

1 Department of Commerce

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3 Adopted Rules Governing Filing Fees for Insurance Policy Rates
4 and Forms

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6 Rules as Adopted

7 2605.0100 SCOPE OF AUTHORITY.

8 Parts 2605.0100 to ~~2605-0400~~ 2605.0500 apply to all
9 licensed insurers and rate service, data service, or other
10 organizations that make insurance policy form or rate filings
11 required by statute. They are adopted pursuant to authority
12 granted under Minnesota Statutes, sections 45.023 and 60A.14,
13 subdivision 1, paragraph (c), clause (14).

14 2605.0200 FILING FEES FOR CASUALTY AND PROPERTY INSURANCE.

15 A \$10 filing fee applies to the following filing of rates,
16 rules, policies, or endorsements relating to casualty or
17 property insurance:

18 A. Rates and rules pertaining to the same kind or
19 line of insurance and submitted together are subject to a single
20 filing fee.

21 B. Policy forms and endorsements pertaining to the
22 same kind of insurance and submitted together are subject to a
23 single filing fee.

24 C. Simultaneous identical filings by other insurers
25 within a group or fleet of companies are subject to separate
26 filing fees.

27 D. Deviations from, including effective date change,
28 or nonadoption of, rate service or data service organization
29 filings are subject to filing fees.

30 E. Policy forms, endorsements, and rate filings made
31 by the Minnesota Automobile Insurance Plan or the FAIR Plan are
32 subject to filing fees.

33 F. The following kinds of worker's compensation
34 filings:

35 (1) schedule of rates;

- 1 (2) rate deviation;
- 2 (3) schedule rating plans;
- 3 (4) dividend plans;
- 4 (5) policy forms;
- 5 (6) endorsements; and
- 6 (7) retrospective rating plans.

7 2605.0300 LIFE AND HEALTH INSURANCE.

8 A \$10 filing fee applies to each filing of policy forms,
9 contracts, riders, endorsements, certificates, applications, or
10 rates as further specified in items A to H F.

11 A. If a single policy or contract filing includes
12 riders, endorsements, applications, or other forms designed to
13 be issued or used in direct connection with that policy or
14 contract, a single fee applies to that filing.

15 B. Related endorsements, riders, applications, or
16 other forms submitted as a single filing, when the policy or
17 contract is not being filed, are subject to one filing fee.

18 C. Each rate filing or rate revision is subject to a
19 filing fee.

20 D. Group insurance policy filings, including related
21 certificates, applications, or other forms are subject to a
22 single filing fee.

23 E. Filings made by the Minnesota Comprehensive Health
24 Association are subject to filing fees.

25 F. When an insurer or the Minnesota Comprehensive
26 Health Association fails to respond to an objection or inquiry
27 within 90 days, a resubmission is required if action by the
28 Department of Commerce is subsequently requested. An additional
29 filing fee is required for the resubmission.

30 2605.0400 PROVISIONS APPLICABLE TO ALL POLICY FORM AND RATE
31 FILINGS.

32 The provisions in items A to B G apply to all insurance
33 policy form and rate filings required by statute.

34 A. A multipurpose form which can be used with more
35 than one kind of policy, is subject to one filing fee.

1 B. Filings made to comply with law changes are
2 subject to filing fees.

3 C. Filings made solely to change a company name or
4 officer signature, correct printing errors, or make editorial
5 changes are subject to filing fees.

6 D. Filings made for the sole purpose of withdrawing
7 forms or rates are not subject to filing fees.

8 E. Exhibits and supporting data are not subject to
9 filing fees.

10 F. Subsequent correspondence initiated by the
11 Department of Commerce relating to a specific filing does not
12 require a separate fee, nor does any amended rate or form
13 resulting from the correspondence.

14 G. Filing fees are not refundable.

15 ~~H. In unusual situations not specifically covered by~~
16 ~~parts 2605.0100 to 2605.0400, the application or nonapplication~~
17 ~~of a filing fee will be determined by the commissioner of~~
18 ~~commerce.~~

19 2605.0500 EXAMPLES OF FEES PAYABLE.

20 The following is a list of specific filing fees applicable
21 to certain filings:

22 ~~F.~~ A. A filing consisting of a policy form, an
23 application, and four endorsements are subject to a filing fee
24 of \$10.

25 ~~G.~~ B. Rates and rules submitted together with the
26 filing described in item A are subject to an additional \$10
27 filing fee, for a total of \$20.

28 ~~H.~~ C. A group of three companies submitting identical
29 filings are subject to a \$10 filing fee for each company for a
30 total of \$30.

31 ~~I.~~ D. A filing for nonadoption or only changing the
32 effective date of a prior rate service organization filing are
33 subject to a \$10 filing fee. If the same filing also includes
34 three endorsements replacing those filed on their behalf by the
35 rate service organization, the filing fee remains the same.