

Minnesota Attorney General: Administrative Rules Proceedings

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Version 3
August 20, 2018

Our File No. 11XL 05-0009-0119

7/8 R. Hunter to arrange for updated Aff. Mlg. Notice to incl. + copies of comments

RULE REVIEW CHECKLIST

DATE RULE RECEIVED 7-5-85
DATE FOR REVIEW 7-15-85
DATE DUE 7-19-85

Adopted w/a hearing _____
Adopted w/o hearing ✓
Temporary rule _____

Approved 7-19-85 mjc Disapproved _____ Returned to Agency _____

Resubmitted _____ Due _____
Approved _____ Disapproved _____ Returned to Agency _____

Date filed w/Secretary of State 7-22-85 Revisor approved 7/9/85
disapproved _____

✓ Rule as Adopted

_____ Rule as Proposed

✓ Order Adopting 5.30.85 Date

✓ Notice of Intent to Solicit Outside Opinion + comments

✓ Order for rulemaking
N/A date of Hearing

N/A Certificate of Board's Authorizing Resolution

✓ Notice of rulemaking
? Sufficiency no small biz statement

✓ Affidavit of Mailing Notice or rulemaking
1.11.85 At least 30 days prior to ~~hearing~~/adoption

✓ Mailing list Certificate

✓ Publication in State Register
1.14.85 At least 30/~~20~~ days prior to ~~hearing~~/adoption

N/A Hearing Examiner's Report

_____ Chief Hearing Examiner's Report(s)
_____ Approving H.E.'s Report
_____ Approving agency action

✓ Agency's Findings of Fact

N/A LCRAR Report or agency Affidavit

_____ Certificate of Board's Resolution Adopting Rules

✓ Order Approving Incorporation by Reference

✓ Statement of Need and Reasonableness contains small biz statement. affect few, if any

N/A Petition for Adoption of a Rule

? Record (includes transcript or tape, exhibits, comments received by agency, requests for a hearing, and other relevant materials)

✓ Certificate of Compliance w/Rulemaking Procedures

? Affidavit of Mailing Notice of Submission to Attorney General dated 6/13 to be updated to 7/5

? Notice of Submission to the Attorney General

SF-00006-04

STATE OF MINNESOTA

Office Memorandum

DEPARTMENT : ATTORNEY GENERAL

PHONE : 6-9412

DATE : July 11, 1985

TO : Judith V. Wehrwein
Attorney General Administration
Division of Finance

FROM : Ronald E. Hunter
Special Assistant Attorney General

SUBJECT : Commerce Department Filing
Fees Rules For Insurance
Policy Rates and Forms

Enclosed, as we discussed, are the documents necessary to complete the Insurance Filing Fees Rules package previously submitted for review.

aso
Enc.

RECEIVED
JUL 15 1985
ATTORNEY GENERAL
ADMINISTRATIVE AGENCIES

To:

Date: 7/8/85

Re: Commerce - Filing Fees for Insurance Policy Rates and Forms.

Rules as Adopted

..3, line 15. 2605.0400 H.

No criteria to govern commissioner discretion in determining what is an "unusual" situation

(1) appl of 16A.128? N/A
(2) pg 3, line 15
(3) small biz

SF-00006-04

DEPARTMENT : ATTORNEY GENERAL

PHONE : 6-1409

STATE OF MINNESOTA

Office Memorandum

DATE : July 2, 1985

TO : JUDITH V. WEHRWEIN
Attorney General's Office
Administrative Division, 204 Administration Bldg.

FROM : RONALD E. HUNTER
Special Assistant Attorney General

SUBJECT : NONCONTROVERSIAL RULES GOVERNING FILING FEES FOR INSURANCE POLICY RATES AND FORMS

Attached and hereby submitted for approval are the non-controversial rules governing insurance rates and forms filing fees adopted by the Department of Commerce.

In compliance with your instructions, a single copy of each required document, except for the rules as adopted (four copies), is attached. Also, please note: (1) that Commerce Department records indicate no request for notice of submission to the Attorney General was received; and (2) that these rules were initially published November 12, 1984, withdrawn, amended and republished January 14, 1985.

Please contact me if you have any questions.

aso
Att.

ccL Richard G. Gomsrud
Commerce Department

RECEIVED
JUL 03 1985
ATTORNEY GENERAL
ADMINISTRATIVE AGENCIES

SF-00006-03

STATE OF MINNESOTA

DEPARTMENT ATTORNEY GENERAL

Office Memorandum

TO: MICHAEL A. HATCH, Commissioner
Department of Commerce

DATE: 7-22-85

ATTN: RONALD E. HUNTER
Special Assistant Attorney General

FROM: MARTHA J. CASSERLY MJC
Special Assistant Attorney General

PHONE: 296-4692

SUBJECT: In the Matter of the Proposed Adoption of Rules Relating to Filing Fees

The above-referenced rule has been approved as to its legality by the Attorney General on July 19, 1985.

Enclosed is the agency's copy of the approved rule. This office has already filed two copies of the approved rule with the Secretary of State, who will forward one copy to the Revisor of Statutes. The fourth copy is being retained by this division of the Attorney General's Office for its records.

Also enclosed are any petitions, requests, submission or comments received by the agency and any extra copies of documents which the agency submitted to the Attorney General.

In order for a permanent rule without a hearing to become effective, your agency must publish a notice of adoption in the State Register in accordance with Minn. Stat. § 14.27. An emergency rule becomes effective five working days after approval by the Attorney General; however, the agency must publish a notice in the State Register in accordance with Minn. Stat. § 14.34.

If you have any questions in this regard, please contact me.

