

# STATE OF NEBRASKA

## DEPARTMENT OF INSURANCE

**Bruce R. Ramge**

Director



**Dave Heineman**  
Governor

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CB-53 (Amended)

### BULLETIN

#### **SUBJECT: SUBMISSION OF LIFE AND/OR HEALTH FORMS**

Please make sure that all individuals responsible for filing forms in this State receive copies of this Bulletin.

As specified in §§44-511 and 44-710 of the Nebraska Insurance Code, all life, annuity and health policies, including all riders, endorsements, and applications which are intended to be attached to and become part of policies must be approved by this Department before being used in Nebraska.

As of May 1, 2010, the Department no longer accepts paper filings from insurers who have certificates of authority to do the business of insurance in Nebraska. This requirement applies to all lines of insurance and for all rate, rule and form filings including but not limited to those submitted by licensed insurers, vehicle service contract providers, viatical settlement providers and brokers, preneed funeral plans, health maintenance organizations, motor clubs, and pre-paid dental plans.

Insurers and other entities making rate and form filings must submit all insurance rate, rule, and form filings through the System for Electronic Rates and Forms Filing (SERFF). Nebraska is a retaliatory state that charges fees based on the rates charged by the state of domicile. All fees related to such filings must be paid by electronic funds transfer (EFT). SERFF is a reliable and inexpensive means of submitting filings that should prove less costly and more efficient for both the insurance industry and the Department.

If your filings do not meet the above requirements, they will be returned without review.

Questions regarding this Bulletin may be directed to the Department's Life and Health Division.



Bruce R. Ramge  
Director