

May | 22



Product Filing Matrix User Manual

Louisiana Department of Insurance

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PFM User Help Manual

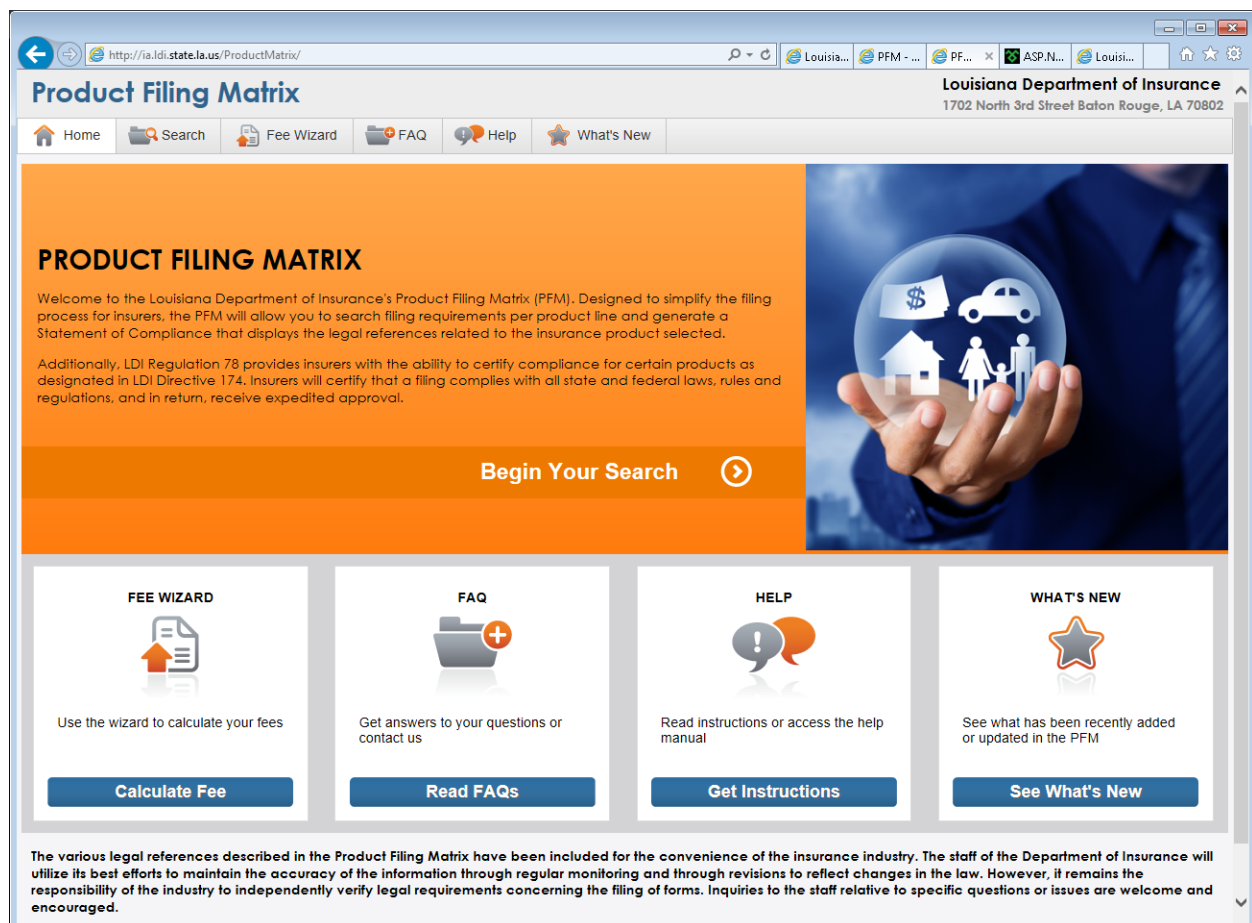
The Product Filing Matrix (PFM) allows industry users to search filing requirements per product line and generate a Statement of Compliance that displays the legal references related to the insurance product selected. Another important new feature of the Product Filing Matrix is the interactive fee wizard, which allows users to calculate product filing fees based on insurance line and filing type.

Home

The Home screen serves as an entry point for the Product Filing Matrix. This screen contains links to the following options in the top navigation menu:

- Search
- Fee Wizard
- FAQ
- Help
- What's New

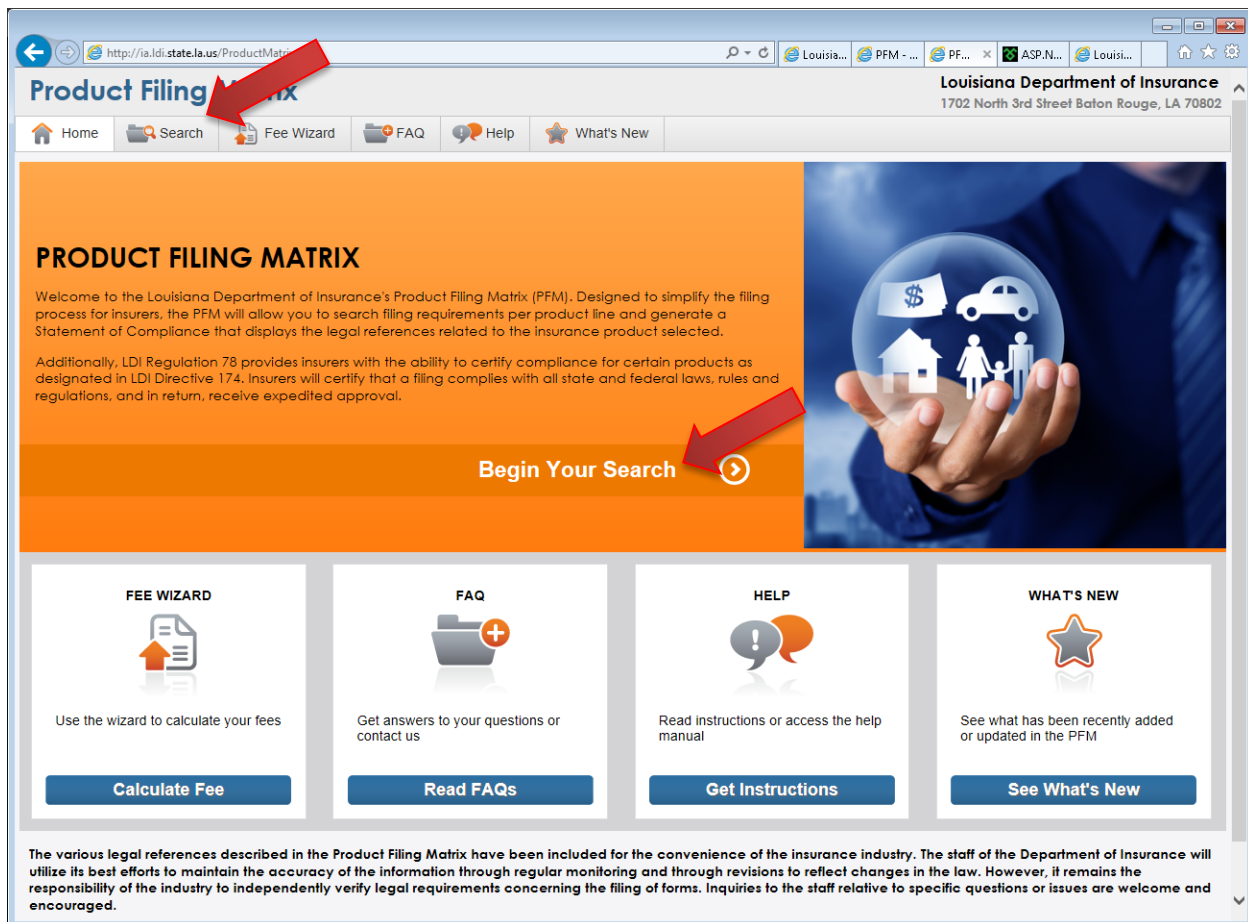
You can also access the Fee Wizard, FAQ, Help, or What's New screen by clicking the buckets below.



Search

Product Search

Click the *Search* menu item or the *Begin Your Search* bar on the Home screen to access the Product Search.



