

## MEMORANDUM

TO: Authorized Life and Health Insurance Companies and Accredited Reinsurers in the State of Florida Filing on the Health Blank.<sup>1</sup>

FROM: Al Willis, Director  
Life & Health Financial Oversight

DATE: January 2, 2009

SUBJECT: Filing Requirements for Financial Reporting Due During 2009

**The instructions included in this package apply to FOREIGN, ALIEN, and FLORIDA DOMICILED entities licensed to do business in Florida.**

The Florida Office of Insurance Regulation ("OIR") no longer accepts paper filings of financial statements and related documents. 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 instructions have been prepared using the standardized checklist format recommended by the NAIC and have been adapted to include filings now required through the REGULATORY ELECTRONIC FILING SYSTEM ("REFS") in addition to filings required by the NAIC.

**PLEASE NOTE: Please access the REFS User Guide and Tutorial on OIR's website for guidance in accessing and utilizing REFS. See the links below.**

[REFS User Guide and Tutorial](#)

[OIR WEBSITE - www.floir.com](http://www.floir.com)

### Important Highlights:

The terms 'Filing', 'Filings', 'File', etc., within these instructions will mean the electronic filings made through the NAIC and REFS and should not be construed at anytime to mean a paper 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 the Company's Jurat Page, acquiring the appropriate signatures and notary attestations and uploading the executed Jurat Page in pdf format to REFS.

### Notable highlights include:

With the exception of the Jurat Page and certain Florida state-specific requirements (which are both filed through REFS), all filings should be filed electronically with the NAIC on or before the designated deadline pursuant to Florida Statutes. Please do not file paper copies with the Office unless specifically requested to do so. **Late fines will be imposed for all filings not meeting these filing requirements.**

**PLEASE NOTE: Florida-domiciled companies** (including Alien Companies using Florida as a state of entry) must file ALL financial statements and supplemental forms with the NAIC and REFS pursuant to the respective requirements. Please do not file paper copies with the Office unless specifically requested to do so.

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.

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

### Questions may be referred to:

Life & Health Financial Oversight  
Telephone Number: (850) 413-3153

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

<sup>1</sup>Companies seeking to obtain Accredited Reinsurer status in the State of Florida are required to file an application.



