



**State of New Jersey**  
DEPARTMENT OF BANKING AND INSURANCE  
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STEVEN M. GOLDMAN  
*Commissioner*

BULLETIN NO. 08-19

TO: All New Jersey Property and Casualty Insurers and All Purchasing Groups  
FROM: Steven M. Goldman, Commissioner  
RE: Use of the NAIC System for Electronic Rate and Form Filings (SERFF)

The purpose of this Bulletin is to advise and remind property and casualty insurers and purchasing groups that the New Jersey Department of Banking and Insurance is committed to enhancing speed to market for all lines of insurance. The Department believes that speed to market will only be realized through the use of electronic filings. Therefore the best way to achieve this is through the use of the NAIC System for Electronic Rate and Form Filings, SERFF.

Effective January 1, 2009 the Office of Property and Casualty, and the Office of Solvency Regulation will no longer accept any rate, rule and forms filings submitted to the Department other than through SERFF. Any property and casualty, and purchasing group paper filings received after December 31, 2008 will be closed and returned to the company without review.

The Department will be proposing amendments and new rules to address these changes in the near future. Insurers, rating organizations, and authorized filers may sign up to use the SERFF system by contacting the SERFF marketing team at [serffmktg@naic.org](mailto:serffmktg@naic.org). Any questions on this Bulletin may be directed to Mark Nussenfeld, Insurance Analyst, Office of Property and Casualty at [Mark.Nussenfeld@dobi.state.nj.us](mailto:Mark.Nussenfeld@dobi.state.nj.us) or (609) 984-7310, ext. 50357.

11/12/08  
Date

/s/ Steven M. Goldman  
Steven M. Goldman  
Commissioner

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