



INFORMATIONAL MEMORANDUM
OIR-05-16M
ISSUED
September 13, 2005
Florida Office of Insurance Regulation
Kevin McCarty, Commissioner

To All Property & Casualty and Life & Health Insurers in the State of Florida

Changes in the I-File User Interface

The purpose of this Memorandum is to notify I-File users that effective Monday, October 10, 2005, companies submitting form and/or rate filings via I-File to the Florida Office of Insurance Regulation ("Office") will notice several changes in the user interface.

In an effort to conform to the NAIC's product coding standards, the Office has made a change from multiple Line of Business screens to a uniform set of screens for product selection and creation. The new screen titles are as follows:

- 1 – Select the Line of Business
- 2 – Select the Type of Insurance
- 3 – Select the Sub Type of Insurance

Selections made in each of these steps will form a product.

The following section will outline the changes in the user interface:

- 1 – The "Select Type of Insurance" screen has changed to "Select Area of Insurance" to avoid confusion with the "Select the Type of Insurance" screen that appears later in the filing process.

Select Area of Insurance

Select the area of insurance for this filing. Click "Next" to continue.

Select area of Insurance

☐ Property & Casualty

☐ Life & Health

☐ Specialty

2 – The “Select Submission Option” screen, which appears when Life & Health has been selected as the area of insurance, has been revised as well. Under the Multi-State Filing option, the words “states listed” have been hyperlinked and now display the list of states for which you may receive a simultaneous review and approval by selecting that option.

Select Submission Option

Please select a submission option for this filing.

Click "Next" to continue.

Select Submission Option

☐ **Florida Only Filing**

Selecting "Florida Only Filing" indicates that you wish to have your product submission reviewed for use in the State of Florida only.

☐ **Multi-State Filing**

Selecting this option indicates that you wish to use "Multi-State Filing" for product submissions to obtain cooperative review by the [states listed](#). This is a voluntary program initiated by the states and is provided for your convenience.

Please note that to submit a "Multi-State Filing", the carrier(s) you represent must have a valid, active Certificate of Authority in the states of **California, Florida, and Texas**. Additionally, any action by this program does not constitute, imply, or convey any additional authorities to the submitting carrier(s) other than those previously granted by the associated states.

Note that if you are licensed in any of the other states participating in this program, acceptance of your filing will result in an approval from those states.

Before submitting your filing for Multi-State Review, you must read and agree to the [Terms of Use and Agreement](#).

If you have any questions concerning which of these selection options is appropriate for your filing, please contact your IFile host, the Florida Area of Life and Health Forms and Rates via email at lhfrbureau@fldfs.com or call 1-850-413-3152 (Forms Section) or 1-850-413-3151 (Rates Section).

Below is the window displayed by clicking “states listed”. The list of participating states is continuously changing and will soon include Louisiana and the District of Columbia.



3 – The “Select Line of Business” screens have been modified, and as mentioned before, split into three separate sections (Select the Line of Business, Select Type of Insurance, and Select Sub Type of Insurance). Below is an example of the new “Select the Line of Business” screen.