On the Search screen, you can search for a product or reference by selecting Product or Reference in the *Search Type* toggle in the *Search* section. The search defaults to products; searching for references will be explained in the next section.

Search for a product by entering the Name of the product, the Product Code, and/or the Description, and then clicking the *Search* button. Click the *Clear* button to remove all search criteria and return the Search screen to default settings.

The results grid will show all products by default, until filtered according to your search criteria. Items in the grid can also be sorted by Name, Product Code, Department, or Description by clicking the headers.

To open the requirements for the product, click the product name in the *Name* column of the grid.

The screenshot shows the 'Product Filing Matrix' search interface. On the left is a 'Product Tree View' with categories: ANNUITY, HEALTH & ACCIDENT INS, LIFE, and PROPERTY AND CASUALTY. The main area is the 'Search' section, which includes a 'Search Type' toggle set to 'Product', and input fields for 'Name', 'Product Code', and 'Description'. Below these are 'Search' and 'Clear' buttons. The 'Product Search Results' table is displayed below the search fields. Annotations with red arrows point to specific features: one points to the 'Search Type' toggle, another to the 'Product Tree View' icon, and a third to a tree icon in the 'Name' column of the results table.

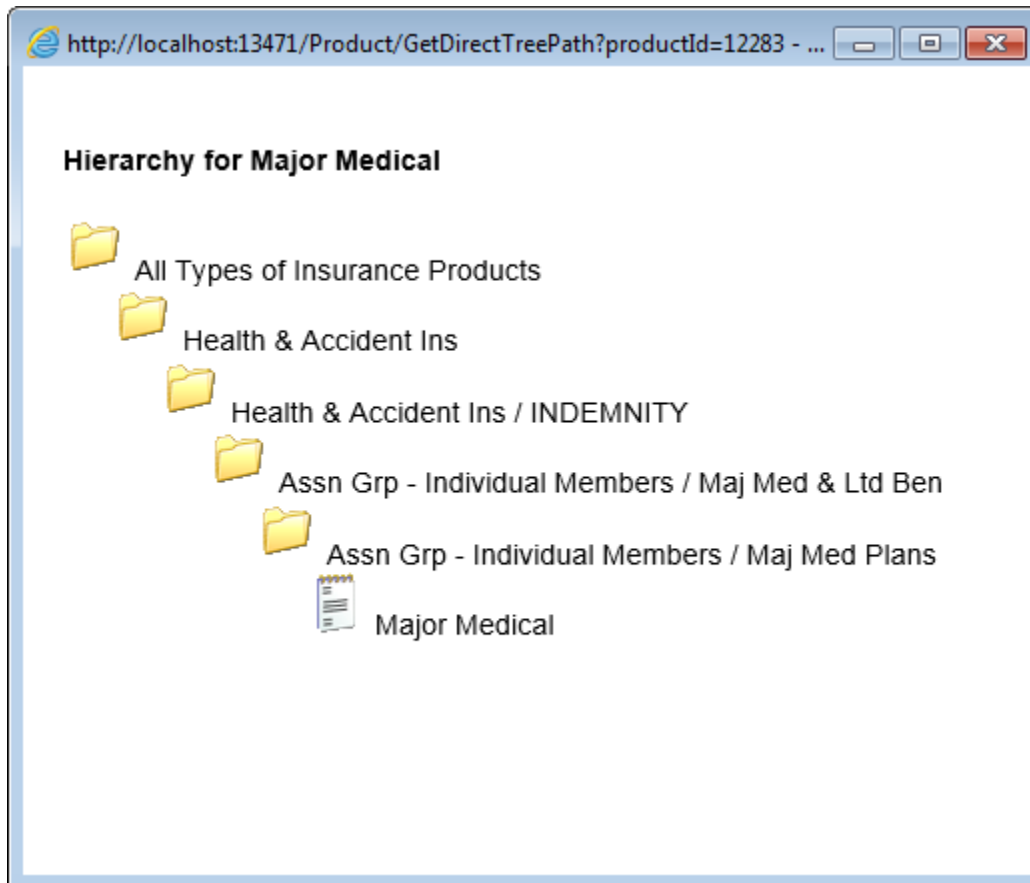
To search for a product or reference, select Product or Reference in the toggle.

To view the hierarchy for the product, click the tree icon in the grid.

To open the requirements for the product, click the product name in the *Name* column of the grid.

Name	Product Code	Department	Description
Major Medical	H-Ind01.MM-01	Health	Major Medical Plan issued to Individual Members of an Association - Insurance coverage of hospital, surgical and medical expenses for both in-patient and out-patient services. This plan does not include PPO or POS options.
Major Medical / PPO	H-Ind01.MM-02	Health	Major Medical PPO Plan issued to Individual Members of an Association - Includes an incentive to receive covered services through a Preferred Provider Organization, while still providing lesser coverage if a non-participating provider is utilized.
Major Medical / POS	H-Ind01.MM-03	Health	Major Medical POS Plan issued to Individual Members of an Assn - Includes the option of seeking covered services at the point-of-service.
Hospital Surgical Medical Expense	H-Ind01.MM-04	Health	Hospital Surgical and Medical Expense Plan issued to Individual Members of an Assn - Insurance coverage of hospital, surgical and medical expenses for in-patient services and with limited benefits for out-patient services. This plan does not include PPO or POS options.

To view the hierarchy for the product, for the product, click the tree icon in the grid.



Product Tree

The Home screen defaults to display the Product Tree in the left-side navigation menu. In this view, you have the option to locate and view all requirements for a particular insurance product by clicking to expand the folder of the appropriate division, section, and product type, and then clicking the product. All folder levels are displayed in a hierarchy and you can open the folder for any different division, section, or product type at any time.

To open the requirements for the product using the Product Tree, click the product name.

Product Filing Matrix
Louisiana Department of Insurance
1702 North 3rd Street Baton Rouge, LA 70802

Home Search Fee Wizard FAQ Help What's New

Product Tree View

- ANNUITY
- HEALTH & ACCIDENT INS
- LIFE
 - GROUP LIFE
 - GROUP CREDIT LIFE
 - Group Credit Life Gross
 - Group Credit Life Net
 - Group Credit Life Truncated
 - Group Monthly Premium-Closed
 - Group Monthly Premium-Open-I
 - Single Premium
 - GROUP LIFE ENDOWMENT
 - GROUP LIFE FLEX PREM ADJ
 - GROUP LIFE OTHER
 - GROUP LIFE SPECIAL
 - GROUP TERM LIFE
 - GROUP VARIABLE LIFE
 - GROUP WHOLE LIFE
 - INDIVIDUAL LIFE
 - INDUSTRIAL INSURANCE
 - VIATICAL/LIFE SETTLEMENTS
 - PROPERTY AND CASUALTY

Search [Learn More](#)

Find your Statement of Compliance (SOC) by searching for your product below. Additionally, you can find a product by navigating the treeview to the left.

Search Type: ☒ Product ☐ Reference

Product Code: Description:

Search **Clear**

Product Search Results

Name	Product Code	Department	Description
Major Medical	H-Ind01.MM-01	Health	Major Medical Plan issued to Individual Members of an Association - Insurance coverage of hospital, surgical and medical expenses for both in-patient and out-patient services. This plan does not include PPO or POS options.
Major Medical / PPO	H-Ind01.MM-02	Health	Major Medical PPO Plan issued to Individual Members of an Association - Includes an incentive to receive covered services through a Preferred Provider Organization, while still providing lesser coverage if a non-participating provider is utilized.
Major Medical / POS	H-Ind01.MM-03	Health	Major Medical POS Plan issued to Individual Members of an Assn - Includes the option of seeking covered services at the point-of-service.
Hospital Surgical Medical Expense	H-Ind01.MM-04	Health	Hospital Surgical and Medical Expense Plan issued to Individual Members of an Assn - Insurance coverage of hospital, surgical and medical expenses for in-patient services and with limited benefits for out-patient services. This plan does not include PPO or POS options.

Product Screen

This screen displays all legal references associated with the selected product. On this screen, you can generate a Statement of Compliance, a Transmittal Document, and/or a Certification of Compliance by clicking the document icons. You can view all legal references associated with the selected product.

