Bulletin 96-22

To: Consumers of Insurance Products, Regulated Entities, and Other Interested Parties

From: Commissioner Linda Ruthardt


Date: December 27, 1996

According to M.G.L.c. 30A, § 8, on request of any interested person, an agency may make an advisory ruling with respect to the applicability to any person, property or state of facts of any statute or regulation enforced or administered by that agency. Pursuant to this statute, the procedure by which a person may make a request to the Division of Insurance (“the Division”) for an advisory ruling is as follows:

Any interested person, or his or her attorney, may at any time request an advisory ruling with respect to the applicability to any person, property, or state of facts of any statute or regulation enforced or administered by the Division. The Division will only issue an advisory ruling to a named party and will not issue a ruling where the party’s name is not disclosed. The request shall be sent to the Division by first class mail or hand delivered during normal business hours. All requests shall be signed by the interested party, or his or her attorney, and shall state clearly and concisely the substance or nature of the request. The request shall be accompanied by any supporting data, views, or arguments.

The Division may notify any person that an advisory ruling has been requested and may receive and consider comments from persons other than the person requesting the ruling. If the Commissioner of Insurance (“the Commissioner”) has issued an advisory ruling, the Commissioner may, in his or her discretion, distribute copies of the advisory ruling to other interested parties or may, in his or her discretion, publish any or all advisory rulings as they are issued.