



Office of Insurance Regulation

MEMORANDUM

DATE: January 7, 2009

TO: **Property & Casualty Insurers** - Financial Statement Contact Person

FROM: Robin Westcott, Director
Property & Casualty Financial Oversight

SUBJECT: 2009 FILING REQUIREMENTS

This package is designed to assist Property and Casualty insurers in preparing their filings with the Florida Office of Insurance Regulation (Office). This information provides the filing requirements for companies holding a Certificate of Authority, Eligible Surplus Lines Carriers, Registered Risk Retention Groups, and Accredited Reinsurers. Please be advised that this checklist is provided as a reference document only and is not intended to alter, amend, or replace statutory requirements.

This package has been designed to conform to the format adopted by the NAIC Standard Reporting Formats Working Group. The working group's objective is to move towards uniformity in the states' filing requirements checklists.

Filings shall be made utilizing the 2008 Annual Statement Instructions and Blanks and the 2009 Quarterly Statement Instructions and Blanks adopted by the National Association of Insurance Commissioners (NAIC).

Notable highlights from this year's package include:

- See the Notes and Instructions section for the proper filing of the premium tax returns and checks for payment of filing fees and premium tax payments with the Florida Department of Revenue.
- During 2006, the Office created a new electronic filing system, Regulatory Electronic Filing System (REFS). All documents **MUST** be submitted to the Office electronically via the Industry Portal located on the Office's website. This checklist has been revised to reflect the new electronic requirements. Some documents and information have been deleted due to the new electronic filing requirements.
- A tutorial and user guide have been made available for companies to review prior to using REFS. They are available on the Office's website at <http://www.floir.com/REFS/index.htm>.
- **All insurers must file electronically with the NAIC. Foreign insurers who are commercially domiciled in Florida must file according to the Domestic Checklist column.** Refer to Note N for the definition of "commercially domiciled".
- In addition to the jurat page, the Actuarial Opinion, Risk Based Capital Report and Reinsurance Attestation Supplement are also **required** to be signed, and scanned to an electronic document. All domestic insurers will be required to submit the scanned document as an uploaded document into REFS.

- For a quick summary of the filing changes, please refer to **Note N – Filings new, discontinued or modified materially since last year; however, please note that all changes are not included in this note.**
- The Office has designed a website to allow companies to update the disaster response contact and PIP contact information electronically; **the form should no longer be submitted in hardcopy.** Please see Note Q for additional information.