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# Welcome to the 2008 Filing & Compliance Symposium

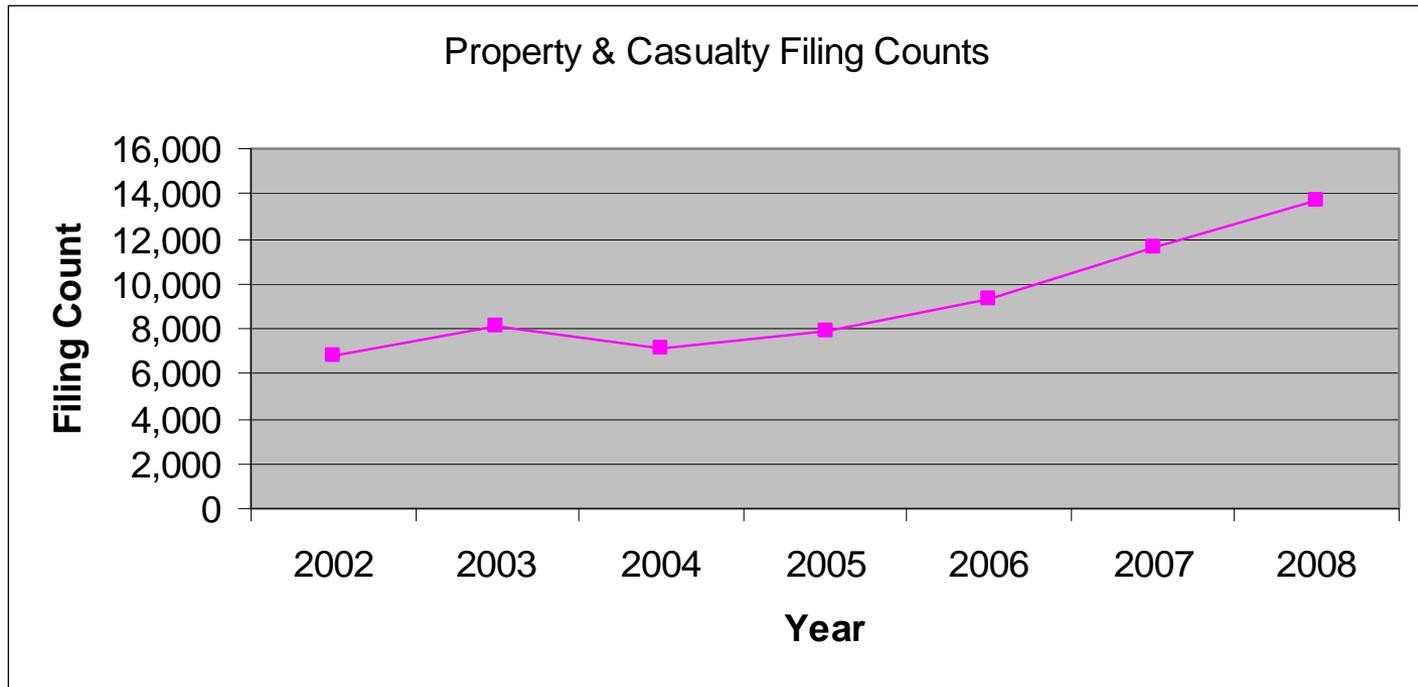


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## Florida Filing and Compliance Symposium Quiz (Answer: True or False)

1. Rate support requires more than a written statement of judgment. (True)
2. Annual rate certifications are required every three years. (False)
3. If a company's bureaucracy requires additional time to answer an inquiry from the Office, a waiver will be granted. (False)
4. It is the responsibility of the Office to fulfill the obligations of file review committees that are disbanded in order to save insurers money during budget shortfalls. (False)
5. It is prudent to identify issues or concerns from previous correspondence when submitting a similar filing to the Office. (True)





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6. A homeowners policy is not a package policy therefore you may eliminate provisions at the option of the insurer. (False)
7. An insurer does not have to be familiar with Florida law prior to submitting a filing and may rely on the Office to advise them. (False)
8. When an insurer submits a filing to the Office, there is no need to proofread the filed documents or check to make sure the filing is complete or compliant, since the Office has ample resources to take care of these responsibilities. (False)
9. Form and rate filings must be filed with the Office via I-file. (True)
10. An interline form only needs to be filed under one of the lines of business for which it will be used, rather than under each applicable line of business. (False)





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11. Once a form filing is submitted, an insurer should continue to upload new, unsolicited forms for the Office analyst to review. (False)
12. The Office is responsible for seeking information related to pending filings by researching prior approved filings. (False)
13. The form policyholders (that are natural people) use to sign away windstorm coverage, pursuant to Section 627.712(2), Florida Statutes, does not need to be filed with the Office. (False)
14. Policy forms do not need to be “readable.” (False)
15. An explanatory memorandum and a cover letter are one in the same. (False)





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16. Approval in other states has an impact on whether the file will be approved in Florida. (False)
17. An insurer can submit a use and file homeowner rate filing 45 days after the effective date of the filing. (False)
18. An insurer can submit a use and file homeowner rate filing only if requesting a rate that is greater than the rate most recently approved by the office. (False)
19. An insurer can submit a file and use homeowner rate filing with an effective date 45 days from the date of the submission. (False)
20. An insurer is not required to submit another recoupment filing if continuing the recoupment for another year. (False)





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21. When an insurer has over-recouped money following an assessment, they can apply the excess amount to a future assessment. (False)
  
22. Form OIR-B1-1655 “Notice of Premium Discounts for Hurricane Loss Mitigation” is required only at the time of new issue. (False)

