October 22-25, 2026 I Sheraton Boston Hotel

MAIA'S BIG EVENT 2026

Conference & Trade Show

Celebrating Independence!

10/24/2026
1:15 pm - 2:15 pm

You Thought You Knew The Insured...
Then This Happened!

You thought you knew the insured…then this happened.

Marshall Katz

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Keep for the future

- Follow up
- Questions
- Jokes☺

marshkatz2013@gmail.com

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They didn't tell anyone

they did this…oh no,

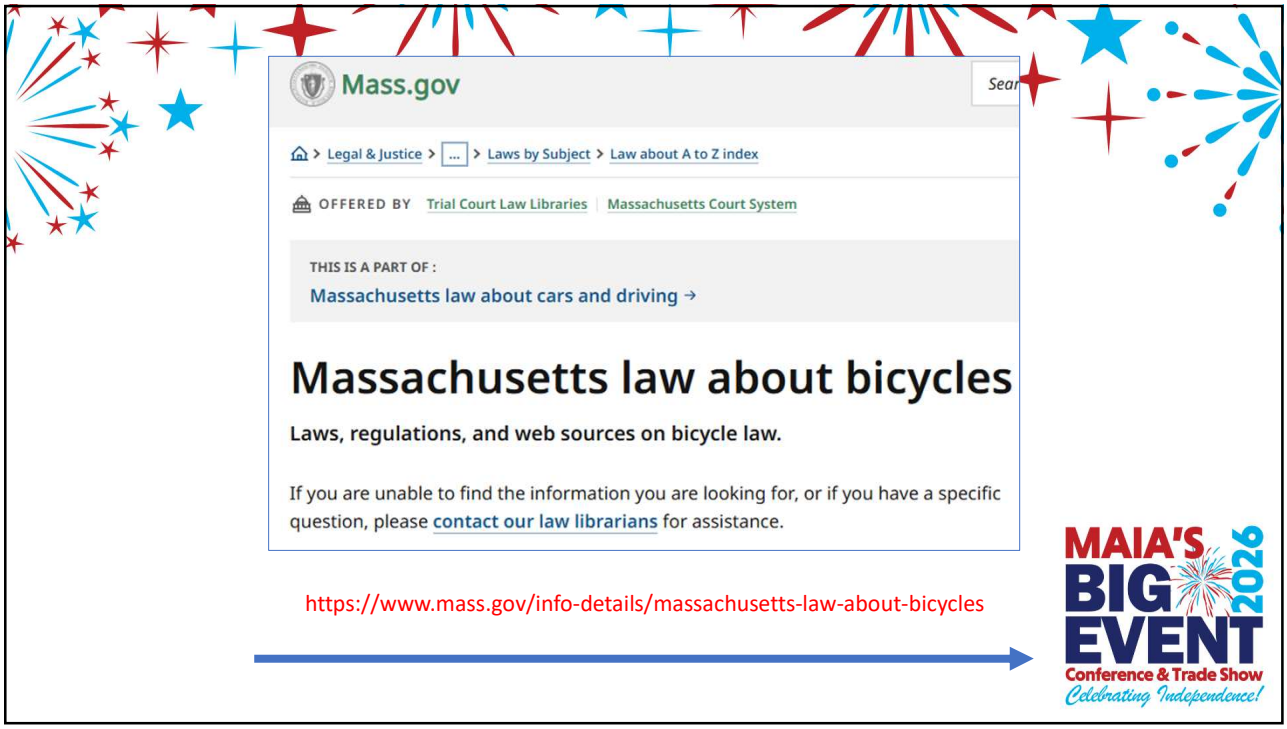
now what do you do?



They bought junior or princess an electric bicycle for their birthday.

What's the big deal it's only a bicycle?





https://www.mass.gov/info-details/massachusetts-law-about-bicycles

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MGL c. 90, § 1 Definition of Class 1 and 2 Electric bicycles and Motorized bicycle and scooters

"Electric bicycle", a bicycle or tricycle equipped with fully operable pedals and an electric motor of 750 watts or less that meets the requirements of a class 1 electric bicycle or a class 2 electric bicycle. ...

"Motorized bicycle", a pedal bicycle which has a helper motor, or a non-pedal bicycle which has a motor, with a cylinder capacity not exceeding fifty cubic centimeters, an automatic transmission, and which is capable of a maximum speed of no more than thirty miles per hour; provided, that the definition of **"motorized bicycle" shall not include an electric bicycle.** ...

