COMMONWEALTH OF MASSACHUSETTS

Office of Consumer Affairs and Business Regulation DIVISION OF INSURANCE

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> DANIEL C. CRANE DIRECTOR

NONNIE S. BURNES COMMISSIONER OF INSURANCE

October 19, 2007

Ralph A. Iannaco, President Commonwealth Automobile Reinsurers 225 Franklin Street Boston, Massachusetts 02110

Re: Proposed Changes to Rules 23, 26, 28 and 30 of the Massachusetts Automobile Insurance Plan

Dear Mr. Iannaco:

On September 19, 2007, the Governing Committee of the Commonwealth Automobile Reinsurers ("CAR") voted to amend Rules 23, 26, 28 and 30 of the Massachusetts Automobile Insurance Plan ("MAIP"). On that same date, the proposed amendments were distributed to CAR members and sent to me for my review. I have reviewed the proposed amendments and, pursuant to the authority granted to me under Article X of the CAR Plan of Operation, am disapproving them at this time. In order to obtain additional information on the amendments, and to provide an opportunity for interested parties to comment on them, I have scheduled a public hearing for December 4, 2007. A hearing notice is enclosed.

Sincerely,

Nonnie S. Burnes Commissioner of Insurance