

TITLE 13 INSURANCE
CHAPTER 8 INSURANCE POLICIES AND RATES
PART 2 RATE FILINGS BY INSURERS AND RATE SERVICE ORGANIZATIONS

13.8.2.1 ISSUING AGENCY: New Mexico Public Regulation Commission Insurance Division [~~Post Office Box 1269, Santa Fe, NM 87504-1269~~].
[7-1-97; 13.8.2.1 NMAC - Rn & A, 13 NMAC 8.2.1, 1-15-02]

13.8.2.2 SCOPE: This rule applies to all rate and rate-related rules filings made on or after the effective date of this rule pursuant to Chapter 59A, Article 17 NMSA 1978, including but not limited to rate filings applicable to risks covered through assigned risk pools and similar residual market plans.
[7-1-97; 13.8.2.2 NMAC - Rn, 13 NMAC 8.2.2, 1-15-02]

13.8.2.3 STATUTORY AUTHORITY: NMSA 1978 Sections 59A-2-9, 59A-17-2, 59A-17-4, 59A-17-5, 59A-17-16, 59A-17-17, 59A-17-28, 59A-17-29 and 59A-32-13.
[7-1-97; 13.8.2.3 NMAC - Rn & A, 13 NMAC 8.2.3, 1-15-02]

13.8.2.4 DURATION: Permanent.
[7-1-97; 13.8.2.4 NMAC - Rn, 13 NMAC 8.2.4, 1-15-02]

13.8.2.5 EFFECTIVE DATE: July 1, 1997, unless a later date is cited at the end of a section [~~or paragraph~~].
[7-1-97; 13.8.2.5 NMAC - Rn, 13 NMAC 8.2.5, 1-15-02]

13.8.2.6 OBJECTIVE: The purpose of this rule is to provide standards, procedures, and methods which fairly and appropriately meet the statutory mandates.
[7-1-97; 13.8.2.6 NMAC - Rn, 13 NMAC 8.2.6, 1-15-02]

13.8.2.7 DEFINITIONS: [~~As used in this rule:~~]

A. Advisory filing means any filing by a licensed rate service organization within the scope of its license, solely for informational purposes and such limited uses as provided in 13.8.2.20 NMAC. The term includes a rate filing limited to pure premium rates, supplementary rates, and supporting data developed and trended as appropriate.

B. Credible or credibility in connection with statistical data is used in conformance with generally-accepted actuarial standards.

C. Commercial insurance means property or casualty insurance that is within the scope of Chapter 59A, Article 17 NMSA 1978 where the insured is a business, government entity or non-profit organization.

~~[C]D.~~ **Expenses** include acquisition expenses, field supervision and collection expenses, general expenses, taxes, licenses and fees.

~~[D]E.~~ **Filing** means any submission to the superintendent to establish or revise rates.

~~[E]F.~~ **Line of business** means a line of business as shown in the annual statement to the superintendent.

~~[F]G.~~ **Pure premium rate** means that portion of a rate which represents the loss cost per unit of exposure, and may include loss adjustment expense.

~~[G]H.~~ **Regular business day** means every day except Saturday, Sunday and official state government holidays.

~~[H]I.~~ **Regular business hours** are 8:00 a.m. to 5:00 p.m., mountain standard or mountain daylight time, whichever is applicable, on regular business days; provided that regular business hours may be shortened on certain days without notice by official action of the governor or the Public Regulation Commission.

~~[I]J.~~ **Rate service organization** has the meaning given in Section 59A-17-4 NMSA 1978.

~~[J]K.~~ **Supplementary rate information** has the meaning given in Section 59A-17-4 NMSA 1978.

~~[K]L.~~ **Supporting data** means data and information which justifies, supports, interprets, describes, explains or underlies any rate or supplementary rate information, including but not limited to data the superintendent requires or may require pursuant to this rule.

