Washington State SERFF Life and Disability Rate and Form Filing General Instructions

These instructions apply to all rate and form filings for disability products, life insurance, annuities, Medicare supplement plans, long term care insurance, credit life insurance, life settlements, student health plans, and discretionary groups for stand-alone vision and stand-alone dental plans.

Please see the Washington State SERFF Health and Disability Rate Filing General Instructions and the Washington State SERFF Health and Disability Form Filing General Instructions for filings of any of the following: health plans, stand-alone dental plans, stand-alone vision plans, short-term limited duration medical plans, and provider agreements.

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INSTRUCTIONS

# Rating Filing Instructions

# General Disability Rate Filings

Scope of Section by Type of Insurance (TOI) in SERFF: H02G, H02I, H03G, H03I, H04, H05, H06, H07G, H07I, H08G, H08I, H09G, H11G, H11I, H14G, H14I, H15G, H15I, H17G, H17I, H18G, H18I, H19G, H19I, H23G, or H23I

## For Information regarding Speed to Market (STM) Tools,

#### See the file named “STM – Rates – General Disability Guidance.”

#### This STM tool and related documents are provided on the [OIC’s website](https://www.insurance.wa.gov/filing-instructions).

## Submission requirements:

#### If both a rate filing and form filing are required:

##### All of the applicable filings must be submitted concurrently.

##### The Corresponding Filing Tracking Number field must include all the appropriate tracking numbers for each corresponding filing. Please **do not** list tracking numbers in the Filing Description field.

#### Rate filings may have multiple corresponding form filings.

#### A rate filing must be filed unless you are making changes or adding a rider to an approved form filing that does not affect the rates.

#### Under the General Information tab in SERFF:

##### For rate change filings, please make it clear in the filing description you are filing a rate change for an existing product.

##### In the Filing Description field, please indicate whether the filing was prepared with the intention of following the STM tools mentioned above.

#### Under the Rate/Rule Schedule tab in SERFF:

##### If you are revising rates for existing forms, use “Revised” in the Rate Action field; otherwise, use “New.”

##### List all the form numbers to which the rate filing is applicable in the affected form numbers section.

##### Include a complete PDF of the rate schedule.

###### You may choose to also provide an Excel version. If you choose to include both Excel and PDF versions:

The PDF file must include all the information from the spreadsheet, including all hidden cells and worksheets, and all font colors must be visible. The file names must match except that the Excel file name should end with “duplicate.xlsx.”

#### Under the Supporting Documentation tab in SERFF:

##### Include all supporting documentation and justification.

#### **Out-of-State Groups [WAC 284-30-600]**

##### Issuers must file a new submission. Previously approved rate filings cannot be re-opened to modify contents or to have them apply to new groups.

##### Under the General Information tab in SERFF:

###### In the SERFF Product Name field, the product name must start with “Out of State Group [Group Name].” Replace [Group Name] with the group’s name.

###### In the Filing Description field, state that the filing is an out-of-state group filing.

##### You must file a rate filing for each out-of-state group unless:

###### You are filing a rider specific to the group and that rider does not affect the rates; or

###### You have already filed rates for the association or trust, and the changes in the form filing do not affect the rates.

Note: Rates for out-of-state group health plans, dental only, or vision only plans are not required to be filed.

#### **Association, Trust or Employer Groups domiciled in Washington State;**

##### Separate rate filings must be filed for each association or trust.

##### For the association or trust:

###### In the SERFF Product Name field, the product name must start with “In State Group [Name of Association or Trust].” Replace [Name of Association or Trust] with the actual name of the association or trust.

##### For single employers:

###### In the SERFF Product Name field, the product name must start with “In State Group [Name of Group].” Replace [Name of Group] with the actual name of the group.

##### You must file a rate filing for each group domiciled in Washington State unless:

###### You are filing a rider specific to the group and that rider does not affect the rates; or

###### You have already filed rates for the association or trust, and the changes in the form filing do not affect the rates.

#### **Discretionary Groups under RCW 48.21.010(2) for Accident Only, Disability Income or CHAMPVA:**

##### Must file a new rate filing concurrently with the form for each discretionary group whether the group is an out-of-state group or not. Previously approved form or rate filings cannot be re-opened to modify contents or have them apply to new groups.

##### In the SERFF Product Name field, the product name must start with “Discretionary Group [Group Name].” Replace [Group Name] with the group’s name.

##### Must disclose in the Filing Description field that you are filing for a discretionary group under the requirements of RCW 48.21.010(2)

##### You must file a rate filing for each discretionary group unless:

###### You are filing a rider specific to the group and that rider does not affect the rates; or

###### You have already filed rates for the association or trust, and the changes in the form filing do not affect the rates.

## Additional submission requirements if you request some rate filing information to be proprietary (aka “not-for-public”) per RCW 48.02.120(3):

#### You must provide one public rate filing and one not-for-public rate filing. Not-for-public rate filings are subject to the same instructions and contain the same information as for-public rate filings except as described below.

#### Both public and not-for-public rate filings must include public rates.

#### In either the SERFF Filing Description on the General Information tab or in a separate document on the Supporting Documentation tab, provide your justification of requesting certain documents to be not-for-public per RCW 48.02.120(3), including a list of documents not included in the public rate filing.

#### In the public rate filing,

##### On the General Information tab:

###### Clearly state “For-Public” in SERFF Product Name field.

##### On the Supporting Documentation tab:

###### Include only supporting documentation and justification in the public filing that is subject to public inspection

#### In the not-for-public filing:

##### State clearly in SERFF Product Name Field under General Information tab “not-for-public.”

##### On the Supporting Documentation tab,

###### Include all documents provided in the public filing.

###### Include any additional documentation that is not for public inspection.

# For Disability Issuers: Filing Rates for Discretionary Group under RCW 48.21.010(2) for Dental Only or Vision only coverage.

