

INSTRUCTIONS FOR FILING REQUIREMENTS: QUESTIONS & ANSWERS

1. **The checklist indicates that the deadlines for filing statements are March 1, May 15, August 15, and November 15. Do they have to be received by the Office on March 1, May 15, August 15, and November 15 or postmarked by these dates?**
 - > The REFS filings must be received by the Office no later than 5:00 PM on the applicable due date. Since the NAIC's electronic filing system requires overnight to process any filings, companies need to file the appropriate documents with the NAIC **at least** 1 business day prior to the Office's filing due date.
2. **If a filing requirement deadline falls on a weekend or holiday when is the filing due?**
 - > The deadline would be moved to the first business day following the original deadline.
3. **Will companies submitting late statements be fined?**
 - > **Yes.** Furthermore, failure to timely file statements is grounds for suspension of the company's Certificate of Authority.
4. **May I attach my check for the premium tax payments to my filing?**
 - > Remit premium tax payments directly to the **Florida Department of Revenue** in accordance with instructions provided in this guide. Since the filing is now electronic, do not provide any premium tax information or documentation with the filing.
5. **May I attach my check for the Annual or Quarterly Statement filing fee to my filing?**
 - > Remit Annual and Quarterly Statement filing fees directly to the **Florida Department of Revenue** in accordance with instructions provided in this guide. Since the filing is now electronic, do not provide any filing fee documentation with the filing.
6. **If I am a foreign eligible surplus lines company, do I have to do all of this?**
 - > With the exception of the annual and quarterly filing fee, the Office expects that the company will meet all other filing requirements in the 'foreign' state column (4) of the checklist.
7. **Do I need to attach a bar code to every filing submitted to the Office?**
 - > **N/A due to REFS.**
8. **Where do I obtain the NAIC supplementary forms?**
 - > Obtain these from the same supplier of your NAIC Annual Statement Blank. There are a number of independent companies that provide this service. Please refer to www.naic.org for further information.
9. **Does the Office require the filing of Risk Based Capital (RBC) reports?**
 - > **Yes.** This requirement applies to Florida domestics and foreign insurers who are commercially domiciled in Florida. Companies must upload the RBC report into a REFS filing.
 - > Requests for the RBC reports of foreign insurers will be made on a case-by-case basis as deemed necessary by the Office.
10. **I have read the entire package but I still have questions regarding financial filings and/or solvency requirements (vs. rate/form or other). How can I reach the financial analyst in charge of my company?**
 - > To reach Property & Casualty Financial Oversight directly, dial (850) 413-3148. Support Staff will guide you to the individual analyst assigned to your company. The analyst can then give you his/her direct dial number for future reference.