

## RATE FILING METHODS FOR PROPERTY/CASUALTY INSURANCE, WORKERS' COMPENSATION, TITLE

### Explanation:

- In a state with prior approval, a filing may be deemed to have been approved after a certain number of days. If such a provision exists, the number of days is noted in parentheses.
- File and use states may require filing a certain number of days before the rates may become effective. If so, it is noted.
- Use and file states may require filing within a certain number of days after the rate becomes effective, and the number of days will be so noted.
- Flex rating percentages that trigger prior approval are noted in parentheses, also.
- **A more complete definition of each filing method is found at the end of the chart.**

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

STATE	CITATION	FILING METHOD	LINES	COMMENTS
AL (8/25)	AAC 482-1-123-.02; 482-1-123-.04	File and use	Commercial lines, except workers' compensation, medical malpractice, and any other coverage involving a rate increase of 10% or more.	Desired result is improving the speed to market of filings.
		Prior approval	Medical malpractice and workers' compensation	
		Prior approval	Rate filings seeking an overall rate increase of 10% or more.	
		Prior approval	Personal lines	
	§§ 27-13-21; 27-13-29 to 27-13-30; 27-13-33	Prior approval (30 days)	Property and inland marine	
	§§ 27-13-61; 27-13-67 to 27-13-68; 27-13-72	Prior approval (30 days)	Casualty and surety, workers' compensation	
	§ 27-25-6	File and use (60 days)	Title	

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STATE	CITATION	FILING METHOD	LINES	COMMENTS
AK (8/25)	§§ 21.39.040 to 21.39.041	Prior approval (15 days; may be extended additional 15 days)	Medical malpractice, workers' compensation, and assigned risk rates	File and use when the rate change is outside the flex bands, <i>see</i> § 21.39.210.  Hearing required for rating organization workers' compensation loss cost filing. Annually, a rating organization shall make a workers' compensation prospective loss cost filing and an assigned risk pool rate filing, submitting these to the director not less than 125 days before the proposed effective date of each filing.
	§ 21.39.210; Bulletin B19-10	Flex rating on rate changes	All P/C lines except workers' compensation, medical malpractice, assigned risk	
	§ 21.39.220	File and used rate changes (30 days)	All P/C lines except workers' compensation, medical malpractice, assigned risk rates	
	§ 21.39.043	Prior approval	Workers' compensation rating organization loss cost and assigned risk rate	
	§ 21.66.370	Prior approval (30 days)	Title	
AZ (8/25)	§ 20-357	File and use (30 days)	Workers' compensation	
	§§ 20-382; 20-385; 20-398; Order Docket No. 03A-144-INS (October 2023)	Use and file (30 days)	Other P/C lines	
	§ 20-376	File and use (30 days)	Title	

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STATE	CITATION	FILING METHOD	LINES	COMMENTS
AR (8/25)	§§ 23-67-202; 23-67-203; 23-67-211	File and use (20 days) competitive market; prior approval (60-day deemer) in noncompetitive market	Personal lines and small commercial risks	Filing method based is on a finding of the existence of a competitive market by the commissioner.  For noncompete: Commissioner may authorize an earlier effective date upon application. Effective June 20, 2006, an insurer writing private passenger automobile, homeowners multi-peril, or dwelling fire insurance which revises its rates with a premium increase on a renewal policy and the insured will receive a rate increase other than due to a change in the nature of the risk insured, then the insurer will notify the insured and the agent of record not less than 30 calendar days prior to the effective date of renewal a notice specifically stating the insurer's intention to increase the rate for the renewal.
	§ 23-67-206	No file	Large commercial risks	Risks or portions thereof which are not rated according to manuals, rating plans, or schedules, are exempted from the rate filing and review.
	§ 23-67-219	Prior approval (30 days)	Workers' compensation and employer's liability	

