

(4) Cooperation among rating organizations or among rating organizations and insurers in rate making or in other matters within the scope of this section is authorized, if the filings resulting from cooperation are subject to all the provisions of this section which are applicable to filings generally. The Commissioner may review cooperative activities and practices and if, after hearing, he finds that any activity or practice is unfair or unreasonable or otherwise inconsistent with the provisions of this section, he may require the discontinuance of the activity or practice.

(5) Any rating organization may provide for the examination of policies, daily reports, binders, renewal certificates, endorsements or other evidence of insurance or the cancellation thereof, and may make reasonable rules governing their submission. The rules shall contain a provision that if any insurer does not within sixty days furnish satisfactory evidence ~~to~~ **OF THE CORRECTION OF ANY ERROR OR OMISSION PREVIOUSLY CALLED TO ITS ATTENTION BY the rating organization**, it shall be the duty of the rating organization to notify the Commissioner thereof. All information so submitted for examination shall be confidential.

(6) Any rating organization may subscribe for or purchase actuarial, technical or other services, and the services shall be available to all members and subscribers without discrimination.

(7) Associations or other entities which have been organized pursuant to regulation or law to provide insurance not available through the voluntary market ~~may~~ **SHALL** apply to the Commissioner for permission to file rates to be used by it. If the Commissioner finds that permitting the entity to file rates will be in the public interest, he shall thereafter treat any filing made by the entity as made by a rating organization.

(h) Variances.

(1) Any insurer may deviate from the rates promulgated by the rating organization if (i) the insurer has filed the deviation to be applied both with the rating organization and the Commissioner; (ii) the deviation is uniform in its application to all risks in the State of the class of insurance to which the deviation is to apply; and (iii) the deviation is approved by the Commissioner. The Commissioner may approve or disapprove a deviation as if the deviation filing were a rate filing, and he may specify the period of time during which an approval will be effective.

(2) Under rules and regulations he adopts the Commissioner, by written order, may suspend or modify the requirement of filing as to any kind of insurance, subdivision or combination thereof, or as to classes or risks, the rates for which cannot practicably be filed before they are used. The order, rules and regulations shall be made known to insurers and rating organizations affected thereby. The Commissioner may make the examination as he deems advisable to ascertain if any rates affected by the order meet the standards set forth in subsection (c) of this section.

(3) 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.