

FLORIDA OFFICE OF  
INSURANCE REGULATION

KEVIN M. McCARTY  
*Insurance Commissioner*



# I-File Forms & Rates Filing Search System

Florida Health Insurance Advisory Board Meeting  
July 30, 2013

Rebecca Matthews,  
Deputy Chief of Staff/Government Affairs

**Kevin M. McCarty, Commissioner**

OIR Business Units

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## Welcome

The Office serves Floridians through its responsibilities for regulation, compliance and enforcement of statutes related to the business of insurance. The Office is also entrusted with the duty of carefully monitoring statewide industry markets.



Insurance Types



Company Filing Information



Government Affairs



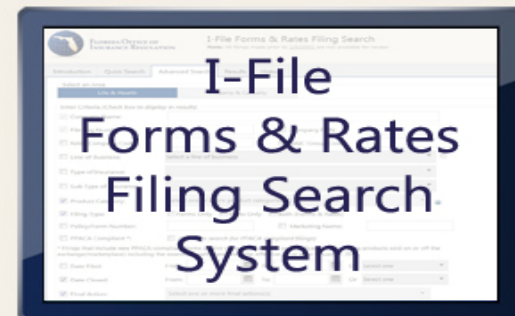
Industry Data/Reports



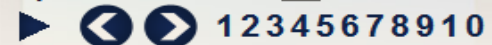
Newsroom



About the Office



OIR launches new and improved "I-File Forms & Rates Filing Search" system. Access now. >>



# Instruction Manual and the I-File System

**Company Filing** | **Industry Data** | **Insurance Types** | **Government Affairs** | **Newsroom** | **About the Office**

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## I-File Forms & Rates Filing Search

The Florida Office of Insurance Regulation (Office) provides the general public with access to thousands of insurance company form and rate filings as part of the "I-File Forms & Rates Filing Search" system. This system contains relevant filings for both the Life & Health and Property & Casualty lines of business. Users can search, view and/or download publicly available information related to these types of filings from January 5, 2001 to the present.

There are several search options available for users. Those most commonly used include the "Quick Search" and "Advanced Search" features. The "Quick Search" feature enables the user to obtain information by entering either a company name, file log number or product name. For users who wish to select more detailed criteria and narrow the scope of a search, the "Advanced Search" feature provides these options, including the ability to filter results based upon multiple criteria or predefined search options.

Users are also given an opportunity to provide feedback on Health form and rate filings in the "I-File Forms and Rates Filing Search" system. When searching Health filings, a "Consumer Comment" icon is accessible to the left of each file log number/company name. By selecting this icon, a new page is automatically displayed with information about the company and filing. Additional fields are provided to give the user an opportunity to enter their contact information and submit feedback to the Office about the form or rate filing. It is strongly recommended that users refrain from providing any sensitive personal information through this forum. All comments and feedback are subject to Florida's broad public records laws.

### General Instructions

To get started, it is recommended that users review the "Instruction Manual" for general instructions and helpful tips on how to access a particular Property & Casualty and/or Life & Health form or rate filing. Click on the link below to access this manual:

[Instruction Manual](#)

### Accessing the "I-File Forms & Rates Filing Search" System:

Enter the "I-File Forms & Rates Filing Search" system by clicking on the link below:

[I-File Forms & Rates Filing Search](#)

### COMING SOON

*Video tutorials to aid users in searching the system.*

### Consumer Contact Information for Questions and/or Complaints:

If you have questions about your policy, benefits or rates, or if you would like to file a formal complaint about your insurance provider, please contact the Department of Financial Services' Consumer Services toll-free helpline at (877) 693-5236 or visit their website at: [www.myfloridacfo.com](http://www.myfloridacfo.com).



# Welcome to the I-File System



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

Introduction Quick Search Advanced Search Results History

Welcome to the Florida Office of Insurance Regulation's (Office) Forms and Rates Search System most commonly referred to as the I-File system.

