



Creating a Filing for the Interstate Insurance Product Regulation Commission (IIPRC)

Before you begin: To make an IIPRC filing, an industry user must have certain roles assigned to their ID. If you do not see the "Create Compact Filing" link in Step 1 and you have paid your IIPRC Annual Registration Fee, contact the SERFF Help Desk at <u>serffhelp@naic.org</u>.

The IIPRC requires that all filing fees be paid via EFT. Please make sure that the IIPRC is noted as an authorized debtor, otherwise the fees will not be transmitted to the IIPRC properly.

These instructions provide specific elements to assist with the submission of a product filing through SERFF to the IIPRC and are intended to be used with those that are applicable to SERFF filings as provided in the SERFF User manual. Therefore, it is assumed that you already have a working knowledge of the SERFF application. If you don't, or need additional help, we recommend you download and review the SERFF User Manual, available under "Help" in SERFF.

Please note, as you begin your work in SERFF, it is recommended that you check the General Instructions as there may have been recent updates. Also be sure to review the <u>IIPRC's website</u> for the most up-to-date information on Uniform Standards, Filing Information Notices (FINs), and other resources available, or use the links provided in our Submission Requirements and Filing Rules.

The IIPRC Filing Wizard

1. To begin an IIPRC filing, click the "Create Compact Filing" link under the Filings tab.

SERFF Providing Read-Bits, assureting sentembry			Te	Welcome, Bridget Kieras. SERFF Industry Logoff acking Number: Search
Filings Billing Settings	Filing Rules Templates			
My Workfolder My Open Filings My Draft	t Filings <u>Messages</u> <u>Search</u>	Create Film	mpact filing)EFT.F	lepart
My Workfolder Remove from Workfolder				
Filings			Filings 1-D of	FO First Previous Nest Lest
State Product Name	Company Tracking #	Ring Date	Created By	SERVEE Status
	Ne filine	gs in folder.		

Creating an Interstate Insurance Product Regulation Commission Filing Page 1 of 14 Last Update 8/27/2015

- The first step SERFF Filing Wizard will display and look familiar except that the Business Type cannot be changed from "Life, Accident/Health, Annuity, Credit". The IIPRC does not accept Property/Casualty filings.
- 3. Step 2 in the IIPRC Filing Wizard is the selection of the Type of Insurance. The IIPRC has been pre-selected as the "state" for this filing the ability to include participating states will come later.

The Types of Insurance (TOI), from the Product Coding Matrix (PCM), for the various products that are currently accepted by the IIPRC will be available for selection.

Use the TOI Link, found on the Insurance Company Resources Page to match up your TOI and Sub-TOI with the appropriate IIPRC Uniform Standard(s) for your product.

SERFF.		Welcorne, Bridget Kieras. SERFF In dustry
Step 2 - Select Typ	es of Insurance	
Selected States	Type Of Insurance *	
Interstate Compact	Please select a value	
Previous Next		
Save and Close Sav	re Cancel	

- 4. After selecting the TOI, click the "Next" button and select the appropriate Sub-TOI.
- 5. Step 4 in the IIPRC Filing Wizard is to indicate whether or not the filing has additional benefit features. Only need to indicate "yes or no" and then enter a description into the description field. Note that if the filing is a combination product, meaning that it includes multiple TOIs, the information should be provided here.

_	General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence
		I	Project Name:				
Additional Benefits: I Yes O No							
	Additi	ional Benefits [Description: *				A
							v

 Step 5 in the IIPRC Filing Wizard is to select the Filing Type. All of the Filing Types that are accepted by the IIPRC for the previously selected TOI and Sub-TOI will be available for selection. <u>Note that Submission and Product Requirements are particular to Filing</u> <u>Types</u>. Therefore, it is important to select the correct Filing Type.

