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ROBERT BECKER
ASSOCIATE COMMISSIONER
PROPERTY & CASUALTY

STATE OF MARYLAND
MARYLAND INSURANCE ADMINISTRATION
525 St. Paul Place, Baltimore, Maryland 21202-2272

To: Property and Casualty Insurance Companies
Title Insurance Companies
Rating Organizations

Re: Certification Filing

Date: August 2, 2001

Bulletin: Property and Casualty – 01-11

In response to the NAIC's Speed to Market initiative, the Rate and Form Unit of the Property and Casualty Section of the Maryland Insurance Administration (MIA) is introducing an optional, alternative filing procedure for commercial lines form filings effective September 15, 2001. This alternative procedure applies to all commercial form filings with the exception of commercial automobile, medical malpractice, and title insurance.

This procedure, known as the Certification Filing, will allow insurers and rating organizations to certify that their forms are in compliance with Maryland statutes and regulations. The MIA will rely on the certification as a basis for granting approval in lieu of specific review of the forms. This alternative filing procedure is expected to expedite the commercial form filing process resulting in more timely approval of commercial form filings.

Any Certification Filing received on or after September 15, 2001 must contain the following or the filing will be considered incomplete and not filed with the Commissioner:

- Two copies of the NAIC Transmittal Header (Ed. 4/2/01) and the NAIC Form Filing Transmittal Header (Ed. 4/2/01)
- Filing Fee Exemption Form, if appropriate.
- Certification Filing Form, COM-CERT (Ed. 6/29/01)
- Commercial Checklist, CK-CL (Ed. 6/29/01)
- Initial and/or revised policy forms and endorsements
- Appropriate filing fee

If a filing is determined to be incomplete, the MIA will notify the filer what corrective action must be taken.

Copies of the above listed forms are included with this Bulletin. Also included are the Checklist Categories, COM-CAT (Ed. 6/29/01), which are intended to assist a filer in determining which sections of the checklist apply to a filing.

The filing fees required for a Certification Filing are the same fees as those published in the previously issued MIA Bulletins #99-22 and #00-06.

The MIA will rely on the completed Certification Filing Form and the Commercial Checklist as a basis for granting approval. Once the MIA determines that a certification filing is complete, the MIA will return a copy of the NAIC Transmittal Header to the filer with its approval stamp.

To ensure that forms have been properly certified by the insurer, the MIA may examine the forms at a later date to determine compliance with Maryland statutes and regulations. Should it be determined that the policy form(s) does (do) not comply with the applicable law and regulations, or that the certification is materially false or incorrect, appropriate corrective and disciplinary action, as authorized by law, may be taken by the MIA against the insurer or rating organization submitting the certification.

Please communicate this optional, alternative filing procedure to all company personnel who are responsible for submitting commercial form filings to the Property and Casualty Section of the MIA.

This filing information will be available, along with the MIA's Property and Casualty Compliance Guide, on the National Association of Insurance Commissioners' website, www.NAIC.org, on or about August 13, 2001.

If you have any questions about the new procedures, contact **Fred Santiago** by phone at (410) 468-2317 or by email at fsantiago@mia.state.md.us.

Robert J. Becker

Robert J. Becker
Associate Commissioner
Property and Casualty