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Fecha 4/19/79 4:26 p.m.  
Aprobado: Sila M. Calderin

Commonwealth of Puerto Rico  
OFFICE OF THE COMMISSIONER OF INSURANCE  
San Juan, Puerto Rico  
Secretario del Estado  
Secretario Auxiliar de Estado

AMENDMENTS TO THE REGULATION OF THE  
INSURANCE CODE OF PUERTO RICO

Section 1. Pursuant to the provisions of Section 1 of Act No. 66, approved May 27, 1976, as amended, I hereby give notice to the insurance industry, to the insurance consumers and to the general public, of the approval of an amendment to Rule LIV of the Regulations of the Insurance Code of Puerto Rico which shall read as follows:

"RULE LIV

Fees to Be Paid for the Submission of Filings to the  
Commissioner of Insurance

Legal Authority: Act No. 66 of May 27, 1976

Section 1. Purpose

The purpose of this Rule is to establish, pursuant to Act No. 66 of May 27, 1976, as amended, the fees to be paid to the Secretary of the Treasury by every person, rating bureau, insurer or health maintenance organization making or presenting a filing with the Commissioner of Insurance of any insurance policy form, application form, certificate of insurance, printed rider, endorsement form, rate manual, schedules of rates, classification of risks, rating plans and any other information concerning the application and calculation of rates which are subject to prior approval pursuant to Sections 11.110, 12.090, 12.050, 12.140, 19.080, 23.060, 36.200, 36.210 and 41.040 of Act No. 77 of June 19, 1957, as amended, known as the "Insurance Code of Puerto Rico".

Section 2. Definition

(a) The term "filing" means any submission or filing of any one of the items for which a fee is fixed in Section 3, regardless they are filed in separate transmittal letters or in the same transmittal letter, made pursuant to Sections 11.110,

12.050, 12.090, 12.140, 18.090, 19.080, 23.060, 36,200, 36.210 and 41.040 of the Insurance Code of Puerto Rico.

(b) The term "general filing" means the filing affecting more than fifty percent of the rules and/or rates of any of the lines of insurance or subdivision thereof included on page 14 of the official blank form prescribed by the National Association of Insurance Commissioners for the filing of the annual statement of insurers including mortgage loan insurance and title insurance, or subdivisions of such lines, and as such form may be revised from time to time.

(c) The term "particular filing" means any filing not qualifying as a general filing with reference to a line of insurance or subdivision thereof of those contained on page 14 of the official blank form prescribed by the National Association of Insurance Commissioner for the filing of the annual statement of insurers, including mortgage loans insurance and title insurance or the modification or revision of multiple line programs, the filing or modification or revision of insurance programs not shown on page 14 of the official blank form for the filing of the annual statement of insurers, rate surcharges pursuant to Section 12.090, Supra, or filings not falling within any other class of filings specifically established in Section 3 of this Rule. Forms included within other filings shall pay separate fees as prescribed by this rule.

(d) The term "rate filing" means the filing which consists exclusively of the cost of each unit of insurance or the total cost of the policy or of the contract of insurance, to be paid or charged for the policy or contract of insurance, commonly known as the rate or insurance premium.

(e) The term "rule filing" means the filing of the elements and factors forming the basis for the determination or application of the rates or insurance premium, commonly known as manual rules.

(f) The term "rules and rates filing" means the filing consisting of a combination of those falling within subsections 2(d) and 2(e).

(g) The term "multiple lines program" means the filing made pursuant to Rule XL of this Regulation which includes all the rules, rates, forms and rating plans to be used by the insurer.

(h) The term "mass merchandizing plan" means the filing made pursuant to Rule XXXIX of this Regulation including its revision or modification.

(i) The term "deviation" means the filing made pursuant to Section 12.140 of the Insurance Code of Puerto Rico.

(j) The term "rating plans" mean the filing of rating plans as this plans are commonly known within the insurance industry, including the revision or modification of the same.

(k) The term "property and/or casualty policy forms", includes, in addition to policy forms, forms commonly known as floaters, coverage parts or coverage forms and endorsements and forms known as "floater forms", which contains insuring agreements, conditions and other contractual provisions which do not amend similar provisions in the policy and which add coverages otherwise provided by a separate policy. Forms forming a part of a multiple line program when filed as a separate unit are hereby included.

(l) The term "page" means each of the sides of a sheet of paper containing printed material.

(m) The phrase "revision or modification of a filing" shall mean the filing consisting of changes made to a previous filing which has been approved or is under consideration of the Commissioner of Insurance.

### Section 3. Fees

The fees to be paid in advance for the submission for the first time or for the revision or modification of all or of any parts of filings which are subject to prior approval, except

filings required by the Commissioner of Insurance, or required by any provision of this Regulation, or disapproved filings which are resubmitted with the amendments required by this Office within the period of sixty days after the date of disapproval, if the total fee for the filing has been previously paid, are the following: The fee stipulated in this section shall become due in full once the filing with the Commissioner of Insurance has been made. Filings falling within two or more of the following classifications shall be assigned to the classification with the highest fee.

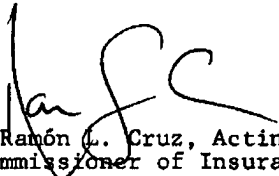
(a) General filing of:	
1- Rates	\$300.00
2- Rules	300.00
3- Rules and Rates	500.00
(b) Multiple lines programs	250.00
(c) Rate filings for Credit Life Insurance and Credit Disability Insurance	75.00
(d) Particular filings	75.00
(e) Rating Plans and Mass Merchandizing Plans	50.00
(f) Property and/or Casualty Insurance Policy Forms	100.00
(g) Deviations	75.00
(h) Forms known as "Policy Jacket" and endorsement pertaining to multiple line programs filed on an individual basis, endorsement, application forms, certificates of insurance and other printer riders	2.00 per page
(i) Group Life or Disability Insurance Policy and Annuities	50.00
(j) Individual Life or Disability Insurance Policy and Annuities	50.00
(k) Revision of any page of policies previously approved	2.00 per page
(l) Rate filings to be used with any health maintenance plan of a duly admitted Health Maintenance Organization	100.00
(m) Withdrawal of any previously approved filing, except the withdrawal of a filing consisting of less than five (5) endorsements	10.00

Section 4. Failure to pay fees

The failure to pay in its totality the fees prescribed by this Rule at the time of submission of the filing shall be considered by the Commissioner of Insurance as a ground for the disapproval of the filing.

The inadequacy in the payment of the fees specified in this rule shall be notified to the affected person, who shall remit to the Office of the Commissioner of Insurance the unpaid portion within thirty (30) days after the date of the first letter of notification. The nonpayment of said amount within the time herein prescribed shall be a ground for the subsequent disapproval of the filing."

Section 2. This amendment shall become effective thirty (30) days after it has been filed with the Department of State and after the publication in a newspaper of general circulation, once a week, for two consecutive weeks, of a notice to the effect that said Rule has been approved.

  
Ramón L. Cruz, Acting  
Commissioner of Insurance

Date of Approval: May 24, 1984

Filing Date with the Department of States:

Amendment Approved: *February 7, 1989*

Amendment Filed with the Department of States: