

FORM FILING METHODS FOR PROPERTY/CASUALTY

Explanation: In a state with prior approval, a filing may be deemed to have been approved after a certain number of days. File and use states may require filing a certain number of days before the forms may become effective. Use and file states may require filing within a certain number of days after the form becomes effective. The number of days required under any method is noted. **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	COMMENTS
AL (6/24)	§ 27-14-8 AAC 482-1-123-.02; 482-1-123-.04; § 27-14-8	Personal: Prior approval – Filing made not less than 30 days in advance of such delivery. Commissioner may extend 30 days. Commercial: File and use	Purpose is to improve speed to market of policy form filings. Commissioner may exempt insurer from filing requirements if deemed that requirements may not be practically applied or if not necessary for protection of public.
AK (6/24)	§§ 21.42.120; 21.42.123; 21.42.125 § 21.42.125 3 AAC 29.525 to 29.530	Prior approval – Filed not less than 30 days before effective date. Director may extend 30 days with notice. File and use – Filed to the director with a 30-day waiting period. Director or insurer may extend waiting period 30 days with notice.	Insurers may use either prior approval or file and use but must specify the procedure that is being used. Director may require that a form or document be filed for informational purposes or may exempt a form or document from the filing requirements if in the opinion of the director the requirements may not be practically applied or not desirable or necessary for the protection of public. Prior approval not required for “exempt commercial policyholders”.
AZ (6/24)	§ 20-398	Prior approval – No form shall be issued or delivered prior to director approval or until 30 days after filing was made. Director may extend 15 days with notice.	Director may exempt insurer from filing requirements if deemed that requirements may not be practically applied or if not necessary for protection of public.

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AR (6/24)	A.C.A. § 23-79-109; Ark. Admin. Code 054.00.23-1 to 054.00.23-11	Prior approval – Filed not less than 30 days in advance of delivery. Commissioner may extend 30 days with notice.	Prior approval not required for “large commercial risks”. Commissioner may exempt insurer from filing requirements if deemed that requirements may not be practically applied or if not necessary for protection of public.
CA (6/24)	Ins. § 795.5	Prior approval – No form shall be issued or used prior to commissioner approval or until 30 days after filing was made.	
CO (6/24)	§ 10-4-419; 3 CCR 702-5:5-1-18; 702-5:5-1-13	File and use – 31 days prior to use of a form, insurer must file certification of compliance.	Filing not required for “exempt commercial policyholders”.
CT (6/24)	C.G.S.A. § 38a-676; CT ADC §§ 38a-676-1 to 38A-676-3	Prior approval – Filed for 30 days prior to becoming effective. Commissioner may extend 30 days with notice.	
DE (6/24)	18 Del.C. § 2712	Prior approval – Filed not less than 30 days in advance of delivery. Commissioner may extend 30 days with notice.	Commissioner may exempt insurer from filing requirements if deemed that requirements may not be practically applied or if not necessary for protection of public.
DC (6/24)	§ 31-2502.27	File and use – Commissioner may disapprove form within 60 days of filing.	
FL (6/24)	§§ 627.410; 627.4102; Rule 69O-170.013, F.A.C.	Personal: Prior approval – Filing 30 days in advance of use or delivery. Office may extend 15 days with notice. Commercial: Prior approval or file and use – Filing must be made 30 days prior to delivery no matter what method is used.	Office may exempt insurer from filing requirements if deemed that requirements may not be practically applied or if not necessary for protection of public. Commercial lines must have a notarized certification that form is in compliance in order to use the file and use method.
GA (6/24)	§ 33-24-9	Prior approval – Filing 90 days in advance of delivery. Commissioner may extend 90 days with notice.	Commissioner may exempt insurer from filing requirements if deemed that requirements may not be practically applied or if not necessary for protection of public.
HI (6/24)	No provision		

