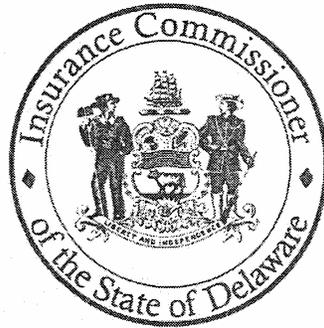


Matthew Denn
Insurance Commissioner



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FORMS AND RATES BULLETIN NO. 30

TO: ALL INSURERS

RE: INTERPRETATION OF 18 Del. C. § 2506(a)

DATED: October 20, 2006

It has come to the attention of the Department that there may be some confusion in the marketplace regarding the Department's interpretation of section 2506(a) of the Delaware Insurance Code. Section 2506(a) provides as follows:

The Commissioner shall review filings as soon as reasonably possible after they have been made in order to determine whether they meet the requirements of this chapter. The filings shall be deemed to meet the requirements of this chapter unless disapproved by the Commissioner, except as otherwise provided for certain filings pursuant to subsections (c), (d) and (e) of this section [relating to filings by insurers and health service corporations for medical and hospital expense-incurred insurance policies and plans].

The Department interprets this section of the Insurance Code to be a "file and use" provision. In other words, the statute authorizes an insurer to use a filed rate upon its filing with the Department without having to await approval of the Commissioner.



Matthew Denn
Insurance Commissioner