



States, Strength & Speed Aligned

Product Filing Process Checklist of Requirements and Best Practices

This checklist has been designed as a tool to assist with a faster review. It is not a filing submission requirement. It is strongly encouraged to use this tool as a way to streamline the review process and avoid some commonly issued objections.

<u>Yes</u>	<u>No</u>	Submission Requirement and Best Practice
		Was the proper TOI and Filing Type selected? Submission requirements are constructed by Filing Type and the TOI. It is important that the correct filing type and TOI is selected in constructing your filing.
		Was a searchable .PDF document attached? PDF documents that are scanned copies of other documents are not searchable and all forms submitted for approval must be word searchable. When we are unable to use the compare documents and search features or copy/paste it makes a filing more difficult to review and increases review time.
		Is the description of the filing submission under the “General Information” tab? Use the filing description section of SERFF to describe your product filing. Do not attach cover letters.
		Have the applicable Uniform Standards used for drafting of the filing submission been identified? Specify ALL applicable Uniform Standards that were used in the preparation and submission of the filing. If this information is provided in the filing description, please specify and mark this submission requirement as “satisfied” and do not mark it “bypassed”.
		Are all applicable attachments for the Submission Requirements under the applicable Submission Requirement? File all attachments and supporting documentation relative to a particular submission requirement under that submission requirement. Do not attach as a separate submission requirement. For example, ALL actuarial information should be included under the “Actuarial Memorandum” Submission Requirement and the All Statements of Variability and certifications should be included under the “Statement of Variability” Submission Requirement.
		Did you remember to provide an explanation for the use of insert pages? If the filing contains an insert page, an explanation of when the insert page will be used should be included in the filing.
		Only include an Actuarial Memorandum when one is required by the applicable uniform standard.
		Were the Disclosures and Illustrations submitted under Supporting Documentation? Disclosures and Illustrations should be included under the Supporting Documentation tab and not included on the forms tab.
		Did you include a description of any unique features for the filing submission? Describe any innovative or unique features of each policy form should be included in the filing.

	<p>Is the life product sex-distinct or unisex? For life products, state whether the policy is sex-distinct or unisex. If sex-distinct, the company shall confirm that the policy will not be issued in any employer-employee plans that are subject to the Norris decision and/or Title VII of the Civil Rights Act of 1964.</p>
	<p>Is there more than one risk class used? If so, include appropriate policy pages completed for each type of rating used by the company; for example, percentage of standard class premium, extra premium, temporary or permanent flat charge per \$1,000 to demonstrate how the policy will disclose the rates and charges applicable to each type of rating class. This is not intended to require pages for all rating classes, but only examples of each type of rating applied by the company.</p>
	<p>Are there uniquely identified specification pages included in the filing submission? If the policy is for use with more than one plan, the submission shall include a separate set of uniquely numbered specification pages for each plan being submitted for approval, along with a separate actuarial memorandum for each plan. The company may not use the same policy form to provide alternate plans by making any features and benefits described in the policy inapplicable by a zero entry or by indicating that the benefit is not applicable on the specifications page or in the policy. For example, the use of one policy with and without a surrender charge is unacceptable.</p>
	<p>Did you indicate how the application will be used? When filing application forms include a statement of how the application will be used, such as paper, electronic, and/or telephonic. For electronic and telephonic uses, (a) the describe the procedures that will be used to verify the authenticity of the transaction; and (b) include a John Doe sample that shows additional sections and questions that are required to be completed by an applicant, including additional drop downs, scripts, questions, questionnaires or supplements, if the applicant answers questions in a certain way, such as a “yes” response.</p>