Creating an Interstate Insurance Product Regulation Commission Filing Page 2 of 14 Last Update 8/27/2015

Step 4 - Select Filing Types						
• It is the responsibility of the filer to select only the states in which a filing company is licensed to do business. If in doubt, please omit the state from the filing. States not included at submission can be added to pending and approved filings using the 'Add State' feature.						
Filing Type Selector: Application Application with Riders and Endorsements with MVA Application/Rider and Endorsements Policy Forms Policy Forms with MVA Policy Forms with MVA/Application Policy Forms with Riders and Endorsements Policy Forms/Application Policy Forms/Application/Riders and Endorsements Riders and Endorsements						
Selected States	Filing Types *					
Interstate Insurance Compact TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium	Alabama Application Application with Riders and Endorsements with MVA Application/Rider and Endorsements Riders and Endorsements Policy Forms Policy Forms with MVA Policy Forms with MVA/Application Policy Forms with Riders and Endorsements Policy Forms/Application Policy Forms/Application/Riders and Endorsements					

7. Once a Filing Type has been selected, all available participating Compact states will be marked as included. Uncheck any state(s) that should not be included in this filing. Only States in which the company is licensed and for which the filing is intended to be effective should be checked. IIPRC registration does not supersede the licensing requirements of the States.

Step 4 - Select Filing Types						
It is the responsibility of the filer to select only the states in which a filing company is licensed to do business. If in doubt, please omit the state from the filing. States not included at submission can be added to pending and approved filings using the 'Add State' feature.						
Filing Type Selector: Application Application/Rider and Endorsements Policy Forms Policy Forms with Riders and Endorsements Policy Forms/Application/Riders and Endorsements Riders and Endorsements						
Selected States	Filing Types *					
Interstate Insurance Compact TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life	Alabama Policy Forms Policy Forms with Riders and Endorsements Riders and Endorsements Application Application/Rider and Endorsements Policy Forms/Application Policy Forms/Application/Riders and Endorsements					
	Alaska Policy Forms Policy Forms with Riders and Endorsements Riders and Endorsements Application Application/Rider and Endorsements Policy Forms/Application Policy Forms/Application/Riders and Endorsements					
	Arizona Policy Forms Policy Forms with Riders and Endorsements Riders and Endorsements Application Application/Rider and Endorsements Policy Forms/Application Policy Forms/Application/Riders and Endorsements					

- 8. Exclusions for the selected product (TOI/Sub-TOI/Filing Type) will be listed at the bottom of the page. There are two types of exclusions.
 - State opt-outs for IIPRC standards In these cases, the state has passed legislation or issued a regulation to opt-out of a particular product. The product cannot be filed under the Compact for that state. <u>NOTE</u>: Arizona, Hawaii, Indiana, Montana, and New Jersey have opted out of all Long-Term Care Insurance Uniform Standards. There are a select handful of states that have opted not to permit filings submitted under the Rate Filing Standards for Individual Long-Term Care Insurance Modified Rate Schedules. Additionally, Montana has opted out of all Disability Income Insurance Uniform Standards More information may be found on the <u>Record page</u> of the IIPRC website.

Creating an Interstate Insurance Product Regulation Commission Filing Page 3 of 14 Last Update 8/27/2015 SERFF instance exclusions – When a state has split their Life and Health business units into two SERFF instances, the system must be instructed as to the instance to which a filing should be directed. This is done by excluding the non-applicable instance. As an example, for a Life filing, the Georgia Health instance will be excluded, but Georgia will still be available for selection.

Exclusions:

Georgia:

Please note that the Health instance of this State does not include Life and Annuity products. Georgia does participate in Life and Annuity Products for the IIPRC.

Kansas:

Please note that the Health instance of this State does not include Life and Annuity products. Kansas does participate in Life and Annuity Products for the IIPRC.

9. Step 6 is a summary screen. Carefully review the information displayed, including the states listed, as the selections cannot be changed after they are saved. If you are unsure as to whether a state should be included, it is best to exclude the state. Note that additional states can be added to the product filing submission during the product review and/or following approval. Click the "Previous" button to navigate back through the Filing Wizard to make corrections. Click the "Save and Continue" button to lock in these selections.