The definition of "Motor vehicles" shall not include electric bicycles or motorized bicycles.

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MGL c. 90, § 1B Motorized bicycles; operation regulations

"A motorized bicycle shall not be operated upon any way, as defined in section one within the commonwealth by any person under sixteen years of age, nor at a speed in excess of twenty-five miles per hour. A motorized bicycle shall not be operated on any way by any person not possessing a valid driver's license or learner's permit."



Section 1D: Motorized bicycles; sales; number sticker or plate

Section 1D. Any person who is engaged in the business of buying or selling bicycles or motorized bicycles shall, upon the sale of such motorized bicycle, affix a sticker or plate which shall bear a distinctive number, as prescribed by the registrar, to said bicycle upon a fee to be determined annually by the commissioner of administration under the provision of section three B of chapter seven. Said fee shall be forwarded to the registry of motor vehicles by such person. Said sticker shall be renewed biannually in the manner prescribed by the registrar.



E-BIKE LAWS & SAFETY RULES

MASSACHUSETTS

E-Bike Laws & Safety Rules

- **E-BIKE CLASSIFICATIONS**
  - **Class 1:** Pedal-assist only — motor engages **only while pedaling** and stops providing assistance above **20 mph** (motor ≤ 750 watts).
  - **Class 2:** Throttle-assist — motor can propel the bike **without pedaling**, but cuts out at **20 mph** (motor ≤ 750 watts).
  - Unlike other states, Massachusetts does not have Class 3 or 4 e-bikes. Any e-bike exceeding the limits of Class 1 or 2 is considered a **motorized bicycle**, which has licensing and registration requirements (license or learner's permit required).

https://www.longmeadowma.gov/1628/E-Bike-Laws-Safety-Rules

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https://www.walmart.com/



Motorized Bicycle



Electric Bicycle

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Dear Personal Lines Customer:

We have to help you and required to do so with your license plate insurance certification only in the state of MA for your vehicles that are going to be used on the road such as; motorcycles, coupes, sedans, wagons, vans, pick-up trucks and SUV's.

We do not help with nor are we responsible to help you with the following vehicles;

- Electric bicycles
- Motorized bicycles
- Snowmobiles
- Watercraft
- All-Terrain vehicles
- Etc.

When you purchase these types of vehicles, the agency has no knowledge of the transaction and it is up to you to notify the agency of such purchase and to request insurance.

Date 6/10/2026 Signed x Mr. Recreation

- Maybe a separate sign off for clarity and transparency
- Maybe include on the application
- Maybe address at renewals and endorsement scenarios

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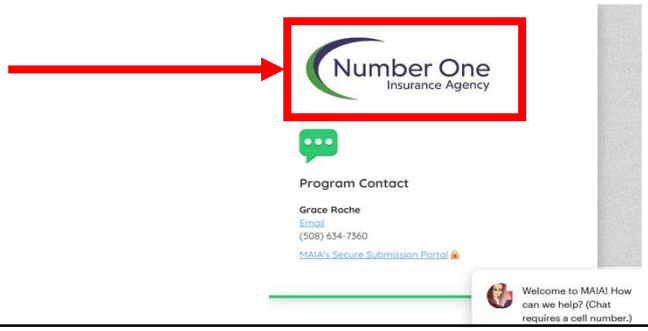
TOYS & SPECIALTY VEHICLES

Provide coverage for your Massachusetts clients' "toys" — motorcycles & off-road vehicles (ATVs, E-bikes, golf carts, snowmobiles), RV/motorhomes, trailers, antique/classic cars, watercraft — with Liberty Mutual Insurance through Number One. Liberty Mutual has an A (Excellent) financial strength rating from the A.M. Best Company.

NEW BUSINESS INFORMATION

Completed application with supplements are required to provide a quote. Signed application and payment will be required to bind coverage.

Submit applications with all proper documentation via secure email or our Secure Portal.



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Junior or princess just got their license 3 months ago and didn't tell us.

What's the big deal!



Misleading Information

If you or someone on your behalf gives us false, deceptive, misleading or incomplete information in any application or policy change request and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts of this policy. Such information includes the description and the place of garaging of the vehicles to be insured, the names of all **household members** and customary operators required to be listed and the answers given for all listed operators. We may also limit our payments to those amounts that we are required to sell under the compulsory coverages of this policy.



