

Pennsylvania Insurance Department
RIGHT TO KNOW LAW POLICY, effective January 1, 2009

Pursuant to Section 504 of the Right-to-Know Law, 65 P.S. §67.101 et seq. (RTKL), the Pennsylvania Insurance Department (“Department”) sets forth the following policies, process and procedures, regarding responses by the Department to requests made pursuant to the RTKL, in addition to complying with the policies set forth in [Management Directive 205.36](#); in addition, To facilitate access to documents of public interest and reduce the need for RTKL requests, the Department makes many documents public. DGS publishes many solicitations, awards and contracts on its website at <https://www.emarketplace.state.pa.us/>; uploads contracts to the Department of Treasury [website](#), pursuant to the requirements of Chapter 17 of the RTKL, 65 P.S. §§ 67.1701-1702; and may also place other public records on its website at: www.insurance.pa.gov as it deems appropriate.

I. REQUESTS

A. A written request to the Department under the RTKL **must**:

1. Be addressed to the Department Open Records Officer (“AORO”) at:

Pennsylvania Insurance Department
Agency Open Records Office
Attn: Terri Lynn Brown, Agency Open Records
Officer, 1326 Strawberry Square
Harrisburg, PA 17120
Phone: (717)-783-2131
Fax: (717)-772-1969
Email: RTK-Insurance@pa.gov

2. Identify a name and address to which the Department should address its response;
3. Indicate that the request is being made pursuant to the RTKL;
4. Be submitted in person, by [e-mail](#) or by facsimile at 717-772-1969;
5. Be sufficiently specific to enable the Department to ascertain which records are being requested; and
6. Be from a person that is a legal resident of the United States.

B. While verbal requests may be fulfilled by the Department, the requester cannot pursue the relief and remedies provided under the RTKL unless the request is in writing.

C. RTKL requests may be on the form available at the website of the Office of Open Records at: <https://www.openrecords.pa.gov/Documents/RTKRequestForm.pdf>, or the form designated by the Department at: <https://www.insurance.pa.gov/Pages/>

D. The regular business hours of the RTKL Office are 8:00 AM to 4:30 PM, Monday through Friday. Any RTKL request received by the RTKL Office after the close of regular business hours shall be deemed to have been received by that office on the following business day.

- E. RTKL requests received by the Department will be considered “public record” information by the Department and such requests may be made available for public access through its website.

II. RESPONSES

The AORO may respond by providing a requester with access to inspect a record electronically or as otherwise maintained by the Department, either: 1) by providing access in the offices of the Department, if agreed to by the requester, 2) by sending a copy to the requester; or 3) by notifying the requester that the record is available through publicly accessible electronic means and, if the requester writes to the Department within thirty (30) days that the requester is unable or unwilling to access the information electronically, by then providing the records in paper format, upon payment for the same. Each of these options is a “response” for purposes of the RTKL, as is the Department’s written notice to the requester granting, denying or partially granting and partially denying access to a record. The Department may send written responses to requesters by United States mail, by hand (in person or by delivery service), by facsimile or, by e-mail.

Unless a longer period of time is needed and communicated to the requester by an “interim response” (as discussed in paragraph A below), the RTKL requires that the Department respond to an RTKL request within five (5) business days. For purposes of determining the end of the five business day period, the day that a RTKL request is received is not counted. The first day of the five business day period is the Department’s next business day.

A. Interim Responses.

The Department must provide a final response to a RTKL request within 5 business days unless one or more specific conditions are satisfied and the AORO gives the requester written notice that additional time will be required. That notice is referred to as an “interim response.”

