

STATE OF NEBRASKA

DEPARTMENT OF INSURANCE

Ann M. Frohman

Director



Dave Heineman
Governor

N-O-T-I-C-E

TO: All Companies Licensed to do Business in Nebraska

FROM: Ann M. Frohman, Director of Insurance

DATE: February 19, 2010

SUBJECT: Electronic Submission of Rate and Form Filings

The Nebraska Department of Insurance is committed to enhancing Speed to Market for all lines of insurance. Speed to Market will only be fully realized through the use of electronic filing. The best way to achieve this is through the System for Electronic Rate and Form Filings (SERFF) which was developed by the National Association of Insurance Commissioners.

Effective May 1, 2010, the Department will no longer accept paper filings from insurers who have certificates of authority to do the business of insurance in states in addition to 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, pre-need funeral plans, health maintenance organizations, motor clubs, and pre-paid dental plans.

Assessment Associations and Assessment Life Associations may, at their discretion, continue to submit paper filings. Filings by such insurers will be submitted to SERFF on their behalf by Department staff if it is impractical for the company to use SERFF.

Insurers and other entities making rate and form filings must submit all insurance rate, rule, and form filings through SERFF. 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.

Filers not yet using SERFF may enroll by contacting SERFF at 1-816-783-8787 or by e-mail at serffmktg@naic.org. Companies needing information about SERFF and EFT may visit www.serff.com. Filers are encouraged to take formal training so they can fully use the SERFF system. Contact information regarding training can be found at the SERFF website at www.serff.com/training.htm. There are a variety of formats available, including on-line training.

Filers are also encouraged to begin making arrangements immediately to use SERFF and EFT exclusively. Insurers using authorized filers to make filings on their behalf should immediately notify those entities so that they can arrange to be SERFF and EFT compliant by May 1, 2010. Department staff will return any filings received on or after May 1, 2010 to the filer if they are in paper format or not paid by EFT.

Questions regarding SERFF filings should be directed to the following contacts at the Nebraska Department of Insurance:

P&C filings: Property and Casualty Division Administrator
 Phone: (402) 471-2201
 E-mail: DOI.PropertyAndCasualty@Nebraska.gov

L&H filings: Life and Health Division Administrator
 Phone: (402) 471-2201
 E-mail: DOI.LifeAndHealth@Nebraska.gov