[7-1-97; 13.8.2.7 NMAC - Rn & A, 13 NMAC 8.2.7, 1-15-02]

13.8.2.8 FILING PROCEDURES:

A. Every filing shall be made by submitting it to the superintendent in accordance with ~~[this section]~~.
13.8.2.8 NMAC.

(1) Filings shall be made separately from policy form filings.

~~(4)~~(2) Filings may be made by mail, courier, the National Association of Insurance Commissioners' system for electronic rate and forms filing (SERFF) or in person and shall be addressed to the superintendent.

~~(2)~~(3) Paper filings shall be submitted in an original and one copy, along with a self-addressed stamped envelope.

~~(3)~~(4) All filings shall be submitted with completed ~~[cover sheet]~~ transmittal documents in substantially the format of ~~[the cover sheet attached hereto as Form A.]~~ the National Association of Insurance Commissioners' uniform transmittal documents. If the filing includes a loss cost multiplier, the filer shall also submit the appropriate National Association of Insurance Commissioners' loss cost multiplier uniform transmittal document.

~~(3)~~(5) If a filer desires acknowledgment of receipt, a suitable receipt shall be submitted together with a second self-addressed, stamped envelope. Such receipts are returned as a courtesy and accommodation to the filer. Failure to return a receipt, even though requested in accordance with ~~[this subpart]~~ Paragraph 5 of Subsection A of 13.8.2.8 NMAC, shall not stay, toll, extend or otherwise affect any time period, or limit or otherwise affect any action the superintendent may take.

~~(4)~~(6) Filings shall be date stamped as of the date received. Each filing shall be reviewed upon receipt for compliance with procedural requirements. If found to comply, the filing shall be accepted as of the date received. If found not to comply, the filing shall be returned to the filer or the filer shall be otherwise notified.

~~(5)~~(7) Filings not received during regular business hours on a regular business day shall be deemed received on the next regular business day.

B. In computing periods of time, the last day shall be counted and the first day shall not be counted. Saturdays, Sundays and holidays shall be counted. If the last day of a time period falls on a day which is not a regular business day, the time period shall be extended to the close of business on the next regular business day.

C. Every filing shall be open to public inspection during regular business hours. A copy of any filing or a designated portion thereof may be obtained by making request to the superintendent and paying the charge he shall prescribe.

~~D. Every filing shall remain on file for the statutory review period before it becomes effective, even though the Superintendent has earlier approved it.]~~

~~E.]D.~~ Any filing may be withdrawn at any time prior to the time it becomes effective. In the interest of efficiency, filers should notify the superintendent of withdrawals at the earliest possible date.

[7-1-97; 13.8.2.8 NMAC - Rn, 13 NMAC 8.2.8, 1-15-02]

13.8.2.9 AMENDING FILINGS: ~~[Any pending filing may be amended, provided that the Superintendent may condition acceptance of the amendment on the filer's agreement to extend the time in which the Superintendent may approve or disapprove the filing, and to waive the effect of the applicable "deemer" provision during the period of such extension.] Any pending filing may be amended, provided that the entire filing, including the amendment, shall be deemed made as of the date the amendment was filed, unless waived by the superintendent.~~

[7-1-97; 13.8.2.9 NMAC - Rn, 13 NMAC 8.2.9, 1-15-02]

13.8.2.10 ADDITIONAL INFORMATION: The superintendent may require additional information in accordance with this section.

A. The superintendent shall notify a filer of any additional supporting data, clarification or other information he deems necessary to adequately review the filing. Alternatively or additionally, the superintendent may schedule and hold an informal public hearing for the same purpose.

B. Where additional information is sought pursuant to this section, the filing shall be deemed made ~~[and the waiting period to commence]~~ as of the date all requested information is provided, unless waived by the superintendent.

[7-1-97; 13.8.2.10 NMAC - Rn, 13 NMAC 8.2.10, 1-15-02]

13.8.2.11 NOTIFICATION: The superintendent shall notify by mail or electronic media the filer and each other party of his approval or disapproval of each filing. Where a filing is disapproved, the superintendent shall state the reasons for disapproval.