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CA (8/25)	Ins. §§ 1861.05; 1851; 1625.5	Prior approval (60-day deemer)	Private passenger auto and other personal and commercial lines	Rate changes shall be deemed approved 180 days after they are received unless they are disapproved after a hearing, or extraordinary circumstances exist.
	Ins. § 12401.1	File and use (30-day waiting period)	Title	However, Ins. § 12401.71 says title insurer may use a new rate prior to 30 days after the filing if the new rate is a reduction and has been made publicly available.
	Ins. §§ 11734; 11735	Prior approval of manual rates	Workers' compensation and employer's liability	The rates and supplementary rate information shall be filed not later than 30 days prior to the effective date.
CO (8/25)	§§ 10-4-401; 10-4-403(5); 10-4-404; 10-4-405; 10-4-406; 8-44-103; 3 CCR 702-5:5-1-10; 702-5:5-1-11	Prior approval (16 working day deemer). Must file workers' compensation rates by August 1 every year.	Workers' compensation loss cost filing by a rating organization; auto assigned risk (Type I).	Auto: <i>See</i> Bulletin B-5.18
	§§ 10-4-401; 10-4-403(5); 3 CCR 702-5:5-1-10; 702-5:5-1-11	File and use (30 days)	All other P/C filings, except exempt commercial policyholders (Type II).	Regulated by "open competition" but if the commissioner determines that rates will be excessive or destructive to insurer solvency, the rates for such insurance shall be regulated as Type I.
	§§ 10-4-1402 and 10-4-1403; 3 CCR 702-5:5-1-13	No file; must maintain documentation.	Exempt commercial policyholders	
	§ 10-11-118	File and use	Title	Each filing shall set an effective date, which shall be no earlier than 30 days after it is received by the commissioner.

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STATE	CITATION	FILING METHOD	LINES	COMMENTS
CT (8/25)	§ 38a-676	File and use	Commercial lines (exception)	Applies to rates increasing 7.5% or more over last rates filed. Notice must be sent 60 days prior to the proposed date of the increase.
		Prior approval	Medical malpractice	
		File and use (30-day waiting period)	Workers' compensation	
	§ 38a-688	File and use in competitive market; file and use (30-day waiting period) in noncompetitive market	Personal lines	
	§ 38a-688a; Bulletin PC-92	"Flex-rate filings" – may take effect the date it is filed provide the rate increase or decrease is not more than 6%.	Voluntary market personal risk insurance. <i>See</i> § 38a-663 for definition of "personal risks".	
	§ 38a-419	Prior approval (30-day deemer)	Title	

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DE (8/25)	18 Del.C. §§ 2502 to 2506	File and use (60 days)	All lines except reinsurance, airborne or waterborne vessels/craft, life, and workers' compensation	Forms and Rates Bulletin is filing standard for loss costs.
DC (8/25)	§ 31-2704  § 32-1542.02  § 31-2703	File and use  Prior approval  Flex rating (60-day deemer)     File and use (90-day deemer)	All lines  Workers' compensation  Medical malpractice    Private passenger, non-commercial motor vehicle, or homeowner	If, after a hearing, the commissioner determines that a rate is excessive or inadequate, he or she shall order an adjustment.      60-day deemer after public notice unless rate change exceeds 10%. If rate change exceeds 10%, commissioner shall hold a hearing and issue an order of approval, denial, or modification within 90 days of notice.  Insurer shall provide written notice at least 45 days, and not more than 90 days, before renewal of the policy. If insurer fails to notify within 45 days, the insurer shall wait until the end of the subsequent term of the policy to implement the rate increase.

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STATE	CITATION	FILING METHOD	LINES	COMMENTS
FL (8/25)	§ 627.0651	File and use (60 days) or use and file, (30 days) (insurer's option)	Auto	If use and file rate is found excessive, the insurer must return excess premium. If a rate change is inadequate, the office shall order that a new rate be filed.
	§ 627.062	File and use (90 days) or use and file (30 days) (insurer's option)	All other lines except title and workers' compensation	
	Rule 69O-170.019	Maintain documentation to show justification for individual rate or that risk meets definition of a large commercial risk; complete quarterly reports.	Applies to all lines of property, casualty, and surety except private passenger automobile, homeowners, and workers' compensation.	
	§ 627.091	Prior approval	Workers' compensation	
	§ 627.782	Rate set by FL Dept.	Title	
				The percentage of such premium required to be retained by the title insurer shall not be less than 30%.