Select the Line of Business

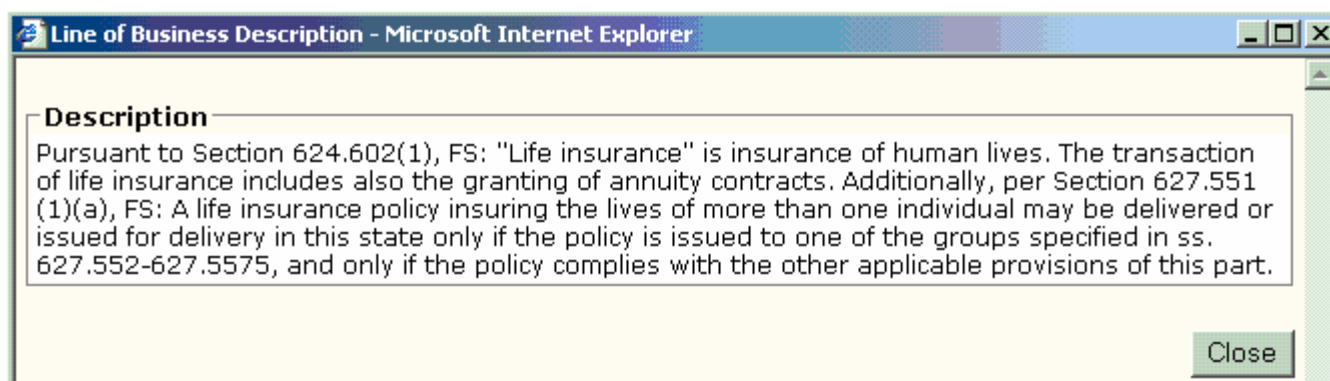
Please select one line of business for this filing. You are currently authorized to submit a filing for all the lines of business that are **bold**. You may choose to create a filing for one of the unauthorized lines, but you will not be able to submit your filing until you have the Office's authorization.

Click "Next" to continue.

Select Line of Business

- ☒ **Accident and Health Products (450)**
- ☐ Continuing Care Retirement Community (CCRC) Plans (720)
- ☒ **Credit Disability Products (441)**
- ☒ **Credit Life Products (440)**
- ☐ Discount Medical Plans (709)
- ☐ Fraternal Accident and Health Products (430)
- ☐ Fraternal Life and/or Annuity Products (425)
- ☒ **Group Life and/or Annuity Products (410)**
- ☐ Health Flex Plans (710)

Submitters will notice that each Line of Business now contains an NAIC or Florida only code in parenthesis. Each LOB is also hyperlinked with a description for that LOB (see example below for “Group Life and/or Annuity Products”).



This same functionality will exist for the “Select the Type of Insurance” and “Select the Sub Type of Insurance” screens as well (see below).

Select the Type of Insurance

Please select one Type of Insurance for this filing. You are currently authorized to submit a filing for all the Type of Insurances that are **bold**. You may choose to create a filing for one of the unauthorized Types of Insurance, but you will not be able to submit your filing until you have the Office's authorization.

Click "Next" to continue.

Select Type of Insurance

- ☐ Annuities - Assumption Agreement (A01)
- ☐ Annuities - Other (A10)
- ☒ Group Annuities - Deferred Non-Variable and Variable (A02.1G)
- ☐ Group Annuities - Immediate Non-Variable and Variable (A06.1G)
- ☐ Group Annuities - Special (A07G)
- ☐ Group Annuities - Unallocated (A08G)

Select the Sub Type of Insurance

Please select one Sub Type of Insurance for this filing. You are currently authorized to submit a filing for all the Sub Types of Insurance that are **bold**. You may choose to create a filing for one of the unauthorized Sub Types of Insurance, but you will not be able to submit your filing until you have the Office's authorization.

Click "Next" to continue.

Select Sub Type of Insurance

- ☐ Fixed Premium (A02.1G.001)
- ☒ Flexible Premium (A02.1G.002)
- ☐ Single Premium (A02.1G.003)
- ☐ Modified Single Premium (A02.1G.004)
- ☐ Limited Flexible Premium (A02.1G.005)

Note:

1. If an LOB, selected by a user in the “Select the Line of Business” screen has only one TOI and one Sub-TOI associated with it, the user would not see the “Select the Type of Insurance” or the “Select the Sub-Type of Insurance” screens. Instead the system would navigate the user to the “Select Purpose” screen.
2. If an LOB, selected by a user in the “Select the Line of Business” screen has more than one TOI, the system would render the “Select the Type of Insurance” screen. If the user selects a TOI, which has only ONE Sub-TOI associated with it, the system would not render the “Select the Sub-Type of Insurance” screen. Instead, the system would render the “Select Purpose” screen.

4 – Discount Medical Plan Organization (DMPO) filings have been removed from the “Select Type of Filing” screen and moved to the “Select the Line of Business” screen under the Life & Health area of insurance.