MJC:sz

Enclosures

cc: Maryanne Hruby
Executive Director
Legislative Commission to Review
Administrative Rules

Duane Harves
Chief Administrative Law Judge
Office of Administrative Hearings

Department of Commerce

Adopted Rules Governing Filing Fees for Insurance Policy Rates and Forms

Rules as Adopted

2605.0100 SCOPE OF AUTHORITY.

Parts 2605.0100 to ~~2605.0400~~ 2605.0500 apply to all licensed insurers and rate service, data service, or other organizations that make insurance policy form or rate filings required by statute. They are adopted pursuant to authority granted under Minnesota Statutes, sections 45.023 and 60A.14, subdivision 1, paragraph (c), clause (14).

2605.0200 FILING FEES FOR CASUALTY AND PROPERTY INSURANCE.

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

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

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

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

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

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

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

(1) schedule of rates;

(2) rate deviation;

(3) schedule rating plans;

(4) dividend plans;

(5) policy forms;

(6) endorsements; and

(7) retrospective rating plans.

2605.0300 LIFE AND HEALTH INSURANCE.

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

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

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

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

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

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

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

2605.0400 PROVISIONS APPLICABLE TO ALL POLICY FORM AND RATE FILINGS.

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

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

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

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

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

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

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

G. Filing fees are not refundable.

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

2605.0500 EXAMPLES OF FEES PAYABLE.

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

~~I.~~ A. A filing consisting of a policy form, an application, and four endorsements are subject to a filing fee of $10.

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

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

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

APPROVED AS TO FORM AND LEGALITY

July 19 1985

HUBERT H. HUMPHREY, III
ATTORNEY GENERAL

BY MJ Cassedy
SPECIAL ASSISTANT ATTORNEY GENERAL

STATE OF MINNESOTA
DEPARTMENT OF STATE
FILED
JUL 22 1985

Joan Anderson Growe
Secretary of State

10:10 A.M.

AG copy.

Department of Commerce

Adopted Rules Governing Filing Fees for Insurance Policy Rates and Forms

Rules as Adopted

2605.0100 SCOPE OF AUTHORITY.

FF

Parts 2605.0100 to ~~2605.0400~~ 2605.0500 apply to all licensed insurers and rate service, data service, or other organizations that make insurance policy form or rate filings required by statute. They are adopted pursuant to authority granted under Minnesota Statutes, sections 45.023 and 60A.14, subdivision 1, paragraph (c), clause (14).

2605.0200 FILING FEES FOR CASUALTY AND PROPERTY INSURANCE.

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

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

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

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

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

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

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

(1) schedule of rates;

APPROVED IN THE REVISOR OF STATUTES OFFICE BY:

(2) rate deviation;

(3) schedule rating plans;

(4) dividend plans;

(5) policy forms;

(6) endorsements; and

(7) retrospective rating plans.

2605.0300 LIFE AND HEALTH INSURANCE.

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

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

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

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

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

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

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

2605.0400 PROVISIONS APPLICABLE TO ALL POLICY FORM AND RATE FILINGS.

The provisions in items A to ь H apply to all insurance policy form and rate filings required by statute.

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

APPROVED IN THE REVISOR OF STATUTES OFFICE BY:

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

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

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

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

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

G. Filing fees are not refundable.

H. In unusual situations not specifically covered by parts 2605.0100 to ~~2605.0400~~ 2605.0500, the application or nonapplication of a filing fee will be determined by the commissioner of commerce.

? vague - no criteria

2605.0500 EXAMPLES OF FEES PAYABLE.

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

ff

~~I.~~ A. A filing consisting of a policy form, an application, and four endorsements are subject to a filing fee of $10.

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

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

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

APPROVED BY THE REVISOR OF STATUTES OFFICE BY:

In the Matter of the Proposed Adoption of Rules Relating to Filing Fees

AMENDED FINDINGS OF FACT AND CONCLUSIONS AND ORDER ADOPTING RULE

On the 30th day of May 1985, Findings of Fact and Conclusions and Order Adopting Rules were signed by the Commissioner of Commerce, Michael A. Hatch. Subsequent thereto, pursuant to Minnesota Statute Section 14.26, the proposed rules were submitted to the Attorney General's office for approval. Upon review by the Attorney General's office it was determined that Part 2605.0400 (H) did not have adequate statuatory authority to allow its adoption. Part 2605.0400 reads as follows: "H. Any unusual situation not specifically covered by Parts 2605.0100 to 2605.0500, the application or nonapplication of a filing fee will be determined by the Commissioner of Commerce". Based upon the determination of the Attorney General's office this section should be deleted in its entirety.

IT IS NOW THEREFORE ORDERED, that the rules identified as Rules Governing Filing Fees For Insurance Rates and Forms are adopted, as modified by the deletion of Part 2605.0400 (H), this 18th day of July, 1985 pursuant to the authority vested in me by Minnesota Statute Section 60A.14 Subdivision 1C.

Michael A. Hatch
Commissioner of Commerce

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

In the Matter of the Proposed Adoption of Rules Governing Filing Fees for Insurance Policy Rates & Forms

ORDER ADOPTING RULES

Notice of the Commissioner's intent to adopt the above-entitled rules without a public hearing was published in the State Register on January 14, 1985 and was sent by the United States mail to all persons on the list maintained by the Department of Commerce pursuant to Minn. Stat. Section 14.14, subd. 1a on January 11, 1985.

After affording interested and affected persons an opportunity to submit comments for 30 days after Notice, receiving fewer than twenty-five (25) written requests for a public hearing within the 30-day comment period, reviewing and considering the comments, and determining the need for and reasonableness for the above-captioned rules,

NOW, THEREFORE, IT IS ORDERED that these rules identified as Rules Governing Filing Fees for Insurance Policy Rates & Forms are adopted this 30th day of May, 1985 pursuant to authority vested in me by Minn. Stat. Section 60A.14, subd. 1c.

