

The Mass Agent

MAIA's Official Newsletter

April 8, 2020

COMMERCIAL INSURANCE

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MAIA

Welcome to your weekly Wednesday update from MAIA.

Coronavirus



Cybercriminals Are Having a Field Day! Protect Your Agency

Cybercrime is growing as hackers prey on our coronavirus fears and exploit security gaps from disrupted business routines, relocated staff, and our shift to online connections with clients and carriers. Don't be the insurance agent that doesn't have the coverage you need! If you haven't yet purchased cyber protection for your agency, or you want to increase the limits on your existing policy, now's the time to pull the trigger! MAIA's Number One Agency is here to help. [READ MORE](#)

Paycheck Protection Program – 2 On-Demand Webinars for Independent Agencies

Created specifically for MAIA/Big "I" members, these two recorded webinars explain the new Paycheck Protection Program, which provides forgivable SBA loans for small businesses to keep their workers on the payroll during the COVID-19 crisis. [READ MORE](#)

COVID-19 and Commercial Property Vacancy Concerns

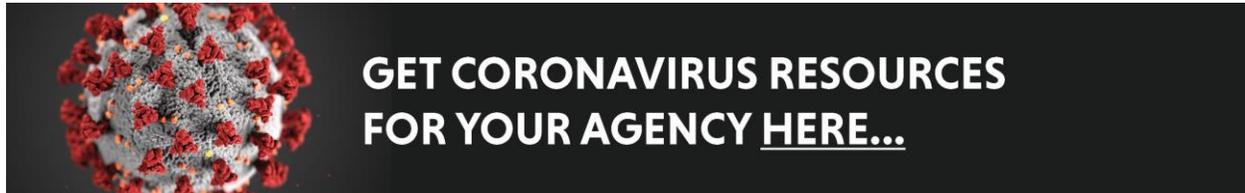
With "non-essential" businesses sitting non-operational, might the commercial property policy's vacancy limitation apply to an otherwise covered loss? Many of you have been wondering about this. "Unfortunately, there is no single answer," says Chris Boggs, Executive Director of the Big "I" Virtual University. "This is another question that will force agents into the coverage form to understand the policy they sold; undertaking this exercise will prove to agents that not all policies are created equal." [READ MORE](#)

DOI Bulletin: Individual Insurance Licensing During COVID-19

The MA Department of Insurance (DOI) has issued Bulletin 2020-12, which confirms the news we shared last week, that all insurance licenses that were "in good standing" as of March 10 will remain valid for 90 days after the Emergency Declaration is lifted. The DOI encourages licensees to complete CE requirements in advance of their original renewal date, and has approved many online courses. (Reminder: MAIA CE courses can be taken remotely from your home or office.) Please read the full DOI bulletin for other important details. [READ MORE](#)

CAR Bulletin No. 1097 - Guidance for Servicing Carriers and Exclusive Representative Producers during the COVID-19 Public Health Crisis

According to Commonwealth Automobile Reinsurers (CAR) Bulletin 1097, the Registry of Motor Vehicles has requested that CAR issue a bulletin to advise industry participants of the RMV's new Registration and Title Application (RTA). [READ MORE](#)



Member Benefits

TechTalk: MAIA Member PSA: Look What's Available at Your Virtual Fingertips

By Irene Morrill, CPCU, CIC, ARM, CRM, LIA, CRIS, CPIW

I don't know about you, but I'm somewhat "shell-shocked" with all the COVID-19 articles. So... rather than write about the problems with an insurance product this month, I thought I'd turn it around and point you toward some REALLY GOOD information that's right here at your fingertips, just a "click" away. [READ MORE](#)

Reminder: Activate Your Free TrustedChoice.com Member Plus Profile

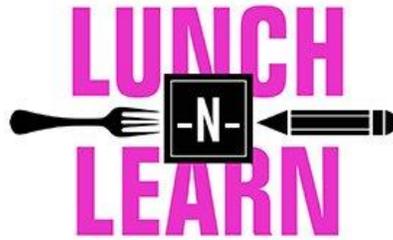
We have all learned how important it is to be online in recent days. Please be sure your Member Plus agency profile at TrustedChoice.com is up-to-date and active. The Trusted Choice.com agent locator will only actively recommend agencies that have properly registered with an Advantage or Member Plus agency profile. And thanks to MAIA's participation in the Trusted Choice state SEO program, there is NO FEE for MAIA members to activate your Member Plus profile! [READ MORE](#)



ePayPolicy Gives MAIA Members First Month Free!

You're doing all that you can to serve your clients. We're here to support you and give you the resources you need to continue to operate. Our preferred digital payment processor ePayPolicy can help! Insureds still need to make payments, and ePayPolicy provides your agency with a digital, branded payment page that eliminates the need for clients to mail or deliver checks in person. [READ MORE](#)

A FREE MAIA MEMBER BENEFIT!



**Live webinars for
MA independent agents**

COVID-19 Social Media Tips for Insurance Agents + Carriers

Lauren Metter of Metter Media will answer questions we've heard from insurance agents and business owners, and give you tons of ideas of what to post to help your customers during this crazy time! April 16, 12:00-1:00 PM. [Register Now](#)

GEICO & Progressive: Comparisons to MA Auto - If you missed it in March, sign up and join Irene Morrill, our VP of Technical Affairs, and learn about the significant differences between the 2016 MA Auto Policy (MAP) and the GEICO and Progressive policies. April 29, 12:00-1:00 PM. [Register Now](#)

Registry News

Merit Rating Board Message Re: Adding Driving Violations After Policy Renewal

The Massachusetts Merit Rating Board (MRB) recently sent a communication to all companies, which MAIA would like to share with our members. The MRB message states: "To Our Valued Insurance Partners, Recently we have received questions regarding the backlog of Out-of-State violations being added to MA driver records. Of concern is that these violations are being added after policy renewal which then causes an increase in premium and/or surchargeable activity to the driver ratings." [READ MORE](#)

RMV Extends Registrations by 60 Days for March/April Expirations

Effective immediately, the RMV has extended all passenger plates/registrations that expired in March and that are due to expire in April for 60 days. [READ MORE](#)

Association News

MAIA Board of Directors Seeks Nominees

Be part of the solution! MAIA's nominating committee is seeking collaborative problem solvers to serve on our Board

of Directors. Bring your experience, energy, and perspective to the table as we develop practical solutions to help our members address challenges such as talent recruitment, technology, and business optimization. [READ MORE](#)

MAIA and Number One Agency will close at 2:00 p.m. on Friday, April 10, for the holiday weekend. We will resume our normal working hours on Monday, April 13th at 8:30 am. Please enjoy your Easter and/or Passover Holiday.

MEMBER QUICKLINKS:

[Education Schedule](#)

[Number One–Agents' E&O](#)

[Number One–Client Coverage](#)

[Ask MAIA](#)

[Resources](#)

[Salary & Benefits Survey](#)

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