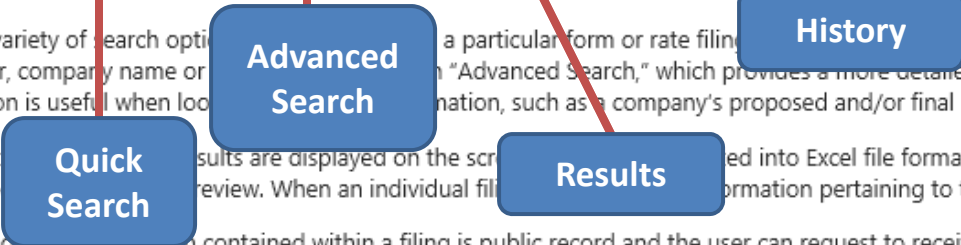
I-File gives users the ability to search form and rate filings submitted by property & casualty and life & health insurance companies who are licensed in the state of Florida. Filing information can be accessed from January 5, 2001 to the present.

There is a variety of search options available to search for a particular form or rate filing. The "Quick Search" function where the user enters only a file log number, company name or policy number. The "Advanced Search," which provides a more detailed list of options to broaden or narrow the search. This function is useful when looking for specific information, such as a company's proposed and/or final statewide rate effects for a particular filing.

After initiating a search, the results are displayed on the screen. The results can be downloaded into Excel file format. Any of the individual filings displayed on this list can be selected for review. When an individual filing is selected, the information pertaining to that filing is displayed.

Most form and rate information contained within a filing is public record and the user can request to receive a free copy of one or more of these documents electronically. However, information within a filing marked as "Trade Secret" is confidential and cannot be shared publicly.

For more information including instructions, please visit the [Filing Search](#) page on our main site.



[Internet Privacy Policy](#)



FLORIDA OFFICE OF  
INSURANCE REGULATION

# Quick Search



FLORIDA OFFICE OF  
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## I-File Forms & Rates Filing Search

Note: All filings made prior to 1/5/2001 are not available for review

Introduction

Quick Search

Advanced Search

Results

History

To use:

- Enter a minimum of 5 characters of a file
- A list of matches will appear
- Select an item from the list to perform the search

XYZ H

**XYZ HEALTH INSURANCE COMPANY** (Company)

[Internet Privacy Policy](#)

Search by file log number,  
company name, or product  
name.



FLORIDA OFFICE OF  
INSURANCE REGULATION

# Form and Rate Information

12-20151	XYZ HEALTH INSURANCE COMPANY	Medicare Supplement Other	Forms	12/14/2012	01/08/2013	APPROVED
12-20067	XYZ HEALTH INSURANCE COMPANY	Medicare Supplement Other	Forms	12/12/2012	12/17/2012	APPROVED
12-19875	XYZ HEALTH INSURANCE COMPANY	Group Health Major Medical S...	Rates	12/07/2012	01/29/2013	APPROVED

**FLR 12-19875**    XYZ HEALTH INSURANCE COMPANY

**Filing Information:**

Company FEIN:	123456789	NAIC Group Code:	0001
Date Filed:	12/07/2012	NAIC Company Code:	10000
Date Closed:	01/29/2013	Area:	LandH
Final Action:	APPROVED	Filing Type:	Rates
Line of Business:	450 Accident and Health Products		
Type of Insurance:	H16G Group Health - Major Medical		
Sub Type of Insurance:	H16G.003G Small Group Only - Other		
Product Name:	Group Health Major Medical Small Group Only		
Keyword(s):	LandH_PPACA		

**Group Information:**

Company Name	Company FEIN	NAIC Company Code	NAIC Group Code
XYZ HEALTH INSURANCE COMPANY	123456789	10000	0001

**Rate Information:**

Rate Change Requested (Avg) (%):	1.8	Rate Change Approved (Avg) (%):	1.8	Trend Approved (Avg) (%):	0
Rate Change Requested (Min) (%):	1.1	Rate Change Approved (Min) (%):	1.1	Trend Approved (Min) (%):	0
Rate Change Requested (Max) (%):	2.5	Rate Change Approved (Max) (%):	2.5	Trend Approved (Max) (%):	0
Benefit Change Requested (Avg) (%):	0	Number of Grp Certs or Ind Policies:	140,064		
Benefit Change Approved (Avg) (%):	0	Total Annualized Premium Volume:	1,088,355,590		