Select a component/section in the *Jump to Section* dropdown, to scroll automatically to that component/section on the Product screen. You can then return to the top of this screen by clicking any of the "Back to Top" links that appear at the top of each component/section.

On this screen, you can also click the name of the legal reference to open the Reference to screen.

The "Jump to section" dropdown will scroll down the page to the selected section. Click the "Back To Top" link to return to the top of the page.

Click the name of the legal reference to open the Reference to screen.

NOTE: To view a printer-friendly version of this screen, click the *Print this Product* button.

Each reference contains a short description in the Description column. View the full text of a reference by clicking the document icon, where applicable.

The screenshot displays the Louisiana Department of Insurance Product Filing Matrix website. The browser address bar shows <http://ia.idli.state.la.us/ProductMatrix/Search>. The page header includes the Louisiana Department of Insurance logo and address: 1702 North 3rd Street Baton Rouge, LA 70802. The navigation bar contains links for Home, Search, Fee Wizard, FAQ, Help, and What's New. The Product Tree View on the left lists categories: ANNUITY, HEALTH & ACCIDENT INS, LIFE, GROUP LIFE, GROUP LIFE ENDOWMENT, GROUP LIFE FLEX PREM ADJ, GROUP LIFE OTHER, GROUP LIFE SPECIAL, GROUP TERM LIFE, GROUP VARIABLE LIFE, GROUP WHOLE LIFE, INDIVIDUAL LIFE, INDUSTRIAL INSURANCE, VIATICAL/LIFE SETTLEMENTS, and PROPERTY AND CASUALTY. The 'GROUP LIFE' category is expanded, showing 'GROUP CREDIT LIFE' and 'GROUP CREDIT LIFE Gross' (selected). The main content area shows the product details for 'Group Credit Life Gross' (LA Product Code: L804C.004). The description states: 'Coverage for the total amount payable on the loan/credit transaction (the net indebtedness plus the scheduled interest charges)'. Below this, the 'All Legal References For Product Compliance' section is displayed. It includes a 'Statement of Compliance' and a 'Transmittal Document (for paper filings only)'. The 'Requirements' section is expanded, showing 'Section: Form Filing Requirements'. A table lists references with a 'Reference' column and a 'Description' column. A red arrow points to the document icon next to the reference 'La R.S. 22:§851 A'. The description for this reference states: 'The applicable provisions of this Part shall apply to insurance other than ocean marine and foreign trade insurances. This Part shall not apply to life insurance policies or annuities not issued for delivery in this state nor delivered in this state. This Part also shall not apply to any health and accident insurance policy not issued for delivery in this state nor delivered in this state, except for any group policy covering residents of Louisiana, regardless of from where it was issued or delivered.' Below the table, the 'Associated References' section lists: LDI Dir 169:Dir 169, LDI Reg 78:§10107.B.1, LDI Reg 78:§10109.B.1, and LDI Reg 78:§10113.B.1. The description for these references is 'Approval of policy forms required.'

Product Filing Matrix

Louisiana Department of Insurance
1702 North 3rd Street Baton Rouge, LA 70802

Home Search Fee Wizard FAQ Help What's New

Product Tree View

- ANNUITY
- HEALTH & ACCIDENT INS
- LIFE
 - GROUP LIFE
 - GROUP CREDIT LIFE
 - Group Credit Life Gross**
 - Group Credit Life Net
 - Group Credit Life Truncated
 - Group Monthly Premium-Closed
 - Group Monthly Premium-Open-I
 - Single Premium
 - GROUP LIFE ENDOWMENT
 - GROUP LIFE FLEX PREM ADJ
 - GROUP LIFE OTHER
 - GROUP LIFE SPECIAL
 - GROUP TERM LIFE
 - GROUP VARIABLE LIFE
 - GROUP WHOLE LIFE
 - INDIVIDUAL LIFE
 - INDUSTRIAL INSURANCE
 - VIATICAL/LIFE SETTLEMENTS
 - PROPERTY AND CASUALTY

BACK BACK TO SEARCH Print this product

Product: Group Credit Life Gross LA Product Code: L804C.004

Coverage for the total amount payable on the loan/credit transaction (the net indebtedness plus the scheduled interest charges).

All Legal References For Product Compliance

Statement of Compliance Transmittal Document (for paper filings only)

Requirements: Jump to section:

Section: Form Filing Requirements Back To Top

Reference	Description
La R.S. 22:§851 A	The applicable provisions of this Part shall apply to insurance other than ocean marine and foreign trade insurances. This Part shall not apply to life insurance policies or annuities not issued for delivery in this state nor delivered in this state. This Part also shall not apply to any health and accident insurance policy not issued for delivery in this state nor delivered in this state, except for any group policy covering residents of Louisiana, regardless of from where it was issued or delivered.
La R.S. 22:§861	

Associated References

- [LDI Dir 169:Dir 169](#)
- [LDI Reg 78:§10107.B.1](#)
- [LDI Reg 78:§10109.B.1](#)
- [LDI Reg 78:§10113.B.1](#)

Approval of policy forms required.

Statement of Compliance

The Statement of Compliance (SOC) is a PDF generated by the PFM with activated fields for the user to fill out and submit to SERFF. This form must accompany every filing (with some exceptions). The PFM automatically links all defined Insurance Product Codes to each provision of state and federal law applicable to the content and administration of an Insurance Product.

Enter the section and page number of the forms where compliance is demonstrated in the fields provided. To fill out and print the document:

1. Download and save the document to your computer.
2. Type in the fields.
3. Once completed, save the file.

LOUISIANA DEPARTMENT OF INSURANCE
STATEMENT OF COMPLIANCE
POLICY FORM / RATE / ADVERTISING FILING

Insurer Name: test Product Code: L604C.004
NAIC #: test Product Name: Group Credit Life Gross
Company Tracking #: test Policy Holder Type:
Filing Submission Date: test

The Certification of Compliance Form CANNOT BE FILED for this product type.

Form Filing Requirements	Description	Form - Section / Page #
La. R.S. 22:§864 B(1)	A policy shall specify the names of the parties to the contract. The insurer's name and if not a life insurer, the type of organization shall be clearly shown in the policy.	1
La. R.S. 22:§864 B(2)	A policy shall specify the subject of the insurance.	2
La. R.S. 22:§864 B(3)	A policy shall specify the risks insured against.	3
La. R.S. 22:§864 B(4)	A policy shall specify the time at which the insurance thereunder takes effect and the period during which the insurance is to continue.	4
La. R.S. 22:§864 B(5)	A policy shall include a statement of the premium. If other than life, accident or health, or title insurance, the premium rate should also be specified.	5
La. R.S. 22:§864 B(6)	A policy shall specify the conditions pertaining to the insurance.	6

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Transmittal Document

The transmittal document is a PDF with activated fields for the user to fill out and submit to the LDI for paper filings only. A Transmittal Document must accompany every filing, describing the items included in the filing, the Insurance Product for which the filing is being made, and the Method of Marketing to be used for the product. To fill out and print the Transmittal Document:

1. Download and save the document to your computer.
2. Type in the fields.
3. Once completed, save the file.

http://localhost:13471/Documents/LifeTransmittal2003-07-25.pdf

1 / 6 127%

Comment Share

Please fill out the following form. Highlight Existing Fields

LOUISIANA DEPARTMENT OF INSURANCE
1702 North 3rd Street (70802)
P O Box 94214
Baton Rouge, LA 70804-9214
(225) 342-1226 - Telephone / (225) 342-7401 - Fax

LIFE & ANNUITY TRANSMITTAL DOCUMENT

DEPARTMENT USE ONLY		
LA DOI Filing #		
Received Date:		
EIC:		
Close Date:		
Disposition Code:		
Disapproval Reason:		
Filing Fee Amount Due - \$	Batch & Classification #s	
Refund Amount - \$	Issue Date:	Check #

1	INSURER NAME & ADDRESS
	<div>Domicile: <input type="text"/></div> <div>NAIC Group # <input type="text"/></div> <div>NAIC # <input type="text"/></div> <div>FEIN # <input type="text"/></div>

Certification of Compliance

The Certification of Compliance is a PDF generated by the PFM with activated fields for the user to fill out and submit to SERFF. It is required when submitting a filing as a certified product. To fill out and print the document:

1. Download and save the document to your computer.
2. Type in the fields.
3. Once completed, save the file.

The screenshot shows the Adobe Acrobat Reader DC interface with the file 'certdoc.pdf' open. The document is a 'CERTIFICATION OF COMPLIANCE' from the Louisiana Department of Insurance. It features the state seal in the top left. The main text is a sworn statement by the undersigned regarding the insurance product filing. At the bottom, there are fields for 'By:', 'Date:', 'Printed Name*', and 'Title:'.

