



**OFFICE of the
INSURANCE
COMMISSIONER**
WASHINGTON STATE

STATE OF WASHINGTON -- P/C RATE FILING CHECKLIST		YES	NO
1	WAC 284-24-011 : Does the filing comply with the general rate filing rules?		
2	Have you reviewed previous correspondence to your company from us? Have you provided all the information that we have asked for in the past?		
3	Is the filing consistent with the definitions in: <ul style="list-style-type: none"> ■ RCW 48.11.040, Property ■ RCW 48.11.050, Marine & Transportation and WAC 284-20-040 ■ RCW 48.11.060, Vehicle ■ RCW 48.11.070, General Casualty ■ RCW 48.11.080, Surety ■ RCW 48.11.100, Title 		
4	RCW 48.19.040(2) : Does the filing explain the type and extent of coverage contemplated?		
5	Have you selected Type of Insurance Codes consistent with the type of coverage?		
6	Does the Filing Description field include a brief description of the filing, instead of just referring to an attachment?		
7	RCW 48.19.040(4) and WAC 284-24-115 : Does the filing contain a proposed effective date?		
8	Do the rates violate any provision of Title 48 RCW or 284 WAC ?		
9	RCW 48.19.030(3) : In making the rates, was due consideration given to: <ul style="list-style-type: none"> ■ Past and prospective loss experience from Washington? If these data are not credible, have you submitted data from states likely to produce experience similar to Washington? ■ Conflagration and catastrophe hazards, where present? ■ A reasonable provision for underwriting profit and contingencies? ■ Dividends, savings, and unabsorbed premium deposits? ■ Past and prospective operating expense? ■ Past and prospective investment income? ■ Other relevant factors within and outside this state? 		
10	RCW 48.19.040(2) : Does the filing contain the following supporting information: <ul style="list-style-type: none"> ■ An exhibit that shows the experience upon which the rates are based? ■ An exhibit detailing the major elements of operating expense for the types of insurance affected by the filing? ■ An explanation of how investment income has been taken into account in the proposed rates? ■ Other information that is relevant to the rates being filed? 		
11	WAC 284-24A-045 : If the filing pertains to personal insurance and it introduces or revises rates or rating factors that use insurance scores; have you included a multivariate analysis?		

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12	WAC 284-24-065 : If filing new or revised base rates or loss cost adjustment factors, does the filing comply with this regulation?		
13	RCW 48.19.040(3) : If you do not have enough loss experience to support these rates, have you provided loss experience from similar exposures of other insurers or a rating organization?		
14	RCW 48.19.030(4) : If these rates are related to your plan of operation and/or risk classification, did you explain how your plans relate to the proposed rates?		
15	RCW 48.19.020 : Are these rates excessive or inadequate?		
16	RCW 48.18.480 and 48.19.020 : Are these rates unfairly discriminatory?		
17	If you are adopting loss costs filed on your behalf by a licensed rating organization, have you included the Washington loss cost adoption forms?		
18	Is the filing prepared using recognized actuarial methods?		
19	Have you explained any unique ratemaking methods and/or terms?		
20	Are supporting data presented in a clear, concise and logical fashion? Are the documents designed to be read by people who are unfamiliar with your company's methods and operations?		
21	Does the explanatory memorandum explain and/or support all assumptions and judgments used in the filing?		
22	RCW 48.19.460 : If you sell automobile insurance, do you offer a discount for older drivers who complete an accident prevention course?		
23	RCW 48.19.500 and .501 : If you are filing automobile insurance rates, have you included an exhibit showing any anticipated change in losses due to: <ul style="list-style-type: none"> ■ The use of seat belts, child restraints and other lifesaving devices? ■ The use of anti-theft devices in private passenger type vehicles? ■ The use of lights and lighting devices during daytime and the use of rear stop lights? ■ The fact that there are more vehicles than drivers insured under the policy? Have you explained the effect of these changes and/or offered credits or discounts due to these factors?		
24	WAC 284-24-070 : If a risk is (a) rated, have you considered: <ul style="list-style-type: none"> ■ "Suggested" rates and "guide" rates must be filed? ■ Risks that are (a) rated cannot be eligible for a filed rate? 		
25	WAC 284-24-100 : Does any schedule rating plan: <ul style="list-style-type: none"> ■ Provide a maximum debit or credit of at most 25%? ■ Apply to all eligible risks? ■ Include any expense modifications within the 25% credit or debit unless filed as a separate plan, which prescribes specific credits for particular situations? 		