[7-1-97; 13.8.2.11 NMAC - Rn, 13 NMAC 8.2.11, 1-15-02]

13.8.2.12 RIGHT TO HEARING: Any person aggrieved by any action, threatened action or failure to act of the superintendent in connection with a filing has the right to request a hearing pursuant to Section 59A-17-34A NMSA 1978. The superintendent may grant or deny the request.
[7-1-97; 13.8.2.12 NMAC - Rn, 13 NMAC 8.2.12, 1-15-02]

13.8.2.13 REVIEW OF FINAL ORDER:

A. Reconsideration. The filer or any other party aggrieved by the superintendent's final order deciding the issues following a hearing, or refusing to grant a hearing, pursuant to 13.8.2.12 NMAC, may, in addition to other remedies provided by law, move for reconsideration, stating in detail the basis therefor. Any motion for reconsideration shall be filed within fifteen days of the superintendent's final order, and is barred thereafter. A motion for reconsideration is an optional remedy, and need not be exhausted as a condition of further administrative appeal.

B. Appeal. The filer or any party aggrieved by the superintendent's final order deciding the issues following hearing, or refusing to grant a hearing, pursuant to 13.8.2.12 NMAC, may request a review by the Public Regulation Commission pursuant to this section.

(1) Following exhaustion of any right to hearing before the superintendent, the filer or any other aggrieved party may request the Public Regulation Commission to review any final order of the superintendent made pursuant to 13.8.2.12 NMAC.

(2) Every such request for review shall be made within thirty days after the superintendent's final order, and is barred thereafter; provided, that if a motion for reconsideration is timely filed with the superintendent, a request for review shall be made within thirty days after the date the motion is filed.

(3) The Public Regulation Commission's review shall be on the record before the superintendent, unless the Public Regulation Commission in its discretion deems it necessary or appropriate to supplement the evidence through public hearing or otherwise; provided, that the scope of review shall be limited to the issues raised before the superintendent; and further provided, that the Public Regulation Commission may summarily affirm or reverse the superintendent without hearing.

(4) Every request for review shall state with particularity the grounds upon which review is sought, and shall itemize each alleged error with citations to the applicable portions of the official record. If the transcript of record is not available despite appellant's prompt request therefor, citations shall be filed within ten days after the transcript first becomes available in substantially complete form. In any event, the request for review, with or without record citations must be timely filed within the time period specified in Paragraph (2) of Subsection B of 13.8.2.13 NMAC.

(5) The costs of transcribing the record shall be borne by the appellant.
[7-1-97; 13.8.2.13 NMAC - Rn & A, 13 NMAC 8.2.13, 1-15-02]

13.8.2.14 COMPANY FILINGS:

A. Any insurer may make rates and rate filings on its own behalf in accordance with this section and other applicable portions of this rule.

B. Any insurer may file at any time any rate or supplementary rate information applicable to any line or part of a line of property and casualty insurance business for which the insurer is certificated.

C. Every company filing shall be accompanied by the exhibits required under 13.8.2.17 NMAC, except as provided in 13.8.2.26 NMAC.

D. Every company filing, except filings pursuant to 13.8.2.16 NMAC and 13.8.2.26 NMAC, shall comply with 13.8.2.18 NMAC.

E. The review period for a company filing begins when the filing is received by the superintendent, unless delayed for amendment or lack of sufficient information pursuant to Chapter 59A, Article 17 NMSA 1978 and ~~[this rule]~~ 13.8.2 NMAC.

F. Company filings based on a rate service organization advisory pure premium filing may not be used until either the superintendent has notified the rate service organization that the advisory filing is acceptable or the statutory review period has expired with no action, whichever is sooner.

