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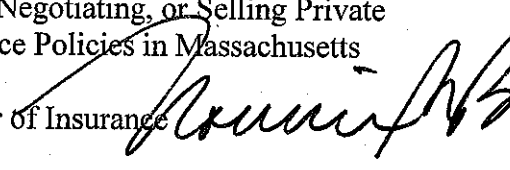
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BULLETIN 2007-12A

TO: Insurance Companies Soliciting, Negotiating, or Selling Private
Passenger Motor Vehicle Insurance Policies in Massachusetts

FROM: Nonnie S. Burnes, Commissioner of Insurance 

DATE: November 8, 2007

RE: Classification Plan Requirements for Private Passenger Motor Vehicle
Insurance Policy Rate Filings Applicable to Policies with Effective Dates
of April 1, 2008 through March 31, 2009

We are issuing this Bulletin to clarify Bulletin 2007-12, issued on November 1, 2007. It has come to our attention that certain insurers may be interpreting Bulletin 2007-12 as permitting the practice of tiering based on prior limits of liability in these insurers' rate filings for the period April 1, 2008 through March 31, 2009. Please be advised that this practice is prohibited during this transition period.