



# **I-File Introductory User Guide**

*(Property & Casualty Product Review)*

*Updated April 2008*

Florida Office of Insurance Regulation

David Altmaier, Commissioner

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# Verify Internet Explorer Version

The screenshot shows a Microsoft Internet Explorer browser window displaying the 'Industry Portal' website. The 'About Internet Explorer' dialog box is open, showing the version number '6.0.2800.1106' circled in black. The dialog box also displays the Microsoft Internet Explorer logo, product ID, update versions, and copyright information. The background website features the 'iFILE' logo and navigation links for 'Home', 'Help', and 'Contact'.

Version: 6.0.2800.1106  
Cipher Strength: 128-bit  
Product ID: 51873-005-0272901-09548  
Update Versions: ; SP1; Q810847; Q813951; Q832894;  
Q828750; Q831167; Q867801; Q833989; Q823353;  
Q903235;

Based on NCSA Mosaic. NCSA Mosaic(TM); was developed at the National Center for Supercomputing Applications at the University of Illinois at Urbana-Champaign.

Copyright ©1995-2001 Microsoft Corp.  
Acknowledgements

OK

You will need Internet Explorer 5.5 or higher to use I-File.

# Accessing the Industry Portal (I-Portal)

(<http://www.floir.com>)

Double Click the  
“Industry Portal”  
link found under  
COMPANIES.

The screenshot shows the Microsoft Internet Explorer browser window displaying the Florida Office of Insurance Regulation website. The address bar shows <http://www.floir.com>. The website has a navigation menu with tabs for CONSUMERS, AGENTS, COMPANIES, LEGISLATIVE, and MEDIA. The 'COMPANIES' tab is selected, and a dropdown menu is visible with the following items: **INDUSTRY PORTAL**, COMPANY LICENSING, NEW COMPANIES, FILING SEARCH, LIFE AND HEALTH, PROPERTY AND CASUALTY, SPECIALTY PRODUCT ADMINISTRATION, REQUIRED FILING AND REPORTING, FINANCIAL DATA ON COMPANIES, REMOVING CITIZENS' POLICIES, ACCIDENT & HEALTH APPROVED RATE REQUESTS AS OF OCT. 2007, PROPERTY & CASUALTY APPROVED RATE REQUESTS CY 2006, PROPERTY & CASUALTY MARKET SHARE CY 2006, LIFE, ANNUITY & HEALTH MARKET SHARE CY 2006, and UNLICENSED. A black arrow points from the text on the left to the 'INDUSTRY PORTAL' link in the dropdown menu. The website header includes the Florida Office of Insurance Regulation logo and the slogan 'FAIR. FAST. PROFESSIONAL.'. The main content area features a large image of a tropical beach scene and a sidebar with various links and news items.

# The I-Portal

OFFICE OF INSURANCE REGULATION



What would you like to do?

## FAIR. FAST. PROFESSIONAL.



### IMPORTANT NOTICES

- ▣ OIR 2008 Filing and Compliance Symposium
- ▣ P&C RCS Training and User Manual

### Common Tasks

- ▣ Set up an account
- ▣ Filing workbench
- ▣ What is the Industry Portal

## Welcome to the Industry Portal

Welcome to the Florida Office of Insurance Regulation Industry Portal. The Industry Portal is a convenient, single point of entry to access the Filing Assembly and Submission System, online Rate Collection Systems, Quarterly Submission Reports, and other related content.

### Pick a Category

- [Form & Rate Filing Assembly and Submission](#)
- [Regulatory Electronic Filing System \(REFS - Financial Related Filings\)](#)
- [Data Reporting](#)
- [QUASR \(Click here for FAQ's and Manual\)](#)
- [Office of Insurance Regulation Website](#)
- [Professional Liability Claims](#)
- [Workers Compensation Data Collection](#)
- [Update Contact Information](#)
- [iApply -- Online Company Admissions](#)



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200 East Gaines Street, Tallahassee, FL 32399  
(850) 413-3140



# Creating an I-Portal Account

Select “Set up an account”, and follow the instructions on the next screen.

Creating an I-Portal account gives you access to each of the listed applications

The screenshot shows the Florida Office of Insurance Regulation Industry Portal. At the top, it says "OFFICE OF INSURANCE REGULATION" and "FAIR. FAST. PROFESSIONAL." Below this is a navigation menu with "iFILE" and "IMPORTANT NOTICES". The "IMPORTANT NOTICES" section lists "OIR 2008 Filing and Compliance Symposium" and "P&C RCS Training and User Manual". The "Common Tasks" section lists "Set up an account", "Filing workbench", and "What is the Industry Portal". An arrow points from the text "Select 'Set up an account'" to the "Set up an account" link. Below the navigation menu, there is a "Welcome to the Industry Portal" message and a "Pick a Category" section with various options like "Form & Rate Filing Assembly and Submission", "Regulatory Electronic Filing System (REFS - Financial Related Filings)", "Data Reporting", "QUASR (click here for FAQ's and Manual)", "Office of Insurance Regulation Website", "Professional Liability Claims", "Workers Compensation Data Collection", "Update Contact Information", and "iApply -- Online Company Admissions". At the bottom, there is a footer with the Florida Department of Financial Services logo, contact information, and the MyFlorida.com logo.

OFFICE OF INSURANCE REGULATION

What would you like to do?

Florida  
Office of Insurance Regulation

FAIR. FAST. PROFESSIONAL.

**iFILE**

**IMPORTANT NOTICES**

- OIR 2008 Filing and Compliance Symposium
- P&C RCS Training and User Manual

**Common Tasks**

- Set up an account
- Filing workbench
- What is the Industry Portal

Welcome to the Industry Portal

Welcome to the Florida Office of Insurance Regulation Industry Portal. The Industry Portal is a convenient, single point of entry to access the Filing Assembly and Submission System, online Rate Collection Systems, Quarterly Submission Reports, and other related content.

Pick a Category

- Form & Rate Filing Assembly and Submission
- Regulatory Electronic Filing System (REFS - Financial Related Filings)
- Data Reporting
- QUASR (click here for FAQ's and Manual)
- Office of Insurance Regulation Website
- Professional Liability Claims
- Workers Compensation Data Collection
- Update Contact Information
- iApply -- Online Company Admissions

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(850) 413-3140

MyFlorida.com

Fill in the form with your information (note the required fields).

When you're done, simply click "Create Account" at the bottom of the page.

**iFILE**

**Account Tasks**

- Update your account
- View your account

### Set Up An Account

This page allows you to setup a new Industry Portal account. Please fill in the following fields and click "Create Account" at the bottom of this page when you are finished. If you do not want to create an account, please click "Cancel". In order to create a new account you must fill in all the fields marked with a red star ( \* ).

**NOTE:** The email address you fill in will be your User Name to access the Industry Portal. Please fill in an email address that you have access to, as you will need access to this email address to activate your account.

**Personal**

\* First Name:

Middle Initial:

\* Last Name:

\* E-Mail Address (User Name):

\* Password:

\* Re-type Password:

**Phone**

\* Phone Number:

Phone Extension:

Fax Number:

**Address**

\* Street:

Optional Street:

\* City:

\* State:

\* ZIP/Postal Code:

\* Country: UNITED STATES

**Position**

Position Title:

Department Name:

**FLORIDA**  
OFFICE OF INSURANCE REGULATION

Home Help Contact Us Account Filing Search Logout

**iFILE**

**Set Up An Account**

Common Tasks

- Set up an account
- Filing workbench
- What is the Industry Portal

An account has been successfully created.

A message has been sent to the e-mail address you entered when you created this account. In that message, you **must** follow instructions on how to activate your account.

Done

The next screen will display a message notifying you that your account has been successfully created.

You'll also receive a **VERY** important email at this time as well.

You **MUST** click the link in that email to activate your account before you can proceed with creating / submitting filings.

Please send a message to OIR through "Contact Us" if you do not receive this email upon creating your account.

**Florida Office of Insurance Regulation**

**Welcome to the Florida Office of Insurance Regulation Industry Portal!**

You have successfully created a new account. In order to activate your account, simply point your web browser to the following URL:

<http://file/account/activate.asp?txtActivationCode=>

You have 7 days to activate your account. If you do not activate your account within this time, it will be removed.

Your account information is listed below for future reference:

Your user name is:  
You selected your password at registration.

If you did not authorize this registration, someone has mistakenly registered using your e-mail address. We regret the inconvenience. Please forward this e-mail to [portal@fldfs.com](mailto:portal@fldfs.com) and write "cancel" in the subject line.



# I-File

Click the “Form & Rate Filing Assembly and Submission” link to work on a filing.

**OFFICE OF INSURANCE REGULATION**  
Florida  
Office of Insurance Regulation










## FAIR. FAST. PROFESSIONAL.

**iFILE**

Welcome to the Industry Portal

Welcome to the Florida Office of Insurance Regulation Industry Portal. The Industry Portal is the primary point of entry to access the Filing Assembly and Submission System, online Rate Submission Reports, and other related content.

Pick a Category

-  [Form & Rate Filing Assembly and Submission](#)
-  [Regulatory Electronic Filing System \(REFS – Financial Related Filings\)](#)
-  [Data Reporting](#)
-  [QUASR \(click here for FAQ's and Manual\)](#)
-  [Office of Insurance Regulation Website](#)
-  [Professional Liability Claims](#)
-  [Workers Compensation Data Collection](#)
-  [Update Contact Information](#)
-  [iApply -- Online Company Admissions](#)

**IMPORTANT NOTICES**

- OIR 2008 Filing and Compliance Symposium
- P&C RCS Training and User Manual

**Common Tasks**

- Set up an account
- Filing workbench
- What is the Industry Portal

# I-File Options – Home



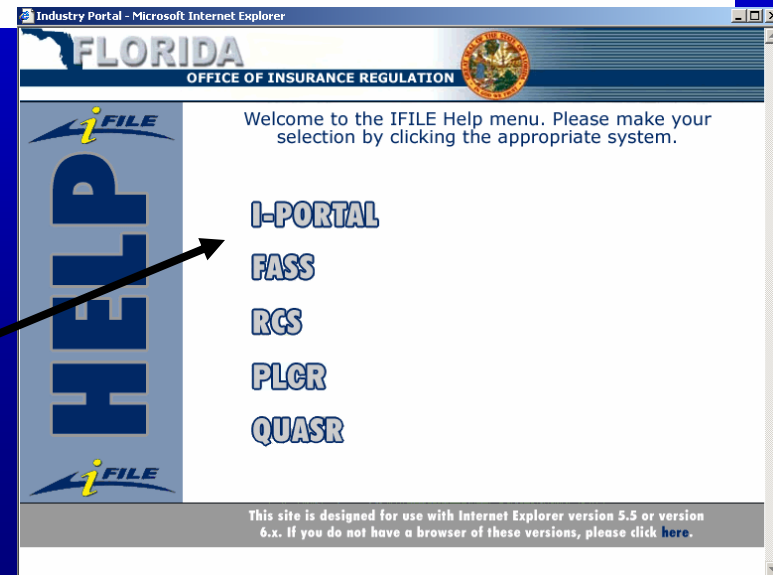
Clicking “Home” on any page will bring you back to the main I-Portal screen.

# I-File Options – Help

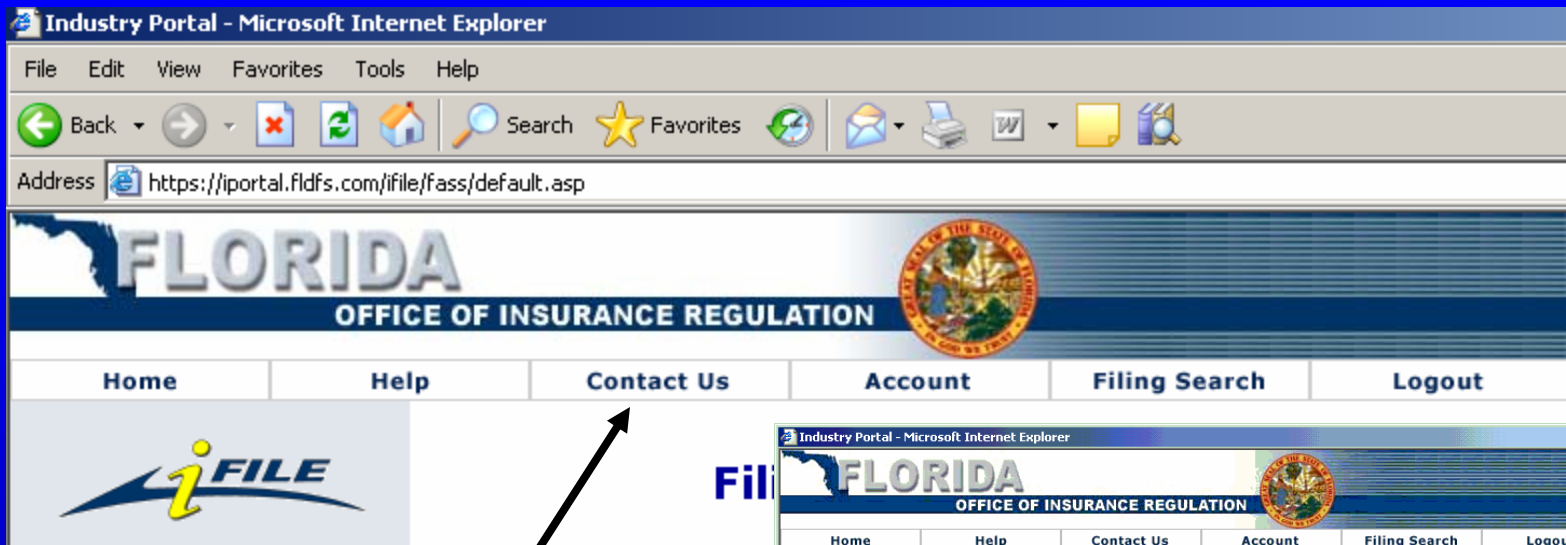


Clicking “Help” will pull up the following window.

Here you can access help for any of the listed I-Portal applications.