The AORO may send an interim response if any of the following apply:

1. The RTKL request requires redaction of a public record;
2. The RTKL request requires retrieval of a record from a remote location;
3. A response within the 5 business day period cannot be accomplished due to bona fide staffing limitations, which limitations must be specified in the interim response;
4. A legal review is necessary to determine whether the record requested is subject to access under the Act;
5. The requester has not complied with the Department’s policies regarding access to public records;
6. The requester has not complied with a demand for prepayment of fees, which are required to fulfill the RTKL request and which are estimated to exceed \$100; further, if prepayment of fees is required by the Department, the time period for response shall be tolled from the time the demand for payment is made until such time as payment is actually received; or

7. The extent or nature of the request precludes a response within the required time period.

An interim response must: 1) be sent to the requester on or before the last day of the 5 business day period; 2) state that the request is being reviewed and the reason for the review; 3) give an estimate of applicable fees owed when the record becomes available; and 4) state a reasonable date that a response is expected to be provided. This date must not be more than thirty (30) calendar days from the end of the five (5) business day period.

If the date of an expected response is in excess of thirty (30) days following the five days allowed for in Section 901, the request will be deemed denied unless the requester has agreed in writing to the date specified in the notice.

The Department will send an interim response when the estimated fee for responding to the request is in excess of \$100. Once the estimated payment is received, the Department will proceed to: 1) make a final determination as to what records, if any, are public records under the RTKL, 2) begin search and retrieval of those records, 3) perform any required redaction and 4) advise the requester, within 30 days, as to a date by when any responsive public records will be produced. Failure to make an estimated payment by the date required by the Department in its interim response will result in the request being deemed withdrawn.

8. Extension Beyond Thirty (30) Days

In the event that the AORO requires additional time beyond the thirty (30) day extended response period in order to generate the response, the AORO must obtain the written agreement of the requester to extend the response period. The requester's written agreement must occur during the statutory response period, otherwise the request will be deemed denied.

B. Final Responses.

There are three possible final responses. Either the request is: 1) granted; 2) denied; or 3) granted in part and denied in part. The failure to make a timely response is deemed to be a denial.

If a written request is denied in whole or in part, the Department will issue a final written response that will include an explanation of the procedure for the requester to appeal, if the requester chooses to do so. The written denial will also set forth the specific reasons for the denial, including a citation of supporting legal authority. If the denial is the result of a determination that the record requested is exempt from disclosure, the specific reasons for the Department's determination shall be included.

Non-production of records due to the fact that a good faith search by the Department does not produce any responsive records is not a denial of access.

C. Redaction

The Department will not deny access to a public record based upon the fact that portions of the record are not public records and, as a result, not subject to disclosure. The Department will redact the portions of a public record that are not public records and produce the portions that are public records.

D. Access

The Department may provide a requester with access to inspect a record electronically or as otherwise maintained by the Department, either: 1) by providing access in the offices of the Department, if agreed to by the requester, 2) by sending a copy to the requester or 3) by notifying the requester that the record is available through publicly accessible electronic means and, if the requester writes to the Department within thirty (30) days that the requester is unable or unwilling to access the information electronically, by then providing the records in paper format, upon payment for the same.

The Department has the discretion to determine the building(s) and room(s) that will be used to provide a requester with access to the Department's public records. The selection of buildings and rooms for access to the Department's public records is a matter within the discretion of the AORO.

The Department will provide a public record to a requester in the medium requested if the record exists in that medium. Otherwise, the public record must be provided in the medium in which it exists. If a public record only exists in one medium, the Department is not required to convert that public record to another medium, except that if the public record is only available in an electronic form, the Department must print it out on paper if the requester so requests.

The Department is not required to create a public record that does not already exist, nor is it required to compile, maintain, format, or organize a public record in a manner in which the Department does not currently do so.

E. Duplication of Public Records.

The Department may either make copies itself or, in its discretion, allow the requester to bring the necessary equipment to make its own copies. The Department may make its duplication equipment available to a requester but require that the requester operate the equipment; assign Department staff to make the duplications; or contract for duplication services and require the requester to pay the applicable rate.