**LOUISIANA
DEPARTMENT OF INSURANCE**

CERTIFICATION OF COMPLIANCE

The undersigned, possessing authority to act on behalf of the Insurer named below, hereby swears and affirms that: on knowledge and belief, the insurance product filing with which this Certification of Compliance is filed is a complete filing as required by Regulation 78 (Title 37, Part XIII, Chapter 101); and, the said insurance product filing with which this Certification of Compliance is filed is in compliance with all applicable statutes, and rules and regulations promulgated by the Louisiana Department of Insurance.

By: _____ Date: _____

Printed Name*: _____ Title: _____

Reference Search

The Search screen defaults to display the Product Search. To view the Reference Search, select Reference in the *Search Type* toggle in the *Search* section. You can search for a reference by entering the Name of the reference, the Description, and/or selecting the Legal Document, and then clicking the *Search* button. Click the *Clear* button to remove all search criteria and return the Search screen to default settings.

The results grid will show all references by default, until filtered according to your search criteria. Items in the grid can also be sorted by Name and Description by clicking the headers.

To view the full legal reference, and all insurance products that it applies to, you can click the citation in the *Name* column of the grid.

The screenshot displays the 'Product Filing Matrix' search interface. On the left is a 'Legal Document Tree View' with a list of Louisiana state documents. The main area is titled 'Search' and includes a 'Search Type' toggle set to 'Reference'. Below this are input fields for 'Name', 'Description', and 'Legal Document', along with 'Search' and 'Clear' buttons. The 'Reference Search Results' section shows a table with two columns: 'Name' and 'Description'. A red arrow points to the first row's 'Name' column, which contains the citation 'La R.S. 22:§1824'. A text box with an arrow pointing to this citation contains the instruction: 'To view the details for the reference, click the citation in the Name column of the grid.'

Name	Description
La R.S. 22:§1824	The uniform or its successor form shall be used by the National Uniform Bill-82 (UB-82) with Care Financing Administration* professional services.
La R.S. 22:§1825	Billing and reimbursement by insurers, health plans, self-insured plans, or any other medical
La R.S. 22:§972 A	No form may be issued in this state until approved by the Commissioner or until the time period allowed for granting approval or disapproval has expired. The premium rates and classification of risks must be included. Written notice of disapproval must be provided advising of the insurer's right to hearing within 20 days of receipt of written request.
La R.S. 22:§972 B	Withdrawal of approval must be preceded by 20-days advance written notice of hearing.
La R.S. 22:§972 C	A form shall not be disapproved or approval withdrawn for non-compliance with §975 or on the ground that a form is not printed in uniform type if it is shown that the rights of the insured / beneficiary as a whole are not less favorable.

View the full text of a reference by clicking the document icon, where applicable.

Product Filing Matrix

Louisiana Department of Insurance
1702 North 3rd Street Baton Rouge, LA 70802

Home Search Fee Wizard FAQ Help What's New

Legal Document Tree View

- State of Louisiana - Revised Statute
- State of Louisiana - CIVIL CODE
- State of Louisiana - Constitution
- State of Louisiana - REGULATIONS
- State of Louisiana - RULE
- Louisiana Department of Insurance - DI
- Louisiana Insurance Rating
- Louisiana Department of Insurance - BL
- Louisiana Department of Insurance - AC
- UNITED STATES CODE
- Internal Revenue Service - NOTICE
- FEDERAL LAWS
- FEDERAL BULLETINS

Search [Learn More](#)

Find your Statement of Compliance (SOC) by searching for your product below. Additionally, you can find a product by navigating the treeview to the left.

Search Type: ☐ Product ☒ Reference

Name: Description: Legal Document:

Search **Clear**

Reference Search Results

Name	Description
La. R.S. 22:§1824	The uniform claim forms prescribed by the Department shall include the National Uniform Bill-82 (UB-82) or its successor for appropriate hospital services, and the current Health Care Financing Administration* Form 1500 or its successor for physical and other appropriate professional services.
La. R.S. 22:§1825	Billing audit guidelines of health care bills for medical and clinical items and their reimbursement by insurers, health maintenance organizations, preferred provider organizations, self-insured plans, or any other medical expense plan or contract.

La. R.S. 22:§1825

§1825. Billing audit guidelines, rules, and regulations

A. The commissioner shall, with the consent of the Department of Health and Hospitals and in compliance with the Louisiana Administrative Procedure Act, issue such rules, regulations, and orders as shall be necessary to implement a statewide system of billing audit guidelines of health care bills for medical and clinical items and their reimbursement by insurers, health maintenance organizations, preferred provider organizations, self-insured plans, or any other medical expense plan or contract.

B. The rules, regulations, or orders required by Subsection A shall determine:

Reference Tree

In the Reference Tree, you have the option to locate and view all legal references by clicking the folder of the appropriate document type, and then the legal document. Once you click the legal document, all associated references will be displayed in the Reference Search Results section.

To view the full legal reference, and all insurance products that it applies to, you can click the citation in the *Name* column of the grid.

Product Filing Matrix Louisiana Department of Insurance
1702 North 3rd Street Baton Rouge, LA 70802

Home Search Fee Wizard FAQ Help What's New

Legal Document Tree View

- State of Louisiana - Revised Statute
- State of Louisiana - CIVIL CODE
- State of Louisiana - Constitution
- State of Louisiana - REGULATIONS
 - LDI Reg 28**
 - LDI Reg 30
 - LDI Reg 32
 - LDI Reg 33
 - LDI Reg 35
 - LDI Reg 36
 - LDI Reg 39
 - LDI Reg 40
 - LDI Reg 42
 - LDI Reg 44
 - LDI Reg 46
 - LDI Reg 47
 - LDI Reg 48
 - LDI Reg 49
 - LDI Reg 51
 - LDI Reg 52
 - LDI Reg 55
 - LDI Reg 58
 - LDI Reg 60
 - LDI Reg 62
 - LDI Reg 63
 - LDI Reg 64
 - LDI Reg 68

Search [Learn More](#)

Find your Statement of Compliance (SOC) by searching for your product below. Additionally, you can find a product by navigating the treeview to the left.

Search Type: ☐ Product ☒ Reference

Name: Description: Legal Document:

Search **Clear**

Reference Search Results

Name	Description
LDI Reg 28. §7709.A	Contracts providing for variable benefits shall contain a statement of the essential features of the procedure for determining the dollar amount of benefits.
LDI Reg 28. §7709.B	Illustrations of investment performance shall include projections of past performance investment experience, provided that the actual assumed rates of return to
LDI Reg 28. §7709.C.1	Any incidental benefits provision may not be guaranteed, the expense and mortality factors shall also be stipulated in the contract.
LDI Reg 28. §7709.C.2.a	In computing the dollar amount of variable benefits or other contractual payments or values under an individual variable annuity contract the annual net investment increment assumption shall not exceed 5 percent, except with the approval of the commissioner.
LDI Reg 28. §7709.C.4	Variable annuity contracts may include as an incidental benefits provision for payment on death during the deferred period of an amount not in excess of the greater of the sum of the premiums or stipulated

To view the details for the reference, click the citation in the *Name* column of the grid.

Reference Screen

This screen displays all products and references associated with the selected legal reference. To view the full detail of an associated reference or product, click the citation or product name in the *Name* column of the appropriate grid. Each reference contains a short description in the Description column. View the full text of a reference by clicking the *Show Full Text* link, where applicable.

Associated References in the grid can be sorted by Name and Description.

