

**304.50-115 Filing of rates, supplementary rating information, and coverage forms -  
- Grounds for disapproval -- Filing fee -- Public inspection of filings.**

- (1) A workers' compensation self-insured group shall file with the commissioner its rates and supplementary rating information and any changes made to its rates and supplementary information.
  - (a) Within one (1) year of March 1, 2005, each existing workers' compensation self-insured group shall place on file with the commissioner its existing rates and supplementary rating information.
  - (b) The initial rates and supplementary rating information of any workers' compensation self-insured group newly formed after March 1, 2005, shall not become effective until filed with and approved by the commissioner.
  - (c) Any changes made to a workers' compensation self-insured group's rates or supplementary rating information shall be filed pursuant to KRS 304.13-053.
- (2) A workers' compensation self-insured group shall file with the commissioner its existing coverage forms and any changes made to such forms, in accordance with KRS 304.14-120.
  - (a) Within one (1) year of March 1, 2005, each existing workers' compensation self-insured group shall place on file with the commissioner its existing coverage forms.
  - (b) The initial coverage forms of any workers' compensation self-insured group newly formed after March 1, 2005, shall not be used or delivered until filed with and approved by the commissioner pursuant to KRS 304.14-120.
  - (c) Any changes made to a workers' compensation self-insured group's coverage forms shall be filed in accordance with KRS 304.14-120.
  - (d) The commissioner shall disapprove any coverage form required to be filed under KRS 304.14-120, or withdraw any previous approval of such form, only on one (1) or more of the following grounds:
    1. If the coverage form is in any respect in violation of, or does not comply with, this subtitle or KRS Chapter 342.
    2. If the coverage form contains or incorporates by reference, where the incorporation is otherwise permissible, any inconsistent, ambiguous, or misleading clauses, or exceptions and conditions which deceptively affect the risk purported to be assumed in the general coverage of the contract.
    3. If the coverage form has any title, heading, or other indication of its provisions which is misleading, or is printed in a size of type or manner of reproduction as to make the form substantially illegible.
- (3) Coverage form and rate filings shall be accompanied by a filing fee as set forth in KRS 304.4-010 and administrative regulations promulgated by the commissioner. Filings shall be open to public inspection at any reasonable time. Copies may be obtained by any person on request and on payment of a fee specified in Subtitle 4 of this chapter.

**Effective:** July 15, 2010

**History:** Amended 2010 Ky. Acts ch. 24, sec. 1641, effective July 15, 2010. -- Amended 2008 Ky. Acts ch. 183, sec. 6, effective July 15, 2008. -- Created 2005 Ky. Acts ch. 7, sec. 23, effective March 1, 2005.