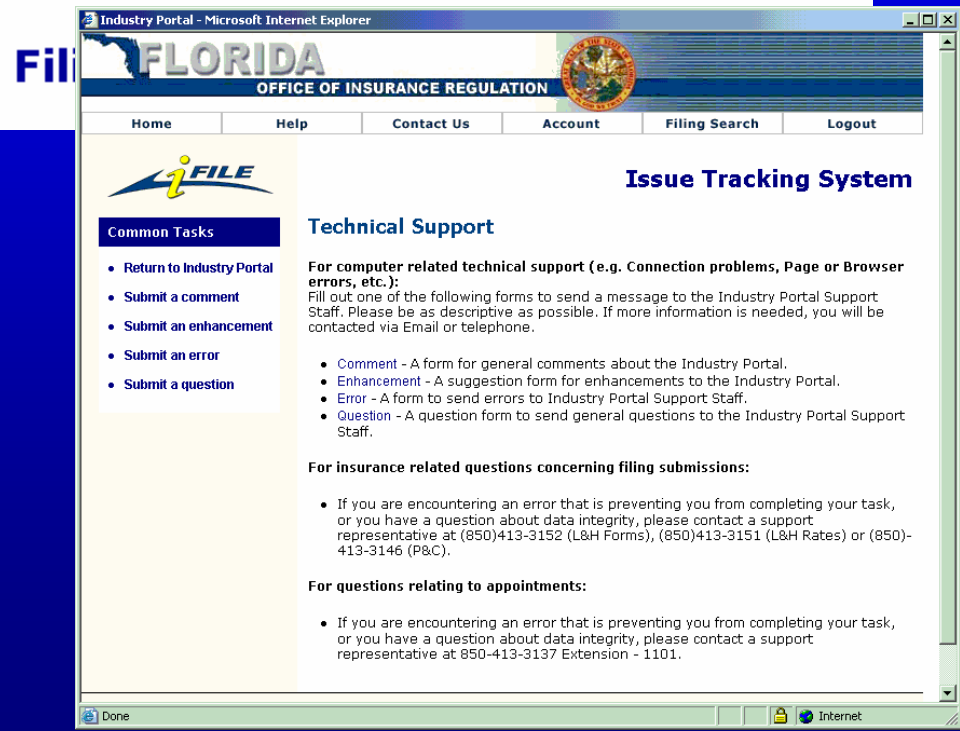


# I-File Options – Contact Us



Clicking “Contact Us” pulls up the following window.

Here you can submit comments, enhancement suggestions, errors, and/or questions to OIR.



# I-File Options – Account



Clicking “Account” will take you to a login screen.

**Log on to the Industry Portal**

Please enter your user name and password to log on to the Industry Portal. Click 'submit' to continue.

User Name:

Password:



Enter your username and password to view and/or update your account information.

# I-File Options – Account – Update



**My Account**

**Personal**  
First Name: Patrick  
Middle Initial:  
Last Name: Lynch  
E-Mail Address (User Name): Patrick.Lynch@fldfs.com

**Phone**  
Phone Number: 850-413-3140  
Phone Extension:  
Fax Number:

**Address**  
Street: 200 East Gaines Street  
Optional Street:  
City: Tallahassee  
State: FL  
ZIP/Postal Code: 32399  
Country: UNITED STATES

**Position**  
Position Title:  
Department Name:

Click "Update" to change your user information.

\* If your email address changes in the future, simply make the change here, rather than creating another account.

# I-File Options - Filing Search



The “Filing Search” option takes you to a page that allows you to search for, view, and receive information regarding Form & Rate filings submitted to the Office.


\*\* The Filing Search is the place to view the documents you’ve submitted for review. Keep in mind, you will need a file log number to locate the documents in question. \*\*

Enter a file log number or any other criteria to retrieve filings.

Then click "Search" to display your results to the right.

IFWS Filing Search - Microsoft Internet Explorer

Address: http://www.fldfs.com/edms/



**Florida Department of Financial Services  
I-File Workflow System  
Forms & Rates Search Page**

Please enter your search criteria below and press the Search button

File Log #:

Company Name:

FEIN:

Filing Date (From):  /  /

Filing Date (To):  /  /

Form #:

Filing Type:  Forms Only  
 Rates Only  
 Both (Forms and Rates)  
 PPA

Line of Business: [Desc order](#) [Code order](#)

Keywords:  [Clear](#)

- 2004 FHCF
- Application, WC
- Building Code Discount - ISO
- Building Code Discount - OIR
- Building Code Discount - Other
- Building Code Discount - Withdrawn

(Use ctrl or shift to multi-select)

Count:	File Log Number	Status	Roll/Frame	Company Name	FEIN	Date Filed	Filing Type
102							
1	05-12300	APPROVED		AVMED, INC.	592742907	10/11/2005	Forms
2	05-12301	APPROVED		TWIN CITY FIRE INSURANCE COMPA	060732738	10/11/2005	Forms
3	05-12302	APPROVED		AMERICAN SOUTHERN HOME INSURAN	592236254	10/11/2005	Rates
4	05-12303	WITHDRAWN		LYNDON PROPERTY INSURANCE COMP	431139865	10/11/2005	Rates
5	05-12304	APPROVED		VARIABLE ANNUITY LIFE INSURANC	741625348	10/11/2005	Forms
6	05-12305	Pending		ASSURITY LIFE INSURANCE COMPAN	381843471	10/11/2005	Both
7	05-12306	ACKNOWLEDGED		NORTHWESTERN MUTUAL LIFE INSUR	390509570	10/11/2005	Rates
8	05-12307	APPROVED		BLUE CROSS & BLUE SHIELD OF FL	592015694	10/11/2005	Both
9	05-12308	APPROVED		BLUE CROSS & BLUE SHIELD OF FL	592015694	10/11/2005	Both
10	05-12309	APPROVED		BLUE CROSS & BLUE SHIELD OF FL	592015694	10/11/2005	Both
11	05-12310	APPROVED		HEALTH OPTIONS, INC.	592403696	10/11/2005	Both
12	05-12311	APPROVED		HEALTH OPTIONS, INC.	592403696	10/11/2005	Both
13	05-12312	Pending		METROPOLITAN LIFE INSURANCE CO	135581829	10/11/2005	Both
14	05-12313	INCOMPLETE		NEW YORK LIFE INSURANCE COMPAN	135582869	10/11/2005	Forms
				FLORIDA HOSPITALITY MUTUAL			



Clicking on a file log number will display that filing's contents in the window below.

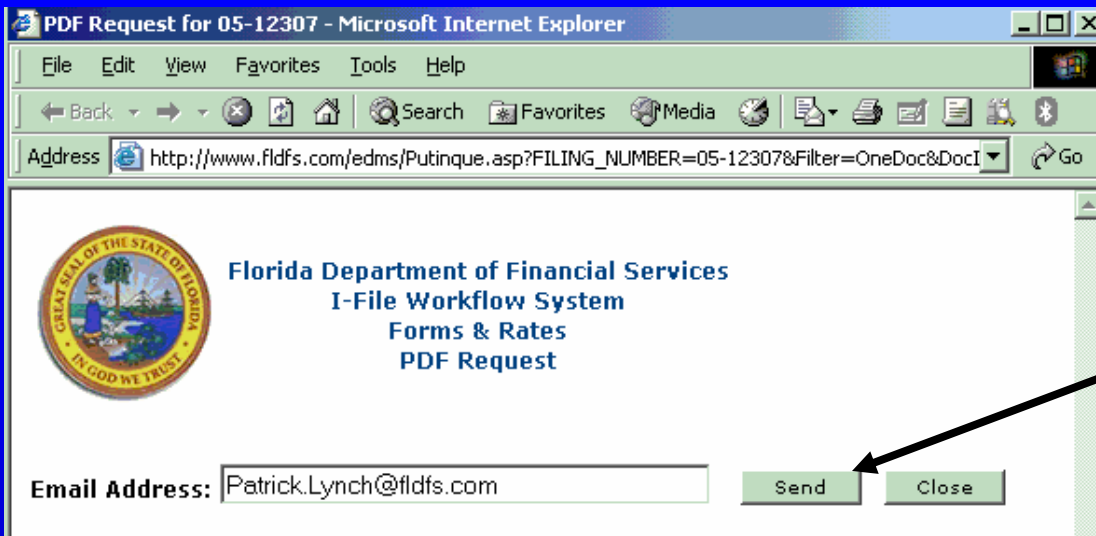
Clicking on one of the PDFs to the right will prompt you to enter your email address, so you can receive a link to that document.

7	05-12306	ACKNOWLEDGED		NORTHWESTERN MUTUAL LIFE INSUR	390509570	10/11/2005	Rates	450	N/A
8	05-12307	APPROVED		BLUE CROSS & BLUE SHIELD OF FL	592015694	10/11/2005	Both	450	N/A
9	05-12308	APPROVED		BLUE CROSS & BLUE SHIELD OF FL	592015694	10/11/2005	Both	450	N/A
10	05-12309	APPROVED		BLUE CROSS & BLUE SHIELD OF FL	592015694	10/11/2005	Both	450	N/A
11	05-12310	APPROVED		HEALTH OPTIONS, INC.	592403696	10/11/2005	Both	718	N/A
12	05-12311	APPROVED		HEALTH OPTIONS, INC.	592403696	10/11/2005	Both	718	N/A
13	05-12312	Pending		METROPOLITAN LIFE INSURANCE CO	135581829	10/11/2005	Both	420	N/A
14	05-12313	INCOMPLETE		NEW YORK LIFE INSURANCE COMPAN	135582869	10/11/2005	Forms	410	N/A

FLORIDA HOSPITALITY MUTUAL

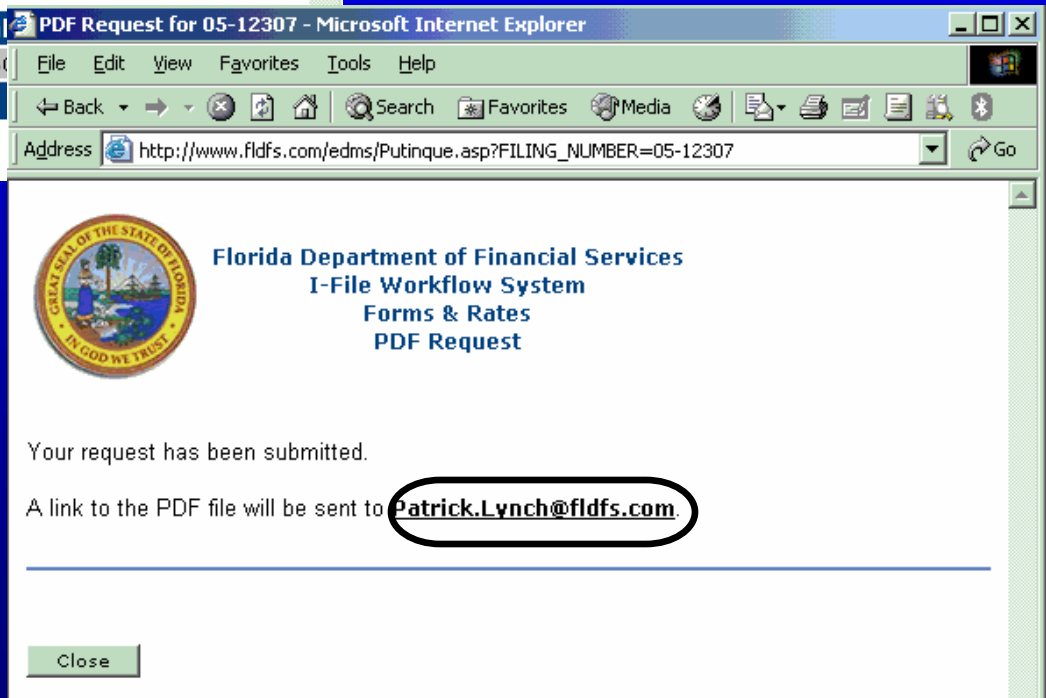
Type	Form Number	Creation Date	Document Title	PDF
Actuarial Memorandum	n/a	10/11/2005	Actuarial Memorandum	
Manual/Rate Pages	n/a	10/11/2005	Rate Pages	
USDL/Transmittal	n/a	10/11/2005	UDL	
Cover Letter	n/a	10/11/2005	Cover Letter	
Forms	21595 0905 BCA	10/11/2005	BlueOptions Special Enrollment Endorsement	
Forms	21606 0905 BCA	10/11/2005	BlueOptions Creditable Coverage Endorsement	
Forms	21621 0905 BCA	10/11/2005	BlueOptions Continuing Coverage Endorsement	
RTF	n/a	10/12/2005	RateFilingSummary	
RTF	n/a	10/17/2005	Forms_Approval	
EMAIL	n/a	10/17/2005	Florida Office of Insurance Regulation [RE: Filing Number 05-12307]	

You also have the option of requesting a PDF of the entire filing or just the stamped pages.



Click "Send" to process your request...

Document Title	Form Num
BlueOptions Creditable Coverage Endorsement	2164
<b>Total of 1 Document(s)</b>	

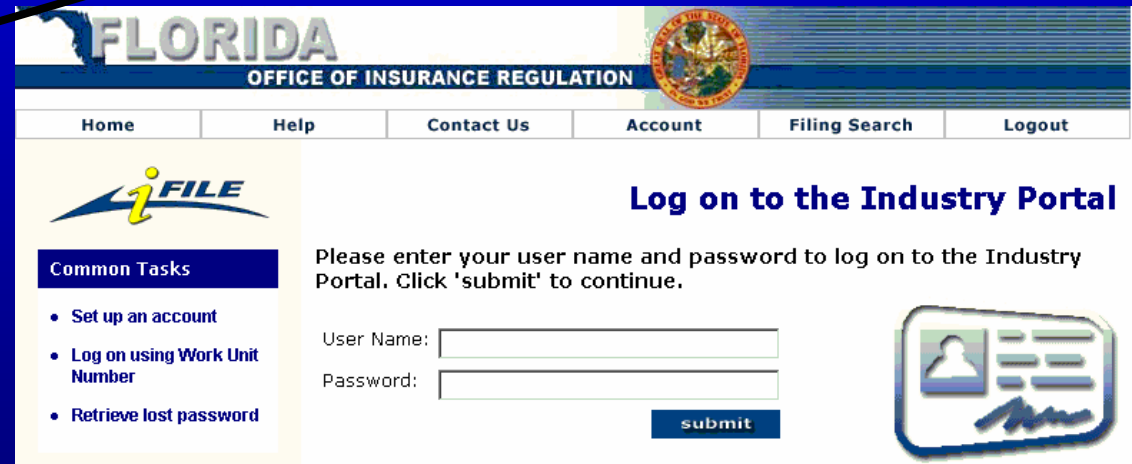


...and an email containing a link to the requested PDF will be sent to the address you provide.

# I-File Options - Logout



Clicking “Logout” will simply log you out of the I-Portal, bringing you back to the Login screen.



# Navigating I-File

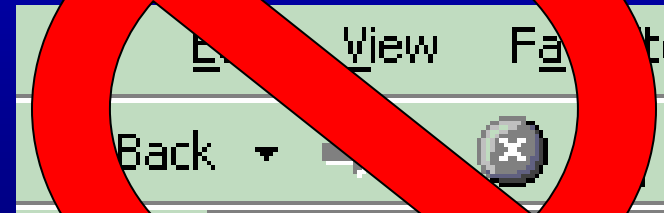
## Navigation



- Save** Click the 'Save' button to save the information on the current page and return to component list page.
- Cancel** Click the 'Cancel' button to return to the component list page and abandon all changes on the current page.
- Previous** Click the 'Previous' button to save the information on the current page and return to the preceding page.
- Next** Click the 'Next' button to save the information on the current page and proceed to next page.

