






Lesson 3

Filing Rules contains information regarding state General Instructions, Types of Insurance, Requirements, and Submissions Requirements. This lesson looks at where information can be found that pertains to how a user needs to prepare and submit filings in SERFF.

This lesson covers the following topics:

-  [Filing Rules Overview](#)
-  [Requirements](#)
-  [General Instructions](#)
-  [Types of Insurance](#)
-  [Submission Requirements](#)



Filing Rules Overview

The Filing Rules tab contains the state specific information needed to submit a filing. It is created and managed by authorized users from each state. Filing Rules includes Requirements, General Instructions, Types of Insurance (TOI), Sub-Types of Insurance (Sub-TOIs) and Submission Requirements. Industry users can browse the information in Filing Rules when preparing filings.

Filings	Billing	Settings	Filing Rules	Reports	Templates
<u>Requirements</u>	<u>General Instructions</u>	<u>Types of Insurance</u>	<u>Submission Requirements</u>		


- **Requirements** – Items that need to be submitted on a filing. These become Supporting Documents on SERFF filings.
- **General Instructions** – Includes information, not specific to a product, about submitting SERFF filings to the state instance.
- **Types of Insurance** – The Types of Insurance (TOIs) and Sub-Types of Insurance (Sub-TOIs) accepted by a specific state instance in SERFF.
- **Submission Requirements** – A compilation of TOIs, Sub-TOIs, Filing Types and Requirements. The Submission Requirements identify the specific Requirements that need to be submitted to a state, specific to the TOI, Sub-TOI, and Filing Type selected.


Requirements

A Requirement, when included in a Submission Requirement, is a request from the state for Supporting Documentation to aid in the review of a filing. States use the Requirements list in this view when creating their Submission Requirements. A Requirement can be used in multiple Submission Requirement documents, but are instance specific. The Requirement search page allows searches based on the following information:

- **Name** - The Requirement name.
- **Business Type** – The line of business to which the requirement applies
- **State Instances** – The State instance(s) participating in SERFF.

Find Requirements

1. Click the Filing Rules tab to initiate a search.
2. Enter the desired search criteria.
3. Click the  button.

 The Name field uses a “starts with” search mechanism. Type in the first few characters of the Requirement name. Wild cards are not supported in this search.

Requirements			
New Search		Refine Search	
Requirements			Requirements 1-14 of 14 First Previous Next Last
Instance Name	Att.	Category	Name
GeorgiaPC		Property & Casualty	Filing Fee Transmittal Form PC-FF
GeorgiaPC			Informational Filing Certification
GeorgiaPC			P&C Rates
GeorgiaPC			Consumer Insurance Advocates Certification
GeorgiaPC			Workers's Comp. Back-up and Support Documentation
GeorgiaPC			NCCI Bulletin GA-96-03
GeorgiaPC			Property & Casualty Transmittal Form PC-T1
GeorgiaPC			P&C Forms
GeorgiaPC			P&C Third Party Filing Authorization
GeorgiaPC			State Board of Workers' Compensation Approval
GeorgiaPC			Explanatory Memorandum
GeorgiaPC			Credibility-Weighted Rate Indication Exhibit
GeorgiaPC			Cover Letter P&C
GeorgiaPC			Comparison Sheet

The Requirements view displays up to 50 requirements per page.

First – Displays the first page of Requirements in the search results.

Previous – Displays the previous page of Requirements in the search results.

Next – Displays the next page of Requirements in search results.

Last – Displays the last page of Requirements in the search results.

The user may choose to resort the Requirements by clicking on the column headers.

When a user resorts a view by any of the columns, that sort will be maintained until the user loads a different view or goes to the Search screen.

The following buttons are available on the Search Results screen:

New Search

Clears all search field criteria so that a new search may be started.

