

4 MCAR 3 1

1-26-82

1 Department of Commerce

2 Insurance Division

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4 Adopted Rules Exempting Insurers from Certain Filing

5 Requirements for Commercial Lines of Insurance

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7 Rules as Adopted

8 4 MCAR S 1.9350 Definition. "Commercial policies" means all
 9 policy forms regulated by Minn. Stat. S 70A.06 which by general
 10 practice are used for business entities. The term does not
 11 include policy forms providing private passenger vehicle
 12 insurance or homeowners' insurance, personal liability coverage,
 13 personal property or personal article floater coverage, credit
 14 property coverage, crop hail insurance, title insurance, or
 15 professional liability insurance covering individuals. The term
 16 does not include policy forms insuring individually owned
 17 motorcycles, motorized bicycles, recreational equipment, mobile
 18 homes, house trailers, snowmobiles, watercraft, aircraft not
 19 used in air commerce, or owner occupied residential dwellings
 20 containing fewer than five family dwelling units.

21 4 MCAR S 1.9351 Exemption from certain filing requirements.

22 A. Commercial policy forms. If the commercial policy forms
 23 of an insurer comply with the requirements set forth in
 24 Minnesota Statutes, the insurer shall be exempt from the filing
 25 and approval requirements set forth in Minn. Stat. S 70A.06,
 26 subd. 2 for those policies.

27 B. Commercial policy rates. If the rates of an insurer for
 28 commercial policy forms comply with the requirements set forth
 29 in Minnesota Statutes, the insurer shall be exempt from the
 30 filing requirements set forth in Minn. Stat. S 70A.06, subd. 1
 31 for those rates. This paragraph does not apply to guide "a"
 32 rates or excess rates, also known as "consent to rate."

33 C. Other rates. Insurers shall be exempt from the filing
 34 requirements set forth in Minn. Stat. S 70A.06 for guide "a"
 35 rates and excess rates used for commercial policies of insurance

1 if the rates comply with the requirements set forth in Minnesota
2 Statutes and the insurer maintains a file containing the
3 information required by Minn. Stat. S 70A.06, subd. 1 for the
4 policy for at least one year after the policy has terminated.

5 4 MCAR S 1.9352 Filing of exempt information. An insurer shall
6 within 30 days of request provide the Commissioner of Insurance
7 with any of the information for which 4 MCAR S 1.9351 provides
8 exemption from filing.