Product Filing Matrix

Louisiana Department of Insurance
1702 North 3rd Street Baton Rouge, LA 70802

Home Search Fee Wizard

Legal Document Tree View

- State of Louisiana - Revised Statute
- State of Louisiana - CIVIL CODE
- State of Louisiana - Constitution
- State of Louisiana - REGULATIONS
 - LDI Reg 28**
 - LDI Reg 30
 - LDI Reg 32
 - LDI Reg 33
 - LDI Reg 35
 - LDI Reg 36
 - LDI Reg 39
 - LDI Reg 40
 - LDI Reg 42
 - LDI Reg 44
 - LDI Reg 46
 - LDI Reg 47
 - LDI Reg 48
 - LDI Reg 49
 - LDI Reg 51
 - LDI Reg 52
 - LDI Reg 55
 - LDI Reg 58
 - LDI Reg 60
 - LDI Reg 62
 - LDI Reg 63
 - LDI Reg 64
 - LDI Reg 68
 - LDI Reg 70
 - LDI Reg 72

Reference

Any individual variable annuity contract shall stipulate the investment increment factors to be used in computing the dollar amount of variable benefits or other contractual payments or values thereunder, and may guarantee that expenses and/or mortality results shall not adversely affect such dollar amounts. If not guaranteed, the expense and mortality factors shall also be stipulated in the contract.

[Show Full Text](#)

\$7709. Contracts Providing for Variable Benefits

C. 1. Any individual variable annuity contract delivered or issued for delivery in this state shall stipulate the investment increment factors to be used in computing the dollar amount of variable benefits or other contractual payments or values thereunder, and may guarantee that expenses and/or mortality results shall not adversely affect such dollar amounts. If not guaranteed, the expense

Associated References

Name	Description
La. R.S. 22:§781	This Section

Products

Name	LA Product Code	Department	Description
Immediate	L60716.000	Life	An annuity contract that provides for the first payment of the annuity at the end of the fixed interval of payment after purchase. The interval may vary, however the annuity payouts must begin within 13 months. The amount varies with the value of equities (separate account) purchased as investments by the insurance

View the full text of a reference by clicking the *Show Full Text* link, where applicable.

To view the full detail of an associated reference or product, click the citation or product name in the *Name* column.

Products in the grid can be sorted by Name, LA Product Code, Department, or Description by clicking the headers. To view the hierarchy for the product, for the product, click the tree icon in the grid.

Product Filing Matrix

Home Search Fee Wizard FAQ Help What's New

Legal Document Tree View

- State of Louisiana - Revised Statute
- State of Louisiana - CIVIL CODE
- State of Louisiana - Constitution
- State of Louisiana - REGULATIONS
 - LDI Reg 28**
 - LDI Reg 30
 - LDI Reg 32
 - LDI Reg 33
 - LDI Reg 35
 - LDI Reg 36
 - LDI Reg 39
 - LDI Reg 40
 - LDI Reg 42
 - LDI Reg 44
 - LDI Reg 46
 - LDI Reg 47
 - LDI Reg 48
 - LDI Reg 49
 - LDI Reg 51
 - LDI Reg 52
 - LDI Reg 55
 - LDI Reg 58
 - LDI Reg 60
 - LDI Reg 62
 - LDI Reg 63
 - LDI Reg 64
 - LDI Reg 68
 - LDI Reg 70
 - LDI Reg 72

Reference

LDI Reg 28:§7709.C.1

Any individual variable annuity contract shall stipulate the investment increment factors to be used in computing the dollar amount of variable benefits or other contractual payments or values thereunder, and may guarantee that expenses and/or mortality results shall not adversely affect such dollar amounts. If not guaranteed, the expense and mortality factors shall also be stipulated in the contract.

Show Full Text

Associated References

Name	Description
La R.S. 22:§781	This Section authorizes domestic life insurers to establish certain separate accounts.

Products

Name	LA Product Code	Department	Description
Immediate Annuity Variable	L60716.000	Life	An annuity contract that provides for the first payment of the annuity at the end of the fixed interval of payment after purchase. The interval may vary, however the annuity payouts must begin within 13 months. The amount varies with the value of equities (separate account) purchased as investments by the insurance companies.

To view the hierarchy for the product, click the tree icon in the grid.

Fee Wizard

Click the *Fee Wizard* menu item or the *Fee Wizard* bucket on the Home screen to access the Fee Wizard.

Product Filing Matrix

Welcome to the Louisiana Department of Insurance's Product Filing Matrix (PFM). Designed to simplify the filing process for insurers, the PFM will allow you to search filing requirements per product line and generate a Statement of Compliance that displays the legal references related to the insurance product selected.

Additionally, LDI Regulation 78 provides insurers with the ability to certify compliance for certain products as designated in LDI Directive 174. Insurers will certify that a filing complies with all state and federal laws, rules and regulations, and in return, receive expedited approval.

Begin Your Search

FEE WIZARD
Use the wizard to calculate your fees
Calculate Fee

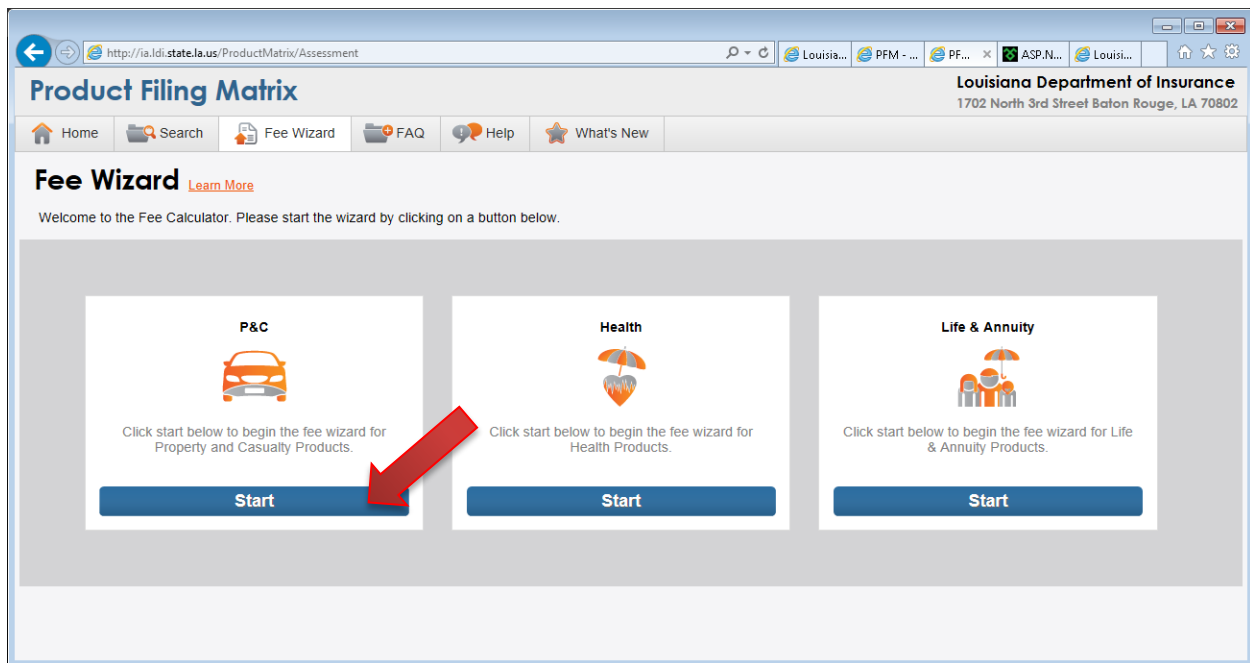
FAQ
Get answers to your questions or contact us
Read FAQs