Refine Search

Takes user back to the search criteria display without clearing the previously entered search criteria

 **View Requirements**

1. To open the Requirement, click anywhere on the Requirement row.

Requirements			
New Search		Refine Search	
Requirements			Requirements 1-3 of 3 First Previous Next Last
Instance Name	Att.	Category	Name
New HampshireLH			Actuarial Memorandum
New HampshireLH			Actuarial Memorandum with Rates
New HampshirePC			Actuarial Memorandum

2. The Requirement information and any related attachments are displayed.
3. Click the **Return to Search** button to go back to the previously displayed search results.

View the 'Actuarial Memorandum' Requirement

Return to Search

State Instance: New HampshireLH

Name: Actuarial Memorandum

Description: Actuarial Memorandum

Business Type: P&C and LAH

View Category: -- None Selected --


Attachments: -- No Attachments --

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General Instructions
















General Instructions contain overall filing information advising companies how they should submit SERFF filings to a particular state instance.

 **View General Instructions**

1. Click the Filing Rules tab.
2. Click on the  link.

A list of all General Instructions is displayed. General Instructions for all state instances are displayed. The user may choose to resort the General Instructions by clicking on the column headers.

 When a user resorts a view by any of the columns, that sort will be maintained until the user loads a different view or goes to the Search screen.

General Instructions				
General Instructions 1-94 of 94 First Previous Next Last				
Instance Name	Att.	Description	Date Last Modified	Date Created
AlabamaLife		These are the general instructions for Life, Annui		08-27-2004
Alaska		General Instructions Document Line Of Business G	07-11-2006	07-12-2004
Arizona		Arizona PROPERTY & CASUALTY is NOW in production a		01-26-2004
ArizonaLH		Arizona is now accepting live filings for all prod		06-18-2004
Arkansas		desc-1		07-05-2006
California		See http://www.insurance.ca.gov/docs/FS-RateFiling		06-10-2004
Colorado		All filing requirements can be found in Bulletins		07-12-2004
Connecticut		These are general instructions for all property an		06-10-2004
ConnecticutLH		These are general instructions for all life and he		07-12-2004
DelawareLRF		Delaware, as of March 15, 2002, is accepting filin		01-26-2004
DelawarePC		Delaware, as of 7/12/02, is accepting form filings		01-26-2004
District of Columbia		I. LIFE and ACCIDENT & HEALTH ADVERTISING: T		01-26-2004
FloridaPC		These General Instructions are for all Florida SER		07-12-2004
Georgia		This is a placeholder for the General Instructions		01-26-2004
GeorgiaH		Life and Health Filings: Please see attachments r	07-05-2006	01-26-2004

To open a General Instruction document, click anywhere on that row. The selected General Instruction document is displayed.

View the 'IllinoisLAH' General Instructions

[Return to Search](#)

General Instructions Last Updated 02/08/2008 Instance Business Type Life, Accident/Health, Annuity, Credit

General Information

Multi Companies Allowed on Filings? PC: Yes LAH: Yes

Fees

Public Access

Public Access Detail Date Last Modified:
Confidentiality requests are: Not Allowed
Explanation: Illinois does not want to allow companies to indicate a form is confidential. Please reference 215 ILCS 5/404, which reads in part:


"The office of the Director shall be a public office and the records, books, and papers thereof on file therein, except those records or documents containing or disclosing any analysis, opinion, calculation, ratio, recommendation, advice, viewpoint, or estimation by any Department staff regarding the financial or market condition of an insurer not otherwise made part of the public record by the Director, shall be accessible to the inspection of the public..."

If there are attachments, they will be displayed at the bottom of the document.

Attachments

General Information Date Last Modified: 01/30/2009 11:37 AM

Attachments

 [Arizona General Instructions Document 05-08.pdf](#)

- To close the General Instruction screen click on the [Return to Search](#) button or on any of the links or tabs.

