-down box and make the necessary changes.
- To delete a vehicle, select the vehicle to be deleted from the drop-down box and click DELETE.

VIN
(Required for assignment.)
Click LOOKUP to retrieve a VIN from the RMV database.

Rate Class
(Required for assignment.)
Select Rate Class from drop-down list of classes for the operator rated on the vehicle.

Garaging Information:

This information will pre-fill with home address information if the USE AS GARAGING ADDRESS checkbox has been checked on the Applicant screen. If the garaging address is different from the home address, enter the correct information.
Address
(Required for assignment.)

City
(Required for assignment.)

State
(Required for assignment.)

ZIP Code
(Required for assignment.)

Garaging Town - Territory Code
(Required for assignment.)
Defaults to applicant's home city/town if the USE AS GARAGING ADDRESS checkbox has been checked on the Applicant screen. Otherwise, choose from list of towns. Note that some boroughs are not listed and the associated town/city should be selected.

Auto Information:
Year
(Required for assignment and required to add the vehicle. The year must be "1900" or greater.)

Make
(Required for assignment and required to add the vehicle.)

Model
(Required for assignment and required to add the vehicle.)

Body
(The VIN look-up pre-fills the vehicle’s body type.)

CC
(Required for Motorcycles (Rate Classes 40, 44, 50, 54, 60, 64, 70 and 74), otherwise input is not allowed.)

Vehicle Weight
(Optional)

Collision VRG
(Required for assignment.)

Comprehensive VRG
(Required for assignment.)

Plate No.
(Optional)

Plate State
(Required if plate number has been entered.)

Date of Purchase
(Optional)

Base List Price*
(Required for Motorcycles (Rate Classes 40, 44, 50, 54, 60, 64, 70 and 74), Motor Homes (Rate Class 75), Trailers (Rate Class 78) and Low Speed Vehicles (Rate Classes 80 and 81)
*Physical Damage coverage maximum of $175,000

Miles Driven
(Required for assignment.)

Odometer
(Required for assignment.)

High Theft
(This box will be automatically checked if the VIN look-up identifies that the vehicle listed is designated as a High Theft Vehicle.)

Salvage
(Optional. Check this box if the vehicle listed has been issued a Salvage Title.)

AirBag / Seat Belt Passive Restraint
(If applicable, box is automatically checked based upon VIN Look-Up information)

Anti-Theft Discount
(Required for assignment. Select the applicable discount and category from the drop-down list.)

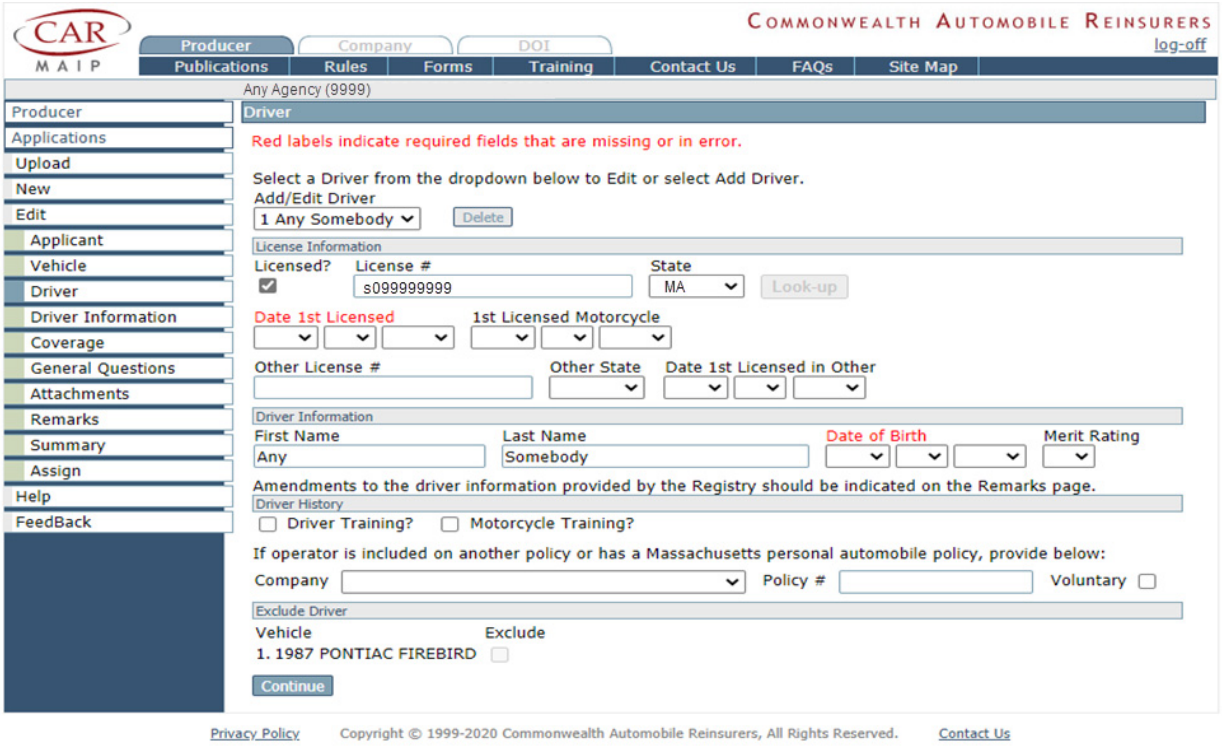
Lease / Lender Information:
Leased Auto
(Optional)

Lendor / Lessor Name
(Optional, unless Leased Auto is checked.)

Lendor / Lessor Address/City/State/ZIP Code
(Optional, unless Leased Auto is checked.)

Driver

The Driver screen is used to add or edit driver information.



Driver Screen

To save data, click CONTINUE, or choose another screen from the left navigation. After 15 minutes of inactivity, your data is automatically saved and your session will time out.

Add/Edit Driver

The default driver is the person listed first on the Applicant screen. That driver's name is displayed in the drop-down box. Any information for that driver that was retrieved from the Registry look-up will be pre-filled on the Driver screen. Note that further update is not allowed for some of the pre-filled Driver Information and Driver History fields, including: First/Last Name, Date of Birth, Merit Rating and Driver Training status. Note that any amendment needed to the pre-filled Registry data that may not be updated on this screen should be indicated on the Remarks page. Any other allowable amendment made to pre-filled Registry data will also be identified on the Remarks screen.

From the Driver screen, you can also edit, add or delete a driver.

- To edit a different driver's information, select the driver from the drop-down box and make the necessary changes.
- To add a driver, select ADD DRIVER from the drop-down box and enter the additional driver's information.
- To delete a driver, select the driver from the drop-down box and click DELETE.

For those fields not pre-filled by the Registry look-up, either because the Registry system was unavailable or a non-Massachusetts license was entered, manually enter Driver information for the driver listed. Click CONTINUE to save the driver information.

License Information
Licensed? - (Optional)
Check this box and then enter driver license number, merit rating and date first licensed (if MA) information.

License Number
(Required for assignment if licensed box is checked.)

License State
(Required for assignment if licensed box is checked.)

Date First Licensed (in MA)
(Required for assignment if license state equals MA.)

Date First Licensed Motorcycle
(Optional)

Other License #
(If applicable, enter license number in other state.)

Other State
(From the drop-down list, select other state in which driver is licensed. Required if a license number has been entered in Other License # field.)

Date First Licensed in Other State
(Required if driver is licensed in other state.)

Driver Information
Name, Date of Birth and Merit Rating information will be pre-filled via Registry look-up and may not be updated on this screen. However, if the Registry look-up was unsuccessful, manually enter the following information:
First Name
(Pre-filled from the Applicant screen.)

Last Name
(Pre-filled from the Applicant screen.)

Date of Birth
(Required for assignment.)

Merit Rating
(Required for assignment if license information is entered for a driver.)

Driver History
Driver Training status will be pre-filled via Registry look-up and may not be updated on this screen. However, if the Registry look-up was unsuccessful, manually enter the following information:
Driver Training?
(Optional)

Motorcycle Training?
(Optional)

If operator is included on another policy or has a Massachusetts personal automobile policy, provide:

Company
(Required if the operator is listed on another policy or has a Massachusetts personal automobile policy.)
Select company from the drop-down list.

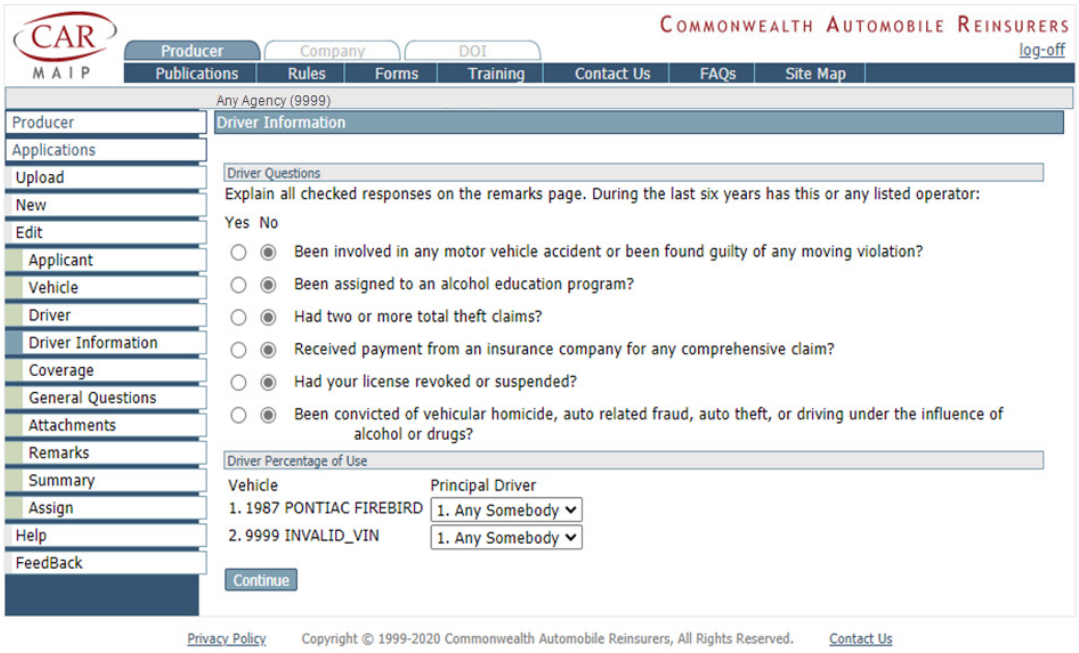
Policy #
(Required if Company has been entered.)

Voluntary
(Optional)
Check this box to indicate whether the other policy is written voluntarily.

Exclude Driver
Check the Exclude box to indicate that a driver is to be excluded from driving a specific vehicle.
(Optional)

Driver Information

The Driver Information screen is used to answer questions pertaining to the driver and percent of use.



Driver information Page

To save data, click CONTINUE, or choose another screen from the left navigation. After 15 minutes of inactivity, your data is automatically saved and your session will time out.