[7-1-97; 13.8.2.14 NMAC - Rn & A, 13 NMAC 8.2.14, 1-15-02]

13.8.2.15 PERMISSIBLE BASES FOR COMPANY FILINGS: Company filings shall meet all statutory rate standards and take into consideration all applicable rate factors. Subject to the foregoing sentence, an insurer may base a company rate filing on:

A. the insurer's own experience in the particular line of business, including but not limited to premiums, investment income, loss experience and actual expenses;

B. average pure premium rates and supporting data, such as loss experience, developed and trended as appropriate, from a rate service organization advisory filing, together with the insurer's own experience in the particular line of business, including but not limited to premiums, investment income and actual expenses, as provided in 13.8.2.20 NMAC;

C. other company ratemaking methods, for limited markets, as provided in 13.8.2.16 NMAC; or

D. any other method meeting statutory standards which has been submitted to and approved by the superintendent prior to the rate filing.

[7-1-97; 13.8.2.15 NMAC - Rn, 13 NMAC 8.2.15, 1-15-02]

13.8.2.16 OTHER COMPANY FILING METHODS FOR LIMITED MARKETS: The superintendent may authorize an insurer to make a company rate filing on any basis meeting statutory rate standards, including but not limited to ratemaking by reference to an approved New Mexico filing of another company, or any other appropriate method, where the insurer demonstrates to the superintendent's satisfaction that:

A. the predicted New Mexico premium volume for the line or part of a line of business is so minimal that development of a rate is economically unfeasible; and

B. there is a need or demand for such coverage in New Mexico which will be inadequately or uneconomically served if the filer does not file a rate and make a market in the line or part of a line of business.

[7-1-97; 13.8.2.16 NMAC - Rn, 13 NMAC 8.2.16, 1-15-02]

13.8.2.17 REQUIRED EXHIBITS: ~~[Rate filings shall include the following exhibits for each line of business, showing by individual insurer for the three most recently completed consecutive calendar or calendar-accident years:~~

~~_____ **A.** actual direct written premiums;~~

~~_____ **B.** actual direct earned premiums;~~

~~_____ **C.** actual direct paid losses;~~

~~_____ **D.** The change in direct loss reserves during the year, including:~~

~~_____ (1) reported reserves, based on actual reserves; and~~

~~_____ (2) incurred but not reported reserves, based on separate calculations or equivalent to the change in reported reserves;~~

~~_____ **E.** incurred losses, derived from the foregoing;~~

~~_____ **F.** underlying data used to calculate any loss development factors and trend factors included in the filing, including but not limited to a description of the basis for and methods used to establish such factors;~~

~~_____ **G.** actual expenses for each of the following categories:~~

~~_____ (1) commissions;~~

~~_____ (2) other acquisition expenses;~~

~~_____ (3) general expenses; and~~

~~_____ (4) taxes, licenses and fees;~~

~~_____ **H.** investment income from each of the following sources, including method of calculation, allocated to the specific line of business:~~

~~_____ (1) unearned premium reserves;~~

~~_____ (2) loss reserves, including but not limited to IBNR;~~

~~_____ (3) loss adjustment expense reserves;~~

~~_____ (4) any contingency reserves; and~~

~~_____ (5) surplus held in conjunction with the line of business.~~

~~_____ **I.** average credit or debit written in conjunction with any schedule rating plan or similar plan.]~~

A. Rate filings shall include the following exhibits for each line of business, showing by individual insurer for the three most recently-completed consecutive calendar or calendar-accident years:

_____ (1) actual direct written premiums;

_____ (2) actual direct earned premiums;

_____ (3) actual direct paid losses;

_____ (4) the change in direct loss reserves during the year, including:

_____ (a) reported reserves, based on actual reserves; and

_____ (b) incurred but not reported reserves, based on separate calculations or equivalent to the change in reported reserves;

_____ (5) incurred losses, derived from the foregoing;

(6) underlying data used to calculate any loss development factors and trend factors included in the filing, including but not limited to a description of the basis for and methods used to establish such factors;

(7) actual expenses for each of the following categories:

(a) commissions;

(b) other acquisition expenses;

(c) general expenses; and

(d) taxes, licenses and fees;

(8) investment income from each of the following sources, including method of calculation, allocated to the specific line of business:

(a) unearned premium reserves;

(b) loss reserves, including but not limited to IBNR;

(c) loss adjustment expense reserves;

(d) any contingency reserves; and

(e) surplus held in conjunction with the line of business; and

(9) average credit or debit written in conjunction with any schedule rating plan or similar plan.