Types of Insurance

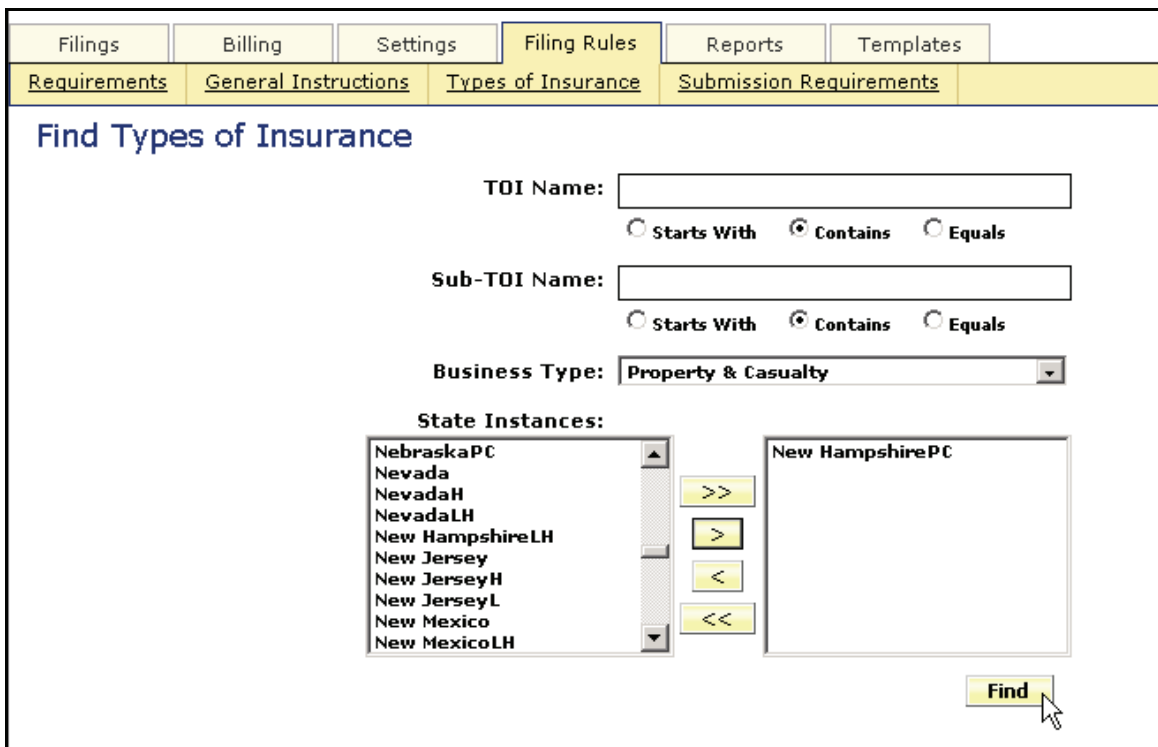
The Types of Insurance (TOI) tab includes the lines of insurance that a given state is accepting through SERFF and any Sub-Types of Insurance (Sub-TOIs) that are


associated with those TOIs. The following information is stored about Types of Insurance:

- **TOI Name** - The Type of Insurance name.
- **Sub-TOI name** – The Sub-TOI name.
- **Business Type** – The line of business.
- **State Instance** – The State Instance.

Find Types of Insurance

1. Click on the Filing Rules tab.
2. Click on the **Types of Insurance** link.








 Tip: Search for TOI and Sub-TOI has wildcard options that can be helpful in locating the appropriate TOI and Sub-TOI.

- **Starts With** – The text entered is at the beginning of the TOI or Sub-TOI Name and might be followed by other text.
- **Contains** – The text entered is somewhere within the TOI or Sub-TOI Name and could be preceded by or followed by other text.
- **Equals** – The text entered should match exactly to the TOI or Sub-TOI Name.

TOI Name:	<input type="text"/>
	<input type="radio"/> Starts With <input checked="" type="radio"/> Contains <input type="radio"/> Equals
Sub-TOI Name:	<input type="text"/>
	<input type="radio"/> Starts With <input checked="" type="radio"/> Contains <input type="radio"/> Equals

3. Enter criteria in one or more of the search fields:

5. Using the  and the  buttons, move the State Instance(s) to search on to the box on the right. Items can be moved out of this box by using the  and the  buttons. Multiple State Instances can be selected by holding down the Ctrl key while clicking on State Instances.
6. Click on the  button.