All of the questions on this screen require a "Yes" or "No" response for assignment. Each question with a "Yes" response must be explained on the Remarks screen:

The questions are as follows:

During the last six years has this driver or any listed operator:

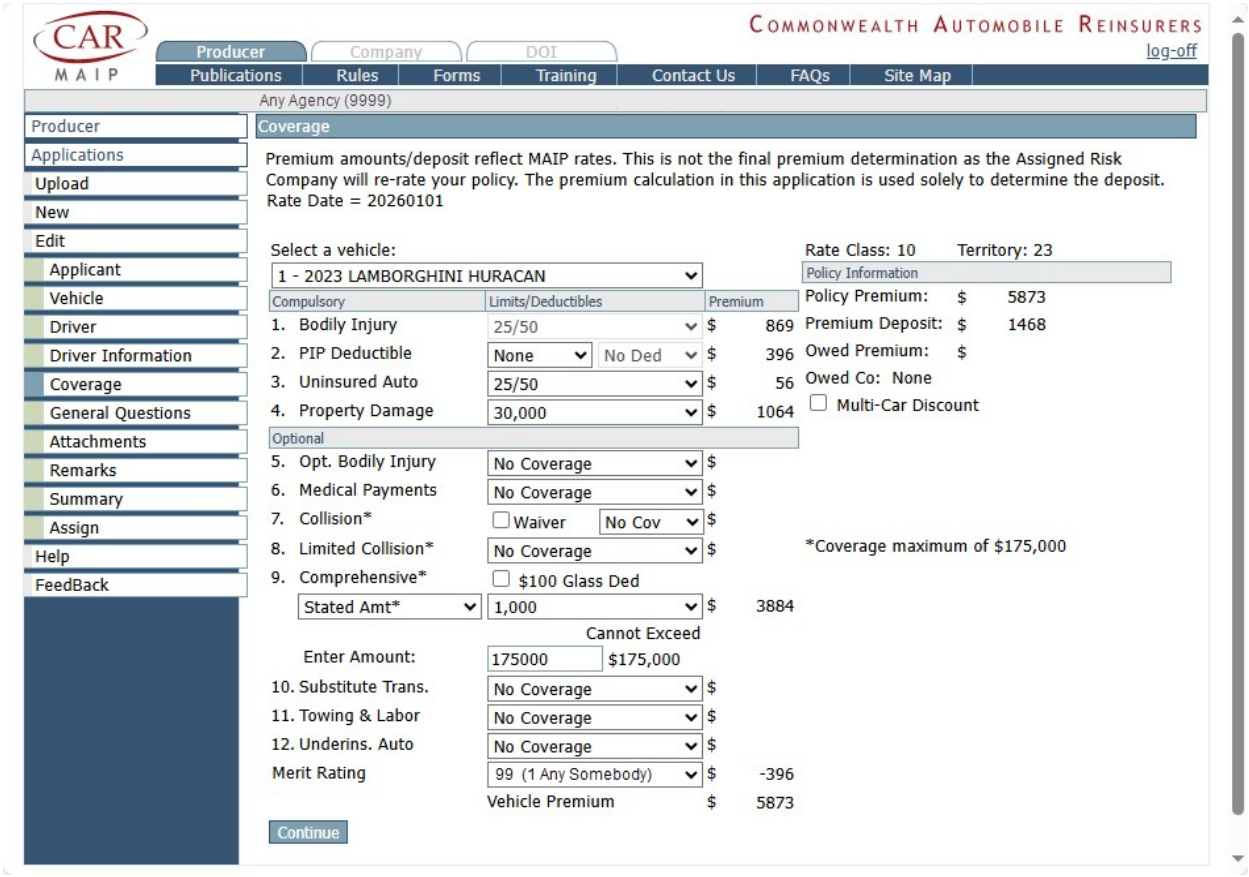
- Been involved in any motor vehicle accident or been found guilty of any moving violation?
- Been assigned to an alcohol education program?
- Had two or more total theft claims?
- Received payment from an insurance company for any comprehensive claim?
- Had his/her license revoked or suspended?
- Been convicted of vehicular homicide, auto related fraud, auto theft, or driving under the influence of alcohol or drugs?

Driver Percentage of Use

From the drop-down box, select the principal driver for each vehicle listed. Eligible drivers are specified on the Driver screen. Eligible vehicles are specified on the Vehicle screen.

Coverage

The Coverage screen is used to identify coverage information for each vehicle listed on the application.



Coverage Screen

To save data, click CONTINUE, or choose another screen from the left navigation. After 15 minutes of inactivity, your data is automatically saved and your session will time out.

Select a vehicle from the drop down box and enter the coverage information applicable to that vehicle.

Select Compulsory and Optional coverages, including applicable limits and deductibles. Remember to select the operator whose Merit Rating is associated with the vehicle. The MAIP Policy Application system calculates MAIP premium dollars and the merit rating adjustment associated with the coverages selected.
If there are multiple vehicles, select the next vehicle from the drop down box and select applicable coverages, limits and deductibles for each additional vehicle.

Total MAIP policy premium and premium deposit amount are automatically calculated and are cumulative for all vehicles. The premium deposit is calculated as 25% of the MAIP policy premium.

Owed premium and the company to which the premium is owed is also identified.

If applicable, check the Multi-Car Discount box to indicate that the policy qualifies for a multi-car discount.

Compulsory Information:

1. Bodily Injury
   (Required for assignment.)
2. PIP Deductible
   (Required for assignment.)
3. Uninsured Auto
   (Required for assignment - Limits cannot exceed 20/40 if no Optional Bodily Injury coverage is entered. Cannot exceed value of Optional Bodily Injury coverage.)
4. Property Damage
   (Required for assignment.)

Optional Coverage Information:

5. Optional Bodily Injury
6. Medical Payments
7. Collision
   (Unavailable if Salvage is chosen on the Vehicle page.)
8. Limited Collision
   (Unavailable if Salvage is chosen on the Vehicle page.)
9. Comprehensive
   (Unavailable if Salvage is chosen on the Vehicle page.)

If Stated or Agreed Amount coverage is selected, enter dollar amount of coverage in the Enter Amount box.

$100 Glass Deductible (If checked, no Stated or Agreed Amount coverage is available.)

10. Substitute Transportation
11. Towing and Labor
12. Underinsured Auto
    (Required for assignment. Limits cannot exceed 20/40 if no Optional Bodily Injury coverage is entered. Limits also cannot exceed value of Optional Bodily Injury coverage.

Merit Rating
(From the drop-down box, select the driver on which the vehicle will be rated. The drop-down list also displays the driver's Merit Rating status.)

Vehicle Premium
(Premium for the vehicle is calculated using the limits and coverages selected for the rated vehicle and driver)

Policy Information

Rate Class
(Pre-filled from the Vehicle screen.)

Territory
(Pre-filled from the Vehicle screen.)

Policy Premium
(Total MAIP policy premium for all vehicles combined is displayed.)

Premium Deposit
(Calculated as 25% of total MAIP policy premium.)

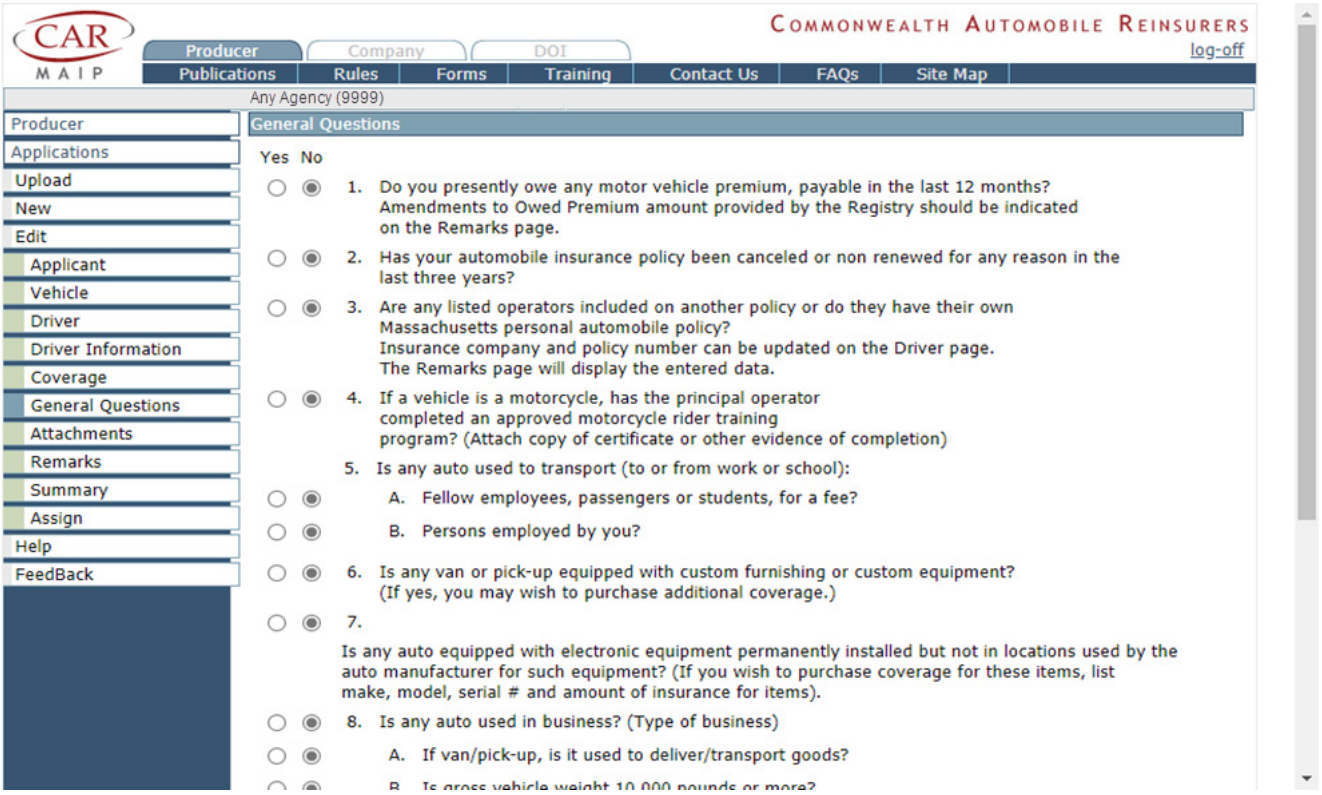
Owed Premium
(Pre-Filled from the Applicant screen.)

Owed Company
(Pre-filled from the Applicant screen.)

Multi-Car Discount
(Check box if applicable.)

General Questions

The General Questions screen is used to provide answers to questions that are required for policy assignment.



General Questions Screen

To save data, click CONTINUE, or choose another screen from the left navigation. After 15 minutes of inactivity, your data is automatically saved and your session will time out.

All of the questions on this screen require a "Yes" or "No" response for assignment. Note that the answer to question #1 will be pre-filled based upon information retrieved from the Registry look-up. If the Registry look-up was unsuccessful, a response to question #1 will be required Each question with a "Yes" response must be explained on the Remarks screen:

The questions are as follows:

1. Do you presently owe any motor vehicle premium, payable in the last 12 months?
(A "Yes" answer will be pre-filled if the Registry look-up indicates that premium is owed. If the Registry look-up was unsuccessful, and Owed Premium was manually entered on the Applicant screen, answer “Yes” to this question. The General Questions section of the Remarks screen will display the information entered.)

