



OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

JOHN W. OXENDINE
COMMISSIONER OF INSURANCE
SAFETY FIRE COMMISSIONER
INDUSTRIAL LOAN
COMMISSIONER
COMPTROLLER GENERAL

SEVENTH FLOOR, WEST TOWER
FLOYD BUILDING
2 MARTIN LUTHER KING JR. DRIVE
ATLANTA, GEORGIA 30334
(404) 656-2056 or (404) 656-4031
www.gainsurance.org

BULLETIN 06-P&C-1

TO: ALL PROPERTY AND CASUALTY INSURERS INCLUDING TITLE INSURERS
REQUIRED TO MAKE RATE, RULE AND/OR FORM FILINGS IN THE STATE OF
GEORGIA

FROM: JOHN W. OXENDINE
INSURANCE AND SAFETY FIRE COMMISSIONER

DATE: JANUARY 24, 2006

RE: IMPLEMENTATION OF SERFF AND PROCEDURAL CHANGES FOR NON-SERFF
FILINGS

I am pleased to announce substantial revisions to Georgia's property and casualty rate and form filing requirements and processes in order to promote efficiency and better service.

The purpose of this Bulletin is to provide notice of procedural changes, filing instructions, and certain filing related materials to assist in the preparation of both SERFF and non-SERFF filings received by the Department on or after January 1, 2006. The scope of this Bulletin is not all inclusive and additional information and requirements will be forthcoming.

Effective January 1, 2006, the Property and Casualty Division will be accepting electronic filings for all property and casualty rate and form filings, including title insurance and individual risk filings, via the System for Electronic Rate and Form Filing (SERFF). Filings submitted via SERFF will be reviewed by the appropriate analyst more expeditiously and is the preferred method of filing. This method of filing is likely to become mandatory on January 1, 2007.

Also, effective January 1, 2006, any filings not submitted via SERFF must be submitted on compact discs (CD). Filers must complete the non-SERFF filing transmittal, which can be accessed on our webpage through the company portal location. More detailed directions on non-SERFF filings are found in subsequent paragraphs.

THE OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER DOES NOT DISCRIMINATE ON THE BASIS OF RACE, COLOR, NATIONAL ORIGIN, SEX, RELIGION, AGE OR DISABILITY IN EMPLOYMENT OR THE PROVISION OF PROGRAMS OR SERVICES.

As this Bulletin is being issued after the effective date of the changes, the Department will allow any traditional paper filing received on or after January 1, 2006, but prior to January 30, 2006, to be resubmitted via our non-SERFF filing instructions. Filings affected by the transition need to be supplemented by completing the non-SERFF filing transmittal and submitting a copy of your filing on a CD.

SERFF FILINGS

In preparation for SERFF, the Department has attempted to maintain uniformity with various NAIC initiatives and publications. However, we were not able to achieve 100% uniformity due to minor deviations, including minor departures in the NAIC Product Coding Matrices. We are also maintaining certain Georgia specific filing forms.

Due to the need to maintain the integrity of our electronic data base and to respond to statutory reporting requirements, we are clarifying the manner in which "Group" filings may be made in SERFF. A single filing for a group of affiliated companies can be made **ONLY** if all the rates or forms are identical for each company in the submission (i.e. all policies or endorsements in a forms submission must be identical for each company; all rates, relativities, etc. included in a rate filing must be identical; or, all rate selections and rate level must be identical for rate changes).

Any filing for a group of affiliated companies which does not include identical forms or rates as specified above, must be submitted on an individual company basis. Please note that group data used to support individual affiliated company selections may be included in individual company submissions. **Any SERFF filing made on an individual company basis, that ordinarily would be submitted on a group basis, shall use the identical project number in the "Filing Info" tab on the SERFF Transmittal Header.** This number will allow us to locate the companion filings and process the filings simultaneously.

SERFF submissions are not considered filed until the appropriate filing fee and the Filing Fee Transmittal Form (PC-FF) are received by the Property and Casualty Division. The SERFF tracking number must be included on the transmittal form.

NON-SERFF FILINGS

New rate, rule and form filings on or after 1-1-06

Effective January 1, 2006 all non-SERFF filings shall be submitted in the following manner:

- (1) Prior to submission, **each insurer** must obtain a confirmation number for the filing. The confirmation number is obtained by completing the “Non-SERFF Rate, Rule, and Forms Filings Transmittal” **online**. This transmittal is located on the company portal that can be accessed at:

www.gainsurance.org/SECAPPS/PORTALLogin.asp

A user ID and password is required to enter the PORTAL. Each company has previously been issued a user ID and password by our Computer Services Division to a contact person designated by each insurer. Only one user ID and password has been issued to each insurer. Multiple user ID's and passwords are not permitted; however, the ID and password may be shared internally if insurer's choose to do so. Once in the PORTAL go to the “Non-SERFF Rate and Form Filings” by utilizing the drop-down box, properly complete the form and submit the transmittal by clicking the button at the bottom of the form. When successfully submitted, the system will generate a confirmation number that includes a prefix created by our system and a suffix that is the company filing number. **Please print this confirmation page and submit with your filing.**

Individual filings made for affiliated companies that ordinarily would have been submitted on a group basis in the paper environment, shall include the same company filing number for each of the individual companies to ensure the similar filing(s) can be linked and processed together.