In the example below the Business Type selected is Property and Casualty, with the resulting TOIs (partial list) displayed for the New HampshirePC State Instance.

Types of Insurance		
New Search		Refine Search
Types Of Insurance		Types of Insurance 1-20 of 417 First Previous Next Last
Instance Name	TOI	Sub-TOI
New HampshirePC	01.0 Property	01.0001 Commercial Property (Fire and Allied Lines)
New HampshirePC	01.0 Property	01.0002 Personal Property (Fire and Allied Lines)
New HampshirePC	02.1 Crop	02.1000 Crop-Hail Sub-TOI Combinations
New HampshirePC	02.1 Crop	02.1001 Crop-Hail Non-Federally Reinsured Only
New HampshirePC	02.1 Crop	02.1002 Crop-Hail Federally Reinsured Only
New HampshirePC	02.3 Flood	02.3001 Commercial Flood
New HampshirePC	02.3 Flood	02.3002 Personal Flood
New HampshirePC	03.0 Farmowners	03.0001 Commercial Farmowners
New HampshirePC	03.0 Farmowners	03.0002 Personal Farmowners
New HampshirePC	04.0 Homeowners	04.0000 Homeowners Sub-TOI Combinations
New HampshirePC	04.0 Homeowners	04.0003 Owner Occupied Homeowners
New HampshirePC	04.0 Homeowners	04.0004 Tenant Homeowners
New HampshirePC	04.0 Homeowners	04.0005 Other Homeowners
New HampshirePC	04.0 Homeowners	04.0001 Condominium Homeowners
New HampshirePC	04.0 Homeowners	04.0002 Mobile Homeowners

 **View Types of Insurance**

1. To view the TOI details, click anywhere on the TOI row.

New HampshirePC	01.0 Property	01.0002 Personal Property (Fire and Allied Lines)
New HampshirePC	01.0 Property	01.0001 Commercial Property (Fire and Allied Lines)

[Return to Search](#)

State Instance: New HampshirePC

Business Type: Property & Casualty

TypeOfInsurance: **Electronic**

01.0 Property

Sub Types of Insurance: **Electronic**

01.0001 Commercial Property (Fire and Allied Lines)

01.0002 Personal Property (Fire and Allied Lines)

2. To close the Type of Insurance screen click on any of the links on the SERFF Workspace.


Filings	Billing	Settings	Filing Rules	Reports	Templates	
Requirements	General Instructions	Types of Insurance	Submission Requirements			

Submission Requirements

The Submission Requirements are a set of specific Requirements for a particular combination of TOI, Sub TOI(s) and Filing Type(s).

The following information is stored in a Submission Requirement:

- **State Instance**
- **Type of Insurance**
- **Sub Types of Insurance**
- **Filing Types** – The type of filing (ex. Form, Rate, Rule)
- **Requirements** – Items that need to be submitted on a filing

 The Submission Requirements, which are located on the Supporting Documentation Schedule of a filing, must be satisfied or bypassed in order to submit a filing for review.

Filings	Billing	Settings	Filing Rules	Reports	Templates
Requirements	General Instructions	Types of Insurance	Submission Requirements		

Find Submission Requirements

State Instances:

0525
4
Alabama
AlabamaLife
Alaska
Arizona
ArizonaLH
Arkansas
California
CaliforniaLD

>>

>

<

<<

Select

Requirement Name

Included Text:

Starts With
 Contains
 Equals
 Enter text that should be in the requirement name.

Excluded Text:

Starts With
 Contains
 Equals
 Enter text that should not be in the requirement name.