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ID (6/24)	§ 41-1812	File and use – Filing shall be submitted with certification that each policy complies with Idaho law.	Director may exempt insurer from filing requirements if deemed that requirements may not be practically applied or if not necessary for protection of public.
IL (6/24)	215 ILCS 5/143	Prior approval – File electronically. Commission shall approve or disapprove within 60 days after submission. May extend 30 days with notice.	
IN (6/24)	§ 27-1-22-4	Commercial: Use and file – Must file within 30 days after use begins.	Filing for informational purposes only.
IA (6/24)	§ 515.102; IAC 191-20.1	Prior approval	Commissioner may exempt any person, risk, or line of insurance if deemed filing and approval is unnecessary.
KS (6/24)	§§ 40-955; 40-216	Prior approval – Filed 30 days prior to becoming effective.	“Large risk” insurers are exempt from the filing requirements.
KY (6/24)	§ 304.14-120; 806 Ky. Admin. Regs. 14:006	Prior approval – Filing not less than 60 days in advance of delivery. Commissioner may extend 30 days with notice.	Commissioner may exempt insurer from filing requirements if deemed that requirements may not be practically applied or if not necessary for protection of public.
LA (6/24)	§ 22:861; 37 LA ADC Pt XIII, § 10113	Prior approval – Filing not less than 45 days in advance of issuance, delivery, or use. Commissioner may extend 15 days with notice.	Commissioner may exempt insurer from filing requirements if deemed that requirements may not be practically applied or if not necessary for protection of public.
ME (6/24)	24-A M.R.S.A. § 2412	Prior approval – Filing not less than 30 days in advance of delivery.	Superintendent may exempt insurer from filing requirements if deemed that requirements may not be practically applied or if not necessary for protection of public.
MD (6/24)	Ins. § 11-206	File and use – Filing may not take effect until 30 working days after it is filed. Commissioner may extend 30 days with notice.	Commissioner may authorize filing to become effective prior to expiration of 30-day period. Prior approval not required for “exempt commercial policyholders”.

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MA (6/24)	M.G.L.A. 175 §§ 2B; 193F	Prior approval – No policy shall take effect until commissioner approval or until 30 days after the filing was made. Commissioner may extend 30 days with notice.	Filing requirements only for policies issued to more than 50 policyholders. Insurance issued to insure a business, professional, or governmental operation is exempt from filing requirements.
MI (6/24)	§ 500.2236	Prior approval – No form shall be issued or delivered prior to director approval or until 30 days after filing was made.	Prior approval not required or “exempt commercial policyholder”.
MN (6/24)	§ 70A.06	Prior approval – No policy shall be delivered or issued prior to commissioner approval or until 60 days after filing was made. Commissioner may extend 60 days.	
MS (6/24)	19 Miss. Admin. Code Pt. 5, R. 2.01	Prior approval – Filing 14 days prior to commission meeting, which occurs on third Friday of each month.	
MO (6/24)	§ 379.321; 20 CSR 500-4.100	Use and file – Must file within 10 days after policies are effective.	Commercial form filing for informational purposes only within 10 days of use.
MT (6/24)	§ 33-1-501	Prior approval – Filing not less than 60 days before delivery.	Commissioner may exempt insurer from filing requirements if deemed that requirements may not be practically applied or if not necessary for protection of public.
NE (6/24)	§§ 44-7508.01; 44-7508.02; 44-7513; 44-7514	Prior approval – No form shall be issued or delivered prior to director approval or until 30 days after filing was made. Director may extend 30 days with notice.	Form filing not required for policies of individual commercial risks of a qualifying multistate commercial policyholder.
NV (6/24)	§ 686B.070	Prior approval – Filing not less than 30 days before the proposed effective date.	
NH (6/24)	§§ 412:5; 412:7	File and use – Filed with a 30-day waiting period. Commissioner may extend waiting period 30 days with notice.	Form filing not required for “large commercial policy holders”.

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NJ (6/24)	§ 17:29AA-6; N.J.A.C. 11:1-2.1; 11:1-2.2	Commercial: Prior approval – Filed 30 days prior to effective date.	
NM (6/24)	§ 59A-18-12; N.M. Admin Code 13.8.3	Personal: Prior approval – Filed 60 days prior to effective date. Commercial: File and use	Superintendent may exempt various lines and kinds of commercial insurance from filing requirements.
NY (6/24)	Ins. Law § 2307	Prior approval – Filed and approved by superintendent, or 30 days passed after filing and not disapproved.	
NC (6/24)	§ 58-41-50; 11 NCAC 10.1201	Prior approval – Filed and approved by commissioner or 90 days passed after filing.	
ND (6/24)	§ 26.1-30-19	Prior approval	
OH (6/24)	§ 3937.03	File and use – Insurer must file with superintendent.	Effective 10/24/24, a commercial insurance policy or endorsement that is unique and designed for a particular risk is exempt from filing.
OK (6/24)	36 Okl.St. Ann. § 3610; Okla. Admin. Code 365:15-1-3	Prior approval – Filing not less than 60 days in advance of delivery. Commissioner may extend 30 days with notice.	Commissioner may exempt insurer from filing requirements if deemed that requirements may not be practically applied or if not necessary for protection of public.
OR (6/24)	§ 742.003; OAR 836-010-0011	Prior approval – Director has 30 days after the filing to approve or disapprove any form. Director may extend 30 days with notice.	Standards set forth on insurance division website. dfr.oregon.gov
PA (6/24)	31 Pa. Code § 89b.3; 40 P.S. § 710-5	Prior approval – Filed no later than 45 days prior to effective date.	Prior approval not required for “large commercial risks”.
PR (6/24)	26 L.P.R.A. § 1111	Prior approval – Filed no later than 60 days prior to issuance, delivery, or use. Commissioner may extend 60 days with notice.	Commissioner may exempt insurer from filing requirements if deemed that requirements may not be practically applied or if not necessary for protection of public

