



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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Property and Casualty Insurance
Filing Guidance Notice 2019-J

TO: Carriers Offering Fire Insurance Policies in Massachusetts
FROM: Matthew Mancini, Director, State Rating Bureau
DATE: November 19, 2019
RE: Application for Fire Insurance Coverage

This Filing Guidance Notice is issued to provide guidance to insurance carriers licensed under M.G.L. c. 175 who offer fire insurance products in the Commonwealth of Massachusetts regarding the content of applications used in offering those products.

M.G.L. c. 175, § 98 requires that applicants for insurance against loss or damage to a building by fire complete a form to be prescribed by the Commissioner of Insurance. This provision was added as part of an anti-arson legislative package enacted in 1978

Since that time, the Division has approved forms, including MUA-CA1-00 (Commissioner's Arson Application) used by the Massachusetts Property Insurance Underwriting Association (MPIUA or Fair Plan) and Acord has created Form 190 (Supplemental Property Application) to be used to meet the requirements of M.G.L. c. 175, § 98. Please note that the Division finds that these applications incorporate all the necessary provisions to comply with M.G.L. c. 175, § 98.

Companies may use their own standard application form to comply with M.G.L. c. 175, § 98 so long as this form incorporates the information gathered from either MUA-CA1-00, Acord Form 190 or other previously approved forms and requires that the applicant give enough information to determine the actual cash value of the property as well as the ownership of the property in accordance with the statute. The use of a supplemental form to comply with M.G.L. c. 175, § 98 is strictly optional. If, however, a company would like to use a supplemental application form to comply with this requirement please note that the Division would find it reasonable for companies to use any of the aforementioned forms to do so..

If you have any questions regarding this Filing Guidance Notice, please contact Sheri Cullen, Director, Policy Form Review at (617) 521-7359.