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STATE	CITATION	FILING METHOD	LINES	COMMENTS
GA (8/25)	§ 33-9-21	File and use (45 days)	Personal private passenger auto providing only the mandatory minimum limits	Directive 91-PC-23 is filing standard for loss cost.  Any filing may be examined. Increases of 10% to 25% may be examined at the commissioner's discretion. Greater than requires 25% mandatory examination.
		File and use (60-day deemer)	Personal private passenger auto with limits above the mandatory minimum	
		File and use (45 days)	Other P/C lines, including workers' compensation	
	GA ADC 120-2-77	No file	Large commercial risks	
HI (8/25)	§§ 431:14-104; 431:14-103.3	Prior approval (30-day wait period)	P/C	Commissioner may require insurers to submit new filings for any type of coverage when the commissioner has actuarially sound information that the rates are excessive, inadequate or unfairly discriminatory.
	§ 431:14-120	Prior approval (90-day wait period)	Workers' compensation	The commissioner may roll back current rates whenever it appears that an insurer has failed to comply with the law or enacted excessive, inadequate, or unfairly discriminatory rates.
ID (8/25)	§§ 41-1606 to 41-1608	Prior approval (60 days)	Workers' compensation	National Council on Compensation Insurance makes filings. <a href="https://www.idahosif.org/">https://www.idahosif.org/</a>  Ask companies to file their rates.
	Bulletin 91-1	Use and file (30 days)	Other P/C lines	
	§ 41-2706	Prior approval	Title	



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STATE	CITATION	FILING METHOD	LINES	COMMENTS
IL (8/25)	50 IL ADC 754.10 to 754.40	Use and file (10 days)	Private passenger auto, taxicabs, motorcycles, homeowners (including mobile homeowners), allied lines, dwelling fire, workers' compensation, medical malpractice, group inland marine	No filing needed for individual risks which cannot be rated in the normal course of business due to special or unusual characteristics. This does not apply to workers' comp. A company must maintain documentary information regarding rates.  <i>Lebron v. Gottlieb Mem'l Hosp.</i> , 930 N.E.2d 895 (IL 2010), held that 215 ILCS 5/155.18 was unconstitutional because it was not severable.
	215 ILCS 5/457; 50 IL ADC 2902	File and use (30-day deemer)	Workers' compensation	
	215 ILCS 5/155.18 (held unconstitutional); 50 IL ADC 929.30	File and use	Medical malpractice	
	215 ILCS 5/400.1	File and use (90-day window where commissioner may disapprove).	Group inland marine	
IN (8/25)	§ 27-1-22-4	File and use	P/C lines	Bulletin 67 is filing standard for loss costs. Rate and form filing instructions are on the department website at <a href="http://www.in.gov/idoi">www.in.gov/idoi</a> .  An insurer is exempt from the requirements if it maintains at least a B rating from AM Best or an equivalent rating by another rating organization. Filing shall be made not more than 30 days after effective date.
	§§ 27-1-22-2.5; 27-1-22-4(n)	Use and file (30 days)	Large commercial insured	
	§§ 27-1-22-2; 27-1-22-4	Exempt from filing requirements.	Casualty, title, fire, marine and inland marine, and motor vehicle	
	§ 27-7-2-20.2	Modified file and use (30-day wait)	Workers' compensation	

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STATE	CITATION	FILING METHOD	LINES	COMMENTS
IA (8/25)	§§ 515A.4; 515F.5	Prior approval (30-day deemer may be extended additional 15 days)	Workers' compensation, other P/C lines, title	Filing method based on a finding of the existence of a competitive market by commissioner.
	§§ 515F.20 to 515F.25	Use and file (15 days)	Casualty	
KS (8/25)	§ 40-955	Prior approval (30-day deemer)	Workers' compensation	
		File and use (30 days)	Personal lines	
		File and use	Any other rate filing	
		No file	Large commercial insured	
KY (8/25)	§§ 304.13-051; 304.13-021	Use and file (15 days) in competitive market; prior approval (30 days) in noncompetitive market; prior approval of any rates which when combined with any rating factors effectively change pre-tax premium of any particular policy by more than +/- 25% in any 12-month period of time.	Personal lines, auto guaranty, credit, medical malpractice, workers' compensation	Filing method based on finding of existence of competitive market by commissioner. This section applies to all types of insurance except life, annuities, wet marine and transportation, accident and health, reinsurance, assessment or cooperative companies operating under KRS Chapter 299, individual and group workers' compensation self-insurers title insurers, and liability self-insurance groups.
	§ 304.22-020	File and use	Title	