You never paid attention to the insured's children.

- So, junior or princess bought their friends motorcycle for $500 and keeps it at the friends and
- Went online for insurance and
- Bought 25/50/30
- Your main customer is dad and mom who
- Have vehicles on a commercial auto policy
- Their limits are $1,000,000 for BI/UM/UIM and
- They get hit and run and lose a leg
- What do they have for coverage
- Juniors or princesses limit because
- The forms in commercial lines direct the insured to a personal policy of a household member



Dear Commercial Lines Customer:

Please inform the agency when:

- Someone in your family gets a drivers license or
- Someone moves into the household whether related or not
- Someone in your family purchases a vehicle and does not insure with this agency

The agency needs this information in order for us to coordinate coverage properly for you.

Date 6/10/2026 Signed x *Ms. Selfemployed*

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The personal lines or commercial lines customer started doing a TNC route.

What's the bid deal, they're just trying to earn a buck☺



Probably attached to their BAP…

COMMERCIAL AUTO
CA 23 45 11 16

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PUBLIC OR LIVERY PASSENGER CONVEYANCE AND ON-DEMAND DELIVERY SERVICES EXCLUSION

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM



MAP

We will not pay for property damage which occurs:

1. While **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through a ride-sharing program, car-sharing program, and transportation network service which operate under an agreement and for compensation. This does not apply to the use of **your auto** in a share-the-expense car pool or an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation sources at the direction of a charitable group.

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They put on an addition to their home.

What's the big deal!

SECTION I – CONDITIONS

A. Insurable Interest And Limit Of Liability

Even if more than one person has an insurable interest in the property covered, we will not be liable in any one loss:

1. To an "insured" for more than the amount of such "insured's" interest at the time of loss; or
2. For more than the applicable limit of liability.

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They are a union electrician and decide to do some small jobs…



ISO's 03 22 Form

3. "Business" means:
   - **a.** A trade, profession or occupation engaged in on a full-time, part-time or occasional basis;
   - **b.** The leasing of the mineral rights of an "insured location";
   - **c.** "Home-sharing host activities"; or
   - **d.** Any other activity engaged in for money or other compensation, except the following:
     - **(1)** One or more activities, not described in **(2)** through **(4)** below, for which no "insured" receives more than $5,000 in total compensation for the 12 months before the beginning of the policy period;
     - **(2)** Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;
     - **(3)** Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or
     - **(4)** The rendering of home day care services to a relative of an "insured".



AI Overview

Self-employed businesses fall into a few primary categories: **freelancing/consulting** (selling specialized skills), **e-commerce/retail** (selling products), **home/personal services** (hands-on tasks), and **contracting** (gigs). The most common types include: [1, 2, 3, 4, 5]

- **Professional Services & Consulting:** Experts offering advice or administrative aid, such as **business consultants**, **bookkeepers**, **virtual assistants**, and **career coaches**. [1, 2]
- **Creative & Digital:** Individuals delivering project-based work like **freelance writers**, **graphic designers**, **web developers**, and **photographers**. [1, 2]
- **Trades & Home Services:** Hands-on, localized work including **landscaping**, **mobile car detailing**, **handyperson repairs**, and **cleaning services**. [1, 2, 3, 4]
- **Retail & E-commerce:** Entrepreneurs selling physical or digital goods online, often using platforms like Shopify, Amazon, or Etsy to bypass brick-and-mortar storefronts. [1, 2, 3, 4, 5]
- **Gig & On-Demand Work:** Flexible, platform-based jobs such as **rideshare drivers** (Uber/Lyft), **delivery services**, or freelance shoppers. [1, 2, 3]

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Dear Personal Lines Customer:

Your policies you have with the agency have the following issues;
- They provide no liability coverage and
- Very limited business personal property coverage for things like your tools

Should you get involved in a business, you should contact the agency prior to doing any kind of business activity.

Date 6/10/2026 Signed x *Mr. Igotthis*

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What do we need to chat with them about?

- General Liability
- Business Personal Property
- Workers Comp
- Employment Related Liability
- Life insurance
- Disability income
- Etc.

Who do you have to worry about doing something outside the purview of being a personal lines or commercial customer?

All of them☺

comments
Questions
Suggestions

marshkatz2013@gmail.com

Last one.



Have a fun rest of your day and thanks for your attendance and participation☺