



## INSTRUCTIONS FOR MAKING A COMPACT FILING

**Before you begin:** To make a Compact filing, an industry user must have certain roles assigned to their SERFF profile. If you do not see the “Create Compact Filing” link in Step 1 and you have submitted and received approval on your Annual Registration Fee, contact the SERFF Help Desk at [serffhelp@naic.org](mailto:serffhelp@naic.org).

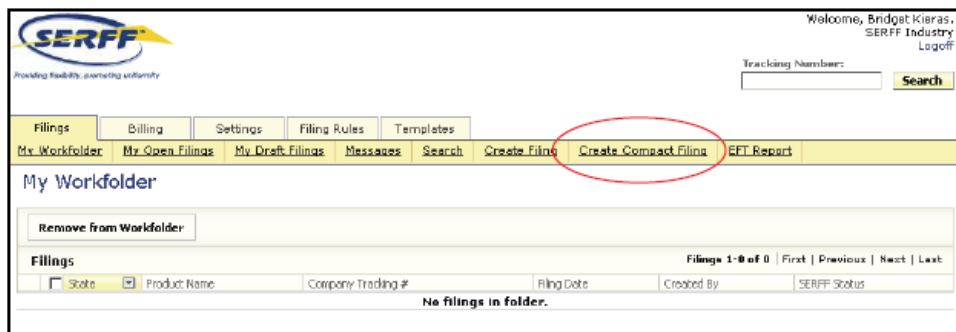
The Compact requires that all filing fees be paid via EFT. Please make sure the IIPRC is noted as an authorized debtor, otherwise the fees will not be transmitted to the Compact properly.

These instructions provide specific elements to assist with the submission of a product filing through SERFF to the Compact and are intended to be used with those that are applicable to SERFF filings as provided in the SERFF User Manual. Therefore, it is assumed that you already have a working knowledge of the SERFF application. If you don't, or need additional help, we recommend you download and review the SERFF User Manual, available under “Help” in SERFF. Additional tutorials can be found on [www.serff.com](http://www.serff.com) under the Support header on the right-hand side.

Please note, as you begin your work in SERFF, it is recommended that you check the General Instructions as there may have been recent updates. Also be sure to review the [Insurance Compact's website](#) for the most up-to-date information on Uniform Standards, Filing Information Notices (FINs), and other resources available. Or use the links provided in the Submission Requirements and Filing Rules.

### The Compact Filing Wizard

1. To create a Compact filing, click the “Create Compact Filing” button under the Filings tab.



2. The first step the Filing Wizard will display will look familiar except that the Business Type cannot be changed from “Life, Accident/Health, Annuity, Credit”. The Compact does not accept Property/Casualty filings.
3. Step 2 in the Filing Wizard is the selection of the Type of Insurance. The Compact has been pre-selected as the “state” for this filing – the ability to include participating states will come later.

The Types of Insurance (TOI), from the Product Coding Matrix (PCM), for the products that are currently accepted by the Compact will be available for selection.

Use the TOI Link, found on the Insurer Resources Page to match up your TOI and Sub-TOI with the appropriate Uniform Standard(s) for your product.

The screenshot shows the SERFF Filing Wizard interface. At the top left is the SERFF logo with the tagline 'Providing flexibility, promoting uniformity'. At the top right, it says 'Welcome, Bridget Kieras. SERFF Industry'. The main heading is 'Step 2 - Select Types of Insurance'. Below this, there are two fields: 'Selected States' with the value 'Interstate Compact' and 'Type Of Insurance' which is a dropdown menu currently showing 'Please select a value'. At the bottom, there are five buttons: 'Previous', 'Next', 'Save and Close', 'Save', and 'Cancel'.

4. After selecting the TOI, click the “Next” button and select the appropriate Sub-TOI.
5. Step 3 in the Filing Wizard is to indicate whether the filing has additional benefit features. The filer only needs to indicate yes or no” and then enter a description into the description field. Note: if the filing is a combination product, meaning that it includes multiple TOIs, the information should be provided here. If the filing is a long-term care (LTC) or disability income (DI) combination product, it should be submitted under that TOI per FIN 2017-2.

