LETTER FROM THE COMMISSIONER OF INSURANCE
COMMONWEALTH OF MASSACHUSETTS

July 23, 2007

In concert with my recent decision to institute managed competition in the Massachusetts private passenger motor vehicle market, I ask for your input in creating the framework under which this new system will operate.

As my staff continues its work in crafting a new regulation to guide insurance company rate filings, I request your ideas and comments on how rate competition should be introduced in 2008. Please include all relevant information supporting your proposals.

Please submit your ideas and comments in writing to the Division of Insurance, Attn: Joseph G. Murphy, First Deputy Commissioner, One South Station, Boston, Massachusetts 02110-2208 by no later than Wednesday, August 1, 2007. Additionally, if you are a representative of an industry group or professional organization, please submit a single set of consolidated ideas and comments on behalf of all group or organization members.

We expect to issue draft regulations in August and to hold a public hearing on those draft regulations in September.

Thank you for your interest and assistance in this effort and I look forward to working with all of you as we create a better insurance market for all consumers in the Commonwealth.

Very truly yours,

Nonnie S. Burnes
Commissioner of Insurance