

**DEPARTMENT OF INSURANCE**

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PERSONAL INSURANCE FEDERATION

**\*\*\*Workshop Date Change\*\*\***

**TO: Certain Interested and Affected Parties**

**DATE: November 19, 2008**

**RE: Invitation to Prenotice Public Discussions on Contemplated Revisions To Regulations Governing Prior Approval**

Pursuant to California Government Code Section 11346.45, California Insurance Commissioner Steve Poizner will hold prenotice public discussions regarding contemplated addition of or amendments to the following sections of the California Code of Regulations, Title 10:

- 2644.12 Efficiency Standard,
- 2644.16 Rate of Return,
- 2644.27 Variance Request,
- 2644.29 Implementation of Rate Changes,
- 2644.50 Refiling of Approved Rates
- 2644.51 Reduction of Approved Rates.

These changes are intended to improve both the efficiency and the accuracy of the rate review process.

You are hereby invited to participate in these prenotice public discussions. The purpose of these discussions is to permit certain interested and affected persons an opportunity to present statements or comments with respect to the advisability of any such revisions.

Public discussions will be held on the following date, at the times and location specified below:

Date: December 12, 2008  
Location: California Department of Insurance  
Administrative Hearing Room, Twenty-second Floor  
45 Fremont Street  
San Francisco, CA 94105  
Time: 10 a.m. to 12:00 noon; 1:30 p.m. to 4:00 p.m. The discussions will end at 4:00 p.m. or as soon after 10:00 a.m. as all those wishing to speak have spoken, whichever is earlier.

The facility to be used for these public discussions is accessible to persons with mobility impairments. Persons with sight or hearing impairments are requested to notify the undersigned, by December 1, 2008, in order to make special arrangements.

Space is limited so we ask that you limit your organization's representation to one individual.

Participants should be prepared to present specific comments on, and/or regulation language for, the regulations under consideration at the scheduled public discussion.

All persons are invited to submit written statements.

The text of the proposed regulations is attached.

**THIS IS NOT THE FORMAL "NOTICE OF PROPOSED ACTION"**

Please be advised that participation in these prenotice public discussions will be in addition to, and not in substitution for, participation in any formal rulemaking process that may ensue. This invitation to prenotice public discussions does not constitute a Notice of Proposed Action under the Administrative Procedure Act. Consequently, comments (oral or written) received in connection with these prenotice public discussions will not be included in the rulemaking file, which would not be opened until such time as formal notice were issued. Similarly, the Department is not required to respond to comments received before a Notice of Proposed Action has been published and a rulemaking file opened. For this reason, if you wish to have comments included in the rulemaking file, or to require the Department to respond to them as part of the process by which it may adopt this regulation, you must present your comments during the formal public comment period according to the procedures outlined in the Notice of Proposed Action at such time as that document may be issued, regardless of whether the comments have been made in connection with these prenotice public discussions. The Commissioner nonetheless welcomes your participation in these discussions, and hopes that any regulations that may subsequently be proposed can benefit from your input.

All inquiries regarding these prenotice public discussions should be directed to the undersigned.

Participants are requested to RSVP by December 1, 2008. Please RSVP by providing to **Drake Shogun** your name, the name of the organization (if any) which you represent, your mailing address, telephone number, and email address.

RSVP to:

Drake Shogun  
California Department of Insurance  
300 Capitol Mall, 16<sup>th</sup> Floor  
Sacramento CA 95814  
Phone: (916) 492-3500  
Fax: (916) 327-3482  
Email: [ShogunD@insurance.ca.gov](mailto:ShogunD@insurance.ca.gov)