The screenshot shows the Filing Wizard interface for Step 3. At the top, there is a navigation bar with seven tabs: 'General Information', 'Form Schedule', 'Rate/Rule Schedule', 'Supporting Documentation', 'Companies and Contact', 'Filing Fees', and 'Filing Correspondence'. The 'General Information' tab is selected. Below the tabs, there are three main sections: 'Project Name' with a text input field, 'Additional Benefits' with radio buttons for 'Yes' (selected) and 'No', and 'Additional Benefits Description' with a text area and a vertical scrollbar.

6. Step 4 in the Filing Wizard is to select the Filing Type. All Filing Types that are accepted by the Compact for the selected TOI and Sub-TOI will be available. The Submission and

Product Requirements are particular to Filing Types; therefore, it is important to select the correct Filing Type.

**Step 4 - Select Filing Types**

**It is the responsibility of the filer to select only the states in which a filing company is licensed to do business. If in doubt, please omit the state from the filing. States not included at submission can be added to pending and approved filings using the 'Add State' feature.**

Filing Type Selector:  Application  Application with Riders and Endorsements with MVA  Application/Rider and Endorsements  
 Policy Forms  Policy Forms with MVA  Policy Forms with MVA/Application  
 Policy Forms with Riders and Endorsements  Policy Forms/Application  
 Policy Forms/Application/Riders and Endorsements  Riders and Endorsements

**Selected States**  
 Interstate Insurance Compact  
**TOI:** A03I Individual Annuities - Deferred Variable  
**Sub-TOI:** A03I.002 Flexible Premium

**Filing Types \***  
**Alabama**  
 Application  Application with Riders and Endorsements with MVA  
 Application/Rider and Endorsements  Riders and Endorsements  Policy Forms  
 Policy Forms with MVA  Policy Forms with MVA/Application  
 Policy Forms with Riders and Endorsements  Policy Forms/Application  
 Policy Forms/Application/Riders and Endorsements

7. Once a Filing Type has been selected, all available participating Compact states will be marked as included. **Uncheck any state(s) that should not be included in this filing.** Only States in which the company is licensed and for which the filing is intended to be effective should be checked. A Compact registration does not supersede the licensing requirements of the States.

**Step 4 - Select Filing Types**

**It is the responsibility of the filer to select only the states in which a filing company is licensed to do business. If in doubt, please omit the state from the filing. States not included at submission can be added to pending and approved filings using the 'Add State' feature.**

Filing Type Selector:  Application  Application/Rider and Endorsements  Policy Forms  Policy Forms with Riders and Endorsements  
 Policy Forms/Application  Policy Forms/Application/Riders and Endorsements  Riders and Endorsements

**Selected States**  
 Interstate Insurance Compact  
**TOI:** L07I Individual Life - Whole  
**Sub-TOI:** L07I.101 Fixed/Indeterminate Premium - Single Life

**Filing Types \***  
**Alabama**  
 Policy Forms  Policy Forms with Riders and Endorsements  
 Riders and Endorsements  Application  Application/Rider and Endorsements  
 Policy Forms/Application  Policy Forms/Application/Riders and Endorsements  
**Alaska**  
 Policy Forms  Policy Forms with Riders and Endorsements  
 Riders and Endorsements  Application  Application/Rider and Endorsements  
 Policy Forms/Application  Policy Forms/Application/Riders and Endorsements  
**Arizona**  
 Policy Forms  Policy Forms with Riders and Endorsements  
 Riders and Endorsements  Application  Application/Rider and Endorsements  
 Policy Forms/Application  Policy Forms/Application/Riders and Endorsements

8. Exclusions for the selected product (TOI/Sub-TOI/Filing Type) will be listed at the bottom of the page. There are two types of exclusions.
- State opt-outs for IIPRC standards - In these cases, the state has passed legislation or issued a regulation to opt-out of a particular product. The product cannot be filed under the Compact for that state. **NOTE:** A current list of opt out states for LTC and DI can be found in the State Uniform Standards Participation document located on the Record and Insurer Resources pages of the Insurance Compact website. No states have opted out of the Life or Annuity product lines.

