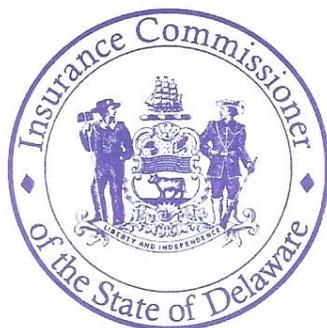


Matthew Denn
Insurance Commissioner



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AUTO BULLETIN NO. 11

**TO: ALL INSURERS PROVIDING AUTOMOBILE INSURANCE COVERAGE
IN DELAWARE**

RE: COMPLIANCE GUIDANCE RELATING TO REGULATION 610

DATED: August 23, 2006

As you may know, I recently finalized Regulation 610, requiring all private passenger auto market companies with more than .01 percent of market share in Delaware to complete a rate survey for online publication. The first annual survey is due to the Department by November 1, 2006.

The regulation will not be official until it is published in the September Register of Regulations and the regulation does not require the survey materials to be provided to companies until September 15, 2006. However, the Department is beginning to make the survey materials available now and will continue over the coming weeks as they are completed. This will give companies a chance to get a head start on the survey, given the amount of information being requested.

A new webpage is located at www.state.de.us/inscom/survey and is also available via a link labeled "For Companies: Rate Survey Information" on the Department's home page at www.delawareinsurance.gov. It contains a brief overview of the survey process as well as links to documents needed to complete the survey.

A document describing the hypothetical consumer profiles and zip codes to be used in the survey is posted already, as well as a list of which companies must complete the full and the limited versions of the survey based on 2005 market share. The actual preformatted Microsoft Excel spreadsheet that must be completed and submitted to the Department will be posted to this page soon. And login and password information for an online account companies must use to provide company information and to upload the Excel spreadsheet will be transmitted to companies by September 15. We urge you to check this page periodically over the coming weeks for updates.

Any questions, comments or requests for clarification about the survey and submission process should be emailed to gregory.patterson@state.de.us .

This bulletin shall be effective immediately and shall expire on December 31, 2006. Thank you in advance for your work on this survey. We look forward to working with you to provide this valuable information to the insurance consumers of Delaware.

Matthew Denn
Insurance Commissioner