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Commissioner

BULLETIN NO. 09-34

**TO: ALL LIFE AND HEALTH INSURANCE COMPANIES AND
FRATERNAL BENEFIT SOCIETIES**

FROM: NEIL N. JASEY, COMMISSIONER

**RE: USE OF THE NAIC SYSTEM FOR ELECTRONIC RATE AND
FORM FILINGS (SERFF) FOR 40 STATES CERTIFICATION
FILINGS WITH THE LIFE BUREAU**

On March 5, 2009 the Department issued Bulletin No. 09-05 addressing the requirement to use the NAIC System for Electronic Rate and Form Filings (SERFF) for all Life and Health Bureau rate and form filings effective January 1, 2010.

The purpose of this supplemental Bulletin is to advise that beginning November 1, 2009, life insurance companies and fraternal benefit societies (collectively carriers) will be permitted to use SERFF to submit 40 States Certification Filings, pursuant to N.J.S.A. 17B:25-18.4 and N.J.A.C. 11:4-40A.4, prior to the mandated January 1, 2010 date.

In addition to following the SERFF coding matrix and the Department's General Instructions, carriers are advised to follow the procedures listed below in order to expedite the review process:

- Carriers should carefully review and comply with the "40 States Certification Memorandum" requirement included under the Requirements tab in the Filing Rules within SERFF. Carriers should maintain the original copies of the Certification Memoranda with the notarized signature in their permanent files for audit purposes and include PDF or scanned copies of the Memoranda in the filing. The submitted Memoranda should clearly show the (1) seal, (2) notary signature, and (3) the notary's commission expiration date.
- Carriers should note that the Department's Initial Submission Data Form is required for all new filings. Please use Request Type "40." Also, special attention should be given to Items 4 and 5 of the Department's General

Instructions when completing the Initial Submission Data Form.

- Carriers should mention in the cover letter if the form was recently disapproved and include the previous DOBI number.
- Carriers should respond "Yes" to the new State Specific question to identify the filing as a 40 State submission.

Questions regarding this Bulletin may be directed to either Reginald Young, Chief, Life Bureau, at 609-292-5427, x50342, reginald.young@dobi.state.nj.us or Rosemary Mastroly, Insurance Analyst, Life Bureau, at 609-292-5427, x50323, rosemary.mastroly@dobi.state.nj.us.

October 27, 2009

Date

/s/ Neil N. Jasey

Neil N. Jasey, Commissioner

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