

authorize a filing which he has reviewed to become effective before the expiration of the waiting period or any extension thereof. A filing shall be deemed to meet the requirements of this section unless disapproved by the Commissioner within the waiting period or any extension thereof.

(5) Any special filing with respect to a surety or guaranty bond required by law or by court or executive order or by order, rule or regulation of a public body, not covered by a previous filing shall become effective when filed and shall be deemed to meet the requirements of this section until such time as the Commissioner reviews the filings and so long thereafter as the filing remains in effect.

(6) Under such rules and regulations as he shall adopt the Commissioner may, by written order, suspend or modify the requirement of filing as to any kind of insurance, subdivision or combination thereof, or as to classes of risks, the rates for which cannot practically be filed before they are used. Such orders, rules and regulations shall be made known to insurers, and rating organizations affected thereby. The Commissioner may make such examination as he may deem advisable to ascertain whether any rates affected by such order meet the standards set forth in subdivision (iv) of paragraph (1) of subsection (b).

(7) Upon the written application of the insured, stating his reasons therefor, filed with and approved by the Commissioner, a rate in excess of that provided by a filing otherwise applicable may be used on any specific risk.

(8) No insurer shall make or issue a contract or policy except in accordance with the filings which are in effect for said insurer as provided in this section or in accordance with paragraphs (6) and (7) of this subsection, provided, that filings which have become effective under this section of this article and licenses issued to rating organizations in accordance with said section shall remain in effect subject to the provisions of this section.

(d) Disapproval of filings.

(1) If within the waiting period or any extension thereof as provided in paragraph (4) of subsection (c), the Commissioner finds that a filing does not meet the requirements of this section, he shall send to the insurer or rating organization which made such filing written notice of disapproval of such filing specifying therein in what respects he finds such filing fails to meet the requirements of this section and stating that such filing shall not become effective.

(2) If within thirty days after a special surety or guaranty filing subject to paragraph (5) of subsection (c) has become effective, the Commissioner finds that such filing does not meet the requirements of this section, he shall send to the insurer or rating organization which made such filing written notice of disapproval of such filing specifying therein in what respects he finds that such filing fails to meet the requirements of this section and stating when, within a reasonable period thereafter, such filing shall be deemed no longer effective. Said disapproval shall not affect any contract made or issued prior to the expiration of the period set forth in said notice.

(3) If at any time subsequent to the applicable review period provided for in paragraph (1) or (2) of this subsection, the Commissioner finds that a filing does not meet the requirements of this