Step 5 - Confirm Selections Please review the included state selections as this is the last opportunity to remove a state from the filing submission. Only states in which a filing company is licensed to do business should be included.							
State	TOI	Sub-TOI	Filing Types	States			
Interstate Insurance Compact	L07I Individual Life - Whole	L07I.101 Fixed/Indeterminate Premium - Single Life	Policy Forms/Application	AK, AL, AR, AZ, CO, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PR, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY			

10. Step 6 is the selection of Companies and a Contact for the filing. All companies to be included in this filing should be selected here, regardless of the licensing status in various states as edits may be made in the next step. Only one contact may be selected.

Postang Nucleir, promoting unpumby	Welcome, Bridget Kieras. SERFF Industry
Step 6 - Select Companies and Contact	
Companies: * BRK Test Insurance Company SERFF Co.	
Next Save and Close Save Cancel	

11. Step 7 allows the filer to match companies with states, according to the proper company license for each state. Although the filing is being made to the IIPRC, the filer must still indicate which companies apply to the selected participating states. As in Step 4 the participating states appear as options for selection, only select those states in which the company is licensed.

Reset Select All Companies De-Select All Companies	
Alabama	Alaska
SERFF Test	SERFF Test
TC Test Co	TC Test Co
Arizona	Arkansas
SERFF Test	SERFF Test
TC Test Co	TC Test Co

- 12. Step 8 is the Default Filing Data page. These fields should be completed as appropriate or may be completed/changed on the filing prior to submission. The Filing Description field is the "cover letter" for the filing and should provide detailed information about your product and the filing. Please do not upload a separate cover letter as an attachment to a new filing. The Filing Description should include:
 - a. A concise, detailed description of the filing;
 - b. A listing of the forms identified by name and purpose;
 - c. Identification of the Uniform Standard applicable to each form used to make the submission. Verify that the product(s) being submitted comply with the applicable uniform standard(s) which can be found on the <u>Record</u> on the IIPRC website.

Creating an Interstate Insurance Product Regulation Commission Filing Page 5 of 14 Last Update 8/27/2015

- d. Identify and explain any unique or innovative features of the product, including how those features comply with the applicable uniform standards.
- 13. Step 9, the last step of the Filing Wizard, is the Final Filing Summary. In most cases regarding the IIPRC, a single filing will be created. Review the information and click "Previous" to correct the companies listed or the company state association. This information cannot be changed after clicking "Finish". Clicking "Finish" will take the user into edit mode on the newly created IIPRC filing.

State	TOI	Sub-TOI	Filing Types	Companies
nterstate nsurance Compact	L04I Individual Life - Term	L04I.003 Single Life - Single Premium	Policy Forms	, (AL, AK, AZ, AR, CO, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NC, OH, OK, OR, PA, PR, RI, SC, TN, TX, UT, UT, VT, VA, WA, WV, WI, WY, WY)
Previous Finish	1			

Completing and Submitting an IIPRC Filing

1. The process for completing and submitting a product filing to the IIPRC is similar to the process of completing and submitting a single state filing, to include the method for satisfying or bypassing Submission Requirements. However, there are some unique features in the tabs in SERFF for an IIPRC filing. Each is described below.

Rate / Rate Schedule – This tab should be used for all LTC and DI submissions only; Life and Annuity submissions submit under Supporting Documentation. All rates and rating information submitted for either initial or revised rates for Long Term Care (LTC) or Disability Income Insurance (DI) products, should be provided under the Rate/Rule Schedule tab. The information provided may be updated post-submission. Items to be included are the: Actuarial Memorandum, Assumptions Excel worksheet (prepared using the sample available on the <u>IIPRC Insurance Company Resources</u> page), rate schedules, and other rate data applicable to the filing. Any of these elements contained within the actuarial memorandum should also be broken out as separate rate data items by completing the steps described in the SERFF Submission Requirements.