PCM Types Of Insurance:

01.0 Property
02.1 Crop
02.3 Flood
03.0 Personal Farmowners
04.0 Homeowners
05.0 CMP Liability and Non-
05.1 CMP Non-Liability Port
05.2 CMP Liability Portion C
06.0 Mortgage Guaranty
08.0 Ocean Marine

>>

>

<

<<

Select

Sub Types of Insurance

Find


Find Submission Requirements for State Instances that have implemented the Product Coding Matrices


- **PCM Types of Insurance** – A standardized naming convention for Types of Insurance, defined and adopted annually by the Operational Efficiencies Working Group and implemented by states. This standard

naming convention demonstrates uniformity and consistency, while also allowing the industry to easily identify the Type of Insurance to file in any state. There are two Product Coding Matrices - one for Property and Casualty products and another for Life/Accident/Health, Credit and Annuity products.

- **PCM Sub Types of Insurance** – The standardized Sub-TOIs that are affiliated with each TOI.

1. Click on the Filing Rules tab.
2. Click on the [Submission Requirements](#) link.

 Clicking in the State Instances box and then typing the first letter of the state you are looking for will move the highlight to the first instance of the state that begins with that letter. For example, typing “N” will move the highlight to Nebraska. Typing “N” again will take you to the second State Instance that begins with “N” (ex. NebraskaPC.)

3. Highlight the State Instance(s) and click on  button.
4. Type a Requirement Name in either the ‘Included Text’ or ‘Excluded Text’ field if looking for a specific Requirement and you want to see when it is used for specified State Instance(s), PCM TOIs and PCM Sub TOIs.

Find Submission Requirements

State Instances:

0525	
4	
Alabama	>>
AlabamaLife	>
Alaska	<
Arizona	<<
ArizonaLH	
Arkansas	
California	
CaliforniaLD	

New HampshirePC

Select

Requirement Name

Included Text:


Starts With Contains Equals
Enter text that should be in the requirement name.

Excluded Text:

Starts With Contains Equals
Enter text that should not be in the requirement name.

5. Select PCM Type(s) of Insurance.

6. Click on the  button.

 Once the Type of Insurance has been selected, the PCM Sub Type(s) of Insurance will be displayed based on the TOI selected.

Types Of Insurance:

- 02.1 Crop
- 02.3 Flood
- 03.0 Personal Farmowners
- 04.0 Homeowners
- 05.0 Commercial Multi-Per
- 05.1 Commercial Multi-Per
- 05.2 Commercial Multi-Per
- 06.0 Mortgage Guaranty
- 08.0 Ocean Marine
- 09.0 Inland Marine


01.0 Property

Sub Type of Insurance:

01.0001 Commercial Property
01.0002 Personal Property (F

Select

Find


7. Select the PCM Sub-Type(s) of Insurance and click the  button.
8. Click on the **Find** button.

Submission Requirements

New Search Refine Search

Requirements Submission Requirements 1-2 of 2 | First | Previous | Next | Last

Instance Name	TOI/Sub TOI	Filing Type
New HampshirePC	01.0 Property/	
New HampshirePC	01.0 Property/ 01.0002 Personal Property (Fire and Allied Lines), 01.0001 Commercial Property (Fire and Allied Lines)	Form, Rate, Rule, Loss Cost

 Search results can be resorted by clicking on the column headers.

Submission Requirements




New Search Refine Search


Requirements Submission Requirements 1-2 of 2 | First | Previous | Next | Last

Instance Name	TOI/Sub TOI	Filing Type
New HampshirePC	01.0 Property/	
New HampshirePC	01.0 Property/ 01.0002 Personal Property (Fire and Allied Lines), 01.0001 Commercial Property (Fire and Allied Lines)	Form, Rate, Rule, Loss Cost

 **Find Submission Requirements for Specific State Instance**

For State Instances that have not implemented the Product Coding Matrices in SERFF, the user must search on their Submission Requirements individually.

1. Click on the Filing Rules tab.
2. Click on the  link.
3. Highlight the State instance and click on  button.
4. Click on the  button.

