

Government of the District of Columbia
Department of Insurance, Securities and Banking



Insurance Form Filing Procedures

The Government of the District of Columbia, Department of Insurance, Securities and Banking Insurance Products Division, Forms and Analysis Branch (Property and Casualty) accepts form filings through:

System for Electronic Rate and Form Filing (SERFF) www.serff.com

SERFF was mandated October 1, 2007 by The District of Columbia Department of Insurance, Securities and Banking (DISB).

All lines of Property and Casualty can be submitted through SERFF. Forms and Rates are to be submitted separately.

Before submitting SERFF filings, review required laws, bulletins and notices.

Insurance Laws are in District of Columbia Code 2001 Edition, Division V. Title 31, Insurance and Securities. Bulletins and notices are accessible by www.disb.dc.gov

Review other filing requirements listed in DCMR 26

If you have any questions concerning form filing requirements, please contact:

Accident and Health	Hazel Mosby, Insurance Examiner	202-442-7797
Life and Annuities	John Rielley, Insurance Examiner	202-442-7799
	Colin Johnson, Insurance Examiner	202-442-7796
Property and Casualty	Angela King, Insurance Examiner	202-442-7798
Insurance Product Analysis Branch Manager	Jamai Fontaine, Manager	202-442-7782

Government of the District of Columbia
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Thomas E. Hampton
Commissioner

April 8, 2008

Dear Insurer:

The purpose of this letter is to establish uniformity and consistency with the language of the DC Code to describe an *underinsured* and *uninsured motor vehicle*.

Effective immediately, District of Columbia motor vehicle policy filings will not be approved unless they contain the following terms in their definitions of an “underinsured” and “uninsured” motor vehicle.

- A. *Underinsured motor vehicle* – The term “underinsured motor vehicle” means an insured motor vehicle where the limits on 3rd-party personal liability or property damage coverage under the insurance required by § 31-2406 are insufficient to pay the *loss* up to the limit of uninsured motor vehicle coverage as requested by the insured. District of Columbia Official Code § 31-2402(32 A).
- B. *Uninsured motor vehicle* – Pursuant to § 31-2406(f) Mandatory uninsured motorist protection-(1) For purposes of this subsection, the term “uninsured motor vehicle” means a motor vehicle which:
 - (A) Is a motor vehicle which is not insured by a motor vehicle liability policy applicable to the accident;
 - (B) Is covered by a motor vehicle liability policy of insurance but the insured denies coverage for any reason or becomes the subject of insolvency proceedings in any jurisdiction; or
 - (C) Is a motor vehicle which causes bodily injury or property damage and whose owner or operator cannot be identified.

These definitions may include terms and conditions more favorable than the requirements of the law but cannot deviate from these requirements. All other terms and conditions of the no-fault motor vehicle law, as cited in DC Official Code § 31-2401 *et. seq.* and 26 DCMR continue to apply.

All insurers, with non-complying forms, will need to re-submit forms containing this language for approval. Copies of approved forms should be mailed to the policyholder’s last known address within a reasonable period of time.

If you have any questions, please contact Angela King, Insurance Examiner at (202) 442-7798 or e-mail at angela.king@dc.gov.

Sincerely,

Angela J. King, CPCU, MS Insurance Mgmt
Insurance Examiner, Insurance Bureau