When working on a filing, it is **VERY** important that you use the navigation buttons within the application (shown above) instead of the Internet browser buttons.

Using the Internet browser buttons can lead to application time-outs and other filing problems.



# Starting a New Filing

The screenshot shows the Florida Office of Insurance Regulation's iFILE system. At the top, there is a navigation bar with links for Home, Help, Contact Us, Account, Filing Search, and Logout. The main content area is titled "Filing Assembly Submission System" and includes a welcome message: "Welcome to the Filing Assembly Submission System (FASS). Here, you can build and maintain filings required by the Office. To start a new filing, click **Start a new filing**. To work on an existing filing, click **Work on an in-progress filing**. To review a filing already submitted to the Office, click **Review submitted filings**."

On the left side, there are two sections: "Common Tasks" with a list of links: "Start a new filing", "Submit a filing", "Review submitted filings", and "Add to a submitted filing"; and "Other Places" with a link: "Filing workbench".

At the bottom, there are three small images illustrating the tasks: "Start a new filing" (a man looking at a document), "Work on an in-progress filing" (a woman at a computer), and "Review submitted filings" (a woman at a computer).

On the I-File screen you have the option to start a new filing, work on an in-progress filing, or review filings that you have previously submitted.

To start a new filing, simply click the “Start a new filing” link.

The screenshot shows the Florida Office of Insurance Regulation website. At the top, there is a navigation bar with links for Home, Help, Contact Us, Account, Filing Search, and Logout. The main content area features the 'iFILE' logo on the left and a 'Start a New Filing' heading on the right. Below the heading, there is a 'Welcome to the New Filing Wizard' section with a brief description and a 'Next' button. A sidebar on the left contains 'Common Tasks' and 'Other Places' sections with various links.

**FLORIDA**  
**OFFICE OF INSURANCE REGULATION**

Home Help Contact Us Account Filing Search Logout

**iFILE**

**Start a New Filing**

**Welcome to the New Filing Wizard**

This section steps you through the process of starting a new filing. You will be guided through a series of choices to determine the required filing components.

Click "Next" to continue.

Cancel Next

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

You will then be taken to the New Filing Wizard which will walk you through each step of the filing creation process. Click “Next” to proceed, or click “Cancel” to return to the Filing Assembly Submission System screen.

You may be asked to login prior to reaching the wizard. Do so, and you will be taken to this page.

The first thing you will need to do is select the type of filing you wish to submit.

This manual will demonstrate how to submit a Commercial Multi-Peril rate & rule filing, so we will choose “Company” as our filing type. Check the “Company” radio button, and click “Next”.

(You can always return to the previous screen by clicking “Back” and to the Filing Assembly Submission System screen by clicking “Cancel”.)

The screenshot shows the Florida Office of Insurance Regulation website. The header includes the state name 'FLORIDA' and the 'OFFICE OF INSURANCE REGULATION' logo. A navigation menu contains links for Home, Help, Contact Us, Account, Filing Search, and Logout. The main content area is titled 'Select Filing Type' and includes the iFILE logo. On the left, there are two sections: 'Common Tasks' with links for starting, submitting, reviewing, and adding filings; and 'Other Places' with a link to the filing workbench. The main area prompts the user to select a filing type, with 'Company' selected. Below are options for 'Broker/Agent' and 'Self Insurance Plan' (with sub-options for 'Initial Plan Approval' and 'Annual Report'). At the bottom right, there are 'Cancel', 'Back', and 'Next' buttons.

**FLORIDA**  
OFFICE OF INSURANCE REGULATION

Home Help Contact Us Account Filing Search Logout

**iFILE**

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**Select Filing Type**

Select the type of filing. Click "Next" to continue.

**Select Type of Filing**

**Company**  
Property & Casualty, Life & Health or Specialty filings.

**Broker/Agent**  
Viatical Settlement Broker or Professional Bail Bond Agent filings.

**Self Insurance Plan**

**Initial Plan Approval**  
Select to file for the implementation of a new local governmental entity self-insured plan, pursuant to Section 112.08(2)(b),F.S.

**Annual Report**  
Select to file annual reporting required by Section 112.08(2)(b) for existing self-insured plans

Cancel Back Next

If you are filing as a P&C Insurer, select “Property & Casualty” as your Area of Insurance, and click “Next”.

(Warranty Associations, Premium Finance Companies, Motor Vehicle Service Agreement Companies, and other entities that are not licensed P&C insurers should select “Specialty”.)



**FLORIDA**  
OFFICE OF INSURANCE REGULATION

Home Help Contact Us Account Filing Search Logout

**iFILE**

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

## Select the Number of Companies

If this filing is for a group of companies, select "More than one company". Otherwise, select "One company". Click "Next" to continue.

One company

More than one company

Cancel Back Next

Select whether you are making a filing either for one company or for more than one company.

**FLORIDA**  
OFFICE OF INSURANCE REGULATION

Home Help Contact Us Account Filing Search Logout

**iFILE**

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**Search For a Company**

Please select the company for this filing.

Please enter your NAIC Company Code:

If you do not have or do not know your NAIC Company Code, [click here](#).

Cancel Back Next

Now you need to associate a company with your filing. If you know your company's NAIC Company Code, enter it in the space provided. Otherwise, use the "click here" link to search for your company.

**FLORIDA**  
OFFICE OF INSURANCE REGULATION

Home Help Contact Us Account Filing Search Logout

**iFILE**

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

## Search For a Company

Please select the company for this filing.

Anywhere  Starts With  Exact Match

Company Name:

NAIC Company Code:

NAIC Group Code:

FEIN:

Florida Company Code:

You can search by any of the listed fields. Enter your information, and click “Next”.

# FLORIDA

## OFFICE OF INSURANCE REGULATION

Home
Help
Contact Us
Account
Filing Search
Logout

Common Tasks

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

Other Places

- Filing workbench

## Select a Company

Use this page to review the results of your search. Select a company to assign to this filing.

**Search Results:**

Viewing 1-4 of 4 matches

	Company Name	Authority Category	NAIC Company Code	Florida Company Code
<input checked="" type="radio"/>	ZURICH AMERICAN INSURANCE COMPANY	PROPERTY AND CASUALTY INSURER	16535	09535
<input type="radio"/>	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	PROPERTY AND CASUALTY INSURER	27855	09593
<input type="radio"/>	ZURICH INTERNATIONAL (BERMUDA), LTD.	SURPLUS LINES		S2200
<input type="radio"/>	ZURICH SPECIALTIES LONDON LIMITED	SURPLUS LINES		S2185

Viewing 1-4 of 4 matches

Cancel
Back
Next

Choose the company on whose behalf you are filing. Then click “Next”.

Creating the product for your filing is a three step process. The first step is to select your Line of Business. Those listed in bold print are the lines that your company is authorized to submit. If your company's application to market a certain line is currently under review, I-File will allow you to create your filing, but you will not be allowed to submit it until the application is approved.

Make your selection, and click "Next".

As you proceed through the wizard, you'll also notice that each option is hyperlinked. Click the link to display a description for that specific choice.

The number in ( ) denotes the FL code for that Line of Business.

The screenshot shows the Florida Office of Insurance Regulation's I-File website. The main heading is "Select the Line of Business". Below this, there is a list of lines of business with radio buttons next to them. The "Commercial Multi-Peril (050)" option is selected. A pop-up window titled "Line of Business Description" is open, showing the description for "Commercial Multi-Peril": "The policy packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures." The pop-up window has a "Close" button.

FLORIDA  
OFFICE OF INSURANCE REGULATION

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**iFILE**

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**Select the Line of Business**

Please select one line of business for this filing. You are currently authorized to submit a filing for all the lines of business that are **bold**. You may choose to create a filing for one of the unauthorized lines, but you will not be able to submit your filing until you have the Office's authorization.

Click "Next" to continue.

Select Line of Business

- Allied Lines (Flood & Time Element) (020)
- Auto Warranty (106)
- Bailbonds (245)
- Boiler & Machinery (270)
- Burglary & Theft (260)
- Commercial Auto (Full Coverage or Liability Only) (194)
- Commercial Auto Physical Damage Only (212)
- Commercial Multi-Peril (050)**
- Credit (280)

Line of Business Description - Microsoft Internet Explorer provided by Florida Department of Insurance

**Commercial Multi-Peril**

The policy packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures.

Close

Next you need to select your Type of Insurance.

Make your selection, and click “Next”.

Depending on the type of filing being submitted, you may skip the Type of Insurance screen and/or the one that follows. That simply means there is only one option under that selection, and you will skip to the Filing Purpose screen to avoid repetition.

The screenshot shows the Florida Office of Insurance Regulation's iFILE website. The header includes the Florida state seal and the text "FLORIDA OFFICE OF INSURANCE REGULATION". A navigation menu contains links for Home, Help, Contact Us, Account, Filing Search, and Logout. The main content area is titled "Select the Type of Insurance" and contains the following text: "Please select one Type of Insurance for this filing. You are currently authorized to submit a filing for all the Type of Insurances that are **bold**. You may choose to create a filing for one of the unauthorized Types of Insurance, but you will not be able to submit your filing until you have the Office's authorization." Below this text, it says "Click 'Next' to continue." The "Select Type of Insurance" section has two radio button options: "Divisible Package (for example, CPP or Similar) (05.0FLB)" which is selected, and "Indivisible Package (for example, Businessowners) (05.0FLA)". At the bottom right, there are three buttons: "Cancel", "Back", and "Next".

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**iFILE**

**Common Tasks**

- Start a new filing
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- Add to a submitted filing

**Other Places**

- Filing workbench

**Select the Type of Insurance**

Please select one Type of Insurance for this filing. You are currently authorized to submit a filing for all the Type of Insurances that are **bold**. You may choose to create a filing for one of the unauthorized Types of Insurance, but you will not be able to submit your filing until you have the Office's authorization.

Click "Next" to continue.

**Select Type of Insurance**

**Divisible Package (for example, CPP or Similar) (05.0FLB)**

Indivisible Package (for example, Businessowners) (05.0FLA)

Cancel Back Next



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**iFILE**

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

## Select the Sub Type of Insurance

Please select one Sub Type of Insurance for this filing. You are currently authorized to submit a filing for all the Sub Types of Insurance that are **bold**. You may choose to create a filing for one of the unauthorized Sub Types of Insurance, but you will not be able to submit your filing until you have the Office's authorization.

Click "Next" to continue.

Select Sub Type of Insurance

- Non-Residential (05.0003FLC)
- Residential (Excluding Condo Assn) (05.0003FLB)
- Residential - Condominium Association Only (05.0003FLA)

Cancel Back Next

Now select the Sub Type of Insurance for the product being submitted.  
Once you do, click "Next".

The screenshot shows the Florida Office of Insurance Regulation's iFILE website. At the top, there is a header with the word "FLORIDA" in large letters, the text "OFFICE OF INSURANCE REGULATION", and the state seal. Below the header is a navigation menu with links for "Home", "Help", "Contact Us", "Account", "Filing Search", and "Logout".

On the left side, there is a sidebar with the "iFILE" logo and two sections: "Common Tasks" and "Other Places". The "Common Tasks" section includes links for "Start a new filing", "Submit a filing", "Review submitted filings", and "Add to a submitted filing". The "Other Places" section includes a link for "Filing workbench".

The main content area is titled "Select Filing Purpose". It contains the following text: "Select the purpose for this filing. Click 'Next' to continue." and "Please select the purpose for this filing. You are currently authorized to submit a filing for all the purposes that are **bold**. You may choose to create a filing for one of the unauthorized purposes, but you will not be able to submit your filing until you have the Office's authorization." Below this text, there is a link "click here" circled in black, followed by the text "to view a list of purpose descriptions." Below this, there are four radio button options: "Rates Only", "Forms Only", "Rate & Rule" (which is selected), and "Rules Only". At the bottom right, there are three buttons: "Cancel", "Back", and "Next".

Here you will need to select your filing purpose. Do so, and click “Next”.

If unsure, “click here” to view a list of purpose descriptions.



The next screen provides one last chance to verify your selections. If they are correct, click “Continue”.

If you notice that one of your choices is incorrect, click “Cancel” to start over.

Keep in mind, any errors may result in your filing being returned as Incomplete. If you have any questions about your submission, contact staff by accessing one of the links provided.

The screenshot shows the Florida Office of Insurance Regulation's iFILE system. The header includes the Florida state seal and the text "FLORIDA OFFICE OF INSURANCE REGULATION". A navigation bar contains links for Home, Help, Contact Us, Account, Filing Search, and Logout. The main content area is titled "Filing Verification" and contains a warning message: "Please be sure that the options identified below are correct for the type of product you are submitting for review. Any errors may result in the filing being closed and returned to you as INCOMPLETE. Incomplete filings will have to be recreated in I-File before being resubmitted for our review. If you have any questions regarding the appropriateness of your choices indicated below, please contact the Office (Contact Us) before continuing through this process. To speak with someone about your filing, please call one of the numbers listed here." The verification details are: Area: Property & Casualty; Line of Business: Commercial Multi-Peril; Type of Insurance: Divisible Package (for example, CPP or Similar); Sub Type of Insurance: Residential (Excluding Condo Assn); Product: CMP / Divisible Pkg / Residential (Excludes Condo Assns); Purpose: Rate & Rule. At the bottom right, there are "Cancel" and "Continue" buttons.

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**iFILE**

**Common Tasks**

- Start a new filing
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- Add to a submitted filing

**Other Places**

- Filing workbench

**Filing Verification**

Please be sure that the options identified below are correct for the type of product you are submitting for review. Any errors may result in the filing being closed and returned to you as **INCOMPLETE**. Incomplete filings will have to be recreated in I-File before being resubmitted for our review. If you have any questions regarding the appropriateness of your choices indicated below, please contact the Office **(Contact Us)** before continuing through this process. To speak with someone about your filing, please call one of the numbers listed **here**.

**Area:** Property & Casualty  
**Line of Business:** Commercial Multi-Peril  
**Type of Insurance:** Divisible Package (for example, CPP or Similar)  
**Sub Type of Insurance:** Residential (Excluding Condo Assn)  
**Product:** CMP / Divisible Pkg / Residential (Excludes Condo Assns)  
**Purpose:** Rate & Rule

If you are confident that the information above is correct, please click "Continue" to complete the filing creation process. Otherwise, click "Cancel" to start over.