**Form Information:**

Form Number	Marketing Name
13014 0303R SR	PPO Standard Plan Option 1
13016 0303R SR	PPO Standard Plan Option 2
13018 0303R SR	PPO Basic Plan Option 1
19297 0400SR SR	
20885 0107R BCA	
21195 0107R BCA	
23403 0808 BCA	
23640 0209 BCA	
60763 0107R BCA	
62094 0303 SR	

**Filing Actions:**

⏪ ⏩

**Filing Information**

**Rate Information**

**Form Information**

**Filing Actions**





# Requesting Documents

▶	12-20151	XYZ HEALTH INSURANCE COMPANY	Medicare Supplement Other	Forms	12/14/2012	01/08/2013	APPROVED
▶	12-20067	XYZ HEALTH INSURANCE COMPANY	Medicare Supplement Other	Forms	12/12/2012	12/17/2012	APPROVED
▶	12-19875	XYZ HEALTH INSURANCE COMPANY	Group Health Major Medical S...	Rates	12/07/2012	01/29/2013	APPROVED

**FLR 12-19875** | XYZ HEALTH INSURANCE COMPANY

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Company FEIN:	123456789	NAIC Group Code:	0001
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Final Action:	APPROVED	Filing Type:	Rates
Line of Business:	450 Accident and Health Products		
Type of Insurance:	H16G Group Health - Major Medical		
Sub Type of Insurance:	H16G.003G Small Group Only - Other		
Product Name:	Group Health Major Medical Small Group Only		
Keyword(s):	LandH_PPACA		

**Group Information:**

Company Name	Company FEIN	NAIC Company Code	NAIC Group Code
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Rate Change Requested (Min) (%):	1.1	Rate Change Approved (Min) (%):	1.1	Trend Approved (Min) (%):	0
Rate Change Requested (Max) (%):	2.5	Rate Change Approved (Max) (%):	2.5	Trend Approved (Max) (%):	0
Benefit Change Requested (Avg) (%):	0	Number of Grp Certs or Ind Policies:	140,064		
Benefit Change Approved (Avg) (%):	0	Total Annualized Premium Volume:	1,088,355,590		

**Form Information:**

Form Number	Marketing Name
13014 0303R SR	PPO Standard Plan Option 1
13016 0303R SR	PPO Standard Plan Option 2
13018 0303R SR	
19297 0400SR SR	
20885 0107R BCA	
21195 0107R BCA	
23403 0808 BCA	
23640 0209 BCA	
60763 0107R BCA	
62094 0303 SR	

**Filing Actions:**

Requesting Documents

↗



# Multiple Requests – Recommended Documents

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: 12-19875

Request Type:

Multiple requests, one for each checked document below

\*Email Address:



\*Enter answer from the image above:

<input type="checkbox"/>	Document Title/Type	Form Number	Document Date	Document Status
<input type="checkbox"/>	Cover Letter		01/28/2013	
<input type="checkbox"/>	Cover Letter			
<input type="checkbox"/>	UDL USDL/Transmittal		01/28/2013	
<input type="checkbox"/>	Rates_Clarification_1st MSWORD		12/27/2012	
<input type="checkbox"/>	Rates_Clarification_2nd MSWORD		01/24/2013	
<input checked="" type="checkbox"/>	Rate Filing Summary MSWORD		01/29/2013	
<input checked="" type="checkbox"/>	Rates_SmGrp_Approval MSWORD		01/29/2013	
<input type="checkbox"/>	Florida Office of Insurance Regulation [RE: Filing... EMAIL		12/27/2012	
<input type="checkbox"/>	Florida Office of Insurance Regulation [RE: Filing... EMAIL		01/24/2013	
<input type="checkbox"/>	Florida Office of Insurance Regulation [RE: Filing... EMAIL		01/29/2013	