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RI (6/24)	§ 27-44-4.1; 230-R.I. Code R. § 20-05-13.9	Prior approval – Filed with director and approved prior to being issued.	
SC (6/24)	§ 38-73-960	File and use – Filed to director with a 60-day waiting period. Director may extend waiting period 60 days with notice.	Director may authorize filing to be used prior to end of waiting period.
SD (6/24)	§§ 58-24-70; 58-11-12; 58-11-17; 58-11-18	Personal: Prior approval – Filed not less than 30 days in advance of delivery. Director may extend 30 days with notice.	Commercial: Exempt from filing requirements.
TN (6/24)	§§ 56-5-105; 56-5-106	Personal: Prior approval – Filing at least 30 days prior to proposed effective date. Commissioner may extend 30 days with notice. Commercial: Use and file – Must file within 15 days of effective date.	
TX (6/24)	Ins. § 2301.006	Prior approval – Must file no later than 60 days before delivery. Commissioner may extend 10 days with notice.	Exception: Commercial group property is filed for informational purposes only. <i>See</i> Ins. § 2171.003. Certain commercial lines are exempt from filing requirements. <i>See</i> Ins. § 2301.0031.
UT (6/24)	§ 31A-21-201; U.A.C. R590-225	File and use	Commissioner may, after a hearing, require a form be approved prior to use if it is in the public interest.
VT (6/24)	8 V.S.A. § 3541; VT ADC 4-3-10:7	Prior approval – Filed at least 30 days prior to delivery. Commissioner may extend 30 days with notice.	Commissioner may exempt insurer from filing requirements if deemed that requirements may not be practically applied or if not necessary for protection of public.
VI (6/24)	22 V.I.C. § 810	Prior approval – Filed no later than 30 days prior to issuance, delivery, or use. Commissioner may extend 30 days with notice.	Commissioner may exempt insurer from filing requirements if deemed that requirements may not be practically applied or if not necessary for protection of public.

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VA (6/24)	§ 38.2-317	Prior approval – Filed prior to effective date. Form shall be approved or disapproved within 30 days after filing. Commissioner may extend 30 days.	“Large commercial risks” are exempt from filing requirements. Commission may exempt any class of persons or coverage from filing requirements.
WA (6/24)	§ 48.18.100 § 48.18.103; WAC 284-20B-030	Personal: Prior approval – Filed not less than 30 days in advance of issuance of any policy. Commissioner may extend 15 days with notice. Commercial: Use and file – Filed within 30 days of issuing policy. Commissioner approval within 30 days of filing; commissioner may extend 15 days with notice.	Intent to allow policies to be issued more expeditiously and provide a more competitive market for forms. Commissioner may exempt certain classes of policy forms from filing or if not necessary for protection of public.
WV (6/24)	§ 33-6-8	Noncommercial: Prior approval – Filed no less than 60 days in advance of any delivery unless time period is extended by commissioner. Commercial: File and use – Commissioner may disapprove within 30 days.	Commissioner may exempt insurer from filing requirements if deemed that requirements may not be practically applied or if not necessary for protection of public.
WI (6/24)	W.S.A. 631.20	Prior approval – No form shall be issued or delivered prior to commissioner approval or until 30 days after filing was made. Commissioner may extend 30 days.	Commissioner may exempt certain classes of policy forms from prior filing and prior approval.
WY (6/24)	§ 26-15-110; INS. GEN. Ch. 11, § 5	Prior approval – Filed not less than 45 days in advance of delivery. Commissioner may extend 45 days with notice.	Commissioner may waive filing requirements if they may not be practically applied, the filing and approval are not necessary for protection of the public or if the form has been approved under the Interstate Insurance Product Regulation Compact.

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DEFINITIONS OF RATING LAWS	
Prior Approval	Forms 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 forms are not denied within a specified number of days.
File and Use	Forms 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	Forms must be filed with the state insurance department within a specified period after they have been placed in use.

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.