

State of New Hampshire Insurance Department

SUBMISSION REQUIREMENTS CHECKLIST

FILE WITH ALL LIFE AND HEALTH FILINGS THAT HAVE NOT INCORPORATED SUBMISSION REQUIREMENTS INTO A PRODUCT SPECIFIC CHECKLIST

The checklist must be completed to promote compliance with submission requirements and applicable laws. It is intended as guidance for common form filing issues but is not an all-inclusive list.

Links to applicable rules and statutes: [Ins 400 - Submission/Form Rules](#); [Ins 4100 - Rates](#)

INSTRUCTIONS FOR SERFF FILINGS CHECKLIST:

- A. Unless otherwise indicated, for ALL filings, the Submission Requirements Checklist MUST be completed and attached to the Supporting Documents tab.
- B. For a FORM filing, the completion of additional sections below must be completed, depending on the forms submitted.
 - a. Policy/Certificate
 - b. Riders, endorsements or amendments
 - c. Applications
 - d. Advertising
- C. RATES are required to be filed in accordance with Ins 401.14 (m) and Ins 4100. Additional requirements may be necessary, depending on the Type of Insurance (TOI).

I. SUBMISSION REQUIREMENTS – ALL FORMS

	RULE/STATUTE REFERENCE	CONFIRM SUBMISSION ADHERES TO THE FOLLOWING REQUIREMENTS	YES	N/A
Filing Submission Requirements	Ins 401.14 (c)	Third Party Authorization: Authorization letter is attached to the Supporting Documentation tab if the forms are being submitted on behalf of an insurance company.		
	Ins 401.14 (e)	Certificate of Compliance is signed/dated and attached to the Supporting Documentation tab.		
	RSA 420-H:5 I (a) & IV	All policy, certificate, or contract forms have a minimum Flesch score of 40. Certification of the Flesch score is attached to the Supporting Documentation tab <u>or</u> Readability Scores are completed on the Form Schedule tab.		
	Ins 401.14 (f)	The SERFF Filing Description includes a brief description of each form, including any new or unusual features, and a list of forms to which it will be attached.		
		The General Information tab indicates a brief statement indicating the filing status in the state of domicile, including the date approved.		
		The SERFF Filing Description includes a statement indicating if a form is replacing another form, including the name of the form being replaced.		

		(4) If a form is being replaced, a “red-lined” document indicating the differences between the previous and new forms is attached to the Supporting Documentation tab.		
	Ins 401.14 (o)	If a rider, amendment, or endorsement is filed that changes or adds language to another form(s), a “red-lined” document of the impacted form highlighting the changes is attached to the Supporting Documentation tab.		
Form Submission Requirements	Ins 401.14 (g)	All forms are submitted in the same layout as sold to consumers in New Hampshire. Except as expressly provided by statute or rule, multiple product line filings shall not be submitted as a single policy if any product line in the filing may be marketed or issued as a separate policy.		
	Ins 401.14 (h)	All policy, certificate, and contract forms over 3,000 words or printed on 3 or more pages are electronically bookmarked with a Table of Contents or index of the principal sections of the form.		
	Ins 401.14 (i)	Specifications page is completed with hypothetical data that is realistic and consistent with the other contents of the policy/contract.		
	Ins 401.14 (k)	All forms are filed as intended for use with all related forms to enable the review of the form with proper context.		
	Ins 401.14 (l)	Certificates include enrollment forms.		
	Ins 401.14 (m)	Policies, certificates, and rates are submitted together.		
	Ins 401.14 (p)	All variable language is identified with the use of brackets and a statement of variability is attached to the Supporting Documentation tab.		
	Ins401.14 (q)	Revised forms are submitted with a distinguishing form number.		
	Ins 401.14 (r)	All forms submitted are in final print.		
	Ins 401.14 (u)	If a Group policy or certificate is filed, the corresponding group certificate or policy is included on the same filing.		
	Ins 401.14 (w)	If forms were previously disapproved and are being resubmitted for review, the previous SERFF tracking number is stated in the Filing Description. In addition, all previous correspondence and red-lined copies of the previously submitted forms are attached to Supporting Documentation tab in SERFF.		

II. GENERAL FORM REQUIREMENTS

	RULE/STATUTE REFERENCE	CONFIRM FORMS ADHERE TO THE FOLLOWING REQUIREMENTS	YES	N/A
Policy number	Ins 401.04 (a)	Each form shall contain a form number containing numbers, letters, or both that shall be placed in the lower left corner. The form number may contain the prefix “Form”. If a change is made to the form, the new form shall be submitted with a new form number.		
Corporate Information	Ins 401.04 (b)	Each policy and certificate shall contain the full corporate title, address, toll free telephone and facsimile numbers, and the company website address if available.		
Brief Description	Ins 401.04 (c)	Each policy and certificate shall provide a brief description of the nature of the policy on the face page, specifications page, or back page.		

III. GENERAL APPLICATION/ENROLLMENT FORM REQUIREMENTS

	RULE/STATUTE REFERENCE	CONFIRM APPLICATIONS/ENROLLMENT FORMS ADHERE TO THE FOLLOWING REQUIREMENTS	YES	N/A
Application – Declarative statement	Ins 401.12 (a)	The declarative portion of the application, if any, shall imply a representation of facts to the best of the applicant's knowledge. For example "I represent," or "To the best of my knowledge and belief, Wording such as "I Certify" are prohibited.		
Application - Prohibition	Ins 401.12 (d)	No provision is permitted that changes the terms of the policy to which it is attached.		
Application - Prohibition	Ins 401.12 (e)	Questions as to race or ethnicity are prohibited.		
Application- Replacement	Ins 401.12 (f)	All applications shall contain a question inquiring whether the policy sought is intended to replace an existing policy;		

IV. COMMENTS: