

THE GENERAL ASSEMBLY OF PENNSYLVANIA

**HOUSE BILL**  
**No. 1270** Session of  
1991

INTRODUCED BY LESCOVITZ, JOSEPHS, COLAIZZO, PISTELLA, KRUSZEWSKI  
AND DALEY, APRIL 23, 1991

REFERRED TO COMMITTEE ON INSURANCE, APRIL 23, 1991

AN ACT

1 Amending the act of June 11, 1947 (P.L.538, No.246), entitled  
2 "An act relating to the regulation of rates for insurance  
3 which may be written by stock or mutual casualty insurance  
4 companies, associations or exchanges, including fidelity,  
5 surety and guaranty bonds and all other forms of motor  
6 vehicle insurance, and title insurance; to rating and  
7 advisory organizations; conferring on the Insurance  
8 Commissioner the power and duty of supervising and regulating  
9 persons, associations, companies and corporations, and of  
10 enforcing the provisions of this act; prescribing and  
11 regulating the practice and procedure before the  
12 commissioner, and procedure for review by the courts; giving  
13 the Court of Common Pleas of Dauphin County exclusive  
14 jurisdiction over certain proceedings; prescribing penalties  
15 and providing for enforcement thereof, and repealing  
16 inconsistent acts," further providing for rate filings.

17 The General Assembly of the Commonwealth of Pennsylvania  
18 hereby enacts as follows:

19 Section 1. Section 4(a) of the act of June 11, 1947  
20 (P.L.538, No.246), known as The Casualty and Surety Rate  
21 Regulatory Act, is amended to read:

22 Section 4. Rate Filings.

23 (a) Every insurer shall file with the commissioner every  
24 manual of classifications, rules and rates, every rating plan

1 and every modification of any of the foregoing which it proposes  
2 to use. The filing of the aforementioned shall be made whether  
3 or not the coverage is provided on an individual or group basis  
4 and whether or not the group policy is issued in this  
5 Commonwealth or another state. Every such filing shall state the  
6 proposed effective date thereof and shall indicate the character  
7 and extent of the coverage contemplated. When a filing is not  
8 accompanied by the information upon which the insurer supports  
9 such filing, and the commissioner does not have sufficient  
10 information to determine whether such filing meets the  
11 requirements of the act, he may require such insurer to furnish  
12 the information upon which it supports such filing. Any filing  
13 may be supported by (1) the experience or judgment of the  
14 insurer or rating organization making the filing, (2) the  
15 experience of other insurers or rating organizations, or (3) any  
16 other factors which the insurer or rating organization deems  
17 relevant. A filing and any supporting information shall be open  
18 to public inspection after the filing becomes effective.

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20 Section 2. This act shall take effect in 90 days.