Michael A. Hatch
Commissioner of Commerce

State of Minnesota
Department of Commerce

Notice of Intent to Solicit Outside Opinion Regarding Proposed Rules Relating to Fees for Rate and Form Filings including the Impact of the Rules on Small Businesses

Notice is hereby given that the Department of Commerce is seeking information or opinions from persons outside the agency in preparing to promulgate new rules governing fees for rate and form filings. Promulgation of these rules is authorized by Minnesota Statutes, section 60A.14, subdivision 1(c).

Outside opinion is also being solicited as to how these rules will affect small businesses as defined by Minnesota Laws 1983, ch. 188, codified as Minnesota Statutes § 14.115, subd. 1.

The Department of Commerce requests information and comments concerning the subject matter of these rules. Interested or affected persons or groups may submit statements of information or comment orally or in writing to: Don Peterson, Department of Commerce, 500 Metro Square Building, St. Paul, MN 55101, (612) 296-2656.

All statements of information and comment shall be accepted until July 18, 1984. Any written material received by the Department of Commerce shall become part of the record in the event that the rules are promulgated.

Michael A. Hatch
Commissioner of Commerce

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

In the Matter of the Proposed Adoption of Rules Governing Filing Fees for Insurance Policy Rates & Forms

ORDER FOR NOTICE OF INTENT TO ADOPT RULES WITHOUT PUBLIC HEARING

IT IS ORDERED this 21st day of December, 1984 that Notice of Intent to Adopt Rules Withut Public Hearing in the above-entitled matter be given to all persons who have registered their names with the Department of Commerce for that purpose and be published in the State Register.

Michael A. Hatch
Commissioner of Commerce

In the Matter of the Proposed Adoption of
Rules Relating to Filing Fees

AFFIDAVIT OF
MAILING

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

Rose T. Weiner , being first duly sworn, deposes and says:

That on the 11th day of January, 1985, at the City of St. Paul, County of Ramsey, State of Minnesota, she served the attached Notice of Intent to Adopt Rules without a public hearing by depositing in the State of Minnesota Central Mail System for United States mailing at said City of St. Paul, a copy properly prepared with first-class postage prepaid, on all persons and associations who have requested that their names be placed on file with the Department of Commerce for the purpose of receiving notice of the proposed adoption of rules.

A copy of the proposed rules is attached.

Rose T. Weiner
ROSE T. WEINER

Subscribed and sworn to before me this
17th day of June, 1985.

Nancy J. Link
Notary Public

NANCY J. LINK
NOTARY PUBLIC - MINNESOTA

State of Minnesota
Department of Commerce

In the Matter of the Proposed Adoption of
Rules Relating to Filing Fees

Notice of Intent to Adopt Rules Without a Public Hearing

Notice is hereby given that the Department of Commerce proposes to adopt the above-entitled rules without a public hearing. The Commissioner of Commerce has determined that the proposed adoption of these rules will be noncontroversial in nature and has elected to follow the procedures set forth in Minnesota Statutes, section 14.21. Although no changes have been made in the rules, they are being republished as they appeared in the State Register (9 SR 1018) due to a procedural calculation.

Persons interested in these rules shall have 30 days to submit comments in support of or in opposition to the rules. Each comment should identify the portion of the proposed rule addressed, the reason for the comment, and any change proposed. The proposed rules may be modified if the modifications are supported by the data and views submitted to the agency and do not result in a substantial change.

No public hearing will be held unless twenty-five (25) or more persons make a written request for a hearing within the 30-day comment period. In the event a public hearing is required, the agency will proceed according to the provisions of Minnesota Statutes, section 14.14, subd. 1.

Persons who wish to submit comments or a written request for a public hearing should submit them to Donald Peterson, Department of Commerce, 500 Metro Square Building, St. Paul, MN 55101. Any person requesting a public hearing should state her/his name and address, identify the portion of the proposed rule addressed, the reason for the request and any change proposed and send this information to the above address.

Authority for the adoption of these rules is contained in Minnesota Statutes, section 60A.14. subdivision 1(c). Additionally, a Statement of Need and Reasonableness describing the need for and reasonableness of each provision and identifying the data and information relied upon to support the proposed rules has been prepared and is available upon request.

Upon adoption of the final rules without a public hearing, the proposed rules, this Notice, the Statement of Need and Reasonableness, all written comments received, and the final Rules as Adopted will be delivered to the Attorney General for review as to form and legality, including the issue of substantial change. Persons who wish to be advised of the submission of this material to the Attorney General, or who wish to receive a copy of the final rules as proposed for adoption, should submit a written statement of such request to Richard Gomsrud, General Counsel Department of Commerce, 500 Metro Square Bldg., St. Paul, MN 55101.

A copy of the proposed rules is attached to this Notice.
Copies of this Notice and the proposed rules are available and may be obtained by contacting Rose Weiner at the above address.

Michael A. Hatch
Commissioner of Commerce

Rules as Proposed (all new material)

2605.0100 SCOPE OF AUTHORITY.

Parts 2605.0100 to 2605.0400 apply to all licensed insurers and rate service, data service, or other organizations that make insurance policy form or rate filings required by statute. They are adopted pursuant to authority granted under Minnesota Statutes, sections 45.023 and 60A.14, subdivision 1, paragraph (c), clause (14).

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

(1) schedule of rates;

(2) rate deviation;

(3) schedule rating plans;

(4) dividend plans;

(5) policy forms;

(6) endorsements; and

APPROVED BY THE REVISOR OF STATUTES

(7) retrospective rating plans.

2605.0300 LIFE AND HEALTH INSURANCE.

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

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

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

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

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

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

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

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

G. Filing fees are not refundable.

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

I. A filing consisting of a policy form, an application, and four endorsements are subject to a filing fee of $10.

J. Rates and rules submitted together with the filing described in item A are subject to an additional $10 filing fee, for a total of $20.

K. A group of three companies submitting identical filings are subject to a $10 filing fee for each company for a total of $30.

