

# Compliance Report - Unfair Discrimination based on Travel, pursuant to Rule 690-125.003 and Section 626.9541(1)(dd), Florida Statutes

Scope Period: Calendar Year

The Florida Office of Insurance Regulation (Office) is conducting its compliance verification of unfair discrimination based on travel, pursuant to Section 626.9541(1)(dd), Florida Statutes.

Companies required to complete this compliance report have an active certificate of authority and active authority in one or more of the following lines of business:

- 400 - LIFE
- 405 - VARIABLE ANNUITIES
- 410 - GROUP LIFE AND ANNUITIES
- 420 - VARIABLE LIFE
- 425 - FRATERNAL LIFE

Compliance reports are to be submitted on an individual company basis. Group reports will not be accepted.

**Please Read All Instructions Below Carefully - They Have Changed.**

**The Freedom to Travel filing is to be submitted to the Office beginning January 1. The list of questions can be accessed from our website at:**

<https://www.flair.com/siteDocuments/CYFreedomTravelSurveyQuestions.pdf>.

**Failure to complete the survey by the specified deadline may result in an on-site examination by the Office to obtain the required information and/or the imposition of an administrative fine or other action for failure to comply with statutory requirements.**

**The Office has developed a new system called the Insurance Regulation Filing System (IRFS) to replace the Data Collection and Analysis Modules (DCAM) for filing submissions.**

<https://irfs.fldfs.com/>

## **STEPS FOR PROCESSING AND REPORTING DATA TO THE OFFICE OF INSURANCE REGULATION:**

- Using your DCAM account username and password, log into the new system. If you have not used DCAM before, create a new account.
- New users must subscribe to a company (ies) using the Entity Management on the User Menu.
- Select Create Filing in the top right corner of the screen.
- In the Data Collection tile, click Begin.
- STEP 1: Select the company for which you are creating the filing. Click Next.
- STEP 2: Select the Freedom to Travel (FREE) Survey. Click Next.

- STEP 3: Skip step Three, which is for group filings (not permitted with this data call).
- STEP 4: Review the information. Click Create. You will be redirected to the Workbench.
- You must repeat steps 1 – 4 to create a Filing for each company that you represent.
- View and edit the filing on the Workbench by clicking the Filing ID in the first column.
- Expand components by clicking on the plus sign.
- In the Contacts Component, other email accounts subscribed to your company will be listed under Add Company Contact. You may include additional email addresses that are not subscribers of the company in the text box. Any email listed in this component will receive email notifications about the filing. Click Save.
- Select the Freedom to Travel (FREE) Survey Component and answer the questions. Click Save. This is mandatory. If a question is not applicable to your filing, the response should be noted as "N/A" or "0" (zero) for numeric fields.
- The Notarized Affidavit component requires that you have a company officer sign and attest to the veracity of the contents of your filing. Upload a PDF version of the affidavit into this component. For sample affidavits, you may visit our website at the following address: <http://www.flor.com/siteDocuments/CertificationNotarizedAffidavitFREE.doc>.
- There is an optional Explanatory Information component if you choose to include a letter or upload relevant documents.
- There is an optional Response to Request for Clarification component that may be ignored during the initial filing. This is for use only if the Office has questions after reviewing your filing.
- When all mandatory components are Complete, click the Submit button.
- You and any accounts listed in Company Contacts will receive an email receipt with your Filing ID. If you do not receive an email and the submission status does not change to Received, contact the Market Research and Technology Unit.

The required reporting survey for each calendar year will be available in IRFS on the first day noted as the System opening day above (Example: FREE CY2017 can be accessed and filed as early as January 1, 2018).

You are receiving this message because you have been identified as a required filer under Florida's "Freedom to Travel" statutory law. We are furnishing instructions to guide you to timely file your report with the Florida Office of Insurance Regulation. This communication is being sent to the person who submitted this report last year and to the most current NAIC Annual Statement Contact on record with this Office. Please coordinate your reporting to alleviate any duplicate filings.

If you have any questions regarding this request, please contact: **via email:**  
[FreedomToTravel@flor.com](mailto:FreedomToTravel@flor.com)

Your prompt cooperation in this effort will be greatly appreciated.

Thank you.

Florida Office of Insurance Regulation  
 Market Data Collections Section  
 850-413-3147

DO NOT REPLY TO THIS EMAIL – IT WILL NOT BE READ.