

MEMORANDUM

TO: All authorized Life and Health Fraternal Societies

FROM: Al Willis, Director
Life & Health Financial Oversight

DATE: December 31, 2009

SUBJECT: Filing Requirements for Financial Reporting Due in 2010 Pursuant to Chapter 632, Florida Statutes

The instructions included in this package apply to FOREIGN or FLORIDA DOMICILED FRATERNAL SOCIETIES licensed in the State of Florida.

The Florida Office of Insurance Regulation ("OIR") no longer accepts papercopy filings of financial statements and related documents. Enclosed are instructions for filings due during 2009. All filings will continue to be made utilizing the Annual and Quarterly Statement Instructions and Blanks adopted by the National Association of Insurance Commissioners ("NAIC"). The instructions herein are provided for the purpose of reference only and should not be interpreted as any alteration, amendment, or replacement of statutory requirements.

These amended instructions have been prepared using the standardized checklist format recommended by the NAIC, and have been adapted to include the filings now required through the **REGULATORY ELECTRONIC FILING SYSTEM ("REFS")** in addition to the filings required with the NAIC.

PLEASE NOTE: It is recommended that prior to filing utilizing REFS, to first access the REFS User Guide and Tutorial on OIR's website. See the links below.

<https://apps.fldfs.com/REFS/Security/LogOn.aspx>

OIR Website:

<http://www.floir.com/>

Important Highlights:

The terms 'Filing', 'Filings', 'File', etc., within these instructions mean the electronic filings made through the NAIC and REFS and should not be construed at anytime to mean papercopy filing.

A properly executed Jurat Page still is **REQUIRED** to be timely filed as instructed herein. The difference is it will no longer be filed in papercopy. The filing of the Jurat Page will now be accomplished by printing your Company's Jurat Page, acquiring the appropriate signatures and notary attestations and uploading the executed Jurat Page in pdf format into REFS.

Notable highlights include:

All filings must be timely filed either with the NAIC or with REFS on or before the designated deadline pursuant to Florida Statutes. Late filing fines will be imposed for all filings not meeting these filing requirements.

Premium tax returns and checks for payment of filing fees and premium tax payments **SHOULD NEVER** be submitted to OIR. See Instructions 'C' and 'D' herein for information on these filings with the Florida Department of Revenue.

All **Florida domestics** must now file their financial statements and supplemental forms with the NAIC and REFS pursuant to the respective filing requirements. **Please do not file paper copies with the OIR.**

We hope that this and the enclosed instructions assists in your management of required filings.

Questions may be referred to:

Office of Insurance Regulation
Life & Health Financial Oversight
Telephone Number: (850) 413-3153

(Also, refer to Instruction 'A' of "Filing Instructions").