- SERFF instance exclusions – When a state has split their Life and Health business units into two SERFF instances, the system must be instructed as to the instance to which a filing should be directed. This is done by excluding the non-applicable instance. As an example, for a Life filing, the Georgia Health instance will be excluded, but Georgia will still be available for selection.

### Exclusions:

#### Georgia:

Please note that the Health instance of this State does not include Life and Annuity products. Georgia does participate in Life and Annuity Products for the IIPRC.

#### Kansas:

Please note that the Health instance of this State does not include Life and Annuity products. Kansas does participate in Life and Annuity Products for the IIPRC.

9. Step 5 is a summary screen. **Carefully review the information displayed, including the states listed, as the selections cannot be changed after they are saved.** If you are unsure whether a state should be included, it is best to exclude the state. Additional states can be added to the product filing submission during the product review process and/or following approval. Click the “Previous” button to navigate back through the Filing Wizard to make corrections. Click the “Save and Continue” button to lock in these selections.

Step 5 - Confirm Selections				
<i>ⓘ Please review the included state selections as this is the last opportunity to remove a state from the filing submission. Only states in which a filing company is licensed to do business should be included.</i>				
State	TOI	Sub-TOI	Filing Types	States
Interstate Insurance Compact	L07I Individual Life - Whole	L07I.101 Fixed/Indeterminate Premium - Single Life	Policy Forms/Application	AK , AL , AR , AZ , CO , GA , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , NE , NH , NJ , NM , NV , OH , OK , OR , PR , RI , SC , TN , TX , UT , VA , VT , WA , WI , WV , WY

10. Step 6 is the selection of Companies and a Contact for the filing. All companies to be included in this filing should be selected here, regardless of the licensing status in various states as edits may be made in the next step. Only one contact may be selected.

11. Step 7 allows the filer to match companies with states, according to the proper company license for each state. Although the filing is being made to the Compact, the filer must still indicate which companies apply to the selected states. As in Step 4 the participating states appear as options for selection, only select those states in which the company is licensed.

12. Step 8 is the Default Filing Data page. These fields should be completed as appropriate or may be completed/changed on the filing prior to submission. The Filing Description field is the cover letter for the filing and should provide detailed information about your submission, including product information. Please do not upload a separate cover letter as an attachment to a new filing. Best practices for the Filing Description include:
- A concise, detailed description of the filing;
  - A list of the forms identified by name and purpose;
  - Identification of the Uniform Standard applicable to each form used to make the submission. Verify that the product(s) being submitted comply with the applicable uniform standard(s) which can be found on the [Record](#) on the Compact website.

- d. Identify and explain any unique or innovative features of the product, including how those features comply with the applicable uniform standards.

13. Step 9, the last step of the Filing Wizard, is the Final Filing Summary. Review the information and click “Previous” to correct the companies listed or the states included. This information cannot be changed after clicking “Finish”. Clicking “Finish” will take the user into edit mode on the newly created Compact filing.

**Step 9 - Final Filing Summary**

State	TOI	Sub-TOI	Filing Types	Companies
Interstate Insurance Compact	L04I Individual Life - Term	L04I.003 Single Life - Single Premium	Policy Forms	( AL , AK , AZ , AR , CO , GA , HI , ID , IL , IN , IA , KS , KY , LA , ME , MD , MA , MI , MN , MS , MO , MT , NE , NV , NH , NJ , NM , NC , OH , OK , OR , PA , PR , RI , SC , TN , TX , UT , VT , VA , WA , WV , WI , WY )

### **Completing and Submitting a Compact Filing**

The process for completing and submitting a product filing to the Compact is similar to that of a single state filing, including the method for satisfying or bypassing Submission Requirements. However, there are some unique features in the tabs in SERFF for a Compact filing. Each is described below.