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STATE	CITATION	FILING METHOD	LINES	COMMENTS
LA (8/25)	LSA-R.S 22:1451	File and use (30-days)	All P/C lines	Commercial deregulation procedure  Based on determination by commissioner, after a public hearing, that market is noncompetitive as per § 22:1453.  Applies to authorized insurers and surplus lines insurers.
	LSA-R.S 22:1451(C)	Informational filing for commercial entities with annual insurance premiums of \$10,000 or more.	All P&C lines except for workers' compensation and medical malpractice	
	LSA-R.S 22:1451(D)	File and use (60 days) noncompetitive market	All P&C lines	
	LSA-R.S 22:1456(B)(2)	File and use (30 days)	Taxi/Public carrier	
ME (8/25)	24-A M.R.S.A. §§ 2302; 2304-A	File and use (30 days)	All P/C lines, title	
	24-A M.R.S.A. § 2382-C	File and use (30 days)	Workers' compensation	
MD (8/25)	Ins. §§ 11-329; 11-330	File and use (30 days)	Workers' compensation	Filing method based on finding of existence of competitive market by commissioner.
	Ins. §§ 11-101; 11-202; 11-205 to 11-212; 11-214 to 11-215	Prior approval (30-day deemer)	P/C lines	
	Ins. §§ 11-101; 11-401 to 11-404; 11-407 to 11-409	Prior approval (15-day deemer)	Title	
	Ins. §§ 11-301 to 11-303; 11-306 to 11-314; 11-317 to 11-318; 11-341	File and use (30-day deemer)	Lines designated by commissioner as competitive.	

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MA (8/25)	M.G.L.A. 174A § 6	File and use (15 days)	Fire, marine and inland marine	Massachusetts also has rate hearings.
	M.G.L.A. 175A § 6	File and use (15 days)	Casualty	
	M.G.L.A. 175E §§ 5 to 7	Set by commissioner or file and use (45 days).	Motor vehicle	Filing method based on finding of existence of competitive market by commissioner.
	M.G.L.A. 152 § 53A; 211 CMR 110.01 to 110.11	Prior approval (60 days)	Workers' compensation	
MI (8/25)	§ 500.2108; Bulletin No. 2021-22-INS	File and use (90 days)	Auto	The director has the discretion to shorten the 90-day waiting period on a case-by-case basis.
	§ 500.2108	File and use	Homeowner	
	§ 500.2406	File and use	Workers' compensation	
	§ 500.2608	Prior approval (15-day deemer can be extended by 15 days)	Property and inland marine excluding auto and homeowners	
	§ 500.2628	File and use (15-day deemer)	Property and inland marine excluding auto and homeowners	Alternative filing method
	§ 500.2430	File and use (15-day deemer)	Casualty excluding workers' compensation	Alternative filing method
MN (8/25)	§ 70A.06	File and use	All lines except workers' compensation	If a rate change will result in a 25% increase over 12 months over existing rates, a hearing may be held to determine if the change is excessive.
	§ 60A.315	Effective upon filing.	Auto and homeowners	Optional expedited filing procedure includes a certification signed by an officer that the filing complies with all laws and regulations. Refer to Bulletin 2005-2.
	§ 79.56	Prior approval (60 days)	Workers' compensation	Refer to Bulletin 2007-7.