Scope of section: Applies to filings for discretionary groups per RCW 48.21.010 (2)

## Issuers must file a new submission. Previously approved form or rate filings cannot be re-opened to modify contents or to have them apply to new groups.

## Submission requirements:

#### Issuers must file a new submission. Previously approved form or rate filings cannot be re-opened to modify contents or to have them apply to new groups.

#### Under the General Information tab in SERFF:

##### In the SERFF Product Name field, the product name must start with “Discretionary Group – [Group Name].” Replace [Group Name] with the group’s name.

##### Must disclose in the Filing Description field that you are filing for a discretionary group under the requirements of RCW 48.21.010(2).

##### In the Submission Type field, indicate the type of submission.

##### In the Corresponding Filing Tracking Number field, indicate all applicable SERFF Tracking Numbers for the corresponding form filings for new plans and for the most recent corresponding rate and form filing for existing plans.

#### Under the Rate/Rule Schedule tab in SERFF:

##### Attach complete applicable rating information and rate schedules.

###### You may choose to provide an Excel version. If you choose to include both Excel and PDF versions:

###### The PDF file must include all the information from the spreadsheet, including all hidden cells and worksheets, and all font colors must be visible. The file names must match except that the Excel file name should end with “duplicate.xlsx.”

##### If you are revising rates for existing forms, use “Revised” in the Rate Action field, otherwise use “New.”

##### List all the form numbers to which the rate filing is applicable in the affected form numbers section.

#### Under the Supporting Documentation tab in SERFF:

##### Attach all other supporting documents.

## Additional submission requirements if you request some rate filing information to be proprietary (aka “not-for-public”) per RCW 48.02.120(3):

#### You must provide one public rate filing and one not-for-public rate filing. Not-for-public rate filings are subject to the same instructions and contain the same information as for-public rate filings except as described below.

#### Both public and not-for-public rate filings must include public rates.

#### In either the SERFF Filing Description on the General Information tab or in a separate document on the Supporting Documentation tab, provide your justification of requesting certain documents to be not-for-public per RCW 48.02.120(3), including a list of documents not included in the public rate filing.

#### In the public rate filing,

##### On the General Information tab:

###### Clearly state “For-Public” in SERFF Product Name field.

##### On the Supporting Documentation tab:

###### Include only supporting documentation and justification in the public filing that is subject to public inspection

#### In the not-for-public filing:

##### State clearly in SERFF Product Name Field under General Information tab “not-for-public.”

##### On the Supporting Documentation tab,

###### Include all documents provided in the public filing.

###### Include any additional documentation that is not for public inspection.

# Student Health Plans Rate Filings

Scope of Section by Type of Insurance (TOI) in SERFF: H22

## For Information regarding Speed to Market (STM) Tools:

#### See the file named “STM – Rates – Student Health Plans.”

#### This STM tool and related documents are provided on the [OIC’s website](https://www.insurance.wa.gov/filing-instructions).

## Issuers are required to submit only one public rate filing and one not-for-public rate filing (if applicable) for all student health plans.

## Submission Requirements:

#### Under the General Information tab in SERFF:

##### The Product Name in SERFF must include the following naming conventions to describe your filing:

###### “2019-2020 School Year Student Health Plan – [public or not-for-public].

##### In the Corresponding Filing Tracking Number field, indicate all applicable SERFF Tracking Numbers for the corresponding form filings for new plans and for the most recent corresponding rate and form filing for existing plans.

#### In the public rate filing,

##### Under the Rate/Rule Schedule tab in SERFF:

###### If you offered plans in the previous school year, select “Revised” in the Rate Action field; otherwise, use “New.”

###### List the affected form number for each plan in the Affected Form Numbers field.

###### Include a complete rate schedule as a separate PDF document.

#### Under the Supporting Documentation tab in SERFF:

##### Include all other supporting documentation and justification that is subject to public inspection.

## Additional submission requirements if you request some rate filing information to be proprietary (aka “not-for-public”) per RCW 48.02.120(3):

#### You must provide one public rate filing and one not-for-public rate filing. Not-for-public rate filings are subject to the same instructions and contain the same information as for-public rate filings except as described below.

#### Both public and not-for-public rate filings must include public rates.

#### In either the SERFF Filing Description on the General Information tab or in a separate document on the Supporting Documentation tab, provide your justification of requesting certain documents to be not-for-public per RCW 48.02.120(3), including a list of documents not included in the public rate filing.

#### In the public rate filing,

##### On the General Information tab:

###### Clearly state “For-Public” in SERFF Product Name field.

##### On the Supporting Documentation tab:

###### Include only supporting documentation and justification in the public filing that is subject to public inspection

#### In the not-for-public filing:

##### State clearly in SERFF Product Name Field under General Information tab “not-for-public.”

##### On the Supporting Documentation tab,

###### Include all documents provided in the public filing.

###### Include any additional documentation that is not for public inspection.

## Your student health plan rate filing will be rejected if your 2019 - 2020 school year filing is submitted after May 23, 2019. Per WAC 284-43-0200, all 2020 filings for individual health plans, small group health plans, and stand-alone dental plans that provide pediatric dental benefits as one of the essential health benefits must be filed by May 23, 2019. Issuers will be permitted to amend filings only at the direction of the commissioner. Filings not timely submitted will be rejected without review. Per 45 CFR §147.145, student health insurance coverage is a type of individual health insurance coverage (as defined in 45 CFR § 144.103 ) that is provided pursuant to a written agreement between an institution of higher education and a health insurance issuer, and provided to students enrolled in that institution of higher education and their dependents. The 2019-2020 School Year student health plan filings are due May 23, 2019.