1. Rate / Rate Schedule – This tab should only be used for LTC and DI submissions. Life and Annuity submissions submit actuarial information under the Supporting Documentation tab. All rates and rating information submitted for either initial or revised rates for LTC or DI products, should be provided under the Rate/Rule Schedule tab. The information provided may be updated post-submission. Items to be included are the Actuarial Memorandum, Assumptions Excel worksheet (prepared using the sample available on the [Insurer Resources](#) page), rate schedules, and other rate data applicable to the filing. Any of these elements contained within the actuarial memorandum should also be broken out as separate rate data items by completing the steps described in the SERFF Submission Requirements.

If you are filing a Rate Revision, the policy forms with which the revised rates will be used must be identified. Forms may not be necessarily included in these submissions. Rate revisions (increases) will be submitted in varying scenarios. A separate filing type is necessary to specify the filing elements requirements and information. This will help track revised rate filings and information contained therein, including percentages that exceed the rate increase threshold, Compact action levels and Member State actions. It will also provide easier access to rate revision information by member states and consumers. Select “Rates – Revised Rates” which has been added to the Compact SERFF instance.

2. Supporting Documentation tab – The requirements that are listed under the Supporting Documentation tab are unique to the Compact. The State submission requirements do not factor into a Compact filing and therefore are not provided. Each required element under the Supporting Documentation tab for the product(s) is contained within the applicable Uniform Standards. The examples provided below are just some of the applicable Submission

Requirements. Please review the applicable product line Uniform Standards for all required Submission Requirements. Additionally, the inclusion of the Submission Requirements is dependent on the selection of the TOI and Filing Type, please select the correct TOI and Filing Type. Questions regarding the Submission Requirements should be directed to the Insurance Compact Office.

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Statement of Intent	Companies and Contact	Filing Fees	Filing Correspondence
<input type="button" value="Expand All"/> <input type="button" value="Collapse All"/> <input type="button" value="Bypass Multiple"/> <input type="button" value="View Additional Info"/>							
<input type="checkbox"/> <input type="checkbox"/> Applicable Uniform Standards/Innovative Features/Checklists							
<input type="checkbox"/> <input type="checkbox"/> Application Use							
<input type="checkbox"/> <input type="checkbox"/> Associated Filings							
<input type="checkbox"/> <input type="checkbox"/> Flesch Score Certification							
<input type="checkbox"/> <input type="checkbox"/> Group Life Forms Applicable/Revised							
<input type="checkbox"/> <input type="checkbox"/> Payment of Filing Fees							
<input type="checkbox"/> <input type="checkbox"/> Sex Distinct or Unisex Policies							
<input type="checkbox"/> <input type="checkbox"/> Statement of Variability							
<input type="checkbox"/> <input type="checkbox"/> Third Party Filer Authorization							
<input type="button" value="Add Supporting Documentation"/>							
Icon Legend:  - No Action Taken  - Satisfied  - Bypassed  - User Added  - Draft Schedule Item  - Open Objection							

- A. Actuarial Memorandum - If the Life or Annuity product requires the submission of an actuarial memorandum, it should be attached here. The requirements are set forth in the Additional Submission Requirements section of every applicable Uniform Standards. For LTC and DI filings, the Actuarial Memorandum is included in the Rate/Rate schedule Tab.

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Statement of Intent	Companies and Contact	Filing Fees	Filing Correspondence
<input type="button" value="Expand All"/> <input type="button" value="Collapse All"/> <input type="button" value="Bypass Multiple"/> <input type="button" value="View Additional Info"/>							
<input type="checkbox"/> <input type="checkbox"/> Name: Actuarial Memorandum							
<b>Description</b> Include an actuarial memorandum prepared, dated and signed by a member of the American Academy of Actuaries. The Uniform Standards can be accessed at <a href="http://www.insurancecompact.org/compact_rlmknq_record.htm">http://www.insurancecompact.org/compact_rlmknq_record.htm</a>							
<input type="button" value="Bypass"/>							
<input type="button" value="Satisfy"/>							

- B. Applicable Uniform Standards/Innovative Features/Checklists –Any unique or innovative features of the product, including how those features comply with the applicable Uniform Standards must be explained. Use this Submission

Requirement to explain unique product features and Uniform Standards applicability. If the information is NOT provided here, it MUST be provided in the Filing Description. Do not mark this Submission Requirement as “Bypassed”.