L. A filing for nonadoption or only changing the effective date of a prior rate service organization filing are subject to a $10 filing fee. If the same filing also includes three endorsements replacing those filed on their behalf by the rate service organization, the filing fee remains the same.

APPROVED BY THE REVISOR OF STATUTES

STATE OF MINNESOTA

COUNTY OF RAMSEY

CERTIFICATE

In the Matter of the Proposed Adoption of
Rules Relating to Filing Fees

I hereby certify that the list of persons, associations, and other interested groups who have requested, pursuant to Minnesota Statutes, section 14.14, subd. 1a, that their names be placed on file with and maintained by the Department of Commerce for the purpose of receiving notice of the proposed adoption of rules is accurate and complete as of 12:00 P.M., this 11th day of January, 1985.

Rose T. Weiner

ROSE T. WEINER

Robert R. Abrohams
Robert R. Abrohams [redacted]ency, Inc.
1112 Plymouth Bldg.
Minneapolis, MN 55402

Bjorn J. Osberg
Group Health Inc
2829 Univ. Ave. S.E.
Minneapolis, MN 55414

John B. LaMacchia & Associates
Actuaries Management Consultants
12 North Central Avenue
St. Louis, MO 63105

Sam Ruhle
Office of Administrative Hearings
400 Summit Bank Building
Minneapolis, MN 55415

Joseph T. Justice, Counsel
Alexander Howden Group U.S. Inc.
P.O. Box 19539
Atlanta, GA 30325

Alliance of American Insurers
Attn: Debra G. Wozniak
1501 Woodfield Rd., Suite 400 West
Schaumberg, IL 60195

Willys P. Jones
Allison-Williams Co.
2300 IDS Center
Minneapolis, MN 55402

Mr. Robert J. Demichelis
American Council of Life Insurance
1850 K Street NW
Wasnington, DC 20006

Fred McGarvey
American Insurance Association
230 W. Monroe
Chicago, IL 60606

Daniel D. Foth
Associated Builders & Contractors
6300 Walker Street, Room 109
Minneapolis, MN 55416

Morris J. Anderson, Exec. Dir.
Association of Minnesota Counties
555 Park Street, Suite 300
St. Paul, MN 55103

R. G. Lanham, Dir. of Research
Carleton Financial Computations
P.O. Box 570
South Bend, IN 46624

Jonn F. Sheski, Counsel
Central Life Assurance Company
P.O. Box 5620
Madison, WI 53705

Glen Tullman
Certified Collateral Corporation
640 N. LaSalle, Suite 640
Chicago, IL 60610

M. D. Monette, V. P. & Counsel
Colonial Penn Group, Inc.
5 Penn Center Plaza
Philadelphia, PA 19181

Timothy L. Tucker
Consumer Credit Insurance Assoc.
307 N. Michigan Ave.
Chicago, IL 60601

Coury, Schwinn, Kodadek & McRoberts
1380 Soo Line Bldg.
Minneapolis, MN 55402

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Crum & Forster Corporation
305 Madison Avenue
Morristown, NJ 07960

Gerard P. Davey
Attorney at Law
One Newport Pl., Suite 900
Newport Beach, CA 92660

Michael Bernardino, Mgr.
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5 World Trade Center
New York, NY 10048

Gerald G. Dederick, Esq.
6800 France Ave. S., #750
Edina, MN 55435

Director
Developmental Disabilities Office
201 Capitol Square Building
St. Paul, MN 55101

David L. Boehnen
Dorsey & Whitney
1st Bank Place East
Minneapolis, MN 55402

Nicholas T. Kakos
Federal Cartridge Corporation
Twin Cities Army Ammunition Plant
New Brighton, MN 55112

Richard Russell, Esq.
Finley, Kumble, Wagner, et al
425 Park Ave.
New York, NY 10022

Fireman's Fund Emp. Ins. Co.
Contracts Department
P.O. Box 1100
Green Bay, WI 54305

Conrad M. Fredin
811 Norwest Center
Duluth, MN 55802

George H. Frisch
1781 Saunders
St. Paul, MN 55116

Michael D. Johnson
Frundt, Frundt & Johnson
117 W. 5th Street
Blue Earth, MN 56013

Mr. Larry A. Bakken
Hamline Law School
1536 Hewitt
St. Paul, MN 55102

John A. Knapp, Esq.
Hessian, McKasy & Soderberg, P. A.
1500 Midwest Plaza Building
Minneapolis, MN 55402

Norbert A. McCrady
Independent Bankers of Minn.
7850 Metro Pkway., Suite 213
Bloomington, MN 55420