2. Has your automobile insurance policy been canceled or non-renewed for any reason in the last three years?

3. Are any listed operators included on another policy or do they have their own Massachusetts personal automobile policy?
(Answer "Yes" if driver number, insurance company and policy number had been entered on the Driver screen or go to the Driver screen to update this information. The General Questions section of the Remarks screen will display the information entered.)

4. If a vehicle is a motorcycle, has the principal operator completed an approved motorcycle rider training program?
   (Attach copy of certificate or other evidence of completion.)

5. Is any auto used for transport (to or from work or school):

   A. Fellow employees, passengers or students, for a fee?

   B. Persons employed by you?

6. Is any van or pick-up equipped with custom furnishing or custom equipment?
   (If "Yes", you may wish to purchase additional coverage.)

7. Is any auto equipped with electronic equipment permanently installed but not in locations used by the auto manufacturer for such equipment?
   (If you wish to purchase coverage for these items, list make, model, serial # and amount of insurance for items).

8. Is any auto used in business? (Type of business) (If "Yes", indicate the type of business on the Remarks screen.)

   A. If van/pick-up, is it used to deliver/transport goods?

   B. Is gross vehicle weight 10,000 pounds or more?

   Note: Answering "Yes" on question 8.A. or 8.B. disqualifies the applicant for placement in the MAIP.

9. If any auto to be insured is titled with a salvage title by the Massachusetts Registry of Motor Vehicles, please indicate on the Remarks screen.
   (Note: A vehicle with a salvage title is not eligible for coverage Parts 7, 8 or 9.)

10. If any auto(s) listed on the application is considered to be an antique auto and you wish to purchase coverage Parts 7, 8 or 9, attach a copy of the current appraisal.

    (Note: Antique vehicles are not eligible for coverage through MAIP.)

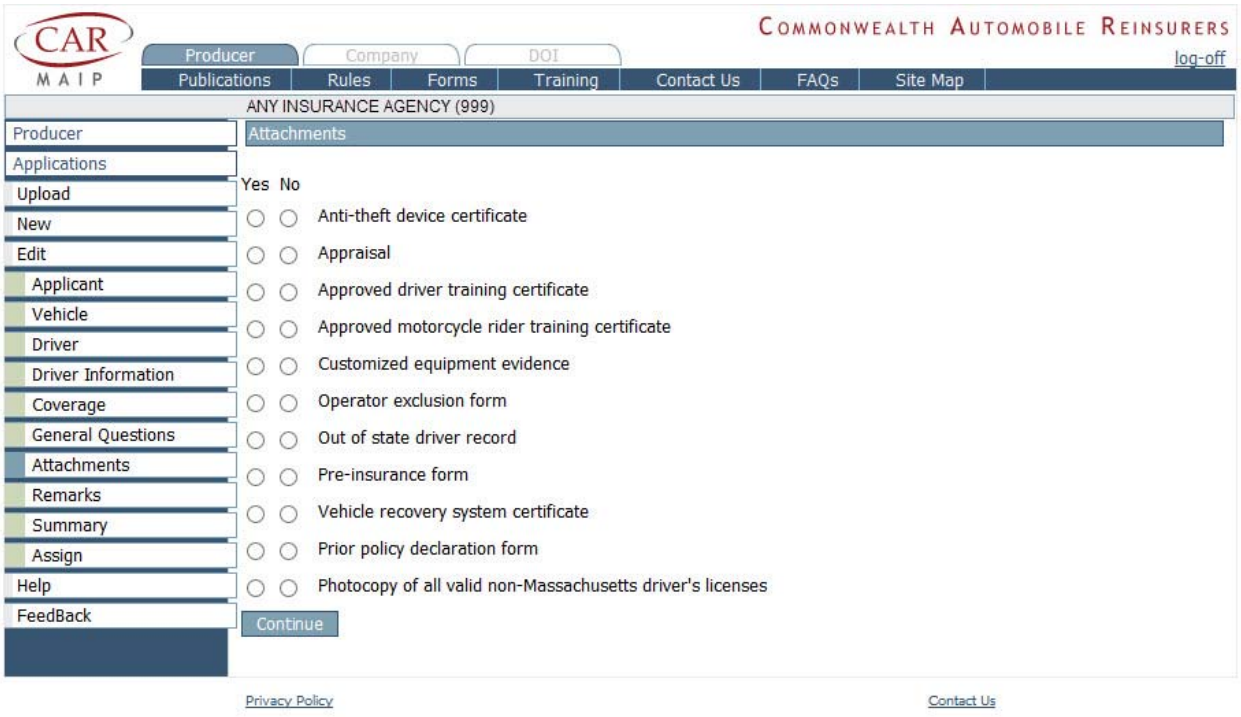
11. If this application is for a motorcycle, trailer or recreational vehicle, an annual policy will be issued unless indicated below:

    A. Motorcycle only -- Issue my policy to expire at 12:01 A.M. on January 1st and do not renew.

    B. Trailer or Recreational Vehicle -- Issue my policy to expire at 12:01 A.M. on December 1st and do not renew.

Attachments

To save data, click CONTINUE, or choose another screen from the left navigation. After 15 minutes of inactivity, your data is automatically saved and your session will time out.



Attachments Screen

Indicate the attachments included with the application. Possible forms, certificates or other information may include:

Anti-Theft Device Certificate
Appraisal
Approved Driver Training Certificate
Approved Motorcycle Rider Training Certificate
Customized Equipment Evidence
Operator Exclusion Form
Out-of-State Driver Record
Pre-Insurance Form
Vehicle Recovery System Certificate
Prior Policy Declaration Form
Photocopy of all Valid Non-Massachusetts Driver's Licenses

Remarks

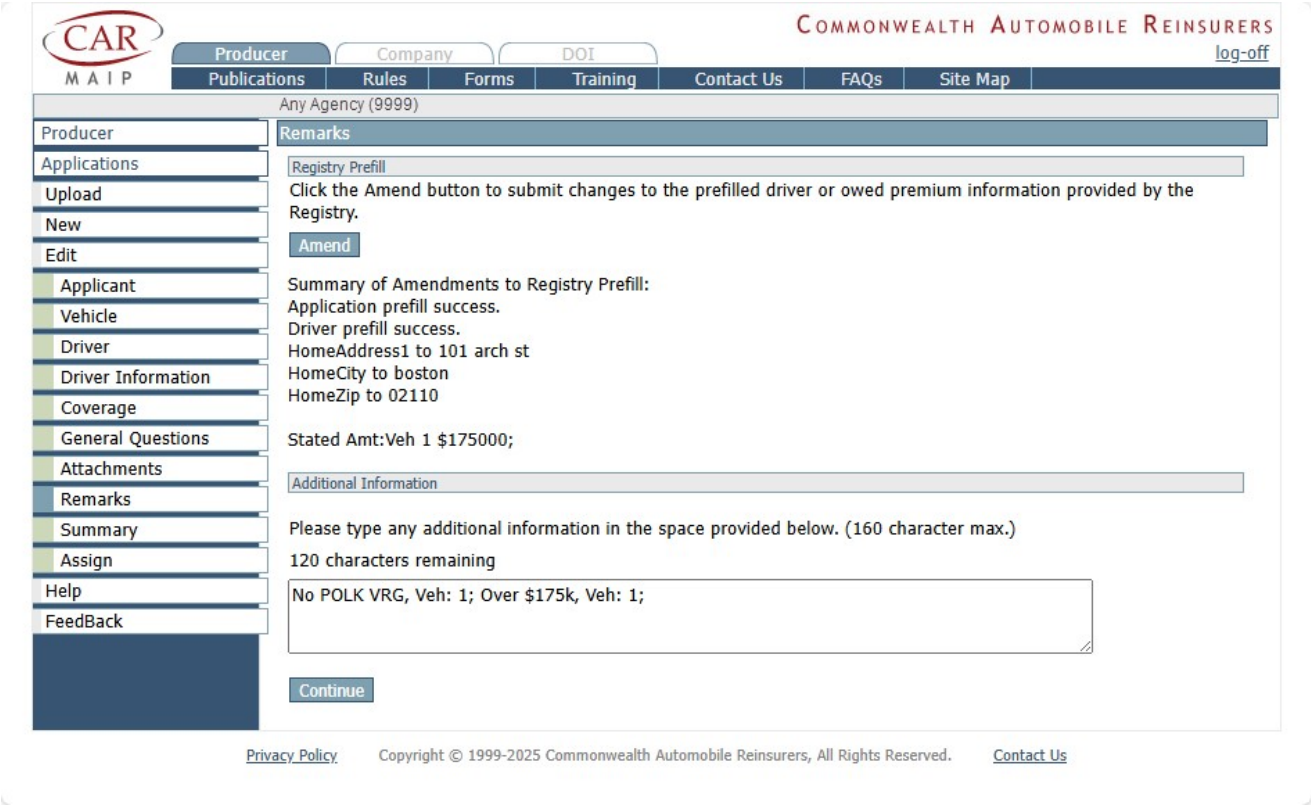
The Remarks screen provides information relative to the success of the Registry pre-fill process and allows the ARP to enter information for which further explanation to the assigned company is required. The Remarks screen also provides access to the Prefill Remarks screen.

To save data, click CONTINUE, or choose another screen from the left navigation. After 15 minutes of inactivity, your data is automatically saved and your session will time out.

