



2025 Additional Filing Fee Information

This document provides guidance to determine if, and the amount of, the Additional Filing Fee applied to a filing submission. The Additional Filing Fee takes effect on January 1, 2025.

The Base Filing Fee covers the base Product Components of one Product. If the submission does not include a policy or contract, the Base Filing Fee covers one Product Component. The Base Filing Fee is due per submission, per company.

If there are more Product Components in addition to the Product or Product Component serving as the basis for the Base Filing Fee, an Additional Filing Fee is applicable per Product Component. The Compact filer remits the Additional Filing Fee(s) based on the number of forms or product components in the filing submission. In the case of supporting documentation filings, the numbers of products being updated may incur Additional Filing Fee(s).

Like the Base Filing Fee, the Additional Filing Fee is graded based on the reported premium volume and the number of states in which the company is licensed to do business. There are no changes to the Annual Registration Fees, Expedited Review Fees, Advanced Fee Calculation Fee, and other miscellaneous filing fees.

- The base Product Components of a Product include one policy or contract, one application, and one set of specification or data pages. For group products, one certificate is considered a base Product Component. For long-term care and disability income submissions requiring rate review, one rate schedule is considered a base Product Component.
- “Product Component” is the form(s) or component(s) in the submission to be used with a base product. These include and are not limited to: riders, amendments, endorsements, applications, specification/schedule/data pages, certificates, and rate schedules.

Life & Annuity Filings

A base life or annuity product requiring an actuarial review contains up to (1) a contract/policy, (2) one set of contract/policy specifications (whether embedded or separate), and (3) an application for the Base Filing Fee of \$1,500¹. If the filing includes an additional set of contract/policy specifications, or rider, endorsement, amendment, application, etc., an Additional Filing Fee of \$500 per additional product component is required.

¹ Fee amounts stated in this notice apply to the largest premium volume category. Premium volume in other categories and regional filers would scale down the filing fee accordingly.

For example:

Example #1 total fees equal $\$1,500 + (2 * \$500) = \$2,500$

1. Term Life Policy
2. Application
3. Specification pages for 20-year term policy
4. Specification pages for 30-year term policy
5. Accidental death benefit rider

For a submission not containing a contract/policy that requires an actuarial review, the Base Filing Fee of \$1,500 includes up to (1) a rider, amendment, endorsement, (2) one supplemental application for the rider/amendment/endorsement benefit, and (3) one set of specification/schedule/data pages (whether embedded or separate). Each product component in addition to the three numbered items generates an Additional Filing Fee of \$500 per additional product component.

For example:

Example #2 total fees equal $\$1,500 + (3 * \$500) = \$3,000$

1. Waiver of surrender charge rider
2. Guaranteed minimum death benefit rider
3. Index-linked crediting strategy rider
4. Index-linked crediting strategy rider

For a submission that does not require an actuarial review, the Base Filing Fee of \$750 includes up to (1) a rider, amendment, endorsement, (2) one application form, (3) one set of specifications (whether embedded or separate). Each product component in addition to the three numbered items generates an Additional Filing Fee of \$250 per additional product component.

For example:

Example #3 total fees equal $\$750 + \$250 = \$1,000$

1. Life insurance application
2. Application questionnaire

iLTC & DI Filings

An individual long-term care (iLTC) or disability income (DI) insurance submission requiring rate review of (1) one iLTC or DI policy or rider (2) one rate schedule, (3) one set of policy specifications (whether embedded or separate) as applicable, (4) one application, and (5) one outline of coverage as applicable for the Base Filing Fee of \$2,500. Each product component in addition to the five listed above generates an Additional Filing Fee of \$500 per additional component.

For example:

Example #4 total fees equal $\$2,500$ (iLTC product, application, gender-distinct rate schedule, outline of coverage) + $\$1,000$ (2 riders * \$500) + $\$500$ (unisex rate schedule) = $\$4,500$

1. Individual Long-Term Care Policy
2. Application

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3. Inflation Protection Rider
4. Waiver of Premium Rider
5. Gender-distinct Rate Schedule
6. Unisex Rate Schedule
7. Outline of Coverage

For example:

Example #5 total fees equal \$2,500 (iLTC rider, application, one specifications page, rate schedule, outline of coverage) + \$2,500 (life insurance policy, 2 specifications pages and 2 riders*\$500) = \$5,000

1. Life insurance policy
2. Extension of benefit iLTC rider
3. Three Specification pages
4. Application
5. Outline of Coverage
6. Accidental Death Benefit rider
7. Inflation protection rider
8. iLTC rate schedule

For an iLTC/DI submission not containing a policy/rider form that requires an actuarial review, the Base Filing Fee of \$1,500 includes up to (1) one rider, amendment, endorsement, (2) one application, and (3) one set of specifications (whether embedded or separate). Each product component in addition to the three numbered items generates an Additional Filing Fee of \$500 per additional product component.

Supporting Documentation Update (SDU)

For life or annuity SDU filings requiring an actuarial update, the Base Filing Fee is \$1,500 and includes updates to one product. The Additional Filing Fee of \$500 applies to each additional product being updated by the SDU. If the SDU does not require actuarial review, the Base Filing Fee is \$750. The Additional Fee of \$250 applies to each additional product being updated after the first .

For example:

Example #6 total fees equal \$1,500 + \$500 + \$500 = \$2,500

Supporting Documentation Update filing to implement new 4.5% nonforfeiture interest rate for three previously approved policies.