Rate Filing Summary

Final Action Letter





# Leave a Comment

▶	12-20151	XYZ HEALTH INSURANCE COMPANY	Medicare Supplement Other	Forms	12/14/2012	01/08/2013	APPROVED
▶	12-20067	XYZ HEALTH INSURANCE COMPANY	Medicare Supplement Other	Forms	12/12/2012	12/17/2012	APPROVED
▶	12-19875	XYZ HEALTH INSURANCE COMPANY	Group Health Major Medical S...	Rates	12/07/2012	01/29/2013	APPROVED

**FLR 12-19875** | XYZ HEALTH INSURANCE COMPANY

Filing Information:

<i>Company FEIN:</i>	123456789	<i>NAIC Group Code:</i>	0001
<i>Date Filed:</i>	12/07/2012	<i>NAIC Company Code:</i>	10000
<i>Date Closed:</i>	01/29/2013	<i>Area:</i>	LandH
<i>Final Action:</i>	APPROVED	<i>Filing Type:</i>	Rates
<i>Line of Business:</i>	450 Accident and Health Products		
<i>Type of Insurance:</i>	H16G Group Health - Major Medical		
<i>Sub Type of Insurance:</i>	H16G.003G Small Group Only - Other		
<i>Product Name:</i>	Group Health Major Medical Small Group Only		
<i>Keyword(s):</i>	LandH_PPACA		

Group Information:

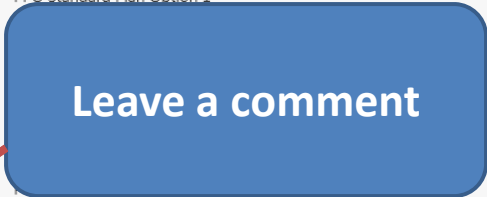
<i>Company Name</i>	<i>Company FEIN</i>	<i>NAIC Company Code</i>	<i>NAIC Group Code</i>
XYZ HEALTH INSURANCE COMPANY	123456789	10000	0001

Rate Information:

<i>Rate Change Requested (Avg) (%)</i> :	1.8	<i>Rate Change Approved (Avg) (%)</i> :	1.8	<i>Trend Approved (Avg) (%)</i> :	0
<i>Rate Change Requested (Min) (%)</i> :	1.1	<i>Rate Change Approved (Min) (%)</i> :	1.1	<i>Trend Approved (Min) (%)</i> :	0
<i>Rate Change Requested (Max) (%)</i> :	2.5	<i>Rate Change Approved (Max) (%)</i> :	2.5	<i>Trend Approved (Max) (%)</i> :	0
<i>Benefit Change Requested (Avg) (%)</i> :	0	<i>Number of Grp Certs or Ind Policies:</i>	140,064		
<i>Benefit Change Approved (Avg) (%)</i> :	0	<i>Total Annualized Premium Volume:</i>	1,088,355,590		

Form Information:

<i>Form Number</i>	<i>Marketing Name</i>
13014 0303R SR	PPQ Standard Plan Option 1
13016 0303R SR	
13018 0303R SR	
19297 0400SR SR	
20885 0107R BCA	
21195 0107R BCA	
23403 0808 BCA	
23640 0209 BCA	
60763 0107R BCA	
62094 0303 SR	



Filing Actions:



# Leave a Comment

12-20151	XYZ HEALTH INSURANCE COMPANY	Medicare Supplement Other	Forms	12/14/2012	01/08/2013	APPROVED
12-20067	XYZ HEALTH INSURANCE COMPANY	Medicare Supplement Other	Forms	12/12/2012	12/17/2012	APPROVED
12-19875	XYZ HEALTH INSURANCE COMPANY	Group Health Major Medical S...	Rates	12/07/2012	01/29/2013	APPROVED

**FLR 12-19875** | XYZ HEALTH INSURANCE COMPANY

Filing Information:

Enter a valid email address

Type in desired comments

Public Records Acknowledgement

Click "Submit"

Consumer Comments

File Log Number:  
12-19875

Company Name:  
XYZ HEALTH INSURANCE COMPANY

\*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.

51 + 6 = ?