B. Immediately after the transmittal documents, the filing shall contain an exhibit which displays the number of policyholders who would receive, as a result of this filing, a percentage rate change in each of the following ranges: under -50.0 percent; between -50.0 percent and -25.1 percent; between -25.0 percent and -10.1 percent; between -10.0 percent and -0.1 percent; 0.0 percent; between +0.1 percent and +10.0 percent; between +10.1 percent and +25.0 percent; between +25.1 percent and +50.0 percent; above +50.0 percent.

[7-1-97; 13.8.2.17 NMAC - Rn, 13 NMAC 8.2.17, 1-15-02]

13.8.2.18 RATEMAKING REQUIREMENTS: Rate filings are subject to the following ratemaking requirements, in addition to all other requirements prescribed by law.

A. Rate filings may be based on any reasonable base period of at least ~~two~~ three recent consecutive calendar, calendar-accident or policy years, or any combination of these, developed and trended as appropriate, unless the Superintendent finds such base to be inadequate or unreliable, in which case he shall specify the base to be used.

B. Expense data shall be derived from insurers' actual New Mexico expenses where available by line. Expenses and expense trending shall reflect actual expenses adjusted for anticipated increases or decreases on a company-by-company or other basis which accurately reflects differences in insurers' modes of operation and expense levels.

C. Rate filings shall reflect investment income allocated to the line or part of a line of New Mexico business. Investment income shall track each insurer's overall investment rate of return, including but not limited to realized capital gains. Investment income shall include income from each and every source specified in Subsection H of 13.8.2.17 NMAC.

D. Premiums, investment income, loss experience, actual expenses and all other applicable rate factors shall be adjusted to the level anticipated during the period to which the rates will apply.

[7-1-97; 13.8.2.18 NMAC - Rn, 13 NMAC 8.2.18, 1-15-02]

13.8.2.19 RATE MODIFICATION:

A. Filings made to modify rates shall be made pursuant to 13.8.5 NMAC, Rate Modification Plans.

B. If requested by an insured, experience modifiers shall be developed and applied separately and individually to each insured legal entity in New Mexico; provided, that if past experience is unavailable for individual legal entities, and cannot be developed at reasonable cost, such request shall apply on a prospective basis only. Such request shall be made not less than 120 days prior to the proposed effective date of the individual entity rating, and shall remain in effect for at least two full rating periods.

[7-1-97; 13.8.2.19 NMAC - Rn, 13 NMAC 8.2.19, 1-15-02]

13.8.2.20 RATE SERVICE ORGANIZATION ADVISORY FILINGS:

A. Any licensed rate service organization may make advisory filings within the scope of its license as provided in ~~[this part and other applicable portions of this rule]~~ 13.8.2 NMAC.

B. Advisory filings shall be made for informational purposes, and such uses as permitted in ~~[this part]~~ 13.8.2 NMAC. Advisory rate filings are limited to pure premium rates, supplementary rate information and supporting data, including loss experience, developed and trended as appropriate. Advisory rate filings shall not contain data on premiums, investment income, expenses, profit factor, dividend allowance permissible loss ratio or other factors or

supporting data which could be used to develop a full rate, other than loss experience.

C. The superintendent shall review all advisory filings. The superintendent shall determine if the filing is made by a properly licensed rate service organization within the scope of its license, and if the scope of such filing is limited in accordance with ~~[this rule]~~ 13.8.2 NMAC, and if not, shall reject the filing. The superintendent shall also consider the rate standards contained in Section 59A-17-6 NMSA 1978 in determining whether advisory filings are acceptable.

