

**11 NCAC 10 .0105        MANUSCRIPT OR INDIVIDUAL RISK FILINGS**

(a) Within 60 days after the inception date of a manuscript or individual risk policy, the insurer shall submit to the Department's Property and Casualty Division:

- (1) Any form or endorsement not previously filed with the Department and approved for use.
- (2) A statement explaining why a manuscript or individual risk policy was needed.

(b) Continuous policies are not permitted.

(c) A copy of the approved filing shall be retained by the filer in accordance with 11 NCAC 19 .0102 through 11 NCAC 19 .0105.

(d) If the rates have been determined by an unfiled "(a) rating" or "individual risk rating", the insurer shall submit the following:

- (1) A statement describing how the rates were calculated.
- (2) A certification that the rates are not excessive, inadequate, or unfairly discriminatory.

*History Note: Authority G.S. 58-2-40; 58-6-5; 58-41-50; 58-43-5;  
Eff. April 1, 1992;  
Amended Eff. August 1, 1998; February 1, 1996;  
Temporary Amendment Eff. December 1, 1999;  
Amended Eff. July 1, 2000;  
Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. January 3, 2017.*