



**COMMONWEALTH OF MASSACHUSETTS**  
**Office of Consumer Affairs and Business Regulation**  
**DIVISION OF INSURANCE**

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**Proposed Amendments to Division of Insurance Regulations**  
**211 CMR 54.00, 211 CMR 79.00, 211 CMR 91.00, 211 CMR 123.00 and**  
**Proposed Rescission of 211 CMR 70.00 and 211 CMR 77.00**  
**Docket No. G2025-02**

**NOTICE OF HEARING**

Pursuant to M.G.L. c. 30A and the authority granted to the Commissioner of Insurance (“Commissioner”) under M.G.L. c. 90, c. 175, c. 175A, c. 176D, and c. 175E, the Commissioner will hold a hearing on August 7, 2025 at 10:00 a.m. to consider proposed amendments to four regulations and the proposed rescission of two regulations, as indicated above. The hearing will be held virtually using TEAMS, a digital meeting program. The purpose of the hearing is to afford persons who wish to comment on these proposed regulatory changes an opportunity to do so.

The proposed changes are summarized below.

211 CMR 54.00. Procedures for Surrender and Non-Renewal of Licenses by Insurers Authorized to Write Motor Vehicle Insurance. The proposed amendment deletes requirements for paper filings and allows documents to be submitted electronically.

211 CMR 79.00. Private Passenger Motor Vehicle Insurance Rates. The proposed amendment deletes requirements for paper filings and allows rate filings to be submitted electronically.

211 CMR 91.00. Motor Vehicle Insurance Rates. The proposed amendments update references that are no longer accurate, reduce paperwork and allow for electronic filing, service and inspection of rate filings.

211 CMR 123.00. Direct Payment of Motor Vehicle Collision and Comprehensive Coverage Claims and Referral Repair Shop Programs. The proposed amendments update references that are no longer accurate, reduce paperwork for the regulated industry, motor vehicle insurers, and allow for electronic filings, electronic referral shop lists and electronic direct claim payments by motor vehicle insurers.

211 CMR 70.00. Memorandum of Order Relative to the Establishment of a Statistical Plan. The regulation was promulgated when the Division fixed and established private passenger motor vehicle insurance rates. That system is no longer used and the regulation is now unnecessary.

211 CMR 77.00. Procedures for the Conduct of Proceedings on Fixed-and-Established Private Passenger Motor Vehicle Insurance Rates. Since the move to a competitive market in 2008, the Division has not held hearings to fix and establish private passenger motor vehicle insurance rates. The regulation is now unnecessary.

The proposed changes are available for inspection on the Division's website at:

<https://www.mass.gov/lists/division-of-insurance-public-hearings>

Persons who wish to attend the public hearing must register to attend by sending an email including their name, telephone number and email address to [doidocket.mailbox@mass.gov](mailto:doidocket.mailbox@mass.gov) at least two days before the scheduled hearing date. The registration must refer to Docket No G2025-02 and specify the regulation(s) on which they wish to comment. An email with instructions for joining the hearing will be sent on the day before the hearing.

Dated: June 13, 2025



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Michael T. Caljouw  
Commissioner of Insurance

## Small Business Impact Statement

(As required by M.G.L. c. 30A §§ 2, 3 & 5)

**CMR No: 211 CMR 54 Procedure for Surrender and Non-Renewal of Licenses by Insurers Authorized to Write Motor Vehicle Insurance**

**Estimate of the Number of Small Businesses Impacted by the Regulation: 0**

**Select Yes or No and Briefly Explain**

Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to create, file, or issue additional reports? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to implement additional recordkeeping procedures? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to provide additional administrative oversight? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to hire additional employees in order to comply with the proposed regulation? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does compliance with the regulation require small businesses to hire other professionals (e.g. a lawyer, accountant, engineer, etc.)? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to purchase a product or make any other capital investments in order to comply with the regulation? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Are performance standards more appropriate than design/operational standards to accomplish the regulatory objective? (Performance standards express requirements in terms of outcomes, giving the regulated party flexibility to achieve regulatory objectives and design/operational standards specify exactly what actions regulated parties must take.) This amendment does not implicate performance standards.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Do any other regulations duplicate or conflict with the proposed regulation? There are no duplicate or conflicting regulations.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to cooperate with audits, inspections or other regulatory enforcement activities? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to provide educational services to keep up to date with regulatory requirements? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Is the regulation likely to <i>deter</i> the formation of small businesses in Massachusetts? No small businesses were identified to be included in the regulated industry. This regulation will not deter the formation of small businesses.

Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Is the regulation likely to <i>encourage</i> the formation of small businesses in Massachusetts? No small businesses were identified to be included in the regulated industry. This regulation is unlikely to encourage the formation of small businesses.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation provide for less stringent compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation establish less stringent schedules or deadlines for compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Did the agency consolidate or simplify compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Can performance standards for small businesses replace design or operational standards without hindering delivery of the regulatory objective? No small businesses were identified to be included in the regulated industry. The regulation does not implicate performance standards.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Are there alternative regulatory methods that would minimize the adverse impact on small businesses? No small businesses were identified to be included in the regulated industry.

## Small Business Impact Statement

(As required by M.G.L. c. 30A §§ 2, 3 & 5)

**CMR No: 211 CMR 70 Memorandum of Order Relative to the Establishment of a Statistical Plan (Massachusetts Automobile Statistical Plan)**

**Estimate of the Number of Small Businesses Impacted by the Regulation: 0**

**Select Yes or No and Briefly Explain**

Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to create, file, or issue additional reports? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to implement additional recordkeeping procedures? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to provide additional administrative oversight? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to hire additional employees in order to comply with the proposed regulation? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does compliance with the regulation require small businesses to hire other professionals (e.g. a lawyer, accountant, engineer, etc.)? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to purchase a product or make any other capital investments in order to comply with the regulation? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Are performance standards more appropriate than design/operational standards to accomplish the regulatory objective? (Performance standards express requirements in terms of outcomes, giving the regulated party flexibility to achieve regulatory objectives and design/operational standards specify exactly what actions regulated parties must take.) The regulation is to be rescinded and will not implicate performance standards.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Do any other regulations duplicate or conflict with the proposed regulation? N/A.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to cooperate with audits, inspections or other regulatory enforcement activities? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to provide educational services to keep up to date with regulatory requirements? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Is the regulation likely to <i>deter</i> the formation of small businesses in Massachusetts? No small businesses were identified to be included in the regulated industry. The rescission of this regulations will not deter the formation of small businesses.

Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Is the regulation likely to <i>encourage</i> the formation of small businesses in Massachusetts? No small businesses were identified to be included in the regulated industry. The rescission of this regulation is unlikely to encourage the formation of small businesses.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation provide for less stringent compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation establish less stringent schedules or deadlines for compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Did the agency consolidate or simplify compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Can performance standards for small businesses replace design or operational standards without hindering delivery of the regulatory objective? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Are there alternative regulatory methods that would minimize the adverse impact on small businesses? No small businesses were identified to be included in the regulated industry.

## Small Business Impact Statement

*(As required by M.G.L. c. 30A §§ 2, 3 & 5)*

**CMR No: 211 CMR 77: Procedures for the Conduct of Proceedings Fixed and Established Private Passenger Motor Vehicle Rates**

