

## RATE FILING SYSTEMS FOR PERSONAL AUTO & HOMEOWNERS

STATE	AUTO	HOME	STATE	AUTO	HOME
Alabama	Prior Approval	Prior Approval	Montana	File & Use	File & Use
Alaska	Prior Approval	Prior Approval	Nebraska	File & Use	File & Use
Arizona	Use & File	Use & File	Nevada	Prior Approval	Prior Approval
Arkansas	File & Use	File & Use	New Hampshire	File & Use	File & Use
California	Prior Approval	Prior Approval	New Jersey	Prior Approval	Prior Approval
Colorado	File & Use	File & Use	New Mexico	Prior Approval	Prior Approval
Connecticut	File & Use	File & Use	New York	Prior Approval	File & Use
Delaware	File & Use	File & Use	North Carolina	Prior Approval	Prior Approval
Dist. Of Columbia	File & Use	File & Use	North Dakota	Prior Approval	Prior Approval
Florida	Use & File <sup>1</sup>	Use & File <sup>2</sup>	Ohio	File & Use	Prior Approval
Georgia	Prior Approval	File & Use	Oklahoma	File & Use	File & Use
Hawaii	Prior Approval	Prior Approval	Oregon	File & Use	File & Use
Idaho	Use & File	Use & File	Pennsylvania	Prior Approval	Prior Approval
Illinois	Info. Use & File	Info. Use & File	Rhode Island	File & Use	File & Use
Indiana	File & Use	File & Use	South Carolina	Flex-Rating	Flex-Rating
Iowa	Use & File	Use & File	South Dakota	Prior Approval	Prior Approval
Kansas	File & Use	File & Use	Tennessee	Prior Approval	Prior Approval
Kentucky	Flex-Rating	Flex-Rating	Texas	Flex-Rating	File & Use
Louisiana	Flex-Rating	Flex-Rating	Utah	Use & File	Use & File
Maine	File & Use	File & Use	Vermont	Use & File	Use & File
Maryland	Prior Approval	Prior Approval	Virginia	File & Use	File & Use
Massachusetts	State Promulgated	File & Use	Washington	Prior Approval	Prior Approval
Michigan	File & Use	File & Use	West Virginia	Prior Approval	Prior Approval
Minnesota	File & Use	File & Use	Wisconsin	Use & File	Use & File
Mississippi	Prior Approval	Prior Approval	Wyoming	No Filing	No Filing
Missouri	Use & File	Use & File			

<sup>1</sup> Insurers also have the option to elect to use a file & use system

<sup>2</sup> IBID.