



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

101 Arch Street, Suite 400 Boston, Massachusetts 02110
www.commauto.com 617-338-4000

RECORDS OF MEETING

MAIP STEERING COMMITTEE – JANUARY 11, 2018

Members Present

Mr. John Kelly – Chair
Ms. Elizabeth Brodeur
Mr. Allen Chaves
Mr. David Dafgek
Ms. Jean Downey
Mr. Sumner Gilman
Mr. Christopher Jarrard
Mr. Quentin Miles⁽¹⁾
Mr. John Olivieri, Jr.
Mr. Henry Risman
Mr. Barry Tagen
Mr. Mark Winiker

MAPFRE U.S.A. Corporation
Safety Insurance Company
Arbella Insurance Group
The Hanover Insurance Company
The Norfolk & Dedham Group
Economy Insurance Agency, Inc.
GEICO
Empire Insurance Agency LLC
J.K. Olivieri Insurance Agency, Inc.
Risman Insurance Agency, Inc.
Pilgrim Insurance Company
A-Affordable Insurance Agency, Inc.

Substituted for:

⁽¹⁾Ms. Marie-Armel Theodat

All Towns Insurance Agency, Inc.

Not in Attendance:

N/A

15.01 Records of Meeting

The Committee unanimously voted to approve the Records of the MAIP Steering Committee meeting of February 18, 2015. The Records have been distributed and are on file.

18.04 MAIP Automobile Policy Forms and Endorsements

Ms. Wendy Browne advised the Committee that the Automobile Insurers Bureau's updated private passenger policy, forms and endorsements have recently been placed on file by the Division of Insurance. These included the Massachusetts Automobile Insurance Policy, the Notice to Policyholders, the Massachusetts Mandatory Endorsement, the Operator Exclusion Form, and the Statutory Notice of Cancellation.

The Committee noted the importance of maintaining consistency among forms used in the voluntary and residual markets and agreed that the indicated policy, forms and endorsements should be

adopted for use in the private passenger residual market. Additionally, factoring in the lead time needed by companies to implement the forms, as well as the time required by the Division of Insurance to review and place the forms on file, the Committee unanimously voted to recommend adoption of the policy, forms and endorsements, and that they be filed for approval by the Commissioner of Insurance for new and renewal business effective July 1, 2018. Additionally, the Committee agreed that if approval by the Commissioner of Insurance is delayed, the effective date should be modified accordingly.

18.05 MAIP Policy Application System

Ms. Browne informed the Committee that the Registry of Motor Vehicles is in the process of updating its current ALARS operating system with a more efficient system. CAR is investigating whether the MAIP Policy Application can be enhanced to link to and utilize driver and license information from the Registry's new ATLAS system. She noted that if CAR elects to pursue this option, the results of CAR's review will be provided to the appropriate CAR committee.

MARIAN ADGATE
Corporate Documentation Specialist

Boston, Massachusetts
January 18, 2018

ATTACHMENT LISTING

Docket #MSC18.02, Exhibit #1

Attendance Listing

Docket #MSC18.04, Exhibit #2

Updated Endorsements and Forms Listing

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

<u>TITLE</u>	<u>FORM NO.</u>
Agreed Amount – Comprehensive	MPY-0034-S (Ed. 04-08)
Coverage for Anyone Renting an Auto to You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Medical Payments	M-109-S (Ed. 11-13)
Actual-Cash-Value Massachusetts Mandatory Endorsement	M-0099-S (Ed. 09-11, 12-16)
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Notice of Expiration of Policy Assignment Form	MP-0002 (Ed. 10-13)
Operator Exclusion Form	M-0106-S (Ed. 04-08 02-17)
Other Optional Insurance – Combined Additional Coverage	MPY-0031-S (Ed. 04-08)
Other Optional Insurance – Fire, Lightning and Transportation	MPY-0028-S (Ed. 04-08)
Other Optional Insurance – Theft	MPY-0029-S (Ed. 04-08)
Premium Calculation Disclosure Form	MP-0001 (Ed. 04-09)
Personal Vehicle Sharing Exclusion	M-0108-S (Ed. 10-13)
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052-S (Ed. 04-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER POLICY AND FORMS

<u>TITLE</u>	<u>Edition</u>
Massachusetts Automobile Insurance Policy	2008 <u>2016</u> Ed.
<u>Notice to Policyholders</u>	<u>2016 Ed.</u>
Application for Massachusetts Motor Vehicle Insurance	2008 Ed.
Coverage Selection Page	2008 Ed.
Massachusetts Renewal Form	2008 Ed.
Annual Mileage Discount Form	2008 Ed.
Application for Benefit – Personal Injury Protection	
Statutory Notice of Cancellation	2008 <u>2017</u> Ed.
Legal Notice of Non-Renewal	2008 Ed.
Notice of Transfer of Insurer	