

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

The broker-of record **must** provide a copy of this summary to all applicants applying for homeowners coverage with MPIUA.

MA – MAP

The Massachusetts Market Assistance Plan is a voluntary network of participating homeowners insurance companies and insurance brokers 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.

PROCEDURE

- ◆ To be considered by a MA-MAP participating insurance company, submit a completed and signed MA-MAP application.

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 (1st 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 1st insurer declines the risk, the application is forwarded to a 2nd MA-MAP participating insurance company (2nd insurer) for that company's review. 2nd insurer follows the same procedures outlined for the 1st insurer.
- ◆ If the 2nd 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.

****IMPORTANT****

- ◆ 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.

MA-MAP APPLICATIONS

In order to obtain MA-MAP application materials, details of eligibility requirements, procedures and any other relevant information, insurance brokers and consumers may contact:

1. **MA-MAP** – (617) 723-3800
or
(800) 392-6108
2. **MAIA** – (800) 972-9312
137 Pennsylvania Ave,
Framingham MA 01701
3. **MPIUA** – (617) 723-3800
or
(800) 392-6108
2 Center Plaza
Boston MA 02108-1904

Completed application, signed by the applicant and broker of record, if designated by the applicant, may be sent by mail or hand delivery only, to:

**MPIUA
MA-MAP Administrator
2 Center Plaza
Boston MA 02108-1904**