- C. Application Use –The filer must provide a statement to how the application will be used and include a description of the process that will be used to verify the authenticity of the transaction. A John Doe sample should be included. The requirements to how the applications are to be used are found in the Additional Submission Requirements section of every applicable application Uniform Standards.
  
- D. Associated Filings – This Requirement serves as a reminder that the Associated Filings for this Compact submission need to be made using the View Associated Filings in the Filing Wizard. Section 103(d) of the [Operating Procedure for the Filing and Approval of Product Filings](#) requires that at “the time a Product Filing is made, the Product Filer shall identify whether the Product Filing will be used with a Commission Product Component previously approved by or pending with the Commission.” Detailed directions regarding the completion of the Associated Filings is found on the Insurer Resources page.
  
- E. Flesch Score – Unless specified otherwise, all Compact forms must have a minimum Flesch Score of 50. This requirement may be found within the Additional Submission Requirements section of the applicable Uniform Standards. A statement and a signed certification must be attached.
  
- F. Sex Distinct or Unisex Policies – State whether the policy is sex-distinct or unisex. If sex-distinct, the company shall confirm that the policy will not be issued in any employer-employee plans that are subject to the Norris decision and/or Title VII of the Civil Rights Act of 1964.
  
- G. Statement of Variability and Contract Specification Pages – The requirements for each are in the Additional Submission Requirements section of applicable Uniform Standards. Be careful to make these elements consistent with the actuarial memoranda and the forms. You must attach a detailed listing of all variable items and certify to it. The specifications page should be consistent with the rest of the filing.
  
- H. Third Party Authorization – If a third-party filer is used to make the filing, a signed authorization on the company stationery must be attached.



- Statement of Intent tab – The Compact has a unique tab called the Statement of Intent” (SOI). It is used to facilitate the filing of the required information regarding the mix & match process and for the Certification for these Non-Compact Forms. Please read the requirements set forth in the Insurance Compact SERFF General Instructions and Filing Rules carefully. Additional information may be found under the Filing Information Notices (FIN) on the website and in the step by step instructions provided on the Insurer Resources page, titled [Step-by-Step Instructions for Statement of Intent \(SOI\) Completion](#). Please reference this and the *Preformatted SOI Excel Spreadsheet* located on the [Insurer Resources](#) page to complete the SOI Schedule.

SOI Schedule Required:  Yes  No

Filing Type:

[Attach Files](#)

**State Product Components**

Select	State *	Form Number *	Tracking Number *	Regulatory Method *	Date Legally Implemented *	Document Name/Description *	Comments
<input type="checkbox"/>							

[Delete Selected](#) [Add](#)

SOI Schedule Required:  Yes  No

Filing Type:

**Attachments:**

[Statement of Intent Certification.pdf](#) [Remove](#)

[Attach Files](#)

**State Product Components**

Select	State *	Form Number *	Tracking Number *	Regulatory Method *	Date Legally Implemented *	Document Name/Description *	Comments
<input type="checkbox"/>							

[Delete Selected](#) [Add](#)

SOI Schedule Required:  Yes  No

Filing Type:

**Attachments:**

[Statement of Intent Certification.pdf](#) [Remove](#)

[Attach Files](#)

**State Product Components**

Select	State *	Form Number *	Tracking Number *	Regulatory Method *	Date Legally Implemented *	Document Name/Description *	Comments
<input type="checkbox"/>	Alaska		SERFF Tracking Number		Prior 1970		

[Delete Selected](#) [Add](#)

General Information | Form Schedule | Rate/Rule Schedule | Supporting Documentation | Statement of Intent | Companies and Contact | Filing Fees | Filing Correspondence

SOI Schedule Required:  Yes  No

Filing Type:

