

FORM FILING REQUIREMENTS LIFE INSURANCE POLICIES

The date following each state indicates the last time information for the state was reviewed/changed.

STATE	CITATION	FORMS	FILING REQUIREMENT	FEE
AL (6/23)	§ 27-14-8	Life policies	Prior approval (30-day deemer; possible 30-day extension)	None
AK (6/23)	§§ 21.42.120; 21.42.123; 21.09.270; 3 AAC 31.210 § 21.42.125 § 21.45.300	Life policies, riders, endorsements, and applications Standard Nonforfeiture Law for Life Insurance	Prior approval (30-day deemer; possible 30-day extension) File and use (30-day waiting period; possible 30-day extension)	Retaliatory
AZ (6/23)	§§ 20-1110; 20-167; 20-230; Order of May 4, 2015 § 20-1110(F) §§ 20-2602; 20-2604	Life policy forms, riders and endorsements, contracts or certificates, and applications Variable life policies	Prior approval (30-day deemer; possible 15-day extension) Exemption from director. File	Retaliatory
AR (6/23)	§ 23-79-109; Admin Code 054.00.57-5; Bulletin No. 12-81 (July 31, 1981)	Life policy forms, riders, endorsements, applications, and renewal certificates	Prior approval (30-day deemer; possible 30-day extension)	\$50 policy, endorsements, rider, application, certificates per submission (if filed together); \$50 for each rider, application or endorsement if filed separately; \$50 for corrections to previously filed forms.

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CA (6/23)	10 CCR § 2202; Bulletin 2014-6 (December 1, 2014); Ins. § 10163.35 Ins. §§ 10205; 10205.5 Ins. § 10290	Life policy forms, certificates, riders, applications, and enrollment forms Group life policies Disability policies	File and use (30 days) Prior approval (30-day deemer if conditions precedent met with letter stating compliance; possible 30-day extension). Prior approval (120-day deemer)	Group Life	
				\$3590 policy	\$1860 certificate
				\$660 rider/insert page	\$1420 application
				\$330 enrollment form	\$660 other forms
				Individual Disability	
				\$5620 policy	\$1260 rider/insert page
				\$300 enrollment	\$1260 application
				\$1260 new issue rates	\$1260 other forms
					\$1660 rate increases
				Individual Life	
				\$1590 universal	\$230 rider/insert page
					\$230 other forms
				Variable Life and Annuities	
				\$3060 policy	\$1210 application
				\$1590 certificate	\$280 enrollment
				\$560 rider/insert page	\$560 other forms
				Supplemental Life	
				\$1870 language in policy or rider	\$1960 application
				\$660 other forms	

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CO (6/23)	§ 10-7-605 Bulletin No. B-4.1 (May 8, 2007) Bulletin No. B-4.80 (#3) (January 4, 2016) B-4.81 (March 18, 2015)	Viatical settlement forms Life or annuity insurance, excluding credit life Limited benefit products Health benefit plans	Prior approval (60-day deemer) Insurers shall not submit life or annuity forms or rates unless requested to do so by the Division of Insurance Prior approval (or 30-day deemer) Prior approval (or 30-day deemer except dental which is 60)	None
CT (6/23)	§§ 38a-430; 12-211; Regs. §§ 38a-430-1 to 38a-430-4; Bulletin PF-4 (December 15, 2000)	Life policies, applications, riders, and endorsements	Prior approval (90-day deemer)	Retaliatory
DE (6/23)	18 Del.C. §§ 701; 2712; 3707 (credit life)	Life policies – including credit life, riders, endorsements, applications, and renewal certificates	Prior approval (30-day deemer; possible 30-day extension)	\$150 per form
DC (6/23)	§ 31-4708	Life policy forms	Prior approval (30-day deemer)	None
FL (6/23)	§§ 627.410; 624.5091; Rule 69O-149.021	Life policy forms, applications, certificates, riders, endorsements, renewal certificates	Prior approval (30-day deemer; possible 15-day extension)	Retaliatory
GA (6/23)	§§ 33-24-9; 33-8-1; 33-8-2; GA ADC 120-2-10-.06	Life policies, riders, applications, endorsements, and renewal certificates	Prior approval (90-day deemer; possible 90-day extension)	\$25 policy form or retaliatory