Cancel Continue

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**iFILE**

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

## New Filing Created

Congratulations, you have successfully started a new filing!

**Filing Details**

**Work Unit Number:** W05-200735  
**Filing Purpose:** Rate & Rule  
**Line of Business:** Commercial Multi-Peril  
**Type of Insurance:** Divisible Package (for example, CPP or Similar)  
**Sub Type of Insurance:** Residential (Excluding Condo Assn)  
**Product:** CMP / Divisible Pkg / Residential (Excludes Condo Assns)  
**Component List:** COMMERCIAL RATE/RULE FILING  
**Date Created:** 12/13/2005 02:57:21 PM

Please assign an optional name and password to this filing. The name will help you identify your filing while it is being assembled. The password will be used when someone tries to access the filing using the Work Unit Number.

**Filing Name (Optional):**   
**Password (Optional):**   
**Confirm Password:**

From: [iportal@idfs.com](mailto:iportal@idfs.com) Sent: Tue 12/13/2005 2:57 PM  
 To: Sam Coskey  
 Cc:  
 Subject: New FL OIR Industry Portal Filing Started

**iFILE** The Office of Insurance Regulation

Congratulations, you have successfully started a new filing!

**Filing Details:**

**Work Unit Number:** W05-200735  
**Filing Purpose:** Rate & Rule  
**Line of Business:** Commercial Multi-Peril  
**Type of Insurance:** Divisible Package (for example, CPP or Similar)  
**Sub Type of Insurance:** Residential (Excluding Condo Assn)  
**Product:** CMP / Divisible Pkg / Residential (Excludes Condo Assns)  
**Component List:** COMMERCIAL RATE/RULE FILING  
**Date Created:** 12/13/2005 02:57:21 PM

Your account information is listed below for future reference:  
 Your user name is: Sam.Coskey@idfs.com  
 You selected your password at registration.

If you did not authorize this registration, someone has mistakenly registered using your e-mail address. We regret the inconvenience. Please forward this e-mail to [iportal@idfs.com](mailto:iportal@idfs.com) and write "cancel" in the subject line.

Once you've verified your choices, you then have the option of giving your filing a name and/or a password. You will also receive an email at this time containing the same information.

After you click "Done", you will be taken to your Filing Workbench to upload documents and provide further information on your filing.

# Filing Workbench

Your Filing Workbench contains the filings you have started but have not yet submitted.

To submit a filing you will need to complete a list of filing components. To access your filing's component list, click on the applicable Work Unit number in the first column.

You also have the ability to delete items on your Workbench. Simply click "Delete Filing" and select the filing(s) you wish to delete one at a time.

The screenshot shows the Florida Office of Insurance Regulation website. At the top, there is a navigation bar with links for Home, Help, Contact Us, Account, Filing Search, and Logout. Below this is the iFILE logo. The main content area is titled "Filing Workbench" and contains a list of filings that have not yet been submitted. A table lists the following filing:

Work Unit Number/ File Log Number **	Filing Purpose	Product	Name	Type	Date Created
W05-200735	Rate & Rule	CMP / Divisible Pkg / Residential (Excludes Condo Assns)	CMP-12	Or	12/13/2005 02:57:21 PM

Below the table, there are instructions: "Or = Original Filing", "Re = Response Filing", and "\*\* Will only appear for Response Filing". A "Delete Filing" button is located at the bottom right of the table.

# Filing Component List

The Filing Component List contains required and optional filing components. The required components are initially marked as “Incomplete” in the Status column. As you complete each required component, the Status column will change to “Complete”.

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**iFILE**

**Common Tasks**

- Start a new filing
- Start Data Reporting
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**Filing Component List**

Work Unit Number: W08-417681  
 Name:  
 Purpose: Rate & Rule  
 Product: CMP / Divisible Pkg / Residential (Excludes Condo Assns)  
[edit filing details](#)

Listed below are all the components required to submit this filing. To view a component, click on its name. Your changes are automatically saved. To review the current details of your filing, click "Review this Filing".

Component	Last Updated	Status
Company Data	4/16/2008 16:42	Incomplete
Cover Letter	4/16/2008 16:42	Incomplete
OIR-582 P&C Universal Standardized Data Letter	4/16/2008 16:42	Incomplete
Explanatory Memorandum	4/16/2008 16:42	Incomplete
Interrogatories	4/16/2008 16:42	Incomplete
Manual Pages	4/16/2008 16:42	Incomplete
Additional Rules Information	4/16/2008 16:42	Incomplete
OIR-B1-1790	4/16/2008 16:42	Incomplete
Supplementary Information (Optional) Supplementary Documentation	4/16/2008 16:42	-----

[Review this Filing](#) [Return to Workbench](#)

# Filing Component Types

There are 5 types of components in I-File. Each type is determined by how information between the user and I-File is exchanged:

- 1) Verify Data (e.g., Company Data)
- 2) Complete an on-line form (e.g., OIR-B1-582, Interrogatories)
- 3) Upload a File (e.g., Cover Letter, Explanatory Memorandum, Manual Pages)
- 4) Download a template to the user's computer, complete it, and upload the completed version (e.g., Use of Credit, Catastrophe Model Support, Rate Level Indications Workbook)
- 5) Rate Collection System



To access individual components, click the links in the “Component” column.

Within a Filing Component list, you also have the option to “Review this Filing” (view an HTML document of data gathered during the filing creation process) and “Return to Workbench”.

Select “Company Data”

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**iFILE**

**Common Tasks**

- Start a new filing
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- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**Filing Component List**

Work Unit Number: W08-417681  
 Name:  
 Purpose: Rate & Rule  
 Product: CMP / Divisible Pkg / Residential (Excludes Condo Assns)  
[edit filing details](#)

Listed below are all the components required to submit this filing. To view a component, click on its name. Your changes are automatically saved. To review the current details of your filing, click "Review this Filing".

Component	Last Updated	Status
Company Data	4/16/2008 16:42	Incomplete
Cover Letter	4/16/2008 16:42	Incomplete
DIR-582 P&C Universal Standardized Data Letter	4/16/2008 16:42	Incomplete
Explanatory Memorandum	4/16/2008 16:42	Incomplete
Interrogatories	4/16/2008 16:42	Incomplete
Manual Pages	4/16/2008 16:42	Incomplete
Additional Rules Information	4/16/2008 16:42	Incomplete
DIR-B1-1790	4/16/2008 16:42	Incomplete
Supplementary Information (Optional) Supplementary Documentation	4/16/2008 16:42	-----

[Review this Filing](#) [Return to Workbench](#)

# Company Data

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**iFILE**

**Common Tasks**

- Start a new filing
- Submit a filing
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- Add to a submitted filing

**Other Places**

- Filing workbench

**Company Data**

Please verify that the selected company's details are correct. This component cannot be completed until the all companies are authorized. Please click "Return to Component List" when finished.

If you have questions regarding the information being requested, please consult our website at [www.fldfs.com](http://www.fldfs.com).

**Company Details**

Company Name	FEIN	NAIC CC	NAIC GC	Status
ZURICH AMERICAN INSURANCE COMPANY	364233459	16535	0212	<b>AUTHORIZED</b>

[Return to Component List](#)

Here you need to verify that this is the company on whose behalf you are filing and that the company is authorized to make this submission. If you're satisfied with your selection, click "Return to Component List". If you have questions about an authority status or anything else regarding your filing, view the website or contact us.

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**iFILE**

**Common Tasks**

- Start a new filing
- Start Data Reporting
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**Filing Component List**

Work Unit Number: W08-417681  
 Name:  
 Purpose: Rate & Rule  
 Product: CMP / Divisible Pkg / Residential (Excludes Condo Assns)  
[edit filing details](#)

Listed below are all the components required to submit this filing. To view a component, click on its name. Your changes are automatically saved. To review the current details of your filing, click "Review this Filing".

Component	Last Updated	Status
Company Data	4/16/2008 16:56	Complete
Cover Letter	4/16/2008 16:42	Incomplete
OIR-582 P&C Universal Standardized Data Letter	4/16/2008 16:42	Incomplete
Explanatory Memorandum	4/16/2008 16:42	Incomplete
Interrogatories	4/16/2008 16:42	Incomplete
Manual Pages	4/16/2008 16:42	Incomplete
Additional Rules Information	4/16/2008 16:42	Incomplete
OIR-B1-1790	4/16/2008 16:42	Incomplete
Supplementary Information (Optional) Supplementary Documentation	4/16/2008 16:42	-----

[Review this Filing](#) [Return to Workbench](#)

Notice that the Company Data component now reads "Complete."

Click the next component in the list to continue.



# Cover Letter – File Upload

The screenshot shows the Florida Office of Insurance Regulation's iFILE system. The header includes the Florida state logo and the text "FLORIDA OFFICE OF INSURANCE REGULATION". A navigation bar contains links for Home, Help, Contact Us, Account, Filing Search, and Logout. The main content area is titled "File Upload" and displays the following information:

- Work Unit Number:** W05-202887
- Name:**
- Purpose:** Rate & Rule
- Product:** CMP / Divisible Pkg / Residential (Excludes Condo Assns)

Below this information, a message states: "Below is a list of files you have uploaded for this item. You may upload one or more files to satisfy this requirement." A table with two columns, "Title" and "Date Uploaded", is shown. The table contains a single row with the text "There are no documents currently uploaded for the Cover Letter." At the bottom of the page, there are three buttons: "Add File", "Delete File", and "Done". An arrow points to the "Add File" button.

Now you need to upload a Cover Letter. Click “Add File” to search your computer for the necessary document. Click “Done” to return to your Filing Component list.

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**iFILE**

**File Upload**

Work Unit Number: W05-200735  
Name: CMP-12  
Purpose: Rate & Rule  
Product: CMP / Divisible Pkg / Residential (Excludes Condo Assns)

Select the file you wish to include with this filing component. To choose a file, click Browse. Navigate to the location of the file on your computer, and click Open. After you have selected the file you wish to upload, click Upload. If you do not wish to upload any files, click Cancel.

**Files must be less than ten Megabytes (10,000 Kilobytes) and 1000 pages in size.**

Please select the file you wish to upload as your Cover Letter:

Title:

File to upload:

Please note the I-File document requirements.

**I-File will accept the following document types:**

- Hyper Text Markup (.htm)
- Hyper Text Markup Language (.html)
- Portable Document Format (.pdf)
- Text File (.txt)
- Microsoft Word (.doc)
- Rich Text Format (.rtf)
- Microsoft Excel (.xls)
- Tagged Image File Format (single page only) (.tif / .tiff)

Clicking “Add File” brings you to the screen above. Notice, I-File already includes “Cover Letter” as the title of your document. You may change that if you wish.

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**iFILE**

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**File Upload**

**Work Unit Number:** W05-200735  
**Name:** CMP-12  
**Purpose:** Rate & Rule  
**Product:** CMP / Divisible Pkg / Residential (Excludes Condo Assns)

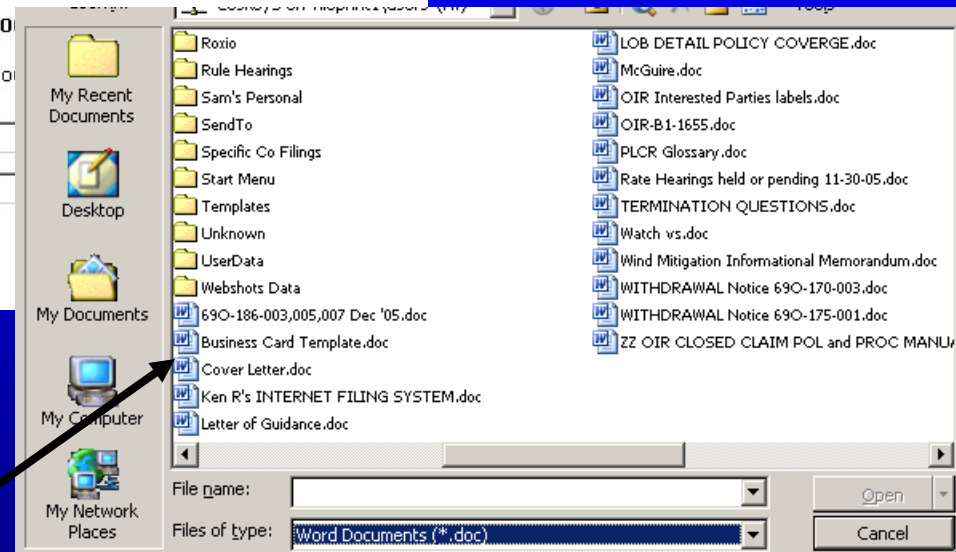
Select the file you wish to include with this filing component. To choose a file, click Browse. Navigate to the location of the file on your computer, and click Open. After you have selected the file you wish to upload, click Upload. If you do not wish to upload any files, click Cancel.

**Files must be less than ten Megabytes (10,000,000 bytes)**

Please select the file you wish to upload as your cover letter.

Title:

File to upload:



Clicking “Browse” brings up the window shown above. Locate the document you wish to upload and click “Open”.

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**iFILE**

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**File Upload**

**Work Unit Number:** W05-202887  
**Name:**  
**Purpose:** Rate & Rule  
**Product:** CMP / Divisible Pkg / Residential (Excludes Condo Assns)

Select the file you wish to include with this filing component. To choose a file, click Browse. Navigate to the location of the file on your computer, and click Open. After you have selected the file you wish to upload, click Upload. If you do not wish to upload any files, click Cancel.