Investment Company Institute
1775 K Street NW
Washington, DC 20006

J. David Wise
Investors Diversified Serv., Inc.
IDS Tower
Minneapolis, MN 55402

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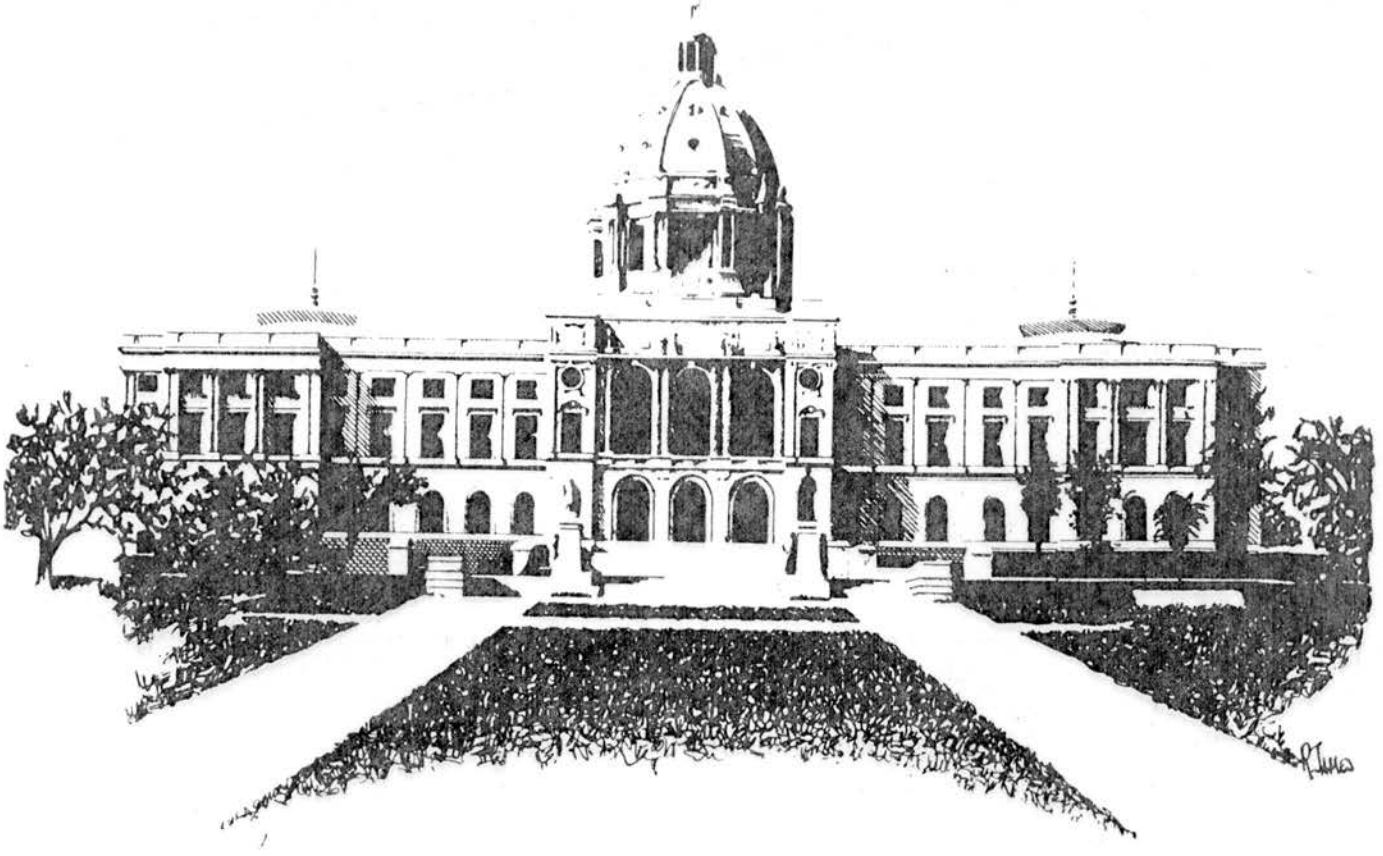
Filing Fees

STATE REGISTER

STATE OF MINNESOTA



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Persons interested in these rules shall have 30 days to submit comments in support of or in opposition to the rules. Comment is encouraged. Each comment should identify the portion of the proposed rule addressed, the reason for the comment, and any change proposed. The proposed rules may be modified if the modifications are supported by the data and views submitted to the agency and do not result in a substantial change in the proposed language.

No public hearing will be held unless twenty-five (25) or more persons make a written request for a hearing within the 30-day comment period. In the event a public hearing is required, the agency will proceed according to the provisions of Minnesota Statutes, section 14.14, subd. 1.

Persons who wish to submit comments or a written request for a public hearing should submit them to Allyn R. Long, Assistant Commissioner, Department of Commerce, 500 Metro Square Building, St. Paul, MN 55101, (612) 297-2750. Any person requesting a public hearing should state her/his name and address, and is encouraged to identify the portion of the proposed rule addressed, the reason for the request and any change proposed and to send this information to the above address.

Authority for the adoption of these rules is contained in Minnesota Statutes, section 46.01, subd. 2. Additionally, a Statement of Need and Reasonableness describing the need for and reasonableness of each provision and identifying the data and information relied upon to support the proposed rules has been prepared and is available upon request by contacting Linda Phillips at the above address.

Upon adoption of the final rules without a public hearing, the proposed rules, this notice, the Statement of Need and Reasonableness, all written comments received, and the final Rules as Adopted will be delivered to the Attorney General for review as to form and legality, including the issue of substantial change. If a hearing is not required, notice of the date of submission of the proposed rules to the Attorney General for review will be mailed to any person requesting to receive the notice. Persons who wish to be advised of the submission of this material to the Attorney General, or who wish to receive a copy of the final rules as proposed for adoption should submit a written statement of such request to Linda Phillips, Department of Commerce, 500 Metro Square Bldg., St. Paul, MN 55101.

A copy of the proposed rules is attached to this notice.

Copies of this notice and the proposed rules are available and may be obtained by contacting Linda Phillips at the above address.

Michael A. Hatch
Commissioner of Commerce

Department of Commerce

Proposed Rules Governing Filing Fees for insurance Policy Rates and Forms

Notice of Intent to Adopt Rules without a Public Hearing

Notice is hereby given that the Department of Commerce proposes to adopt the above-entitled rules without a public hearing. The Commissioner of Commerce has determined that the proposed adoption of these rules will be noncontroversial in nature and has elected to follow the procedures set forth in Minnesota Statutes, section 14.21. Although no changes have been made in the rules, they are being republished as they appeared in the *State Register* (9 SR 1018) due to a procedural calculation.

Persons interested in these rules shall have 30 days to submit comments in support of or in opposition to the rules. Each comment should identify the portion of the proposed rule addressed, the reason for the comment, and any change proposed. The proposed rules may be modified if the modifications are supported by the data and views submitted to the agency and do not result in a substantial change.

No public hearing will be held unless twenty-five (25) or more persons make a written request for a hearing within the 30-day comment period. In the event a public hearing is required, the agency will proceed according to the provisions of Minnesota Statutes, section 14.14, subd. 1.