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HI (6/23)	§§ 431:10-101 to 431:10-109	All contracts unless exempt.	“Flesch reading ease test” for forms; if does not pass test, must apply for individualized approval by commissioner.	\$20 for contracts with score lower than minimum Flesch reading test.
	§ 431:10B-108	Credit life insurance	Prior approval (45-deemer; possible 30-day extension)	\$20
ID (6/23)	§ 41-1812; IDAPA 18.01.02.040; Bulletin 95-3 (June 6, 1995)	Life policies, endorsements, riders, renewal certificates and applications	File and use – executed certificate filed stating forms comply with Idaho law	Form filings not submitted electronically through SERFF - \$20 for each form filed in excess of 10 per calendar year.
IL (6/23)	215 ILCS 5/143; 5/408(1)(jj); 50 IL ADC 916.40; 1405.20	Life policy forms, endorsements, riders, certificates, and applications	Prior approval (60-day deemer; possible 30-day extension)	\$50 per form
IN (6/23)	§§ 27-1-12-13; 27-1-3-15; 27-1-20-12; Bulletin 142 (December 6, 2006) § 27-8-4-7 (credit life)	Life policies, applications, riders, and endorsements	Prior approval (30-day deemer)	\$35 or retaliatory fee
IA (6/23)	§§ 508.25; 508.28 IAC 191-30.1 to 191-30.9	Life policies and certificates	Prior approval (30-day deemer)	Retaliatory
KS (6/23)	§§ 40-442; 40-443; Bulletin 1971-7	Life policies	Prior approval (30-day deemer)	None
KY (6/23)	§ 304.14-120; 806 KAR §§ 4:010; 14:005; Bulletin 2011-5 (September 19, 2011)	Life policies, applications, riders, endorsements, renewal certificates	Prior approval (60-day deemer; possible 30-day extension)	\$5 per form or retaliatory fee, whichever is higher except \$100 or retaliatory fee for credit life or health insurance filings requiring review for compliance with KRS 304.19-080.

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LA (6/23)	§§ 22:861; 22:821; Reg. 37:XIII.10109	Policies, endorsements, riders, applications, and certificates	Prior approval (45-day deemer; possible 15-day extension with proper notice) (certain products to be filed and used 15 days after department acknowledges receipt of filing).	\$100 per company per product for insurance policy filings.
ME (6/23)	24-A M.R.S.A. § 601; 24-A M.R.S.A. § 2412; Bulletin 146 (May 9, 1986)	Life policy forms, riders, endorsements, applications, and certificates	Prior approval (30-day deemer; possible extension)	\$20
MD (6/23)	Ins., §§ 12-203; 12-205; 2-112; COMAR 31.04.17 COMAR 31.04.19.04 to 31.04.19.05	Life policies, riders, endorsements, and applications	Prior approval (60-day deemer; possible 30-day extension)	\$125
		Group or wholesale life policies, riders, endorsements	File and use upon proper request (must file 30 days prior to use)	\$125
MA (6/23)	M.G.L.A. 175 §§ 132; 134; 193F; 801 CMR 4.02 211 MA ADC 95.06	Life policy forms	Prior approval (30-day deemer; 30-day extension)	\$75 per form
		Variable life	Prior approval	
MI (6/23)	§ 500.2236 MI ADC R 500.848	Life policy forms, riders, endorsements, renewal forms	Prior approval (30-day deemer) (unless exemption order issued)	None
		Variable life	Prior approval	
MN (6/23)	§§ 60A.14; 61A.02, Subd. 2 § 61A.02, Subd 2a	Life policies, riders or certificates	Prior approval (60-day deemer)	\$140 per filing; \$125 per filing if filed electronically; retaliatory (all fees aggregated).
		Life policies or contracts, riders or certificates	Expedited procedure: any review must be completed within 60 days of receipt of a complete file.	Optional expedited procedure includes fees above plus the cost of actuarial review is paid by the insurer.

