To: All Insurers

Subject: Rate and Form Filings

From: Merle Scheiber, Director

Date: March 1, 2007

The Division is committed to enhancing Speed to Market for all lines of insurance. Speed to Market will only be realized through the use of electronic filings. The best way to achieve this is through SERFF (System for Electronic Rate and Form Filing).

Effective May 1, 2007 the Division will no longer be accepting paper filings of any kind. This applies to all lines of insurance and to both rate and form filings. All filings submitted on or after May 1, 2007 will need to be made via SERFF. Examples of filings that will be required to be filed through SERFF include but are not limited to policy forms, riders, endorsements, applications, assumption certificates, group policy certificates, rates, rating rules, life illustrations, rescission and replacement reports, duplication reports and cessation of marketing notices.

SERFF is a reliable and relatively inexpensive means of making filings that should prove less costly and more efficient for both the division and the insurance industry. Insurers will be able to sign up for SERFF by contacting the SERFF Marketing Team at: 816-783-8787 or via email at serffmktg@naic.org.

Insurers are encouraged to take formal training so they can fully utilize the SERFF system. Contact information regarding training can be found on the SERFF website at http://www.serff.com/services_support/training.htm. There are a variety of formats, including online training.

A Data Hosting solution is also available via two authorized vendors, should insurers wish to use their services. Data Hosters provide services such as reporting, disaster recovery, and a process to store historical paper filings. The vendors can be accessed via the SERFF website at http://www.serff.org/services_support/remotehosting.htm