



LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON
COMMISSIONER

BULLETIN NO. 2010-04

**TO: TO ALL INSURERS AND ENTITIES SUBMITTING RATE, RULE,
AND/OR POLICY FORM FILINGS FOR USE IN LOUISIANA**

FROM: JAMES J. DONELON, COMMISSIONER OF INSURANCE

**RE: MANDATORY USE OF THE SYSTEM FOR ELECTRONIC RATE AND
FORM FILINGS (SERFF) FOR ELECTRONIC RATE, RULE AND/OR
POLICY FORM FILINGS IN LOUISIANA**

DATE: NOVEMBER 23, 2010

In the past, the Louisiana Department of Insurance (LDI) has granted insurers and entities the option to submit their rate, rule and/or policy form filings either in paper format (non-electronically) or electronically through the System for Electronic Rate and Form Filing (SERFF) or the Complaint, Rate and Form Tracking (CRAFT) system.

Effective January 1, 2011, the LDI will only accept electronic rate, rule and/or policy form filings through SERFF. The submittal of electronic rate, rule and/or policy form filings via the CRAFT system will no longer be accepted. All rate, rule and/or policy form filings must be submitted either electronically through SERFF or in paper format (non-electronically). The LDI's preference is that all insurers and entities submit all rate, rule and/or policy form filings in electronic format because SERFF enables the LDI to achieve maximum efficiency in the review process and optimizes the LDI's ability to comply with the statutory forty-five (45) day review criteria. Again, the LDI will continue to accept paper rate, rule and/or policy form filings.

The discontinuance of rate, rule and/or policy form filings via CRAFT will not affect the complaint process. Insurers and entities will continue to both receive and respond to consumer complaints utilizing CRAFT.

In order to achieve advance compliance with Bulletin No. 2010-04 any insurer or entity that presently utilizes CRAFT and contemplates making an electronic rate, rule and/or policy form filing between the issuance of Bulletin No. 2010-04 and January 1, 2011 is requested to utilize SERFF to make the electronic rate, rule and/or policy form filing.

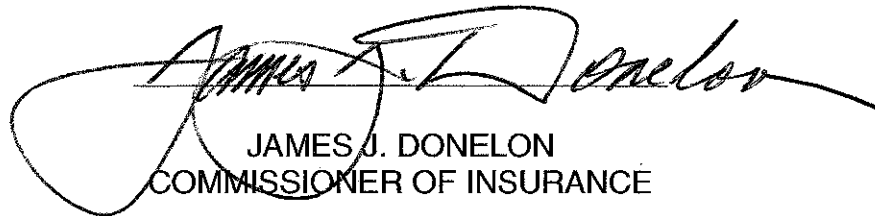
To reiterate, effective January 1, 2011, all rate, rule and/or policy form filings submitted electronically with the LDI will only be accepted utilizing SERFF. Beginning January 1, 2011, the LDI will no longer accept or receive any electronic rate, rule and/or policy form filing submissions via CRAFT.

Questions regarding Bulletin No. 2010-04 may be directed to the following division or office within the LDI:

- Office of Property & Casualty, Policy Forms Division – (225) 342-1258
- Office of Property & Casualty, Insurance Rating Division – (225) 342-5203
- Office of Health Insurance – (225) 342-1355
- Office of Licensing & Compliance, Life & Annuities Division – (225) 342-1226

Please be governed accordingly.

Baton Rouge, Louisiana this 23rd day of November 2010.



JAMES J. DONELON
COMMISSIONER OF INSURANCE