

NOTICE OF RULE ADOPTION—FINAL RULE

**STATE OF MISSISSIPPI
DEPARTMENT OF INSURANCE**

Mississippi Department of Insurance
c/o Robert L. Perkins
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Reference to Rules repealed, amended or suspended by the
Proposed Rule Repealed Mississippi Department of
Insurance Emergency Regulation 2005-1

Specific Legal Authority Authorizing the
promulgation of Rule: Miss. Code Ann. § 63-15-65
Date Rule Proposed: January 18, 2006

Explanation of the Purpose of the Proposed Rule and the reason(s) for proposing the rule

The Mississippi Department of Insurance adopted Emergency Regulation 2005-1 because significant changes were needed, with respect to the provisions of Regulations 78-1 and 78-2, to enable the Mississippi Automobile Insurance Assigned Risk Plan (“the Plan”) to operate more efficiently and effectively in making automobile coverage available to eligible citizens of this State. The purpose of this proposed rule is to permanently adopt without substantive variance Emergency Regulation 2005-1.

The Agency Rule Making Record for this rule including any written comments received during the comment period and the record of any oral proceeding is available for public inspection by contacting the Agency at the above address.

An oral proceeding was held on this rule:

Date: February 16, 2006
Time: 2:30 p.m.
Place: Offices of the Commissioner of Insurance
501 North West Street
Jackson, Mississippi

An oral proceeding was not held on this rule.

The Agency has considered the written comments and the presentations made in any oral proceedings, and

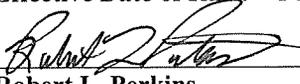
This rule as adopted is without variance from the proposed rule.

This rule as adopted differs from the proposed rule as there are minor editorial changes which affect the form rather than the substance of the rule.

The rule as adopted differs from the proposed rule. The differences however are:
Within the scope of the matters in the Notice of Proposed Rule Adoption, the logical outgrowth of the contents of the Notice of Proposed Rule Adoption and the comments submitted in response thereto, and
The Notice of Proposed Rule Adoption provided fair warning that the outcome of the proposed rule adoption could be the rule in question.

The entire text of the Proposed Rule including the text of any rule being amended or changed is attached.

Effective Date of Rule: February 21, 2006


Robert L. Perkins
Senior Attorney
Mississippi Department of Insurance