

FLORIDA OFFICE OF
INSURANCE REGULATION



I-File Forms & Rates Filing Search System

User Guide

January 2018

Table of Contents

Introduction	3
Quick Search	3
Advanced Search	4
Results	5
Public Comments	5
Requesting Documents.....	6
History	7

Introduction



FLORIDA OFFICE OF
INSURANCE REGULATION

I-File Forms & Rates Filing Search

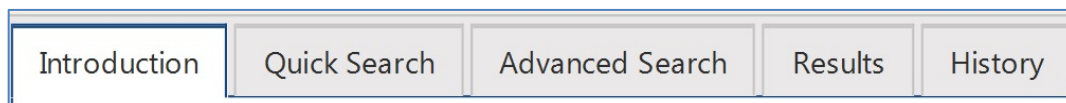
Note: All filings made prior to [1/5/2001](#) are not available for review

Disclaimer: Displayed rate changes may not fully reflect increases and decreases due to claims of trade secret

The Florida Office of Insurance Regulation’s (Office) I-File Forms & Rates Filing Search System provides the public with access to thousands of life and health and property and casualty insurance company form and rate filings. Filings submitted to the Office from January 5, 2001, to the present are available.

A disclaimer is listed in red at the top of the screen. This disclaimer notes that displayed rate changes may not fully reflect increases and decreases due to claims of trade secret. For more information on Florida’s law regarding trade secret documents, please see Section [624.4213, Florida Statutes](#).

Five tabs across the top of the page help users navigate the I-File System: “Introduction,” “Quick Search,” “Advanced Search,” “Results,” and “History.”

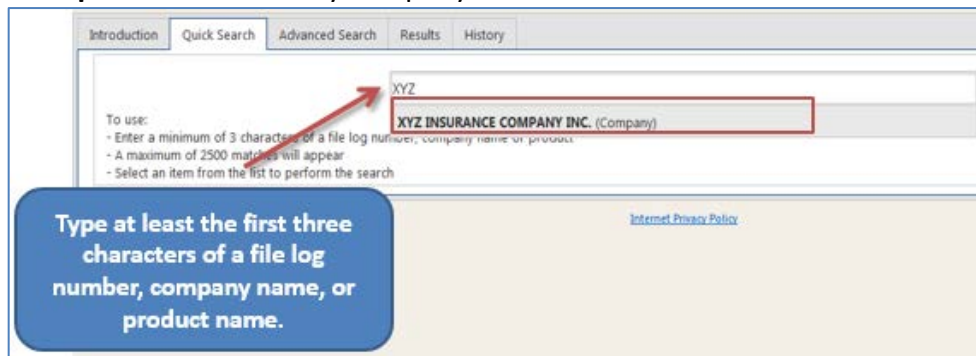


To start a form or rate filing search, two tab options are available to help you locate a filing: “Quick Search” and “Advanced Search.”

Quick Search

The “Quick Search” tab allows a user to search a file log number, company name, or product name. To perform this search, begin by typing at least the first three characters of a file log number, company name, or product name and select an item from the drop-down menu.

Example: Quick Search by company name



A Results page will now appear. The “Results” page lists all the form and rate documents available for that company with options to filter the results by product, filing type, and date, among others. The system search filter defaults to the “Date Filed.” If you do not see the filing you are looking for on the current results page, look to the Pages Toolbar at the bottom of the page. This toolbar allows you to navigate between page numbers and view more results.

Advanced Search

The “Advanced Search” tab option will allow you to narrow the scope of a search by providing a list of criteria that enables you to filter results when looking for a particular filing. When using the “Advanced Search” option, entering more information will return more specific selections. There is an advanced search option available for life and health filings, as well as, property and casualty filings.

Life & Health

Property & Casualty

Enter Criteria (Check box to display in results)

Company Name:
 Filing Prefix
 File Log Number: Company FEIN:
 NAIC Company Code: NAIC Group Code:
 Line of Business:
 Type of Insurance:
 Sub Type of Insurance:
 Product Category:
 Filing Type: Forms Only Rates Only Both (Forms & Rates)
 Policy/Form Number: Marketing Name:
 PPACA Compliant *: (Check to search for PPACA compliant filings)

Begins With Contains

* Filings that include new PPACA -compliant forms and/or rates (new product or modifications to existing products sold on or off the exchange/marketplace) including the essential health benefits to be effective on or after January 1, 2014. Displayed rate changes may not fully reflect increases and decreases due to claims of trade secret.

Date Filed: From: To: Or
 Date Closed: From: To: Or
 Final Action:
 Keywords:

Select Additional Values to Return:

Rate Change Requested (%)

Avg Min Max

Rate Change Approved (%)

Avg Min Max

Trend Approved (%)

Avg Min Max

Benefit Change Requested (Avg) (%)

Benefit Change Approved (Avg) (%)

Number Of Group Certificates or Individual Policies

Total Annualized Premium Volume

Results

After entering criteria in either the “Quick Search” or “Advanced Search” tabs, results are displayed under the “Results” tab. As an example, a property and casualty form or rate filing can be viewed by clicking on the arrow to the left of the filing.

