Standard Filing Requirements

Title	Description	Exclusions	Board Actions	Timeline	Eligibility for Mandatory Filing
Section 155G – Prior Approval	Standard rate filing requirements for all changes (e.g. risk classification changes, rate changes, discount additions, etc.)	None	Approve Reject Alter	60 days (extendible to 120) from filing complete date	Yes
Section 155B – Overall Decreases	***Schedule of Overall Decreases in rates with Cap*** - Decrease in rates with no existing individual insured seeing an increase greater than 2% per annum	Risk-Classification Factor Changes; Rating Rule Changes; Rating Algorithm Changes; Group Discount Changes/Additions; Additions/Deletions/Changes to Eligibility Criteria for Discounts and Surcharges	n/a	Letter from staff advising if filing is or is not compliant within 10 days	No* (does not provide full information)
	Schedule of Overall Decreases in rates with no Cap - Decrease in rates but an existing individual insured may see an increase greater than 2% per annum		Approve Reject Alter	20 days from filing date if Board notifies company of review, 10 days otherwise	No* (does not provide full information)
Section 155H – Expedited Approval	Applications with rate changes less than or equal to prescribed percentage (currently 0%)	Risk-Classification Factor Changes; Rating Rule Changes; Rating Algorithm Changes; Additions/Deletions/Changes to Eligibility Criteria for Discounts and Surcharges; Group Discount Changes/Additions	Approve Reject	30 days from filing complete date	No* (does not provide full information)
Section 155G – Adopt IAO Rates	Applications by company to adopt Board approved rates for IAO Actuarial Consulting Services Inc.(“IAO”) with or without adjustments	Adoption of most recent IAO rates and risk-classification systems. Any deviations must be fully supported.	Approve Reject Alter	60 days (extendible to 120) from filing complete date	Yes

* If sufficient support is included and company provides responses to staff concerns, the Board may allow a filing under these requirements to be used in fulfillment of mandatory filing requirements. Contact Board staff prior to applying under these sections if that is your intent.

* Applications under the “Section 155G Adopt IAO Rates” requirements are paperless (i.e. no hard copies required). **Three (3)** hard copies required for all others in this list.

Simplified Filing Requirements

An application made under one of these simplified filing requirements does not qualify as a mandatory filing and therefore the mandatory filing deadline will not be reset. The filing process for these applications will be electronic only.

Title	Description	Exclusions	Board Actions	Timeline
Section 155G - CLEAR	Simplified Filing Requirements for Adoption of approved CLEAR Tables	Any other changes	Approve Reject Alter	60 days (extendible to 120) from filing complete date
Section 155G - Commercial RG Tables	Simplified Filing Requirements for Changes to Rate Groups for Commercial Vehicles	Any other changes	Approve Reject Alter	15 days [1]
Section 155G – GISA Class Changes 2013	Simplified Filing Requirements to Allow Companies to change Commercial Vehicles classes 47 and 51 to match GISA Class changes effective January 1, 2014	Any other changes	Approve Reject Alter	15 days [1]
Section 155G – Endorsements	Simplified Filing Requirements to facilitate the introduction of a new endorsement, removal of an existing endorsement, or to make changes to existing endorsements.	Any non-endorsement related changes; Any changes to SEF#44.	Approve Reject Alter	60 days (extendible to 120) from filing complete date
Section 155G – Discounts & Surcharges	Simplified Filing Requirements to facilitate the introduction of discounts and surcharges, removal of discounts and surcharges, or to make changes to existing discounts and surcharges.	Any non-discount or surcharge related changes	Approve Reject Alter	60 days (extendible to 120) from filing complete date

[1] These filings are subject to the standard 60 days (extendible to 120) but the Board's intention, barring requirements for supplemental information from insurers, or other unforeseen circumstances, is for the shorter timeline noted.

Note: An application made under the "Section 155G – Prior Approval" requirements can include any of the items included in these simplified filing requirements. It is not a requirement that such changes be made under these requirements exclusively (e.g. a change to an endorsement can be facilitated within a "Section 155G Prior Approval" application – it does not require a separate filing under "Section 155G – Endorsements").