III. APPEALS

When a request is denied or deemed denied, whether in whole or in part, the requester may file an appeal with the Office of Open Records, where it will be assigned to an Appeals Officer. This appeal must be filed within 15 business days of the denial or deemed denial. The appeal must state the grounds upon which the requester asserts that the record is public, and should address any grounds stated by the Department for delaying or denying the request. The appeal shall be sent to the OOR at the address set forth below and simultaneously to the Department AORO, in the same manner as the appeal is sent to the OOR (e-mail, fax, mail or hand delivery) with: 1) the Department response, 2) the RTKL request and 3) the appeal form that is available on the OOR website at: <https://www.openrecords.pa.gov/Documents/Appeals/Appeal-Form.pdf>.

The Commonwealth of Pennsylvania
Office of Open Records
333 Market Street, 16th Floor
Harrisburg, PA 17101-2234
Phone: 717-346-9903
Fax: 717-425-5343
Email: openrecords@pa.gov

A person other than the Department or the requester, with a direct interest in the record that is subject to an appeal, has fifteen (15) days following actual knowledge of the appeal, but no later than the date the Appeals Officer issues an order, to file a written request to provide information or to appear before the Appeals Officer in support of the requester's or the Department's position in the appeal. The Appeals Officer may, but needs not, grant the request.

For further information on appeals, it is suggested that the requester review the website of the Office of Open Records.

IV. FEES

Applicable fees to be charged by the Department under the RTKL are as follows:

A. Fees Determined by the Office of Open Records

Under the RTKL, the Office of Open Records has the authority to establish two fees for Commonwealth agencies: Duplication, 65 P.S. §67.1307(b) and Enhanced Electronic Access (an Department may establish user fees, subject to approval by the Office of Open Records), 65 P.S. §67.1307 (e).

The fees for duplication are established by the Office of Open Records, as posted on its website at <https://www.openrecords.pa.gov/> Unless otherwise directed by statute (section 612-A of the Administrative Code of 1929, *as amended* 71 P.S. §240.12A), the Department will charge \$.25 per page for duplication, although on-site publication may be at a reduced rate of \$.15, at the discretion of the Department.

Pursuant to this Department policy, a Department may waive duplication fees for 20 pages or less. Duplication charges are to be paid for any duplication in excess of 20 pages.

B. Specialized Fees

1. The Department will charge \$5 per copy for certified copies, when requested by the requester, in addition to \$.25 per page for duplication.
2. The Department will charge the actual cost for postage, facsimile/microfiche or other media, as well as for specialized documents, except that postage fees will be waived for postage that costs under \$1.00.

3. Special rules apply to fees for transcripts of administrative proceedings:
 - (i) Prior to an adjudication becoming “final, binding and non-appealable,” transcripts may be requested through an Department, however the stenographer or court reporter is permitted to charge the regular fee for this service.
 - (ii) Following an adjudication becoming “final, binding and non-appealable,” a request for the transcript shall be treated like any other request for a record and the usual duplication fee of up to \$.25 per page will be charged.
4. The Department will charge other specialized fees as set out in the Administrative Code of 1929 at 71 P.S. §240.12A.

C. Reasonable and Necessarily Incurred Costs

As expressly provided by 65 P.S. §67.1307(g), the Department has the authority to charge requesters reasonable fees for necessarily incurred costs. The Department will determine and charge such fees on a case by case basis.

D. General

No charge shall be made for Department or legal review of the record to see whether the requested records are public records that are subject to production.

If the estimated fees that are required to fulfill the RTKL request exceed \$100, the requester must pay the estimated amount in advance, either by certified check or by ordinary check, which must first have cleared to be considered received by the Department. The demand for prepayment will specify a reasonable period of time in which the requester must make such prepayment. Failure to make to estimated payment by the date required by the Department in its interim response will result in the request being deemed withdrawn.

All applicable fees must be paid in order to receive access to the record requested. 65 P.S. §67.901. Any requester who has unpaid amounts outstanding to the Department or to any Department under the Governor’s jurisdiction, in relation to RTKL requests where production was made by any such Department, will not be granted access to records under other RTKL requests until such prior amounts due have been paid in full.

When an estimated fee was not required to be paid because the estimate was \$100 or less, but actual fees are over \$100 or where the fee was under \$100, an Department has the discretion to produce the records and invoice for the amount due or to require payment prior to production.