

Louisiana Insurers' Conference

**ANNUAL LOUISIANA
INSURANCE COMPLIANCE
SEMINAR & LEGISLATIVE REVIEW**

August 5-7, 2015
Renaissance Hotel | Baton Rouge, LA



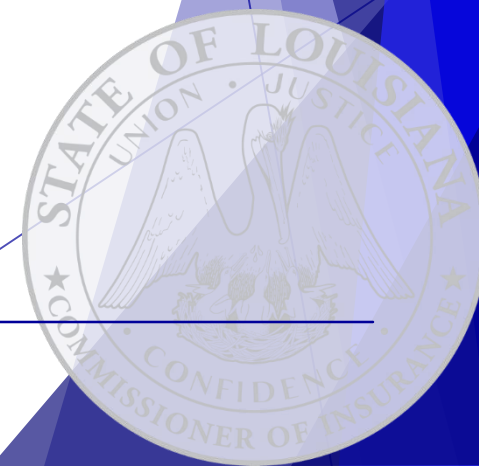
COMPLIANCE CONNECTIONS

Product Filing Matrix

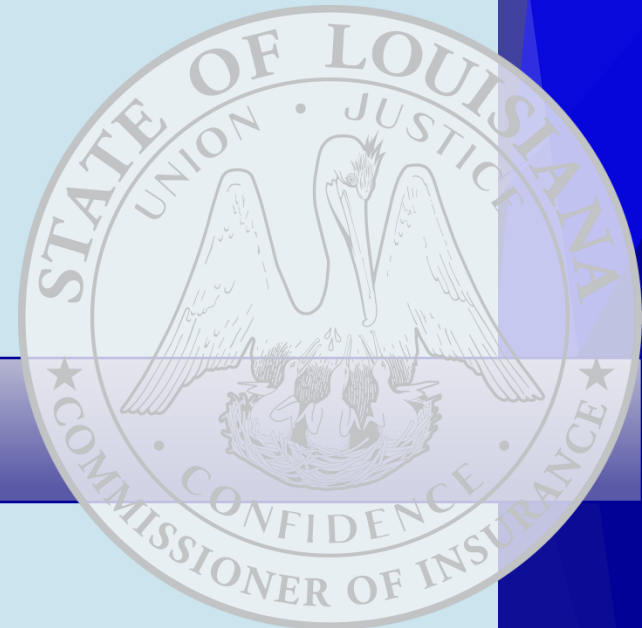
Rachelle Carter

Director, Policy Forms Division

August 6, 2015



Product Filing Matrix (PFM)





Product Filing Matrix

HOME SCREEN

The Home screen serves as an entry point for the Product Filing Matrix. This screen contains links to the following options in the top navigation menu:

- ▶ Search
- ▶ Fee Wizard
- ▶ FAQ
- ▶ Help
- ▶ What's New

Product Filing Matrix

Louisiana Department of Insurance
1702 North 3rd Street Baton Rouge, LA 70802

- Home
- Search
- Fee Wizard
- FAQ
- Help
- What's New

PRODUCT FILING MATRIX

Welcome to the Louisiana Department of Insurance's Product Filing Matrix (PFM). Designed to simplify the filing process for insurers, the PFM will allow you to search filing requirements per product line and generate a Statement of Compliance that displays the legal references related to the insurance product selected.

Additionally, LDI Regulation 78 provides insurers with the ability to certify compliance for certain products as designated in LDI Directive 174. Insurers will certify that a filing complies with all state and federal laws, rules and regulations, and in return, receive expedited approval.



[Begin Your Search](#)

FEE WIZARD



Use the wizard to calculate your fees

[Calculate Fee](#)

FAQ



Get answers to your questions or contact us

[Read FAQs](#)

HELP



Read instructions or access the help manual

[Get Instructions](#)

WHAT'S NEW



See what has been recently added or updated in the PFM

[See What's New](#)

The various legal references described in the Product Filing Matrix have been included for the convenience of the insurance industry. The staff of the Department of Insurance will utilize its best efforts to maintain the accuracy of the information through regular monitoring and through revisions to reflect changes in the law. However, it remains the responsibility of the industry to independently verify legal requirements concerning the filing of forms. Inquiries to the staff relative to specific questions or issues are welcome and encouraged.