If you are filing a Rate Revision, the policy forms with which the revised rates will be used must be identified. Forms may not be necessarily included in these submissions. Rate revisions (increases) will be submitted in varying scenarios. A separate filing type is necessary to specify the filing elements requirements and information. This will help track revised rate filings and information contained therein, including percentages that exceed the rate increase threshold, IIPRC action levels and Member State actions. It will also provide easier access to rate revision information by member states and consumers. Select "Rates – Revised Rates" which has been added to the IIPRC SERFF instance.

The Supporting Documentation tab – The requirements that are listed under the Supporting Documentation are unique to the IIPRC. The State submission requirements

Creating an Interstate Insurance Product Regulation Commission Filing Page 6 of 14 Last Update 8/27/2015 do not factor into an IIPRC filing and therefore are not provided. Each required element under the Supporting Documentation tab for the product(s) is contained within the applicable Uniform Standards. The examples provided below are just some of the applicable Submission Requirements. Please review the applicable product line Uniform Standards for all required Submission Requirements. Additionally, the inclusion of the Submission Requirements is dependent on the selection of the TOI and Filing Type, please select the correct TOI and Filing Type. Questions regarding the Submission Requirements should be directed to the IIPRC Office.

Genera Inform	al nation	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Statement of Intent	Companies and Contact	Filing Fees	Filing Correspondence		
Expand A	di Colla	apse All E	Bypass Multiple	View Additional Info						
🗉 🔺 🖽 A	🗏 🐣 🕀 Applicable Uniform Standards/Innovative Features/Checklists									
□ <u>^</u> ⊕_A	pplicatio	n Use								
🗉 🔺 🖽 A	ssociate	d Filings								
🗏 🔺 🖽 F	lesch Sc	ore Certific	cation							
_										
<u> </u>	iroup Life	e Forms Ap	oplicable/Revise	d						
L - UP	ayment	or Filing Fe	es							
🔲 🔺 ө S	ex Distin	ct or Unise	ex Policies							
🗉 🔺 🖽 s	itatement	t of Variabi	lity							
<u> ▲ ⊕_</u> T	hird Part	y Filer Aut	horization							
Add Suppo	orting Do	cumentatio	n							
					Icon Leg	end: 📤 - No Act	tion Taken	🖉 - Satisfied 🥘 - B	Bypassed 🗸 - User Added <u>]</u> - Draft Schedule Item 🌠	- Open Objection

A. Actuarial Memorandum - If the Life or Annuity product requires the submission of an actuarial memorandum, the requirements will be set forth in the Additional Submission Requirements section of every applicable Uniform Standards. Note that for LTC and DI filings, the Actuarial Memorandum is included in the Rate/Rate schedule Tab.

General Form Rate/Rule Information Schedule Schedule	Supporting Statement of Documentation Intent	Companies Filing and Contact Fees	Filing Correspondence				
Expand All Collapse All Bypass Hultiple View Additional Info A (a) Name: Actuarial Memorandum Image: Actuarial Memorandum Image: Actuarial Memorandum							
Description Include an actuarial memorandum prepare The Uniform Standards can be accessed at	Description Include an actuarial memorandum prepared, dated and signed by a member of the American Academy of Actuaries. The Uniform Standards can be accessed at http://www.insurancecompact.org/compact rlmkng record.htm						
Bypass Satisfy							

Creating an Interstate Insurance Product Regulation Commission Filing Page 7 of 14 Last Update 8/27/2015

