

## **Freedom of Information Act (FOIA) Requests for Property/Casualty Insurance Rule, Rate, and Policy Form Filings**

Appointments are available for on-site viewing of any insurance rules, rates, and policy forms that have been filed with the Office of Financial & Insurance Services (OFIS).

Please be aware that most personal and commercial lines policy forms are not filed with us due to Insurance Bulletin 97-03.

[http://www.michigan.gov/cis/0,1607,7-154-10555\\_12900\\_13376\\_13380\\_14511-30164--00.html](http://www.michigan.gov/cis/0,1607,7-154-10555_12900_13376_13380_14511-30164--00.html)

In addition, many other commercial rules, rates, and policy forms are not filed with us due to MCLA 500.2236(8)(e)(ii), 500.2401(2)(d), and 500.2601(3)(f).

[http://www.legislature.mi.gov/\(S\(uihcuxuuqi1ggr551vcgr55\)\)/mileg.aspx?page=getObject&objectName=mcl-500-2236](http://www.legislature.mi.gov/(S(uihcuxuuqi1ggr551vcgr55))/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)

### **Requirements**

- If you or the organization you represent is in arrears for past FOIA requests, we expect you to make payment in full before we mark pages/forms for copying, copy them, and mail your current request.
- We charge \$0.25 per page plus shipping and handling.
- Any request that exceeds 500 copied pages must have a 50% down payment of the total estimated cost before we will mark pages, start copying, and fulfill the request.

### **Filings available for review**

Any insurance rule, rate, and policy form that been submitted to OFIS available for review.

- You can schedule an appointment to view materials to determine what you would like copied and mailed to you. You must schedule appointments in advance, because we engage many FOIA requesters and only one requester at a time can review a filing and mark it for our staff to copy, mail, etc.

- Please be aware that you will not be able to review filing materials that are currently marked by other requesters and that await copying/mailing by Product Review staff. Also, we only have one public access computer, **So, it is important that you schedule appointments in advance and identify the specific insurance companies, filings, and materials you want to review.** This will increase your ability to obtain filings submitted to OFIS that you desire to review.
- If you schedule an appointment, you can use our public access computer for on-site viewing at the OFIS office in downtown Lansing Michigan at 611 W. Ottawa, 3<sup>rd</sup> Floor. This computer allows you to view all filings submitted electronically through the NAIC SERFF system. It also allows you to view paper filings submitted to us on and after 4-1-07. However, only electronic filings submitted via the System for Electronic Rate and Form Filings (SERFF) have rules, rates, and/or policy forms available for review on the computer. We must retrieve paper filings from our archive after you identify the specific ones you desire to review by company name, filing #, date of submission, etc.
- If you desire to download electronic filing information when using the public access computer, you must bring your own storage device (CDR or USB Flash Memory) into which you can download the desired filing contents. For security reasons, the public access computer does not allow internet or email transmissions and we do not provide media to requesters for downloading data.
- If you desire to print the electronic filing information onto paper on OFIS printers, you will be charged \$0.25 per page plus shipping and handling and you may have to wait a number of days before Product Review Section staff can authorize the copying, copy the files, and mail the copies to you.

### **Requests by E-Mail or Facsimile**

All requested information **must** be furnished in order to have your materials copied.

- Date of Request
- Name of Business and Requesting Individual
- Name & Street Address/PO Box of Intended Recipient
- Requester's telephone number
- Name(s) of manual(s), description of filing(s), date filing submitted to OFIS, and type of insurance.
- If you desire only a part of a filing, then you must list all pages you want copied by the numerical or alphabetical page numbers/descriptions.

If Product Review staff is unable to determine exactly what you want us to copy, we will call you or have our FOIA Coordinator in the Office of General Counsel send you a denial letter. We will make appropriate arrangements to accommodate you once we understand what you are seeking and are able to determine if it may be in our records.

**How to contact OFIS staff concerning rule, rate, and policy form record requests**

FOIA requests to obtain insurance rules, rates, and policy forms filed with the Office of Financial & Insurance Services (OFIS) can be submitted to the Product Review Section via one of the following methods:

Postal Delivery: PO Box 30220  
611 W OTTAWA, 3<sup>RD</sup> FLOOR  
Lansing MI 48909-7720

Facsimile: (517) 373-0549

Email: [ofis-info@michigan.gov](mailto:ofis-info@michigan.gov)

**Questions may be directed to the Product Review Section at 517-373-4948.**