# Stop Loss Rate Filings

Scope of Section by TOI in SERFF: H12

## For information regarding Speed to Market (STM) Tools:

#### See the file named “STM - Rates - Stop Loss.”

#### This STM tool and related documents are provided on the [OIC’s website](https://www.insurance.wa.gov/filing-instructions).

## Submission requirements:

#### Under the General Information tab in SERFF:

##### In the SERFF Product Name field, use one of the following product naming conventions:

###### For rate filings that include a rate manual use “Rate Manual – [Rate Manual Identifier] – [[New] or [Update]]

Replace [Rate Manual Identifier] with a short descriptive identifier for the rate manual.

Choose “New” in the above naming conventions if this is a new product to be offered in Washington State. Otherwise, choose “Update.”

###### For rate filings with rates for one specific group use “Group Specific Rates – [Group Name].”

Replace [Group Name] with the group’s name.

##### In the Implementation Date Requested field, state a requested effective date or state “On Approval.”

##### In the Submission Type field, indicate the type of submission.

##### In the Overall Rate Impact field, state the average rate change percentage.

##### In the Corresponding Filing Tracking Number field, state all applicable SERFF Tracking Numbers for the corresponding rate and form filings. If the filing includes changes for a previously filed rate manual, include the SERFF Tracking number for the last rate filing.

##### Please indicate in the Filing Description field whether the filing was prepared with the intention of following the STM referenced above.

#### Under the Rate/Rule Schedule tab in SERFF:

##### Attach the complete set of rates, rate schedules, and rate manuals.

###### Attach these documents in PDF file format.

###### You may choose to also attach Excel versions. If you choose to include both Excel file formats and PDF file formats,

The PDF file must include all the information from the spreadsheet, including all hidden cells and worksheets, and all font colors must be visible.

The file names must match except that the Excel file name should end “duplicate.xlsx”.

##### If you are revising rates for existing forms, use “Revised” in the Rate Action field; otherwise, use “New.”

#### Under the Supporting Documentation tab in SERFF:

##### Attach an actuarial memorandum and certification.

##### Attach all other supporting documents.

## Additional submission requirements if you request some rate filing information to be proprietary (aka “not-for-public”) per RCW 48.02.120(3):

#### You must provide one public rate filing and one not-for-public rate filing. Not-for-public rate filings are subject to the same instructions and contain the same information as for-public rate filings except as described below.

#### Both public and not-for-public rate filings must include public rates.

#### In either the SERFF Filing Description on the General Information tab or in a separate document on the Supporting Documentation tab, provide your justification of requesting certain documents to be not-for-public per RCW 48.02.120(3), including a list of documents not included in the public rate filing.

#### In the public rate filing,

##### On the General Information tab:

###### Clearly state “For-Public” in SERFF Product Name field.

##### On the Supporting Documentation tab:

###### Include only supporting documentation and justification in the public filing that is subject to public inspection

#### In the not-for-public filing:

##### State clearly in SERFF Product Name Field under General Information tab “not-for-public.”

##### On the Supporting Documentation tab,

###### Include all documents provided in the public filing.

###### Include any additional documentation that is not for public inspection.

# Medicare Supplement Rate Filings

Scope of Section by Type of Insurance (TOI) in SERFF: MS02G, MS02I, MS04G, MS04I, MS05G, MS05I, MS07G, MS07I, MS08G, MS08I

## For information regarding Speed to Market (STM) Tools:

#### See the file named “STM – Rates – Medicare Supplement Guidance.”

#### This STM tools and related documents are provided on the [OIC’s website](https://www.insurance.wa.gov/filing-instructions).

## Reports such as Refund Calculations, Multiple Policy Reports and Grievance Reports are not being accepted through SERFF. Please see the instructions for submitting these reports at <https://www.insurance.wa.gov/instructions-filing-medicare-supplement-annual-reports>

## Submission requirements:

#### If you are submitting rates for more than one plan on a single filing, you must use the multi-plan codes from the NAIC’s Product Coding Matrix.

#### If both a rate filing and form filing are required:

##### The applicable filings must be submitted concurrently.

##### The Corresponding Filing Tracking Number field must include the appropriate tracking numbers for each filing.

#### Under the Rate/Rule Schedule tab:

##### Fill out the Company Rate Information unless the filing is for new plans. The data provided in the Company Rate Information should only be for Washington State experience and for the TOI and company name submitted.

##### Include the rate sheet only.

#### Under the Supporting Documentation tab:

##### Include all supporting documentation and justification.

## Additional submission requirements if you request some rate filing information to be proprietary (aka “not-for-public”) per RCW 48.02.120(3):

#### You must provide one public rate filing and one not-for-public rate filing. Not-for-public rate filings are subject to the same instructions and contain the same information as for-public rate filings except as described below.

#### Both public and not-for-public rate filings must include public rates.

#### In either the SERFF Filing Description on the General Information tab or in a separate document on the Supporting Documentation tab, provide your justification of requesting certain documents to be not-for-public per RCW 48.02.120(3), including a list of documents not included in the public rate filing.