- B. Applicable Uniform Standards/Innovative Features/Checklists As noted earlier, any unique or innovative features of the product, including how those features comply with the applicable Uniform Standards must be explained. Use this Submission Requirement to provide this information when an explanation is necessary to explain product features and Uniform Standards applicability. If the information is NOT provided here, it MUST be provided in the Filing Description. Do not mark this Submission Requirement as "Bypassed".
- C. Application Use The requirements as to how the applications are to be used are found in the Additional Submission Requirements section of every applicable application Uniform Standards. You must provide a statement as to how the application will be used and include a description of the process that will be used to verify the authenticity of the transaction. A John Doe sample should be included.
- D. Associated Filings This Requirement serves as a reminder that the Associated Filings for this Compact submission need to be made using the View Associated Filings in the Filing Wizard. Section 103(d) of the <u>Operating Procedure for the Filing and Approval of Product Filings</u> requires that at "the time a Product Filing is made, the Product Filer shall identify whether the Product Filing will be used with a Commission Product Component previously approved by or pending with the Commission." Detailed directions regarding the completion of the Associated Filings is found on the IIPRC website, namely the <u>Insurance Company Resources page</u>.
- E. Flesch Score Unless specified otherwise, all IIPRC forms must have a minimum Flesch Score of 50. This requirement may be found within the Additional Submission Requirements section of the applicable Uniform Standards. A statement and a signed certification must be attached.
- F. Sex Distinct or Unisex Policies State whether the policy is sex-distinct or unisex. If sex-distinct, the company shall confirm that the policy will not be issued in any employer-employee plans that are subject to the Norris decision and/or Title VII of the Civil Rights Act of 1964. If Montana is included in this filing or added to the filing after approval, please confirm that the company will issue the forms included in this filing to Montana residents on a unisex basis only, and will not issue to Montana residents on a sex-distinct basis.
- G. Statement of Variability and Contract Specification Pages The requirements for each are in the Additional Submission Requirements section of every applicable Uniform Standards. Be careful to make these elements consistent with the actuarial memoranda and the forms. You must attach a detailed listing of all variable items, and certify to it. Be sure to have the specifications page consistent with the rest of the filing.
- H. Third Party Authorization If a third party filer is used to make the filing, a signed authorization on the company stationery must be attached.
- 2. The IIPRC has added a special tab called the "Statement of Intent (SOI) Schedule". It is used to facilitate the filing of the required information regarding the so-called "mix &

Creating an Interstate Insurance Product Regulation Commission Filing Page 8 of 14 Last Update 8/27/2015 match process" and for the Certification for Non-IIPRC Forms. Please read the requirements set forth in the IIPRC SERFF General Instructions and Filing Rules very carefully. Additional information may be found under the Filing Information Notices (FIN) on the web site and in the on-line tutorial, provided on the Industry Resources page, entitled "How to Submit a Statement of Intent (SOI) in SERFF". Please reference the <u>Statement of Intent Template Instructions</u> if you will be using the *Preformatted SOI Excel Spreadsheet* located on the <u>Insurance Company Resources</u> page to complete the SOI Schedule.

General Form Rate/Rule Supportin Information Schedule Schedule Documen	g Statem tation Intent	ent of Companies Filing and Contact Fees	Filing Correspondence				
SOI Schedule Required: @ Yes C No "illing Type:Please Select. Attach Files Attach Files tate Product Components elect State * form Number * Tracking Number * Tracking Number * Tracking Numb							
Form Number Trac	king Number	Regulatory Method	Date Legally Implemented	Document Name/Description	comments		
Delete Selected Add							
General Form Rate/Rule Supporting Information Schedule Schedule Documentati	on Statement o Intent	F Companies Filing Filing and Contact Fees Corresp	ondence				
SOI Schedule Required: © Yes C No Filing Type: Initial Filing Attachments: Statement of Intent Certification.odf Attach Files State Product Components	Remove	The filer must Statement of Inte add rows as nee the SOI Schedul	select the "Filin ent and Certification cessary to enter the second seco	g Type" and attacl on form. The filer wil he detailed information	h the I then on for		
Select State * Form Number * Tracking	g Number *	Regulatory Method *	Date Legally Implemented *	Document Name/Description *	Comments		
Delete Selected Add		Companies Filing Filing and Contact Fees Corresp	ondence				
SOI Schedule Required: @ Yes C No		Filers must selec	t the state. All sta	ates that are included	in the		
Attachments:		filing should be in	cluded in the SO	I. Additionally, as sta	tes		
Statement of Intent Cerbinsation.odf	Remove	are added, the S	OI should be upda	ated to reflect these s	tates,		
State Product Components		if mix and match	is applicable,				
Select State * Form Number *	Tracking II SERFF Tracking Number C State Tracking Number C Not Availa C Exempt	Please Spiect-	C Prior 1970 C Exempt C Not Available				