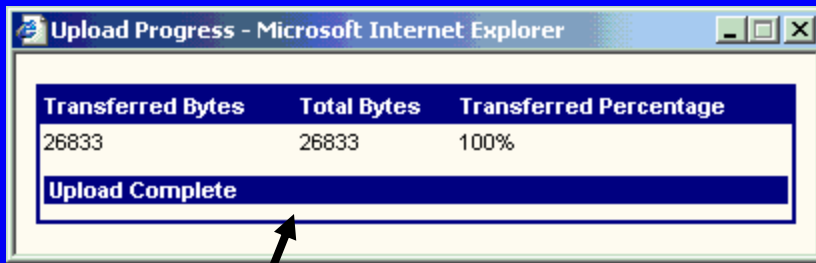
**Files must be less than ten Megabytes (10,000 Kilobytes) and 1000 pages in size.**

Please select the file you wish to upload as your Cover Letter:

Title

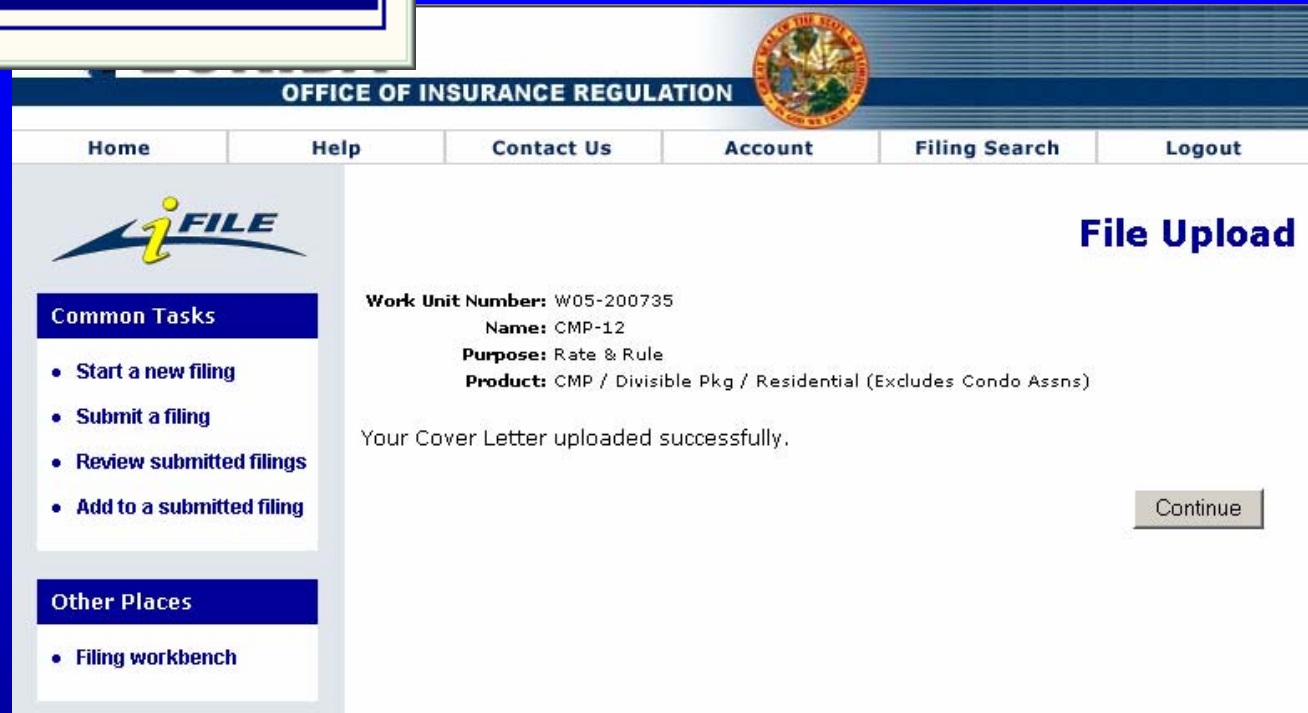
File to upload

View the “File to upload” window to verify that you’ve attached the correct document.  
Then click “Upload”.



Transferred Bytes	Total Bytes	Transferred Percentage
26833	26833	100%
Upload Complete		

As your document uploads, a progress window will appear.



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**iFILE**

**File Upload**

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**Work Unit Number:** W05-200735  
**Name:** CMP-12  
**Purpose:** Rate & Rule  
**Product:** CMP / Divisible Pkg / Residential (Excludes Condo Assns)

Your Cover Letter uploaded successfully.

Continue

After the upload is complete, the page above will display. Click “Continue”.

If you have trouble uploading your document, click the “Contact Us” option for assistance.

You also have the option of viewing the document you upload. To do so, click the link in the “Title” column, and then click the icon/link to your document on the following screen.

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**iFILE**

**File Upload**

Work Unit Number: W05-200735  
Name: CMP-12  
Purpose: Rate & Rule  
Product: CMP / Divisible Pkg / Residential (Excludes Condo Assns)

Below is a list of files you have uploaded for this item. You may upload one or more files to satisfy this requirement.

Title	Date Uploaded
Cover Letter	12/15/2005

Add File Delete File Done



If you need to upload an additional cover letter, click “Add File” and follow the previous steps. If you realized you attached the wrong document, click “Delete File”, select the file to be deleted, and click “Delete”. If you’re finished, click “Done”.



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**iFILE**

**Common Tasks**

- Start a new filing
- Start Data Reporting
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**Filing Component List**

Work Unit Number: W08-417681  
 Name:  
 Purpose: Rate & Rule  
 Product: CMP / Divisible Pkg / Residential (Excludes Condo Assns)  
[edit filing details](#)

Listed below are all the components required to submit this filing. To view a component, click on its name. Your changes are automatically saved. To review the current details of your filing, click "Review this Filing".

Component	Last Updated	Status
Company Data	4/16/2008 16:56	Complete
Cover Letter	4/16/2008 16:58	Complete
DIR-582 P&C Universal Standardized Data Letter	4/16/2008 16:42	Incomplete
Explanatory Memorandum	4/16/2008 16:42	Incomplete
Interrogatories	4/16/2008 16:42	Incomplete
Manual Pages	4/16/2008 16:42	Incomplete
Additional Rules Information	4/16/2008 16:42	Incomplete
DIR-B1-1790	4/16/2008 16:42	Incomplete
Supplementary Information (Optional) Supplementary Documentation	4/16/2008 16:42	-----

[Review this Filing](#) [Return to Workbench](#)

The Cover Letter component now reads "Complete."

Click the next component in the list to continue.

The first screen displays the instructions for completing the form.

# OIR-B1-582

## P&C Universal Data Letter (UDL)

If you have any questions about filling out the UDL, visit the website listed or “Contact Us”.

Note the navigation instructions posted to avoid errors while using I-File.

Click “Next” to proceed, or “Cancel” to return to your Filing Component List.

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Home Help **Contact Us** Account Filing Search Logout

**iFILE**

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**P&C Universal Data Letter**

**Filing:** W05-200735 (Rate & Rule - CMP / Divisible Pkg / Residential (Excludes Condo Assns))

This online form must accompany all property and casualty form, rate or rule filings submitted to the Office. **FORM filings and RATE/RULE filings must not be submitted in the same filing.** If you have questions regarding the information requested, please consult our website at [www.fldfs.com](http://www.fldfs.com)

**Navigation**

Save Cancel Previous Next

**Save** Click the 'Save' button to save the information on the current page and return to component list page.

**Cancel** Click the 'Cancel' button to return to the component list page and abandon all changes on the current page.

**Previous** Click the 'Previous' button to save the information on the current page and return to the preceding page.

**Next** Click the 'Next' button save the information on the current page and proceed to next page.

Cancel Next



You need to provide contact information for the filing. In addition to filling out the form manually, you have the option to use your account information or contact information from a previous submission.

Complete the form, filling in as much information as you can.

The screenshot displays the Florida Office of Insurance Regulation's iFILE web interface. At the top, there is a navigation bar with links for Home, Help, Contact Us, Account, Filing Search, and Logout. The main content area is titled "P&C Universal Data Letter" and shows a filing ID: W05-200735 (Rate & Rule - CMP / Divisible Pkg / Residential (Excludes Condo Assns)).

**Section I: Contact Information**

Please complete the required fields with a red star (\*). If you would like to use your account information, [click here](#) to use account information. To use contact information from a previously submitted filing, [click here](#) to use previous contact information.

**Filing Originator Information**

Company E-Mail:

\*Contact Name:

Contact Title:

Professional Designation:

\*Contact E-mail:

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**Originator Tasks**

- Use account contact info
- Re-use previous contact info



Common Tasks

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

Other Places

P&C Universal Data Letter

Filing: W05-200735 (Rate & Rule - CMP / Divisible Pkg / Residential (Excludes Condo Assns))

Section I: Contact Information

Please complete the required fields with a red star ( \* ). If you would like to use your account information, [click here](#) to use account information. To use contact information from a previously submitted filing, [click here](#) to use previous contact information.

Filing Originator I

Company E-Mail:



Common Tasks

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

Other Places

- Filing workbench

P&C Universal Data Letter

Filing: W05-200735 (Rate & Rule - CMP / Divisible Pkg / Residential (Excludes Condo Assns))

Use Previous Contact Information

Select a previously used contact. The data contained within that contact will be used for this filing.

Filing Originator Name	Company Contact Name	Date Created
<input checked="" type="radio"/> Patrick Lynch	Patrick Lynch	10/5/2005 1:48:04 PM

Cancel Use Originator

Choosing the “re-use previous contact information” option brings you to the following page. Select the Originator / Contact combination you want, and click “Use Originator”.

In addition to a Filing Originator, you need to designate a Company Contact. This contact will be the one to receive correspondence from the Office.

Click “Copy” to copy the Filing Originator information, or enter another user’s information.

**Company Contact Information**

Click on Copy To Use Filing Originator Information for Company Contact

---

Company E-Mail:

---


\*Contact Name:

Contact Title:


Professional Designation:

\*Contact E-mail:


Once you’ve finished entering information, click “Save” to save your progress and continue at a later date. Click “Cancel” to return to the Filing Component List, “Previous” to return to the prior screen, or “Next” to continue.



**OFFICE OF INSURANCE REGULATION**



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**Common Tasks**

- [Start a new filing](#)
- [Start Data Reporting](#)
- [Submit a filing](#)
- [Review submitted filings](#)
- [Add to a submitted filing](#)

**Other Places**

- [Filing workbench](#)

## P&C Universal Data Letter

**Filing:** W08-417681 (Rate & Rule - CMP / Divisible Pkg / Residential (Excludes Condo Assns))

Please complete the required fields with a red star ( \* ).

### Section III: General Information

A. Company Filing Number

B. \*New Business Effective Date  /  /

\*Renewal Business Effective Date  /  /

C. \*Are you writing new business in Florida for this line of business?  Yes  No

Answer the questions in Section III, and click “Next” to continue.

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**iFILE**

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**P&C Universal Data Letter**

**Filing:** W05-200735 (Rate & Rule - CMP / Divisible Pkg / Residential (Excludes Condo Assns))

Please complete the required fields with a red star ( \* ).

**Section IV: Filing Content Information**

Please mark all applicable items

A. This is a Rate & Rule filing.

B. Type of Coverage:  
Commercial

C. \*File Usage:

- File & Use
- Use & File
- Informational Only
- Prior Approval **(required for all FORMS filings)**
- N/A **(Applicable only if this submission is being made by a Rating Organization)**

Save Cancel Previous Next

Complete Section IV by reviewing the information provided and choosing a File Usage. Click “Next” at the bottom of the screen to continue.



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**iFILE**

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**P&C Universal Data Letter**

Filing: W05-200735 (Rate & Rule - CMP / Divisible Pkg / Residential (Excludes Condo Assns))

**Section V: Rate/Rule Filings**

A. Is this filing being submitted by a Rating Organization?  Yes  No

B. Is this Annual Rate Certification in accordance with Section 627.0645, Florida Statutes?  Yes  No

C. If yes to above, is Certification attached?  Yes  No

D. Have you included a listing of all changes to pages or rules with supporting information and explanation?

E. Does this filing result in a significant change in rating variables? If Yes, explain in filing.

F. Does this filing result in a significant change in underwriting rules or guidelines? If Yes, explain in filing.

G. Does this filing amend any of the following items?

(Please mark the appropriate item)

Base Rate(s) & Loss Costs

Base Rate(s) Only

Loss Costs Only

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OFFICE OF INSURANCE REGULATION

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**iFILE**

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**P&C Universal Data Letter**

Filing: W05-200735 (Rate & Rule - CMP / Divisible Pkg / Residential (Excludes Condo Assns))

**Section VIII: Commercial**

A. Please mark the applicable item:

Independent filing

Rating Organization Reference filing  
Rating Organization Reference Filing Number (if applicable)

Adoption of Rating Organization Loss Costs (Loss Costs detail required)

Non-Adoption or Delay Adoption or Rating Organization Rules

Adoption of Rating Organization Rules

B. Does this filing include any recoupments?  Yes  No

C. If Yes, please identify which recoupments are contained in this filing.

	Add	Remove	Change
FIGA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
FWUA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
FRPCJUA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

You may be asked to complete other screens containing rate information.

The final screen of the UDL contains the applicable certifications.

To complete, click your mouse in the empty checkbox to the left of the certification, and provide the correct information below.

When you get to the bottom of the page, you'll notice that "Next" is no longer an option. Click "Save" to finish the form and return to your Filing Component List.

The screenshot displays the Florida Office of Insurance Regulation's iFILE system. The header includes the state logo and the text "FLORIDA OFFICE OF INSURANCE REGULATION". A navigation menu contains links for Home, Help, Contact Us, Account, Filing Search, and Logout. The main content area is titled "P&C Universal Data Letter" and shows filing details for "W05-202887 (Rate & Rule - CMP / Divisible Pkg / Residential (Excludes Condo Assns))". A note states that fields with a red star (\*) are required. The "Section IX: Filing Certification" section contains a certification statement and a checked checkbox. Below this are input fields for Name (John Doe) and Title (Sr. Vice President). At the bottom right, there are buttons for Save, Cancel, and Previous. Two black arrows point from the text on the left to the checkbox and the Save button.

**FLORIDA**  
OFFICE OF INSURANCE REGULATION

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**iFILE**

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**P&C Universal Data Letter**

Filing: W05-202887 (Rate & Rule - CMP / Divisible Pkg / Residential (Excludes Condo Assns))

Fields marked with a red star ( \* ) are required. Please check that you have read and understood the certification statement and typed your full name and title.

**Section IX: Filing Certification**

\*  I certify that I am authorized to make this Forms or Rate/Rule filing on behalf of the company(s) referenced herein. I further certify that the information contained in related transmittals and the filing is true, complete, correct and, to the best of my knowledge, in compliance with all applicable Florida laws and administrative rules including applicable policy readability standards.

\*Name: John Doe

\*Title: Sr. Vice President

Save Cancel Previous



**FLORIDA**  
OFFICE OF INSURANCE REGULATION

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**iFILE**

**Common Tasks**

- Start a new filing
- Start Data Reporting
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**Filing Component List**

Work Unit Number: W08-417681  
 Name:  
 Purpose: Rate & Rule  
 Product: CMP / Divisible Pkg / Residential (Excludes Condo Assns)  
[edit filing details](#)

Listed below are all the components required to submit this filing. To view a component, click on its name. Your changes are automatically saved. To review the current details of your filing, click "Review this Filing".

Component	Last Updated	Status
Company Data	4/16/2008 16:56	Complete
Cover Letter	4/16/2008 16:58	Complete
OIR-582 P&C Universal Standardized Data Letter	4/16/2008 17:05	Complete
Explanatory Memorandum	4/16/2008 16:42	Incomplete
Interrogatories	4/16/2008 16:42	Incomplete
Manual Pages	4/16/2008 16:42	Incomplete
Additional Rules Information	4/16/2008 16:42	Incomplete
OIR-B1-179C	4/16/2008 16:42	Incomplete
Supplementary Information (Optional) Supplementary Documentation	4/16/2008 16:42	-----

Click the next component in the list to continue.