D. An insurer may seek the superintendent's permission to base its own independent filing, or portions thereof, on information, data, statistics or pure premium rates contained in an advisory filing upon making a showing satisfactory to the superintendent that:

(1) the insurer lacks credible loss data of its own on which to base rates;

(2) the insurer's use of a uniform system of statistics, classifications, rating schedules, rating rules, underwriting rules or other similar information makes use of such supplementary rate information from an advisory filing both necessary and appropriate; provided, that ~~[this subparagraph]~~ Paragraph (2) of Subsection D of 13.8.2.20 NMAC applies only to statistical supplementary rate information, and does not apply to nor permit adoption of any rate, rate manual, minimum premium or policy fee; and

(3) with regard to Paragraph (1) of Subsection D of 13.8.2.20 NMAC, that such use of the advisory filing or portions thereof is appropriate because the loss experience contained in the advisory filing reasonably and accurately applies to the insurer, and will not result in rates which are excessive, inadequate or unfairly discriminatory.

[7-1-97; 13.8.2.20 NMAC - Rn, 13 NMAC 8.2.20, 1-15-02]

13.8.2.21 ASSIGNED RISK POOL FILINGS: ~~[This part applies to assigned risk plans and other residual market plans.]~~

A. For purposes of rate filings, assigned risk plans and similar residual market plans applicable to risks not insurable through the voluntary market shall be considered and treated as if the plan were a single insurer.

B. Rates for assigned risk plans and other residual market plans may be based on:

(1) the plan's own premiums, investment income, loss and expense data, and other statutory factors;

(2) premiums, investment income, loss and expense data, and other statutory factors for all New Mexico risks in the line of business as a whole; provided, that if this option is used, a reasonable, actuarially-justified surcharge may be provided to reflect any demonstrated difference between projected loss and expense experience for the plan and for the line of business as a whole. Such surcharge shall be justified on the basis of comparative loss and expense experience for at least two recent consecutive years; or

(3) any other reasonable method meeting statutory standards and approved by the superintendent.

[7-1-97; 13.8.2.21 NMAC - Rn, 13 NMAC 8.2.21, 1-15-02]

13.8.2.22 RATES FOR GOVERNMENTAL ENTITIES: Rate filings need not be followed in connection with policies bid or to be issued to state or local governmental entities in New Mexico; provided, that no rate to any such governmental entity shall exceed the filed rate or rates which would be applicable to the entity but for the provisions of ~~[this rule]~~ 13.8.2 NMAC. ~~[This rule]~~ 13.8.2 NMAC does not authorize bidding or issuance to governmental entities of lines or types of insurance for which an insurer has not otherwise filed and obtained approval of a rate, nor does it relieve any insurer of any duty to comply with the Insurance Code or laws related to bidding, sale or issuance of insurance to governmental entities.

[7-1-97; 13.8.2.22 NMAC - Rn, 13 NMAC 8.2.22, 1-15-02]

13.8.2.23 RATE SERVICE ORGANIZATION MEMBERS' RIGHT OF NONADHESION TO FILINGS: No rate service organization shall require any member or subscriber insurer to adhere to the organization's New Mexico filings, whether made on behalf of the insurer or otherwise. No rate service organization shall in any manner limit or refuse to grant any insurer any right or privilege, including but not limited to full membership rights granted other insurers, or otherwise discriminate against any insurer, on the basis that the insurer has not adhered to or does not adhere to the organization's filings.

[7-1-97; 13.8.2.23 NMAC - Rn, 13 NMAC 8.2.23, 1-15-02]

13.8.2.24 STATISTICAL SERVICES; INFORMATION: The superintendent may require insurers to provide statistical information in a standard format. The superintendent may designate a rate service organization to receive such information and tabulate it. The superintendent may act pursuant to this section by notifying affected insurers in writing.

