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

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JANET TATARKA  
DIRECTOR, CONSUMER AFFAIRS  
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JULIANNE M. BOWLER  
COMMISSIONER OF INSURANCE

May 19, 2006

Dear Company Representative:

On **May 23<sup>rd</sup>, 2006**, the Massachusetts Division of Insurance will be implementing the new EFT / Electronic Payment enhancement for appointments on our Online Producer Appointment Website (OPRA). Pursuant to M.G. L. Chapter 175 § 162S (a), (b), beginning on this date, not only will you be able to create your appointments online, but you will also be able to submit your payments online.

We are pleased to announce for the first time, that you will be able to submit your appointment fees to the Division of Insurance electronically, using OPRA's new electronic funds transfer feature; just as you did with your renewals this year. The electronic payment system is a free, secure, one-way payment transaction by which you authorize your bank to issue the payment to the Division. The Division does not receive, nor store your bank account information in its records or database and the licensing staff is unable to access your account. Each electronic payment must be authorized separately. You can be assured that this process is utilized by countless organizations. In addition, this form of payment improves efficiency, eliminates paperwork and streamlines your account management.

When you log onto the OPRA website and begin the appointment process you will see that it has been enhanced with the inclusion of the electronic payment. Upon our receipt of your appointment data and electronic payment via OPRA, your appointments will be processed immediately. When completed, the Division will send you a confirmation email message. **This new electronic payment system will reduce the processing of your appointments to just one (1) day!**

It is our continuing goal to adopt technical solutions such as EFT payments that provide our customers with improved services. If you have any questions regarding this web-enabled producer appointment process, or if you would like to provide feedback regarding the website, please contact us at [DOIApptHelp.Mailbox@state.ma.us](mailto:DOIApptHelp.Mailbox@state.ma.us).