

**65B.08 RATES.**

Subdivision 1. **Filing.** As agent for members, the facility shall file with the commissioner all manuals of classification, all manuals of rules and rates, all rating plans, and any modifications of same, proposed for use for automobile insurance placed through the facility. The classifications, rules and rates and any amendments thereto shall be subject to prior written approval by the commissioner. Rates, surcharge points, and increased limits factors filed by the facility shall not be excessive, inadequate, or unfairly discriminatory. No other entity, service or organization shall make filings for the facility or the members to apply to insurance placed through the facility.

Subd. 2. **Use of rates.** Every member shall be authorized to use the rates and rules approved by the commissioner for use by the facility on business placed through the facility, and shall use no other rates on automobiles placed through the facility.

Subd. 3. **Facility exempt.** Laws relating to rating organizations or advisory organizations shall not apply to functions provided for under this section.

**History:** 1971 c 813 s 8; 1992 c 520 s 13,14; 1995 c 258 s 48