Persons who wish to submit comments or a written request for a public hearing should submit them to Donald Peterson,

KEY: PROPOSED RULES SECTION — Underlining indicates additions to existing rule language. ~~Strike outs~~ indicate deletions from existing rule language. If a proposed rule is totally new, it is designated "all new material." ADOPTED RULES SECTION — Underlining indicates additions to proposed rule language. ~~Strike outs~~ indicate deletions from proposed rule language.

Department of Commerce, 500 Metro Square Building, St. Paul, MN 55101. Any person requesting a public hearing should state her/his name and address, identify the portion of the proposed rule addressed, the reason for the request and any change proposed and send this information to the above address.

Authority for the adoption of these rules is contained in Minnesota Statutes, section 60A.14. subdivision 1(c). Additionally, a Statement of Need and Reasonableness describing the need for and reasonableness of each provision and identifying the data and information relied upon to support the proposed rules has been prepared and is available upon request.

Upon adoption of the final rules without a public hearing, the proposed rules, this notice, the Statement of Need and Reasonableness, all written comments received, and the final Rules as Adopted will be delivered to the Attorney General for review as to form and legality, including the issue of substantial change. Persons who wish to be advised of the submission of this material to the Attorney General, or who wish to receive a copy of the final rules as proposed for adoption, should submit a written statement of such request to Richard Gomsrud, General Counsel Department of Commerce, 500 Metro Square Bldg., St. Paul, MN 55101.

A copy of the proposed rules is attached to this notice. Copies of this notice and the proposed rules are available and may be obtained by contacting Rose Weiner at the above address.

Michael A. Hatch
Commissioner of Commerce

Rules as Proposed (all new material)

2605.0100 SCOPE OF AUTHORITY.

Parts 2605.0100 to 2605.0400 apply to all licensed insurers and rate service, data service, or other organizations that make insurance policy form or rate filings required by statute. They are adopted pursuant to authority granted under Minnesota Statutes, sections 45.023 and 60A.14, subdivision 1, paragraph (c), clause (14).

2605.0200 FILING FEES FOR CASUALTY AND PROPERTY INSURANCE.

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

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

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

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

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

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

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

(1) schedule of rates;

(2) rate deviation;

(3) schedule rating plans;

(4) dividend plans;

(5) policy forms;

(6) endorsements; and

(7) retrospective rating plans.

2605.0300 LIFE AND HEALTH INSURANCE.

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

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

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

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

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

F. Filings made by the Minnesota Comprehensive Health Association are subject to filing fees.

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

2605.0400 PROVISIONS APPLICABLE TO ALL POLICY FORM AND RATE FILINGS.

The provisions in items A to L apply to all insurance policy form and rate filings required by statute.

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

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

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

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

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

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

G. Filing fees are not refundable.

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

I. A filing consisting of a policy form, an application, and for endorsements are subject to a filing fee of $10.

J. Rates and rules submitted together with the filing described in item A are subject to an additional $10 filing fee, for a total of $20.

K. A group of three companies submitting identical filings are subject to a $10 filing fee for each company for a total of $30.

L. A filing for nonadoption or only changing the effective date of a prior rate service organization filing are subject to a $10 filing fee. If the same filing also includes three endorsements replacing those filed on their behalf by the rate service organization, the filing fee remains the same.

Department of Commerce

Proposed Rules Relating to Subdivided Land

Notice of Intent to Adopt Rules without a Public Hearing

Notice is hereby given that the Department of Commerce proposes to adopt the above-entitled rules without a public hearing. The Commissioner of Commerce has determined that the proposed adoption of these rules will be noncontroversial in nature and has elected to follow the procedures set forth in Minnesota Statutes, section 14.21.

Persons interested in these rules shall have 30 days to submit comments in support of or in opposition to the rules. Each comment should identify the portion of the proposed rule addressed, the reason for the comment, and any change proposed. The proposed rules may be modified if the modifications are supported by the data and views submitted to the agency and do not result in a substantial change.

KEY: PROPOSED RULES SECTION — Underlining indicates additions to existing rule language. ~~Strike outs~~ indicate deletions from existing rule language. If a proposed rule is totally new, it is designated "all new material." ADOPTED RULES SECTION — Underlining indicates additions to proposed rule language. ~~Strike outs~~ indicate deletions from proposed rule language.

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

In the Matter of the Proposed Adoption
of Rules Relating to Filing Fees

FINDINGS OF FACTS
AND CONCLUSIONS

Notice of the Intent to Adopt the Proposed Rules Relating to Filing Fees and the Proposed Rules were published in the State Register on November 12, 1984 at Page 1018. Proper notice required by Minnesota Statutes, Section 14.05 to 14.36 was served upon all persons, associations, and other interested groups registered with the State of Minnesota, Department of Commerce for that purpose.

After affording interested persons an opportunity to present written and oral data, statements and arguments, having considered all of the evidence adduced upon the records, files and proceedings herein, I find the following:

That Part 2605.0400, items A through L are in certain instances repetitive. But all of the items A through L are necessary to clearly state the application of the rule. To correct the problem of certain items being repetitive they should be separated from Part 2605.0400 as examples of the application of the rule; a new part, Part 2605.0500 would be created. The items to be included in the new part are items I, J, K, and L, which sould be items A, B, C and D of the Part 2605.0500.

STATE OF MINNESOTA

Michael A. Hatch
Commissioner of Commerce

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

In the Matter of Proposed Rules Governing Filing Fees for Forms and Rates

STATEMENT OF NEED AND REASONABLENESS

STATEMENT OF AUTHORITY

Minnesota Statute 60A.14, Subd. 1(c)(14) mandates that the Commissioner of Commerce adopt rules to define filings that are subject to fees. The forms and rates which are subject to these rules are those described in chapters 61A, 62A, 62B, 62C, 62E, 70A and 79 of Minnesota statutes.