The OIR-B1-582 component now reads "Complete".

**FLORIDA**  
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**iFILE**

**File Upload**

**Work Unit Number:** W05-202887  
**Name:**  
**Purpose:** Rate & Rule  
**Product:** CMP / Divisible Pkg / Residential (Excludes Condo Assns)

Select the file you wish to include with this filing component. To choose a file, click Browse. Navigate to the location of the file on your computer, and click Open. After you have selected the file you wish to upload, click Upload. If you do not wish to upload any files, click Cancel.

Files must be less than ten Megabytes (10,000 Kilobytes) and 1000 pages in size.

The Explanatory Memorandum requires that a file be uploaded. The steps are the same as those for the Cover Letter.

**FLORIDA**  
OFFICE OF INSURANCE REGULATION

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**iFILE**

**File Upload**

**Work Unit Number:** W05-202887  
**Name:**  
**Purpose:** Rate & Rule  
**Product:** CMP / Divisible Pkg / Residential (Excludes Condo Assns)

Below is a list of files you have uploaded for this item. You may upload one or more files to satisfy this requirement.

Title	Date Uploaded
Explanatory Memorandum	12/28/2005

Add File Delete File Done



### Common Tasks

- Start a new filing
- Start Data Reporting
- Submit a filing
- Review submitted filings
- Add to a submitted filing

### Other Places

- Filing workbench

## Filing Component List

**Work Unit Number:** W08-417681

**Name:**

**Purpose:** Rate & Rule

**Product:** CMP / Divisible Pkg / Residential (Excludes Condo Assns)

[edit filing details](#)

Listed below are all the components required to submit this filing. To view a component, click on its name. Your changes are automatically saved. To review the current details of your filing, click "Review this Filing".

Component	Last Updated	Status
Company Data	4/16/2008 16:56	Complete
Cover Letter	4/16/2008 16:58	Complete
OIR-582 P&C Universal Standardized Data Letter	4/16/2008 17:05	Complete
Explanatory Memorandum	4/17/2008 08:54	Complete
Interrogatories	4/16/2008 16:42	Incomplete
Manual Pages	4/16/2008 16:42	Incomplete
Additional Rules Information	4/16/2008 16:42	Incomplete
OIR-B1-1790	4/16/2008 16:42	Incomplete
Supplementary Information (Optional) Supplementary Documentation	4/16/2008 16:42	-----

The Explanatory Memorandum components now read "Complete".

The next component is the "Interrogatories."

## Edit Interrogatories

Work Unit Number: W08-417681

Name:

Purpose: Rate & Rule

Product: CMP / Divisible Pkg / Residential (Excludes Condo Assns)

Below is a list of interrogatories for this filing. Please answer questions by checking the appropriate selection.

1. Are you someone other than an employee of the company who is making this filing on behalf of the company? Yes No
2. Is this filing being made to comply with a change in Florida law? Yes No
3. Does this filing propose changes in the level of coverage you are providing to your insureds? Yes No
4. Does this filing include the use of a Catastrophe Model in the determination of any rate level indication? Yes No
5. Does this filing include reinsurance costs in the determination of any rate level indication? Yes No
6. Is this a Rating Organization package modification factors adoption filing? Yes No
7. Answer "Yes" to only one question below:
  - (a) Does this filing involve the adoption of loss costs promulgated by a Rating Organization where the loss cost modification factor equals 1? Yes No
  - (b) Does this filing involve the adoption of loss costs promulgated by a Rating Organization where the loss cost modification factor is not equal to 1 AND the modification factor IS based on the filer's loss experience? Yes No
  - (c) Does this filing involve the adoption of loss costs promulgated by a Rating Organization where the loss cost modification factor is not equal to 1 AND the modification factor IS NOT based on the filer's loss experience? Yes No
  - (d) Is this an independent rate or rating factor filing where the proposed rate change affects all (or substantially all) policyholders? Yes No
  - (e) Is this an independent rate or rating factor filing where the proposed rate change DOES NOT affect all (or substantially all) policyholders? Yes No

Cancel

Clear

Save

# Interrogatories

The Interrogatories are questions that determine whether or not additional components are needed in the filing. For example, if you answer the question “Are you someone other than an employee of the company who is making this filing on behalf of the company?” in the affirmative, the Consultant’s Authority Letter component will be added to the list of required components.

Read each question carefully. Once the filing has been submitted, you CANNOT go back and change the answers to these questions. If you are unsure, ask us before filing.

## Edit Interrogatories

**Work Unit Number:** W08-417681

**Name:**

**Purpose:** Rate & Rule

**Product:** CMP / Divisible Pkg / Residential (Excludes Condo Assns)

Below is a list of interrogatories for this filing. Please answer questions by checking the appropriate selection.

1. Are you someone other than an employee of the company who is making this filing on behalf of the company? Yes No
2. Is this filing being made to comply with a change in Florida law? Yes No
3. Does this filing propose changes in the level of coverage you are providing to your insureds? Yes No
4. Does this filing include the use of a Catastrophe Model in the determination of any rate level indication? Yes No
5. Does this filing include reinsurance costs in the determination of any rate level indication? Yes No
6. Is this a Rating Organization package modification factors adoption filing? Yes No
7. Answer "Yes" to only one question below:
  - (a) Does this filing involve the adoption of loss costs promulgated by a Rating Organization where the loss cost modification factor equals 1? Yes No
  - (b) Does this filing involve the adoption of loss costs promulgated by a Rating Organization where the loss cost modification factor is not equal to 1 AND the modification factor IS based on the filer's loss experience? Yes No
  - (c) Does this filing involve the adoption of loss costs promulgated by a Rating Organization where the loss cost modification factor is not equal to 1 AND the modification factor IS NOT based on the filer's loss experience? Yes No
  - (d) Is this an independent rate or rating factor filing where the proposed rate change affects all (or substantially all) policyholders? Yes No
  - (e) Is this an independent rate or rating factor filing where the proposed rate change DOES NOT affect all (or substantially all) policyholders? Yes No

Once you have answered each of the questions, click "Save."

The next screen lets you know that your answers have been saved. Click "Return to Component List" to continue.

## Interrogatories Saved

Interrogatories Saved Successfully.





**Common Tasks**

- Start a new filing
- Start Data Reporting
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**Filing Component List**

**Work Unit Number:** W08-417681  
**Name:**  
**Purpose:** Rate & Rule  
**Product:** CMP / Divisible Pkg / Residential (Excludes Condo Assns)  
[edit filing details](#)

Listed below are all the components required to submit this filing. To view a component, click on its name. Your changes are automatically saved. To review the current details of your filing, click "Review this Filing".

Component	Last Updated	Status
Company Data	4/16/2008 16:56	Complete
Cover Letter	4/16/2008 16:58	Complete
OIR-582 P&C Universal Standardized Data Letter	4/16/2008 17:05	Complete
Explanatory Memorandum	4/17/2008 08:54	Complete
Interrogatories	4/17/2008 09:19	Complete
Manual Pages	4/16/2008 16:42	Incomplete
Additional Rules Information	4/16/2008 16:42	Incomplete
OIR-B1-1790	4/16/2008 16:42	Incomplete
Supplementary Information (Optional) Supplementary Documentation	4/16/2008 16:42	-----
Consultants Authority Letter	4/17/2008 09:19	Incomplete
OIR-583 DOI Expense Supplement Calculation of Company Loss Cost Multiplier	4/17/2008 09:19	Incomplete

[Review this Filing](#) [Return to Workbench](#)

The Interrogatories component now reads "Complete."

Note that the Consultant's Authority Letter and OIR-583 components have been added based on the answers to the Interrogatories.

# Rate Collection System (RCS)

One of the Interrogatory questions, depending on the line of business and the filing purpose, is **“Does this filing include rates or rating factors that result in a rate change to the Office’s RCS rating examples OR is there an overall rate change associated with this filing OR does this filing include the introduction of a new program?”**

If you answer this question in the affirmative, the Rate Collection System and RCS Verification components will be added to the Filing Component List.

Rate Collection System	3/19/2008 15:12	<b>Incomplete</b>
RCS Verification	3/19/2008 15:12	<b>Incomplete</b>



For instructions on how to use the Rate Collection System, see the RCS Training Materials located on the I-Portal screen.

OFFICE OF INSURANCE REGULATION

Florida  
Office of  
Insurance  
Regulation

# FAIR. FAST. PROFESSIONAL.

**iFILE**


**IMPORTANT NOTICES**

- OIR 2008 Filing and Compliance Symposium
- **P&C RCS Training and User Manual**

Welcome to the Industry Portal

Welcome to the Florida Office of Insurance Regulation Industry Portal. The Industry point of entry to access the Filing Assembly and Submission System, online Rate Submission Reports, and other related content.

Pick a Category

 [Form & Rate Filing Assembly and Submission](#)

In addition to the User Manual and Frequently Asked Questions, there are audio/visual training sessions for the various lines of business.

#### Training Materials

- User Manual
- Frequently Asked Questions

#### Training Sessions (Audio and Visual Demonstration)

- Commercial Auto and General Commercial I-File Issues Seminar
- Commercial Residential Property Demo
- General Liability and Commercial Non-Residential Demo
- Homeowners, Mobile Homeowners and Dwelling Fire Demo
- Medical Malpractice and Attorney Liability Demo
- Private Passenger Auto Demo



### Filing Component List

**Common Tasks**

- Start a new filing
- Start Data Reporting
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**Work Unit Number:** W08-417681  
**Name:**  
**Purpose:** Rate & Rule  
**Product:** CMP / Divisible Pkg / Residential (Excludes Condo Assns)  
[edit filing details](#)

Component	Last Updated	Status
Company Data	4/16/2008 16:56	Complete
Cover Letter	4/16/2008 16:58	Complete
OIR-582 P&C Universal Standardized Data Letter	4/16/2008 17:05	Complete
Explanatory Memorandum	4/17/2008 08:54	Complete
Interrogatories	4/17/2008 09:19	Complete
Manual Pages	4/17/2008 09:53	Complete
Additional Rules Information	4/17/2008 09:53	Complete
OIR-B1-1790	4/17/2008 09:53	Complete
Supplementary Information (Optional) Supplementary Documentation	4/16/2008 16:42	-----
Consultants Authority Letter	4/17/2008 09:54	Complete
OIR-583 DOI Expense Supplement Calculation of Company Loss Cost Multiplier	4/17/2008 09:54	Complete

Review this Filing      Return to Workbench      **Submit Filing**

# Submit Filing

Complete each of the components, so that all now read "Complete."

Now that you have satisfied all of the required components, the "Submit Filing" button displays.

At this point you may either submit your filing or continue adding information.



## The Office of Insurance Regulation

Thank you for posting your documents. Your documents will now be verified as being compatible with the I-File system and virus free. You will be notified of the verification results shortly. If there are any technical problems with your uploaded documents, your submission will not be accepted and will be returned to your workbench for correction. If your uploaded documents are verified, you will be notified that your submission has been assigned an OIR file log tracking number and forwarded for formal review.

If this posting is in response to a request for clarification from the Office, please note the date requirement for your response. In this case, your filing is being held in suspense pending your response. Yet, in order to allow the Office sufficient time to analyze your response, please respond by the date indicated in the clarification letter you received. The failure of your response reaching the Office by this date requirement may result in the filing's **DISAPPROVAL** pursuant to applicable provisions of Florida Statute.

If you have any concerns of the timeliness of your posting, please do not hesitate to contact the reviewer assigned to this filing.

If you have any technical questions please utilize the I-Portal Issue Tracking System at <https://iportal.fldfs.com/ifile/its/default.asp>

### Filing Details:

**Work Unit Number:** W05-186926  
**Submission ID:** 000169983  
**Date Submitted:** 10/8/2005 01:37:18 PM  
**Filing Purpose:** Rates Only  
**Product:** Homeowners Multi-Peril  
**Component List:** HO RATES ONLY (CURRENT BUSINESS)  
**Company Name:** SENTRY SELECT INSURANCE COMPANY  
**NAIC Company Code:** 21180

Once you've submitted your filing, you will receive an initial email as shown above. I-File will then run your submission through a series of checks. This includes checking document size (less than 999 pages), a virus check, and a check to ensure that the submitted documents can be converted to a format used to give them their electronic stamp. If any documents fail...

If your filing does not pass the compatibility check, you will receive an email similar to this one.

The email will include the document(s) which had problems.

For help, please submit an issue through Contact Us, and provide the Office with the Work Unit Number for the filing in question.

**From:** iportal@fldfs.com [mailto:iportal@fldfs.com]  
**Sent:** Wednesday, December 14, 2005 14:42  
**To:**  
**Subject:** FL OIR Industry Portal: Filing Failed at Document TIF Converting



Florida Office of Insurance Regulation

This e-mail message is to inform you that your filing did not submit successfully to Office of Insurance Regulation because one or more of the documents in the filing did not pass a test for compatibility with the I-File system. Examples of non-compatible documents include documents with embedded macros, word documents with embedded formulas or multi page .tif documents (only use single page .tif documents). Please correct the document and re-upload in the Filing Workbench and submit the filing.

The **failed documents** are listed as:

**Countrywide Pages (final version).tif** with document id of 454464  
**Countrywide Pages (annotated version).tif** with document id of 454466

If this failed posting is in response to a request for clarification from the Office, please note the date requirement for your response. Though your filing is being held in suspense pending your response, your response must reach the Office by this required date to allow the Office sufficient time to analyze your response. The failure of your response reaching the Office by this date requirement may result in the filing's **DISAPPROVAL** pursuant to applicable provisions of Florida Statute.

If you have any concerns of the timeliness of your posting, please do not hesitate to contact the reviewer assigned to this filing.

If you have any technical questions please utilize the I-Portal Issue Tracking System at <https://iportal.fldfs.com/iframe/its/default.asp>

Filing Details:

**Work Unit Number:** W05-201062  
**Submission ID:** 000184170  
**Date Submitted:** 12/14/2005 02:33:44 PM  
**Filing Purpose:** Rules Only  
**Product:** Commercial Auto / Other Commercial Auto  
**Component List:** COMMERCIAL RULE FILING  
**Company Name:** DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY  
**NAIC Company Code:** 36463  
**Company Filing #:** FL-DPC-Auto-Revision 05R



## The Office of Insurance Regulation

**Hello Kayne! This e-mail message is to inform you that the Office has received your filing.**

Your filing has been assigned the following File Log Number. Please use this number for all communication with the Office with regards to this filing.

