



# Creating a Filing for the Interstate Insurance Product Regulation Commission (IIPRC)

**Before you begin:** To make a IIPRC filing, an industry user must have certain roles assigned to their ID and the user's instance must have EFT enabled. If you do not see the "Create Compact Filing" link in Step 1, contact the SERFF Help Desk at [serffhelp@naic.org](mailto:serffhelp@naic.org).

These instructions assume working knowledge of the SERFF application from an industry perspective. Users who have not previously prepared and submitted single state SERFF filings should download and review the SERFF user manual, available at [www.serff.com](http://www.serff.com).

Please note, as you begin your work in SERFF, it is recommended that you check the General Instructions as there may have been some recent updates. This is especially important to note if you have started a draft and return to the filing.

## The IIPRC Filing Wizard

1. To begin an IIPRC filing, click the "Create Compact Filing" link under the Filings tab.

The screenshot shows the SERFF application interface. At the top right, it says "Welcome, Bridget Kieras. SERFF Industry Logoff". Below that is a "Tracking Number:" field with a "Search" button. A navigation bar contains tabs for "Filings", "Billing", "Settings", "Filing Rules", and "Templates". Below this is a secondary navigation bar with "My Workfolder", "My Open Filings", "My Draft Filings", "Messages", "Search", "Create Filing", "Create Compact Filing", and "EFT Report". The "Create Compact Filing" link is circled in red. Below the navigation is a "My Workfolder" section with a "Remove from Workfolder" button. Underneath is a "Filings" section with a table header: "Filings 1-0 of 0 | First | Previous | Next | Last". The table has columns for "State", "Product Name", "Company Tracking #", "Filing Date", "Created By", and "SERFF Status". The table is currently empty, with the text "No filings in folder." below it.

2. The first step SERFF Filing Wizard will display. Step 1 will be completed as normal, except that the Business Type cannot be changed from "Life, Accident/Health, Annuity, Credit". The IIPRC does not accept Property/Casualty filings.
3. Step 2 in the IIPRC Filing Wizard is the selection of the Type of Insurance. The IIPRC has been pre-selected as the "state" for this filing – the ability to include participating states will come later.

The Types of Insurance (from the Product Coding Matrix) for the products currently accepted by the IIPRC will be available for selection.

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**Step 2 - Select Types of Insurance**

Selected States: Interstate Compact

Type Of Insurance: Please select a value

Previous Next

Save and Close Save Cancel

4. After selecting the Type of Insurance, click the "Next" button and select the appropriate Sub-Type of Insurance.
5. Step 4 in the IIPRC Filing Wizard is to select the Filing Type. The Filing Type Selector will contain the Filing Types accepted by the IIPRC for the previously selected TOI and Sub-TOI.

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**Step 4 - Select Filing Types**

Filing Type Selector:  Form

Selected States: Interstate Compact

Filing Types:

TOI: L041 Individual Life - Term

Sub-TOI: L041.003 Single Life - Single Premium

Alaska  Form

Georgia  Form

Hawaii  Form

Idaho  Form

Indiana  Form

6. 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.

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### Step 4 - Select Filing Types

Filing Type Selector:  Form

Selected States	Filing Types *
Interstate Compact TOI: L041	Alaska <input checked="" type="checkbox"/> Form
	Georgia <input checked="" type="checkbox"/> Form
Individual Life - Term Sub-TOI: L041.003	Hawaii <input type="checkbox"/> Form
	Idaho <input checked="" type="checkbox"/> Form
Single Life - Single Premium	Indiana <input checked="" type="checkbox"/> Form
	Iowa <input checked="" type="checkbox"/> Form
	Kansas <input checked="" type="checkbox"/> Form

7. 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.
  - 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.

Washington  Form  
 West Virginia  Form  
 Wyoming  Form

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Exclusions:

Colorado:  
Colorado has opted out of this product by legislation.

Georgia:  
This filing does not apply to Health; see GA Life.

8. Step 5 is a summary screen. Carefully review the information displayed, including the States list. Click the "Previous" button to navigate back through the Filing Wizard to make corrections. Clicking the "Save and Continue" button locks in these selections – they cannot be changed after this step.

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### Step 5 - Confirm Selections

State	TOI	Sub-TOI	Filing Types	States
Interstate Compact	L041 Individual Life - Term	L041.003 Single Life - Single Premium	Form	MD , ID , UT , NC , PA , PR , RI , TX , VT , WA , WV , WY , KS , AK , GA , IN , MA , IA , KY , ME , MI , MN , NE , NH , OK , OH

9. 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. Only one contact may be selected.

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### Step 6 - Select Companies and Contact

Select a Contact: \*

Companies: \*

BRK Test Insurance Company SERFF Co.	<input type="button" value="Move All"/> <input type="button" value="&gt;"/> <input type="button" value="&lt;"/> <input type="button" value="Remove All"/>
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10. 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 IIPRC, the filer must still indicate which companies apply to the selected participating states.

