

**MASSACHUSETTS MARKET ASSISTANCE PLAN (MA-MAP)  
HOMEOWNERS INSURANCE  
MASSACHUSETTS MARKET ASSISTANCE PLAN**

**MA – MAP**

The Massachusetts Market Assistance Plan (MA-MAP), established pursuant to state statute and approved by the Commissioner of Insurance, represents a voluntary network of participating insurers and insurance brokers, and is administered by Massachusetts Property Insurance Underwriting Association (MPIUA).

The MA-MAP was established to assist Massachusetts residents in obtaining homeowners insurance.

**ELIGIBILITY**

- ◆ Property must be eligible for homeowners insurance.
- ◆ Property must meet MPIUA underwriting guidelines.
- ◆ Applicants who have suffered two or more losses within past 24 months are not eligible.
- ◆ Applicants against whom a dog bite claim, not involving trespass, has been filed are **not** eligible.

**GUIDELINES**

- ◆ To be considered by a MA-MAP participating insurance company, a completed and signed (insured's signature top left corner) Homeowners application must be submitted.

**Note:** If you are submitting a new business application, including an application for immediate coverage, for homeowners insurance to the Massachusetts Property Insurance Underwriting Association (MPIUA aka FAIR Plan) you may use the same application to request consideration by MA-MAP.

- ◆ Following an inspection, if the property meets MPIUA and MA-MAP underwriting guidelines, the application is forwarded to the MA-MAP participating Insurance Company that is next in rotation (1<sup>st</sup> insurer).
- ◆ Participating insurer uses its own underwriting guidelines to decide whether to provide insurance. If the risk is acceptable, insurer notifies the applicant/ broker as per its procedure. Accepted applicants are offered one of the participating insurer's own filed and approved homeowners policy forms using the insurer's rates.
- ◆ If the 1<sup>st</sup> insurer declines the risk, the application is forwarded to a 2<sup>nd</sup> MA-MAP participating insurance company (2<sup>nd</sup> insurer) for that company's review. 2<sup>nd</sup> insurer follows the same procedures outlined for the 1<sup>st</sup> insurer.
- ◆ If the 2<sup>nd</sup> insurer also does not accept the risk, MA-MAP administrator notifies the applicant and the broker of declination and returns the application to the broker.

**NOTES:**

- ◆ Submission of a MA-MAP application or subsequent inspection of the risk or the property meeting MPIUA and MA-MAP underwriting guidelines does not guarantee coverage by a participating insurer.
- ◆ During application process with the MA-MAP, unless and until such time as an MA-MAP participating insurer accepts an application, no coverage shall be in effect through MA-MAP.
- ◆ If any applicant requires coverage during the pendency of the MA-MAP application, the applicant may apply for coverage to MPIUA aka FAIR Plan using the same application.