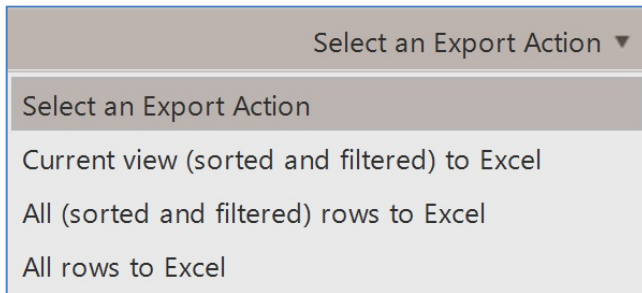
Filtering Results


Filters may be applied to the results to further refine the search. Depending on the type of field (character, date, numeric), the filter criteria is different.

Click to Submit a Comment (health only)	File Log Number	Company Name * (* group filing)	Product	Filing Type	Date Filed	Date Closed	Final Action
---	-----------------	---------------------------------	---------	-------------	------------	-------------	--------------

Exporting Results



Results may be exported in their entirety or only those which meet the filtered criteria.



After selecting the export method, click the download icon  to the right of the “Select an Export Action” to export the results.

Public Comments

Health insurance form and rate filings include an option for public comments. To make a comment, go to the “Click to Submit a Comment (health only)” column on the page (second column) and select the comment icon located to the left of the file log number.

Click to Open Filing	Click to Submit a Comment (health only)	File Log Number
▶		17-21984
▶		17-21906

Another comment icon is available when a filing has been opened and is located at the bottom of the displayed information under “Filing Actions.”

Upon selecting the comment box, a new “Consumer Comments” window will appear. Enter your information, answer the math question correctly, and select the “Submit” button.

Consumer Comments

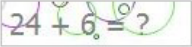
File Log Number:

Company Name:

***Email Address:**

***Comments:**

Acknowledgement
I acknowledge that I have not included any personal or private health information, such as my policy number, my or my family member's medical condition, physician name, or any other information of a personal nature. I further acknowledge that my response will become part of this filing's record, and as such, may be reviewed by OIR staff and the public.

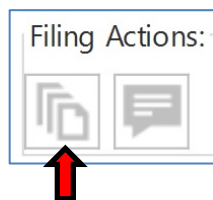


[Get new challenge](#)

***Enter answer from the image above:**

Requesting Documents

To request documents from the filing, select the documents icon, which looks like multiple pages, and is located under the “Filing Actions” section.



Upon selecting the “Filing Actions” icon button, a new “Filing Document Request” window will appear listing the available documents in the filing, the date submitted, and whether the document has been stamped approved, disapproved, or withdrawn.

Filing Document Request

Below is a list of all documents in the selected filing. To request a single PDF containing all documents or all stamped documents select the option provided below. If you are requesting individual documents, select the option and then check each document. Enter an email address and an image answer and then click the Submit button to submit the request.
NOTE: Documents marked as trade secret cannot be requested.

File Log Number:

Select an action:
 Select an action...

<input type="checkbox"/>	Document Title/Type	Form Number	Document Date	Stamped?
<input type="checkbox"/>	Cover Letter Cover Letter		10/31/2011	
<input type="checkbox"/>	Explanatory Memorandum Explanatory Memorandum		10/31/2011	
<input type="checkbox"/>	Manual Pages Miscellaneous		10/31/2011	

To request documents, click the “Select an Action” window and a drop-down menu will appear. Three options are available to request filing documents. The first option is “Single Request, entire filing,” which is every publicly available document related to the filing. The second option “Single request, only STAMPED documents,” are filing documents the Office applied a label to, such as, but not limited to approved, disapproved, withdrawn, replaced documents, etc. The third option “Multiple requests,” allows you to only select the specific documents you want to receive. Place a checkmark in the box next to each document requested. Please note that any documents marked “Trade Secret” are not available as a public record and cannot be selected. Provide a valid e-mail address, the correct answer to the math question, and then select the submit icon. If the multiple request method was chosen, select which documents the request pertains to.

Select an action:
 Select an action...

Select an action...

- Single request, entire filing
- Single request, only STAMPED documents
- Multiple requests, one for each checked document below

History

The “History” tab provides a history of the user’s searches during current and previous visits to the I-File System. At any time, a previous search may be repeated by selecting the magnifying glass at the top of the second column entitled “Click to Search.” The magnifying glass will take you back to the former Results pages for that search.

Introduction	Quick Search	Advanced Search	Results	History
Clear all				
	Click to Search	Search Type	Run Date	
	🔍	Quick Search	11/16/2017 04:38:29 PM	
	🔍	Quick Search	11/16/2017 04:37:47 PM	
	🔍	Quick Search	11/16/2017 04:34:47 PM	
	🔍	Quick Search	11/16/2017 04:29:57 PM	
	🔍	Quick Search	11/16/2017 04:29:42 PM	
	🔍	Quick Search	11/16/2017 10:28:28 AM	



**FLORIDA OFFICE OF
INSURANCE REGULATION**

**J. Edwin Larson Building
200 East Gaines Street
Tallahassee, Florida 32399
(850) 413-3140**

For more information about the Office, visit www.floir.com.