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MS (6/23)	§ 83-7-17 MS ADC 19-2:2.14	Group policies, individual policies, riders, endorsements, amendments, applications Life policy plans offered to college students under a premium financing arrangement must also submit all sales materials, notes and other forms used in sale of such programs.	Prior approval Material may not be used until copy marked “filed” by department is returned.	\$15 for each individual and group policy, including revisions; \$10 for each rider, endorsement, amendment, and application
MO (6/23)	§§ 376.691; 376.675; 20 CSR 100-9.100	Life policy forms, riders, endorsements, amendments, and applications	Prior approval (45-day deemer)	\$150
MT (6/23)	§§ 33-1-501; 33-2-708	Life policy forms, riders, endorsements, applications, renewal certificates and amendments	Prior approval (60-day deemer)	None
NE (6/23)	§ 44-511; 44-150	Life policies, riders, applications, and endorsements	Prior approval (30-day deemer; possible 30-day extension)	Retaliatory
NV (6/23)	§§ 680B.010; 687B.120	Policies, applications, riders, endorsements, and renewal forms	Prior approval (45-day deemer; possible 30-day extension)	\$25 policy; \$10 rider and endorsement
NH (6/23)	§§ 400-A:15-g; 400-A:35	Life policies, riders, endorsements, certificates, and applications	Prior approval (30-day deemer)	Retaliatory fee-for-fee
NJ (6/23)	§§ 17B:25-18 (individual life and annuity); 17B:27-74 (group life); 17B:29-7 (credit) 17B:28-5 (variable contracts)	Life policies, applications, riders, and endorsements	Prior approval (60-day deemer) Prior approval	None

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NM (6/23)	§§ 59A-18-12; 59A-6-1; Bulletin 1997-009 (October 24, 1997)	Life policies, certificates, endorsements, riders and applications	Prior approval (60 days)	\$30 policy package; \$15 incidental forms
NY (6/23)	Ins. Law §§ 3201; 4216; 1112	Life policies, contracts, applications, riders, endorsements and amendments, certificates	Prior approval Expedited review available with a signed certification by an officer of the insurer (90-day deemer).	May retaliate based on law or insurer's state of domicile.
NC (6/23)	§§ 58-3-150; 58-6-5; 11 NCAC 12.0329	Life policies, contracts, applications, endorsements, riders, amendments, certificates	Prior approval	None
ND (6/23)	§§ 26.1-11-06; 26.1-30-19 to 26.1-30-20; 26.1-33-31; Bulletin 98-1 (May 23, 1998)	Life policies, contracts, agreements, applications, riders and endorsements, certificates	Prior approval (60-day deemer; possible 15-day extension)	Retaliatory
OH (6/23)	§§ 3915.14; 3901.86; § 3918.07 (credit life)	Life policies, certificates, riders, applications, and endorsements Life policies, certificates, riders, applications, and endorsements	Prior approval (30-day deemer) Prior approval (30-day deemer)	Retaliate on insurer state.
OK (6/23)	36 Okl.St.Ann. §§ 3610; 321; 628	Life policies, applications, riders, and endorsements	Prior approval (60-day deemer; possible 30-day extension)	\$50 except variable life; \$200 variable life; \$25 riders; retaliatory if higher.
OR (6/23)	§ 742.003; OAR 836-010-0011; Bulletin 2006-5 (December 6, 2006)	All life policy forms, applications, riders, endorsements, group policies certificates	30-day prior approval (possible 30-day extension)	None

