

## **Filing Guidance**

### **Submissions with No Rate Impact**

Submissions that the insurer considers to have no rate impact should be flagged by the insurer for quick review by the actuarial staff of the Health Bureau. The Filing Description field in SERFF (or the cover letter in a paper filing) should contain a prominent statement that the filing has no rate impact, and an actuarial certification and justification should be included in the submission.

For companies that have no in-house actuary, the certification and justification can be submitted by an officer of the company who is familiar with New York's laws and regulations, but only for form submissions that are purely administrative in nature and/or necessary to comply with governmental language requirements with no rate impact.