Attachments: [Statement of Intent Certification.pdf](#) [Remove](#)  
[Attach Files](#)

**State Product Components**

Select	State *	Form Number *	Tracking Number *	Regulatory Method *	Date Legally Implemented *	Document Name/Description *	Comments
<input type="checkbox"/>	Alaska	AK12345	<input type="text"/>	-Please Select-	<input type="text" value="Date:"/>		

SERFF Tracking Number  
 State Tracking Number  
 Not Available  
 Exempt

Prior 1970  
 Exempt  
 Not Available

Filers will then insert the information pertaining to the forms, specifically the form number. These must be unique.

General Information | Form Schedule | Rate/Rule Schedule | Supporting Documentation | Statement of Intent | Companies and Contact | Filing Fees | Filing Correspondence

SOI Schedule Required:  Yes  No

Filing Type:

Attachments: [Statement of Intent Certification.pdf](#) [Remove](#)  
[Attach Files](#)

**State Product Components**

Select	State *	Form Number *	Tracking Number *	Regulatory Method *	Date Legally Implemented *	Document Name/Description *	Comments
<input type="checkbox"/>	Alaska	AK12345	<input type="text" value="AK12345"/>	-Please Select-	<input type="text" value="Date:"/>		

SERFF Tracking Number  
 State Tracking Number  
 Not Available  
 Exempt

Prior 1970  
 Exempt  
 Not Available

The SERFF Tracking number or a state file number are then inserted.

General Information | Form Schedule | Rate/Rule Schedule | Supporting Documentation | Statement of Intent | Companies and Contact | Filing Fees | Filing Correspondence

SOI Schedule Required:  Yes  No

Filing Type:

Attachments: [Statement of Intent Certification.pdf](#) [Remove](#)  
[Attach Files](#)

**State Product Components**

Select	State *	Form Number *	Tracking Number *	Regulatory Method *	Date Legally Implemented *	Document Name/Description *	Comments
<input type="checkbox"/>	Alaska	AK12345	<input type="text" value="AK12345"/>	-Please Select- Approved File and Use Informational Exempt	<input type="text" value="Date:"/>		

SERFF Tracking Number  
 State Tracking Number  
 Not Available  
 Exempt

Prior 1970  
 Exempt  
 Not Available

The Regulatory Method of approval is indicated from the options provided in the drop-down.

General Information | Form Schedule | Rate/Rule Schedule | Supporting Documentation | Statement of Intent | Companies and Contact | Filing Fees | Filing Correspondence

SOI Schedule Required:  Yes  No

Filing Type:

Attachments: [Statement of Intent Certification.pdf](#) [Remove](#)  
[Attach Files](#)

**State Product Components**

Select	State *	Form Number *	Tracking Number *	Regulatory Method *	Date Legally Implemented *	Document Name/Description *	Comments
<input type="checkbox"/>	Alaska	AK12345	<input type="text" value="AK12345"/>	Approved	<input type="text" value="02/08/2007"/>		

SERFF Tracking Number  
 State Tracking Number  
 Not Available  
 Exempt

Prior 1970  
 Exempt  
 Not Available

The date that the form was legally implemented must be provided.

General Information | Form Schedule | Rate/Rule Schedule | Supporting Documentation | Statement of Intent | Companies and Contact | Filing Fees | Filing Correspondence

SOI Schedule Required:  Yes  No

Filing Type:

Attachments: [Statement of Intent Certification.pdf](#) [Remove](#)

[Attach Files](#)

The name of the document or a brief description is entered as the last piece of information.