Select the Line of Business

Please select one line of business for this filing. You are currently authorized to submit a filing for all the lines of business that are **bold**. You may choose to create a filing for one of the unauthorized lines, but you will not be able to submit your filing until you have the Office's authorization.

Click "Next" to continue.

Select Line of Business

- ☐ Accident and Health Products (450)
- ☐ Continuing Care Retirement Community (CCRC) Plans (720)
- ☐ Credit Disability Products (441)
- ☐ Credit Life Products (440)
- ☒ **Discount Medical Plans (709)**
- ☐ Fraternal Accident and Health Products (430)

5 – After selecting a Filing Purpose (i.e., Forms Only), users will notice a newly created “Filing Verification” screen (see below).

Filing Verification

You have selected the following options while creating this filing. Please click "Continue" to complete the filing creation process or click "Cancel" to restart the filing creation process.

Area: Life & Health
Line of Business: Individual Life and/or Annuity Products
Type of Insurance: Individual Annuities - Special
Sub Type of Insurance: Equity Indexed
Product: Individual Nonvariable Annuities Special Equity Indexed
Purpose: Forms Only

Clicking “Cancel” will bring the user back to the Filing Wizard screen to start the filing creation process over. Clicking “Continue” will bring the user to the “New Filing Created” screen where the user is able to give the filing a name and/or a password.

6 – In the Filing Workbench, the column titled “Line of Business” has been changed to “Product.

Filing Workbench					
Below is a list of your filings that have not yet been submitted. Choose the one you wish to work on by clicking on its Work Unit Number.					
Choose a filing to work on					
Work Unit Number/ File Log Number **	Filing Purpose	Product	Name	Type	Date Created
W03-037900	Forms Only	Individual Nonvariable Life Other		Or	3/14/2003 03:51:47 PM
W03-053460	Forms Only	Individual Nonvariable Life Other		Or	5/23/2003 04:14:37 PM

The remainder of the user interface remains unchanged.

In addition to these interface changes, any filings that have not been updated (i.e., completion of / update to a filing component) in the last 6 months (180 days) will be deleted from I-File. This will be a continuing process, and therefore, I-File workbenches will no longer contain any filings that have not been updated for 180 days.

IMPACT OF CHANGES ON EXISTING FILINGS (Filings in User’s Workbench)

1. All filings that have not been updated for 6 months as of 5:00PM EST on Friday, October 7, 2005 will be deleted from I-File.
2. Below is a list of the lines of business that will no longer be available (with the current LOB and SubLOB combinations in parenthesis). Some have been replaced by new products.

Property & Casualty

- Ocean Marine (080)
- Fire (010)
- Allied Lines (020)
- Commercial Multi-Peril (050)
- Inland Marine (090)
- Auto Warranties (106)
- Medical Malpractice (110)
- Workers Compensation (160)
- Private Passenger Auto Liability (192)
- Commercial Automobile Liability (194)
- Other Liability (170)
- Aircraft (220)
- Credit (280)
- Industrial Fire (300)
- Industrial Extended Coverage (520)
- Home Warranties (607)
- Service Warranties (Non-Auto) (608)
- Miscellaneous Casualty (620)
- Premium Finance (728)

Life & Health

Fraternal Health Withdrawal Notice (430 / 430WIT)

Non-Fraternal Accident & Health HSA/HRA Enrollment Information (450 / 450HSA)

Non-Fraternal Accident & Health Withdrawal Notice (450 / 450WIT)

HMO HSA/HRA Enrollment Information (718 / 718HSA)

HMO Withdrawal Notice (718 / 718WIT)

(In addition, the Combination options in the “Filing Purpose” section for Life & Health filings have been removed.)

Any filings associated with the above mentioned lines of business will become invalid and therefore unable to be submitted if not done so before 5:00PM EST on Friday, October 7, 2005.

For further information please contact the following:

Property and Casualty Product Review (Forms & Rates) – (850) 413-3146

Life and Health Product Review (Forms) – (850) 413-3152

Life and Health Product Review (Rates) – (850) 413-3151