



**Property and Casualty Section
Arizona Department of Insurance**

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**INSTRUCTIONS
For Title 20, Chapter 2, Article 4
Consent to Rate Filings
(Workers' Compensation Only)**

1. All rates subject to the Arizona Revised Statutes, Title 20, Chapter 2, Article 4, must be on file with the Director for a waiting period of thirty (30) days before they become effective and during which time the Director may disapprove the filing without first holding a hearing. ARS § 20-357(A) and (C).
2. ARS § 20-357 (D) 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 insurer's usual and customary rate filings on file with us. Consent to Rate Filings for specific risks generating rates equal to 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.)

3. The Consent to rate Filing Form (CTRF AZ 357-1), signed by the insurer's representative whose name appears on file with us, and the Consent to Rate Application (CTRF AZ 357-2), signed by the insured; must be filed with the Director 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, 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 the Department for such similar risks.

Questions regarding these instructions should be referred to the Property and Casualty Section, Rate and Form Division, Arizona Department of Insurance.