

December 4, 1958

SUBJECT: INSURANCE

TO ALL INSURERS AUTHORIZED TO TRANSACT FIRE, MARINE AND CASUALTY INSURANCE BUSINESS
IN THIS STATE AND RATING ORGANIZATIONS

With reference to the activities by producers and their clients to obtain advantages in premium rates through the extension of fictitious group plans in the property and casualty insurance field, your attention is called to the following departmental ruling:

"The provisions of Article VIII of the New York Insurance Law require that filings of rates, rating plans or forms covering risks in this State shall not be unfairly discriminatory.

"Therefore, no insurer subject to the provisions of Article VIII shall make available to any insured, a differentiation in rate or coverage in this State based solely upon membership in any group or association."

Please acknowledge receipt of this communication.

[SIGNATURE]

JULIUS S. WIKLER

Superintendent of Insurance

December 4, 1958