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BULLETIN NO. 2026-04

TO: All Admitted Insurers

FROM: Mark Fowler
Commissioner of Insurance 

DATE: July 17, 2026

EFFECTIVE: October 1, 2026

RE: Revision of SERFFSM filing fees and mandatory use of electronic funds transfer payments for SERFFSM filings.

Replaces: Bulletin No. 2025-04, dated August 1, 2025

1. As announced in the Bulletin dated April 1, 2007, all rate and form filings in Alabama are to be submitted using SERFFSM (the System for Electronic Rate and Form Filings), effective November 1, 2007.
2. As announced in Bulletin No. 2010-07, all fees relating to SERFFSM filings are to be made by electronic funds transfer (EFT) payment through SERFFSM, effective July 1, 2010.
3. Information about implementing EFT, including an EFT Implementation Guide and the required agreement forms, is available at the SERFFSM Internet web-site (www.serff.com) or by contacting the SERFFSM Marketing Team at 816-783-8787 or by electronic mail at serffmktg@naic.org.
4. The requirements for all rate and form filings in Alabama to be submitted using SERFFSM and for all fees relating to SERFFSM filings to be made by EFT payment through SERFFSM remain in effect. Upon the effective date of this bulletin, the fees announced below will become effective and Bulletin No. 2021-06, Bulletin No. 2024-04, and Bulletin No. 2025-04 will be rescinded and replaced by this bulletin.
5. The following minimum fees will be charged for examination of the indicated filings:

(a) All Property & Casualty Filing Fees:

- (1) Any property, casualty, marine and surety RATE filing \$125
- (2) Any property, casualty, marine and surety RULE filing \$125
- (3) Any COMBINATION RATE and RULE filing \$125
- (4) Any property, casualty, wet marine, marine and title FORM filing (per form) \$125
- (5) (i) Any property, casualty, marine, and surety MODEL filing \$250



(ii) Plus, additional charge for each model included in the filing \$250

(iii) If the Department engages a consultant for the technical review of a model filing, any fees paid by the organization under (5)(ii) will be applied toward the total cost owed for the consultant's review and will be used to reduce the remaining balance due.

(6) Exceptions to filing fees: Special rated risks, "A" rated filings, non-adoption of rating organization filings, rating organization membership filings, and responses to pending filings.

(b) All Life & Disability (Accident & Health) Advertisements, Riders, and Amendments Filing Fees:

(1) Each individual policy contract including revisions \$125

(2) Each group master policy or contract including revisions \$125

(3) Each individual or group certificate including revisions \$125

(4) Each rider, endorsement, amendment, etc. \$125

(5) Each application, questionnaire, etc. that is made part of the policy \$125

(6) Each separate advertisement \$125

(7) Each Medicare Select Network Certification \$150

(8) (i) Each Medicare Supplement, HMO, or Long-Term Care Insurance Rate Filing (includes first exhibit) \$125

(ii) Plus an additional charge for each additional exhibit \$60

(9) Each rate filing made for informational purposes \$125

(10) Each form filing made for informational purposes \$60

(11) Each Annual Report Filing (e.g.: Medicare Supplement, Long-Term Care, Life Insurance Illustration, Mental Health, etc.) \$60

(12) Each Long-Term Care policyholder letter filing (per filing) \$60

(c) Each Service Contract, Vehicle Protection Product, and Motor Club Filing (per form)..... \$60

(d) There is a maximum fee of \$6,000 per SERFFSM submission.