

(5) *An insurer may satisfy its obligation to make filings by becoming a member of or a subscriber to a licensed rating organization which makes filings, and by authorizing the Commissioner to accept filings on its behalf.*

(6) *The Commissioner shall review filings as soon as reasonably possible after they have been made in order to determine whether they meet the requirements of this section.*

(7) *Subject to the exception specified in paragraphs ~~(9)~~ (8) and ~~(10)~~ (9) of this subsection, each filing shall be on file for a waiting period of fifteen days before it becomes effective, which period may be extended by the Commissioner for an additional period not to exceed fifteen days if he gives written notice within this waiting period to the insurer or rating organization which made the filing that he needs the additional time for the consideration of the filing. Upon written application by the insurer or rating organization, the Commissioner may authorize a filing which he has reviewed to become effective before the expiration of the waiting period or any extension thereof or at any later date. A filing shall be deemed approved unless disapproved by the Commissioner within the waiting period or any extension thereof. A filing may be withdrawn or amended by the filer at any time prior to approval. After approval or disapproval, a filing may be withdrawn or amended only upon approval of the Commissioner, who shall make the approval in accordance with this section.*

(8) *Inland marine risks which by general custom of the business are not written according to manual rates or rating plans need not be filed, but specific inland marine rates on risks specially related by a rating organization shall be filed, become effective when filed, and remain effective until the Commissioner finds the filing does not meet the requirements of this section.*

(9) *Any special filing with respect to a surety or guarantee 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 remain effective until the Commissioner finds that it does not meet the requirements of this section.*

(10) *In the case of fire insurance rates, consideration shall be given to experience during a period of not less than the most recent five-year period for which experience is available.*

(11) 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 CAN NOT PRACTICALLY BE FILED BEFORE THEY ARE USED.

(e) *Use of rates. No insurer, officer, agent or representative thereof shall knowingly issue or deliver, or knowingly permit the issuance or delivery of, a policy of insurance, or any endorsement, certificate, or addition to the policy, except in accordance with the filings which are in effect for the insurer as provided in this section or in accordance with subsection (h). As compensation for procuring business, any insurer may pay or allow a commission to any licensed agent of the insurer.*