- (2) All filings are required to be submitted on a CD in a portable document format (PDF). Each filing shall include the printed confirmation number as a cover page followed by and in the order prescribed below:
 - (a) A properly completed Non-SERFF Filing Fee Transmittal (PC-FFNS) with the proper fee attached;
 - (b) a copy of the cover letter which will serve as your notice of the final disposition of the filing;
 - (c) a CD containing the filing with the company filing number as the file name. The CD must be enclosed in a protective cover. The protective cover must contain a label containing the confirmation number, company name, and type of insurance prominently displayed.

Important Note: Proprietary information related to personal lines credit filings that can be withheld from public disclosure pursuant to O.C.G.A. §33-24-95 must be submitted on a separate CD which includes all the proprietary information. The confidential CD shall be named the "company filing number-PROPRIETARY", enclosed in a protective cover, and labeled with the confirmation number, company name, and type of insurance prominently displayed; and,

- (d) a self-addressed, postage-paid envelope for returning the cover letter following disposition.

Each individual company submitting a filing must conform to the above format. A separate filing is required for each company in a group, including a separate confirmation number, filing fee transmittal, check and CD containing the filing.

Amendments/Correspondence related to filings in process

Any amendment or correspondence relating to a pending filing (applicable only to filings received after 1/1/2006) shall be submitted on a CD or via e-mail. If submitting on a CD, the following information should be displayed prominently on the protective cover: the company name, type of insurance, confirmation number of the original filing, company filing number and the words "Amendment and/or Correspondence". If submitted as an attachment to an e-mail, the subject line must read "Amendment and/or Correspondence", and the body of the e-mail must contain the company name, type of insurance, original filing's confirmation number and the company filing number.

Important Note: Correspondence or amendments containing confidential credit related information shall be submitted as specified above with the word "PROPRIETARY" included on the label or in the subject line. Whether submitting via CD or e-mail attachment, the attachment or correspondence must be in (PDF) format. E-mail amendments and/or correspondence are to be sent to the following address:

PandCSERFF@mail.oci.state.ga.us .

General information concerning all filings:

- (1) Filings no longer require a PC-T1 or PC-T2 filing transmittal.

- (2) Use the NAIC uniform filing transmittal. A copy of the transmittal can be found at www.naic.org/industry_rates_forms_trans_docs.htm . Use the “Property and Casualty Transmittal Document”.
- (3) Rate and form filings shall be submitted separately.
- (4) Make filing fee checks payable to Insurance Commissioner, State of Georgia.
- (5) More detailed filing guidelines will be forthcoming.

Unless altered by this Bulletin, all other filing requirements remain in effect until otherwise notified.

Questions regarding access to the company portal and technical difficulties related to the company portal, should be directed to Terry Minvielle at (404) 463-6407 or Terry.Minvielle@mail.oci.state.ga.us .

Should you have questions regarding filing requirements, please contact the:

Office of Commissioner of Insurance
Property and Casualty Division
904 West Tower, Floyd Building
#2 Martin Luther King, Jr. Drive
Atlanta, Georgia 30334
(404) 656-4449
Property@mail.oci.state.ga.us



JOHN W. OXENDINE
INSURANCE AND SAFETY FIRE
COMMISSIONER
STATE OF GEORGIA

NON-SERFF FILING FEE TRANSMITTAL

OFFICE OF COMMISSIONER OF INSURANCE

(ONE COMPLETED FORM AND CHECK REQUIRED FOR EACH COMPANY CONFIRMATION NUMBER)

Company Name: _____ Confirmation Number: _____

Date of Submission _____ Check Number _____

FORMS FILING FEES:

State of Dom.	(a) Georgia Filing Fee (\$25 per form, per line)	(b) Number of Forms Submitted	(c) Georgia Fees (a) X (b)	(d) Retaliatory Fee (Fee charged by insurer's domiciliary state for identical filing)	(e) Total [The Greater of (c) or (d)]
	\$ 25.00		\$	\$	\$

RATE/RULES FILING FEES:

State of Dom.	(a) Georgia Filing Fee	(b) Retaliatory Fee (Fee charged by insurer's domiciliary state for identical filing)	(c) Total [The Greater of (a) or (b)]
	\$ 75.00	\$	\$

AMENDMENT FILING FEES (use confirmation number of original filing):

State of Dom.	(a) Georgia Filing Fee	(b) Retaliatory Fee (Fee charged by insurer's domiciliary state for identical amendment)	(c) Total [The Greater of (a) or (b)]
	\$25.00	\$	\$

INDIVIDUAL RISK FILING FEES (NO CONFIRMATION NUMBER REQUIRED):

State of Dom.	(a) Georgia Filing Fee	(b) Retaliatory Fee (Fee charged by insurer's domiciliary state for identical filing)	(c) Total [The Greater of (a) or (b)]
	\$10.00 - individual \$50.00 - quarterly	\$	\$

(NOTE: \$10.00 – individual risk/consent-to-rate; \$50.00 quarterly – “a” rate filings)

Is this filing a resubmission of a previously disapproved filing? Yes No (Check one)

If yes, no filing fee is required if disapproved for reasons other than nonpayment of fees provided that the following information is completed:

Prior Submission Date: _____ Disapproval Date: _____

Company Filing Number: _____