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**Step 7 - Select Companies for States**

Reset    Select All Companies    De-Select All Companies

**Alaska**  
 BRK Test Insurance Company  
 SERFF Co.

**Georgia**  
 BRK Test Insurance Company  
 SERFF Co.

**Idaho**  
 BRK Test Insurance Company  
 SERFF Co.

**Indiana**  
 BRK Test Insurance Company  
 SERFF Co.

**Iowa**  
 BRK Test Insurance Company  
 SERFF Co.

**Kansas**  
 BRK Test Insurance Company  
 SERFF Co.

**Kentucky**  
 BRK Test Insurance Company  
 SERFF Co.

**Maine**  
 BRK Test Insurance Company  
 SERFF Co.

11. 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.

12. Step 9, the last step of the Filing Wizard, is the Final Filing Summary. In most cases regarding the IIPRC, a single filing will have been created. Review the information and click "Previous" to correct the companies listed or the company-state association. This information cannot be changed after clicking "Finish". Clicking "Finish" will, in most cases, take the user into Edit mode on the newly created IIPRC filing.

### **Completing and Submitting an IIPRC Filing**

Other than described in this section, the process for completing and submitting an IIPRC filing is the same as the process of completing and submitting a single state filing. However, three tabs on the SERFF filing have special characteristics when dealing with an IIPRC filing. Each is described below.

1. The Supporting Documentation tab – The method for satisfying or bypassing Submission Requirements is the same on IIPRC filings as it is on single state filings. However, the requirements listed are those established by the IIPRC. State requirements do not factor into an IIPRC filing and are not listed here.

The IIPRC has added a special requirement, called the "Statement of Intent and Certification for Non-IIPRC Forms (the so-called *Mix & Match System*)". Please read the requirement carefully.

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	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="checkbox"/> Name: Actuarial Memorandum							
<input type="checkbox"/> Name: Flesch Score Certification							
<input type="checkbox"/> Name: Statement of Variability							
<input type="checkbox"/> Name: Statement of Intent and Certification for Non-IIPRC forms (Mix & Match)							
<b>Description</b> A statement of intent to use one or more State Product Components with a Commission Product Component, which identifies the Compacting States(s) wherein the combined Product Components will be offered or sold, and which sufficiently identifies for each of such Compacting States(s) the State Product Components(s) that will be used with the Commission Product Component.  In addition, a certification that the combination of a Commission Product Component and a State Product Component does not contain inconsistent, ambiguous, unfair, inequitable or misleading clauses, or exceptions or conditions that unreasonably affect the risk purported to be assumed.  Please refer to the adopted version of the Operating Procedure for the filing and approval of product filings. <a href="http://www.insurancecompact.org/rulemaking_records/record_stnds_product_filings.pdf">http://www.insurancecompact.org/rulemaking_records/record_stnds_product_filings.pdf</a>							
<input type="button" value="Bypass"/>							
<input type="button" value="Satisfy"/>							

- The Companies and Contact tab - There are two differences on the Company/Contact tab when dealing with an IIPRC 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
<b>Filing Contact Information:</b>							
Change Contact: <input type="text"/> <input type="button" value="Change"/>							
Bridget Kieras, bk@naic.org 12345 (123)456-7890 ext. [Phone] KCMO, KS 12345 [FAX]							
<b>Filing Company Information:</b>							
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			
BRK Test Insurance Company 2301 McGee Suite 800 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			

- The Filing Fees tab – Filing to the IIPRC 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 IIPRC 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, and a text description to explain how the fee was calculated.

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

### Compact Product Per Filing Fee

The IIPRC collects a Compact Per Product Filing Fee in the amount of \$500. The Per Filing Fee is Per Product as per the definitions below and on a per company basis.

- 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, disability income or long term care insurance 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 interim "Mix and Match" submission process detailed in §110 of the *Operating Procedure for the Filing and Approval of Product Filings*.

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence
Overall						
<b>Interstate Insurance Compact</b>		Fee Required	Not Retaliatory	\$	Fee Calculation Explanation :	
EFT Information for Interstate Compact :						
<b>Company</b>		<b>Amount</b>				
SERFF Test		\$ 0.00				
Test Group Name		\$ 0.00				
Overall						
<b>Pennsylvania</b>		<input type="checkbox"/> Fee Required				
Overall						
<b>West Virginia</b>		<input type="checkbox"/> Fee Required				
Overall						
<b>Georgia</b>		<input type="checkbox"/> Fee Required				

- For example, a product filing would be a policy contract, application and any attached riders. This would be covered under the \$500 Compact Per Filing Fee if filed by one company. Two policies with accompanying applications and riders would require two Compact per Filing Fees of \$500 each if filed by one company.

Overall				
<b>Interstate Insurance Compact</b>	Fee Required	Not Retaliatory	\$ 0	Fee Calculation Explanation :
EFT				
<b>EFT Information for Interstate Compact :</b>				
<b>Company</b>	<b>Amount</b>			
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.
  - Note that all state fees for a Compact filing must be paid at the time of filing, including fees for states that normally bill in arrears (such as Ohio and Texas). You will not be billed by these states after the filing has been received. Additional fees due to the states as determined after filing will not be processed through the SERFF EFT system; such fees will be collected via paper check before your filing receives a final disposition in SERFF.
  - 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: Yes – A fee must be remitted for each company listed on that filing. Enter an amount next



to each company. If a fee is not owed for a listed company, check the Bypassed box for that company.

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

2. Per company: No – One fee must be remitted covering the entire filing. Select a company from the list and enter an amount.

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