

An Act relating to insurance; stating purpose; disclaiming certain intent; stating certain interpretation; stating application; providing criteria for rate making; requiring certain filings by specified entities; stating time period for filing; providing alternative procedure for filing; requiring certain filings be open to public; providing procedures for disapproved filings and making certain adjustments; authorizing certain hearing under certain circumstances; setting time period for hearing; providing post-hearing procedure for certain filings; authorizing certain entities to apply for specified license; providing contents of certain filing for specified license; stating circumstances in which license may issue; stating time period for granting or denying specified license; providing effective period of license; stating exception; setting fee; authorizing suspension or revocation of license under certain circumstances; requiring certain entity to notify Insurance Commissioner of specific changes; requiring certain organization to permit specified entities to be subscribers; requiring certain notice; prohibiting certain action by specific entity; authorizing certain hearing within specified time period under certain circumstances; stating procedures relating to certain rules; authorizing certain review under certain circumstances; stating post-review procedures; prohibiting adoption of certain rules; authorizing cooperative activities among specified organizations; authorizing review of cooperative activities; mandating discontinuance of certain cooperative activities; authorizing rating organizations to require adherence to certain rules; prohibiting specific entities from entering into particular agreement; defining term; authorizing specified entities to act in concert under certain circumstances; stating certain presumption; stating exception to presumption; defining term; stating considerations for determining whether competitive market exists; requiring Commissioner to make certain determination; stating requirements where competitive market does not exist; requiring Commissioner to disapprove rate under certain circumstances; authorizing certain hearing within specified time period; requiring order under certain circumstances; stating time period for issuance of order; authorizing inclusion of certain provision in order; authorizing interim rates under certain circumstances; authorizing specific escrow account; requiring distribution of escrow funds under certain circumstances; excepting certain refunds from distribution; authorizing certain appeal within specified time period; requiring certain order; requiring application of particular standards; requiring certain entities to furnish requested rate information to insurer; requiring specified organizations to provide means for aggrieved persons to be heard on certain issue; authorizing appeal under certain circumstances; stating time period for appeal hearing; requiring particular computation for premiums; requiring specified refund under certain circumstances; providing for advisory organization; requiring certain filing by advisory organization; authorizing certain order be issued by Commissioner; prohibiting certain entities from adopting certain information from advisory organization in violation of act; authorizing Commissioner to issue certain order; requiring Commissioner to make certain examinations within specified time period; allocating costs of examination; authorizing examination of particular persons; requiring production of certain documents; providing alternative to examination; directing Commissioner to promulgate certain rules and approve certain plans for specified use; requiring availability of specific plan for public inspection; requiring filing of plan with Secretary of State; authorizing making of certain rules; requiring Commission to consider certain information when making rules and approving plans; excepting certain documents from recording and reporting requirements; prohibiting Commissioner from promulgating certain rules; authorizing

Commissioner to designate certain organization for certain purpose; stating confidentiality requirements; stating exception; requiring availability of certain documents to particular entities; authorizing promulgation of certain rules; authorizing exchange of certain information and consultation with certain entities; prohibiting withholding of certain information; requiring specified entities to participate in certain plan for certain purpose; requiring submission of certain plan to Commissioner within certain time period; requiring disapproval of certain filing; stating acts prohibited by brokers or agents; construing section; providing penalties for violation of act; authorizing certain hearing; providing certain procedures for hearing; applying certain law for review of orders; stating exception; providing for codification; and providing an effective date.