Product Filing Matrix

Product Search

- ▶ Statement of Compliance
- ▶ Certification of Compliance
- ▶ View laws and regulations

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- Home
- Search
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- What's New

Product Tree View

- ▶ ANNUITY
- ▶ HEALTH & ACCIDENT INS
- ▶ LIFE
- ▶ PROPERTY AND CASUALTY

Search [Learn More](#)

Find your Statement of Compliance (SOC) by searching for your product below. Additionally, you can find a product by navigating the treeview to the left.

Search Type: Product Reference

Name:

Product Code:

Description:

Search

Clear

Product Search Results

Name	Product Code	Department	Description	
Major Medical	H-Ind01.MM-01	Health	Major Medical Plan issued to Individual Members of an Association - Insurance coverage of hospital, surgical and medical expenses for both in-patient and out-patient services. This plan does not include PPO or POS options.	
Major Medical / PPO	H-Ind01.MM-02	Health	Major Medical PPO Plan issued to Individual Members of an Association - Includes an incentive to receive covered services through a Preferred Provider Organization, while still providing lesser coverage if a non-participating provider is utilized.	
Major Medical / POS	H-Ind01.MM-03	Health	Major Medical POS Plan issued to Individual Members of an Assn - Includes the option of seeking covered services at the point-of-service.	
			Hospital Surgical and Medical Expense Plan issued to Individual Members of an Assn - Insurance coverage of hospital, surgical	

Product Tree View

- ▶ ANNUITY
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- ▶ LIFE
- ▶ **PROPERTY AND CASUALTY**
 - ▶ AVIATION
 - ▶ COMMERCIAL MULTIPLE PERIL
 - ▶ COMMERCIAL VEHICLE
 - ▶ CREDIT INSURANCE
 - ▶ CRIME (BURGLARY & THEFT)
 - ▶ CROP
 - ▶ EARTHQUAKE
 - ▶ FARMOWNERS
 - ▶ FIDELITY & SURETY
 - ▶ FLOOD
 - ▶ HOMEOWNER / AUTO COMBINATI
 - ▶ HOMEOWNERS
 - ▶ LIABILITY
 - ▶ MARINE & TRANSPORTATION
 - ▶ MISCELLANEOUS / OTHER
 - ▶ PERSONAL / COMMERCIAL INTER
 - ▶ PERSONAL VEHICLE
 - ▶ PROPERTY (FIRE & ALLIED)
 - ▶ SPECIALTY INSURERS
 - ▶ STEAMBOILER & LEAKAGE
 - ▶ TITLE
 - ▶ WITHDRAWALS/NONRENEWALS (
 - ▶ WORKERS' COMPENSATION

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Major Medical / PPO	H-Ind01.MM-02	Health	Major Medical PPO Plan issued to Individual Members of an Association - Includes an incentive to receive covered services through a Preferred Provider Organization, while still providing lesser coverage if a non-participating provider is utilized.	
Major Medical / POS	H-Ind01.MM-03	Health	Major Medical POS Plan issued to Individual Members of an Assn - Includes the option of seeking covered services at the point-of-service.	
Hospital Surgical Medical Expense	H-Ind01.MM-04	Health	Hospital Surgical and Medical Expense Plan issued to Individual Members of an Assn - Insurance coverage of hospital, surgical and medical expenses for in-patient services and with limited benefits for out-patient services. This plan does not include PPO or POS options.	
			Hospital Surgical and Medical Expense PPO Plan issued to	

- Home
- Search
- Fee Wizard
- FAQ
- Help
- What's New

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- ▶ ANNUITY
- ▶ HEALTH & ACCIDENT INS
- ▶ LIFE
- ▶ PROPERTY AND CASUALTY
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 - ▶ EARTHQUAKE
 - ▶ FARMOWNERS
 - ▶ FIDELITY & SURETY
 - ▶ FLOOD
 - ▶ HOMEOWNER / AUTO COMBINATI
 - ▶ **HOMEOWNERS**
 - Homeowners
 - Homeowners - Condo/Unit-owners
 - Homeowners - Mobile Homes
 - Homeowners - Tenants
 - ▶ LIABILITY
 - ▶ MARINE & TRANSPORTATION
 - ▶ MISCELLANEOUS / OTHER
 - ▶ PERSONAL / COMMERCIAL INTER

