SC Department of Insurance
Life, Accident and Health
Procedural Guidelines

05/30/12

http://doi.sc.gov

Introduction

- Our goal is to provide LA&H carriers with an outline of the information we need to review a filing.
  - Providing all requested information will limit the need for objection letters, which will expedite the filing review process.

- In addition to identifying important procedural guidelines, we have provided links to our website to find information regarding SC insurance statutes & regulation, Department positions & bulletins, and Department filing requirements.
  - Review our Procedural Guidelines and website periodically to check for updates.

Filing Requirements

- As of 12/01/11 paper filings are no longer accepted.
  - For assistance with SERFF filings, visit the SERFF website: www.serff.com/training.htm
- Form SCID 1504 must be furnished with all individual accident and health insurance forms and rate filings pursuant to South Carolina Bulletin 8-84.
- For a tutorial on newly required SERFF data fields, click SERFF LAH Filing Set Up Tutorial

Review Standards/Statutory Deemer Provisions

- **Prior Approval**: The filing must be approved before it can be implemented. An approval or an objection letter will be sent from the Department within 30 days of the filing date for a Form Filing, 90 days of the filing date for a Rate or combination Form & Rate Filing.

- **For Information Purposes Only:** The filing must be submitted, however, is not subject to review/approval.

- **Exempt:** The filing is exempt from review/approval, but still must be filed.

- Refer to Bulletin 2003-13 and Bulletin 89-1 for additional review standards/statutory deemer provision information.

Department Website

- For more information regarding SC insurance statutes & regulations, Department bulletins & positions, and Department filing requirements:
  - Visit http://doi.sc.gov
    - Click the Rates, Rules and Forms Filings
    - Click Life, Accident and Health
    - Click Filing Instructions
  - Filing Instructions

Contact Information

- For additional information, contact the Department's Market Services Division at:
  - LAHmail@doi.sc.gov
  - (803) 737-6230