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STATE	CITATION	FILING METHOD	LINES	COMMENTS
MS (8/25)	§ 83-2-7	File and use (30-day deemer)  File and use (within 60 days)	P/C lines, including workers' compensation  Commercial P/C except for workers' compensation, med mal, creditor-placed insurance	
MO (8/25)	§ 379.321(6)  § 379.321(1) § 287.947(1)  § 287.947(2)	Informational filing only within 10 days of use; not reviewed or approved.  Use and file (10 days)  Use and file (30 days after) (competitive market)  File and use (30 days prior) (noncompetitive market)	Commercial P/C  Other P/C lines  Workers' compensation  Workers' compensation	
MT (8/25)	§ 33-16-203  § 33-25-212 §§ 33-16-1026; 33-16-1027	File with data and use  File with data and use  File and use (30 days)	P/C lines  Title  Workers' compensation	If the rates for specific classifications of risks filed by an insurer is not lower than the prospective loss costs contained in the schedule of workers' compensation rates for those classifications filed by the designated advisory organization under subsection (1), the schedule of rates filed by the insurer is not subject to § 33-16-1027(1) but becomes effective upon filing.

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STATE	CITATION	FILING METHOD	LINES	COMMENTS
NE (8/25)	§§ 44-7501 to 44-7535	File and use (30 days)	Personal lines, workers' compensation, professional liability	For medical liability insurance may use rate in excess of that previously filed for extra-hazardous exposures.
		File and use	Most commercial lines, excess and large deductible workers' compensation	Bulletin CB-50 (Amended 2005) includes filing standard for loss costs.
		Prior approval (30-day deemer)	Medical professional liability	
		Prior approval	Title	
	§ 44-1997			
	§§ 44-7515 to 44-7516; R. & Regs. tit. 210, ch. 73	May be exempt from rate and form filings.	Large commercial policyholders	Must meet certain qualifications for exemption.
NV (8/25)	§§ 686B.070 to 686B.110; 686B.030	File and use (30 days prior)	All personal lines, medical professional liability rates, except surety	Bulletin 2010-010 outlines filing procedure.
		File and use (30 days)	Title	
		Prior approval (60-day deemer)	Workers' compensation	Workers' compensation loss costs and assigned risk rates
		File and use (15 days); (60 days if noncompetitive market)	Workers' compensation	Workers' compensation loss cost multipliers and supplementary rate information
	§ 692A.120			
	§ 686B.177; Bulletin 2000-002			
	§ 686B.1775			

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STATE	CITATION	FILING METHOD	LINES	COMMENTS
NH (8/25)	§ 412:16	File and use (30 days)	Personal lines	Competitive market
		Prior approval (30-day deemer can be extended 30 days)	Personal lines	Noncompetitive market
		Use and file	Commercial lines	Competitive market – informational purposes only
		No file	Large commercial lines	Competitive market
			Commercial inland marine, financial guaranty, employment practices liability, boiler and machinery, commercial credit, directors and officers liability, surety bonds, mortgage guaranty, and fiduciary liability are exempted from § 412:16.	
	§ 416-A:17	Use and file (30 days)	Title	Competitive market
		Prior approval (30-day deemer can be extended by 30 days)	Title	Noncompetitive market
	§ 412:28	Prior approval	Workers’ compensation	

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STATE	CITATION	FILING METHOD	LINES	COMMENTS
NJ (8/25)	§ 17:29AA-5; NJAC 11:13-2.1	Use and file (30 days)	Commercial lines	May file rate changes within range of 3% of prior rate and get approval decision within 30 days; within 7%, approval decision within 45 days.  May file rate increases up to 5% of prior rate and get approval decision within 30 days.
	§ 17:29A-6	Prior approval	Other P/C lines, workers' compensation	
	§ 17:29A-46.6; NJAC 11:3-16.6 to 11:3-16.13; NJAC 11:3-16B.1 to 11:3-16B.6	Prior approval	Auto (personal)	
	§§ 17:36–5.33 to 17:36-5.37	Prior approval	Personal lines other than auto	
	§§ 17:46B-41 to 17:46B-53	Prior approval	Title	
NM (8/25)	§§ 59A-17-9; 59A-17-13	File and use (must file 30 days before effective date; 60-day deemer)	P/C lines in noncompetitive, reverse competitive and residual markets	No file for P/C lines in competitive markets except workers' compensation and medical professional liability (file and use).
		Prior approval (60-day deemer)	Workers' compensation	
	§ 59A-30-6	Commissioner-set rates	Title	
NY (8/25)	Ins. Law §§ 2305; 2328	Prior approval (30 can be extended to maximum of 45 days)	Workers' compensation, title, medical malpractice, auto, personal and commercial lines	No file unless the superintendent directs that they be filed.
	Ins. Law § 2328	Prior approval; Flexible rating	For hire motor vehicle	
	11 NYCRR 161.0	File and use	Other P/C lines not subject to § 2305	
	Ins. Law § 2310	No file	Inland marine	



