

**NOTICE OF
PROPOSED RULE AMENDMENT**

- The agency identified below in box 1 provides notice of proposed rule change pursuant to Utah Code Section 63G-3-301 and Subsection 53C-1-201(3)(c).
- Please address questions regarding information on this notice to the agency.
- The full text of all rule filings is published in the Utah State Bulletin unless excluded because of space constraints.
- The full text of all rule filings may also be inspected at the Division of Administrative Rules.

Agency Information

1. Agency: Insurance - Administration
Room no.: 3110
Building: STATE OFFICE BLDG
Street address 1: 450 N MAIN ST
Street address 2:
City, state, zip: SALT LAKE CITY UT 84114-1201
Mailing address 1: PO BOX 146901
Mailing address 2:
City, state, zip: SALT LAKE CITY UT 84114-6901

Contact person(s):

Name: Phone: Fax: E-mail:

Jilene Whitby	801-538-3803	801-538-3829	jwhitby@utah.gov
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(Interested persons may inspect this filing at the above address or at DAR during business hours)

Rule Information

DAR file no: 35331 Date filed: 10/13/2011 07:53 AM
State Admin Rule Filing Key: 151649
Utah Admin. Code ref. (R no.): R 590 - 225 - 11
Changed to Admin. Code ref. (R no.): - -

Title

2. Title of rule or section (catchline):
Submission of Property and Casualty Rate and Form Filings.

Notice Type

3. Type of notice: Amendment

Rule Purpose

4. Purpose of the rule or reason for the change:
Changes to this rule are being made to come into compliance with GRAMA.

Response Information

5. This change is a response to comments by the Administrative Rules Review Committee.
No

Rule Summary

6. Summary of the rule or change:

A new Section 11 has been added to the rule. It adds GRAMA requirements that allow insurance companies who file documents with the department to designate them as protected from public access. This can be done as the company files their documents electronically. Documents can only be considered protected if they are a trade secret or

Aggregate Cost Information

7. Aggregate anticipated cost or savings to:

A) State budget:

Affected: No

Currently and in the past the department has determined which property and casualty company filed documents are to be protected, as per the code. That responsibility is being turned over to the insurance company. They will mark the files to be protected when they file them electronically with the department. No programming changes will needed or additional work required of the department in order to make this change.

B) Local government:

Affected: No

These rule changes will have no effect on local government since they deal solely with rate and form filing procedures of the department's property and casualty insurance company licensees.

C) Small businesses:

Affected: No

("small business" means a business employing fewer than 50 persons)

No small businesses will be affected by this rule. The rule only affects insurance companies, which are large businesses.

D) Persons other than small businesses, businesses, or local government entities:

Affected: No

("person" means any individual, partnership, corporation, association, governmental entity, or public or private organization of any character other than an agency)

This rule affects all licensed property and casualty insurance companies. It will have no fiscal impact on them since it simply allows them to determine which of the filed documents they send to the department are to be protected. It will have no fiscal impact on individual insureds.

Compliance Cost Information

8. Compliance costs for affected persons:

This rule affects all licensed property and casualty insurance companies. It will have no fiscal impact on them since it simply allows them to determine which of the filed documents they send to the department are to be protected. It will have no fiscal impact on individual insureds.

Department Head Comments

9. A) Comments by the department head on the fiscal impact the rule may have on businesses:

The changes to this rule merely make the insurance company responsible for marking their own documents as protected when they file them with the department instead of having the department do it for them. This will have no fiscal impact on insurers.

B) Name and title of department head commenting on the fiscal impacts:

Neal T. Gooch, Insurance Commissioner

Citation Information

10. This rule change is authorized or mandated by state law, and implements or interprets the following state and federal laws.

State code or constitution citations (required) (e.g., Section 63G-3-402; Subsection 63G-3-601(3); Article IV) :

31A-2-201.1

31A-2-201(3)

31A-19a-203

31A-2-201(2)

Incorporated Materials

11. This rule adds, updates, or removes the following title of materials incorporated by references (a copy of materials incorporated by reference must be submitted to DAR; if none, leave blank) :

Official Title of Materials Incorporated (from title page): Publisher: Date Issued: Issue, or version: ISBN Number: ISSN Number: Cost of Incorporated Reference: Adds, updates, removes:

Comments

12. The public may submit written or oral comments to the agency identified in box 1. (The public may also request a hearing by submitting a written request to the agency. The agency is required to hold a hearing if it receives requests from ten interested persons or from an association having not fewer than ten members. Additionally, the request must be received by the agency not more than 15 days after the publication of this rule in the Utah State Bulletin. See Section 63G-3-302 and Rule R15-1 for more information.)

A) Comments will be accepted until 5:00 p.m. on (mm/dd/yyyy) : 12/01/2011
B) A public hearing (optional) will be held:
On (mm/dd/yyyy): At (hh:mm AM/PM): At (place):
11/15/2011 09:00 AM Room 3112, State Office Bldg, 450 North State, Salt Lake City, UT
84114

Proposed Effective Date

13. This rule change may become effective on (mm/dd/yyyy): 12/08/2011
NOTE: The date above is the date on which this rule MAY become effective. It is NOT the effective date. After a minimum of seven days following the date designated in Box 12(A) above, the agency must submit a Notice of Effective Date to the Division of Administrative Rules to make this rule effective. Failure to submit a Notice of Effective Date will result in this rule lapsing and will require the agency to start the rulemaking process over.

Indexing Information

14. Indexing information - keywords (maximum of four, in lower case, except for acronyms (e.g., "GRAMA") or proper nouns (e.g., "Medicaid")):
property casualty insurance filing

File Information

15. Attach an RTF document containing the text of this rule change (filename):
There is a document associated with this rule filing.

To the Agency

Information requested on this form is required by Sections 63G-3-301, 302, 303, and 402. Incomplete forms will be returned to the agency for completion, possibly delaying publication in the Utah State Bulletin, and delaying the first possible effective date.

Agency Authorization

Agency head or designee, and title: Jilene Whitby Information Date (mm/dd/yyyy): 10/12/2011