

## **.0105 MANUSCRIPT OR INDIVIDUAL RISK FILINGS**

- (a) Within 60 days after the inception date of a manuscript or individual risk policy, the insurer must submit to the Department of Insurance, Property and Casualty Division:
  - (1) Any form or endorsement not previously filed with the Department and approved for use.
  - (2) A statement describing how the rates were calculated.
  - (3) A certification that the rates are not excessive, inadequate, nor unfairly discriminatory.
  - (4) A statement explaining why a manuscript or individual risk filing was needed.
- (b) The Commissioner may require such other information as he deems to be necessary for a review of filings made under this Rule.
- (c) All filings made under this Rule must be refiled whenever a change occurs in or to the policy or upon the renewal date of the policy, whichever occurs first. Continuous policies are not permitted.
- (d) A copy of the approved filing shall be retained by the filer in accordance with 11 NCAC 19.0002 through 11 NCAC 19.0005.

Authority: N.C. Administrative Code Title 11: Chapter 10 .0105