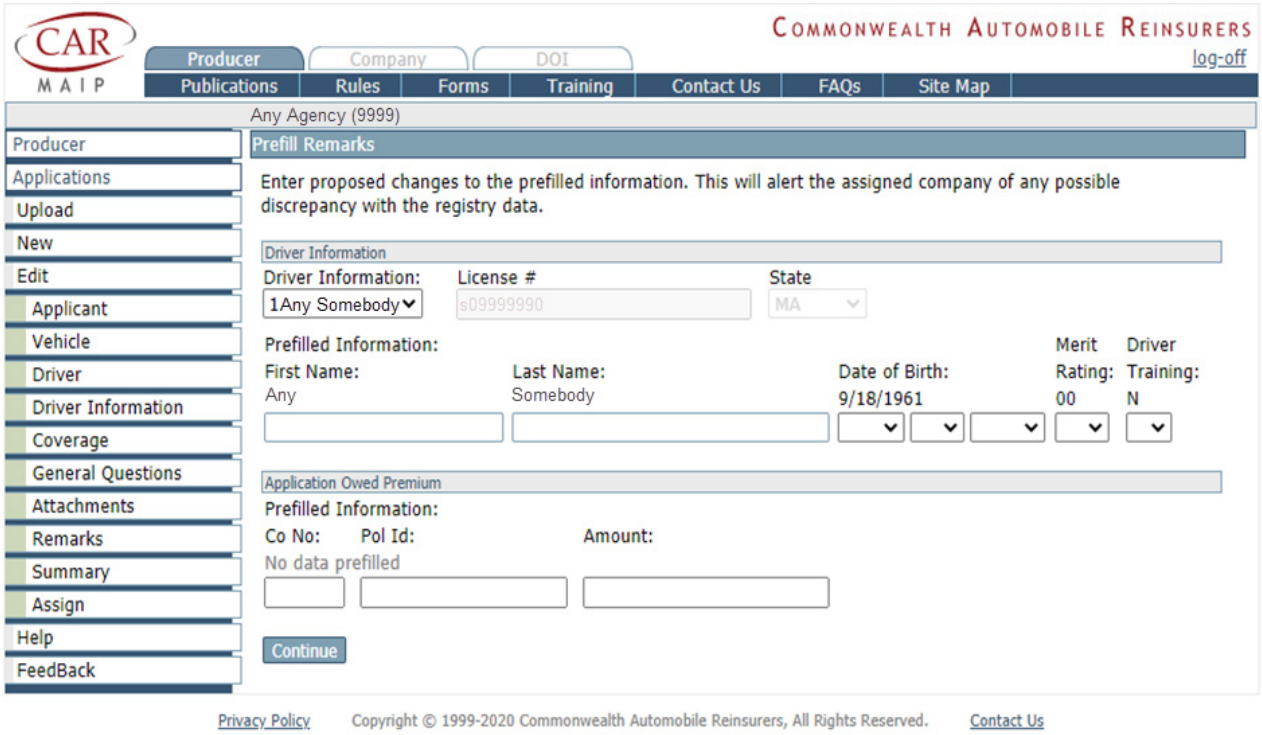
To note changes to the pre-filled driver or owed premium information obtained from the Registry, click the Amend button under the Registry Prefill section of the Remarks screen to access the Prefill Remarks screen. The Prefill Remarks screen identifies driver name, data of birth, merit rating and driver training status as obtained from the Registry. This screen also identifies the owed premium amount, including owed company and policy number as obtained from the Registry. To note a change to any of the displayed information, either enter the updated information in the box provided or select updated information from the drop-down. Click Continue to return to the Remarks screen.

The Registry Prefill section of the Remarks screen will indicate whether the Registry look-up process resulted in a successful pre-fill of application and driver data. Additionally, any changes noted to the pre-filled driver or owed premium information on the Prefill Remarks screen will be identified. Note that updates noted by the producer will be communicated to the assigned company but will not update any information on the Registry's database. The Remarks screen will also identify whether any other Registry pre-filled data was modified by the producer on any of the other application screens.

The questions on the Driver Information or General Questions screens to which you have answered "Yes" will be displayed in the Additional Information section of the Remarks screen. In the Additional Information box, provide an explanation to these questions or enter any other information that you would like to provide to the assigned company.



Remarks Screen



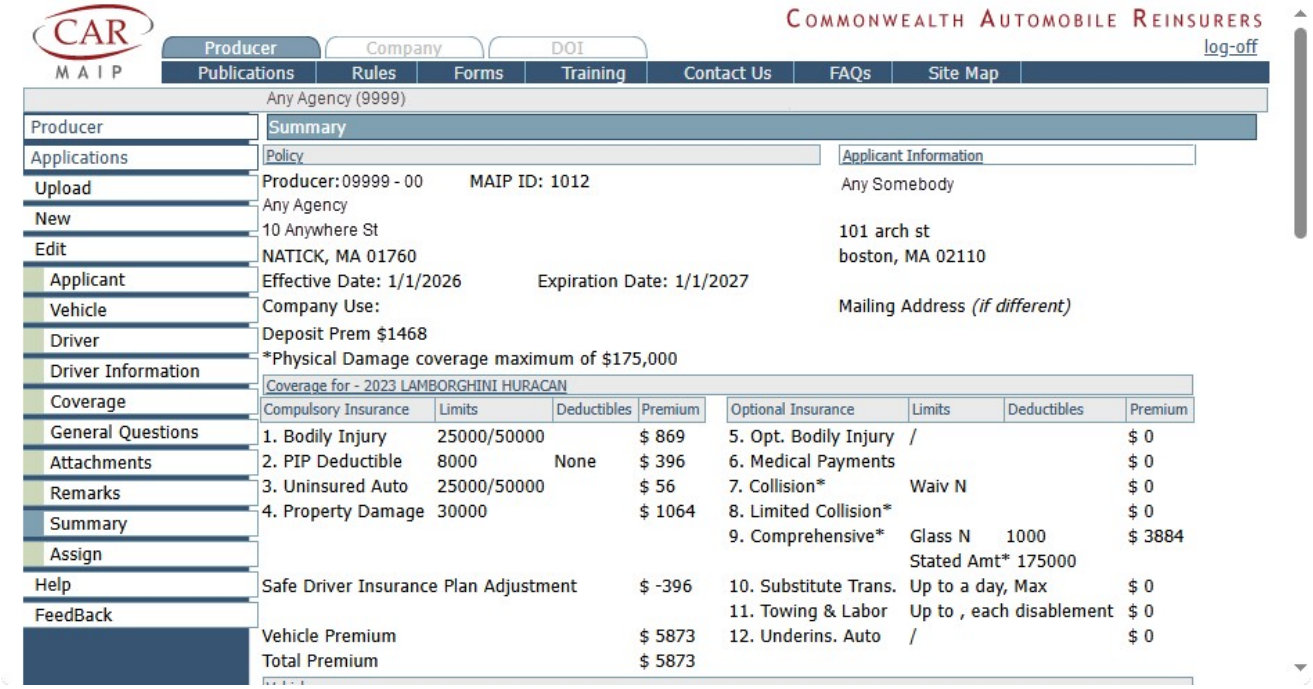
Prefill Remarks Page

Summary

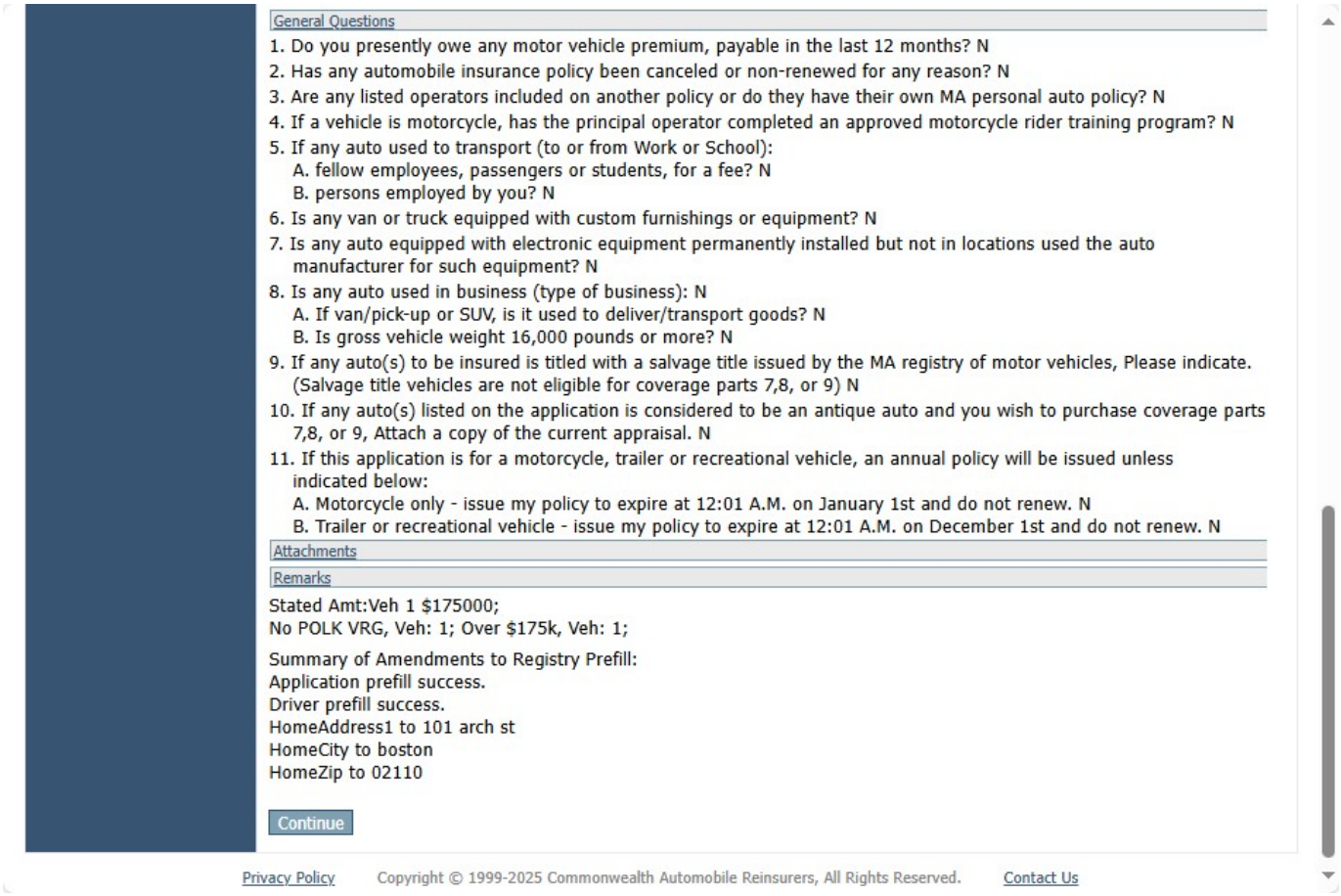
The Summary screen displays all entered policy application data. Review the summary and edit any incorrect or missing information by either selecting the corresponding Policy Application screen from the left navigation or by clicking on the section heading links contained within the application summary. Make necessary changes to the application information. Once all changes are made, select Summary from the left navigation to return to the Summary screen.

The Summary also displays information from the Remarks screen relative to the success of the Registry pre-fill process and any additional information that the ARP provided to the assigned company relative to the policy application.

Note that the policy application cannot be printed from the Summary screen. The policy application must be printed from the Assign screen.



