

to persons not in the group or combination and to the public generally, unless the form, plan of insurance, and the rates or premiums to be charged therefor have been submitted to and approved by the Commissioner as being not unfairly discriminatory, and as not otherwise being in conflict with subsection (a) above or with any provision of Subtitle 16 of this article (rates and rating organization) to the extent that such Subtitle 16 is, by its terms, applicable thereto.

(c) The Commissioner shall promulgate rules, regulations and definitions necessary for the purpose of effectuating the provisions of subsection (b) as it applies to property or casualty insurance on motor vehicles.

(d) This section does not apply to life insurance, health insurance, [or] annuity contracts, OR TO ANY POOLING ARRANGEMENT BY PUBLIC ENTITIES UNDER § 482B OF THIS ARTICLE OR BY CHARITABLE ORGANIZATIONS EXEMPT FROM TAXATION UNDER SECTION 501(C)(3) OF THE INTERNAL REVENUE CODE OF 1954 FOR THE PURPOSE OF PURCHASING INSURANCE UNDER THIS SECTION.

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(d) (1) Every insurer, except as otherwise provided below, shall file with the Commissioner every manual, policy form, endorsement, minimum rate, class rate, rating schedule or rating plan and every other rating rule, and every modification of any of the foregoing which it proposes to use. Every filing shall state the proposed effective date thereof and shall indicate the character and extent of the coverage contemplated.

(2) When a filing is not accompanied by the information upon which the insured supports the filing and the Commissioner does not have sufficient information to determine whether the filing meets the requirements of this section, he shall require the insurer to furnish the information within 60 days upon which it supports the filing and in this event the waiting period shall commence as of the date the information is furnished. The information furnished in support of a filing may include (i) the judgment of the filer, (ii) its interpretation of any statistical data it relies upon, (iii) the experience of other filers, or (iv) any other relevant factors.

(3) Each filing must include the experience of the filer.

(4) A filing and any supporting information shall be open to public inspection upon the date of filing.

(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.