

Wyoming Administrative Rules

Insurance Dept.

General Agency, Board or Commission Rules

Chapter 11: Rules Governing Filing of Forms

Effective Date: 09/16/2025 to Current

Rule Type: Current Rules & Regulations

Reference Number: 044.0002.11.09162025

CHAPTER 11

RULES GOVERNING FILING OF FORMS

Section 1. Authority. These rules and regulations are promulgated pursuant to W.S. §§ 26-2-110, 26-5-104 through 26-5-107, 26-14-109, 26-15-110, and 16-3-101 *et seq.*

Section 2. Applicability. These rules shall apply to all insurers or advisory organizations required to submit form filings pursuant to W.S. §§ 26-14-109 and 26-15-110. These rules shall not apply to any assigned risk program.

Section 3. Submission of Filings.

(a) The filing required by W.S. § 26-15-110 may be made by an insurance company, or on behalf of an insurance company by a registered advisory organization, in accordance with these rules. No advisory organization may make any filings on its own behalf.

(i) Any insurance company may make individual form filings directly with the Department.

(ii) Any advisory organization may make individual filings on behalf of a single insurance company by submitting the form for filing together with an affidavit from the insurance company which states the advisory organization is authorized to make the form filing on behalf of the insurance company and that the insurance company will make the form available for use in Wyoming under the company's underwriting standards.

(iii) No form is considered filed by a reference to some other approved form of another insurer or an advisory organization. All form filings must be complete in and of themselves.

(b) Pursuant to W.S. § 26-15-110(d), the Commissioner may issue an order exempting companies and advisory organizations from the requirements of this section. Exemption orders will remain in effect until withdrawn by the Commissioner.

Section 4. Alternative Filing Procedures.

(a) An advisory organization may submit a form to the Commissioner for conditional approval. No form will be considered filed unless it is adopted for use by one or more admitted insurance companies by one of the following two methods:

(i) First Alternative Method. After a form is submitted by an advisory organization for conditional approval and the advisory organization is advised that the form is conditionally approved, any admitted insurance company may adopt the form for use in Wyoming by submitting a certificate executed by an authorized company official that the company is adopting the form identified by the system approved under paragraph (c) of this Section for use in

Wyoming; and that the form will be offered in Wyoming.

(ii) **Second Alternative Method.** An insurance company which is a member or subscriber of an advisory organization may adopt all or substantially all forms of the advisory organization which are or become conditionally approved in this state by filing a single certificate executed by an authorized company official that the company is adopting all forms conditionally approved except those the company specifically identifies to the Wyoming Insurance Department in writing within 60 days of the date of conditional approval notification to the advisory organization. The certificate shall attest that the insurance company will make the form available for use in Wyoming under the company's underwriting standards for the insurance offered under each form, until withdrawn or unless accepted within 60 days as provided here.

(b) Deviations from conditionally approved advisory organization forms must be individually submitted for department approval in accordance with W.S. § 26-15-110 and Section 3 of this regulation.

(c) No advisory organization shall be eligible to submit forms for conditional approval until the advisory organization shall have established an easily accessible system of referencing the forms as they are adopted by each admitted insurance company in a manner approved by the Commissioner. No insurance company may adopt a form submitted by an advisory organization for conditional approval until that company has identified to the Commissioner's satisfaction those forms actually being used or that will be used in Wyoming by the insurance company.

Section 5. Availability of Filed Forms. Companies shall offer to Wyoming residents any forms which it filed with the Wyoming Insurance Department. Failure to make the form available, under applicable underwriting standards, will be deemed an unfair trade practice in violation of W.S. §§ 26-13-102, 26-13-104, and 26-13-116. An insurer may withdraw any form for use in Wyoming at any time. Nothing contained here shall authorize midterm cancellation of any issued policy form.

Section 6. Annual Forms Listing. On or before June 1 each year, each insurance company shall submit a list which sufficiently identifies each form it filed for approval, delivered, or issued for delivery in Wyoming in the previous calendar year.

Section 7. Company Forms File. Each insurance company shall maintain a file, accessible to the Commissioner, containing a copy of each form available for use in Wyoming. Each insurance company and advisory organization shall submit a copy of any form available for use in Wyoming within 10 days after a request by the Commissioner.

Section 8. Updates To Forms Required. Any previously approved insurance form containing language that conflicts with any statutory or regulatory requirements due to statutory or regulatory changes subsequent to approval, must be updated and filed for approval pursuant to W.S. § 26-15-110 before further delivery or issuance for delivery in Wyoming.