

STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Bulletin PC-82
July 5, 2016

To: All Companies Licensed To Write Property and Casualty Insurance

Re: Connecticut Insurance Department (the "Department") Requirements for Submitting Property and Casualty Filings via the System for Electronic Rate and Form Filing ("SERFF")

This Bulletin is intended to update and replace Bulletin PC-62 effective for personal and commercial lines SERFF filings made to the Department on or after July 1, 2016. Per Bulletin IC-26, all rate, rule and form filings are required to be submitted via SERFF.

The following guidelines are intended to make the filing submission and review process more efficient for both filers and the Department.

*****Effect of Incorrect or Incomplete Filings*****

If the Department identifies a filing submission as incomplete or incorrect upon receipt, **the filing will be rejected without further review.**

Complete P&C Filings

The following components in SERFF constitute a "complete" **form** filing:

- Explanatory Memorandum in the SERFF General Information tab or Supporting Documentation. The information provided must detail the insurer's purpose of the filing.
- Side-by-Side Comparisons for all forms being revised.
- Completed CT Forms List.
- Completed Form Checklist for the type of insurance ("TOI") as provided in SERFF's CT Submission Requirements.

Under Conn. Gen. Stat. § 38a-676(c) and Conn. Agencies Regs. section 38a-676-1 *et seq.*, Connecticut is a 'File and Use' state so most property/casualty form filings¹ may be used within thirty (30) days of the date the filing is submitted to the Insurance Department. The thirty (30) day period starts on the date entered in the SERFF 'Date Submitted' field.

¹ Note: Certain Commercial Lines filings are exempt from the Department's review process pursuant to Bulletins PC-63-01 and PC-71.

The following components in SERFF constitute a “complete” **rate** filing²:

- Explanatory Memorandum in the SERFF General Information tab or Supporting Documentation tab.
- Actuarial Memorandum and Exhibits.
- Completed Rate/Rule Schedule tab. This includes the following company rate information: the date and amount of the last rate change, the new Overall Indicated Rate Change, and the Overall Rate Impact.
- Completed Rate Checklist for the TOI as provided in SERFF’s CT submission requirements.

The following components in SERFF constitute a “complete” **rule** filing:

- Explanatory Memorandum in the SERFF General Information tab or Supporting Documentation tab.
- Side-by-Side Comparison identifying all Rule revisions.
- Completed Rule Checklist for the TOI as provided in SERFF’s CT submission requirements.

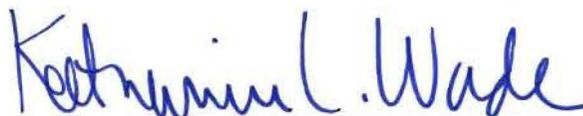
The following components constitute a “complete” personal lines **underwriting guidelines** filing³:

- Explanatory Memorandum in the SERFF General Information tab or Supporting Documentation tab.
- Completed Checklist.
- Full and marked-up set of underwriting guidelines.

Filing Fees

Fees are considered earned upon receipt. An additional filing fee is required for all filings that are considered rejected and thereafter resubmitted.

Finally, we encourage you to use the Department’s website at www.ct.gov/cid for access to Insurance Statutes, Regulations, Bulletins and Guidelines. You should also sign up for e-Alerts by registering on our homepage. Your subscription can include updates to only P&C topics or you can request notice of all updates made to the Department site.



Katharine L. Wade
Insurance Commissioner

² Rules concerning the review of rate filings are found under Conn. Gen. Stat. §§ 38a-676 (commercial lines) and 38a-688 (personal lines).

³ Additional rules concerning underwriting guideline filings are set forth in Bulletin PC-46. Homeowners underwriting guidelines are required under Conn. Gen. Stat. § 38a-689.