

## NOTICES OF SUBSTANTIVE POLICY STATEMENTS

The Administrative Procedure Act requires the publication of substantive policy statements issued by agencies (A.R.S. § 41-1013(B)(14)). Substantive policy statements are written expressions which inform the general public of an agency's current approach to rule or regulation practice. Substantive policy statements are advisory only. A substantive policy statement does not include internal procedural documents that only affect the internal procedures of the agency and does not impose additional requirements or penalties on regulated parties or include confidential information or rules made in accordance with the Arizona Administrative Procedure Act. If you believe that a substantive policy statement does impose additional requirements or penalties on regulated parties you may petition the agency under A.R.S. § 41-1033 for a review of the statement.

### NOTICE OF SUBSTANTIVE POLICY STATEMENT

#### DEPARTMENT OF INSURANCE

[M06-432]

1. **Subject of the substantive policy statement and the substantive policy statement number by which the policy statement is referenced:**  
Revision of Misquote Threshold for Private Passenger Automobile Insurance in Circular Letter 95-1 (Regulatory Bulletin 2006-08)
2. **Date the substantive policy statement was issued and the effective date of the policy statement if different from the issuance date:**  
October 24, 2006
3. **Summary of the contents of the substantive policy statement:**  
Revises the prior substantive policy statement on "Misquote Threshold for Private Passenger Automobile Insurance." ADOI continues to take the position that an insurer must honor premium misquotes but changed the threshold to \$20.
4. **A statement as to whether the substantive policy statement is a new statement or a revision:**  
This is a revision.
5. **The name and address of the person to whom questions and comments about the substantive policy statement may be directed:**  
Name: Mary Butterfield  
Address: Department of Insurance  
2910 N. 44th St., Suite 210  
Phoenix, AZ 85018  
Telephone: (602) 364-2496  
Fax: (602) 364-2505
6. **Information about where a person may obtain a copy of the substantive policy statement and the costs for obtaining the policy statement:**  
Copies of this policy may be obtained from the Internet at [www.id.state.az.us](http://www.id.state.az.us) or from the person listed in question #5 for \$.25 per page.