**Estimate of the Number of Small Businesses Impacted by the Regulation: 0**

**Select Yes or No and Briefly Explain**

Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to create, file, or issue additional reports? This regulation is being rescinded.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to implement additional recordkeeping procedures? No small businesses were identified to be included in the regulated industry. This regulation is being rescinded.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to provide additional administrative oversight? No small businesses were identified to be included in the regulated industry. This regulation is being rescinded.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to hire additional employees in order to comply with the proposed regulation? No small businesses were identified to be included in the regulated industry. This regulation is being rescinded.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does compliance with the regulation require small businesses to hire other professionals (e.g. a lawyer, accountant, engineer, etc.)? No small businesses were identified to be included in the regulated industry. This regulation is being rescinded.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to purchase a product or make any other capital investments in order to comply with the regulation? No small businesses were identified to be included in the regulated industry. This regulation is being rescinded.
Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Are performance standards more appropriate than design/operational standards to accomplish the regulatory objective? (Performance standards express requirements in terms of outcomes, giving the regulated party flexibility to achieve regulatory objectives and design/operational standards specify exactly what actions regulated parties must take.) This regulation is being rescinded.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Do any other regulations duplicate or conflict with the proposed regulation? There are no duplicate or conflicting regulations. This regulation is being rescinded.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to cooperate with audits, inspections or other regulatory enforcement activities? No small businesses were identified to be included in the regulated industry. This regulation is being rescinded.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to provide educational services to keep up to date with regulatory requirements?

		No small businesses were identified to be included in the regulated industry. This regulation is being rescinded.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Is the regulation likely to <i>deter</i> the formation of small businesses in Massachusetts? No small businesses were identified to be included in the regulated industry. This regulation will not deter the formation of small businesses. This regulation is being rescinded.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Is the regulation likely to <i>encourage</i> the formation of small businesses in Massachusetts? No small businesses were identified to be included in the regulated industry. This regulation is unlikely to encourage the formation of small businesses. This regulation is being rescinded.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation provide for less stringent compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry. This regulation is being rescinded.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation establish less stringent schedules or deadlines for compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry. This regulation is being rescinded.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Did the agency consolidate or simplify compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Can performance standards for small businesses replace design or operational standards without hindering delivery of the regulatory objective? No small businesses were identified to be included in the regulated industry. This regulation was written with performance standards in mind when appropriate. This regulation is being rescinded.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Are there alternative regulatory methods that would minimize the adverse impact on small businesses? No small businesses were identified to be included in the regulated industry. This regulation is being rescinded.



## Small Business Impact Statement

(As required by M.G.L. c. 30A §§ 2, 3 & 5)

**CMR No: 211 CMR 79, Private Passenger Motor Vehicle Insurance Rates**

**Estimate of the Number of Small Businesses Impacted by the Regulation: 0**

**Select Yes or No and Briefly Explain**

Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to create, file, or issue additional reports? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to implement additional recordkeeping procedures? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to provide additional administrative oversight? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to hire additional employees in order to comply with the proposed regulation? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does compliance with the regulation require small businesses to hire other professionals (e.g. a lawyer, accountant, engineer, etc.)? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to purchase a product or make any other capital investments in order to comply with the regulation? No small businesses were identified to be included in the regulated industry.
Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Are performance standards more appropriate than design/operational standards to accomplish the regulatory objective? (Performance standards express requirements in terms of outcomes, giving the regulated party flexibility to achieve regulatory objectives and design/operational standards specify exactly what actions regulated parties must take.) This regulation was written in a performance standard manner where appropriate.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Do any other regulations duplicate or conflict with the proposed regulation? There are no duplicate or conflicting regulations.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to cooperate with audits, inspections or other regulatory enforcement activities? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to provide educational services to keep up to date with regulatory requirements? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Is the regulation likely to <i>deter</i> the formation of small businesses in Massachusetts? No small businesses were identified to be included in the regulated industry. This regulation will not deter the formation of small businesses.
Yes	No	Is the regulation likely to <i>encourage</i> the formation of small businesses in Massachusetts?

<input type="checkbox"/>	<input checked="" type="checkbox"/>	No small businesses were identified to be included in the regulated industry. This regulation is unlikely to encourage the formation of small businesses.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation provide for less stringent compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation establish less stringent schedules or deadlines for compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Did the agency consolidate or simplify compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Can performance standards for small businesses replace design or operational standards without hindering delivery of the regulatory objective? No small businesses were identified to be included in the regulated industry. This regulation was written with performance standards in mind when appropriate.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Are there alternative regulatory methods that would minimize the adverse impact on small businesses? No small businesses were identified to be included in the regulated industry.

