

ALABAMA DEPARTMENT OF INSURANCE
INSURANCE REGULATION
ADMINISTRATIVE CODE

CHAPTER 482-1-123
RATES AND FORMS FILING REQUIREMENTS FOR PROPERTY AND CASUALTY
INSURANCE

482-1-123-.04 Establishment Of Systems For Filing Of Rates And
Forms.

(a) Property and Casualty insurance, commercial lines.

(1) Generally. All rates and forms filings for the commercial lines of property and casualty insurance (other than workers compensation, medical malpractice, and any other type coverage involving a rate increase of 10% or more) shall be according to the File and Use System.

(2) All rates and forms filings for workers compensation coverage and medical malpractice shall be according to the Prior Approval System.

(3) All rate filings seeking an overall rate increase of 10% or more shall be according to the Prior Approval System.

(b) Property and Casualty insurance, personal lines. All rates and forms filings for the personal lines of property and casualty insurance shall be according to the Prior Approval System.

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Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-13-4, 27-13-30, 27-13-68, 27-14-8.

History: New Rule: June 20, 2001; effective July 1, 2001.

Amended: September 12, 2001; effective October 1, 2001. Filed with LRS September 14, 2001. Rule is not subject to the Alabama Administrative Procedure Act.