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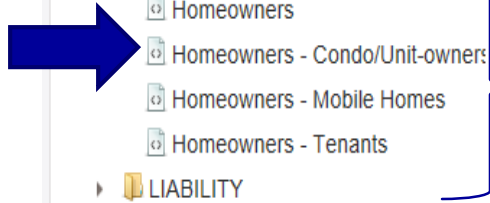
Description:

Search

Clear

Product Search Results

Name	Product Code	Department	Description	
Major Medical	H-Ind01.MM-01	Health	Major Medical Plan issued to Individual Members of an Association - Insurance coverage of hospital, surgical and medical expenses for both in-patient and out-patient services. This plan does not include PPO or POS options.	
Major Medical / PPO	H-Ind01.MM-02	Health	Major Medical PPO Plan issued to Individual Members of an Association - Includes an incentive to receive covered services through a Preferred Provider Organization, while still providing lesser coverage if a non-participating provider is utilized.	
Major Medical / POS	H-Ind01.MM-03	Health	Major Medical POS Plan issued to Individual Members of an Assn - Includes the option of seeking covered services at the point-of-service.	
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 - ▶ MISCELLANEOUS / OTHER
 - ▶ PERSONAL / COMMERCIAL INTER
 - ▶ PERSONAL VEHICLE



BACK



BACK TO SEARCH

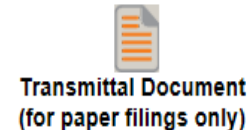
[Print this product](#)

Product: Homeowners

LA Product Code: P0204-010000

Package policy combining real and personal property coverage with personal liability coverage, that protects owners and tenants against loss or damage to their residential property.

All Legal References For Product Compliance



Requirements:

Jump to section:

Section: Form Filing Requirements

[Back To Top ^](#)

Reference	Description
La. R.S. 22:§851 A	The applicable provisions of this Part shall apply to insurance other than ocean marine and foreign trade insurances. This Part shall not apply to life insurance policies or annuities not issued for delivery in this state nor delivered in this state. This Part also shall not apply to any health and accident insurance policy not issued for delivery in this state nor delivered in this state, except for any group policy covering residents of Louisiana, regardless of from where it was issued or delivered.
La. R.S. 22:§861	
Associated References	
LDI Dir 169:Dir 169	Approval of policy forms required.
LDI Reg 78:§10107.B.1	



LOUISIANA DEPARTMENT OF INSURANCE
STATEMENT OF COMPLIANCE
POLICY FORM / RATE / ADVERTISING FILING

Insurer Name: [REDACTED] Product Code: P0204-010000
NAIC #: [REDACTED] Product Name: Homeowners
Company Tracking #: [REDACTED] Policy Holder Type:
Filing Submission Date: [REDACTED]

The Certification of Compliance Form CANNOT BE FILED for this product type.

Form Filing Requirements	Description	Form - Section / Page #
La. R.S. 22:§860 A	Warranties and misrepresentations by the insured made in the negotiation of a contract cannot be deemed material or void the contract unless such is made with the intent to deceive.	[REDACTED]
La. R.S. 22:§864 B(1)	A policy shall specify the names of the parties to the contract. The insurer's name and if not a life insurer, the type of organization shall be clearly shown in the policy.	[REDACTED]
La. R.S. 22:§864 B(2)	A policy shall specify the subject of the insurance.	[REDACTED]
La. R.S. 22:§864 B(3)	A policy shall specify the risks insured against.	[REDACTED]
La. R.S. 22:§864 B(4)	A policy shall specify the time at which the insurance thereunder takes effect and the period during which the insurance is to continue.	[REDACTED]
La. R.S. 22:§864 B(5)	A policy shall include a statement of the premium. If other than life, accident or health, or title insurance, the premium rate should also be specified.	[REDACTED]

