

mit and the department shall issue such permit entitling the applicant, while having such permit in his immediate possession, to drive a motor vehicle upon the highways for a period of ~~four~~ *six* months, but such person must be accompanied by a licensed driver or chauffeur who is actually occupying a seat beside the driver.

Approved February 25, 1961.

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CHAPTER 34—S. F. No. 203

*An act relating to highway traffic regulations; amending Minnesota Statutes 1957, Section 169.71.*

Be it enacted by the Legislature of the State of Minnesota: .

Section 1. Minnesota Statutes 1957, Section 169.71, is amended to read:

169.71 **Windshields.** Subdivision 1. No person shall drive or operate any motor vehicle with a windshield cracked or discolored to an extent to limit or obstruct proper vision, or with any sign, poster, or other non-transparent material upon the front windshield, sidewings, side or rear windows of such vehicle, other than a certificate or other paper required to be so displayed by law, or authorized by the state director of civil defense, *or the commissioner of highways.*

Subd. 2. The windshield on every motor vehicle shall be equipped with a device for cleaning rain, snow or other moisture from the windshield, which device shall be so constructed as to be controlled or operated by the driver of the vehicle.

Subd. 3. No person shall drive any motor vehicle with the windshield or front side windows covered with steam or frost to such an extent as to prevent proper vision.

Approved February 25, 1961.

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CHAPTER 35—S. F. No. 300

*An act relating to regulation of insurance rates; amending Minnesota Statutes 1957, Sections 70.38, Subdivision 4; 70.41; 70.63, Subdivision 4; and 70.66.*

**Changes or additions indicated by italics, deletions by ~~strikeout~~.**

Be it enacted by the Legislature of the State of Minnesota:

Section 1. Minnesota Statutes 1957, Section 70.38, Subdivision 4 is amended to read:

Subd. 4. **Waiting period; effective date.** Subject to the exception specified in subdivision 5, each filing shall be on file for a waiting period of ~~15~~ *30* days before it becomes effective, which period may be extended by the commissioner for an additional period not to exceed 15 days if he gives written notice within this waiting period to the insurer or rating organization which made the filing that he needs that additional time for the consideration of the filing. Upon written application by an insurer or rating organization, the commissioner may authorize a filing which he has reviewed to become effective before the expiration of the waiting period or any extension thereof. A filing shall be deemed to meet the requirements of sections 70.35 to 70.51 unless disapproved by the commissioner within the waiting period or any extension thereof.

Sec. 2. Minnesota Statutes 1957, Section 70.41 is amended to read:

70.41 **Deviations.** Every member of or subscriber to a rating organization shall adhere to the filings made on its behalf by that organization, except that any such insurer may make written application to the commissioner for permission to file a uniform percentage decrease or increase to be applied to the premiums produced by the rating system so filed for a kind of insurance, or for a class of insurance which is found by the commissioner to be a proper rating unit for the application of such uniform percentage decrease or increase, or for a subdivision of a kind of insurance (1) comprised of a group of manual classifications which is treated as a separate unit for rate making purposes, (2) for which separate expense provisions are included in the filings of the rating organization. The application shall specify the basis for the modification and shall be accompanied by the data upon which the applicant relies. A copy of the application and data shall be sent simultaneously to the rating organization. The commissioner shall set a time and place for a hearing at which the insurer and the rating organization may be heard, and shall give them not less than ten days written notice thereof. In the event the commissioner is advised by the rating organization that it does not desire a hearing he may, upon the consent of the applicant, waive such hearing. The commissioner shall issue an order permitting the modifica-

Changes or additions indicated by *italics*, deletions by ~~strikeout~~.

tion for the insurer to be filed if he finds it to be justified and it shall thereupon become effective. He shall issue an order denying the application if he finds that the modification is not justified or that the resulting premiums would be excessive, inadequate or unfairly discriminatory. *Each deviation permitted to be filed shall be effective for a period of one year from the date of that permission unless terminated sooner with the approval of the commissioner. Each approved deviation shall remain in force until such approval is withdrawn by the commissioner after notice to the insurer or withdrawn by the insurer with the approval of the commissioner.*

Sec. 3. Minnesota Statutes 1957, Section 70.63, Subdivision 4 is amended to read:

Subd. 4. **Waiting period; effective date.** Subject to the exception specified in subdivision 5, each filing shall be on file for a waiting period of ~~15~~ *30* days before it becomes effective, which period may be extended by the commissioner for an additional period not to exceed 15 days if he gives written notice within this waiting period to the insurer or rating organization which made the filing that he needs that additional time for the consideration of the filing. Upon written application by an insurer or rating organization, the commissioner may authorize a filing which he has reviewed to become effective before the expiration of the waiting period or any extension thereof. A filing shall be deemed to meet the requirements of sections 70.60 to 70.75 unless disapproved by the commissioner within the waiting period or any extension thereof.

Sec. 4. Minnesota Statutes 1957, Section 70.66, is amended to read:

**70.66 Deviations.** Every member of or subscriber to a rating organization shall adhere to the filings made on its behalf by that organization, except that any such insurer may make written application to the commissioner for permission to file a deviation from the class rates, schedules, rating plans or rules respecting any kind of insurance, or class of risk within a kind of insurance, or combination thereof. The application shall specify the basis for the modification and a copy thereof shall also be sent simultaneously to the rating organization. The commissioner shall set a time and place for a hearing at which the insurer and the rating organization may be heard, and shall give them not less than ten days written notice thereof. In the event the commissioner is advised by the rating organization that it does not desire a hearing he

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may, upon the consent of the applicant, waive the hearing. In considering the application for permission to file the deviation the commissioner shall give consideration to the available statistics and the principles for rate making as provided in section 70.62. The commissioner shall issue an order permitting the deviation for the insurer to be filed if he finds it to be justified, and it shall thereupon become effective. He shall issue an order denying the application if he finds that the resulting premiums would be excessive, inadequate or unfairly discriminatory. ~~Each deviation permitted to be filed shall be effective for a period of one year from the date of that permission unless terminated sooner with the approval of the commissioner.~~ *Each approved deviation shall remain in force until such approval is withdrawn by the commissioner after notice to the insurer or withdrawn by the insurer with the approval of the commissioner.*

Approved February 25, 1961.

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CHAPTER 36—S. F. No. 345

[Not Coded]

*An act relating to the limitation of tax levies and expenditures in Koochiching county.*

Be it enacted by the Legislature of the State of Minnesota:

**Section 1. Koochiching county, validating expenditures.** All expenditures made by the board of county commissioners of Koochiching county for the year 1960 which are in excess of the limitations established for the year 1960, are hereby legalized and made valid.

**Sec. 2. Effective date.** This act shall become effective only after its approval by a majority vote of the board of county commissioners of Koochiching county and upon compliance with Laws 1959, Chapter 368.

Approved February 25, 1961.

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CHAPTER 37—S. F. No. 405

[Not Coded]

*An act relating to tax levy for library purposes in Koochiching county.*

**Changes or additions indicated by italics, deletions by ~~strikeout~~.**