

**MA ASSIGNED RISK PRODUCER - CONTACT AND POLICY PROCESSING INFO**

**I. Contact Information**

A. General

Tel - 1-800-688-1825  
Fax- 1-781-329-1818  
Web- [www.ndgroup.com](http://www.ndgroup.com)

B. Billing

Ext# 1200

C. Claims

Ext# 1224 (General)  
Ext# 1162 (SIU)

D. Marketing

Ext# 1220

E. Solution Center

Ext# 1200

F. Personal Underwriting

Ext# 1177

**II. Billing Information**

A. Downpayment Requirement  
25%

B. Downpayment Address

Norfolk & Dedham Mutual Fire Insurance Company  
PO Box 9109  
Dedham, MA 02027-9109

C. Installment Remittance Address

Norfolk & Dedham Mutual Fire Insurance Company  
PO Box 4104  
Woburn, MA 01888-4104

**III. Rating**

- A. Policies will be rated and issued five business days after receipt of the deposit premium and original application.
- B. The supplemental application, which includes N&D specific discounts, is available by clicking the following link: [www.ndgroup.com/arp/supapp2008.pdf](http://www.ndgroup.com/arp/supapp2008.pdf)

C. In order for us to apply the applicable discounts, please fax the completed and signed supplemental application along with supporting documentation within 5 business days to 1-866-882-0890.

#### **IV. Preinspection Requirements**

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles. The following is a summary of the requirements of the regulation.

##### **Eligibility**

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 8,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer.

##### **Exemptions to Inspection Requirement**

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the insurer is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.
2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the insurer to which the application is submitted; or any applicant involuntarily transferred to another insurer due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.
3. An inspection is waived by the insurer.
4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. A motor vehicle which is leased less than six months, provided the insurer receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
6. When requiring an inspection would cause a serious hardship to the insurer or the applicant and such hardship is documented in the applicant's policy record.

7. When the insurer has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

### **Waiver of Inspection**

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.

Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.

2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.

3. A producer is transferring a book of business from one insurer to one or more insurers.

4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.

5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.

6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.

### **Deferral of Inspection**

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

**Inspection Locations**

CARCO - [http://internet.carcogroup.com/sitesearch/list\\_sites\\_pdf/pdfdocs/ma.pdf](http://internet.carcogroup.com/sitesearch/list_sites_pdf/pdfdocs/ma.pdf)