- Home
- Search
- Fee Wizard
- FAQ
- Help
- What's New

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- ▶ ANNUITY
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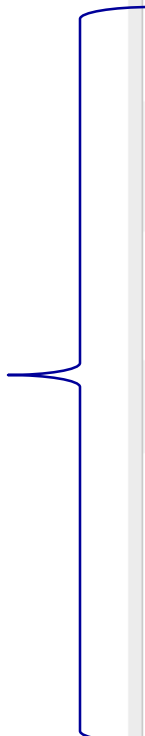
Description:

Search

Clear

Product Search Results

Name	Product Code	Department	Description	
Private Passenger Automobile	P0301-010000	P&C	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	
Commercial Automobile	P0302-010000	P&C	Coverage for motor vehicles for business use; that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	
Business Automobile	P0302-010100	P&C	Coverage to insure vehicles which are owned, leased, hired, or borrowed by businesses, whether they are associations, corporations, partnerships, or sole proprietorships.	
Guaranteed Automobile Protection (GAP)	P1202-000000	P&C	Coverage against financial liability for the deficient balance of a loan, in the event the vehicle is totaled or stolen.	
Homeowner/Auto Combinations	P0030.0001	P&C	A special form of package policy composed of personal automobile and homeowners insurance. Includes: 1. Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents. 2. Package policy combining real and personal property coverage with personal liability coverage that protects owners and tenants against loss or damage to their residential property.	



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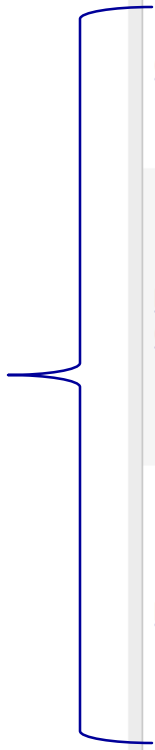
Name:

Product Code:

Description: 

Product Search Results

Name	Product Code	Department	Description
Garage	P0302-010300	P&C	Coverage for bodily injury, property damage or destruction, for which the insured garage and/or its representatives become legally liable as a result of garage operations. Also, coverage for loss to covered auto or automobile equipment left in the insured's care while the insured is attending, servicing, repairing, parking or storing such property as part of garage operations.
MOTOR VEHICLE RENTAL COMPANIES	P2400-000000	P&C	This Part is to govern the qualifications and procedures for the limited licensing of motor vehicle rental or leasing companies to sell or offer insurance in conjunction with the rental of a vehicle as provided in this Part. This Part shall govern the transactions covered in this Part of selling travel or automobile-related products or coverage in connection with and incidental to the rental of vehicles.
Homeowner/Auto Combinations	P0030.0001	P&C	A special form of package policy composed of personal automobile and homeowners insurance. Includes: 1. Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents. 2. Package policy combining real and personal property coverage with personal liability coverage that protects owners and tenants against loss or damage to their residential property.





Product Filing Matrix

Help Center

- ▶ Detailed PFM Help Manual
- ▶ Certified Products List
- ▶ Filing Instructions and Guides
- ▶ Documents

Help Center [Learn More](#)

[Help Manual](#) ←

Help Manual

[Bulletin 2015-01 Filing Procedures for Compliance With the Provisions of the Terrorism Risk Insurance Program Reauthorization Act of 2015](#)

[Regulation 78](#)

[Bulletin 2010-04 Mandatory Use of the System for Electronic Rate and Form Filing \(SERFF\) for Electronic Rate, Rule and/or Policy Form Filings in Louisiana](#)

[Statement of Compliance \(SOC\) - Electronic Completion](#)

[Directive 174](#)

- [Life and Annuity Certified Product Codes](#)
- [Property and Casualty Certified Product Codes](#) ←

P&C Certified Products

[Expedited SERFF Filing Transmittal Documents for Terrorism Risk Insurance Forms and Pricing](#)

Required Forms and Related Documents

- Health
- Life and Annuity
- Property and Casualty

Health Contact LDI Health health@ldi.state.la.us

- [Health or Life & Annuity Compliance Affidavit](#)
- [Locating Product Codes](#)
- [Health Product Codes](#)
- Non-Grandfathered Statements of Compliance:
 - [Non-Grandfathered Individual Student Only Major Medical/HMO](#)