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STATE	CITATION	FILING METHOD	LINES	COMMENTS
NC (8/25)	§§ 58-36-15; 58-36-20	Prior approval (210 days; may become effective earlier if commissioner and bureau agree)	Homeowners, commercial property and casualty, workers' compensation	Filing by rate bureau; Bulletin 90-L-4 is filing standard for loss costs.
	§ 58-36-70	Prior approval (60 days for the COI to call for a hearing. 45 days for the COI to issue order after a hearing.)	Personal auto	If filing does not comply, commissioner may fix date for hearing. If no notice of hearing issued 50-day deemer for property filings and 60-day deemer for workers' compensation.
	§ 58-41-50	Rate filings to be filed with the COI at least 60 days before the rates are used.	Commercial and other filings	Filing by rate bureau.
	§ 58-40-30	File and use (60 days, 90-day deemer)  Insurer may establish rates based on the factors in § 58-40-25 or it may use rates prepared by a statistical organization.	Title	This section and § 58-41-50 shall be construed in pari materia.
ND (8/25)	§ 26.1-25-04	Prior approval (60 days)	P/C	

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STATE	CITATION	FILING METHOD	LINES	COMMENTS
OH (8/25)	§ 3937.03  OAC 3901-1-65	File and use  File and use in competitive market (30 days with 15 day extension)  File and use	Homeowners, casualty, motor vehicle, fidelity, surety  Commercial casualty  Medical malpractice	Filing method based on a finding of the existence of a competitive market by the commissioner.
OK (8/25)	36 Okl.St.Ann. § 987  36 Okl.St.Ann. § 997; OK ADC 365:15-7-30	Use and file (30 days)  File and use (30 days)  Exempt from filing	P/C in competitive market  P/C in noncompetitive market  Special risks as defined by statute	
OR (8/25)	§ 737.207  § 737.320  § 737.205	Flex rating (15% increase or decrease; 30 days)  Prior approval (30 days)  File and use	Commercial casualty  Workers' compensation, title  Other P/C lines	
PA (8/25)	75 P.S. §§ 2003 to 2009  40 P.S. § 1184  77 P.S. § 1035.5  40 P.S. § 710-5	Prior approval (60 days plus 30-day extension)  Prior approval (30-day deemer plus 30-day extension)  File and use  Exempt from filing  File and use (45 days plus)	Personal auto  P/C lines except workers' compensation  Workers' compensation  Large commercial risks  Small commercial risks	Filed by rating bureau.

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PR (8/25)	26 L.P.R.A. § 1205	File and use	Commercial lines property and casualty	
RI (8/25)	§§ 27-44-6; 27-6-8 to 27-6-11; 27-9-7 to 27-9-10  §§ 27-7.1-4.1 to 27-7.1-25  § 27-65-1 § 27-9-7.3 § 27-6-8.1	File and use (30 days plus 30-day extension)  Prior approval (30-day deemer may be extended 30 days)  No file  Flex rating 5%  Flex rating 5%	Casualty, property, title  Workers' compensation  Commercial lines - special risks  Casualty insurance  Fire and marine	
SC (8/25)	§§ 38-73-340; 38-73-915; 38-73-960; 38-73-520  § 38-73-240 § 38-73-905  § 38-73-490 § 38-75-980	Prior approval (60-day deemer)  File and use (30 days) File and use (30 days)  Prior approval Prior approval (60-day deemer)	All lines  Competitive market  Commercial auto rate changes of 7% above or below insurer's current rates.  Workers' compensation Title	
SD (8/25)	§§ 58-24-1 to 58-24-67; 58-24-10.2  §§ 58-25-7 to 58-25-10  §§ 58-24-68 to 58-24-74	File and use (30 days)  Prior approval (15-day deemer, may be extended 30 days)  No file	All lines except title  Title  Exempt commercial policyholder	There is an exception to the rate and form approval rules for large commercial risks.

