

Memorandum of Changes

October 1, 2016

- Rule 1 – Revised the reference to the Massachusetts Automobile Insurance Policy to correctly reference the policy on file with the Division of Insurance for CAR use.
- Rule 2 – Reference to the application of the Medical Payments Endorsement (M-109-S) has been added to the rule.
- Rule 4 – Under “New Business” the procedure for the transfer of insurer has been revised pursuant to the Division of Insurance Regulatory Bulletin 2015-04 (Timing of Notices of Transfer of Insurance Coverage)
- Rule 17 – Clarified reference to eliminate motorcycles as they are no longer on the Miscellaneous Rating Factors page. For Motorcycle Substitute Transportation rating information, refer to Rule 44.
- Rule 22 has been updated to reflect new Max Price and Factors for calculating VRG rate relativities when the base list price exceeds the maximum price shown in the table.
- Rule 23 has been updated to reference the Division of Insurance website for the most recent High Theft Vehicle List.
- Rule 29 – Instruction for adding the Personal Vehicle Sharing Endorsement are added for clarity.
- Rule 33 – Clarified reference to eliminate motorcycles as they are no longer on the Miscellaneous Rating Factors page. For Motorcycle towing and labor rate information, refer to Rule 44.
- Rule 44 – Updated to include Electric Motorcycle reference for rating procedure. Clarified rating instructions to direct to motorcycle rating section.
- Rule 56 – Merit Rating Plan – updated the criteria for minor and major accident for accidents occurring on or after July 1, 2015.
- Endorsement Listing (Section B-1) – Added Medical Payment Endorsement M-109-S
- Endorsement Listing (Section B-2) – Adding section to reference the applicable Massachusetts Automobile Insurance Policy, as well as the editions of all other Forms on file for use in the MAIP.