#### In the public rate filing,

##### On the General Information tab:

###### Clearly state “For-Public” in SERFF Product Name field.

##### On the Supporting Documentation tab:

###### Include only supporting documentation and justification in the public filing that is subject to public inspection

#### In the not-for-public filing:

##### State clearly in SERFF Product Name Field under General Information tab “not-for-public.”

##### On the Supporting Documentation tab,

###### Include all documents provided in the public filing.

###### Include any additional documentation that is not for public inspection.

# Long-term Care Rate Filings

Scope of Section by Type of Insurance (TOI) in SERFF: LTC02G, LTC02I, LTC03G, LTC03I, LTC04G, LTC04I, LTC05G, LTC05I, LTC051G, LTC051I, LTC052G, LTC052I, or LTC06

## For information regarding Speed to Market (STM) Tools:

#### See the file named “STM – Rates – Long Term Care Guidance.”

#### This STM and related documents are provided on the [OIC’s website](https://www.insurance.wa.gov/filing-instructions).

##  Long Term Care Experience Report

#### Submission requirements:

##### Under the General Information tab in SERFF:

###### The SERFF Product Name field must include the words “Experience Report Only.”

###### Please indicate the state and/or SERFF tracking number of the rate filing which corresponds to this experience report, in the Corresponding Filing Tracking Number field.

###### The updated experience report should be filed as a rate filing under the same TOI as the most recent rate manual filing.

##### All documents should be submitted on the Supporting Documentation tab in SERFF.

##### Submit your actuarial memorandum and the information required by WAC 284-83-090(2)(c)(i) on the Supporting Documentation tab.

## Long Term Care Rate Filing

#### Submission Requirements:

##### Under the General Information tab in SERFF:

###### The SERFF Product Name must include the following, based on filing content:

End the product name with “(closed block)”, if applicable.

Include either “pre-2009” or “2009+” for individual filings to differentiate policies issued prior to 1/1/2009 versus policies issued on or after 1/1/2009. Note: group policies are all considered 2009+ upon the group’s first anniversary after 1/1/2009 [WAC 284-83-035(1)(b)].

###### In the Submission Type field, indicate the type of submission.

###### In the Corresponding Filing Tracking Number field, indicate all applicable SERFF Tracking Numbers for the corresponding form filings for new plans and for the most recent rate and form filing for existing plans.

###### Please indicate in the Filing Description field whether the filing was prepared with the intention of following the STM tools referenced above.

###### For rate change filings, please make it clear in the filing description you are filing a rate change for an existing product.

##### Under the Rate/Rule Schedule tab in SERFF:

###### In the Affected Form Numbers section, list all the form numbers to which the rate filing is applicable.

###### List the Rate Action as “Revised” for all renewal filings and “New” for all filings with no rate history.

###### Attach applicable rating information and rate schedules.

#### Under the Supporting Documentation tab in SERFF:

##### Include all supporting documentation and justification.

## Additional submission requirements if you request some rate filing information to be proprietary (aka “not-for-public”) per RCW 48.02.120(3):

#### You must provide one public rate filing and one not-for-public rate filing. Not-for-public rate filings are subject to the same instructions and contain the same information as for-public rate filings except as described below.

#### Both public and not-for-public rate filings must include public rates.

#### In either the SERFF Filing Description on the General Information tab or in a separate document on the Supporting Documentation tab, provide your justification of requesting certain documents to be not-for-public per RCW 48.02.120(3), including a list of documents not included in the public rate filing.

#### In the public rate filing,

##### On the General Information tab:

###### Clearly state “For-Public” in SERFF Product Name field.

##### On the Supporting Documentation tab:

###### Include only supporting documentation and justification in the public filing that is subject to public inspection

#### In the not-for-public filing:

##### State clearly in SERFF Product Name Field under General Information tab “not-for-public.”

##### On the Supporting Documentation tab,

###### Include all documents provided in the public filing.

###### Include any additional documentation that is not for public inspection.

# Form Filing Instructions

# General Life and Disability Form Filings

Scope of Section by Type of Insurance (TOI) in SERFF: H02G, H02I, H03G, H03I, H04, H05, H06, H07G, H07I, H08G, H08I, H09G, H11G, H11I, H14G, H14I, H15G, H15I, H17G, H17I, H18G, H18I, H19G, H19I, H23G, H23I, L01, L02G, L02I, L03G, L03I L04G, L04I L06G, L06I, L07G, L07I, L08, L09G, L09I, or LS01

## Form filing submission requirements:

#### If both a rate filing and form filing are required:

##### All of the applicable filings must be submitted concurrently.

Note: Rates for out-of-state group health plans, dental only, or vision only plans are not required to be filed.

##### The Corresponding Filing Tracking Number field must include the appropriate tracking numbers for each filing.

#### If only a form filing is required, you must state the reason you are not providing a corresponding rate filing, in the filing description.

#### Under [RCW 48.18.100](http://apps.leg.wa.gov/rcw/default.aspx?cite=48.18.100), all forms that are part of the insurance contract must be filed. This includes the application, policy forms and jackets, endorsements, and specifications pages (completed in John Doe fashion). You may attach supporting documentation (side by side or markup) for a specific form under the Supporting Documentation tab.

#### Except for [Credit Life and Credit Accident and Health Insurance,](http://apps.leg.wa.gov/rcw/default.aspx?cite=48.34.100) you do not have to file notices to policyholders unless they amend policy provisions.

#### You must list all filed forms on the Form Schedule tab and enter form numbers correctly.

#### Each form must have a unique identifying number and a way to distinguish it from new forms.

#### [Disability forms](http://apps.leg.wa.gov/rcw/default.aspx?cite=48.20.012) must be in not less than 10-point type.

#### Out-of-State Groups [WAC 284-30-600].

##### Must file as a new submission. You may not request to re-open a previously approved form or rate filing to modify its contents or to have it apply to new groups.

##### Must file for approval all certificates providing coverage in the state of Washington. A complete submission includes: applications, riders, or endorsements for approval on the Form Schedule tab.

###### If previously approved applications, riders, or endorsements are to be used with the new certificate, they must be attached to the Supporting Documentation tab and be described in the filing description or cover letter.

