



(I) **Insurance Scoring Models Filed in SERFF**

- (A) Insurers and insurance scoring model vendors must file all personal insurance scoring model filings in SERFF. “**Insurance score**” means a number or rating that is derived from an algorithm, computer application, model, or other process that is based in whole or in part on **credit history**.
- (B) A transmittal form is **not** required for insurance scoring model filings.
- (C) All written correspondence related to an existing SERFF filing should be sent through the SERFF system.
- (D) Use the filing type “Scoring Model.”
- (E) Filers must use the correct Type of Insurance (TOI) and Sub-TOI as listed on the NAIC Uniform Property and Casualty Product Coding Matrix.
- (F) These instructions apply to personal lines scoring models only. Credit-based models used in commercial lines programs must be included in the appropriate rate/rule filing, with the model made part of the manual of rates and rules.

(II) **General Requirements for Insurance Scoring Model Filings**

- (A) Under RCW 48.19.035 and WAC 284-24A-035, the following types of information may not be used to calculate a personal insurance score:
 - (1) The number of credit inquiries.
 - (2) Credit history data identified with a medical industry code.
 - (3) The use of a particular type of credit card, charge card, or debit card.
 - (4) The consumer’s total available credit.
 - (5) The initial purchase or finance of a vehicle or home that adds a new loan to the consumer’s existing credit history, if evident from the consumer report.
 - (6) Attributes that may result in unfair discrimination.
- (B) Be sure to clearly define all terms and abbreviations used in the insurance scoring model.
- (C) Attach insurance scoring model pages to the Rate/Rule Schedule tab. Attach other documents to the Supporting Documentation tab.
- (D) Include the following information in each insurance scoring model filing:
 - (1) The full name of the insurance scoring model. The model’s name will be used to link together the insurance scoring model filing and the rate/rule filing that uses it. The complete, unique name of the model must be shown in the manual of rates and rules in any rate/rule filing that uses the insurance scoring model. When filing to adopt a vendor’s model, include the name of the model that was given by the vendor in its insurance scoring model filing.

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- (2) An indication of whether the model applies to underwriting.
- (3) An indication of whether the model applies to rating.
- (4) The effective date requested for the model.
- (E) It is not necessary to explain how the variables used in an insurance scoring model were selected, nor is it necessary to include support for the weights or factors used in a model.
- (F) Under RCW 48.19.035, insurance scoring models will be kept confidential by the OIC. If an insurer or vendor does not wish its model to be kept confidential, it should include a statement in the Filing Description field explicitly permitting the OIC to make the model available to the public. See also (IV)(C) below.

(III) Rejected Filings

- (A) Your insurance scoring model filing is incomplete and will be rejected if it cannot be downloaded into our back-office system or reviewed by our office. Common reasons filings cannot be downloaded into our back-office system include:
 - (1) Attachments not in PDF format; and
 - (2) An incorrect CoCode number entered in the Filing Company Information, under the Companies and Contacts tab. For Insurers, the CoCode number is the company's 5-digit NAIC number. A vendor must enter its WAOIC number in the State ID Number field.
- (B) Your filing will be rejected if you combine an insurance scoring model filing with a rate/rule filing or a form filing.
- (C) Rejected filings will not be re-opened. If the OIC Technician Unit rejects your filing, you must submit a new filing following the procedures in this document and our Rejection Notice.

(IV) Vendor Filings

- (A) Insurance scoring models filed by vendors must be submitted through SERFF.
- (B) Insurers may use models filed by vendors after the OIC determines the model is acceptable. To adopt a vendor's model, the insurer must submit an insurance scoring model filing in SERFF that:
 - (1) Refers to the vendor that filed the model.
 - (2) Refers to the filing number used by the vendor.
 - (3) Includes the information required in (II)(D) above.
- (C) A filing submitted to adopt a vendor's insurance scoring model refers to an insurance scoring model, but does not actually include the insurance scoring model. Because these filings do not include insurance scoring models, a filing that adopts a vendor insurance scoring model will not be considered confidential, and will be made available to the public.

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(V) **SERFF Objection Letter Response Requirements**

- (A) All attachments to responses must be in PDF format and less than 3 MB each.
- (B) When responding to an objection letter, you must use SERFF's Amend Filing function.
- (C) You must answer each objection individually.
- (D) You must attach any new or revised exhibits or memoranda to the Supporting Documentation tab.
- (E) You must attach any new or revised insurance scoring model pages to the Rate/Rule Schedule tab.
- (F) Use General Update to change a filing only when the filing's State Status is Review Pending. Review Pending is the status OIC uses to indicate that the analyst has not yet completed the initial review of the filing. Never use a General Update to change a filing after it has been reviewed by an OIC analyst.

For questions related to SERFF filing procedures, contact:

Rates & Forms Help Desk
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