



MAURA T. HEALEY
GOVERNOR

KIMBERLEY DRISCOLL
LIEUTENANT GOVERNOR

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

One Federal Street, Suite 700 • Boston, MA 02110
(617) 521-7794 • (877) 563-4467 • www.mass.gov/doi

ERIC PALEY
SECRETARY

LAYLA R. D'EMILIA
UNDERSECRETARY

MICHAEL T. CALJOUW
COMMISSIONER

BULLETIN 2025-05

TO: All Insurers Writing Credit Life and Credit Accident and Health Insurance in Massachusetts that is sold by Motor Vehicle Dealers

FROM: Michael T. Caljouw, Commissioner of Insurance 

DATE: October 21, 2025

RE: Deviated Case Rates for Credit Life and Credit Accident and Health Insurance Sold by Motor Vehicle Dealers Effective Between January 1, 2026 and December 31, 2028

Pursuant to M.G.L. c. 175, s. 117C(b)C.(4)(iii), the Commissioner shall review the combined experience of all insurers writing credit life and credit accident and health insurance in Massachusetts for the motor vehicle dealer class of business and compute the deviated case rates for credit life and credit accident and health insurance sold through motor vehicle dealers, for policies issued or renewed between January 1, 2026 through December 31, 2028.

The deviated case rates for January 1, 2026 through December 31, 2028 for the motor vehicle dealer class of business are as follows:

1. Credit Life Insurance - The rates per one thousand dollars of insurance in force per month shall be seventy cents for single life insurance and one hundred and sixty percent of said single life insurance rate for joint life insurance, or one dollar and twelve cents.
2. Credit Accident and Health Insurance - The single premium rates for each one hundred dollars of initial indebtedness shall be seventy cents per annum for each of the first four years of the term of coverage, fifty cents per annum for each of the next three years of the term of coverage and twenty-five cents per annum for each year thereafter.

Any questions concerning this Bulletin should be directed to Mary T. Hosford, at mary.hosford@mass.gov