**Section 2401.30 Unfair Method of Competition**

Insurers shall not be deemed guilty of an unfair method of competition if;

a) such insurers agree to provide a method for the equitable apportionment among them of property and casualty insurance for applicants who are in good faith entitled to, but are unable to procure, such insurance through ordinary methods,

b) such insurers agree with each other to adhere and bind themselves to rates, rules and regulated plans for insurance written for such applicants provided such rates, rules and rating plans have been filed prior to the proposed effective date and approved by the Director of Insurance prior to their use, and

c) such insurers agree to an annual review of rates subject to approval by the Director of Insurance to their continued use.