###### Single case format means group specific language with no bracketing or variability. Bracketing or variability may be used relative to amounts of coverage such as the death benefit and/or coverage provisions, such as AD & D on a group life policy where the AD & D is either included or not included based upon the requirements of the policyholder.

###### Single case submissions must indicate in the “Group Market Type” field whether it is an Association or Trust.

###### Single case format does not apply to employer groups as defined in RCW 48.24.020 or Union Groups as defined in RCW 48.24.050. For an “Employer Group” and/or “Union Group” to be exempted from the single case filing requirements, “Employer Group” and/or “Union Group” and only these terms can be specified in the “Group Market Type” field.

##### Trust or Association submissions must file copies of the original, executed trust documents or articles of incorporation and include revised, amended or restated documents on the Supporting Documentation tab.

##### Must file disclosure statement for approval on the Form Schedule tab [WAC 284.30.610] when Producer solicitation is allowed.

##### Must disclose in the Filing Description field this is an Out-Of-State Group Filing and follow the prescribed Product Name convention in the Submission Requirements. Groups would use: Out of State Group [ABC Company]; Association or Trusts would use: Out of State [ABC Association]. [ABC Company] and [ABC Association] mean the specific group, trust, association, etc.

#### Association, Trust, or Employer Groups domiciled in Washington State

##### Must file for approval the policy, association and trust certificates in single case format (does not apply to Employer Groups or Union Groups), applications, riders, or endorsements on the Form Schedule tab.

###### If previously approved applications, riders, or endorsements are to be used with the new policy or certificate, they must be attached to the Supporting Documentation tab and be described in the filing description or cover letter.

###### Single case format means group specific language with no bracketing or variability (does not apply to Employer Groups or Union Groups).

###### Indicate in the “Group Market Type” field whether it is an Association or Trust.

##### Must file copies of the original trust documents or articles of incorporation and include revised, amended or restated documents on the Supporting Documentation tab (does not apply to Employer Groups or Union Groups).

###### If the group is an association, a copy of the initial association bylaws must be provided on the Supporting Documentation tab.

Must include a copy of the Industry Classifications comprising the eligible groups in the association; or

An advisory opinion from the Federal Department of Labor demonstrating the group is qualified to purchase association coverage.

##### Must disclose in the Filing Description field this is an In-State Group Filing and follow the prescribed Product Name convention in the Submission Requirements. Groups would use: In State Group [ABC Company]; Association or Trust would use: In State [ABC Association]. [ABC Company] and [ABC Association] mean the specific group, trust, association, etc.

#### Discretionary Groups under RCW 48.21.010(2) for Accident Only, Disability Income or CHAMPVA and Discretionary Groups under RCW 48.24.027(1) for group life and group annuities.

##### Must file a new form filing with a concurrent new rate filing for each discretionary group, regardless of whether the group is an out-of-state group or not. Previously approved form or rate filings cannot be re-opened to modify contents.

#### Must file in compliance with the provisions under RCW 48.21.010(2)(a) and (b) or RCW 48.24.027(1), (2) and (3) and all applicable filing instructions of rate and form filings.

##### The product name in SERFF must use the following naming convention: “Discretionary Group - [Group Name].” Replace [Group Name] with the group’s name.

##### Must disclose in the Filing Description field that you are filing for a discretionary group under the requirements of RCW 48.21.010(2) or RCW 48.24.027(1).

#### Small Business Retirement System filings (ESSB 5826): For consideration under this program, the filing must contain:

##### A life insurance or annuity form that complies with chapter 48 RCW and chapter 284 WAC.

##### A certification, submitted as supporting documentation, from an executive officer as defined in WAC 284-18-340(2) that the form:

###### Is intended for the Washington small business retirement marketplace.

###### Will not charge enrollees more than 100 basis points in total annual fees.

###### Will not charge the participating employer an administrative fee.

###### Will allow enrollees to roll pretax contributions into a different individual retirement account or another eligible retirement plan after the enrollees cease participation in the retirement plan offered on the Washington small business retirement marketplace.

###### Is designed for retirement purposes and receives favorable federal tax treatment pursuant to the Internal Revenue Code.

#### Life Insurance and Charitable Gift Annuity Forms

##### Life Settlement filings must be submitted on Type of Insurance (TOI) code LS01

##### Charitable Gift Annuity contract filings must be submitted on Type of Insurance (TOI) code A10. Filers must attach filed contracts and application forms to the Form Schedule tab. You must attach all other documents (such as cover letters, explanatory memorandums, side-by-sides or marked-up forms) to the Supporting Documentation tab. You must submit a completed compliance checklist under the Supporting Documentation tab for each new contract. See WAC 284-38-030(5).

##### **Life Illustrations Information Filings**

###### Life illustration information is no longer accepted via email and must be submitted through SERFF. Life illustration information is not considered received until successfully submitted through SERFF.

###### For information regarding Speed to Market Tools for Life Illustrations, see the document named “STM – Life Illustrations.”

STM documents provide detailed guidance about these filings.

This STM tool and related documents are provided on the [OIC’s website](https://www.insurance.wa.gov/filing-instructions).

###### Submission requirements:

Use the “Form” filing type in SERFF and TOI: L08.000 “Life-Other.”

The insurer shall identify in writing those forms and whether or not an illustration will be used with them. For policy forms filed after January 1, 1998, the identification shall be made at the time of filing. Any previous identification may be changed by notice to the commissioner. [RCW 48.23A.020(1)]

**Companies not illustrating any policy forms in Washington State** [RCW 48.23A.020(1) and RCW 48.23A.080(4)]

The illustration actuary shall file a certification with the board of directors and with the commissioner…Before a new policy form is illustrated. [RCW 48.23A.080(4)(a)]. See section VII.D.3.5 below for details.

