

**CHAPTER 2605**  
**DEPARTMENT OF COMMERCE**  
**INSURANCE FILING FEES**

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**2605.0100 SCOPE OF AUTHORITY.**

Parts 2605.0100 to 2605.0500 apply to all licensed insurers and rate service, data service, or other organizations that make insurance policy form or rate filings required by statute. They are adopted pursuant to authority granted under Minnesota Statutes, sections 45.023 and 60A.14, subdivision 1, paragraph (c), clause (14).

**Statutory Authority:** *MS s 60A.14 subd 1 para (c)*

**History:** *10 SR 353*

**2605.0200 FILING FEES FOR CASUALTY AND PROPERTY INSURANCE.**

A \$10 filing fee applies to the following filing of rates, rules, policies, or endorsements relating to casualty or property insurance:

A. Rates and rules pertaining to the same kind or line of insurance and submitted together are subject to a single filing fee.

B. Policy forms and endorsements pertaining to the same kind of insurance and submitted together are subject to a single filing fee.

C. Simultaneous identical filings by other insurers within a group or fleet of companies are subject to separate filing fees.

D. Deviations from, including effective date change, or nonadoption of, rate service or data service organization filings are subject to filing fees.

E. Policy forms, endorsements, and rate filings made by the Minnesota Automobile Insurance Plan or the FAIR Plan are subject to filing fees.

F. The following kinds of worker's compensation filings:

- (1) schedule of rates;
- (2) rate deviation;
- (3) schedule rating plans;
- (4) dividend plans;
- (5) policy forms;
- (6) endorsements; and
- (7) retrospective rating plans.

**Statutory Authority:** *MS s 60A.14 subd 1 para (c)*

**History:** *10 SR 353*

**2605.0300 LIFE AND HEALTH INSURANCE.**

A \$10 filing fee applies to each filing of policy forms, contracts, riders, endorsements, certificates, applications, or rates as further specified in items A to F.

A. If a single policy or contract filing includes riders, endorsements, applications, or other forms designed to be issued or used in direct connection with that policy or contract, a single fee applies to that filing.

B. Related endorsements, riders, applications, or other forms submitted as a single filing, when the policy or contract is not being filed, are subject to one filing fee.

C. Each rate filing or rate revision is subject to a filing fee.

D. Group insurance policy filings, including related certificates, applications, or other forms are subject to a single filing fee.

E. Filings made by the Minnesota Comprehensive Health Association are subject to filing fees.

F. When an insurer or the Minnesota Comprehensive Health Association fails to respond to an objection or inquiry within 90 days, a resubmission is required if action by the Department of Commerce is subsequently requested. An additional filing fee is required for the resubmission.

**Statutory Authority:** *MS s 60A.14 subd 1 para (c)*

**History:** *10 SR 353*

#### **2605.0400 PROVISIONS APPLICABLE TO ALL POLICY FORM AND RATE FILINGS.**

The provisions in items A to G apply to all insurance policy form and rate filings required by statute.

A. A multipurpose form which can be used with more than one kind of policy, is subject to one filing fee.

B. Filings made to comply with law changes are subject to filing fees.

C. Filings made solely to change a company name or officer signature, correct printing errors, or make editorial changes are subject to filing fees.

D. Filings made for the sole purpose of withdrawing forms or rates are not subject to filing fees.

E. Exhibits and supporting data are not subject to filing fees.

F. Subsequent correspondence initiated by the Department of Commerce relating to a specific filing does not require a separate fee, nor does any amended rate or form resulting from the correspondence.

G. Filing fees are not refundable.

**Statutory Authority:** *MS s 60A.14 subd 1 para (c)*

**History:** *10 SR 353*

#### **2605.0500 EXAMPLES OF FEES PAYABLE.**

The following is a list of specific filing fees applicable to certain filings:

A. A filing consisting of a policy form, an application, and four endorsements are subject to a filing fee of \$10.

B. Rates and rules submitted together with the filing described in item A are subject to an additional \$10 filing fee, for a total of \$20.

C. A group of three companies submitting identical filings are subject to a \$10 filing fee for each company for a total of \$30.

D. A filing for nonadoption or only changing the effective date of a prior rate service organization filing are subject to a \$10 filing fee. If the same filing also includes three endorsements replacing those filed on their behalf by the rate service organization, the filing fee remains the same.

**Statutory Authority:** *MS s 60A.14 subd 1 para (c)*

**History:** *10 SR 353*