



NATALIE A. HUBLEY  
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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## RECORDS OF MEETING

### MAIP STEERING COMMITTEE – JUNE 28, 2022

#### Members Present

Mr. Barry Tagen – Chair  
Mr. William Cahill <sup>(1)</sup>  
Ms. Sarah Clemens  
Ms. Sheila Doherty  
Ms. Jean Downey  
Ms. Roberta Fitzpatrick <sup>(2)</sup>  
Mr. Robert Jackson  
Ms. Mary McConnell  
Mr. Henry Risman  
Mr. Christopher Taylor  
Mr. Mark Winiker

Pilgrim Insurance Company  
Vermont Mutual Insurance Group  
MAPFRE U.S.A. Corporation  
Doherty Insurance Agency, Inc.  
Norfolk and Dedham Group  
Arbella Insurance Group  
GEICO  
Safety Insurance Company  
Risman Insurance Agency, Inc.  
The Hanover Insurance Company  
A-Affordable Insurance Agency, Inc.

#### Substituted for:

<sup>(1)</sup>Mr. Shaun Farley

<sup>(2)</sup>Mr. Allen Chaves

#### Not in Attendance:

Ms. Ida Denard Jones, Denard Insurance Agency, Inc.

#### 19.01 Records of Previous Meeting

The Committee voted with seven in favor and two abstained to approve the Records of the MAIP Steering Committee meeting of September 12, 2019. The Records have been distributed and are on file.

#### 22.04 Electronic MAIP Stamp

Mr. John Metcalfe presented an informational report on Staff's efforts to develop an electronic MAIP stamp for use on registration and insurance certifications for MAIP policies. In conjunction with the RMV's development of an electronic registration form, CAR has been investigating options to create an electronic insurance stamp certification for the form. He indicated that CAR had communicated with the RMV and received approval for a MAIP electronic stamp design, and that staff is currently evaluating implementation options for its use. He stated that staff will provide an update on this issue at the Committee's next meeting.

## **22.05 Updates to the Assigned Risk Producer Procedures Manual – Foreign Driver’s License and RMV Prefill**

Mr. Metcalfe presented the Committee with two proposed changes to the Assigned Risk Producer Procedures Manual involving language referencing foreign driver’s licenses and MAIP Policy Application driver and vehicle prefill information.

Mr. Metcalfe indicated that the RMV had amended language in its driver’s manual eliminating a reference to a timeframe for which drivers with valid foreign licenses were required to obtain a Massachusetts driver’s license. He noted that this change in language was addressed and approved on the commercial auto side of the residual market with amended language being addressed in the Commercial Automobile Manual and that the proposed changes to Chapter III - Eligibility Requirements, are consistent with that manual and the RMV manual’s language.

Reviewing the proposed amendments to Chapter IV - Application Submissions and Data Verification, Mr. Metcalfe informed the Committee that the proposed edits to the manual language provide information on how the newly enhanced driver and vehicle RMV prefill information is processed through the MAIP Policy Application.

Committee members questioned whether the amended language considered recent legislation that may permit undocumented foreign licensed drivers to obtain a Massachusetts driver’s license, CAR Counsel, Steven Torres advised the Committee that the foreign license language proposed for the manual updates were independent of recent legislative action. He indicated, however, that counsel will evaluate the legislative activities to determine if further revisions to the manual might be warranted

**The Committee unanimously voted to recommend to the Governing Committee approval of the proposed amendments to the Assigned Risk Producer Procedures Manual.**

## **22.06 Private Passenger Definition**

Ms. Wendy Browne provided background for the Committee relative to proposed updates to the Private Passenger Definition in Rule 27 of the Private Passenger Rating Manual. She noted that, by definition, certain vehicles were being excluded from being eligible for placement in either the commercial or private passenger residual markets. She indicated that the RMV had updated its private passenger plate definition to include vehicles with a gross vehicle weight up to 16,000 pounds and the proposed update to the definition in Rule 27 would ensure consistency with the RMV definition of private passenger usage. Furthermore, she indicated that the AIB is expanding the assignment of VRGs to include vehicles with a GVW up to a 16,000-pound limit, thus ensuring that all vehicles will be eligible for either the private passenger or commercial residual markets. She noted that the proposed language also included the phrase “used solely for personal use” for consistency with language used by the RMV.

