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**REVISED BULLETIN 2013-12**

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

**FROM:** Joseph G. Murphy, Commissioner of Insurance

**DATE:** December 23, 2013

**RE:** Deviated Case Rates for Credit Life and Credit Accident and Health Insurance Sold by Motor Vehicle Dealers Effective Between January 1, 2014 and December 31, 2016

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This revised version of Bulletin 2013-12, replaces the earlier version of this bulletin, dated December 19, 2013. 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, 2014 through December 31, 2016.

The deviated case rates for January 1, 2014 through December 31, 2016 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 fifty cents for single life insurance and one hundred and sixty percent of said single life insurance rate for joint life insurance, or seventy nine cents.
2. Credit Accident and Health Insurance - The single premium rates for each one hundred dollars of initial indebtedness shall be forty six cents for each of the first four years of the term of coverage, thirty three cents per annum for each of the next three years of the term of coverage and sixteen cents per annum for each year thereafter.

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