**State Product Components**

Select	State *	Form Number *	Tracking Number *	Regulatory Method *	Date Legally Implemented *	Document Name/Description *	Comments
<input type="checkbox"/>	Alaska	AK12345	<input type="radio"/> SERFF <input type="radio"/> Tracking Number <input checked="" type="radio"/> AK12345 <input type="radio"/> State Tracking Number <input type="radio"/> Not Available <input type="radio"/> Exempt	Approved	<input checked="" type="radio"/> Date: 02/08/2007 <input type="radio"/> Prior 1970 <input type="radio"/> Exempt <input type="radio"/> Not Available	Enter Document Name here	

General Information | Form Schedule | Rate/Rule Schedule | Supporting Documentation | Statement of Intent | Companies and Contact | Filing Fees | Filing Correspondence

Filing Type: Initial Filing

Attachments: [Statement of Intent Certification.pdf](#)

**State Product Components**

State *	Form Number *	Tracking Number *	Regulatory Method *	Date Legally Implemented *	Document Name/Description *	Comments
Alaska	AK12345	AK12345	Approved	02/08/2007	Enter Document Name here	

[Add Authors](#) | [Edit](#) | [Set Confidentiality](#) | [Submit Filing](#) | [Create Reminder](#) | [Add State](#) | [Move to Workfolder](#) | [PDF Pipeline](#)

4. Companies and Contact tab - There are two differences on the Company/Contact tab with regard to a Compact filing.
- First, companies cannot be added as they can on a single state filing. The company information set in the Filing Wizard cannot be changed.
  - Second, each company has a list of associated states. Once approved, the individual states viewing the filing will only see the companies to which they are matched.

General Information | Form Schedule | Rate/Rule Schedule | Supporting Documentation | State Specific | Companies and Contact | Filing Fees | Filing Correspondence

**Filing Contact Information:**

Change Contact:  [Change](#)

Bridget Kieras, bk@naic.org  
 12345 [123]456-7890 ext. [Phone]  
 KCMO, KS 12345 [FAX]

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**Filing Company Information:**

SERFF Co. 12345 KCMO, ID 12345 (123)456-7890 ext. [Phone]	<b>CoCode:</b> 12345 <b>Group Code:</b> <b>Group Name:</b> <b>FEIN Number:</b> 22-7477744 <b>State of Domicile:</b> Alaska <b>Company Type:</b>	<b>Included States:</b> AK, GA, IA, ID, IN, KS, KY, MA, MD, ME, MI, MN, NC, NE, NH, OH, OK, PA, PR, RI, TX, UT, VT, WA, WV, WY
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BRK Test Insurance Company 2301 McGee Suite 600 Kansas City, MO 64108 (816)783-8990 ext. [Phone]	<b>CoCode:</b> 98765 <b>Group Code:</b> <b>Group Name:</b> <b>FEIN Number:</b> 12-7875874 <b>State of Domicile:</b> Ohio <b>Company Type:</b>	<b>Included States:</b> GA, ID, KS, KY, MA, MD, ME, MI, MN, NC, NE, NH, OH, OK, PA, PR, RI, TX, UT, VT, WA, WV, WY
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5. Filing Fees tab – Filing to the Compact requires the use of EFT. The information on this tab must be completed before the filing can be submitted. There are two sections for the Compact and for each state that may require a fee. The “Overall” information includes: an indication of whether a fee is required; whether the basis of the fee is retaliatory; the amount of the fee required; and a text description to explain how the fee was calculated. **Note: “overall” does not mean the total amount of the fees associated with the product filing; just for that particular field – either the state or the Compact filing fee.**

The screenshot shows the 'Filing Fees' tab with the following structure:

- Overall** (highlighted with a red circle)
  - Interstate Insurance Compact
  - Fee Required:
  - Not Retaliatory:
  - Amount: \$
  - Fee Calculation Explanation:
- EFT Information for Interstate Compact :**

Company	Amount
SERFF Test	\$ <input type="text" value="0.00"/>
Test Group Name	\$ <input type="text" value="0.00"/>
- Overall** (highlighted with a red circle)
  - Pennsylvania  Fee Required
- Overall
  - West Virginia  Fee Required
- Overall
  - Georgia  Fee Required

The EFT information controls the EFT transactions and the amount paid to the Compact and the states.