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TN (8/25)	§ 56-5-105	Prior approval (30-day deemer plus 30-day extension)	Personal lines	
	§ 56-5-106(a)(1)	Use and file (15 days)	Commercial lines	
	§ 56-5-106(2)(c)	Prior approval	Workers' compensation	
	§ 56-5-106(2)(d)	Use and file (15 days)	Workers' compensation loss cost multipliers	
	§ 56-35-111	File and use (60-day deemer)	Title	
TX (8/25)	Ins. §§ 2251.001 to 2251.101	File and use	All lines except workers' compensation, mortgage guaranty and title	Exceptions: As of 9/1/21, certain commercial lines are exempt from filing requirements. <i>See</i> Ins. § 2251.0031. Does not apply to insureds with property values exceeding \$5 million, gross revenues exceeding \$10 million and certain thresholds of premium. <i>See</i> Ins. § 2251.101.
	Ins. §§ 2053.003; 2053.005	File and use (30 days)	Workers' compensation	
	Ins. §§ 3502.001; 3502.101	File and use (15 days)	Mortgage guaranty	Commissioner sets rates.
	Ins. § 2703.151	N/A	Title	

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STATE	CITATION	FILING METHOD	LINES	COMMENTS
UT (8/25)	§§ 31A-19a-203 to 31A-19a-207	Use and file (30 days)	All kinds and lines of direct insurance written on risks or operations except for life insurance, credit life insurance, variable and fixed annuities, health and accident and health insurance, credit accident and health insurance and reinsurance	Commissioner may disapprove within 90 days after filed. May by rule specify rates be filed 30 days before becoming effective.
	§ 31A-19a-209	N/A	Title	The Title and Escrow Commission may make rules in accordance with Utah Administrative Rulemaking Act
	§§ 31A-19a-405 to 31A-19a-406	File and use (30 days)	Workers' compensation	Rating bureau files loss costs; insurers file loss cost multipliers.
VT (8/25)	8 V.S.A. § 4687	Prior approval (30-day deemer)	Workers' compensation, experience rating plan, scheduled rating plan and statistical plan, uniform classification system	P/C rate filing procedures – Bulletin 160
	8 V.S.A. § 4688(a)	Use and file (15 days)	P/C (except claims made and assigned risk), title and other types of workers' compensation (voluntary market)	
	8 V.S.A. § 4688(c)(1)	Prior approval (30-day deemer)	P/C in noncompetitive market	
	8 V.S.A. § 4688(c)(2)	Prior approval (30-day deemer)	Workers' compensation and auto (assigned risk)	

**RATE FILING METHODS FOR  
PROPERTY/CASUALTY INSURANCE, WORKERS' COMPENSATION, TITLE**

STATE	CITATION	FILING METHOD	LINES	COMMENTS
VI (8/25)	22 V.I.C. § 1490	Prior approval (30-day deemer)	Commercial self-insurance	22 V.I.C. § 1491 – rates shall not be excessive, inadequate, or unfairly discriminatory.
	22 V.I.C. § 1160	File and use (15-day deemer)	Title	
	22 V.I.C. § 53a	File and use (30 days prior)	Health and P/C	
VA (8/25)	§§ 38.2-2001; 38.2-2003; 38.2-2005; 38.2-2006	Prior approval (60-day deemer)	Residual markets for workers' compensation and automobile (VAIP); home protection; credit property; credit involuntary unemployment	Bureau has rate approval authority for certificates of credit property insurance or credit involuntary unemployment insurance issued to Virginia consumers even if the master policy was issued or delivered in another state.
	§ 38.2-2703	Prior approval	Property insurance residual market facility (FAIR Plan)	
	§ 38.2-1912.1	Prior approval by commission (60-day deemer with possible 30-day extension). May order a hearing.	Workers' compensation loss costs	
	§ 38.2-1903.1	No file	Large commercial risks as defined in the statute.	
	§ 38.2-1903	Allows exemptions/suspensions of rate filing requirements.	Lines are stated in various administrative orders.	
				Does not apply to workers' compensation issued to large commercial risks.
				Various administrative orders exempt or suspend rate filing requirements for specific lines or types of insurance products.

