



COMMONWEALTH AUTOMOBILE REINSURERS

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RALPH A. IANNACO
PRESIDENT

July 21, 2008

BULLETIN NO. 878

DECISION

PROPOSED CHANGES TO RULES OF OPERATION

Rule 28 – Application Process

Proposed changes to the Rules of Operation amending Rule 28 – Application Process were filed with the Commissioner of Insurance on June 18, 2008. The proposed changes were furnished to all members and interested parties as Bulletin No. 874, dated June 18, 2008.

The amendments to Rule 28 seek to establish a standard billing plan applicable to all MAIP policies. The proposed plan features a 20% down payment for renewal business and a 25% down payment for new business, 10 installments including the down payment, a \$6.00 installment fee, a \$25 cancellation fee and a \$25.00 fee for any check that is uncollectible due to insufficient funds in the account upon which the check is drawn.

Under the provisions of Article X of the Plan of Operation, a proposed Rule of Operation becomes effective either upon approval by the Commissioner of Insurance, or upon expiration of thirty days from the time of submission, provided that no public hearing was requested within five days by an interested party and the Commissioner has not otherwise disapproved the Rule change within the thirty-day period.

Inasmuch as no public hearing was requested by any interested party within five days of the Rule submission and the proposed Rule has not been disapproved by the Commissioner of Insurance within thirty days of this submission, the amended Rule is deemed effective July 18, 2008, as provided in Article X of the Plan of Operation.

Please bring these changes to the attention of all interested parties. The Rules of Operation, including all approved changes, are available on CAR's website.

JOSEPH J. MAHER, JR.
Vice President, General Counsel & Secretary