

Revised 12-21-11

You should utilize the Insurance Company Rate, Rule, and Form SERFF Filings Search portal at <http://www7.dleg.state.mi.us/SerffPortal/> to review life, health, property, and casualty insurance filings that have been submitted to OFIR via SERFF. This portal will provide a PDF document that you can review on-line, print, or save to your computer.

Questions concerning this portal and any other aspect of filing requests for the following types of insurance should be directed to:

Life and Health insurance

Laurie VanBeelen at 517-241-4549

Karen Dennis at 517-241-3747

Property and Casualty insurance

Curt Wallace at 517-241-6362

Amy Kramp at 517-373-4948

Requests for Property/Casualty Insurance Policy Form, Rule, and Rate Filings

You can make an appointment for on-site viewing of insurance rules, rates, and policy forms that were filed in paper form prior to 4-1-09 (non-SERFF), that are maintained in state records during the 10-year retention period from the time of the filing. Please be aware that most personal and commercial lines policy forms utilized in the market are not filed with us due to Insurance Bulletin 97-03, which eliminated the filing of policy forms with our agency starting in January 1997.

http://www.michigan.gov/dleg/0,1607,7-154-10555_12900_13376_13380_14511-30164--00.html

At this time, due to Bulletin 2009-11-INS and Bulletin 2010-02-INS, forms must be submitted to OFIR only if they are new or revised on and after:

- 1) July 1, 2009 for personal auto insurance
- 2) September 1, 2009 for home insurance,
- 3) August 1, 2010 for all other personal and commercial types of insurance

http://www.michigan.gov/documents/dleg/2009-11-INS_280055_7.pdf

http://www.michigan.gov/documents/dleg/Bulletin_2010-02-ins_308939_7.pdf

However, on and after 3-31-03, most commercial policy forms, rules, and rates are not filed with OFIR and do not have to be filed with OFIR due to the filing exemption that insurers are allowed to utilize pursuant to MCL 500.2236(8)(e)(ii), MCL 500.2401(2)(d), and MCL 500.2601(3)(f).

[http://www.legislature.mi.gov/\(S\(uihcuxuqi1ggr551vcgr55\)\)/mileg.aspx?page=getObject&objectName=mcl-500-2236](http://www.legislature.mi.gov/(S(uihcuxuqi1ggr551vcgr55))/mileg.aspx?page=getObject&objectName=mcl-500-2236)

[http://www.legislature.mi.gov/\(S\(uihcuxuuqi1ggr551vcgr55\)\)/mileg.aspx?page=getObject&objectName=mcl-500-2401](http://www.legislature.mi.gov/(S(uihcuxuuqi1ggr551vcgr55))/mileg.aspx?page=getObject&objectName=mcl-500-2401)

[http://www.legislature.mi.gov/\(S\(uihcuxuuqi1ggr551vcgr55\)\)/mileg.aspx?page=getObject&objectName=mcl-500-2601](http://www.legislature.mi.gov/(S(uihcuxuuqi1ggr551vcgr55))/mileg.aspx?page=getObject&objectName=mcl-500-2601)

We will do our best to let you know when policy forms, rules, and rates that you desire have not been filed with us or are no longer available due to paper records exceeding our 10-year record retention period or inability to locate such information.

Materials Request Procedures

1) We do not foresee a need to schedule appointments for you to review filings submitted electronically since these filings are contained in the Insurance Company Rate, Rule, and Form SERFF Filings Search portal at <http://www7.dleg.state.mi.us/SerffPortal/>

2) If you plan to come to our agency or the state records center to view paper records, please call our contact person above to set up an appointment so that we are better able to serve you by being able to order the paper records that will take a few days to arrive at our office from the state records center. Also, please maintain all paper files, filings, rate/rule manual pages, policy forms, and other materials in the files given to you in the order in which they were provided in the record boxes and folders. Put paperclips or sticky notes on pages you want copied and give us a sheet of paper that accurately identifies the filings you want copied by insurance company name, date filing was submitted, type of insurance (personal auto, home insurance, workers compensation, etc.), page numbers you want copied/mailed, and/or policy form(s) you want copied/mailed.

Under no circumstances should you remove or rearrange filings, pages, or policy forms out of the sequence that was provided to you that is contained in the record boxes and folders. In addition, the filings should be placed back in their respective record box and folder with the paperclips and/or sticky notes attached to the filing pages you want copied in the location where our staff member that will copy them can see them in the open part of the folder. Our staff member will endeavor to copy and mail the paper copies to you within five business days from the time you provide the paper clipped / sticky note pages and the detailed list of filings / pages you desire.

3) If we set an appointment for you to visit the state records center to view paper records, we will provide the name and phone number of its contact person for you to confirm the date and time of your appointment as well as its street address. Please maintain all paper files, filings, rate/rule manual pages, policy forms, and other materials in the files given to you in the order in which they were provided in the record boxes and folders. We normally will not have a staff member attend these viewings because they are in a location away from our agency office. You will need to copy filing pages you want and pay the state records center for copies you make using its copy machines.

Under no circumstances should you remove or rearrange filings, pages, or policy forms out of the sequence that was provided to you that is contained in the record boxes and folders. When you are finished viewing and copying the filings, you should place them back in their respective record box and folder and let the state records center receptionist know that you are done with viewing the records, they can be returned to record storage, and that you are leaving the facility.

4) If you decide that you need our staff to find electronic filings that desire, each filing that we search to determine if it meets the scope of your request represents 15 minutes of general review

and processing time. We suggest that you utilize the SERFF portal contained at the link in item 1 above in order to review electronically submitted filings and that you utilize the methods described in items 2 and 3 above in order to review and pick materials that you want copied from paper filings because we must charge you for the time we spend trying to locate what we believe you want and copies we make for you as a result. Yet, we cannot be certain in many instances that the materials we review or copy are the specific ones that you really desire to have.

We will charge you for each request or conglomeration of future requests that equal or exceed 2 hours of staff processing time. Any request that exceeds 5 hours of staff processing time must be preceded by a 50% down payment before staff will research and/or forward materials or files to you.

Requests for paper copies that exceed 500 pages require that you submit a 50% down payment before copying can be started. We charge .25 cents per page, plus postage and handling.

Requests that require Product Review Section staff to research and/or copy or forward both electronic files and paper copies require you to send a 50% down payment when the cost estimate equals or exceeds \$125. The down payment must be received before copying can be started and materials / files forwarded to you.

Product Review Section staff will endeavor to provide a written estimate of processing time, cost and the required down payment when it appears the cost would equal or exceed \$125. However, if we do not provide a written estimate you are still required to pay the invoice for the materials / files you received per your request.

In order to initiate this type of research by our staff, please call the contact person noted above. We will consult with you to let you know what we are generally able to provide and will ask you to provide a detailed description of the documents you want us to find and/or copy/forward to you including the insurance company name, date filing was submitted, type of insurance (personal auto, home insurance, workers compensation, etc.), page numbers you want copied/mailed, and/or policy form(s) you want copied/mailed.

We also need you to provide:

Your Name

Name of the business/organization you represent

Postal address

Email address

Phone number with area code