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PA (6/23)	40 P.S. §§ 1007.7; 50; 477b; 31 Pa. Code §§ 89b.1 to 89b.5 Notice 2001-07 (June 30, 2001)	Life policies, certificates, applications, contracts, riders, endorsements Notice deregulates some individual/group traditional forms, whole life; some annuities; some individual riders; individual term life, non-IRA group annuities issued to other than discretionary groups, most COLI and BOLI policies.	Prior approval (30-day deemer; possible 30-day extension)	Retaliatory on an aggregate basis.
PR (6/23)	26 L.P.R.A. § 1111; Insurance Rule LIV	Life policy forms, applications, endorsements, riders	Prior approval (60-day deemer; possible 60-day extension)	\$50 life policies; \$2 per page for endorsements, applications, certificates, and riders
RI (6/23)	§§ 27-4-24; 27-4-24.1; 42-14-18; Bulletin 2002-13 (Revised) (October 9, 2008)	Life policy forms; commissioner may also require that applications, riders, and endorsements be filed.	Prior approval (30-day deemer; possible 30-day extension)	\$40 policy and related forms filed together; \$25 amendatory forms (per form); retaliatory on a fee-by-fee basis.
SC (6/23)	§§ 38-61-20; 38-71-720; 38-7-90; Bulletin 22-2009 (December 16, 2009)	Policies, contracts, or certificates	Prior approval (30-day deemer; possible 60-day extension)	Retaliatory
SD (6/23)	§§ 58-11-17 to 58-11-18; 58-11-12; 58-6-70	Life policies, contracts or certificates, riders, applications, and endorsements	Prior approval (30-day deemer; possible 30-day extension)	Retaliatory
TN (6/23)	§§ 56-7-2311; 56-4-218	Life policies, applications, riders, and endorsements	Prior approval (30-day deemer)	Retaliatory
TX (6/23)	Ins. §§ 1701.051 to 1701.054; 1701.005	All policies, applications, riders and endorsements, contracts, certificates	Prior approval (60-day deemer; possible 45-day extension); file and use allowed upon meeting requirements of § 1701.052.	Not to exceed \$100; does not apply to riders or endorsements.

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UT (6/23)	§ 31A-21-201; UAC R590-102; UAC R590-226 (life); UAC R590-228 (credit life); Bulletin 90-4 (December 24, 1990)	All policies, applications, certificates, riders, and endorsements	File and use with transmittal form and domiciliary approval.	Service provided for no additional charge under annual service fee.
VT (6/23)	8 V.S.A. § 3541; VT ADC 4-3-40:7; VT ADC 4-3-13:IV-1 (Variable Life); Bulletin 120 (July 15, 1998) (Life Products); Bulletin 121 (August 1, 1998) (Indexed Products)	Life policies, certificates, applications, riders or endorsements, amendments, statements, renewal certificates	Prior approval (30-day deemer; possible 30-day extension)	\$50 per filing
VI (6/23)	22 V.I.C. § 810	Life policies, applications, riders, and endorsements	Prior approval (30-day deemer; possible 30-day extension)	None
VA (6/23)	§ 38.2-316 14 VAC 5-101-10 to 5-101- 120; Administrative Letter No. 2012-3 (March 28, 2012); 2001-6 (August 1, 2001)	Life forms, endorsements, riders, certificates, and applications	Prior approval (30-day deemer; possible 30-day extension) A form must be submitted in the final form in which it is to be marketed or issued, sufficiently completed in “John Doe” fashion to indicate how it is intended to be used.	None

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WA (6/23)	§§ 48.18.100; 48.14.010	All policies, applications, riders, and endorsements	Prior approval (30-day deemer; possible 15-day extension); file and use if certify in compliance.	\$5
WV (6/23)	§§ 33-6-8; 33-6-34; 33-13-1 (Life); §§ 33-13A-1 to 33-13A-5 (Variable Products)	All policies, certificates, applications, riders, and endorsements	Noncommercial lines: Prior approval (60-day deemer; possible extension to obtain additional information) Commercial lines: File and use (30 days to request additional information, review and disapprove)	\$100 per filing
WI (6/23)	§ 631.20; WI ADC § Ins. 6.05 § 424.209 (credit life)	All policies, certificates All policies, certificates, applications, endorsements, or rider	Prior approval (30-day deemer; possible 30-day extension); file and use if certify in compliance. Prior approval (30-day deemer)	None
WY (6/23)	§§ 26-15-110; 26-4-101	Life policies or contracts, applications, riders, endorsements, and renewal forms	Prior approval (45-day deemer; possible 45-day extension)	None

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions. States that do not specify filing fees or do not retaliate on fees generally include fees with other charges and taxes in determining retaliatory computations.