



**(I) Rates, Rules and Rate Plans Filed in SERFF**

- (A) Insurers, rating organizations (“bureaus”), and advisory organizations must file all rate and rule filings in SERFF.
- (B) Excess rate applications are **not** rate or rule filings, but they may be submitted via email to [RFHelpDesk@oic.wa.gov](mailto:RFHelpDesk@oic.wa.gov), by paper mail, or through SERFF. See [RCW 48.19.090](#) and the Excess Rate Application Instructions document.
- (C) The Uniform Transmittal Forms are **not** required for SERFF filings.
- (D) All written correspondence related to an existing SERFF filing should be sent through the SERFF system.
- (E) See [WAC 284-24-041](#) for rules pertaining to filings submitted by a third-party filer on behalf of an insurer.
- (F) Under [WAC 284-24-007](#), these instructions are incorporated by reference into the Washington Administrative Code.
- (G) Attach rate and rule pages to the Rate/Rule Schedule tab. Attach other documents, such as correspondence, exhibits, and memoranda, to the Supporting Documentation tab.
- (H) Filers must use the correct Type of Insurance (TOI) and Sub-TOI as listed on the NAIC Uniform Property and Casualty Product Coding Matrix.

**(II) General Requirements for Rate Filings**

- (A) **YOU MUST SUPPORT PROPOSED RATES** as required by [RCW 48.19.040\(2\)](#) and [WAC 284-24-065](#). This applies to rates for new programs and for revisions to existing rates.
- (B) For revisions to existing rating plans, please describe all revisions in detail, and provide support for the revisions.
- (C) If you file rates for a new coverage, you must show the derivation of the rates. It is not enough to say you have no actuarial data or that you based the rates on “judgment” without explaining the factors considered, and assumptions made, in calculating the rates.
- (D) We consider an (a) rated class to be one that has no suggested rate or rating rule published by a rating organization or your company. An underwriter develops the (a) rate using judgment alone. Under [RCW 48.19.040](#), you must file any published rates (including “suggested” rates), rating rules, or rating plans used by your company. See [WAC 284-24-070](#).
- (E) Standards for schedule rating plans are in [WAC 284-24-100](#).

**(III) Rejected Filings**

- (A) Your rate filing is incomplete and will be rejected if it cannot be downloaded into our back-office system or reviewed by our office. Under [WAC 284-24-011](#) and [-016](#), when a filing is rejected, that filing is not considered to be filed with the commissioner. Common reasons filings cannot be downloaded into our back-office system include:

## Washington State SERFF Property and Casualty Rate Filing General Instructions

- (1) Attachments are not formatted using a Distiller in PDF format.
  - (2) An incorrect CoCode number is entered in the Filing Company Information, under the Companies and Contacts tab. For Insurers, the CoCode number is the same number as your company's 5-digit NAIC number. An advisory organization or bureau must enter its WAOIC number in the State ID Number field.
- (B) Your filing will be rejected if you combine a rate and rule filing with a form filing. See [WAC 284-24-011\(4\)](#).
- (C) 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 this document and our Rejection Notice.

### **(IV) Adopting or Delaying Loss Costs, Rates or Rules Filed by a Bureau (Licensed Rating Organization)**

- (A) You must identify the bureau filing number in the Filing Description field.
- (B) A proposal to delay the adoption of bureau rates, rules or loss costs must be submitted in a separate filing from any other changes to your rates and rules. This is necessary for public disclosure purposes, since the two filings take effect on different dates. For delayed adoption of a bureau filing, we use the bureau's effective date in the disposition, which is the first date your otherwise approved rates and rules would be impacted. Other revisions, taking effect on a later date, need to be filed separately. Filings that attempt to combine the delayed adoption of a bureau filing with additional changes upon adoption will be rejected.
- (C) To adopt prospective loss costs filed by a rating organization:
- (1) Please refer to [WAC 284-24-062](#) for specific state requirements.
  - (2) You must complete and submit the Washington Loss Cost Reference Filing Adoption Form and the Washington Summary of Supporting Information Form found at <https://www.insurance.wa.gov/property-and-casualty>.
  - (3) In SERFF, you must attach these forms to the Supporting Documentation tab. The third page, the Expense Constant Supplement, should not be submitted if you are not using an expense constant.

### **(V) Requirements for Confidential Usage-Based Private Passenger Auto Filings**

- (A) Under [RCW 48.19.040\(5\)\(b\)](#), information about the usage-based component of a private passenger auto rate filing must be withheld from public inspection. In order to permit us to keep just this part of a usage-based insurance filing confidential, you must follow these rules:
- (1) You must submit two rate filings: One not-for-public rate filing and one for-public rate filing. Each filing must clearly state whether it is for-public or not-for-public in both the Filing Description and the Product Name.
  - (2) You must submit a complete not-for-public rate filing for review. The Filing Description must clearly state that this filing is proprietary and not subject to public disclosure.
  - (3) The for-public filing must be an exact duplicate of the not-for-public filing with the following exceptions:
    - (i) You may redact information about the usage-based component of the rate. If you redact other types of information, both the for-public and not-for-public filings will be rejected. You may not keep non-usage-based information confidential by combining it with usage-based information.

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- (ii) You must provide a list of all the information withheld on a separate document attached to the Supporting Documentation tab. This list must identify each piece of information withheld, by description and location in the filing. If a page includes both public information and proprietary information, only the proprietary information on that particular page can be redacted. Cite the statute under which you are seeking an exemption.
  - (iii) You must attach a certification from an officer of the company stating that the public rate filing is identical to the proprietary rate filing except for the withheld data and the list of exemptions.
- (4) Only the not-for-public filing documents submitted through SERFF will be kept confidential. We cannot withhold from the public any documents submitted outside of SERFF, such as by email.

### (VI) SERFF Objection Letter Response Requirements

- (A) All attachments to responses must be in PDF format and less than 3 MB each.
- (B) When responding to an objection letter, you must use SERFF's Amend Filing function.
- (C) You must answer each objection individually.
- (D) You must attach any new or revised exhibits to the Supporting Documentation tab.
- (E) You must attach any new or revised rate or rule pages to the Rate/Rule Schedule tab.
- (F) Use General Update to change a filing only when the filing's State Status is Review Pending. Review Pending is the status OIC uses to indicate that the analyst has not yet completed the initial review of the filing. Never use a General Update to change a filing after it has been reviewed by an OIC analyst.

### (VII) After a Final Disposition by an OIC Analyst

- (A) To change a filing's effective date, submit a request by Note to Reviewer, specifying the revised effective date.
- (B) If you must submit a new attachment to make a change or correction to an approved filing, please contact the analyst who reviewed the filing (preferably by Note to Reviewer), and ask the analyst to re-open the filing. Explain what has changed and why the change is necessary. The analyst will review the filing and determine if you can make a change to the 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.

For questions related to SERFF filing procedures, contact:

Rates & Forms Help Desk  
(360) 725-7111  
[RFHelpDesk@oic.wa.gov](mailto:RFHelpDesk@oic.wa.gov)