Delete Selected Add

Creating an Interstate Insurance Product Regulation Commission Filing Page 9 of 14 Last Update 8/27/2015

Gene Info	rral Form Rate/Rul rmation Schedule Schedule	e Supporting Documentation	Statemen Intent	t of Companies and Contact	Filing Filing Fees Corresponden	C10			
SOI S Filing Attach	chedule Required: Pres C No Type: Initial Fling ments: tastement of Intent Certification.pdf ch Files	J	Remove	Filers w specific	vill then inser ally the form	rt th i nu	ne informatio Imber.	n pertaining to	the forms,
State	Product Components	Form Number	Tracking Nu	umber *	Regulatory Hethod *		Date Legally Implemented *	Document Name/Description	Comments
0	Nesta 💌	AK12345	C C State Tracking Number C C State Tracking Number C Not Av C Exemp	ailable t	Please Select-	×	C Prior 1970 C Exempt C Not Available		

Gener	ral mation	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Statement Intent	of Companies and Contact	Filing Fees	Filing Correspondence			
SOI So Filing T Attachi	hedule Re ype: nents:	equired:	es C No	¥	Remove	The SE inserted	RFF d.	Tracking	number or a	state file numb	er are then
Attao State	h Files Produ	ct Compo	nents								
Select	State *			Form Number *	Tracking Nun	nber *	Regulatory	Method *	Date Legally Implemented *	Document Name/Description *	Comments
	Alaska		T	AK12345	C SERFF Tracking Number © AK State Tracking Number © Not Avai © Exempt	12345 Iable	-Please Sele	ct- 💌	© Date: C Prior 1970 C Exempt C Not Available		

Gene Info	eral Form Rate/Rule rmation Schedule Schedule	Supporting Documentation	Statement of Compan Intent and Com	nies Filing Filing Nact Fees Correspondence			
SOI S Filing Attach	chedule Required: Yes No Type: Intel Filing ments: Batement of Intent Certification.pdf ch Files	×	The F option	Regulatory Methons provided in the	od of approva e drop-down.	I is indicated f	rom the
State	Product Components						Comments
	Maska 💌	AK12345	C ACLAND Humber	Regulatory Hethod	C Prior 1970 C Exempt C Not Available	Document Hame/Description	

Gene Infe	real Form Rate/Rule Schedule Schedule	Supporting Documentation	Statement of Companies Intent and Contact	Filing Fees Correspondence			
SOI S Filing Attach	chedule Required: @Yes C No Type: Intel Filing ments: itatement of Intent Certification.odf ch Files	×	The da provide	te that the form ed.	was legally i	implemented n	nust be
State	Product Components						
Select	State *	Form Number *	Tracking Number *	Regulatory Method *	Date Legally Implemented *	Document Name/Description *	Comments
П	Alaska	AK12345	C SERFF SERFF Tracking Number G Av12345 State Tracking Number C Not Available C Exempt	Approved 💌	C Date: 02/09/2007 C Prior 1970 C Exempt C Not Aveilable		

Creating an Interstate Insurance Product Regulation Commission Filing Page 10 of 14 Last Update 8/27/2015

Gens Info SOI S Filing Attach	ral F mation S chedule Requi rype: Inth ments: tatement of Ir ch Files	eren Rate/Rule Schedule red:	Supporting Documentation	Statement of Comparise Intent The na the las	The Correspondence of the docu t piece of inform	ment or a brination.	ief description i	is entered as
State Select	State *	Components	Form Number	Tracking Number *	Regulatory Hethod *	Date Legally Implemented *	Document Name/Description	Comments
	Alaska	¥.	ax:12345	C SEART Tracking Notee At12345 State Tracking Number C Not Available C Exempt	Approved 💌	Date: D2008/2007 C Pror 1970 C Exempt Not Available	Enter Document Name here	
Gene Infor Filing Attach	ral F mation S Type: Initia ments: Statement of	orm. Rate/Rule Schedule al Filing Intent Certification.pdf	Supporting Documentation	Statement of Companies Intent and Contact	Filing Filing Fiex Correspondence			
tate	Product (tate * laska	Form Number *	Tracking Number AK12345	 Regulatory Het Approved 	hod * Date Legally In 02/08/2007	nplemented *	Document Name/Description * Enter Document Name here	Comments

