



Dipåtamenton Kontribusion yan Adu'ana

DEPARTMENT OF

**REVENUE AND TAXATION**

GOVERNMENT OF GUAM

Gubetnamenton Guåhan

LOURDES A. LEON GUERRERO, Governor *Maga'haga*  
JOSHUA F. TENORIO, Lt. Governor *Sigundo Maga'lahi*

MARIE P. LIZAMA, Acting Director  
*Direktot*  
Deputy Director  
*Sigundo Direktot*

## Office of the Insurance Commissioner

Hand Deliver

December 18, 2023

Mr. Raymond Schnabel  
President  
Insurance Association of Guam  
P.O. Box 3697  
Hagatna, GU 96932

Re: Guam Automobile Tariff and Guam Homeowners Tariff

Dear Mr. Schnabel,

My office has reviewed said documents and have found that they are acceptable and are hereby approved.

Use of the revised tariffs is effective December 18, 2023. Companies are required and encouraged to use it and to be guided by it.

The Tariffs can be found on our website [Guamtax.com](http://Guamtax.com). Furthermore, the Association is required to make sure its membership and all users get the tariffs.

The Association is to be commended for its work on this document.

Your cooperation is appreciated. If you have any questions, please contact Alice Cruz at [Alice.cruz@revtax.guam.gov](mailto:Alice.cruz@revtax.guam.gov).

Sincerely,

Michelle B. Santos  
Banking and Insurance Commissioner