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**STATE OF CALIFORNIA
DEPARTMENT OF INSURANCE**

300 Capitol Mall, 17th Floor
Sacramento, CA 95814

RH06092874 November 14, 2006

FINAL STATEMENT OF REASONS

**California Code of Regulations, Title 10, Sections 2651.1, 2653.6, 2661.1, 2661.3, 2662.1, 2662.3,
and 2662.5**

UPDATED INFORMATIVE DIGEST

The Initial Statement of Reasons included

in this rulemaking file continues to fully and accurately reflect the views of the Department of Insurance. Therefore, it is incorporated herein by this reference.

There have been no changes in applicable laws or to the effect of the proposed regulations from the laws and effects described in the Notice of Proposed Regulatory Action.

LOCAL MANDATE DETERMINATION

The proposed regulation does not impose any mandate on local agencies or school districts.

ALTERNATIVES DETERMINATION

The Commissioner has determined that no alternative would be more effective in carrying out the purpose for which this regulation is proposed or would be as effective and less burdensome to affected private persons than the proposed regulation.

SUMMARY OF AND RESPONSE TO PUBLIC COMMENT

The Commissioner's summary of and response to the public comment is separately included in this rulemaking file and incorporated herein by this reference.

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