



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

One South Station • Boston, MA 02110-2208
(617) 521-7794 • <http://www.mass.gov/doi>

DEVAL L. PATRICK
GOVERNOR

TIMOTHY P. MURRAY
LIEUTENANT GOVERNOR

GREGORY BIALECKI
SECRETARY OF HOUSING AND
ECONOMIC DEVELOPMENT

BARBARA ANTHONY
UNDERSECRETARY OF CONSUMER AFFAIRS
AND BUSINESS REGULATION

JOSEPH G. MURPHY
ACTING COMMISSIONER OF INSURANCE

Property & Casualty Insurance
Filing Guidance Notice 2009 - I

TO: Insurers Submitting Private Passenger Motor Vehicle Insurance
Rate/Rule Filings For Policies Effective on or after April 1, 2010

FROM: Kevin Beagan, Deputy Commissioner and Director, State Rating Bureau

DATE: October 6, 2009

RE: Supplemental Filing Documents to Be Submitted with Private Passenger Motor Vehicle
Rate/Rule Filings for Policies Effective on or after April 1, 2010

The purpose of this notice is to inform insurance companies of supplemental filing documents that are to be submitted with private passenger motor vehicle insurance rate / rule filings for policies effective in the Commonwealth on or after April 1, 2010 in order for a filing to be considered complete and ready to be reviewed by the State Rating Bureau.

The filing is to include a certification that states whether or not the rate/rule filing complies with the residual market premium threshold applicable to policies providing only the basic coverage package described in Division of Insurance Bulletin 2009-13. The certification should be signed by an officer of the insurer submitting the filing and should be substantially similar to that which is presented in Attachment 1 to this Policy Filing Guidance

In addition, in order for a filing to be complete, a private passenger motor vehicle insurance rate/rule filing is to include a premium comparison for the sample policies defined in Attachment 3 of Filing Guidance Notice 2008-H.. As detailed in 2008-H, the rate/rule filing is to display the current and newly filed premium for each policy, as well as the percentage change in the premium. The premium comparison for each sample policy is to be submitted through SERFF in an excel file format.

If you have any questions regarding this Filing Guidance Notice, please contact Cara Blank at (617) 521-7344 or via email at cara.blank@state.ma.us.

Massachusetts Private Passenger Motor Vehicle Insurance
Certification of Average Premium Changes Resulting from Proposed Rates for Policies with
Effective Dates on or after April 1, 2010

[Insert Company Name]

Filing Effective Date: [Insert]

I certify that the premiums for any rated operator that are generated from the rules, rates, and factors incorporated in the private passenger motor vehicle insurance rate manual as a result of this rate/rule filing will not exceed the residual market premium threshold applicable to policies providing only the basic coverage package when the operator meets the operator criteria described in Division of Insurance Bulletin 2009-13.

I further certify that the premiums for rated operators insured by [INSERT COMPANY NAME] during the 12 months prior to the effective date of this rate filing will not increase by more than 25% under the rates and rules contained in this filing subject to the coverages and conditions described in Division of Insurance Bulletin 2009-13.

Exhibit ____ and/or the checklist attached to this rate filing demonstrates these facts.

Signed this [Day] of [Month], [Year].

Signature

Title (Officer of Company)