On the General Information tab in SERFF, use the SERFF Product Name naming convention: “Life Illustrations – No Illustrations Used in WA”

On the Supporting Documentation tab in SERFF, submit a letter stating that the company does not illustrate any forms. [RCW 48.23A.020(1) and RCW 48.23A.080(4) and (5)]

**Companies illustrating some or all policy forms in Washington State** [RCW 48.23A.080(4)]

The illustration actuary shall file a certification with the board of directors and with the commissioner: (i) Annually for all policy forms for which illustrations are used; and (ii) Before a new policy form is illustrated. [RCW 48.23A.080(4)]

The annual certifications shall be provided to the commissioner each year by a date determined by the insurer. [RCW 48.23A.080(7)]

If an illustration actuary is unable to certify the scale for any policy form illustration the insurer intends to use, the actuary shall notify the board of directors of the insurer and the commissioner promptly of his or her inability to certify. Please contact the OIC Rates & Forms Help Desk promptly (contact information stated below). [RCW 48.23A.080(5)]

On the General Information tab in SERFF, use the SERFF Product Name naming convention: “Life Illustrations – Annual Certifications”

On the Supporting Documentation tab in SERFF:

See the speed to market tools referenced above for more information regarding supporting documentation.

Provide a separate filing deadline letter. [RCW 48.23A.080(7)]

Provide a separate document that lists all policy forms to which the law applies. [RCW 48.23A.080(4)]

Provide a separate document for the Illustration Actuary’s certification [RCW 48.23A.080(4)(a)]

If the company’s life illustrations require more than one Certification, state the applicable lines or partitions of business in the actuary’s certification.

Provide a separate document for the Responsible Officer’s illustration certification [RCW 48.23A.080(6)]

If life illustrations require more than one Certification, state the applicable lines or partitions of business in the officer’s certification.

**Illustrating a New Form or Changing from not-illustrating to illustrating policy forms** [RCW 48.23A.080(4)(a)(ii)]

You must file life illustration certifications before a policy form is illustrated in Washington State. [RCW 48.23A.080(4)(a)(ii)]

For new forms:

If the new form is submitted to OIC through SERFF, identification shall be made at the time of filing. [RCW 48.23A.020(1)]

Otherwise, submit the life illustration notification to OIC separately in SERFF using the instructions below. [RCW 48.23A.080(4)(a)(ii)

On the General Information tab in SERFF:

Use the SERFF Product Name naming convention: “Life Illustrations – [[New Form Illustrations] or [Changing Illustrating Status]]”

Choose “New Form Illustrations” or “Changing Illustrating Status,” but not both, in the above naming conventions.

On the Supporting Documentation tab in SERFF, see the speed to market tools for information regarding supporting documentation.

**Changing from illustrating to not illustrating policy forms in Washington State**

Submit a filing in SERFF to notify us of the change. [RCW 48.23A.020(1)]

On the General Information tab in SERFF use the SERFF Product Name naming convention: “Life Illustrations – Annual Certifications – Not illustrating in WA”

On the Supporting Docs tab in SERFF, submit a letter that states the company is not illustrating any policy forms and include an effective date for the change. [RCW 48.23A.020(1) and RCW 48.23A.080(4) and (5)]

**New or changing illustration actuary**

If an insurer changes the illustration actuary responsible for all or a portion of the company's policy forms, the insurer shall notify the commissioner of that fact promptly per instructions below. [RCW 48.23A.080(8)]

On the General Information tab in SERFF, use the following SERFF Product Name naming convention: “Life Illustrations – Illustration Actuary Change”

On the Supporting Documentation tab in SERFF:

Submit documentation regarding the new Illustration Actuary’s appointment by the board and the effective date. [RCW 48.23A.080(1)]

Submit a letter that states the reason for the change. [RCW 48.23A.080(8)]

# Long Term Care Forms

## Long Term Care advertising must be submitted on an LTC06-Other TOI code.

## Requirements for Long-term Care Partnership Filings

#### You must file your LTC partnership forms under the proper LTC Partnership Sub-TOI code. Please refer to the NAIC’s Product Coding Matrix for the proper code.

#### If a partnership certification form is to apply to multiple partnership Sub-TOIs, then a separate Partnership Certification form must be filed under the Form Schedule tab for each Sub-TOI. If the Partnership Certification form will be used with an Interstate Compact approved policy form, you must submit a copy of the Compact approved policy under the Supporting Documentation tab.

#### A long-term care partnership policy certification form must be completed for each policy or certificate and submitted under the Form Schedule Tab. In addition, filers must submit the partnership status disclosure notice and the partnership program notice which will be used with the policy or certificate. These should be submitted under the Form Schedule Tab and should include the word ‘Partnership’ in the Form Name field.

#### You must indicate in the Filing Description and the Product Name field this is a LTC Partnership filing.

# Medicare Supplement Forms

Scope of Section by Type of Insurance (TOI) in SERFF: MS02G, MS02I, MS04G, MS04I, MS05G, MS05I, MS07G, MS07I, MS08G, MS08I

## Reports such as Refund Calculations, Multiple Policy Reports and Grievance Reports are not being accepted through SERFF. Please see the instructions for submitting these reports at <https://www.insurance.wa.gov/instructions-filing-medicare-supplement-annual-reports>.

## Submission Requirements:

#### If you are submitting more than one plan on a single filing you must use the multi-plan codes from the NAIC’s Product Coding Matrix

#### Notice of plan closures must be filed as a unique form filing. The document must include a form number in the lower left hand corner and be filed on the Form Schedule tab.