HELP
Read instructions or access the help manual
Get Instructions

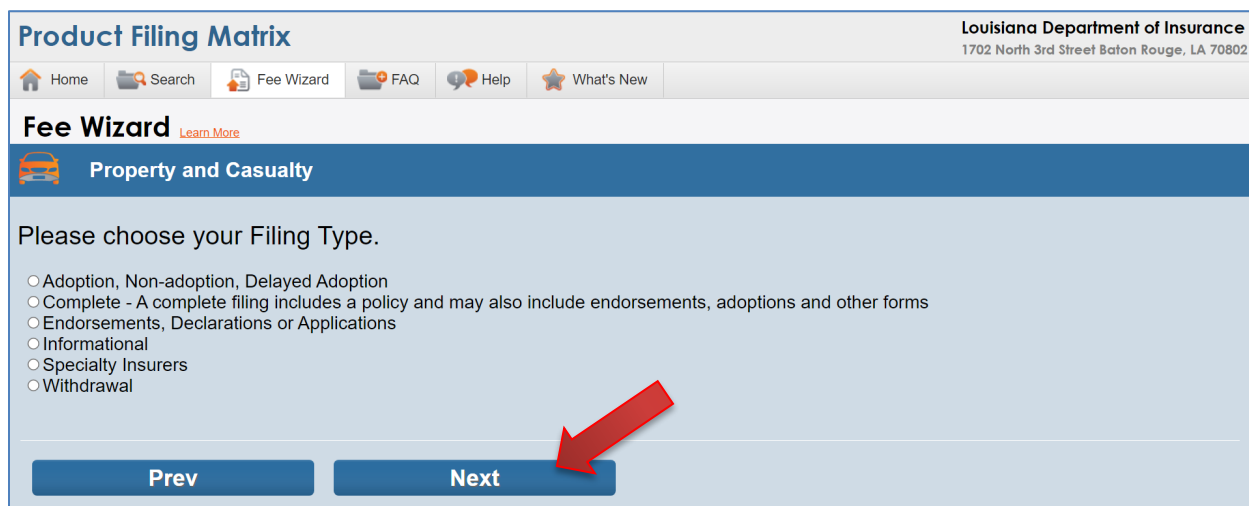
WHAT'S NEW
See what has been recently added or updated in the PFM
See What's New

The various legal references described in the Product Filing Matrix have been included for the convenience of the insurance industry. The staff of the Department of Insurance will utilize its best efforts to maintain the accuracy of the information through regular monitoring and through revisions to reflect changes in the law. However, it remains the responsibility of the industry to independently verify legal requirements concerning the filing of forms. Inquiries to the staff relative to specific questions or issues are welcome and encouraged.

The Fee Wizard is a tool to assist users to accurately calculate fees associated with new product filings in the state of Louisiana. To begin the wizard, first click the *Start* button for one of the three filing types: P&C, Health, and Life & Annuity.



The Fee Wizard will guide you through a set of questions used to calculate the fee of your product filing. Once you have answered each question, click the *Next* button to move to the next step. You may, at any time, return to a previous question by clicking the *Previous* button.



The screenshot shows the 'Product Filing Matrix' header with the Louisiana Department of Insurance logo and address. Below the header is a navigation bar with links: Home, Search, Fee Wizard (active), FAQ, Help, and What's New. The main section is titled 'Fee Wizard' with a 'Learn More' link. Below this is a blue bar with a car icon and the text 'Property and Casualty'. The main content area says 'Please choose your Filing Type.' and lists six radio button options: Adoption, Non-adoption, Delayed Adoption; Complete - A complete filing includes a policy and may also include endorsements, adoptions and other forms; Endorsements, Declarations or Applications; Informational; Specialty Insurers; and Withdrawal. At the bottom are two buttons: 'Prev' and 'Next'. A red arrow points to the 'Next' button.

Product Filing Matrix Louisiana Department of Insurance
1702 North 3rd Street Baton Rouge, LA 70802

Home Search Fee Wizard FAQ Help What's New

Fee Wizard [Learn More](#)

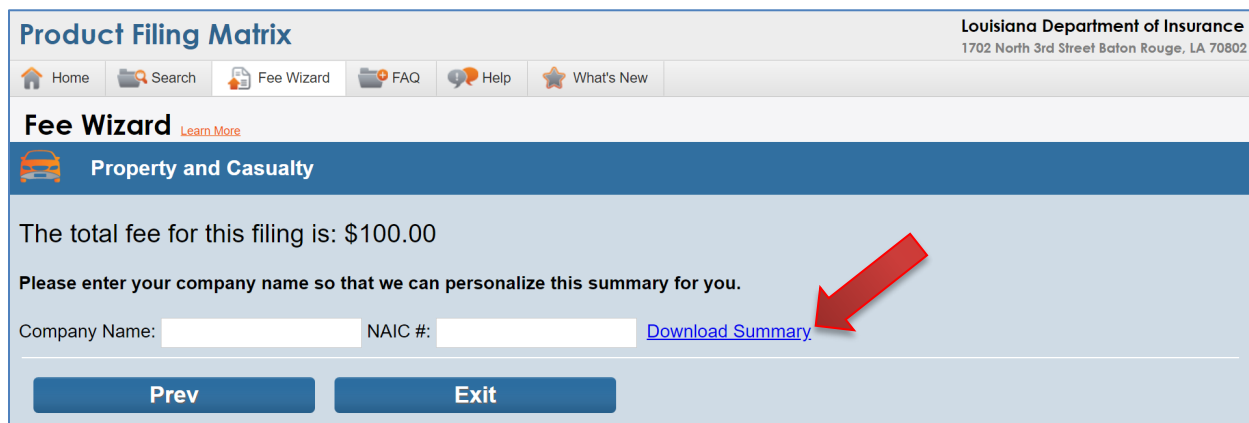
Property and Casualty

Please choose your Filing Type.

- ☐ Adoption, Non-adoption, Delayed Adoption
- ☐ Complete - A complete filing includes a policy and may also include endorsements, adoptions and other forms
- ☐ Endorsements, Declarations or Applications
- ☐ Informational
- ☐ Specialty Insurers
- ☐ Withdrawal

Prev Next

Once you have completed all questions, the Fee Wizard will display the fee total. If you would like to view a summary of all questions and answers, first enter the name of your company in the *Company Name* field, and the NAIC # in the *NAIC #* field. Then click the *Download Summary* link.



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Property and Casualty

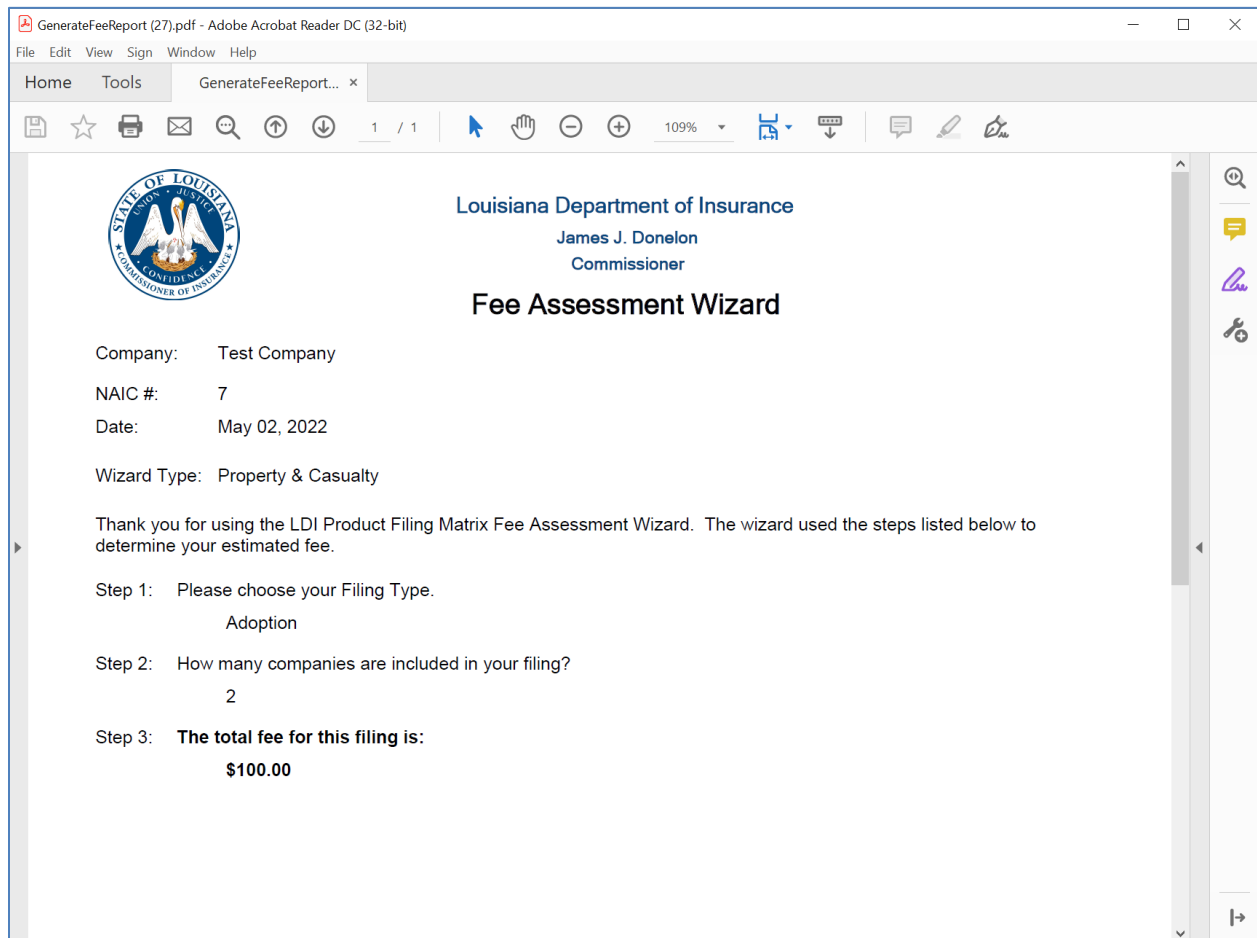
The total fee for this filing is: \$100.00

