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Governing Committee Review Panel Ruling Regarding MAIP Billing Plan Practice

CAR's Governing Committee Review Panel (the Panel) met on April 30, 2024 to hear an appeal contesting an Assigned Risk Company practice that demands payment in full of the remaining policy premium balance upon issuance of a third cancellation notice. The Panel ruled that the practice violates CAR Rule of Operation 28, Section C.2. titled Installment Plan. Note that the ruling of the Panel, deemed to be the ruling of the Governing Committee, remains in full effect unless otherwise directed by the Commissioner of Insurance.

Any Assigned Risk Company employing this specific practice or an analogous practice concerning the MAIP installment plan is hereby advised that it must discontinue the practice ruled as violative of CAR Rule 28.C.2.

Questions regarding CAR Rule 28.C.2 can be directed to CAR's Residual Market Department or by emailing maipsupport@commauto.com.

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