Summary Screen



Summary Screen Bottom

Assign

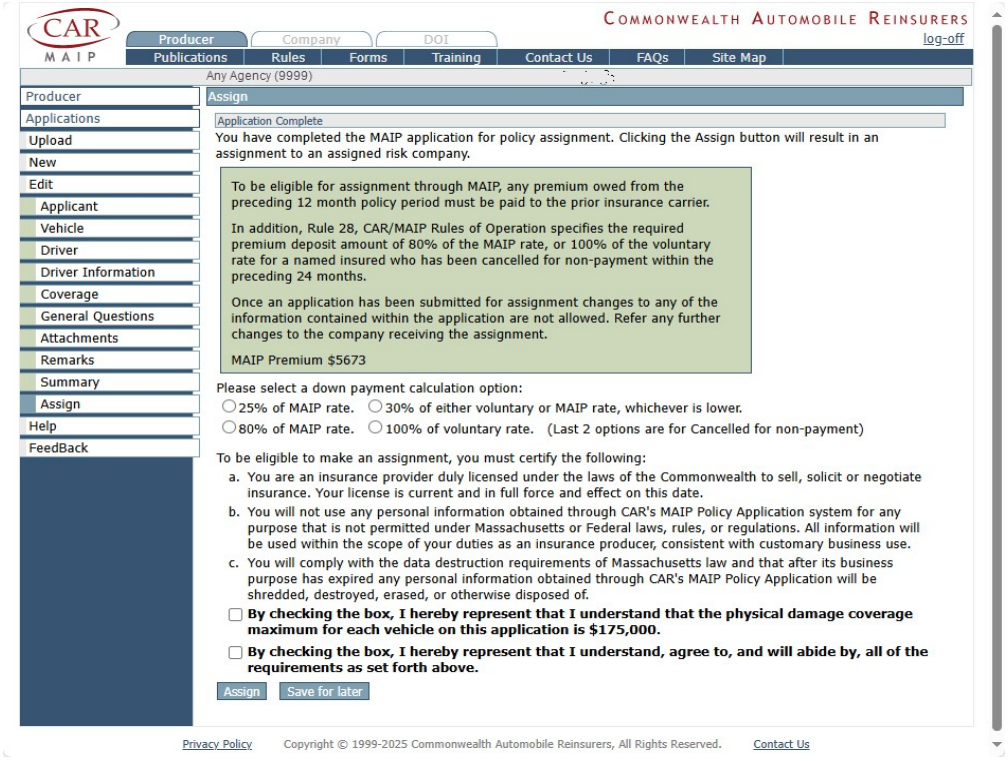
From the Assign screen, you are able to initiate the assignment process for the currently selected application.

If assignment is initiated for a policy application containing incomplete or invalid information, a list of links to the associated entry screens and the reason for incomplete or invalid data is displayed. Click on the link to view a specific screen or click CONTINUE to begin reviewing the first screen containing incomplete or invalid data.

The assignment will not be able to be made until the required data is completely and accurately entered.

Once all data errors have been resolved, the application is ready for assignment.

If you do not wish to immediately assign the policy application, click the SAVE FOR LATER button to save the policy application data without assignment. To view and/or edit an existing policy application in the future, click Edit from the left navigation and select the desired policy application.



Successful Assignment Screen

To assign the policy application:

1. Click the checkbox indicating the down payment calculation option chosen. The options are either a down payment equal to 25% of the calculated MAIP premium or 30% of the premium calculated at either the assigned company's voluntary rate or the MAIP rate, whichever is lower. However, in accordance with Rule 28 of CAR’s Rules of Operation, if the applicant has been issued a notice of cancellation for non-payment of an automobile insurance premium during the preceding 24-month period that resulted in the cancellation of that policy, the down payment calculation options include that either a premium deposit of 80% of the calculated MAIP premium, or 100% of the ARC’s voluntary premium is required.

2. Click the checkbox to certify that you are a licensed insurance producer, that you will not use any personal information obtained through the MAIP Policy Application system for any purpose not permitted under Massachusetts or Federal laws, and that you will comply with data destruction requirements as set forth by Massachusetts law.

3. Click the ASSIGN button to assign the application to an Assigned Risk Company.
Once an application is assigned, the Assignments screen displays the following information:

Assignments Complete - Checklist

- The insured's name
- The number and name of the assigned company
- The MAIP Certification Number
- The assigned company's mailing address and link to its website and/or contact email address or telephone number.
- If the 25% of MAIP rate down payment calculation option was selected, total policy premium based upon the MAIP rate is displayed and the premium deposit is automatically calculated to include a minimum deposit equal to 25% of the MAIP premium. Owed premium due is also displayed.
- If the 30% of the lower of either the assigned company's voluntary rate or the MAIP rate is chosen, the total policy premium based upon the MAIP rate is displayed. Owed premium due is also displayed. A checklist reminder for rating the risk using the assigned ARC's voluntary rates is provided and includes instructions for obtaining a voluntary quote from the assigned ARC and calculating the deposit premium. The ARP is instructed to print the MAIP application and the voluntary quote and to provide these items to the ARC along with the additional required information as noted below.
- If the 80% of the MAIP rate down payment calculation option was selected, total policy premium based upon the MAIP rate is displayed and the premium deposit is automatically calculated to include a deposit equal to 80% of the MAIP premium. Owed premium due is also displayed.
- If the 100% of the lower of either the assigned company’s voluntary rate or the MAIP rate is chosen, the total policy premium based upon the MAIP rate is displayed. Owed premium due is also displayed. A checklist reminder for rating the risk using the assigned ARC's voluntary rates is provided and includes instructions for obtaining a voluntary quote from the assigned ARC and calculating the deposit premium. The ARP is instructed to print the MAIP application and the voluntary quote and to provide these items to the ARC along with the additional required information as noted below.

The checklist also identifies the following additional information that is required for all assignments. All required information must be mailed to the assigned company within two business days, along with the appropriate premium down payment.

Additional Required Information

• Massachusetts auto insurance application signed and dated by the insured and the producer.

• Down payment and any owed premium.

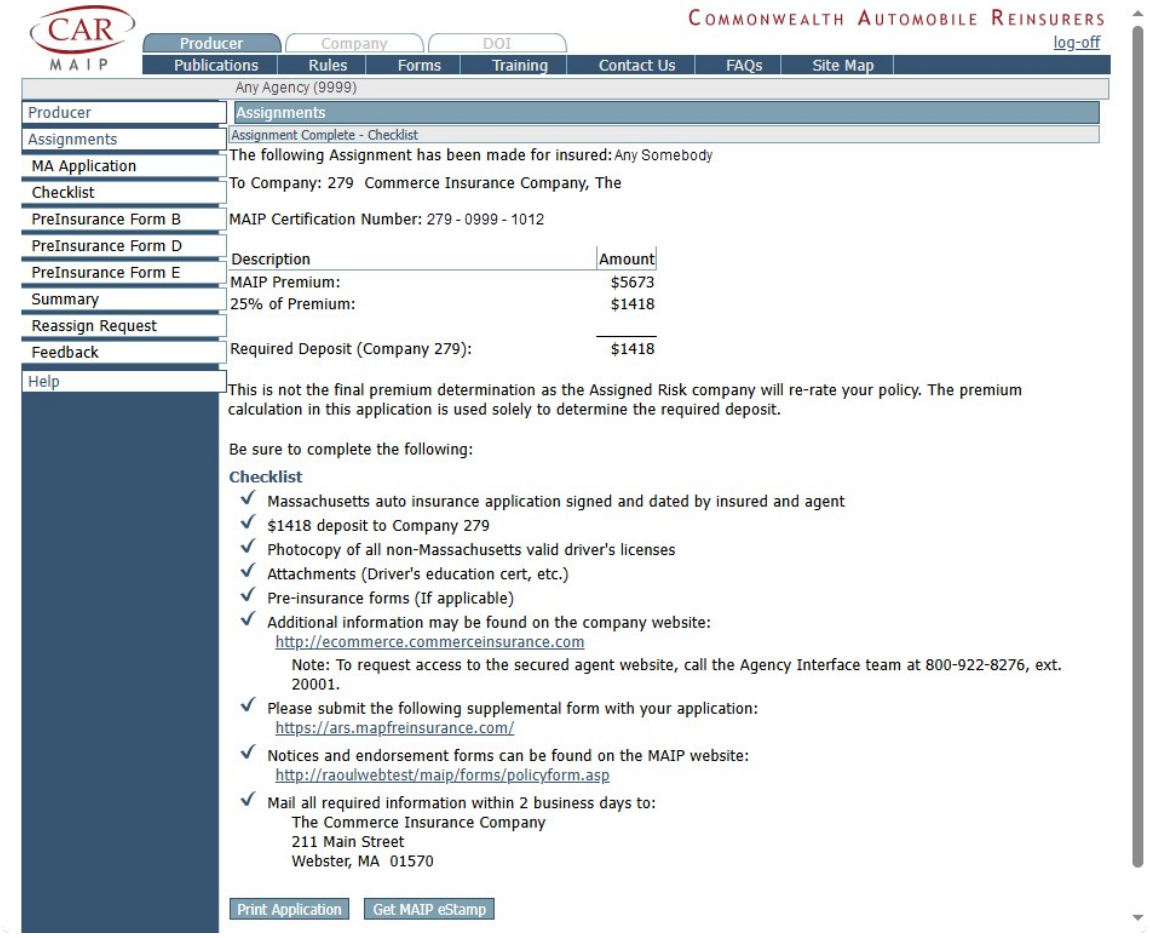
• Photocopy of all valid non-Massachusetts driver's licenses, including out-of-state and out-of-country licenses.

• Supplemental information or form as required by the assigned company.

• Attachments (Driver's education certificate, etc.)

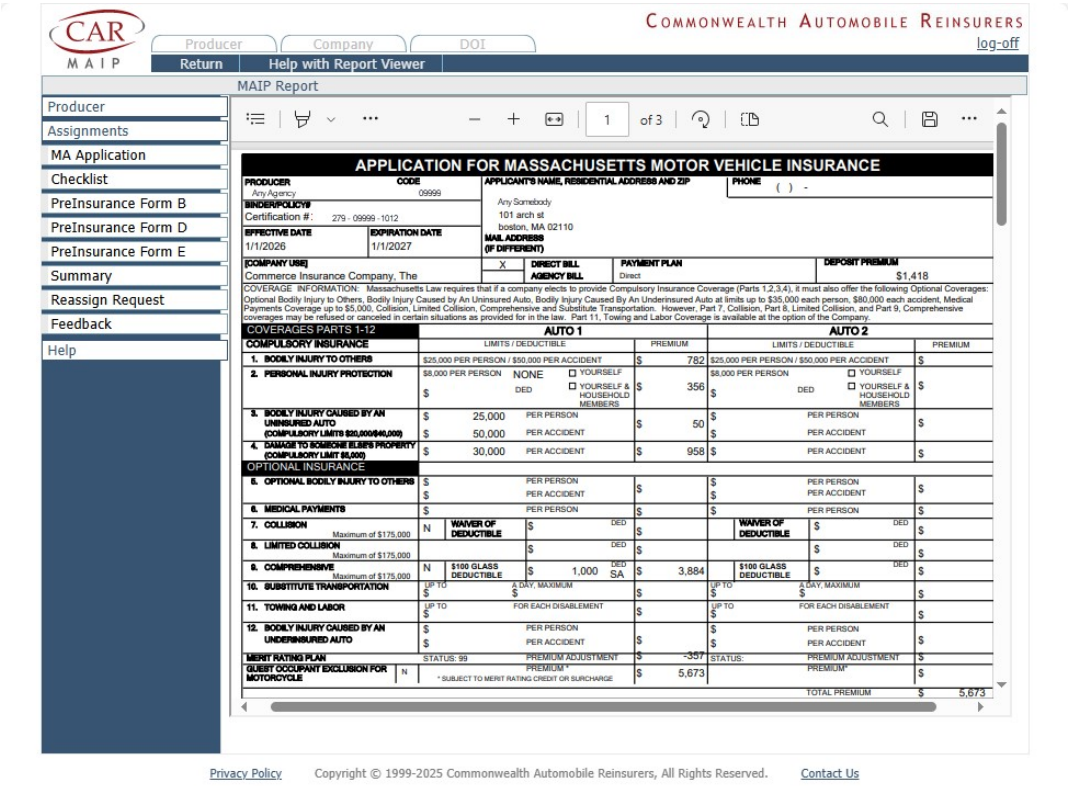
• Pre-insurance forms (if applicable).

