

LARRY HOGAN, JR.  
Governor

BOYD K. RUTHERFORD  
Lt. Governor



AL REDMER, JR.  
Commissioner

NANCY GRODIN  
Deputy Commissioner

ROBERT BARON  
Associate Commissioner

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202  
Direct Dial: 410-468-2353 Fax: 410-468-2306  
Email: robert.baron@maryland.gov  
1-800-492-6116 TTY: 1-800-735-2258  
www.mdinsurance.state.md.us

Date: March 31, 2017  
To: Maryland's Property & Casualty Insurance Companies  
Re: Update from the Property & Casualty Rates & Forms Team

This will provide an update regarding the Maryland Insurance Administration's continuing effort to improve the processes and performance in the Property & Casualty Rates and Forms filing arena. Our effort in this regard began in December with a robust review of our existing practices. In February, at the direction of Commissioner Redmer, we conducted a series of three (3) conference calls with industry in order to gain perspective from front-line insurance company representatives. Our thanks go out to the several dozen companies and over 100 individuals that participated. Our promise was to listen, evaluate, implement and report back.

Thanks to the hard work of the entire Rates and Forms Team and the implementation of new review procedures, both the size and age of our pending population of filings has been significantly reduced. At the end of November, 2016, there were 1,891 pending filings. We are pleased to report that the number of pending filings is now under 1,100 and more than half of this total is less than 90 days old. Our work in this direction continues and we expect that industry will continue to see improved response times.

During the first week of April, we will be posting new General Filing Instructions and Filing Requirements on SERFF. Once posted, under the General Filing Instructions tab, you will find a document titled *Introduction to Property & Casualty Rates and Forms Filings in Maryland*. This document will provide you with important information about our intake process and the things you can do to help our efficiency. In addition, also under the General Filing Instructions tab, you will find our General Filing Instructions in both text and chart formats. Under the Filing Requirements tab in SERFF, you will find nine (9) charts (checklists) providing key statutory references that are applicable to: All filings in general; Personal Automobile; Homeowner's; Commercial; Medical Malpractice; Workers' Compensation; Fidelity and Surety; Mechanical Repair Contracts; and, Title. In addition to these checklists, the Filing Requirements tab will also house relevant Bulletins, Maryland Insurance Administration approved general use forms (e.g. PIP, UM, etc.) and other useful information.

Some highlights of the new procedures here in Maryland follow:

- The submission of underwriting guidelines with every filing is no longer mandatory (see the *Underwriting Guidelines* document under the Filing Requirements tab in SERFF)
- Interline form filings are acceptable with some restrictions (see the *Interline Filings* document under the Filing Requirements tab in SERFF)
- We encourage insurers to expand their offerings in Maryland and we have established protocols for prompt review of new program filings, particularly new company entries into our market (see *Introduction to Property & Casualty Rates and Forms Filings in Maryland* under the General Filing Instructions tab in SERFF)

These are just a few of the changes made based on our review of industry feedback. Please take the time next week to closely review all of the information posted in SERFF. We expect that our procedures will continue to evolve in response to changes in the law and the market. Our filing instructions and requirements in SERFF will be updated in a timely manner as such changes take place. We encourage you to provide comments and suggestions at any time. Our Team Members' contact information is included in the *Introduction to Property & Casualty Rates and Forms Filings in Maryland* under the General Filing Instructions tab in SERFF for your convenience.

Sincerely,

Robert Baron, Associate Commissioner  
Property & Casualty  
410.468.2353  
[Robert.Baron@Maryland.gov](mailto:Robert.Baron@Maryland.gov)

Sincerely,

Ronald Coleman, Director  
Rates and Forms Unit  
410.468.2310  
[Ronald.Coleman@Maryland.gov](mailto:Ronald.Coleman@Maryland.gov)