

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 427 Session of
1989

INTRODUCED BY RYBAK, MANDERINO, COLAFELLA, YANDRISEVITS, DURHAM,
MICHLOVIC, LLOYD, CAWLEY, LaGROTTA, MELIO, COLAIZZO, MORRIS,
LUCYK, FEE, JAROLIN, McCALL, BELFANTI, TRELLO, NAHILL,
HARPER, BATTISTO, BELARDI, MICOZZIE, HALUSKA, E. Z. TAYLOR,
PERZEL, LAUGHLIN, J. L. WRIGHT, BISHOP, CORNELL, SEMMEL,
COHEN, SALOOM, RAYMOND, CIVERA, COLE, WOZNIAK, KUKOVICH,
CALTAGIRONE, D. W. SNYDER, GRUITZA, RUDY AND McNALLY,
FEBRUARY 14, 1989

REFERRED TO COMMITTEE ON INSURANCE, FEBRUARY 14, 1989

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," requiring insurers to file their
17 underwriting standards with the Insurance Commissioner.

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

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

1 Section 4. Rate Filings.

2 (a) Every insurer shall file with the commissioner every
3 manual of classifications, rules and rates, all underwriting
4 standards, every rating plan and every modification of any of
5 the foregoing which it proposes to use. Every such filing shall
6 state the proposed effective date thereof and shall indicate the
7 character and extent of the coverage contemplated. When a filing
8 is not accompanied by the information upon which the insurer
9 supports such filing, and the commissioner does not have
10 sufficient information to determine whether such filing meets
11 the requirements of the act, he may require such insurer to
12 furnish the information upon which it supports such filing. Any
13 filing 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.

19 * * *

20 Section 2. This act shall take effect in 60 days.