- 3. The Companies and Contact tab There are two differences on the Company/Contact tab with regard to the IIPRC filing.
 - First, companies cannot be added as they can on a single state filing. The company information set in the Filing Wizard cannot be changed.
 - Second, each company has a list of associated states. Once approved, the individual states viewing the filing will only see the companies to which they are matched.

General Form Information Schedule	Rats/Rule Supporting Schedule Documentation	an Specific	Companies and Contact	Filing Filing Fees Correspondence
Filing Contact Information:				
Change Contact: Bridget Kieras, bk@naic. 12345 [123]456 KCMO, KS 12345 [FAX]	org •7690 ext. [Phone]	ge		
iling Company Information	12			
SERFF Co. 12345 KCMO, ID 12345 (123)456-7890 ext.[Phone]	CoCode: Group Code: Group Name: FEIN Number:	12345 22-7477744		Included States: Ak GA, IA, ID, IN, KS, K' MA, MD, ME, ML, MN, NC, NE, NH, OH, OK, PA, PF, RJ, TX, UT, V' WA, WV, WY
	State of Domicile: Company Type:	Alaska		
BRK Test Insurance Company 2301 McGee Suite 800 Kansas City, MO 64108 (816)763-8990 ext. [Phone]	CoCode: Group Code: Group Name:	98765		Included States: G/ ID, KS, KY, MA, MD, ME, MJ, MN, NC, NE, NH, OH, OK, PA, PR, RI, TX, UT, VT, WA,
	FEIN Number: State of Domicile: Company Type:	12-7875874 Ohio		WV, WT

Creating an Interstate Insurance Product Regulation Commission Filing Page 11 of 14 Last Update 8/27/2015 4. The Filing Fees tab – Filing to the IIPRC requires the use of EFT. The information on this tab must be completed before the filing can be submitted. There are two sections for the IIPRC and for each state that may require a fee. The "Overall" information includes: an indication of whether a fee is required; whether the basis of the fee is retaliatory; the amount of the fee required; and a text description to explain how the fee was calculated. Please note that "overall" does not mean the total amount of the fees associated with the product filing; just for that particular field – either the state or the IIPRC filing fee.

General Form Rate/Rule Information Schedule Schedule	Supporting Documentation	Companies F and Contact F	ling Filing correspondence	
Overall Interstate Insurance Fee Required Compact	Not Retaliatory	\$	Fee Calculation Explanation :	
EFT EFT Information for Interstate Compac	t:			
Company Amou	nt			
SERFF Test \$ 0.00				
Test Group Name \$ 0.00				
Pennylvania 🗌 Fee Required				
Overall				
West Virginia 🔲 Fee Required				
Overall				
Georgia 🛛 Fee Required				

The EFT information controls the EFT transactions and the amount paid to the IIPRC and the states.

Compact Per Product Filing Fee

The IIPRC collects a Compact Per Product Filing Fee. The amount that is due is based on two factors – (1) whether the filing submission requires an actuarial review and (2) the premium volume as reported in Schedule T Part 2 of the Annual Report filed with the NAIC. More specific information may be found on the Insurance Company Resources page, specifically the Schedule of Fees. The Per Filing Fee is required per product per company as defined in the Interstate Insurance Product Regulation (IIPRC) Terms and Procedures for IIPRC Filing Fees excerpted below.

- A product is a policy or contract, including any application endorsement, or related form which is attached to and made part of the policy or contract for an individual or group annuity, life insurance, disability income or long term care insurance product that an Insurer is authorized to issue as detailed in the Compact Model Statute.
- A product is also a Product component filed under the "Mix and Match" submission process detailed in §110 of the Operating Procedure for the Filing and Approval of Product Filings.

