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Insurance Commissioner



Delaware Department of Insurance

General Filing Instructions

Personal & Commercial

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State of Delaware Insurance Department

General Filing Instructions

The following section addresses general filing instructions for all Personal and Commercial rate and form filings.

- 1. Form Filing Authority/Scope of Authority:**

Forms are filed in accordance with Title 18, Del. C., Chapter 2712. See Department website for filing documents:
<https://insurance.delaware.gov/ratesforms/>
- 2. Form Filing Basis:**

Delaware is a file and use state with the authority to disapprove. If you elect to DEEM a filing per Title 18, Del. C., Chapter 2712(b), **please send an email to rate@delaware.gov for questions and comments.**
- 3. Rate Filing Basis:**

Delaware is a file and use state with the authority to disapprove. If you elect to DEEM a filing per Title 18, Del. C., Chapter 2506(c), **please send an email to rate@delaware.gov for questions and comments.**
- 4. Status in Domicile:**

Approval from state of domicile is not required, but status may be requested.
- 5. Fee information:**
 - a. Filing fees are **\$150** per *form*, per company, per line of insurance. *Rates* are **\$100** per filing, per line of insurance. *Rules* submissions are **\$150** per filing, per company, per line of insurance.
***No insurer shall be required to pay more than \$2,000 per form filing pursuant to House Bill 242 effective July 17, 2019. For form filings made on a group-wide basis, the \$2,000 cap is applicable to each insurer.*
 - b. Filings outsourced for actuarial review per Title 18 Del. C. Chapter 7 §714 will incur additional cost.
 - c. Informational filings without policy forms are accepted without a fee.
 - d. Previously filed policy forms that are modified are considered as "amended" filings and will require a fee.
 - e. Objection Letters not responded to within 30 days will be closed and fees will not be refunded.
 - f. Inadequate filing fees not corrected within 21 days will be closed and fees will not be refunded.
- 6. Required Filing Documents and Information:**
 - a. P+C State Specific Forms are required.

7. Rate Filings

All rate filings must include a thorough Filing Description, which includes documentation supporting the request for a rate increase or decrease. Please review Forms and Rates Bulletin 23.

8. Additional Form Filings Requirements

Identify changes – For any issuers who are **NOT** submitting new forms, the DOI requests that any changes to the forms be clearly marked and tracked to identify the changes from the previous filings.

Contact Information:
Rates & Forms Analyst
Rate@delaware.gov