#### Medicare supplement advertising must be submitted on an MS06 or MS09 TOI code

# Student Health Plan Form Filings

## Scope of section by Type of Insurance (TOI) in SERFF: H22- Applies to higher education student health plans.

**Optional “Speed-to-Market” Tools and Processes** are available for higher education student health plans to assist carriers in preparing a form filing. Please see *Form Filings Speed-to-Market Guide,* Section XI,for more information. The *Form Filings Speed-to Market Guide* may be found at [www.insurance.wa.gov/health-care-and-disability-filings](http://www.insurance.wa.gov/health-care-and-disability-filings).

## General filing requirements:

#### 2019-2020 school year student health plans filing submissions must be received by May 23, 2019.

#### Forms must be filed separately but concurrently with the rates and network access reports.

##### The network name must be clearly identified in the certificate of coverage/benefit booklet and match the network name filed with the OIC exactly (for example: “Your Provider Network is: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.”)

#### Binders are not required for student health plans.

#### “PPACA” field:

##### Populate this filed with “Non-grandfathered Immed Mkt Reform.”

##### More information on the PPACA field is available by clicking on the “What is PPACA” link directly below this field.

#### “Include Exchange Intentions” field:

##### Student health plans should be marked as “No” in this field.

#### The Product Name must have the following naming conventions: “2019-2020 School Year Student Health Plan.”

#### “Corresponding Filing Tracking Number” field:

##### You must complete the “Corresponding Filing Tracking Number” field if there is a required corresponding filing (for example, for-public/not-for-public rate, etc.). (Note that this field can be changed via post-submission update if necessary.)

##### A “Corresponding Filing Tracking Number” is the number for a filing that is required to be filed in relation to the current filing. There is no need to list filings other than rate filings (for example, it’s unnecessary to list all form filings sold to the same group, etc.)

##### A corresponding filing tracking number must be a SERFF tracking number. It cannot be a state tracking number, company tracking number, or form number.

##### If there are too many corresponding filing tracking numbers to be placed in the “Corresponding Filing Tracking Number” field (for example, a proprietary rate filing for a specific group that has multiple products), you may list the corresponding filing tracking numbers in a separate document attached on the Supporting Documentation tab, and indicate this in the “Corresponding Filing Tracking Number” field.

#### You may not use bracketing or variability to define product or plan design, including benefits or cost sharing amounts.

##### Limited variability will be accepted for administrative purposes only, such as, but not limited to: signature blocks, school name, and street address.

##### Limited variability used for administrative purposes only does not require a formal variability statement.

#### You may attach supporting documentation for a specific form under the Supporting Documentation tab.

#### You may not encrypt or otherwise electronically protect any document filed with OIC for review. We must be able to make a PDF copy of each of your forms.

#### Forms translated from English to another language must be filed according to the requirements of WAC 284-58-066.

#### In your initial submission, all forms that comprise your filing must be in final format and attached on the Form Schedule tab.

##### You must list all filed forms in separate lines on the Form Schedule tab, and enter form numbers correctly. Each form listed on the Form Schedule tab must have only one form number.

##### You must list all filed forms in separate lines on the Form Schedule tab, and enter form numbers correctly. Each form listed on the Form Schedule tab must have only one form number

##### A form retains the same form number throughout the review process.

##### A form which has undergone any revision outside the review process is a new form. This means you may not file a revised version of a previously-approved form using the same form number.

#### If you are filing revised versions of previous year’s forms:

##### You must file the revised forms on the Form Schedule tab with unique form numbers.

##### When you list the revised form on the Form Schedule tab, you must populate the “Action” field with “Revised”. You will then be prompted to enter “Action Specific Data”. In the Action Specific Data field, you must enter the form number of the previous year’s form (the one you are replacing) and the SERFF Tracker ID under which the previous year’s form was filed.

(See “Diagram: Filing Revised Versions of Previous Year’s Forms” below. See “Action” and “Action Specific Data” columns.)

You must attach a strikeout/underline (redline) of the changes from the previous year’s forms on the Supporting Documentation tab.

**Diagram: Filing Revised Versions of Previous Year’s Forms:**

 ****

#### Timing of changes to a Form Filing.

##### You may make any changes to the forms in your filing that are required to be made in response to an objection in that filing. Those changes may be made at any time between receipt of the Objection Letter and the “respond-by” date in the Objection Letter.

##### The timing of changes to your filing for any other reason must be coordinated with the Analyst assigned to that filing. Failure to coordinate with your Analyst may interrupt (and thus delay) review of the filing, or may require the Analyst to re-start review from the beginning. If you make a change that necessitates re-starting review from the beginning, that review will be prioritized according to the date of the change (not the date of the original filing). This will delay review of your filing.

##### To coordinate timing of changes with your Analyst, you must send a Note to Reviewer in the form filing requesting to make the change. The Note to Reviewer must be sent in the filing you are requesting to change, and include specific details of the change requested.

##### If you are requesting to make a change to your form filing in response to an objection in the corresponding **rate** filing, your Note to Reviewer must also include the SERFF or State Tracker ID of that rate filing.

##### Your Analyst will respond to your request in a Note to Filer. The Analyst may: (1) Authorize you to make the change immediately; or (2) Request that you make the change at a later time during the review process; or (3) Advise you of any specific compliance concerns about the change you have requested.

##### Do not make any modifications other than as specifically authorized in the Note to Filer. Filings modified without coordination with the Analyst may be treated as un-reviewed filings and prioritized according to the date of the unauthorized change (not the date of your original filing). This will delay review of your filing

## Custom applications and enrollment forms (including web-based):

All web-based application and enrollment forms are considered “custom” and must follow the below criteria:

#### Custom applications and enrollment forms filed for review must be attached, in final form, on the Form Schedule tab.