Important: Note that once an application has been submitted for assignment, changes to any of the information contained within the application are not allowed. If the MAIP assignment was made within the last two business days, the assignment may be voided by using the MAIP Policy Application Void Function. Otherwise, any further policy changes must be referred to the company receiving the assignment.



Assignment Complete - Checklist Screen

To print the assigned application, click the PRINT APPLICATION button. The application will open in the Adobe Report Viewer. Click on the viewer's printer icon to print the application.

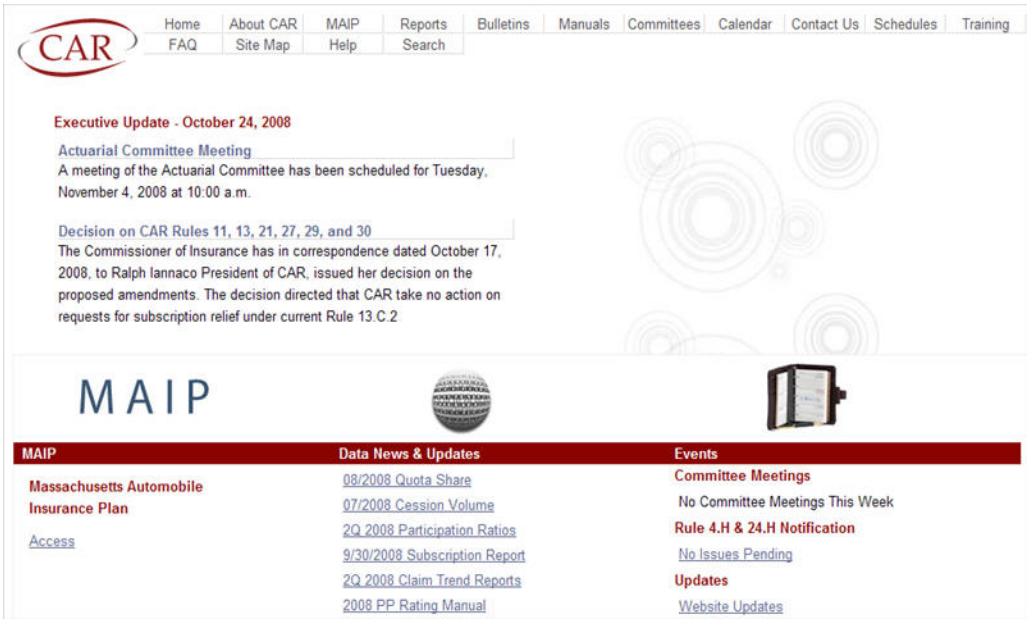


Print Assigned Application Page

Producer Assignments

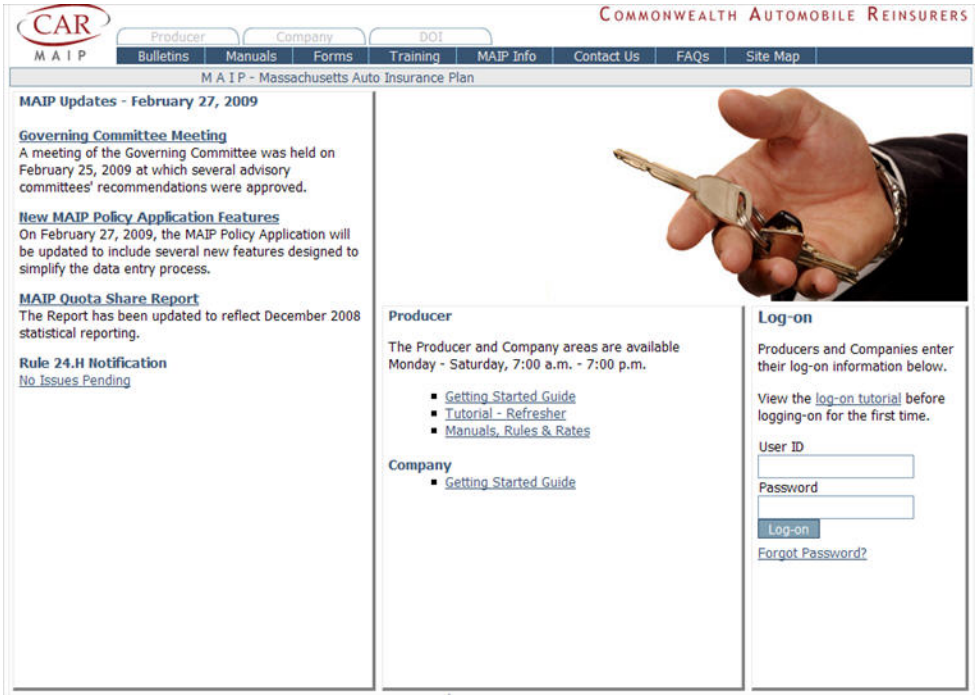
Logging On and Navigating

1. Log-in to www.commauto.com using your Internet browser.



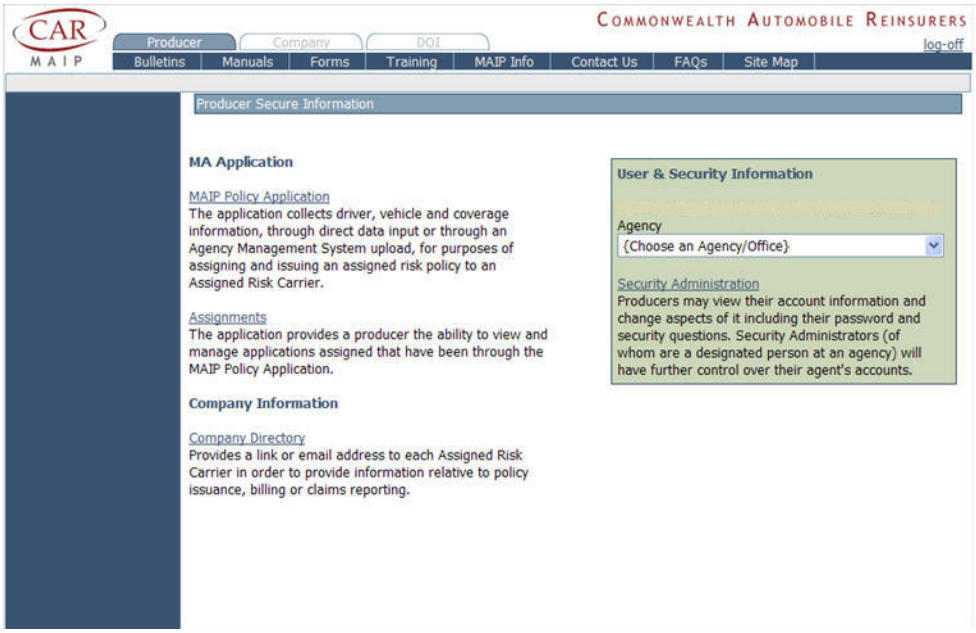
CommAuto.com Home Page

2. Click MAIP, which is located at the top of the commauto.com home page. This will take you to the MAIP Home Page.



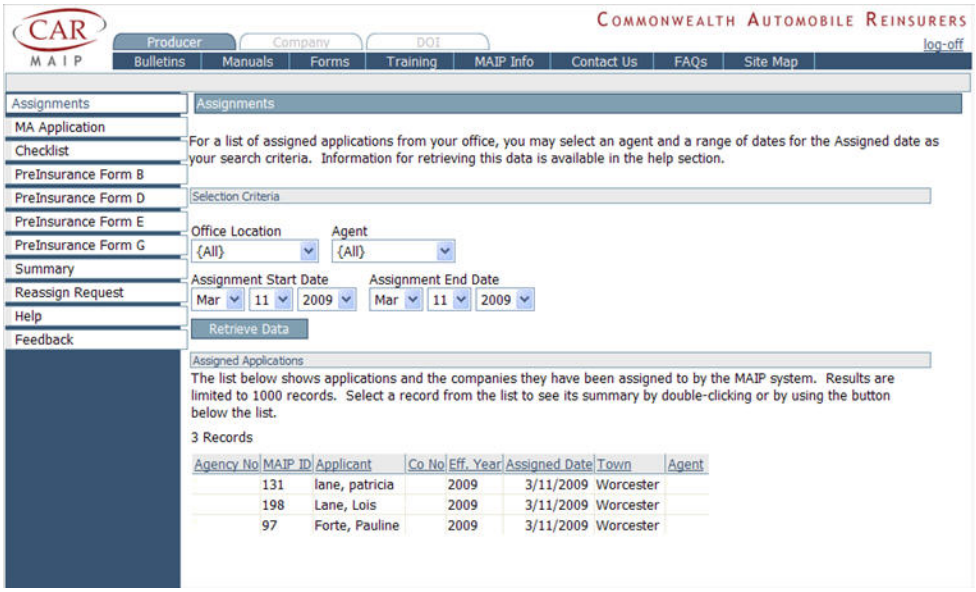
MAIP Home Page

3. Enter a valid username and password and click LOG-IN. This will take you to the Producer Secure Information page.



Producer Secure Information Page

4. Under Applications, select Assignments. This will take you to the Assignments page.



Assignments Page

The Assignments page displays a list of applications and the companies they have been assigned to by the MAIP system.

You can re-order the list of assignments by clicking one of the list headings.

Choose from the following:

View a summary of an applicant's data previously entered in the MAIP application

Click on a record from the list and select SUMMARY.

View the Application for Massachusetts Motor Vehicle Insurance

Click on a record from the list and select APPLICATION from the left navigation.

View (Form B Pre-Insurance Inspection Requirement

Click on a record from the list and select PRE-INSURANCE FORM B from the left navigation.

View (Form D Acknowledgement of Requirement for Pre-Insurance Inspection

Click on a record from the list and select PRE-INSURANCE FORM D from the left navigation.

View (Form G Acknowledgement of Requirement for Pre-Insurance Inspection Authorization Form

Click on a record from the list and select PRE-INSURANCE FORM G from the left navigation.

Request for Reassignment of Assigned Risk Company Form

Click on a record from the list and select REQUEST FOR REASSIGNMENT from the left navigation.