**File Log Number** **FCP 05-12205**

### Filing Details:

**Filing Name:**

**Work Unit Number:** W05-186926

**Submission ID:** 000169983

**Date Submitted:** 10/8/2005 01:37:18 PM

**Filing Purpose:** Rates Only

**Product:** Homeowners Multi-Peril

**Component List:** HO RATES ONLY (CURRENT BUSINESS)

If your filing successfully passed the compatibility check, you will receive an email with the Florida file log number that has been assigned to it. Refer to this number when corresponding with the Office.

# Review Filing

**FLORIDA**  
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**iFILE**

**Common Tasks**

- Start a new filing
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**Filing Component List**

Work Unit Number: W05-200735  
Name: CMP-12  
Purpose: Rate & Rule  
Product: CMP / Divisible Pkg / Residential (Excludes Condo Assns)  
[edit filing details](#)

Component	Last Updated	Status
Company Data	12/13/2005 15:10	Complete
Cover Letter	12/15/2005 13:48	Complete
OIR-B1-582 P&C Universal Standardized Data Letter	12/15/2005 14:50	Complete
Explanatory Memorandum	12/15/2005 14:51	Complete
Supplementary Information (Optional) Supplementary Documentation	12/13/2005 14:57	-----

[Review this Filing](#) [Return to Workbench](#) [Submit Filing](#)

At any point in the process, you have the option to review your filing. Click “Review this Filing” to view and/or print the information you’ve provided for your filing.

## Review Filing

### Filing Details

**Work Unit Number:** W05-200735  
**Filing Purpose:** Rate & Rule  
**Product:** CMP / Divisible Pkg / Residential (Excludes Condo Assns)  
**Date Created:** 4/14/2005 09:07:04 AM

### Filing Name:

**Company Contact Information**  
**Company E-Mail:** fidfs@fidfs.com

### Company Details

**Company Name:** ZURICH AMERICA  
**Contact Name:** Mr. sam c coskey  
**Contact Title:** sma  
**Professional Designation:**  
**Contact E-mail:**

### Filing Originator

**Company E-Mail:**  
**Street Address:**  
**Suite/Room #:**  
**P.O. Box Mailing Address:**  
**Department:**  
**City:**  
**State:**  
**Zip Code:**  
**Country:**  
**Non US Postal Code:**  
**Phone Number:**  
**Fax Number:**  
**Toll Free Number:**  
**Non US Phone Number:**

### General Information

**Company Filing Number:**  
**New Business Effective Date:**  
**Renewal Business Effective Date:**  
**Product:**  
**Are you writing new business in Florida of business?**  
**New Program, New Product, or New Business?**  
**Amending currently filed forms, rat**  
**If yes, please provide previous OIF Number**

### Filing Content Information

**This is a Rate & Rule filing.**  
**Type of Coverage:**  
 Commercial  
**File Usage:**  
 File & Use  
 Use & File  
 Informational Only  
 Prior Approval(required for all FOI)  
 N/A

### Rate/Rule Filings

**Is this filing being submitted by a Ratings Organization?** NO  
**Is this Annual Rate Certification in accordance with Section 627.0645, Florida Statutes?** NO  
**If yes to above, is Certification attached?** N/A  
**Have you included a listing of all changes in manual pages or rules with supporting information and explanation?** YES  
**Does this filing result in a significant revision in rates or rating variables? If Yes, explain in filing:** YES  
**Does this filing result in a significant revision in underwriting rules or guidelines? If Yes, explain in filing:** NO  
**Does this filing amend any of the following?** YES  
 Base Rate(s) & Loss Costs  
 Base Rate(s) Only  
 Loss Costs Only  
**Summary of Rate Filing as applicable**  
**Rate Change Request** 15  
**Rate Indicated** 0  
**Earned Premium Volume (all programs affected by this filing)** 0  
**Number of Policies (all programs affected by this filing)** 0

### Document Mapping

#### Uploaded Documents

Document Type	Filenet Number	Form Number	Title
Cover Letter	0		Cover Letter
Explanatory Memorandum	0		Explanatory Memorandum

### Filing Certification

YES, I certify that I am authorized to make this Forms or Rate/Rule filing on behalf of the company(s) referenced herein. I further certify that the information contained in related transmittals and the filing is true, complete, correct and, to the best of my knowledge, in compliance with all applicable Florida laws and administrative rules including applicable policy readability standards.

**Name:** sam coskey

**Title:** sma

[Printable Version](#)

[Return to Component List](#)

At the bottom of the page, you can click “Printable Version” to print a copy of your filing information or “Return to Component List”.



# Response Filing



Filing Assembly and Submission

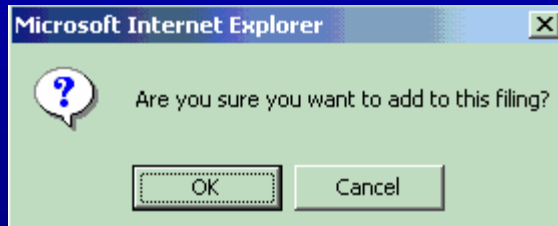
To add to a filing that you've already submitted, click the "Filing Assembly and Submission" option on the main I-Portal screen.

On the next screen, under Common Tasks, select "Add to a submitted filing".

The screenshot shows the Florida Office of Insurance Regulation's Filing Assembly Submission System (FASS) interface. At the top, there is a navigation bar with links for Home, Help, Contact Us, Account, Filing Search, and Logout. Below the navigation bar is the iFILE logo. The main content area is titled "Filing Assembly Submission System" and contains a welcome message: "Welcome to the Filing Assembly Submission System (FASS). Here, you can build and maintain filings required by the Office. To start a new filing, click **Start a new filing**. To work on an existing filing, click **Work on an in-progress filing**. To review a filing already submitted to the Office, click **Review submitted filings**." Below the welcome message is a "Choose a Task" section with three options: "Start a new filing", "Work on an in-progress filing", and "Review submitted filings". Each option is accompanied by a small image of a person working at a computer. In the left sidebar, under "Common Tasks", the option "Add to a submitted filing" is highlighted with a red circle and a red border.

By file log number, select the filing to which you wish to add information.

When you do, you'll receive the message below. Click "OK" to proceed or "Cancel" to select a different filing.



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OFFICE OF INSURANCE REGULATION

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### Add to a Submitted Filing

This is a list of all filings that you have submitted that can be amended. To add to a filing, click on its File Log Number.

**NOTE:** Filings are only available to amend once the Office has assigned a File Log Number. You will receive an email message when the File Log Number is assigned.

#### Choose a filing to amend

File Log Number	Date Submitted	Submission ID	Work Unit Number
04-03664	5/12/2004 10:30:02 AM	85903	W04-100602
04-05050	6/18/2004 09:59:27 AM	86243	W04-101002
04-03719	6/25/2004 08:28:12 AM	86403	W04-101162
<a href="#">04-03720</a>	6/25/2004 08:30:50 AM	86404	W04-101163
05-00102	6/7/2005 04:45:23 PM	88388	W04-101482
04-03756	9/14/2004 03:11:10 PM	86687	W04-101507
04-03765	9/23/2004 04:09:37 PM	86783	W04-101622
04-03779	10/5/2004 04:14:23 PM	86903	W04-101783
04-03780	10/5/2004 04:22:26 PM	86904	W04-101784

**Common Tasks**

- Start a new filing
- Start Data Reporting
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

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**iFILE**

### Add to a Submitted Filings

This filing has been opened. You can now add new files and update components.

Work Unit Number	Date Created	Purpose	File Log Number
W05-180766	11/8/2005 10:22:21 AM	Forms Only	04-03720

**Common Tasks**

- Start a new filing
- Start Data Reporting
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

I-File will create a new Work Unit Number for your response. This number, separate from the file log number, identifies each filing submission. Click the work unit number to continue.



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**iFILE**

**Common Tasks**

- Start a new filing
- Start Data Reporting
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

**Filing Component List**

**Work Unit Number:** W05-180766  
**Name:** Variable-Flex  
**Purpose:** Forms Only  
**Product:** Variable Individual Annuities Deferred Flexible Premium  
[edit filing details](#)

Listed below are all the components required to submit this filing. To view a component, click on its name. Your changes are automatically saved. To review the current details of your filing, click "Review this Filing".

Component	Last Updated	Status
Company Data (Optional)	11/8/2005 10:22	-----
Cover Letter (Optional)	11/8/2005 10:22	-----
DIR-1507 (Optional) L&H Universal Standardized Data Letter	11/8/2005 10:22	-----
Forms Checklist	11/8/2005 10:22	-----
Forms to be Reviewed (Optional)	11/8/2005 10:22	-----
Certification Statement: Valuation Standards (Optional)	11/8/2005 10:22	-----
Certification Statement: Nonforfeiture Standards (Optional)	11/8/2005 10:22	-----
Supplementary Information (Optional) Supplementary Documentation	11/8/2005 10:22	-----

[Review this Filing](#) [Return to Workbench](#)

Since this is a response filing, there are no required components. Everything is optional.

Select the component on which you wish to work, and follow the same steps as you did for your initial submission.

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**iFILE**

**Filing Component List**

Work Unit Number: W05-180766  
 Name: Variable-Flex  
 Purpose: Forms Only  
 Product: Variable Individual Annuities Deferred Flexible Premium  
[edit filing details](#)

Component	Last Updated	Status
Company Data (Optional)	11/8/2005 10:22	-----
Cover Letter (Optional)	11/8/2005 10:22	-----
DIR-1507 (Optional) L&H Universal Standardized Data Letter	11/8/2005 10:22	-----
Forms Checklist	11/8/2005 10:22	-----
Forms to be Reviewed (Optional)	11/8/2005 10:45	Included
Certification Statement: Valuation Standards (Optional)	11/8/2005 10:22	-----
Certification Statement: Nonforfeiture Standards (Optional)	11/8/2005 10:22	-----
Supplementary Information (Optional) Supplementary Documentation	11/8/2005 10:22	-----

Review this Filing Return to Workbench **Submit Filing**

Once you have completed a component, the status changes to “Included”.

Also, when at least one component is complete, you will again have the “Submit Filing” button. Click the button to submit your response.

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OFFICE OF INSURANCE REGULATION

Home Help Contact Us Account Filing Search **Logout**

**iFILE**

**Submit Filing**

**Common Tasks**

- Start a new filing
- Start Data Reporting
- Submit a filing
- Review submitted filings
- Add to a submitted filing

**Other Places**

- Filing workbench

Thank you for posting your documents. Your documents will now be verified as being compatible with the I-File system and virus free. You will be notified of the verification results shortly. If there are any technical problems with your uploaded documents, your submission will not be accepted and will be returned to your workbench for correction. If your uploaded documents are verified, you will be notified that your submission has been assigned an OIR file log tracking number and forwarded for formal review.

**Filing Details**

**Work Unit Number:** W05-180766  
**Submission ID:** 000164064  
**Date Submitted:** 11/8/2005 10:49:56 AM  
**Filing Purpose:** Forms Only  
**Product:** Variable Individual Annuities Deferred Flexible Premium  
**Component List:** LIFE & ANNUITIES FORM FILINGS  
**Company Name:** ANNUITY INVESTORS LIFE INSURANCE COMPANY  
**NAIC Company Code:** 93661  
**Company Filing #:**

[Return to Workbench](#)

FL OIR Industry Portal: Document compatibility I-File test - Message (1/1)

From: iportal@dfs.com  
 To: Patrick.Lynch  
 Cc:  
 Subject: FL OIR Industry Portal: Document compatibility I-File test

Sent: Tue 11/8/2005 10:50 AM

**iFILE** The Office of Insurance Regulation

Thank you for posting your documents. Your documents will now be verified as being compatible with the I-File system and virus free. You will be notified of the verification results shortly. If there are any technical problems with your uploaded documents, your submission will not be accepted and will be returned to your workbench for correction. If your uploaded documents are verified, you will be notified that your submission has been assigned an OIR file log tracking number and forwarded for formal review.

If this posting is in response to a request for clarification from the Office, please note the date requirement for your response. In this case, your filing is being held in suspense pending your response. Yet, in order to allow the Office sufficient time to analyze your response, please respond by the date indicated in the clarification letter you received. The failure of your response reaching the Office by this date requirement may result in the filing's **DISAPPROVAL** pursuant to applicable provisions of Florida Statute.

**This submission is for the additional information for filing with File Log Number 04-03720.**

If you have any concerns of the timeliness of your posting, please do not hesitate to contact the reviewer assigned to this filing.

If you have any technical questions please utilize the I-Portal Issue Tracking System at <http://iportal.dof.com/dfs/its/default.asp>.

**Filing Details:**

**Work Unit Number:** W05-180766  
**Submission ID:** 000164064  
**Date Submitted:** 11/8/2005 10:49:56 AM  
**Filing Purpose:** Forms Only  
**Product:** Variable Individual Annuities Deferred Flexible Premium  
**Component List:** LIFE & ANNUITIES FORM FILINGS  
**Company Name:** ANNUITY INVESTORS LIFE INSURANCE COMPANY  
**NAIC Company Code:** 93661  
**Company Filing #:**

Your account information is listed below for future reference:  
 Your user name is: Patrick.Lynch@dfs.com  
 You selected your password at registration.

If you did not authorize this registration, someone has mistakenly registered using your e-mail address. We regret the inconvenience. Please forward this e-mail to [iportal@dfs.com](mailto:iportal@dfs.com) and write "cancel" in the subject line.

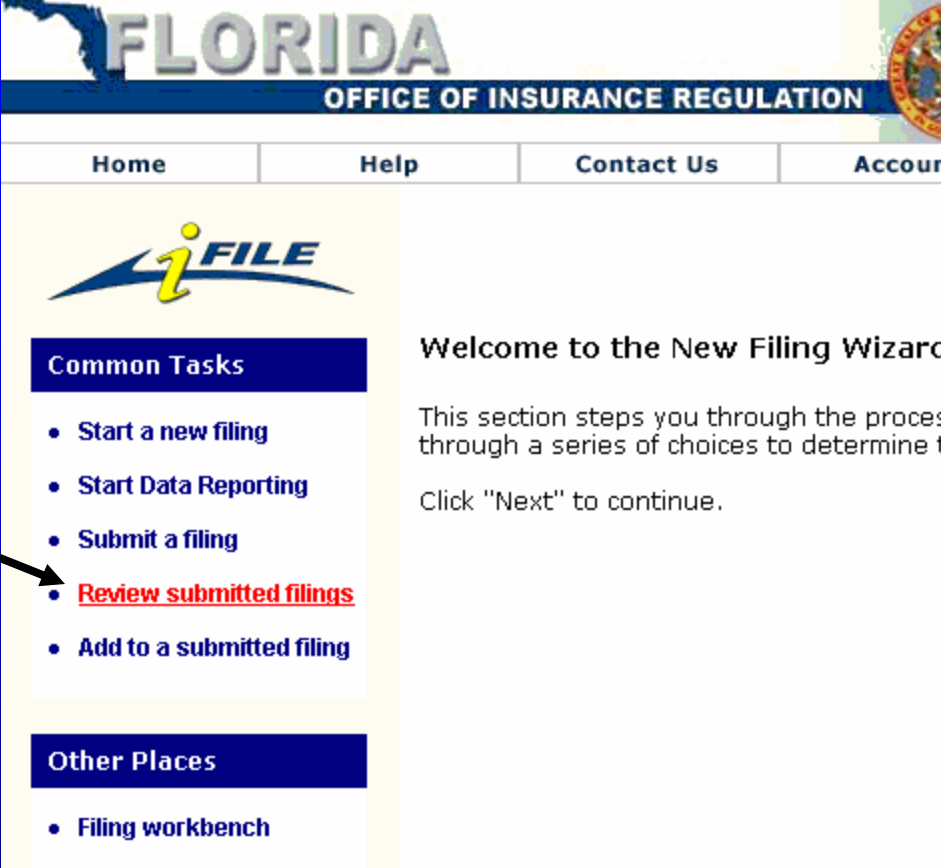
After submitting your response, you will see the screen above, notifying you that your documents are being checked for compatibility. You will also receive an email with this information. Click "Return to Workbench" to work on another filing or "Logout" to exit.