#### You must complete the Form Name field on the Form Schedule tab using the following naming convention:

##### “Custom App/ Enr [ABC Company].” “ABC Company” means the specific group, trust, association, etc.

##### “Custom App/ Enr” for filings where no specific employer group, trust of association exists.

## Student Health Plans Formulary Filings – WAC 284-43-5642(6)(e)(i):

#### Quarterly formularies for student health plans use the SERFF Filing function to file the formularies in any format the carrier chooses. The first formularies must be attached to the Supporting Documentation tab in the initial student health plan(s) filing submission. After the initial submission, the formularies are due three additional times per year: (a) prior to January 1; (b) prior to April 1; and (c) prior to July 1.

#### You must complete the Product Name field on the General Information tab using the following naming convention: “[2nd] Quarter [Year] Formulary.”

#### Strikeout/underline (redline) versions and certifications a. If there are changes to the formulary, you must attach a complete list of the changes to each formulary on the Supporting Documentation tab. You may do this by either: i. Attaching a redline version of the changes, or

#### Attaching a formulary Change List which documents the specific drug changes that will be made to the formulary for the upcoming quarter.

## Your Student Health Plan filing is incomplete and will be rejected if:

#### It is not timely filed

##### 2019-2020 school year student health plans filing submissions not received by May 23, 2019 will be considered filed untimely.

#### You include any TOI other than H22.

## Requirements for response to student health plans SERFF objection letters:

#### All attachments to responses must be in PDF format.

#### When responding to an objection letter, you must:

##### Amend your filing as necessary to respond to an objection.

##### When making changes to an already submitted form, attach a revised document on the Form Schedule tab.

##### Add a Schedule Item on the Form Schedule tab to add additional forms not previously submitted.

##### Revise exhibits and supporting documentation as necessary on the Supporting Documentation tab.

##### Add exhibits and supporting documentation as necessary to the Supporting Documentation tab.

##### Respond to each objection using the SERFF response letter process.

##### If a form Schedule Item is no longer to be considered part of the filing, remove the PDF attachment from the Forms Schedule tab.

##### If an objection letter indicates that your analyst has listed examples of an issue that exists throughout the filing, you must correct **ALL** instances where that issue occurs. Do not correct the issue only in the places listed in the examples. You must review the entire form(s), identify each place the issue occurs, and correct it in each place. Failure to do so delays review. Review of your filing may be stopped while another objection letter is sent asking you to complete the corrections.

##### The OIC will disapprove a filing if 30 days pass following the Objection Letter respond-by date with no word from the carrier. **This provision does not apply to filings made under TOI NA01.**

#### Strikeout/Underline (redline) versions required:

##### For any form which is amended in response to an objection, you must attach a strikeout / underline (redline) version on the Supporting Documentation tab, showing all changes in response to the objection letter.

##### Please ensure that the copy of the form attached on the Form Schedule tab is the final, clean form.

##### Please ensure that the copy attached on the Supporting Documentation tab is the strikeout / underline (redline) version and shows all changes made in response to the objection letter.

##### The review process can involve more than one set of objections and responses, so that a form may undergo more than one set of changes. This can result in difficulty showing, and viewing, strikeout/underline (redline) changes. If you are unsure how best to strikeout/underline (redline) the changes to your form, contact your analyst. The goal is to create a clear record of the changes made from the original version of your form to the final version. Together you can determine how best to achieve this.

# Your filing is incomplete and will be rejected if:

## We cannot download your filing into our back office system. There are a number of reasons why we cannot download filings into our back office system. The most common reasons include:

## Attachments are not formatted using a Distiller in PDF format.

## An incorrect CoCode number is entered in the Filing Company Information, under the Companies and Contact tab. This CoCode number is the same number as your company's 5-digit NAIC number.

## You include an incorrect or incomplete Type of Insurance (TOI) or Sub-TOI as listed on the NAIC Uniform Life, Accident & Health, Annuity and Credit Product Coding Matrix.

## Documents in the filing are not machine readable.

# Rejected Filings will not be Re-Opened

## If the OIC Technical Support Unit rejects your filing, you must submit a new filing following the procedures in our Rejection Notice and General Instructions.

# Notes Related to SERFF Objection Letter Response Requirements for Filings

## Unless instructed otherwise, all attachments to responses must be in PDF format.

## When responding to an objection letter, you must use SERFF’s Amend Filing function.

## You must answer each objection individually, completely, and in a timely manner.

## Never use a General Update to change a filing after it has been reviewed by an OIC analyst.

## Rates accepted for review generally cannot be changed, other than changes required to be made in response to objections.

# Request to make a change to a rate filing after it was accepted for review; Direction for permission to amend filings under WAC 284-43-0200

## You must send a Note to Reviewer requesting to replace, modify, add, or withdraw the rate filing after it has been accepted for review. The Note to Reviewer must be sent in the filing you are requesting to change.

## Your analyst will notify you in a Note to Filer whether your request is accepted or denied.

## If your request is denied, you may not modify the filing. You may request the filing be withdrawn.

## If your request is accepted, you may update your filing as directed in the Note to Filer.

## Do not use “Note to Reviewer” to submit an objection response.

# After a Final Disposition by OIC Analyst

## After final disposition by an OIC Analyst you may not change or correct the filing. You must make a new filing in SERFF.

# Contact Us

#### For filing related questions, contact the Rates & Forms Help Desk:

(360) 725-7111

rfhelpdesk@oic.wa.gov

#### For feedback or suggestions, email us:

OIC Feedback mailbox address