

## IIPRC Filing Guidelines

Oregon is a member of the Interstate Insurance Product Regulation Commission (IIPRC). At implementation, the Oregon Insurance Division decided to audit every seventh filing, with the intent of discontinuing our audits if we found no filing errors. Through these audits, we have identified several recurring issues. We would like to provide you with a few reminders about submitting forms to the IIPRC that will be used with Oregon forms, new IIPRC forms, or previously approved IIPRC forms.

When a form is filed with Oregon or through the IIPRC, the filing must identify the form numbers and names of other previously approved forms that will be used with the form being filed. This information provides us with a complete picture of the product being offered to the consumer. The filer will be contacted when the filing does not include this information. Form numbers are expected to be identified exactly as they were approved, including spaces, slashes, dashes, etc.

To help filers submit accurate and complete filings, we have included some guidelines and scenarios for IIPRC filings.

### **1. Adding Oregon to a previously approved IIPRC filing:**

- Before adding Oregon to an IIPRC approved filing, verify that all the forms being used have been approved.
- Be sure to update the Statement of Intent (SOI) in SERFF with the required form information.

### **2. Submitting a filing to Oregon that uses IIPRC-approved forms:**

- Before submitting the filing to Oregon, verify that all forms filed with the IIPRC have been approved.
- Provide the IIPRC SERFF filing number and any other pertinent information in your cover letter or filing description.

### **3. Submitting a filing to the IIPRC that includes Oregon:**

- Verify that the information listed within the filing description or cover letter clearly identifies the purpose of the filing.
- Verify the Oregon forms listed on the SOI are filed and approved by Oregon.

### **4. Advertisements submitted to Oregon that reference IIPRC approved forms:**

- Some advertisements require prior approval by the Oregon Insurance Division. Please review the following advertising guidelines before submitting any advertisement for prior approval.
  - Life and annuity advertisement filing requirements:  
[dfr.oregon.gov/rates-forms/life/Pages/advertisements-life.aspx](http://dfr.oregon.gov/rates-forms/life/Pages/advertisements-life.aspx)
  - Health advertisement filing requirements:  
[dfr.oregon.gov/rates-forms/health/Pages/health-applications.aspx](http://dfr.oregon.gov/rates-forms/health/Pages/health-applications.aspx)
- Before submitting an advertising filing, verify that the policy advertised has been approved.
- A form that is approved by the IIPRC as part of a filing to which Oregon has not been added may not be advertised or used in Oregon.
- Reference all of the forms to which the advertisement applies (the list can be on the last page).

- The cover letter or the advertising guidelines must list all the approved form numbers along with the filing number in which each form was approved.
- If more than one product is referred to by a marketing name in the advertisement, that name must be included in the cover letter or advertising guideline.
- Provide an explanation of who approved the form (Oregon or the IIPRC) and make sure the approved form number is listed correctly.

**5. Applications/enrollment forms filed with Oregon or the IIPRC:**

- Application/enrollment form filings filed with Oregon must identify all previously approved forms that the new form will be used with.
- Application/enrollment form filings filed with the IIPRC must identify in the SOI all previously approved forms that the new form will be used with.
  - A generic entry on the SOI of all approved forms will not be allowed.

If you have questions regarding this information, please contact **Tammy Vance** at **503-947-7236** or via e-mail at [tammy.vance@oregon.gov](mailto:tammy.vance@oregon.gov).