The principal purpose of charging filing fees is to generate sufficient funding to cover the estimated costs involved in developing and maintaining a computerized record keeping system for form and rate filings. These rules are structured to produce that required funding.

A secondary purpose of the rules is to provide a greater incentive for filing organizations to reduce the number of filings made and to be more accurate in the data submitted. This will reduce their costs and also reduce the Department of Commerce's workload.

The rules represent a balanced approach in defining those filings that are subject to a fee. Insufficient revenue would result in failure to meet the objective of covering costs associated with the computerized record keeping system. Revenue in excess of the amount needed may cause unnecessary retaliatory problems for domestic companies licensed in other states. These rules are intended to produce only enough revenue to covers the costs of the recordkeeping system.

FACTS ESTABLISHING REASONABLENESS

Part 2605.0100 Scope of Authority. This part sets forth the authority and scope of the rules. All organizations which are legally required to make insurance rate or form filings with the Commissioner of Commerce are subject to these rules.

Part 2605.0200 Filing Fees for Casualty & Property Insurance. This part, including subparts A. through F., applies to only casualty and property insurance.

Subpart A. provides that a single fee applies to all rates and rules pertaining to the same line of insurance and which are included in the same filing. Many rate schedules include hundreds of individual rates. It would impose an unreasonable financial burden upon filers

to apply the $10 fee to each rate or each rule. It would also produce revenue in excess of that needed for the record keeping system.

Subpart B. provides that a single fee applies to a filing which includes many different forms or endorsements which pertain to the same line of insurance. It is not unusual for a single filing to include dozens of such forms and endorsements. It is less time consuming for analysts to review them as a unit, than to have each form or endorsement submitted as a separate filing. Applying a single fee to the entire filing will encourage organizations to file all related forms and endorsements together thus reducing their costs.

Subpart C. provides for separate fees to be charged for each company within a group, even though the filings are identical. The Department must keep separate files and records for each company. Thus, separate fees are appropriate to the work generated.

Subpart D. provides for payment of a filing fee whenever an insurer deviates from a rate service or data service organization filing that would otherwise apply. Although handling such filings is generally less time consuming for analysts, separate processing and record keeping is necessary. A fee for doing this is reasonable under these circumstances.

Subpart E. makes it clear that forms and rates filed by the Minnesota Automobile Insurance Plan and the Minnesota Property Insurance Placement Facility are subject to filing fees. Because of the quasi-public nature of these entities, there may have been some question in this regard which this subpart deals with.

Subpart F. describes the specific kinds of workers compensation filings that are subject to a filing fee. This will avoid uncertainties that may otherwise arise.

Part 2605.0300 Life & Health Insurance. This part, including subparts A. through F., applies to only life and health insurance.

Subparts A. through D. describe the kinds of life and health insurance filings that are subject to filing fees. The rationale for these rules is essentially the same as for casualty and property insurance. The reason they are listed as separate subparts is that the descriptions used differ somewhat from casualty and property insurance.

Subpart E. makes it clear that forms and rates filed by the Minnesota Comprehensive Health Association are subject to filing fees. The quasi-public nature of the Association might raise a question as to the applicability of these rules, which this subpart deals with.

Subpart F. is needed because of a special procedure followed by the life and health policy analysis section of the Department of Commerce. Reopening a previously closed file is not unusual and does involve nearly as much work by an analyst, as did the original filing. Thus, charging an additional filing fee for the reopened filing is appropriate.

Part 2605.0400 Provisions Applicable to All Policy Form and Rate Filings. This part, including subparts A. through L., applies to all filings which are subject to these rules.

Subpart A. deals with multi-purpose forms. A single filing fee will apply even though a form or endorsement can be used with more than one kind of insurance. This is reasonable because no additional time or processing is required for such forms or endorsements.

Subpart B. requires that filing fees be paid in situations where a law is amended or a new law triggers the filing. Even though such filings are not voluntary on the part of the filer, there is no less handling required of the Department of Commerce. Also, a significant number of filings are triggered by law changes. Waiving filing fees in such cases would materially reduce revenue without reducing the work load and related expense.

Subpart C. deals with minor or non-substantial policy or rate changes that must be filed. Even though such filings require less analysis, complete processing is required. Also, by charging a filing fee, organizations will have incentive to be more careful to avoid printing or editorial errors when making an original filing.

Subpart D. waives the fee on filings that withdraw forms or rates. There is little or no evaluation required by analysts on such filings. The absence of a fee will encourage filers to withdraw forms or rates that are no longer being used, which is desirable from the point of view of the Department of Commerce.

Subpart E. waives the filing fee for exhibits and supporting data. This material generally accompanies an original filing, which generates a filing fee. Thus, a separate fee would not be appropriate.

Subpart F. provides for those situations where analysis of a filing triggers correspondence that may result in an amended filing at our request. Since we receive a filing fee for the original filing, an additional fee is not necessary.

Subpart G. makes filing fees non-refundable. Since the fees are relatively small, returning them would not be economically feasible. In most cases the cost of making a refund would exceed the amount of

the filing fee. Thus, retaining these fees is a reasonable approach and encourages the filers to make sure their filings are appropriate and necessary before submitting them.

Subpart H. recognizes that there will likely be unusual situations not specifically covered by these rules. This provision allows the Commissioner to make a decision without requiring formal proceedings which would be unduly cumbersome and expensive.

Part 2605.0500 Examples of Fees Payable. This part, consisting of subparts A. through D., presents four illustrations of how the rules will apply to typical filings.

SMALL BUSINESS CONSIDERATIONS

Minnesota Statutes § 14.115 requires that the impact of proposed rules on small business be considered in the development of those rules. Specifically, the statute, at subdivision 2, requires that less stringent compliance standards and reporting requirements for small businesses be considered. The statute also requires that methods designed to reduce the impact of the rules on small businesses be incorporated into the rules if they are feasible and consistent with the statutory objectives associated with the rules.