\*Enter answer from the image above: (Example: if it shows 20 + 5 = ?, enter 25)



# Exporting a List

 **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.

Introduction Quick Search Advanced Search **Results** History

Total of 908 rows returned

File Log Number	Company Name * (* group filing)	Product Category	Final Action	Rate Change Rec (Av)			
07-20705	XYZ HEALTH INSURANCE COMPANY	Major Medical (Group)	Rates	12/20/2007	APPROVED	5.2	2
06-02542	XYZ HEALTH INSURANCE COMPANY				VED	4	
06-11030	XYZ HEALTH INSURANCE COMPANY				VED	2.6	
09-21889	XYZ HEALTH INSURANCE COMPANY				VED	2	
12-19875	XYZ HEALTH INSURANCE COMPANY				VED	1.8	
07-14319	XYZ HEALTH INSURANCE COMPANY				VED	1.7	
07-16418	XYZ HEALTH INSURANCE COMPANY				VED	1.4	1.4
09-16905	XYZ HEALTH INSURANCE COMPANY				VED	0.8	0.8
10-13120	XYZ HEALTH INSURANCE COMPANY				VED	0.6	0.6
10-09815	XYZ HEALTH INSURANCE COMPANY				VED	0.5	0.5
03 10007	XYZ HEALTH INSURANCE COMPANY	Major Medical (Group)	Rates	10/10/2003	APPROVED	0.2	0.4
03-07331	XYZ HEALTH INSURANCE COMPANY				APPROVED	0	0
13-05136	XYZ HEALTH INSURANCE COMPANY				APPROVED	0	0
03-05665	XYZ HEALTH INSURANCE COMPANY				APPROVED	0	0
02-14677	XYZ HEALTH INSURANCE COMPANY				APPROVED	0	

1 - 15 of 908 items

**1. "Select an Export Action"**

**2. Click the download icon**

**3. Click "Open" or "Save"**

File Download  
Do you want to open or save this file?  
Name: EdmsSearchExport\_07122013014821.xlsx  
Type: Microsoft Office Excel Worksheet, 7.70KB  
From: apps8.fidfs.com  
Open Save Cancel  
While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not open or save this file. [What's the risk?](#)



# Advanced Search/Predefined Search

Introduction Quick Search **Advanced Search** Results History

Select an Area

**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)

\* 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.

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 (%)

Predefined Searches:

Click to run the Predefined Search. This example provides approved Patient Protection and Affordable Care Act (PPACA) Compliant filings.



# Industry Data and Reports

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## Industry Reports and Required Data Reporting

This page contains links to data the Office collects from the insurance industry and links to all studies, reports and analyses the Office has created on its own or pursuant to legislative mandate. The data and reports are divided into groups for easy access.

This page also contains links to statutorily required [data reporting](#). These filings are to be filed electronically via the [Industry Portal](#).

[New Entrants to the Marketplace - All Lines](#)  
[Office of Insurance Regulation's Annual Reports](#)  
[Office of Insurance Regulation's Fast Facts](#)

[Florida Office of Insurance Regulation Transition Manual December 20, 2010](#)

### Reports and Data

#### Life and Health Insurance

**Recurring Reports**

Accident and Health Gross Annual Premium and Enrollment Summary

Approved Accident and Health Rate Changes YTD

[For Consumers: Health Insurance Rate Changes June 2012 to July 2013](#)

Cover Florida Annual Reports

Developmental Disabilities Compact Reports

[Florida Health Insurance Advisory Board Reports](#)

Reports of Interest

1. "Accident and Health Gross Annual Premium and Enrollment Summary"

2. "Approved Accident and Health Rate Changes YTD"

3. "For Consumers: Health Insurance Rate Changes June 2012 to July 2013"

Industry Reports and Data  
[www.floir.com/Office/DataReports](http://www.floir.com/Office/DataReports)



FLORIDA OFFICE OF  
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# For More Information and Additional Resources:

Office of Insurance Regulation

[www.floir.com](http://www.floir.com)

Department of Financial Services/Division of  
Consumer Services

[www.myfloridacfo.com](http://www.myfloridacfo.com)

