



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

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**Property & Casualty Insurance**  
**Filing Guidance Notice 2010-D**

TO: Insurers and Rating Organizations Issuing Private Passenger Motor Vehicle Insurance Policies

FROM: <sup>KP</sup> Kevin Beagan, Deputy Commissioner and Director, State Rating Bureau

DATE: July 29, 2010

RE: Voluntary Private Passenger Motor Vehicle Insurance Rate/Rule Filing Requirements for the Assignment of Motor Vehicle Rate Symbols Effective on or after August 1, 2010

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The purpose of this notice is to clarify the filing requirements for voluntary private passenger motor vehicle insurance filings that assign or modify the rate symbol assignments to motor vehicles in addition to the requirements described in Division of Insurance Bulletin 2008-09 and Filing Guidance Notice 2008-G.

Insurers or rating organizations that independently prepare and submit filings that initially assign or modify rating symbols assigned to motor vehicles that affect the calculation of premium of any coverage part under a private passenger motor vehicle insurance policy are required to file such rate symbol assignments with the Division of Insurance prior to their use. Filings that exclusively assign or modify the assignment of rate symbols to motor vehicles should be filed as rule filings. Filings that additionally or exclusively introduce or modify the rating factors associated with rate symbol assignments should be filed as rate/rule filings. These filings must be submitted in SERFF with all appropriate actuarial support, filing forms, checklists, and fees as described in Division of Insurance Bulletin 2008-19.

Insurers that only seek to adopt the rate symbol assignments of a rating organization that are currently on file with the Division *without alteration* are required to submit an informational filing to the Division of Insurance via SERFF at the time they are ready to adopt such assignments. The informational filing does not require the payment of a filing fee. The informational filing must include specific reference to the rate symbol information being adopted along with the insurer's effective date of the adoption. Insurers that choose to regularly adopt the rate symbol assignments filed by a rating organization but file that adoption with modification or with changes that additionally affect rates or other rules specific to the insurer must make a rate/rule filing subject to the requirements of Division of Insurance Bulletin 2009-18.

Any questions regarding this Filing Guidance Notice should be directed to Ed Charbonnier, Director of Policy Form Review of the State Rating Bureau @ [edward.charbonnier@state.ma.us](mailto:edward.charbonnier@state.ma.us).