



**INSTRUCTIONS**  
**For Title 20, Chapter 2, Article 4.1**  
**Consent to Rate Filings**  
**(All Lines of Insurance Except Workers' Compensation)**

1. All rates subject to Arizona Revised Statutes, Title 20, Chapter 2, Article 4.1, must be filed within thirty (30) days after they become effective. ARS § 20-385 (A).
2. ARS § 20-385 (E) permits insurers to file with the Director "Consent to Rate Filings" for insureds to whose policies the insurer intends to apply a rate in excess of that provided for by the company's usual and customary rate filings on file with us. Consent to Rate Filings for specific risks generating rates equal to or lower than the company's filed rates are not permitted by statute.

("Consent" filings only apply to rates, i.e., the insurer and the insured cannot unilaterally agree to amend a form. All forms must be filed with us unless exempted from filing by order of the Director. ARS § 20-398.)

3. The Consent to Rate Filing Form (CTRF AZ 385-1) attached, signed by the insurer's representative whose name appears on file with us and the Consent to Rate Form (CTRF AZ 385-2), signed by the insured, must be filed with us by the insurer. The insurer should attach to the aforementioned a copy of the policy's declarations page and the rate calculation worksheet by which the premium was developed. If the insurer wishes a copy of the filing to be returned after we have processed the filing, the insurer should submit, with the original of the filing, a copy and a stamped, self-addressed envelope.

**Consent to Rate Filings should be the exception.** If an insurer makes a number of such filings for a particular line or class of business, the insurer will need to explain to us why the insurer should not file a rating plan or specific rates with us for such similar risks.

Questions regarding these instructions should be referred to Dean Ehler, Assistant Director, Property, and Casualty Division, Arizona Department of Insurance.