# Review Submitted Filings

You have the ability to review filings that you have previously submitted.

To do so, click the “Review submitted filings” option under Common Tasks.



The screenshot displays the Florida Office of Insurance Regulation website. At the top, there is a navigation bar with links for Home, Help, Contact Us, and Account. Below this is the 'iFILE' logo. The main content area is divided into two columns. The left column contains a 'Common Tasks' section with a list of options: Start a new filing, Start Data Reporting, Submit a filing, Review submitted filings (highlighted in red), and Add to a submitted filing. Below this is an 'Other Places' section with a link to Filing workbench. The right column contains a 'Welcome to the New Filing Wizard' section with introductory text and a 'Click "Next" to continue.' instruction.

This screen will list each submission (both original and response) by Work Unit Number. This screen will also display the time and date of submission, a submission ID, and the corresponding Florida File Log Number.

To access a submission, click on the appropriate Work Unit Number.

## Review Submitted Filings

This is a list of all filings that you have submitted in the past. To review the contents of a filing, click on its Work Unit Number.

### Choose a filing to review

Work Unit Number	Date Submitted	Submission ID	File Log Number
WD4-100802	5/12/2004 10:30:02 AM	000085903	04-03664
WD4-100826	5/13/2004 01:19:12 PM	000085923	04-03665
WD4-100830	5/13/2004 02:01:22 PM	000085924	04-03665
WD4-100862	6/9/2004 09:58:37 AM	000086143	04-03689
WD4-100863	6/9/2004 10:06:16 AM	000086144	04-03690
WD4-100864	6/9/2004 10:26:18 AM	000086145	04-03691
WD4-100865	6/9/2004 10:36:11 AM	000086146	04-03691
WD4-101002	6/18/2004 09:59:27 AM	000086243	04-05050
WD4-101162	6/25/2004 08:28:12 AM	000086403	04-03719
WD4-101163	6/25/2004 08:30:50 AM	000086404	04-03720

You will then be taken to the Filing Component List for this submission. Here you can view the components that were completed as part of this filing. *(You cannot add information to a filing under this option.)*

As with active filings, you can click “Review this Filing” to view a page containing detailed filing information.

You will need to use the “Filing Search” option to view and/or retrieve any documents contained in your filings.

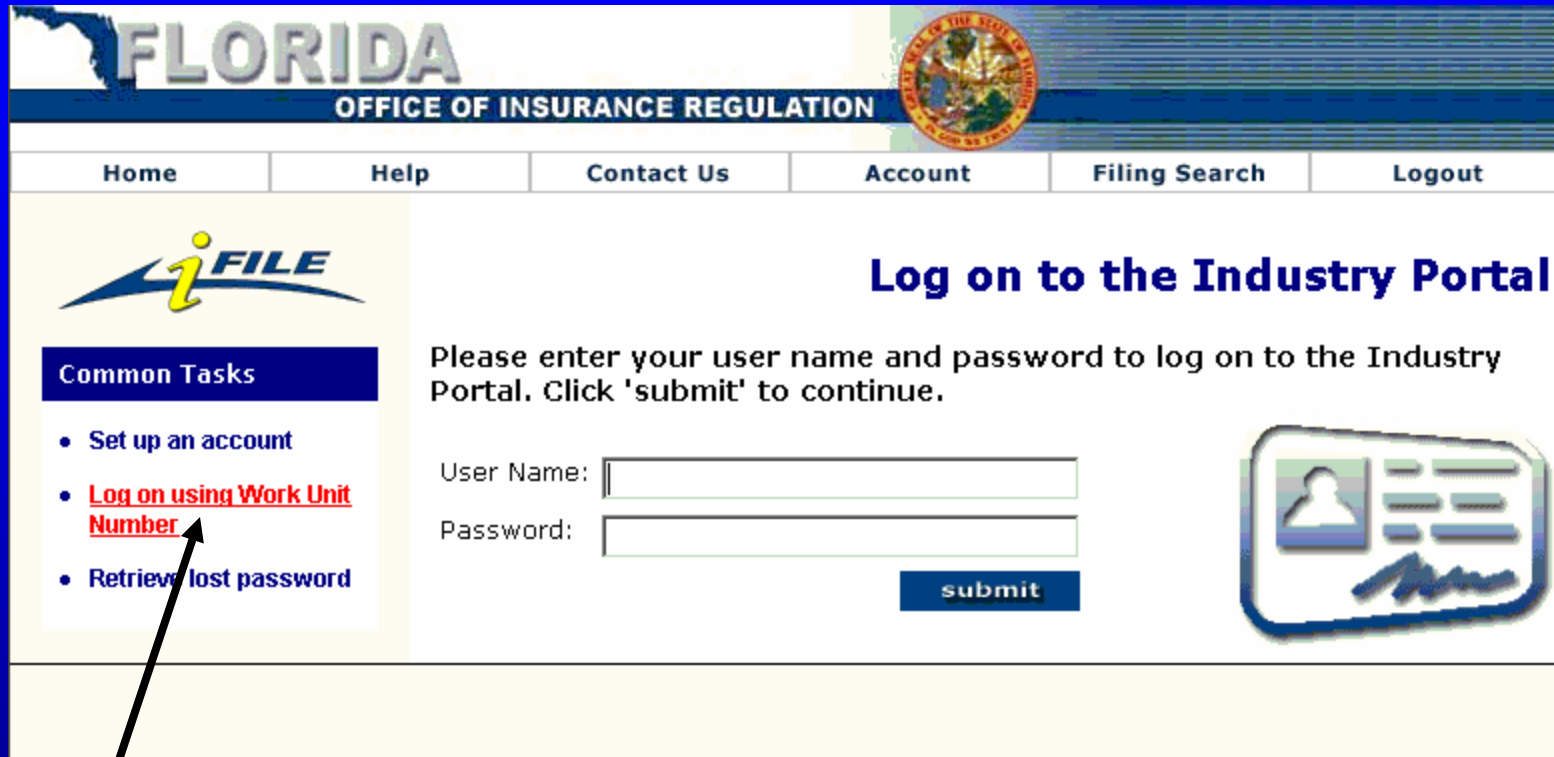
## Filing Component List

**Work Unit Number:** W04-101163  
**Name:** Variable-Flex  
**Purpose:** Forms Only  
**Product:** Variable Individual Annuities Deferred Flexible Premium

To review the current details of your filing, click "Review this Filing".

Component	Last Updated	Status
Company Data	6/25/2004 08:29	Complete
Cover Letter	6/25/2004 08:29	Complete
OIR-1507 L&H Universal Standardized Data Letter	6/25/2004 08:30	Complete
Forms Checklist	6/25/2004 08:30	Complete
Forms to be Reviewed	6/25/2004 08:30	Complete
Certification Statement: Valuation Standards	6/25/2004 08:28	-----
Certification Statement: Nonforfeiture Standards	6/25/2004 08:28	-----
Supplementary Information Supplementary Documentation	6/25/2004 08:28	-----

# Logging in with a Work Unit Number



The screenshot shows the Florida Office of Insurance Regulation website. At the top, there is a navigation bar with links for Home, Help, Contact Us, Account, Filing Search, and Logout. Below this is the iFILE logo and a section titled "Log on to the Industry Portal". The main content area contains a login form with fields for "User Name:" and "Password:", and a "submit" button. To the left of the form is a "Common Tasks" sidebar with a list of options: "Set up an account", "Log on using Work Unit Number" (highlighted in red), and "Retrieve lost password". An arrow points from the text below to the "Log on using Work Unit Number" option.

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**iFILE**

**Log on to the Industry Portal**

Please enter your user name and password to log on to the Industry Portal. Click 'submit' to continue.

User Name:

Password:

**submit**

**Common Tasks**

- Set up an account
- **Log on using Work Unit Number**
- Retrieve lost password

If you need someone else's assistance in completing your filing, but you don't want to give them access to your entire account, use the "Log on using Work Unit Number" option.

The screenshot shows the Florida Office of Insurance Regulation's iFILE portal. At the top, there is a navigation bar with links for Home, Help, Contact Us, Account, Filing Search, and Logout. The main content area features the iFILE logo on the left and a login section on the right. The login section includes a heading "Log onto the Industry Portal", a prompt to enter a Work Unit Number and password, and a "submit" button. The Work Unit Number field contains the text "W05-199510". To the right of the login fields is a graphic of a document with a signature.

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Home Help Contact Us Account Filing Search Logout

**iFILE**

**Common Tasks**

- Set up an account
- Login with Username

**Log onto the Industry Portal**

Please enter the Work Unit Number and password to access the filing you wish to work on. Click 'submit' to continue.

Work Unit Number:

Password:

**submit**

Once you've selected that option, enter the Work Unit Number and the individual filing's password (if you provided one when naming your filing). Then click "Submit".

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Home Help Contact Us Account Filing Search Logout

**iFILE**

**Filing Component List**

**Work Unit Number:** W05-199510  
**Name:** demo  
**Purpose:** Forms Only  
**Product:** Individual Nonvariable Annuities Deferred Flexible Premium

Listed below are all the components required to submit this filing. To view a component, click on its name. Your changes are automatically saved. To review the current details of your filing, click "Review this Filing".

Component	Last Updated	Status
Company Data	12/7/2005 14:00	Complete
Cover Letter	12/7/2005 14:01	Complete
OIR-B2-1507 L&H Universal Standardized Data Letter	12/7/2005 13:58	Incomplete
Forms Checklist	12/7/2005 14:05	Complete
Forms to be Reviewed	12/7/2005 13:58	Incomplete
Certification Statement: Valuation Standards (Optional)	12/7/2005 13:58	-----
Certification Statement: Nonforfeiture Standards (Optional)	12/7/2005 13:58	-----
Supplementary Information (Optional) Supplementary Documentation	12/7/2005 13:58	-----

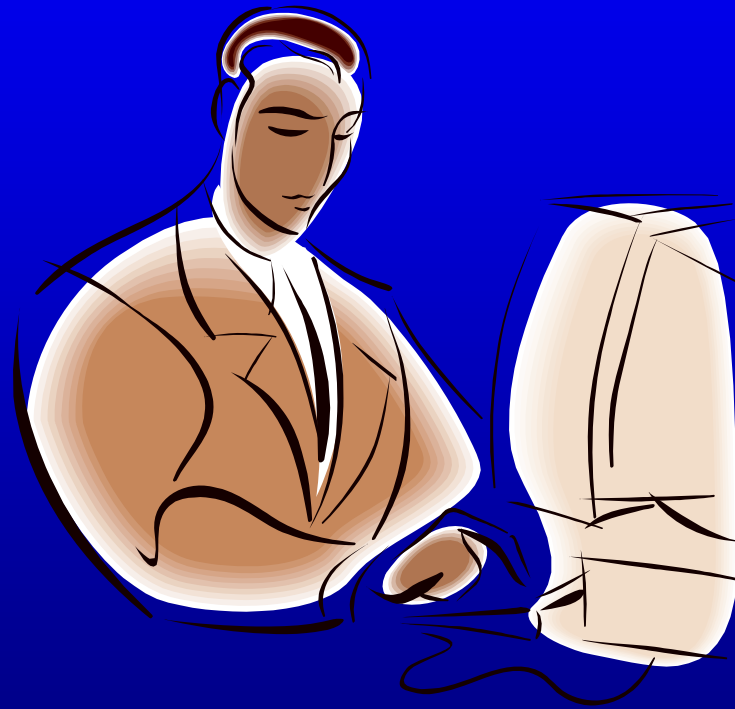
Review this Filing Return to Workbench

Notice that many of the options on the Filing Component List page are grayed out.

Under the work unit number option, you may add information to the filing just as you would normally, but you will not be able to submit it. That can only be done when logged in as the user who originally created the filing.



# Common I-File Questions



# Need Help With Your I-Portal Account?

*“I forgot my password, HELP!!!”*

If you ever forget your password, simply click the “Retrieve lost password” option on the Login screen.

Enter your email address, click “submit”, and the I-Portal will email your password to you.

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Home Help Contact Us Account Filing Search Logout

**iFILE**

**Log on to the Industry Portal**

Please enter your user name and password to log on to the Industry Portal. Click 'submit' to continue.

User Name:

Password:

submit

**Common Tasks**

- Set up an account
- Log on using Work Unit Number
- **Retrieve lost password**

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Home Help Contact Us Account Filing Search Logout

**iFILE**

**Log onto the Industry Portal**

Please enter your user name (E-mail address) and your password will be E-mailed to you.

User Name:

submit

**Common Tasks**

- Set up an account
- Login with Username
- Login with Work Unit Number

# Need Help With Your I-Portal Account?

*“John Smith used to handle our filings, but he no longer works here. I now need to have access to that information.”*

Simply complete a Question under the “Contact Us” option providing OIR with the following:

- 1 – The name and email address of the user/person who has left the office
- 2 – The name and email address of the user/person who you want to now have access to the account

*(Please do not create a new account prior to submitting this request. If you already have an account of your own, we will not be able to merge the two accounts.)*

# Need Filing-Specific Assistance?

“How long will my  
unsubmitted filing  
remain on my  
workbench?”

I-File will retain unsubmitted/unworked filings for 6 months (180 days). If you have not submitted a filing or at least completed/updated one of the filing’s components, your submission will be deleted.

# Additional Questions?



If you have any additional questions that have not been covered in this material, please don't hesitate to contact the Property and Casualty Product Review Business Unit @ (850) 413-3146.