

Washington State SERFF Title Insurance Rate Filing General Instructions

(I) Rates, Rules, and Rating Plans filed in SERFF

- (A) Insurers must submit all rate and rule filings in SERFF.
- (B) The Uniform Transmittal Forms are not required when submitting filings in SERFF.

(II) General Requirements for Rate Filings

- (A) You must support proposed rates as required by RCW 48.29.147 and WAC 284-29A-040. Please explain all revisions in detail.
- (B) If you file rates for a new coverage, you must show the derivation of the rates. It is not enough to say you based the rates on “judgment” without explaining the factors considered, and assumptions made, in calculating the rates.

(III) Your Rate Filing is incomplete and will be rejected if it cannot be downloaded into our back office system or reviewed by our office. Common reasons filings cannot be downloaded into our back office system include:

- (A) Attachments are not formatted using a Distiller in PDF format.
- (B) Attachments exceed 3 MB and cannot be processed through the PDF Pipeline.
- (C) An incorrect CoCode number is entered in the Filing Company Information, under the Companies and Contact Tab. This CoCode number is the same as your company’s 5-digit NAIC number.

(IV) Rejected Filings will not be Re-Opened

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

(V) SERFF Objection Letter Response Requirements

- (A) All attachments to Responses must be in PDF format and less than 3 MB.
- (B) When responding to an Objection Letter, you must *Amend Filing* and answer **each** objection individually.
- (C) You must attach additional exhibits to the Supporting Documentation tab.
- (D) You must attach new rate or rule pages to the Rate/Rule Schedule tab.
- (E) Use *General Update* to change a filing when the filing is in Review Pending. Review Pending is the state status when an OIC analyst has not reviewed a filing. Never use a General Update to change a filing after it has been reviewed by an OIC analyst.

(VI) After a Final Disposition by OIC Analyst

- (A) To change an effective date, please submit a Note to Reviewer asking to revise the effective date.
- (B) If you must submit a new attachment to make a change or correction to the filing, please contact the analyst who reviewed the filing by Note to Reviewer, telephone, or email and ask the analyst to re-open the filing. The analyst will review the filing and determine if you can make a change to the closed filing.
 - (1) If the analyst agrees to re-open the filing, you can make changes and corrections without making a new SERFF filing.
 - (2) If the analyst determines the filing cannot be re-opened, you must make a new filing in SERFF.

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For questions related to SERFF filing procedures, contact:

Scott Henderson
Senior Insurance Policy & Compliance Analyst
Rates & Forms Division
(360) 725-7125
scoth@oic.wa.gov