

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

**Bulletin 2008-05-INS**

**In the matter of**

Mandatory Use of SERFF for Submitting All Insurance  
Product Rate, Rule and Form Filings

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**Issued and entered**  
this 3<sup>rd</sup> day of October 2008  
**By Ken Ross**  
**Commissioner**

Michigan 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 System for Electronic Rate and Form Filing (“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 Michigan Office of Financial and Insurance Regulation (“OFIR”).

**Effective April 1, 2009, OFIR will no longer accept paper filings.** This bulletin applies to all insurance companies, health maintenance organizations, alternative financing and delivery systems, multiple employer welfare arrangements, public employer pooled plans, dental care corporations, nonprofit health care corporations and insurance rating organizations licensed to do business in Michigan as well as the auto, property, and workers compensation facilities that write coverage in Michigan (collectively, “Insurers”).

**Effective April 1, 2009, all insurance rates, rules, and policy forms that are required to be filed must be electronically submitted to OFIR via SERFF.** Any paper filings received after April 1, 2009, will be rejected without review. Insurers may establish an account with SERFF to submit filings electronically any time prior to April 1, 2009. OFIR will not accept voluntary electronic submissions via SERFF from health maintenance organizations, alternative financing and delivery systems, multiple employer welfare arrangements, public employer pooled plans, dental care corporations or nonprofit health care corporations until after November 1, 2008.

For property and casualty insurers, Insurance Bulletin 88-05 states:

Each page of the manual is numbered and contains an edition date. The submission forms required by the manual also contain identifying form numbers with edition dates. As changes are made to the text or the forms, insurers and rating organizations will be provided with revised pages showing new edition dates.

While updates to filing procedures are not generally made by bulletin, the requirement to file all rules, rates, and policy forms electronically via SERFF is significant enough to warrant a special communication. The SERFF General Instructions for Michigan is our Filing Procedures Manual

and it explains how you must submit your rules, rates, and policy forms for the specific type of insurance you wish to file. Insurers must comply with these instructions and requirements for the type of insurance for which the companies are submitting rates, rules, and/or policy forms. Any filing requirements for alternative financing and delivery systems, multiple employer welfare arrangements, public employer pooled plans, dental care corporations and nonprofit health care corporations will be added to the SERFF General Instructions for Michigan by November 1, 2008, as applicable.

Insurers, rating organizations and authorized filers will be able to sign up for SERFF by contacting SERFF at (816) 783-8787 or via email at [SERFFmktg@naic.org](mailto:SERFFmktg@naic.org).

The SERFF Team is continually making implementation procedures faster and easier. There is no license fee for SERFF and there are only four requirements for insurers to access and utilize SERFF:

1. Internet Explorer (Version 5.5 or higher)
2. Transaction Fee (range \$6.00-\$15.00)
3. Adobe Acrobat standard or professional version or other PDF producer in order to convert Word and Excel documents to PDF for submission through SERFF.
4. Terms and agreements must be accepted by a company officer.

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/training.htm>. There are a variety of formats, including online training.

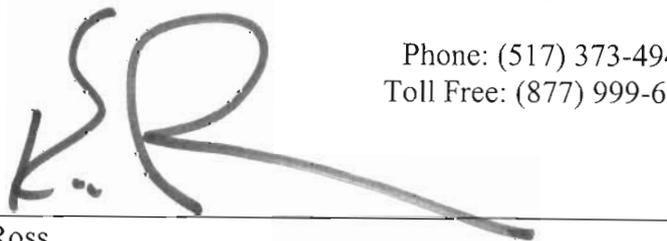
A data hosting solution is also available via authorized vendors, should insurers wish to use their services. Data Hosts provide services such as reporting, disaster recovery, and a process to store historical paper filings. The vendors can be accessed via the SERFF website at [http://www.serff.com/remote\\_hosting.htm](http://www.serff.com/remote_hosting.htm).

Additional information regarding SERFF may be obtained by visiting [www.serff.com](http://www.serff.com).

Any questions regarding this bulletin should be directed to:

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Lansing, Michigan 48909-7720

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A handwritten signature in black ink, appearing to read 'K. Ross', is written over a horizontal line. The signature is stylized and extends to the right.

Ken Ross  
Commissioner