**Small Business Impact Statement**  
(As required by M.G.L. c. 30A §§ 2, 3 & 5)

**CMR No: 211 CMR 91, Motor Vehicle Insurance Rates**

**Estimate of the Number of Small Businesses Impacted by the Regulation: 0**

**Select Yes or No and Briefly Explain**

Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to create, file, or issue additional reports? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to implement additional recordkeeping procedures? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to provide additional administrative oversight? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to hire additional employees in order to comply with the proposed regulation? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does compliance with the regulation require small businesses to hire other professionals (e.g. a lawyer, accountant, engineer, etc.)? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to purchase a product or make any other capital investments in order to comply with the regulation? No small businesses were identified to be included in the regulated industry.
Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Are performance standards more appropriate than design/operational standards to accomplish the regulatory objective? (Performance standards express requirements in terms of outcomes, giving the regulated party flexibility to achieve regulatory objectives and design/operational standards specify exactly what actions regulated parties must take.) This regulation was written in a performance standard manner where appropriate.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Do any other regulations duplicate or conflict with the proposed regulation?  There are no duplicate or conflicting regulations.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to cooperate with audits, inspections or other regulatory enforcement activities? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to provide educational services to keep up to date with regulatory requirements? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Is the regulation likely to <i>deter</i> the formation of small businesses in Massachusetts? No small businesses were identified to be included in the regulated industry. This regulation will not deter the formation of small businesses.

Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Is the regulation likely to <i>encourage</i> the formation of small businesses in Massachusetts? No small businesses were identified to be included in the regulated industry. This regulation is unlikely to encourage the formation of small businesses.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation provide for less stringent compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation establish less stringent schedules or deadlines for compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Did the agency consolidate or simplify compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Can performance standards for small businesses replace design or operational standards without hindering delivery of the regulatory objective? No small businesses were identified to be included in the regulated industry. This regulation was written with performance standards in mind when appropriate.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Are there alternative regulatory methods that would minimize the adverse impact on small businesses? No small businesses were identified to be included in the regulated industry.

## Small Business Impact Statement

(As required by M.G.L. c. 30A §§ 2, 3 & 5)

### CMR No: 211 CMR 123, Direct Payment of Motor Vehicle Collision and Comprehensive Coverage Claims and Referral Repair Shop Programs

**Estimate of the Number of Small Businesses Impacted by the Regulation: 0**

**Select Yes or No and Briefly Explain**

Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to create, file, or issue additional reports? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to implement additional recordkeeping procedures? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to provide additional administrative oversight? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to hire additional employees in order to comply with the proposed regulation? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does compliance with the regulation require small businesses to hire other professionals (e.g. a lawyer, accountant, engineer, etc.)? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to purchase a product or make any other capital investments in order to comply with the regulation? No small businesses were identified to be included in the regulated industry.
Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Are performance standards more appropriate than design/operational standards to accomplish the regulatory objective? (Performance standards express requirements in terms of outcomes, giving the regulated party flexibility to achieve regulatory objectives and design/operational standards specify exactly what actions regulated parties must take.) This regulation was written in a performance standard manner where appropriate.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Do any other regulations duplicate or conflict with the proposed regulation? There are no duplicate or conflicting regulations.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to cooperate with audits, inspections or other regulatory enforcement activities? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to provide educational services to keep up to date with regulatory requirements? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Is the regulation likely to <i>deter</i> the formation of small businesses in Massachusetts?

		No small businesses were identified to be included in the regulated industry. This regulation will not deter the formation of small businesses.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Is the regulation likely to <i>encourage</i> the formation of small businesses in Massachusetts? No small businesses were identified to be included in the regulated industry. This regulation is unlikely to encourage the formation of small businesses.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation provide for less stringent compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation establish less stringent schedules or deadlines for compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Did the agency consolidate or simplify compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Can performance standards for small businesses replace design or operational standards without hindering delivery of the regulatory objective? No small businesses were identified to be included in the regulated industry. This regulation was written with performance standards in mind when appropriate.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Are there alternative regulatory methods that would minimize the adverse impact on small businesses? No small businesses were identified to be included in the regulated industry.