



MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION

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July 30, 2018

To: All Massachusetts Licensed Producers (Agents, Brokers and Special Agents)

Re: Homeowners Insurance Clearinghouse

The MPIUA Board of Directors (Board), in order to promote the vitality of the Massachusetts Homeowners Insurance Market, has undertaken a significant initiative to depopulate MPIUA.

To this end, the Board has authorized the creation of a Clearinghouse to assist in facilitating the depopulation effort. The enclosed overview outlines the basic flow of the Clearinghouse.

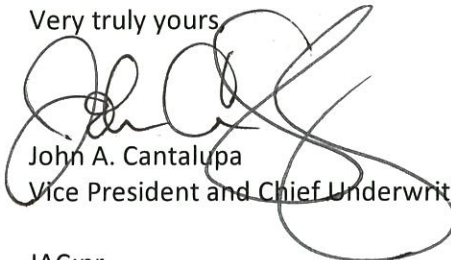
In order for an insurance company to participate in the Clearinghouse, the Company must be an admitted carrier, licensed to write Homeowners Insurance in Massachusetts and must sign a Clearinghouse Agreement containing the terms and conditions under which MPIUA will provide the information to the Company.

The information provided to the Company does not include any Personal Identifiable Information, but does include certain information about the insured and the property to assist the Member Company in determining whether to offer Homeowners Insurance, through the policy's listed Producer, to an existing MPIUA policyholder.

The Clearinghouse Agreement and procedure recognizes the Producer's ownership of the renewal rights in the policy. The Clearinghouse incorporates the producer's ownership into the procedures by permitting a Member Company to participate only if the Company first has a contractual relationship with the producer under an Agency Agreement or a Limited Servicing Agreement. Further, any offer must be made through the insurance producer listed on the MPIUA policy. Additionally, the Company may contact the listed Producer to obtain more information on a risk it is interested in insuring.

The MPIUA and its Member Companies appreciate your cooperation in this endeavor. Should you have any questions or concerns, please contact John Cantalupa at 617-733-4053 or email jcantalupa@mpiua.com.

Very truly yours,



John A. Cantalupa
Vice President and Chief Underwriting Officer

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Enclosure



MPIUA Homeowners Insurance Clearinghouse





Clearinghouse-Basic Flow

