

# Summary of Changes Effective Feb 1, 2016:

---

**Please note:** there have also been changes to the [Frequently Asked Questions page](#) – see the website for details.

## **Filing Guidelines for PPV Full Filing:**

1. Page 1: add in a new criterion for full filing
2. Page 7: add 2 sub-bulletins to 4.k to be consistent
3. Page 12: clarify the situation where undiscounted street premiums must be used
4. Page 17: clarify that insurers are not allowed to off-balance CLEAR impact to basic coverage.
5. Page 20: correct reference for 6a-6d
6. Page 22: clarify that both manual page and rating profiles are optional at the time of submitting a filing, but should be submitted within 30 days after the filing has been approved.

## **Filing Guidelines for PPV Simplified Filing:**

1. Page 1: add in a new criterion for simplified filing
2. Page 3: 5a clarifies that insurers are not allowed to off-balance CLEAR impact to basic coverage
3. Page 3: 5c clarifies that insurers are not required to provide any experience data unless required to do so.
4. Page 4: clarify that both manual page and rating profiles are optional at the time of submitting a filing, but should be submitted within 30 days after the filing has been approved.

## **Filing Guidelines for Non-PPV Full Filing:**

1. Page 7: add 2 sub-bulletins to 4.k to be consistent; correct reference for 4.o
2. Page 12: clarify the situation where undiscounted street premiums must be used
3. Page 17: clarify that insurers are not allowed to off-balance CLEAR impact to basic coverage.
4. Page 21: correct reference for 6a-6d
5. Page 22: clarify that both manual page and rating profiles are optional at the time of submitting a filing, but should be submitted within 30 days after the filing has been approved.

## **Filing Guidelines for PPV Simplified Filing:**

1. Page 3: 5a clarifies that insurers are not allowed to off-balance CLEAR impact to basic coverage
2. Page 3: 5c clarifies that insurers are not required to provide any experience data unless required to do so.
3. Page 4: clarify that both manual page and rating profiles are optional at the time of submitting a filing, but should be submitted within 30 days after the filing has been approved.

### **PPV Full Filing and Non-PPV Full Filing Appendix A:**

1. Tab A5: question 5a asks for an indication of Full/Simplified filing
2. Tab A6:
  - a. Change question 6a from asking for information about basic coverage only to basic and additional coverage
  - b. Change question 6b from asking for information about % dislocation to \$ dislocation
3. Tab A8: correct the reference in question 7c
4. Tab A9: same changes as A6
5. Tab A10:
  - a. highlight the requirement for attributing factors
  - b. For the profiles, insurers are required to show the total discount amount included in the final premium

### **PPV Simplified Filing Appendix A:**

1. Tab A3: Remove the fields for indicated rate level change; add back the premium fields
2. Tab A5: question 5a asks for an indication of Full/Simplified filing
3. Tab A6:
  - a. Change question 6a from asking for information about basic coverage only to basic and additional coverage
  - b. Change question 6b from asking for information about % dislocation to \$ dislocation
4. Tab A8: correct the reference in question 7c
5. Tab A9: same changes as A6
6. Tab A10:
  - a. highlight the requirement for attributing factors
  - b. For the profiles, insurers are required to show the total discount amount included in the final premium

### **Non-PPV Simplified Filing Appendix A:**

1. Tab A5: question 5a asks for an indication of Full/Simplified filing
2. Tab A6:
  - a. Change question 6a from asking for information about basic coverage only to basic and additional coverage
  - b. Change question 6b from asking for information about % dislocation to \$ dislocation
3. Tab A8: correct the reference in question 7c
4. Tab A9: same changes as A6
5. Tab A10:
  - a. highlight the requirement for attributing factors
  - b. For the profiles, insurers are required to show the total discount amount included in the final premium