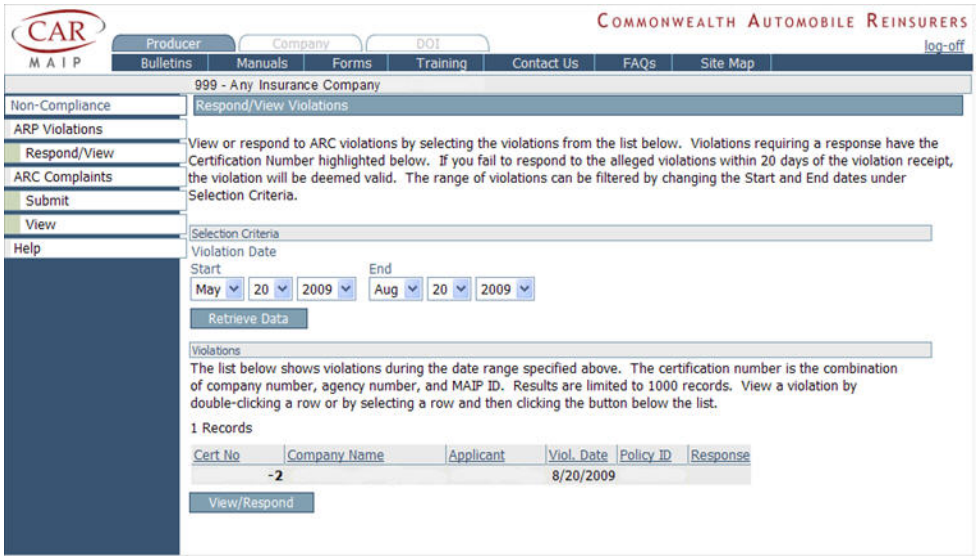
Non-Compliance

ARP Violations

This screen allows you to view and respond to ARP Violations regarding MAIP assignments for which the producer agency did not meet the performance standards.

1. Choose an Assignment Date. The range of assignments can be filtered by changing the Start and End dates in the Assignment Date fields.

2. Click the RETRIEVE DATA button.
    - The list of Assigned Applications shows MAIP assignments during the date range specified above.
    - Applications that already have a response will display a date in the Response field. One application can have multiple responses.
    - The certification number is the combination of company number, agency number, and MAIP ID. Results are limited to 1000 records.
    - To sort the list of applications, click one of the underlined row headings.



Retrieve Violation Page

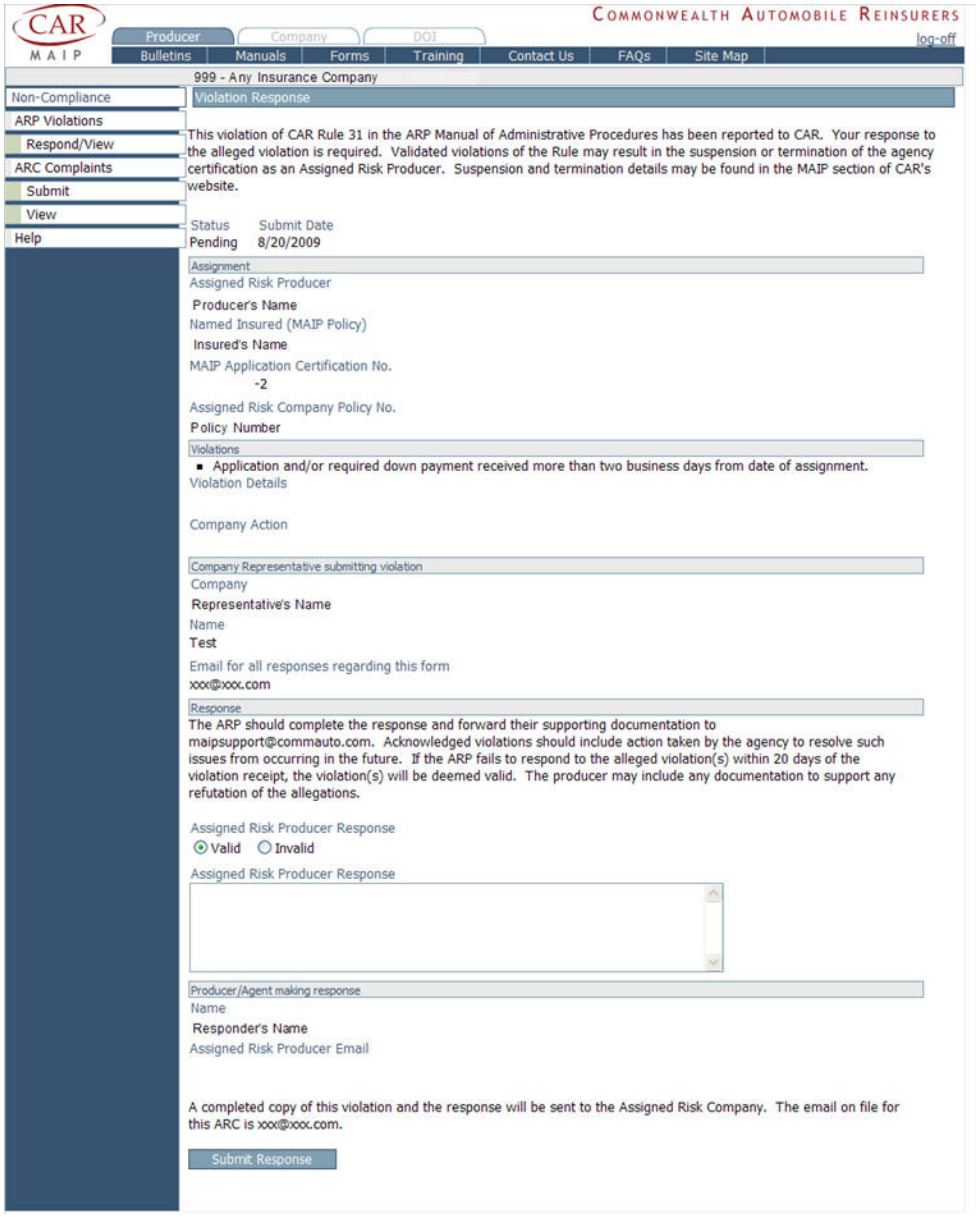
To Respond to a Violation:

1. Double click a row or click once on a row and then click the VIEW / RESPOND button located below the list. The Violation Response screen appears.

2. Click on of the Assigned Risk Producer Response choices to indicate whether the alleged vioation(s) are valid or invalid.

3. Enter a response in the text box and click the SUBMIT RESPONSE button.

- The ARP should complete the response and forward their supporting documentation to maipsupport@commauto.com.
- Acknowledged violations should include action taken by the agency to resolve such issues from occurring in the future.
- If the ARP fails to respond to the alleged violation(s) within 20 days of the violation receipt, the violation(s) will be deemed valid.
- The producer may include any documentation to support any refutation of the allegations.



Violation Response Page

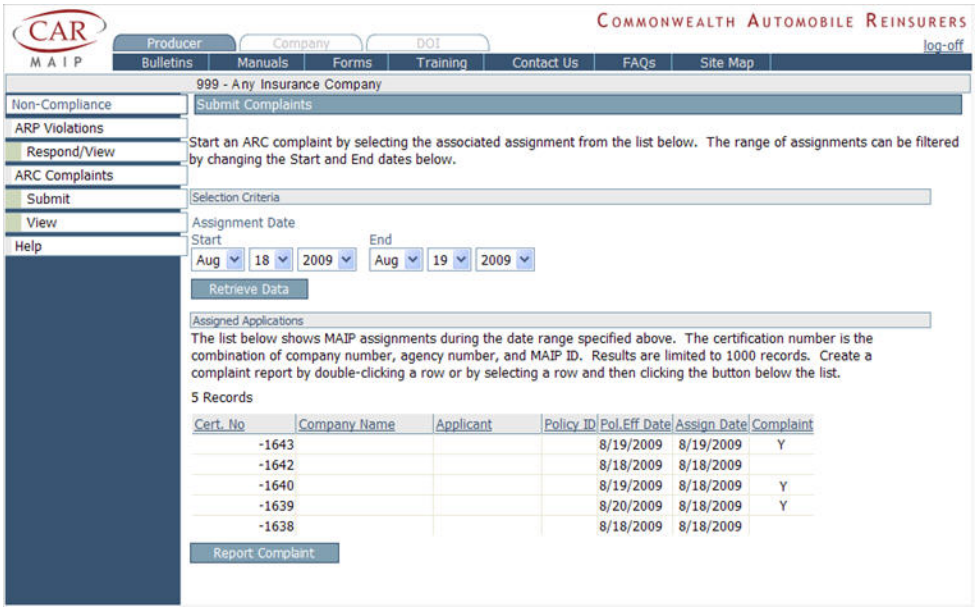
Non-Compliance

Submit ARC Complaints

This screen allows you to submit ARC complaints regarding MAIP assigned policies that do not meet the performance standards of the ARP (Assigned Risk Producer).

1. Choose an Assignment Date. The range of assignments can be filtered by changing the Start and End dates in the Assignment Date fields.

2. Click the RETRIEVE DATA button.
    - The list of Assigned Applications shows MAIP assignments during the date range specified above.
    - Applications that already have complaints will display a 'Y' in the Complaints field. One application can have multiple complaints.
    - The certification number is the combination of company number, agency number, and MAIP ID. Results are limited to 1000 records.
    - To sort the list of applications, click one of the underlined row headings.

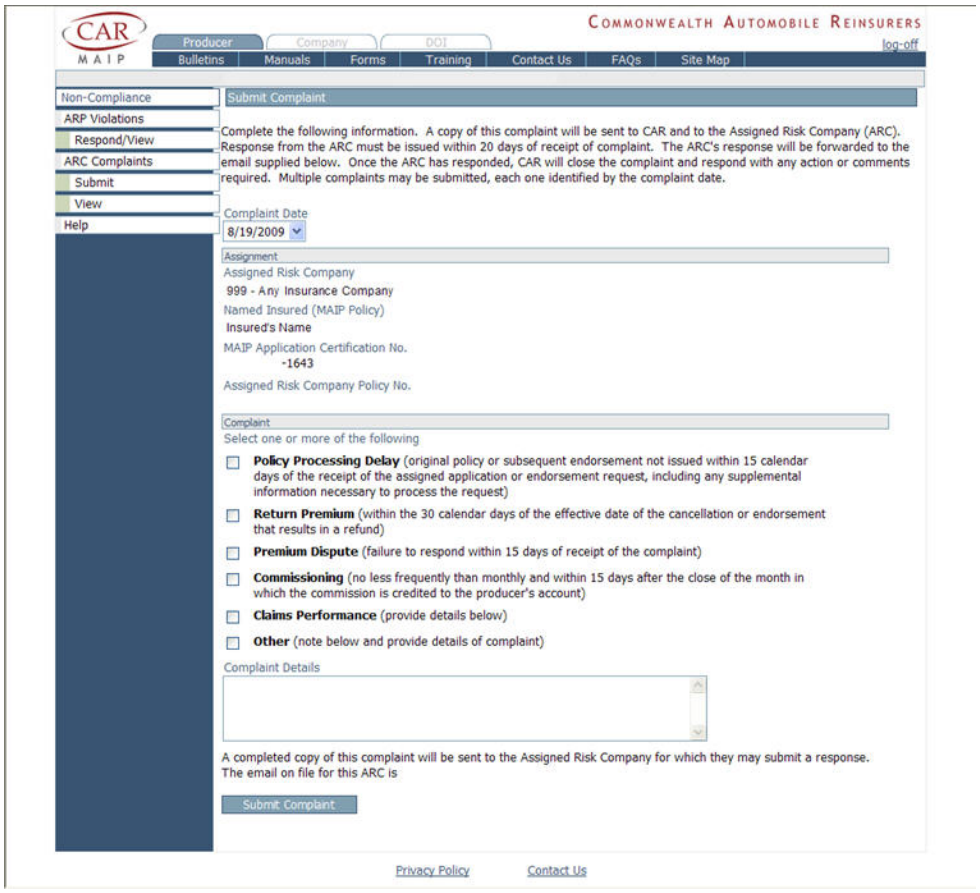


Create Complaint Page

To Report a Complaint:

1. Double click a row or click once on a row and then click the REPORT COMPLAINT button located below the list. The Submit Complaint screen appears.