Please enter your company name so that we can personalize this summary for you.

Company Name: NAIC #: [Download Summary](#)

Prev Exit

A PDF summary document will open.



FAQ

Click the *FAQ* menu item or the *FAQ* bucket on the Home screen to access the FAQ screen.

Product Filing Matrix

Welcome to the Louisiana Department of Insurance's Product Filing Matrix (PFM). Designed to simplify the filing process for insurers, the PFM will allow you to search filing requirements per product line and generate a Statement of Compliance that displays the legal references related to the insurance product selected.

Additionally, LDI Regulation 78 provides insurers with the ability to certify compliance for certain products as designated in LDI Directive 174. Insurers will certify that a filing complies with all state and federal laws, rules and regulations, and in return, receive expedited approval.

Begin Your Search

FEE WIZARD
Use the wizard to calculate your fees
Calculate Fee

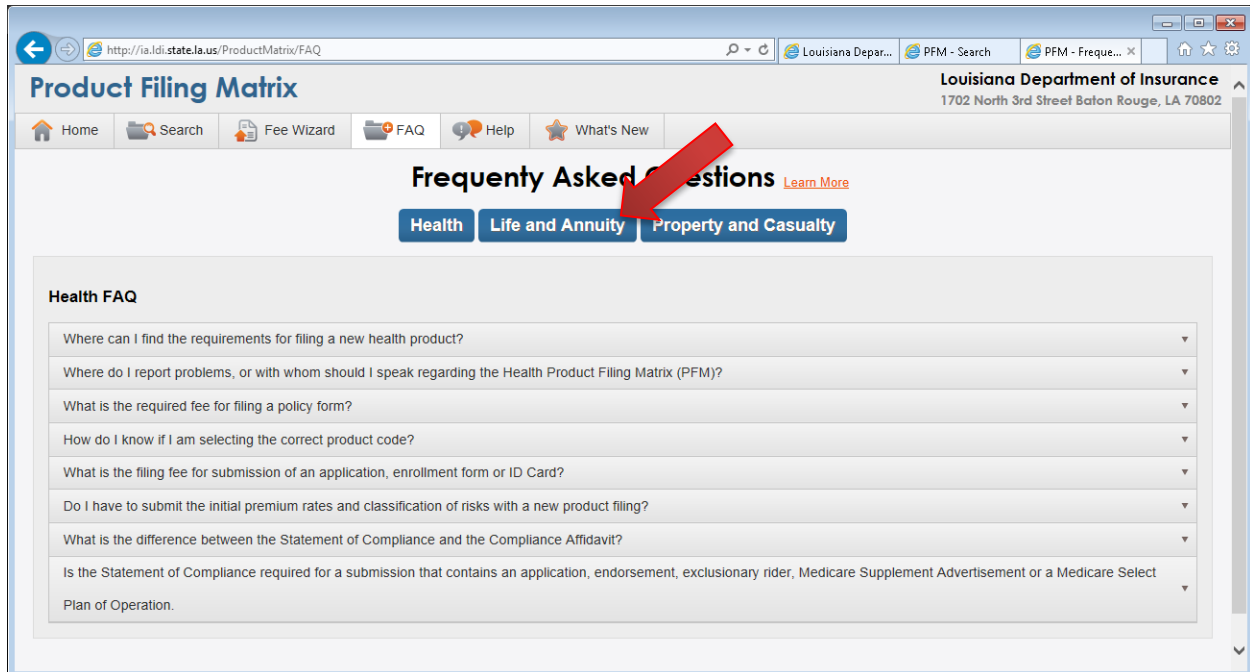
FAQ
Get answers to your questions or contact us
Read FAQs

HELP
Read instructions or access the help manual
Get Instructions

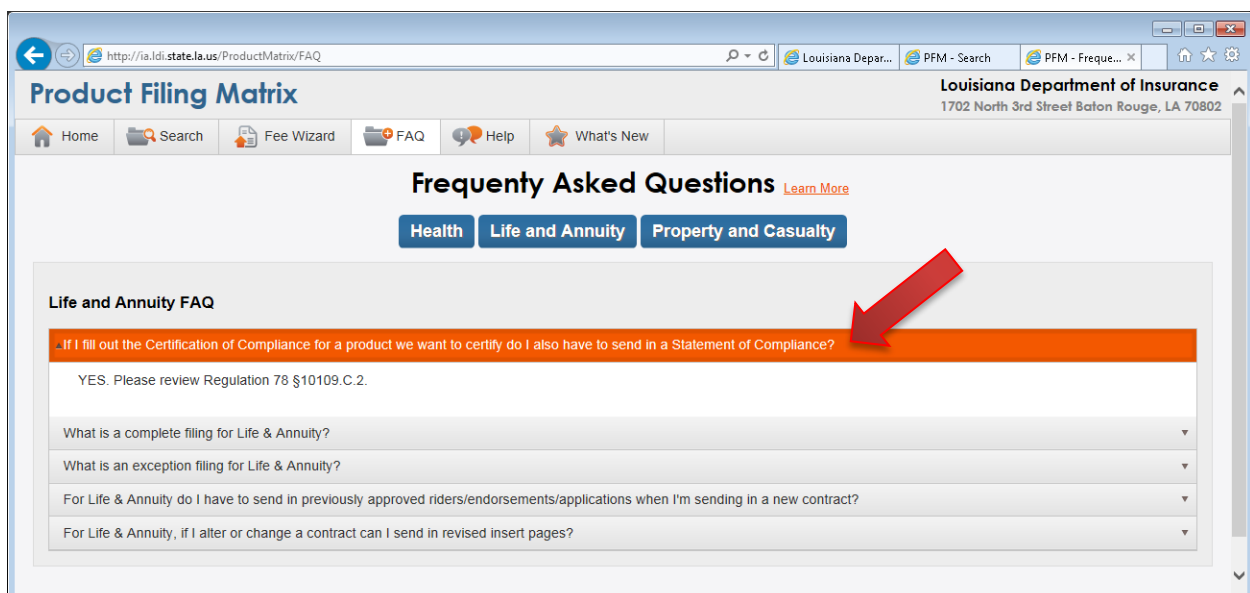
WHAT'S NEW
See what has been recently added or updated in the PFM
See What's New

The various legal references described in the Product Filing Matrix have been included for the convenience of the insurance industry. The staff of the Department of Insurance will utilize its best efforts to maintain the accuracy of the information through regular monitoring and through revisions to reflect changes in the law. However, it remains the responsibility of the industry to independently verify legal requirements concerning the filing of forms. Inquiries to the staff relative to specific questions or issues are welcome and encouraged.

The FAQ screen contains additional information specific to filing products for Health, Property and Casualty, and Life and Annuity. This information is organized in Q&A format. To view this information, first click a product type button.



Click the question and the answer will expand below. Clicking a different question will minimize the previous question and open the new question.



Help Center

Click the *Help* menu item or the *Help* bucket on the Home screen to access the Help Center.