VIRGINIA (cont.)

**RATE FILING METHODS FOR  
PROPERTY/CASUALTY INSURANCE, WORKERS' COMPENSATION, TITLE**

STATE	CITATION	FILING METHOD	LINES	COMMENTS
VA (cont.)	§ 38.2-1906	File and use in competitive market	General liability; homeowners; fire; miscellaneous property & casualty; burglary & theft; glass; boiler & machinery; animal; fidelity; surety; credit; inland marine; farm owners'; mortgage guaranty; commercial multi-peril; credit property; credit involuntary employment; automobile, professional liability and legal services	Various administrative orders exempt or suspend rate filing requirements.
	§ 38.2-1912	File and use – 60-day prior filing requirement for noncompetitive lines	P/C lines	
	§§ 38.2-4608; 38.2-1902	No file	Title	
WA (8/25)	§ 48.19.060	Prior approval (30-day deemer may be extended 15 days)	P/C, workers' compensation (except commercial property casualty), medical malpractice	Wash. Admin Code 284-46-025 - General contents of all rates or forms of contract filings.  Rate filing requirements are suspended for large commercial property casualty accounts.
	§ 48.19.043	Use and file (30 days; may be extended 15 days)	Commercial lines	
	§ 48.29.140	File and use (15 days)	Title	
	WAC 284-24-120		P/C	

**RATE FILING METHODS FOR  
PROPERTY/CASUALTY INSURANCE, WORKERS' COMPENSATION, TITLE**

STATE	CITATION	FILING METHOD	LINES	COMMENTS
WV (8/25)	§ 33-20-4; W. Va. Code R. § 114-75-3  § 33-20B-3  § 33-20-3; W. Va. Code R. § 114-77-4	Prior approval (60-day deemer)  File and use (30 days; may disapprove after for cause)  Prior approval (90-day deemer, may extend by 30 days) or unapproved rates  File and use (60-day waiting period)  File, but need not be approved (commissioner may disapprove after for cause).	All P/C lines except for those listed at § 33-20-4(a)(3)  Commercial lines P/C  Medical malpractice  Title - non-commercial  Title - commercial	§ 33-20B-4 - During 90-day period, hold a hearing for any filing that requests an increase of 10% or more.
WI (8/25)	§ 625.13  § 626.13  § 424.209	File and use (30 days)  Prior approval (30-day deemer)  Prior approval (30 days)	P/C, title  Workers' compensation  Consumer Credit	Bulletin 7-20-1990 is filing standard for loss costs.  Wisconsin compensation rating bureau makes the rate filings.
WY (8/25)	§ 26-23-326  § 26-14-107	Prior approval (30-day deemer; may extend 30 days)  No file competitive market; prior approval (30-day deemer) noncompetitive market	Title  P/C	§§ 26-14-104; 26-14-106 - Competitive market is assumed to exist unless designated as noncompetitive or by finding of noncompetitiveness by commissioner.



**RATE FILING METHODS FOR  
PROPERTY/CASUALTY INSURANCE, WORKERS' COMPENSATION, TITLE**

<b>DEFINITIONS OF RATING LAWS</b>	
Prior Approval	Rates must be filed with and approved by the state insurance department before they can be used. Approval can be by means of a deemer provision, which indicates approval if rates are not denied within a specified number of days.
Modified Prior Approval	Rate revisions involving change in expense ratio or rate relativity require prior approval. Rate revisions based on experience only are subject to “file and use” laws.
Flex Rating	Prior approval of rates required only if they exceed a certain percentage above (and sometimes below) the previously filed rates.
File and Use	Rates must be filed with the state insurance department prior to their use. Specific approval is not required but the department retains the right of subsequent disapproval.
Use and File	Rates must be filed with the state insurance department within a specified period after they have been placed in use.
No File	Rates are not required to be filed with or approved by the state insurance department. However, the company must maintain records of experience and other information used in developing the rates and make these available to the commissioner upon his request.

**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.**