The Committee questioned the proposed language specific to “used solely for personal use” noting that Rule 28 of the Rating Manual provides the ability to class a private passenger residual market vehicle for Business Use. Some members were concerned that the use restriction language is inconsistent with the business use class, while others suggested clarifying language to ensure appropriate placement in the private passenger residual market. After discussion, staff and CAR counsel were requested to further review their recommendation specific to the usage language and report back to the Committee at its next meeting.

## **22.07 Limited Use Vehicles**

Ms. Katy Proctor proposed to the Committee amendments to the Private Passenger Residual Market Automobile Insurance Manual Rules 43 and 44 that reference limited use vehicles. limited use vehicles are eligible for registration and operation on Massachusetts public roads and, as such, the vehicles are eligible for placement in the MAIP. The proposed updates clarify that four wheeled limited use vehicles are to be handled similar to the low-speed vehicles and two and three wheeled limited use vehicles are to be added to the existing motorcycle rule. Language to address operator experience was also included in the proposed amendments.

**The Committee unanimously voted to recommend approval to the Governing Committee of the proposed amendments to Rule 43 and 44 of the Private Passenger Residual Market Automobile Insurance Manual.**

## **22.08 MAIP Physical Damage Maximum Loss Payable**

Mr. Metcalfe advised the Committee that CAR had received correspondence from an Assigned Risk Company commenting on the MAIP assignment of high valued vehicles. He indicated that the correspondence indicated that some residual market jurisdictions have adopted physical damage coverage limits and asked if there might be a conversation about considering a similar approach for the Massachusetts private passenger residual market.

The Committee discussed several factors involving high valued vehicles including the volume of high valued vehicles, adequate pricing based on vehicle value and past loss experience in the residual market. Questions were also raised regarding any statutory obligation in Massachusetts in regard to providing physical damage coverage, as well as the comparison to other markets in relation to limits. The Committee agreed to have CAR staff and Counsel evaluate the issues further and continue discussion at the next meeting.

ADRIANNE DONOVAN  
Residual Market Services Liaison

Boston, Massachusetts  
July 11, 2022

**ATTACHMENT LISTING**

Docket #MSC22.02, Exhibit #1

Attendance Listing

**MAIP STEERING COMMITTEE MEETING  
MEETING ATTENDEES  
JUNE 28, 2022**

Individual's Name

Company / Agency

PLEASE PRINT

William Cahill	Vermont Mutual Insurance Group
Sarah Clemens	MAPFRE U.S.A. Corporation
Sheila Doherty	Doherty Insurance Agency, Inc.
Jean Downey	Norfolk and Dedham Group
Roberta Fitzpatrick	Arbella Insurance Group
Robert Jackson	GEICO
Mary McConnell	Safety Insurance Company
Henry Risman	Risman Insurance Agency, Inc.
Barry Tagen	Pilgrim Insurance Company
Christopher Taylor	The Hanover Insurance Company
Mark Winiker	A-Affordable Insurance Agency, Inc.
Kathy Cormier	MAIA
Mary Ellen Thompson	Division of Insurance
Jessica Sparks	Quincy Mutual Group
Steven Torres	TSH & D – CAR Counsel
Wendy Browne	CAR Staff
Shannon Chiu	CAR Staff
Richard Dalton	CAR Staff
Samuel DiBattista	CAR Staff
Adrienne Donovan	CAR Staff
Timothy Galligan	CAR Staff
Steven Gautieri	CAR Staff
Natalie Hubley	CAR Staff
Cheryl Kopas	CAR Staff
John Metcalfe	CAR Staff

**MAIP STEERING COMMITTEE MEETING  
MEETING ATTENDEES  
JUNE 28, 2022**

Individual's Name

Company / Agency

PLEASE PRINT

Katy Proctor

CAR Staff

Lynne Rosenburg

CAR Staff

Robin Tigges

CAR Staff