 Once the State Instance has been selected; all Requirements and TOIs are displayed and added to the selector boxes.

Find Submission Requirements

State Instances:

0525		
4		
Alabama	>>	HawaiiLD
AlabamaLife	>	
Alaska	<	
Arizona	<<	
ArizonaLH		
Arkansas		
California		
CaliforniaLD		

Select

Requirements:

Included:			
	>>	Annual Life Illustration Certifi Life Filing Fee Form	>>
	>	Life Forms List and Certificati	>
	<	Life Illustration Form RPA-LI	<
	<<	Life Policy Form	<<
		Life Third Party Authorization	
		Life Transmittal Form	
		Long Term Care Compliance w	

Excluded:

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

Types Of Insurance:

Annual Life Illustration		
Life Group	>>	
Life Individual	>	
	<	
	<<	

Select

Sub Types of Insurance




Find


- Highlight the TOI(s) that you are researching Submission Requirements for and click on the  button.
- Click the  button. The Sub-TOIs associated to the TOIs selected will populate the selector box.

The screenshot displays a software interface for configuring insurance requirements. It is divided into three main sections:

- Requirements:** This section is split into two columns: "Included:" on the left and "Excluded:" on the right. A central list of requirements includes: "Annual Life Illustration Certificate", "Life Filing Fee Form", "Life Forms List and Certification", "Life Illustration Form RPA-LI", "Life Policy Form", "Life Third Party Authorization", "Life Transmittal Form", and "Long Term Care Compliance w...". Navigation buttons (>>, >, <, <<) are positioned between the lists and the central list.
- Types Of Insurance:** This section has two columns. The left column contains "Life Individual" (highlighted in blue). The right column contains "Annual Life Illustration" and "Life Group" (highlighted in blue). Navigation buttons (>>, >, <, <<) are between the columns.
- Sub Type of Insurance:** This section has two columns. The left column lists "COLI", "Fraternal", "Industrial", "no subtypes", "Term", "Universal", and "Variable". The right column lists "Annuity" and "Whole" (highlighted in blue). Navigation buttons (>>, >, <, <<) are between the columns.


Buttons labeled "Select" and "Find" are located below the "Types Of Insurance" and "Sub Type of Insurance" sections, respectively. A mouse cursor is pointing at the "Find" button.

7. Highlight the Sub-TOI(s) and click on the  button. Clicking on the  button moves an entire list.
8. Click the  button.

 If you are looking for Submission Requirements that include or exclude a particular Requirement, add that criteria by moving Requirements into the Included or Excluded selector boxes by using arrow buttons.

 **View Submission Requirement**

1. To open the Submission Requirement, click anywhere on the Submission Requirement row.

 Users can return to their previous search results by clicking on the 'Refine Search' button. To return to the Find Submission Requirements page, click on the 'New Search' button and all search criteria will be refreshed.

Submission Requirements		
New Search		Refine Search
Requirements		Submission Requirements 1-4 of 4 First Previous Next Last
Instance Name	TOI/Sub TOI	Filing Type
HawaiiLD	Life Group/	
HawaiiLD	Life Group/ Annuity, COLI, Fraternal, Industrial, Term, Universal, Variable, Whole	Form not meeting the Flesch score requirements
HawaiiLD	Life Group/	
HawaiiLD	Life Group/ Annuity, COLI, Industrial, Term, Universal, Variable, Whole	Form meeting the Flesch score requirements

2. To close the Submission Requirement screen click on any of the links on the SERFF Workspace. To return to the Find Submission Requirements view, click on the 'Return to Search' button.

Return to Search

State Instance: HawaiiLD

TOI: Life Group

Sub-TOI: Annuity
COLI
Industrial
Term
Universal
Variable
Whole

Filing Types: Form meeting the Flesch score requirements

Requirements: [Life Transmittal Form](#)
[Life Illustration Form RPA-LIL \(07/01\)](#)

Additional Information: