

NOTICE OF RULE ADOPTION—FINAL RULE

**STATE OF MISSISSIPPI
MISSISSIPPI DEPARTMENT OF INSURANCE**

Mississippi Department of Insurance
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through 83-5-51; as well as the provisions of Mississippi Department of Insurance Regulation No. 88-101, said regulation being the Rules of Practice and Procedure before the Mississippi Insurance Department.

Reference to Rules repealed, amended or suspended by the Proposed Rule:
N/A

Specific Legal Authority authorizing the promulgation of Rule: Miss. Code Ann. §§ 83-5-29
Date Rule Proposed: November 2, 2007

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

The purpose of this Regulation is to set forth standards to protect service members of the United States Armed Forces from dishonest and predatory insurance sales practices by declaring certain identified practices to be false, misleading, deceptive or unfair.

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: November 28, 2007
Time: 9:00 a.m.
Place: Woolfolk State Office Building, 10th Floor, Room 1001

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

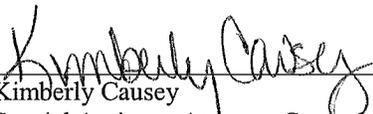
This rule as adopted is without variance from the proposed rule.

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: January 1, 2008



Kimberly Causey
Special Assistant Attorney General