

## **BULLETIN 2009–11 Mandatory Use of SERFF for Product Filing Submissions**

**Effective Date: December 31, 2009**

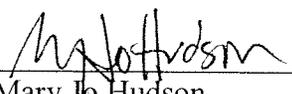
The Ohio Department of Insurance (Department) is committed to enhancing “speed to market” for all lines of insurance. The Department is linked to an electronic filing tool, the System for Electronic Rate and Form Filings, commonly known as SERFF. The SERFF tool is made available to the states via the National Association of Insurance Commissioners (NAIC), and includes many features that support moving filed products to market quickly. Greater than 97% of all filing submissions are submitted to the Department via SERFF. SERFF is a reliable and inexpensive means of submitting filings that is proven to be a less costly and more efficient method of filing product rates and forms for both the insurance industry and the Department.

Effective December 31, 2009, all entities required to submit rate, rule and form filings for all lines of insurance under Title XVII (17) or XXXIX (39) of the Revised Code must file via SERFF, unless specifically exempted by the Department. After December 31, 2009 the Department’s Office of Product Regulation and Actuarial Services (OPRAS) will no longer accept paper filing submissions. Filing entities may sign up for SERFF by contacting the SERFF Marketing Team at 816-783-8787 or via email at [serffmktg@naic.org](mailto:serffmktg@naic.org).

Although the mandatory deadline is December 31, 2009, those entities not already filing via SERFF are encouraged to immediately begin making arrangements to do so. Entities that utilize authorized filers to make filings on their behalf are encouraged to immediately notify their authorized filers to make arrangements to be SERFF compliant before the deadline. Entities also are encouraged to take formal training so that they can fully utilize the SERFF system. Contact information regarding training can be found on the SERFF website at <http://www.serff.com/training.htm>. There are a variety of formats for training, including online training. More information about SERFF, including the data hosting solutions, is available on the SERFF website at <http://www.serff.com>.

Any entity that will not be able to file all submissions via SERFF by December 31, 2009 must provide an email notice no later than November 1, 2009 specifying the reason why compliance with this requirement constitutes a hardship.

Notices of hardship or questions applicable to this bulletin for property & casualty or title insurance filing submissions should be sent to [property.casualty@ins.state.oh.us](mailto:property.casualty@ins.state.oh.us). Notices of hardship or questions applicable to this bulletin for life, health or managed care filing submissions should be sent to [life.health.mcd@ins.state.oh.us](mailto:life.health.mcd@ins.state.oh.us).

  
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Mary Jo Hudson  
Superintendent of Insurance