

[Mont. Code Ann. § 33-16-203.]

§ 33-16-203. Rates filed: Rates and Rating Plans

(1) Every insurer, rating organization, or advisory organization shall file with the commissioner all rates intended for use within this state, together with supporting data sufficient to substantiate the filing. The filing required by this subsection may be made by rating organizations on behalf of their members and subscribers. However, this provision does not prohibit a member or subscriber from filing rates on its own behalf. Any deviations from a rating organization's rates by a member or subscriber must be filed with the commissioner and must be accompanied by supporting data.

(2) Rates filed must provide for a premium reduction to:

- (a) qualified insured operators 55 years of age or older in accordance with 33-16-222; or
- (b) qualified members of the Montana national guard in accordance with 33-16-230.