2. Complete the information and click the SUBMIT COMPLAINT button. The complaint will be submitted and an email will be sent to a company representative.



Submit Complaint Page

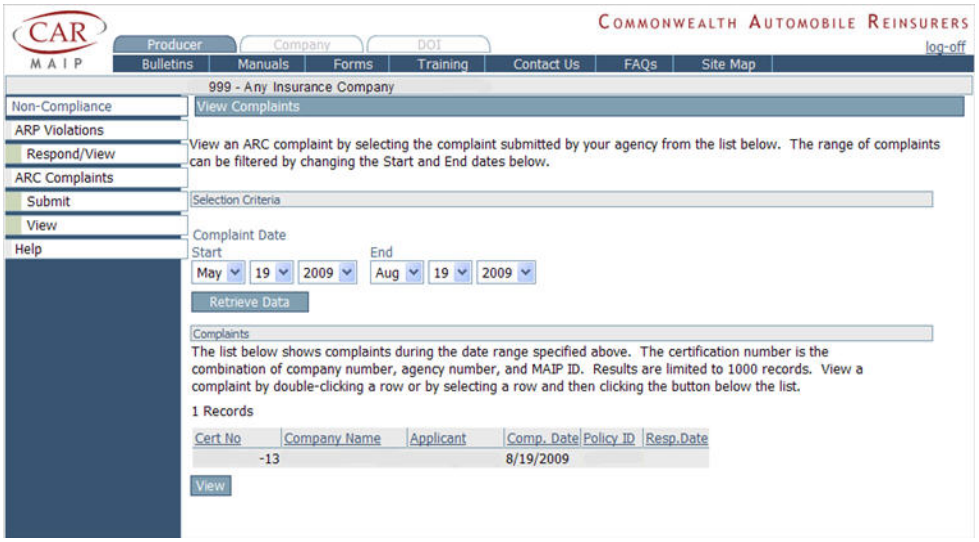
Non-Compliance

View ARC Complaints

This screen allows you to view ARC complaints regarding MAIP assigned policies that do not meet the performance standards of the ARP (Assigned Risk Producer).

1. Choose an Assignment Date. The range of assignments can be filtered by changing the Start and End dates in the Assignment Date fields.

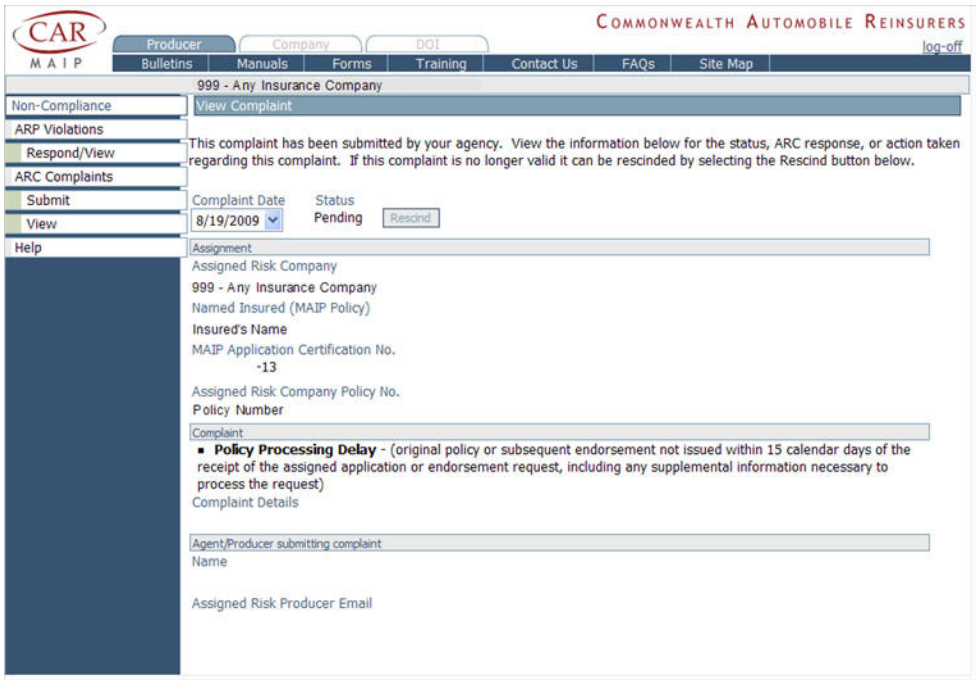
2. Click the RETRIEVE DATA button.
    - The list of Assigned Applications shows MAIP assignments during the date range specified above.
    - Applications that already have responses will display a date in the Response Date field. One application can have multiple complaints.
    - The certification number is the combination of company number, agency number, and MAIP ID. Results are limited to 1000 records.
    - To sort the list of applications, click one of the underlined row headings.



Select Complaint Page

To View a Complaint:

- Double click a row or click once on a row and then click the VIEW button located below the list.



View Complaint Page

Producer Security Administration

Overview

A Producer Security Administrator acts as the contact between agents and CAR.

A Security Administrators is responsible for adding agency Tax IDs.

In addition, administrators can:

- Change user passwords
- Change user security questions
- View their administrator account information
- Change user account information
- Report problems
- View active user reports
- View inactive user reports
- View security violation reports

Security Administration

Logging On

1. Log-on to www.commauto.com using your Internet browser.
2. Click MAIP, which is located at the top of the commauto.com home page. This will take you to the MAIP Home Page.
3. In the Log-on section of the home page, enter your username and password and click Log-on. A Security Administrator will then see a green-shaded box labeled User and Security Information.
4. If you are the Security Administrator for more than one agency, choose an agency office from the drop-down list.
5. Click SECURITY ADMINISTRATION. The Security Administration screen will be displayed.

As part of your initial sign-on, you will be required to complete the MAIP Policy Application Tutorial (which takes about 15 minutes). Upon the successful completion of the tutorial, your temporary password will be expired, so please be prepared to provide and then verify a new password (minimum of 8 characters with at least one numeric value included). You will also be prompted to answer two security questions.

Completion of the Fraud Training Seminar is also a requirement of the system.

Producer Security Administration

Change Password

Your password gives you secure access to the MAIP website and ensures that your private information and transactions are safeguarded. Please memorize your Username and Password or keep them in a safe place. Password changes may take up to one hour to go into effect.

Your new password:

- Must contain 8-32 characters
- Must include at least one number and one letter
- Cannot be the same as your User ID
- Cannot contain spaces
- The first 3 characters cannot be the same
- The first 8 characters cannot be the same as your previous password
- Although not a rule, it is strongly recommended to use both upper and lower case letters

If the password chosen does not meet the criteria, the criteria will display above the words YOUR NEW PASSWORD.

Your secret questions add extra security to MAIP, such as in the case where you have forgotten your password.

Producer Security Administration

Change Questions

Your secret questions add extra security to MAIP, such as in the case where you have forgotten your password.

1. Click the down-arrow on the drop-down boxes to choose your questions.
2. Type your answers to the questions in their corresponding answer boxes.

Producer Security Administration

View Account

You can view your user details, which includes the following information :

- User Name
- Office
- Expiration
- Last Used Date
- Last Name
- First Name
- Status
- Administrator
- Security Question 1
- Security Question 2
- E-Mail Address

Producer Security Administration

Manage Users

If you are the security administrator for the MAIP users at your agency, you can view and set the account status of these users. To edit the status of your users, double click on their row.

You may also add a user by clicking the 'Add User' button below the list. You can add or edit a user here for any of your agencies and/or offices.

For new users, the password will default to 'xxxxxx' with today as the expiration date. A new user will need to set the password as well as other security features when he/she first logs on.

New users will be reviewed by CAR Data Operations before being given 'active' status. New users (not the administrator) are notified by email of their activated status.

You must select 'Submit' before you 'Add Another'. You can set office locations for the user using the Available Office listbox and the Add (<<) and Delete (>>) buttons.

When adding an agency-office, click on the agency-office before clicking the corresponding << or >>.

If a user is inactive a security administrator can reset them to active. If the security administrator is inactive then they need to call CAR. Delete is only a status.

If you are a security administrator for multiple agencies, you will see a list of all the users across agencies and offices. Any user that has been entered for multiple agencies will list with multi in the Agency column. If the user has been entered for multiple offices within an agency, they will list with "multi" displayed in the office column. To see the details of these users, click on the agent name. The email address for a user can be corrected here.

Producer Security Administration

Enter Tax ID

Please provide (and confirm) the tax identification information for your agency. If your agency is incorporated, then the Federal Employer Identification Number (FEIN) should be entered and if your agency is a sole proprietorship, then the Social Security Number (SSN) should be entered.

In either case, please do not use hyphens or special characters. Please select the tax identification type indicator. Your tax identification information is maintained on an encrypted file and is only made available to ARCs via the nightly encrypted data transfer when an assignment occurs. This information should be updated if your tax identification information changes.

Producer Security Administration

Report Problem

You can report problems relating to the following categories:

Log-On Issue
Account Information Incorrect
Training/Certification Incorrect
Status Incorrect
General Information
Other

Enter your email address, the description of the problem you are having in the text box, and click SUBMIT.

Producer Security Administration

Active User Report

This report lists users active over the last 60 days.

The reports lists the following user details:

- Agency
- Agent
- Office Location
- User Name
- Last Used Date
- Status
- Administrator Status

Producer Security Administration

Inactive User Report

This report lists users inactive over the last 180 days.

The reports lists the following user details:

- Agency
- Agent
- Office Location
- User Name
- Last Used Date
- Status
- Administrator Status

Producer Security Administration

Security Violation Report

If you are viewing this report you are currently logged in correctly and error free. The security violation report is a historic account of login problems you have encountered in the past.

No action needs to be taken, this report is informational.

A User is not inactive until they have logged in 3 times incorrectly on the same day. A user's current status can be verified using the view account option. An inactive user can be made active by the security administrator using the manage users menu option.

1. Invalid Username – the username entered does not match any user name on our database
2. Incorrect Password – the wrong password was entered at log on (a user is not inactive until this has occurred 3 times)
3. Account has Expired – 60 days have passed since they last updated their password
4. Not an active User – user status in not active
5. Too many attempts (3) – the wrong password was entered 3 or more times and the user id has been made inactive
6. MAIP Tutorial Not Completed – The online tutorial was not completed/taken
7. Fraud Training Not Completed – the fraud training class was not completed within the 6 month time period
8. Unknown or Session timeout – The screen has not been used for 20 minutes and the connection has been lost.
9. Agency Not Certified – The Agency certification switch is set to No