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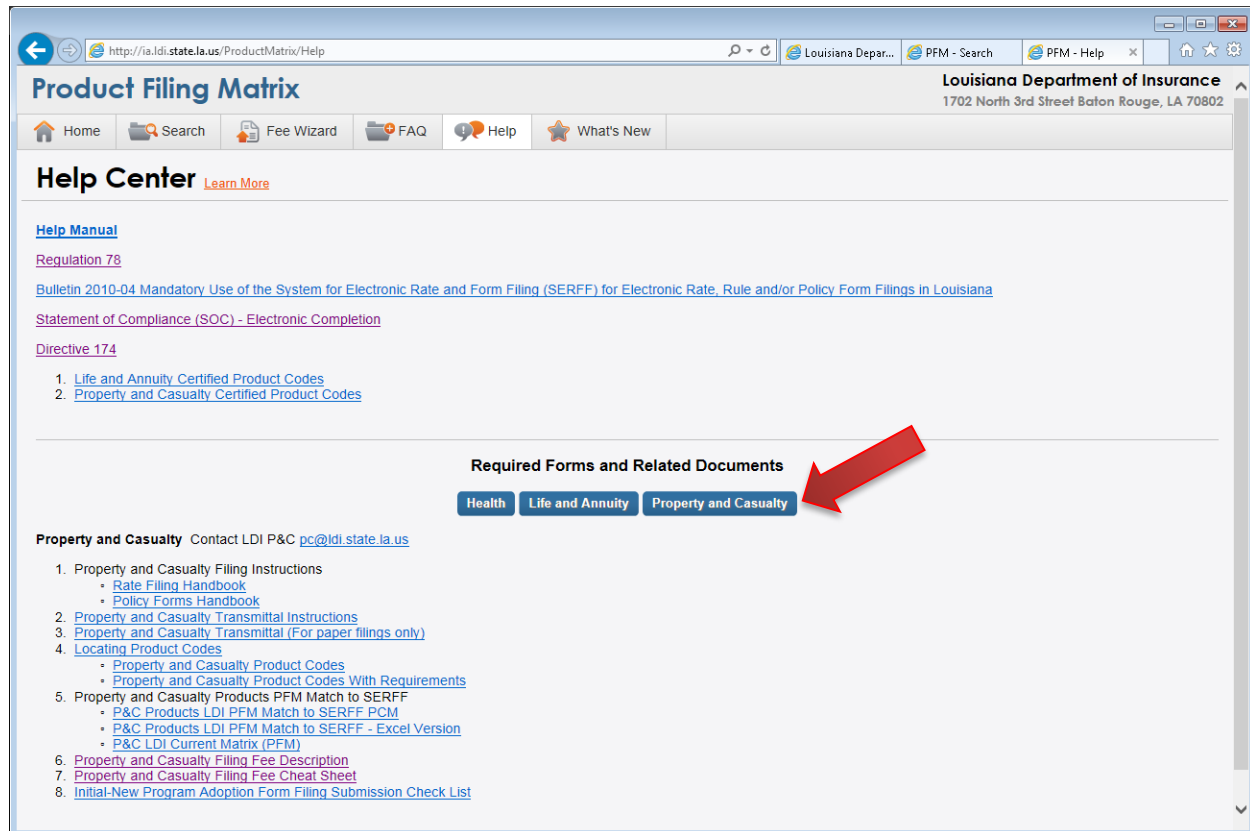
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The Help Center contains links to the user help manual as well as required forms and related documents. To view the forms and documents related to each product type, click a filing type button and the section for that product type will open. The filing types are: Health, and Life and Annuity, and Property and Casualty.



Product Filing Matrix Louisiana Department of Insurance
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Help Center [Learn More](#)

[Help Manual](#)
[Regulation 78](#)
[Bulletin 2010-04 Mandatory Use of the System for Electronic Rate and Form Filing \(SERFF\) for Electronic Rate, Rule and/or Policy Form Filings in Louisiana](#)
[Statement of Compliance \(SOC\) - Electronic Completion](#)
[Directive 174](#)

1. [Life and Annuity Certified Product Codes](#)
2. [Property and Casualty Certified Product Codes](#)

Required Forms and Related Documents

[Health](#) [Life and Annuity](#) [Property and Casualty](#)

Property and Casualty Contact LDI P&C pc@ldi.state.la.us

- Property and Casualty Filing Instructions
 - [Rate Filing Handbook](#)
 - [Policy Forms Handbook](#)
- [Property and Casualty Transmittal Instructions](#)
- [Property and Casualty Transmittal \(For paper filings only\)](#)
- [Locating Product Codes](#)
 - [Property and Casualty Product Codes](#)
 - [Property and Casualty Product Codes With Requirements](#)
- Property and Casualty Products PFM Match to SERFF
 - [P&C Products LDI PFM Match to SERFF PCM](#)
 - [P&C Products LDI PFM Match to SERFF - Excel Version](#)
 - [P&C LDI Current Matrix \(PFM\)](#)
- [Property and Casualty Filing Fee Description](#)
- [Property and Casualty Filing Fee Cheat Sheet](#)
- [Initial-New Program Adoption Form Filing Submission Check List](#)

What's New

Click the *What's New* menu item or the *What's New* bucket on the Home screen to access the What's New screen.

Product Filing Matrix

Louisiana Department of Insurance
1702 North 3rd Street Baton Rouge, LA 70802

Home Search Fee Wizard FAQ Help What's New

PRODUCT FILING MATRIX

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The What's New screen displays comments that describe new additions to the Product Filing Matrix. The most recent comments will always appear first, and all comments entered within a year will be marked with the *New* icon.

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What's New [Learn More](#)

Comment	Updated
<p> NOTICE: CHANGES TO PROPERTY & CASUALTY POLICY FORM FILING FEES</p> <p>The Louisiana Department of Insurance (LDI) hereby notifies all authorized property and casualty insurers of changes to policy form filing fees due to the recent passage of Act 55 of the 2020 Regular Session of the Louisiana Legislature.</p> <p>Act 55 of the 2020 Regular Session of the Louisiana Legislature takes effect on July 1, 2020, and changes the current multi-tiered filing fees previously utilized by the LDI to a simple per filing per company fee of \$50.</p> <p>Currently, and until midnight on June 30, 2020, La. R.S. 22:821.B.(10) provides for the following property and casualty form filing fees: \$100.00 per product filing, per company; \$25.00 per endorsement filing, per company; and \$20.00 per filing adoption of each advisory organization's reference or item filing (designation number), per company.</p> <p>The LDI sought and obtained legislative and gubernatorial approval for a single filing fee of \$50.00 per filing, regardless of what is contained in the filing, e.g. product, endorsement, adoption, informational, withdrawal. The new \$50.00 single filing fee must accompany each filing and is charged on a per company basis.</p> <p>To reiterate, beginning on 12:01 a.m. on July 1, 2020, each insurer need only pay a single sum of \$50.00 when it makes a filing, regardless of what is contained in the filing.</p> <p>These changes do not apply to specialty insurers, such as, vehicle mechanical breakdown insurers.</p> <p>The LDI continues to encourage all insurers to utilize SERFF for the submission of all form filings.</p> <p>Questions regarding this notice and the implementation of Act 55 that has re-enacted La. R.S. 22:821.B.(10) should be directed to the Office of Property & Casualty, Policy Forms Division, at (225) 342-5203.</p>	06/02/2020
<p>The Louisiana filing procedures for compliance with the provisions of the Terrorism Risk Insurance Program Reauthorization Act of 2015 have been set forth in Bulletin NO.2015-01 and can be accessed via the following link: http://www.lidi.state.la.us/docs/default-source/documents/legaldocs/bulletins/bul2015-01-current-filing-procedures-forc.pdf?sfvrsn=12.</p> <p>The Expedited SERFF Filing Transmittal Document for Terrorism Risk Insurance Forms and Pricing form should be used for all terrorism filings. This form can be found in Help Center of PFM and also in the Louisiana PC General Instructions in SERFF.</p>	02/13/2015
<p>Welcome to the Louisiana Department of Insurance's new Product Filing Matrix. We have made many enhancements to make the filing process easier and more accurate. Be sure to browse the improved Help, new FAQ page and new Fee Wizard.</p>	06/12/2014