P&C Documents and Instructions

1. [Life and Annuity Certified Product Codes](#)
2. [Property and Casualty Certified Product Codes](#)

[Expedited SERFF Filing Transmittal Documents for Terrorism Risk Insurance Forms and Pricing](#)

Required Forms and Related Documents

Health

Life and Annuity

Property and Casualty

Property and Casualty [Contact LDI P&C pc@ldi.state.la.us](mailto:pc@ldi.state.la.us)

1. [Property and Casualty Filing Instructions](#)
 - [Rate Filing Handbook](#)
 - [Policy Forms Handbook](#)
2. [Property and Casualty Transmittal Instructions](#)
3. [Property and Casualty Transmittal \(For paper filings only\)](#)
4. [Locating Product Codes](#)
 - [Property and Casualty Product Codes](#)
 - [Property and Casualty Product Codes With Requirements](#)
5. [Property and Casualty Products PFM Match to SERFF](#)
 - [P&C Products LDI PFM Match to SERFF PCM](#)
 - [P&C Products LDI PFM Match to SERFF - Excel Version](#)
 - [P&C LDI Current Matrix \(PFM\)](#)
6. [Property and Casualty Filing Fee Description](#)
7. [Property and Casualty Filing Fee Cheat Sheet](#)
8. [Initial-New Program Adoption Form Filing Submission Check List](#)
9. [Bulletin 2015-01 Filing Procedures for Compliance With the Provisions of the Terrorism Risk Insurance Program Reauthorization Act of 2015](#)
10. [Expedited SERFF Filing Transmittal Documents for Terrorism Risk Insurance Forms and Pricing](#)

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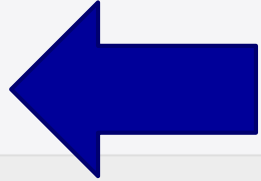
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Frequently Asked Questions [Learn More](#)

- Health
- Life and Annuity
- Property and Casualty



Health FAQ

- Where can I find the requirements for filing a new health product? ▼
- Where do I report problems, or with whom should I speak regarding the Health Product Filing Matrix (PFM)? ▼
- What is the required fee for filing a policy form? ▼
- What is the filing fee for submission of an application, enrollment form or ID Card? ▼
- Do I have to submit the initial premium rates and classification of risks with a new product filing? ▼
- What is the difference between the Statement of Compliance and the Compliance Affidavit? ▼
- Is the Statement of Compliance required for a submission that contains an application, endorsement, exclusionary rider, Medicare Supplement Advertisement or a Medicare Select Plan of Operation? ▼

Frequently Asked Questions [Learn More](#)

Health

Life and Annuity

Property and Casualty

Property and Casualty FAQ

Must the entire Statement of Compliance be completed?

▲ Does the Statement of Compliance need to be submitted on a PER COMPANY basis?

If the form filing is for more than one company, and ALL the forms are the same, only ONE Statement of Compliance need be submitted. However, all companies should be listed on the one Statement of Compliance.

Must a Statement of Compliance be submitted with all filings, even Certified filings?

Is there a difference between the Statement of Compliance and the Certification of Compliance?

How do I fill out the Statement of Compliance?

Will my policy be disapproved if the Statement of Compliance is not complete?

Where is the Statement of Compliance located on the DOI web site?

What do you do if you can't find the type of insurance needed in the Product Filing Matrix?

Must I submit more than one Statement of Compliance on a Multi-Peril filing?

Is the Statement of Compliance required for adoption filings?

Must adoption filings be made under separate cover from independent form filings?

Does the \$20 adoption filing fee cover more than one designation?

How do I figure out the fees for a filing?

Must an additional filing fee be sent with my resubmission?

Why must I submit a new filing fee with my resubmission?

Questions?

*Office of Property & Casualty
Policy Forms Division*

(225) 342-5203

(800) 259-5300

www.lidi.la.gov

Product Filing Matrix (PFM):

<http://ia.lidi.state.la.us/productmatrix/>

Rachelle Carter

Director of Policy Forms

August 6, 2015