- Compact Per Product Filing Fee - The Compact collects a Per Product Filing Fee. The amount that is due is based on three factors – (1) whether the filing submission requires an actuarial review and (2) the premium volume as reported in Schedule T Part 2 of the Annual Report filed with the NAIC and (3) if the company is licensed in 12 or less Compact states and therefore considered regional. More specific information may be found on the Insurer Resources page, specifically the Schedule of Fees. The Per Filing Fee is required per product per company as defined in the Interstate Insurance Product Regulation (IIPRC) Terms and Procedures for IIPRC Filing Fees excerpted below.
  - A product is a policy or contract, including any application endorsement, or related form which is attached to and made part of the policy or contract for an individual or group annuity, life insurance, DI or LTC product that an Insurer is authorized to issue as detailed in the Compact Model Statute.
  - A product is also a Product component filed under the Mix and Match submission process detailed in §111 of the Operating Procedure for the Filing and Approval of Product Filings.

Overall

**Interstate Insurance Compact** Fee Required Not Retaliatory \$0 Fee Calculation Explanation :

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EFT

**EFT Information for Interstate Compact :**

Company	Amount
SERFF Test	\$ 0.01
Test Group Name	\$ 0.01

- To complete the information for each state:
  - For each state where a fee is required, check the box next to “Fee Required”. This will expand the Fee Information area for that state.
  - Complete the Overall Fee section as it would be if the filing were being made directly to that state.
  - All state fees for a Compact filing must be paid at the time of submission..
  - Any additional fees due to the states determined upon intake will need to be remitted before your filing is assigned to the review team. All fees must be satisfied before a final disposition is received in SERFF.
  - To add additional fees, click on “Submit Additional EFT Fees” and then select the proper state from the drop-down menu.

Filing Type: Policy Forms Date Submitted: 01/23/2009 Disposition Date:

Implementation Date Requested: Authors: Lynne Mahan

General Information Form Schedule Rate/Rule Schedule Supporting Documentation State Specific Companies and Contact Filing Fee Filing Correspondence

Overall

**Interstate Insurance Compact** Fee Required Not Retaliatory \$500.00 Fee Calculation Explanation :

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EFT

Company	Amount	Date Processed	Transaction #
Massachusetts Mutual Life Insurance Company	\$500.00	01/23/2009 04:47 PM	1901379
<b>EFT Total</b>	<b>\$500.00</b>		

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Overall

**Hawaii** Fee Required Not Retaliatory \$275.00 Fee Calculation Explanation :

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EFT

Company	Amount	Date Processed	Transaction #
Massachusetts Mutual Life Insurance Company	\$275.00	01/23/2009 04:47 PM	1901380
<b>EFT Total</b>	<b>\$275.00</b>		

**Submit Additional EFT Fees**

Add Authors Update Amend Filing Add State Move to Workfolder PDF Pipeline

- Additional information regarding individual state filing fees is located on the on the Insurer Resources page of the Insurance Compact website.
- Complete the EFT information for the state, remitting the fees the state would normally require for this filing. Depending on the state set up, fees may be remitted in one of two ways:
  1. Per company: For multicompany submissions in which each company is listed under the state fee section, a fee must be remitted for each company listed on the filing. Enter the correct amount next to each company. If a fee is not owed for a listed company, check the Bypassed box for that company.

EFT EFT Information for Indiana		
Company	Amount	Bypassed
SERFF Test	\$ <input type="text" value="0.00"/>	<input type="checkbox"/>
Test Group Name	\$ <input type="text" value="0.00"/>	<input type="checkbox"/>

2. Per company: For multicompany submissions in which only one company is an option state fee section, the fee must be remitted equal to all fees due for the entire filing. Select a company from the list and enter the appropriate amount.

EFT EFT Information for Kentucky	
Company	Amount
<input type="text" value="SERFF Test(11111)"/>	\$ <input type="text"/>

Once the Fees have been paid, the filing is ready to be submitted. Click “Submit Filing” in order to complete the filing submission and send to the Compact for review and approval.

Add Authors	Edit	Set Confidentiality	<b>Submit Filing</b>	Create Reminder	Add State	Move to Workfolder	PDF Pipeline
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*Interstate Insurance Compact*