

**TITLE 50: INSURANCE**  
**CHAPTER I: DEPARTMENT OF INSURANCE**  
**PART 916 REQUIRED PROCEDURE FOR FILING AND SECURING APPROVAL OF POLICY FORMS**  
**FOR LIFE INSURANCE, ANNUITY AND ACCIDENT AND HEALTH INSURANCE, VOLUNTARY**  
**HEALTH SERVICES PLANS, DENTAL SERVICE PLANS, LIMITED HEALTH SERVICE**  
**ORGANIZATIONS AND HEALTH MAINTENANCE ORGANIZATIONS**

**Section 916.40 Filing Procedures**

- b) Forms Review. Each company shall file with the Director for approval each new policy form before it is issued or delivered. Beginning January 1, 2006, each filing shall be submitted:
  - 1) Directly through SERFF; or
  - 2) By submitting the filing to the Division on compact disc (CD). These submissions shall be consistent with the format prescribed by SERFF, which is contained in the user's guide posted on the Division's website. The Division will upload these CD submissions to SERFF on behalf of the company. The CD filing shall include, as separate PDFs on the CD, each of the following:
    - A) A letter of submission giving a detailed description of:
      - i) the purpose for the policy form and the manner in which it will be marketed;
      - ii) a cross reference filing number for identical submissions made by affiliated companies.
    - B) The policy forms. The text of each policy form shall be made out in "John Doe" fashion, bracketing any appropriate variable material. The form number shall appear in the lower left-hand corner of the policy form to be approved, and shall not exceed 30 characters.
    - C) A transmittal document that is consistent with the format prescribed by SERFF, which is contained in the user's guide posted on the Division's website. The transmittal document identifies the company filing number and lists the policy form numbers. It includes the certification described in Section 916.50. A combination form shall be submitted as two separate filings. Each shall be identified by its own State tracking/company tracking number. Resubmission of pending policy forms within a filing shall be submitted under their original State tracking/company tracking number.