Despite the lack of comments received by the Department when opinions were requested in that regard, the Department considered whether the provisions of these rules might be modified to accomodate the interests of small businesses.

If a small business is authorized to insure it would be affected by the rule's requirements. Very few, if any, insurance companies would qualify as a small business. Consideration was given to possible ways in which the requirements might be relaxed for small businesses or amended to reduce any burden on small businesses. It was concluded, however, that the requirements of the rule are necessary to the attainment of the statutory objective upon which the rules are based. The statutory objective is to assure that the cost of the filing of forms be paid for by the companies making the filing.

The statutory purpose could not be met if the cost to small businesses were reduced unless other businesses were charged more or other revenue sources substituted for these fees. It was felt that small businesses would make fewer filings than larger ones and thus have less total cost. The cost to them would, however, be proportionate to the use of the Department's resources.

Each of the methods described at Minnesota Statutes § 14.115, subdivision 2 (a) - (e) was considered in proposing the rule. The provisions contained in the proposed rule are believed to be necessary to achieve the legislative purposes.

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

In the Matter of the Proposed Adoption of Rules Governing Filing Fees for Insurance Policy Rates & Forms

CERTIFICATE OF COMPLIANCE WITH RULEMAKING PROCEDURES

I, Ronald E. Hunter, do hereby declare that I have examined the rules and all related documents and that, based on may exmination and my personal familiarity with the applicable procedures, the Administrative Procedure Act, the rules of the Office of Administrative Hearings, and the rules of the Attorney General have been followed. Any exceptions are noted below.

Ronald E. Hunter
Special Assistant Attorney General

Dated: July 1, 1985

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

In the Matter of the Proposed Adoption of Rules Governing Filing Fees for Insurance Policy Rates & Forms

AFFIDAVIT OF MAILING NOTICE OF SUBMISSION TO THE ATTORNEY GENERAL

STATE OF MINNESOTA)
) ss
COUNTY OF RAMSEY)

Richard G. Gomsrud, being first duly sworn, deposes and says:

That on the 13th day of June, 1985, in the City of St. Paul, County of Ramsey, State of Minnesota, he served the attached Notice of Submission to the Attorney General by depositing in the State of Minnesota Central Mail System for United States mailing at the City of St. Paul, a copy thereof, properly enveloped, with postage prepaid, to all persons and associations who requested notice that the rules in the above-entitled matter have been submitted to the Attorney General.

Richard G. Gomsrud

Richard G. Gomsrud

Subscribed and sworn to before me this 13th day of June, 1985

Nancy G. Link

NANCY G. LINK
NOTARY PUBLIC MINNESOTA
HENNEPIN COUNTY
MY COMMISSION EXPIRES DECEMBER 3, 1990

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

In the Matter of the Proposed Adoption of Rules Governing Filing Fees for Insurance Policy Rates & Forms

AFFIDAVIT OF MAILING NOTICE OF SUBMISSION TO THE ATTORNEY GENERAL

STATE OF MINNESOTA)
) ss
COUNTY OF RAMSEY)

Richard G. Gomsrud, being first duly sworn, deposes and says:

That on the 5th day of July, 1985 in the City of St. Paul, County of Ramsey, State of Minnesota, he served the attached Notice of Submission to the Attorney General by depositing in the State of Minnesota Central Mail System for United States mailing at the City of St. Paul, a copy thereof, properly enveloped, with postage prepaid, to all persons and associations who requested notice that the rules in the above-entitled matter have been submitted to the Attorney General.

Richard G. Gomsrud

Subscribed and sworn to before me this 5th day of July, 1985

Marilyn J. Robinson

MARILYN J. ROBINSON
NOTARY PUBLIC - MINNESOTA
RAMSEY COUNTY
My Commission Expires June 18, 1987

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

In the Matter of the Proposed Adoption
of Rules Relating of Filing Fees for
Insurance Policy Rates & Forms

NOTICE OF
SUBMISSION TO THE
ATTORNEY GENERAL

Pursuant to your request and in accordance with Minn. Stat. § 14.26:

PLEASE TAKE NOTICE that the above-captioned rules have been submitted to the Office of the Attorney General on this date, July 5, 1985, for review as to form and legality. Prusuant to Minn. Stat. § 14.26, the Attorney General will approve or disapprove the rules within 14 calender days after receipt. If you desire to comment on the legality of the above-captioned rules, you should direct your comments to the Office of the Attorney General, G-25 State Administration Building, 50 Sherburne Avenue, St. Paul, Minnesota 55155, (612) 296-7030.

If you are interested in determining what changes, if any, were made in the proposed rules after publication in the State Register and before submission to the Attorney General, you may contact Richard G. Gomsrud, Department of Commerce, 500 Metro Square Building, St. Paul, Minnesota 55101, (612) 296-5689.

Michael A. Hatch
Commissioner of Commerce

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

In the Matter of the Proposed Adoption
of Rules Relating to Filing Fees for
Insurance Policy Rates & Forms

NOTICE OF
SUBMISSION TO THE
ATTORNEY GENERAL

Pursuant to your request and in accordance with Minn. Stat. § 14.26:

PLEASE TAKE NOTICE that the above-captioned rules have been submitted to the Office of the Attorney General on this date, June 13 , 1985, for review as to form and legality. Pursuant to Minn. Stat. §14.26, the Attorney General will approve or disapprove the rules within 14 calender days after receipt. If you desire to comment on the legality of the above-captioned rules, you should direct your comments to the Office of the Attorney General, G-25 State Administration Building, 50 Sherburne Avenue, St. Paul, Minnesota 55155, (612) 296-7030.

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Michael A. Hatch
Commissioner of Commerce