

Form Filing Procedures

Form filings are to be submitted via SERFF, with few exceptions. The Uniform Transmittal Document is built into the design of SERFF and is not a separate submission. SERFF Supporting Documentation generally includes any additional submission requirements. SERFF General Instructions provides an overview of how industry should submit filings in Wisconsin.

For policy form filing checklists and access to paper copies of forms see:

- [Policy Form and Rate Filing Requirements](#)

Section 631.20, Wis. Stat., and related statutes. Filing and Approval of Forms.

Effective July 1, 2008, changes to Wisconsin law changes the prior approval requirement for many insurance policy forms. Under s. 631.20(1) (c) and (1m), Wis. Stat., insurers may now use certain policy forms if the insurer complies with all the following:

- files the form with the Commissioner 30 days prior to its use;
- files the form in the manner and format, and with the attachments, prescribed by the Commissioner;
- certifies that the form complies with chs. 600 to 655, Wis. Stat., and rules promulgated under chs. 600 to 655, Wis. Stat.

Forms that comply with these requirements will be marked “filed” and insurers may use them 30 days after submission to OCI.

Some policy forms are subject to s. 631.20 (1) (a), Wis. Stat. prior approval and deemer approval:

- health care liability policy forms issued under s. 655.24, Wis. Stat.,
- worker's compensation policy forms,
- Medicare supplement policy forms,
- long-term care insurance policy forms
- warranty contracts,
- forms containing arbitration clauses unless the clause is approved by rule and other forms the Commissioner has directed an insurer to file for approval through order or administrative rule.

CERTIFICATE OF COMPLIANCE AND READABILITY (see [s. Ins 6.05](#), Wis. Adm. Code, Appendix A, and Ins. 6.07, Wis. Adm. Code)

A completed certificate of compliance and readability (COCR) is required with SERFF filings and paper filings. The product used to determine Flesch score, (no. 6 on COCR) is needed for consumer insurance policy submissions. Enter Flesch score under the SERFF Form Schedule tab, Readability score column, or in filing description section of Transmittal document for applicable paper form filings.

Electronic filings submitted through SERFF:

Under Supporting Documentation a submission requirement asks insurers to identify filings containing arbitration or appraisal provisions.

A submission requirement for Life and Annuity asks insurers to identify if submission contains a Long-Term Care rider. Long Term care riders on a Life or Annuity product are to be submitted under the Long-Term Care Type of Insurance (TOI).

Paper filings:

Effective July 1, 2024, all form and rate filings should be filed via SERFF, with limited exceptions. For questions on limited exceptions, email OCRatesandforms@wisconsin.gov.

Agent submitted Medicare Supplement advertisements are an exception. These submissions must be accompanied by a completed Medicare Supplement Advertising Transmittal (which includes the Certificate of Compliance) or substantially similar form. For all other excepted filings, the NAIC Uniform Transmittal Document and a certificate of compliance must be submitted. All emailed submissions must be in PDF format. For access to required filing forms refer to the [OCI Policy Form and Rate Filings Requirements](#) webpage.

- For Property/Casualty filings, use the Property & Casualty Transmittal Document and complete nos. 4, 6, 9, 10, 13, 21 and no. 3 on the Form Filing Schedule page.
- For Life/Health filings, use the Life, Accident & Health, Annuity and Credit Transmittal Document and complete nos. 1, 3, 4, 7, 9, 10, 15, 16 and 17.

Click on link below to access applicable NAIC Uniform Product Coding Matrices to

- [Uniform Property & Casualty Product Coding Matrix](#)
- [Uniform Life, Accident & Health, Annuity Credit Coding Matrix](#)

If you have any questions concerning these changes, please send an e-mail to OCRatesandforms@wisconsin.gov.