[7-1-97; 13.8.2.24 NMAC - Rn, 13 NMAC 8.2.24, 1-15-02]

~~13.8.2.25~~ ~~PROPERTY AND CASUALTY FILING SUMMARY:~~



13.008.0002.25.pdf]

[7-1-97; 13.8.2.25 NMAC, Rn, 13 NMAC 8.2.25, 1-15-02]

~~13.8.2.26~~ ~~13.8.2.25~~ **LIMITED EXEMPTION FROM PRIOR APPROVAL:**

- ~~A.~~ Insurance rate filings shall be exempt from the requirements of 13.8.2.17 NMAC and 13.8.2.18 if:
- ~~(1)~~ the rate filing is for commercial insurance where the insured is a business, government entity, or non-profit organization;
 - ~~(2)~~ the rate filing is for a commercial line of business, except for the following:
 - ~~(a)~~ workers compensation;
 - ~~(b)~~ medical professional liability; or
 - ~~(c)~~ ski basin liability;
 - ~~(3)~~ the rate filing does not result in a renewal rate change greater than 25% for any policyholder with current premiums less than \$10,000; and
 - ~~(4)~~ the rate filing is not:
 - ~~(a)~~ a policy form filing; or
 - ~~(b)~~ a rate service organization filing or assigned risk filing.
- ~~B.~~ Filings made pursuant to paragraph A of section 26 of 13.18.2 NMAC shall:
- ~~(1)~~ include:
 - ~~(a)~~ a brief explanatory memorandum;
 - ~~(b)~~ a copy of the rates; and
 - ~~(c)~~ the filing summary required by section 25 of 13.8.2 NMAC;
 - ~~(2)~~ be subject to all other requirements of this rule; and
 - ~~(3)~~ be subject to the requirements of NMSA 1978, Section 59A-17-6.
- ~~C.~~ The superintendent may at any time request an insurer to file the exhibits required by section 17 of 13.8.2 NMAC.
- ~~D.~~ If a rate filing made pursuant to paragraph A of section 26 of 13.18.2 NMAC is based on a rate service organization filing, the rate service organization filing shall have been preauthorized for use in New Mexico.

- ~~A.~~ A commercial insurance filing shall be exempt from the prior approval requirements of Sections 59A-17-9 and -10 NMSA 1978 if the filing is not:
- ~~(1)~~ for workers compensation insurance, with the exception of a company filing that does not deviate from an approved workers compensation rate service organization advisory filing;
 - ~~(2)~~ for medical professional liability insurance;
 - ~~(3)~~ for credit-related insurance, including but not limited to mortgage guaranty insurance, credit property insurance, collateral protection insurance, or guaranteed asset protection insurance;
 - ~~(4)~~ an assigned risk filing; or
 - ~~(5)~~ for title insurance.

~~B.~~ Filings that qualify for the limited exemption provided by Subsection A of 13.8.2.25 NMAC shall be subject to all other requirements of 13.8.2 NMAC and Chapter 59A, Article 17 NMSA 1978.

[13.8.2.26 NMAC - N, 1-15-02]

HISTORY OF 13.8.2 NMAC:

Pre-NMAC Regulatory Filing History:

Material in the part was derived from that previously filed with the commission of public records - state records center and archives:

ID 67-1, Sections 10-1-1 through 10-1-13, New Mexico Official Administrative Rules and Regulations Code, on December 1, 1967

ID 70-1, Regulations Governing the Filing of Casualty, Fidelity, Surety, Property, Title and Vehicle Insurance Rates (Article 10, Chapter 58, Rule 1 Section 10-1-1 to Section 10-1-13), on June 3, 1970
SCC 87-3-IN, Rate Filings By Insurers And Rate Service Organizations, Insurance Department Regulation 17, Rule 1, on October 6, 1987.

History of Repealed Material: [RESERVED]

DRAFT