

GENERAL FILING REQUIREMENTS

General Information Tab

- Under Filing Description, include a detailed description of the filing.
- For a form filing, the description should include:
 - An explanation of the purpose of any new forms that are being adopted; and
 - An explanation of any changes to that are being made to existing forms, including an explanation of whether the changes are broadening or narrowing coverage
- For a rate and/or rule filing, the description should include:
 - The overall rate level effect of any change to rates; and
 - A summary of any changes to your rate or rule manual.
- Indicate the requested effective dates for new and renewal business.
 - For filings that are subject to prior approval, you must use an effective date that is on or after the date the filing is approved.
 - For filings that are file and use, you must use an effective date that is on or after the date that the filing is received by the Maryland Insurance Administration.

Form Schedule Tab

- Attach forms under this tab.
- If a form is a replacement form, you must include:
 - A “marked-up” copy of the current form that shows the changes being made to the form by underlining new language that is being added and striking through existing language that is being deleted; and
 - A “final” copy of the form that shows the form after all of the changes have been made.
- You must enter the “marked-up” and “final” copy of the form next to each other on the same line.

Rate/Rule Schedule Tab

- Attach rate and rule manuals under this tab.
- If a manual or a manual page is a replacement, you must include:
 - A “marked-up” copy of the current manual or manual page that shows the changes being made to the manual by underlining new language that is being added and striking through existing language that is being deleted; and
 - A “final” copy of the manual or manual page that shows the manual or manual page after all of the changes have been made.
- You must enter the “marked-up” and “final” copy of the manual or manual page next to each other on the same line.
- If the filing involves a rate change, provide the overall rate information under this tab.

Supporting Documentation Tab

- Attach actuarial justification and any other supporting documentation under this tab. (*See* further instructions under “P&C Actuarial Justification.”)
- If you are required to file underwriting guidelines, attach the underwriting guidelines under this tab. (*See* further instructions under:
 - “Underwriting Guidelines for Private Passenger Automobile MUST BE FILED with each rate and rate/rule filing!”;
 - “Underwriting Guidelines for Homeowners MUST BE FILED with each rate and rate/rule filing!”;
 - “Underwriting Guidelines MUST BE FILED with each rate filing and rate/rule filing for Commercial Property if the filing applies to a HABITATIONAL RISK!”; and
 - “Underwriting Guidelines MUST BE FILED with each rate filing and rate/rule filing for Commercial Package and Other CMP if the filing applies to a HABITATIONAL RISK!”.)
- The request for underwriting guidelines is being made by the Maryland Insurance Administration pursuant to §27-501(h) of the Insurance Article. An insurer may request a finding that all or certain portions of its underwriting guidelines be considered confidential commercial information under §10-617(d) of the State Government Article.

- If you are required to file a territorial certification statement, attach the territorial certification statement under this tab. (*See* further instructions under “COMAR 31.07.03 Territorial Certification Statement.”)

State Specific Tab

- This tab currently is not used.

Companies and Contact Tab

- Enter the name and contact information of a company representative who can respond to questions about the filing under this tab.
- Enter the name and information for the filing company under this tab.

Filing Fees Tab

- For rate filings, rule filings, and rate/rule filings, the filing fee is \$125 per filing.
- For form filings, the filing fee is \$125 per form, subject to a cap of \$1,000 per filing.
- If multiple insurers within an affiliated group submit identical forms, only a single filing fee will be collected and the \$1,000 cap will apply. To qualify for this exception, the filer must include a separate signed certificate with each filing that states that the forms filed by each insurer within the affiliated group are identical. (*See* further instructions under “Form Filings Submitted on Behalf of Multiple Insurers Within an Insurance Group” and “Filing Fee Exemption Form.”)

Filing Correspondence Tab

- Enter notes to reviewer and respond to objection letters under this tab.

If you fail to comply with the Maryland Insurance Administration’s filing requirements, your filing will be considered not to have been filed with the Maryland Insurance Administration and will be placed on hold until the necessary corrections are made. When

a filing does not meet our filing requirements, it slows down the review process and can result in delays in implementation. Ensuring that a filing complies with our filing requirements will allow the filing to be processed and reviewed in a more timely manner.