

GENERAL FILING INSTRUCTIONS

General Information Tab

- Under Filing Description, include a detailed description of the filing. Please complete all applicable fields related to the filing.
- For a form filing, the description should include:
 - An explanation of the purpose of any new forms that are being adopted; and,
 - An explanation of any changes that are being made to existing forms, including whether the changes are broadening or narrowing coverage.
 - Form filings may not take effect until 30 working days after filing unless an earlier date is authorized by the Commissioner; or, in accordance with our statute's Deemer provision (see "Deemer Dates" information under the Requirements tab).
- For a rate and/or rule filing, the description should include:
 - The overall rate level effect of any change to rates; and,
 - A summary of any changes to your rate or rule manual.
- Indicate the requested effective dates for new and renewal business.
 - For filings that are subject to prior approval, you must use an effective date that is on or after the date the filing is approved (see the list of "Prior Approval Filings" under the Requirements tab in SERFF).
 - For filings that are file and use, you must use an effective date that is on or after the date the filing is received by the Maryland Insurance Administration.

Form Schedule Tab

- **New Forms**
 - For new forms, you must attach only one (1) PDF per line item and submit a separate corresponding rule filing, if applicable.
- **Replacement Forms**
 - For replacement forms, you must include a "marked-up" copy of the current form showing the changes being made to the form by underlining new language that is being added and striking through existing language that is being deleted; and,
 - A "final" or "clean" copy of the form showing the form in its final state with all changes made.

- You must enter the “marked-up” and “final” copy of the form on the same line.
- **Withdrawn Forms**
 - All form(s) being withdrawn must be attached to the Form Schedule tab.

Rate/Rule Schedule Tab

- Attach rate and rule manuals under this tab.
- Do not include any hyperlinks to exterior websites or data. Information from an exterior website or data must be filed within the manual.
- If a manual or a manual page is a replacement, you must include:
 - A “marked-up” copy of the current manual or manual page that shows the changes being made by underlining new language that is being added and striking through existing language that is being deleted; and,
 - A “final” or “clean” copy of the manual or manual page(s) in their final state with all changes made.
 - **NOTE:** In the event extensive changes result in an unreadable marked up version, contact Alicia Jackson (410.468.2312) or Rena Kim (410.468.2161) to request an exception.
- You must enter the “marked-up” and “final” copy of the manual or manual page(s) on the same line.
- If the filing involves a rate change, provide the overall rate information under this tab. The fields for the Company Rate Information (CRI) must be completed, including the Effective Date of Last Revision. Do not leave any field blank.

Supporting Documentation Tab

- Attach actuarial justification and any other supporting documentation under this tab, including a filing cover letter or memo. We encourage the use of an explanatory cover letter or memo for all filings.
- Attachments to be uploaded under this tab include, but are not limited to:
 - Territorial Certification Statement-COMAR 31.07.03
 - Catastrophic Modeling Questionnaire
 - Adoption of Rating Organization Prospective Loss Cost Adoption Forms

State Specific Tab

- This tab is not currently used.

Companies and Contact Tab

- Enter the name and contact information of a company representative who can respond to questions about the filing under this tab.
- Enter the name and information for **ALL** filing companies under this tab.
- If you discover, while the filing is open, that a company(ies) was entered under this tab in error, the filing must be withdrawn and resubmitted with the applicable fee(s).
- If it is discovered, after the filing review has been completed, that a company(ies) was entered under this tab in error, the company(ies) entered in error must make a new filing to withdraw the previously filed rates, rules and/or forms from use. The new filing must cross reference the original filing.

Filing Fees Tab

- For rate filings, rule filings, and rate/rule filings, the filing fee is \$125 per insurer.
- For form filings, the filing fee is \$125 per form, subject to a cap of \$1,000 per filing.
- If multiple insurers within an affiliated group submit identical forms, only a single filing fee will be collected and the \$1,000 cap will apply. To qualify for this exception, the filer must include a separate signed certificate with each filing stating that the forms filed by each insurer within the affiliated group are identical. (See further instructions under the Requirements tab: “Form Filings Submitted on Behalf of Multiple Insurers Within an Insurance Group” and “Filing Fee Exemption Form.”)

Filing Correspondence Tab

- Enter notes to reviewer and respond to objection letters.