



Department Notice 2026-07 - Frequently Asked Questions

Q1: What is meant by “All types and kinds of personal risk insurance?”

A1: “Personal risk insurance” is defined in regulation at [31 Pa. Code § 113.81](#) as follows:

“Personal risk insurance - Property or casualty insurance issued for personal, family or household purposes. Examples of policies of insurance issued for personal, family or household purposes are:

- (i) Policies used solely to provide homeowner’s insurance, dwelling fire insurance on one to four family units if owner-occupied, or individual fire insurance on dwelling contents.
- (ii) Policies principally used to provide primary insurance on private passenger automobiles which are individually owned and used for personal or family needs.
- (iii) Policies of personal inland marine, personal theft, residence glass, personal liability insurance and personal excess.
- (iv) Policies on pleasure watercraft which are used for personal, or family needs.”

Q2: What is included in “day care centers”?

A2: Except for “All types and kinds of personal risk insurance”, Notice 2026-07 uses the exact SERFF TOI and SubTOI terminology. These TOIs and SubTOIs are tied to NAIC Annual Statement reporting and are defined in the NAIC Annual Statement Instructions. “Day care centers” are SubTOIs 17.0005, 17.1005 and 17.2005 in SERFF and the NAIC Annual Statement instructions define “day care centers” under Line 17 – Other Liability as “Liability coverage for day care centers”. Insurers and rating organizations need to file the rates, rules and forms associated with the experience reported for “day care centers” on the NAIC Annual Statement’s Exhibit of Other Liabilities by Lines of Business, Line 9 - Aggregate Write-ins for Facilities & Premises.

Q3: Can you provide a list of those products that are deregulated?

A3: Because there are almost 100 combinations of P&C TOIs and SubTOIs in SERFF for rate, rule, and form filings, and insurers develop new P&C insurance products all the time that do not fit within existing TOIs and SubTOIs, it is not possible to create an exhaustive list of products that are deregulated. As such, the Notice lists only the products that still require rate, rule and form filings.

Q4: What if a product includes both regulated and deregulated types of insurance?

A4: A multi-peril product with regulated types of insurance should be filed. With respect to multi-peril rate manuals where the rate manual refers to each monoline’s filed rates, the rates for the deregulated monolines would not need to be filed. The same is true for a package policy – if the package policy is put

together by combining monoline policy forms, then the policy forms for the deregulated monolines don't need to be filed.

Q5: Why are filing types "rate", "rule", "rate/rule", and "form" shut off for certain TOIs and SubTOIs, but not filing types "other" and "stats"?

A5: In order to prevent unnecessary rate, rule and form filings, PID has shut off deregulated TOIs and SubTOIs for filing types "rate", "rule", "rate/rule" and "form". However, we have not shut off these TOIs and SubTOIs for filing types "other" and "stats" because rating organizations, advisory organizations and statistical agents may need to use those TOIs and SubTOIs for submitting information related to their license or registration (using filing type "other") and industry statistics (using filing type "stats"). Rate, rule and form filing should not be submitted using filing types "other" or "stats".

Q6: Have you shut off all deregulated TOIs and SubTOIs for rate, rule and form filings?

A6: There are certain TOIs and SubTOIs where it may be possible to receive either a regulated personal risk insurance filing or a deregulated commercial risk insurance filing. PID has not shut off these TOIs because the personal risk insurance filing is still required to be submitted.