



Oklahoma INSURANCE Department  
State of Oklahoma

**BULLETIN NO. LH 2008-02 and PC 2008-05**

**TO: ALL ENTITIES MAKING FILINGS WITH THE RATE AND FORM COMPLIANCE  
DIVISION  
ATTENTION: STATE FILING DIVISION**

**FROM: OKLAHOMA INSURANCE DEPARTMENT**

**RE: Mandatory Use of SERFF for Filings**

**DATE: September 5, 2008**

The Oklahoma Insurance Department 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 SERFF (System for Electronic Rate and Form Filings).

Effective July 14, 2009, the *Rate and Form Compliance Division* of the Oklahoma Insurance Department will no longer accept paper filings. This applies to all lines of insurance and for all rate, rule and form filings including but not limited to those submitted by licensed insurers, service warranty companies, utilization review companies, viatical settlement providers and brokers, discount medical plan programs, pre-need funeral plans, health maintenance organizations, and pre-paid dental plans. Unless specifically exempted by Order of the Commissioner, all filings submitted on or after July 14, 2009 must be filed via SERFF or will be rejected.

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. Insurers can 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). Over 90% of all P&C filings already come to OID via SERFF. Although the mandatory deadline is July 14, 2009, those entities not already filing via SERFF are encouraged to make arrangements to begin doing so. Insurers that utilize authorized filers to make filings on their behalf are encouraged to immediately notify those entities so that they can make arrangements to be SERFF compliant before the deadline.

Insurers are also 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.

A Data Hosting solution is also available through two authorized vendors, should insurers wish to use their services. Data Hosters are not required, although they can 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).

The Department will also mandate the use of Electronic Funds Transfer (EFT) of filing fees, as EFT will further expedite the filings.

Should your organization believe that it will not be able to comply with this requirement by July 14, 2009, you must provide written notice to Kathie Stepp, Assistant Commissioner, Rate and Form Compliance Division, no later than May 1, 2009. Your notice must specify the reasons why compliance with this requirement constitutes a hardship for your organization.

**Questions applicable to this bulletin should be directed to [kathie.stepp@oid.ok.gov](mailto:kathie.stepp@oid.ok.gov) of the Rate and Form Compliance Division, or [susan.dobbins@oid.ok.gov](mailto:susan.dobbins@oid.ok.gov) of the Legal Division of the Oklahoma Insurance Department, P. O. Box 53408, Oklahoma City, OK 73152-3408.**

**The Oklahoma Insurance Department encourages readers of this notice to periodically check the Department's web site <http://www.oid.ok.gov/> for news and updates to Bulletins and other relevant material.**