Overall					
Interstate Insurance _{Fee} Compact	Required	Not Retaliatory	\$0	Fee Calculation Explanation :	
EFT EFT Information for Int	erstate Compac	t:			
Company	Amour	nt			
SERFF Test	\$ 0.01				
Test Group Name	\$ 0.01				

To complete the information for each state:

- For each state where a fee is required, check the box next to "Fee Required". This will expand the Fee Information area for that state.
- Complete the Overall Fee section as it would be if the filing were being made directly to that state.
- Note that all state fees for a Compact filing must be paid at the time of filing, including fees for Texas (who normally bills in arrears). You will not be billed by Texas for IIPRC product filing submissions after the filing has been received.
- Additional fees due to the states as determined after filing will need to be remitted before your filing receives a final disposition in SERFF.
- To add additional fees, please click on "Submit Additional EFT Fees" and then select the proper state from the drop-down menu.

plementation Date Requested:	L 4	ate Submitted: 01/2 Authors: Lynne Mahan	:3/2009	Disposition Date:	
General Form Rate/Ru Information Schedule Schedule	le Supporting Documentation	State Companie Specific and Cont	es Filing act Feas	Filing Correspondence	
Overall					
Interstate Insurance Fee Required	Not Retaliatory	\$500.00 F	ee Calculation		
EFT Company	Amount Date Processer	Transaction d #			
Massachusetts Mutual Life Insurance	\$500.00 01/23/2009	9 1901379			
EFT Total	\$500.00				
Overall	, 000100				
Overall Hawall Fee Required	Not Retaliatory	\$275.00 F	ee Calculation		
Gverall Hawall Fee Required EFT Company	Not Retalistory Amount Date Processed	\$275.00 E	ee Calculation Explanation :		
Overall Hawaii Fee Required EFT Company Massachusetts Mutual Life Insurance Company	Not Retaliatory Amount Date Processed \$275.00 01/23/200 04:42780	\$275.00 E	Tee Calculation Explanation :		
Overall Hawaii Fee Required EFT Company Massachusetts Mutual Life Insurance Company EFT Total	Not Retaliatory Amount Date Processed \$275.00 01/23/2009 \$275.00 04:47 FM	\$275.00 F Transaction 1901380	ee Calculation Explanation :		
Overall Hawaii Fee Required EFT Company Massachusetts Mutual Life Insurance Company EFT Total Submit Additi	Not Retaliatory Amount Data Processed \$275.00 01/23/2009 04:42 PM \$275.00 onal BFT Fees	\$275.00 E	Tee Calculation		

 Additional information regarding individual state filing fees is located on the on the Industry Resources page of the IIPRC's web site: <u>http://www.insurancecompact.org/industry_resources.htm</u>.

Creating an Interstate Insurance Product Regulation Commission Filing Page 13 of 14 Last Update 8/27/2015

- Complete the EFT information for the state, remitting the fees the state would normally require for this filing. Depending on the state set up, fees may be remitted in one of two ways:
 - Per company: Yes A fee must be remitted for each company listed on that filing. Enter an amount next to each company. If a fee is not owed for a listed company, check the Bypassed box for that company.

EFT EFT Information for Indiana							
Amount	Bypassed						
\$ 0.00							
\$ 0.00							
	Indiana Amount \$ 0.00 \$ 0.00						

 Per company: No – One fee must be remitted equal to all fees due for the entire filing. Select a company from the list and enter the appropriate amount.

EFT EFT Information for Kentucky	
Company	Amount
SERFF Test(11111)	\$

Once the Fees have been paid, the filing is ready to be submitted. Click "Submit Filing" in order to complete the filing submission and send to the IIPRC for review and approval.

	\frown					
Add Authors Edit Set Confidentiality	Submit Filing	Create Reminder	Add State	Move to Workfolder	PDF Pipeline	
						Interstate Insurance Compact