



DIVISION OF INSURANCE

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*Frank H. Murkowski, Governor*

**BULLETIN B 05-07**

**TO: ALL ADMITTED INSURERS WRITING PROPERTY AND CASUALTY BUSINESS IN THE STATE OF ALASKA, AND OTHER INTERESTED PARTIES**

**RE: UNIFORM TRANSMITTAL DOCUMENT FOR ALL PROPERTY AND CASUALTY FILINGS**

Effective immediately, the division will accept the National Association of Insurance Commissioners (NAIC) Uniform Transmittal Document and the Uniform Product Coding Matrix on all lines of property and casualty filings. The division encourages insurers to use the uniform transmittal document and the product coding matrix as a further speed-to-market initiative. The division will continue to make every attempt to provide thorough and efficient review of filings in a minimum amount of time.

The NAIC developed the uniform transmittal documents to enable greater uniformity in the information that insurers submit to state insurance regulators to identify the products and corresponding rating systems that they employ. The uniform transmittal documents capture common demographic information to identify the insurer and the product. Designed to fit with the product coding matrices for ease of product identification, the transmittal documents address insurer complaints that states ask for the same information to support product policy form and rate filings, but ask for the information in different ways. The use of the uniform transmittal document and product coding matrix eliminates unnecessary differences in state regulatory requirements while recognizing the different needs of each state's regulatory system.

The uniform transmittal document facilitates the submission of insurance products for regulatory review by integrating all the information previously required in a cover letter into one consistent format. All applicable requirements set out in 3 AAC 31.220 are vicariously satisfied by the transmittal header so that all rate and form filings submitted with a completed transmittal header are *not* required to have a separate cover letter.

Filings submitted to the division for review using the universal transmittal header must still be accompanied by the appropriate completed rate/rule or form checklist and must still comply with all filing submission guidelines with the noted exception above regarding the replacement of the cover letter with the completed transmittal header.

To comply with the Alaska statutory definitions of kinds of insurance, several Alaska exceptions to the NAIC Product Coding Matrix must be made. AS 21.12.070(12) defines livestock insurance as "insurance against loss or damage to livestock, and services of a veterinary for the animals." Therefore, Animal Mortality and Pet Insurance Plans that are included as inland marine in the Product Coding Matrix should be filed as Other Liability type of insurance in Alaska.

Credit Involuntary Unemployment is not reviewed by the division's Property and Casualty Filing Section, so Credit Involuntary Unemployment sub-type of insurance is not applicable for a property/casualty filing.

Under 3 AAC 31.210(c), a separate filing is required for each line of business. Therefore, Combination and Interline types of insurance filings are not applicable in Alaska.

The following table provides the Alaska exceptions to the NAIC Uniform Product Coding Matrix.

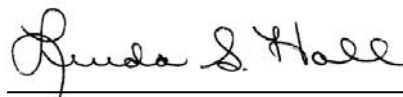
NAIC			ALASKA EXCEPTION			ALASKA SERFF EXCEPTION
Type of Insurance	Filing Code	Sub-Type	Type of Insurance	Filing Code	Sub-Type	Sub-Type of Insurance
Inland Marine	9.0001	Animal Mortality	Other Liability	17.0022	Other	17.2022 Other
Inland Marine	9.0004	Pet Insurance Plans	Other Liability	17.0022	Other	17.2022 Other
Credit – Personal Property	28.2004	Credit Involuntary Unemployment	Not Applicable			Not Applicable
Combinations	30.000		Not Applicable			Not Applicable
Interline Filings	35.000		Not Applicable			Not Applicable

The Uniform Transmittal Document is available on the NAIC website at [http://www.naic.org/rates\\_forms/trans\\_docs.htm](http://www.naic.org/rates_forms/trans_docs.htm) and the Uniform Product Coding Matrix is available on the NAIC website at [http://www.naic.org/rates\\_forms/unif\\_prod\\_matr.htm](http://www.naic.org/rates_forms/unif_prod_matr.htm).

The Property and Casualty Checklists; Property, Casualty, and Title Insurance Filing Submission Guide; and Alaska specific instructions for filling out the Uniform Transmittal Document are located on the division's website at <http://www.commerce.state.ak.us/insurance/rates.htm>.

If you have questions regarding this bulletin, please contact the Division of Insurance, P.O. Box 110805, Juneau, AK 99811-0805; (907) 465-2515; or via electronic mail at [insurance@commerce.state.ak.us](mailto:insurance@commerce.state.ak.us)

Dated this 12th day of August, 2005, at Anchorage, Alaska.




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Linda S. Hall  
Director