

Form filing Procedures as of February 1, 2011

Note: Insurers need to complete the new certification of compliance and readability for all forms submitted on or after February 1, 2011

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 of 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 still subject to s.631.20 (1) (a), 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
- policy forms filed by the Health Insurance Risk-Sharing Plan Authority,
- 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, signed and dated. If the form meets the definition of a consumer insurance policy you must complete item 6. on the certification of compliance and readability. If the form is not a consumer insurance policy, leave 6. blank.

Electronic filings submitted through SERFF:

Effective February 1, 2011, a completed and signed **Certificate of Compliance and Readability** is a submission requirement that must be marked satisfied for form filings.

A new submission requirement asks insurers to identify filings containing arbitration or appraisal provisions.

The readability score should be entered on the form schedule tab and the certificate of compliance and readability is attached to the supporting documentation tab.

Paper filings:

Forms must be accompanied by a completed **NAIC Uniform Transmittal Document**. Insurers are to use the Uniform Product Coding Matrices (UPCM). You can access these forms and codes at the NAIC website: http://www.naic.org/index_industry.htm

A completed and signed **Certificate of Compliance and Readability** must be submitted. The readability score for each form must be listed in the cover letter or in the filing description section of the uniform transmittal document. 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 and 17.

Click on the links for Uniform Product Coding Matrices to select the type of insurance and subtype of insurance codes you will use when submitting a filing.

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