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BULLETIN 2025-04

TO: All insurers admitted in Alabama


FROM: Mark Fowler
Commissioner of Insurance

DATE: August 1, 2025

EFFECTIVE: Immediate

RE: SERFFSM filing fees and filing and payment method requirements

REPLACES: Bulletin dated April 1, 2007
Bulletins dated November 1, 1994, and April 30, 2003
Bulletin 2010-07
Bulletin 2021-06
Bulletin 2024-04



This Bulletin consolidates and replaces prior Department bulletins dated April 1, 2007 [Mandatory SERFF Rate, Rule and Form Filings]; November 1, 1994 [fees for life and disability/accident and health filings]; April 30, 2003 [fees for property and casualty filings]; Bulletin 2010-07 [Revision of SERFFSM filing fees and mandatory use of electronic funds transfer payments for SERFFSM filings]; Bulletin 2021-06 [Revision of SERFFSM filing fees and mandatory use of electronic funds transfer payments for SERFFSM filings]; and Bulletin 2024-04 [Revisions to Bulletin 2021-06]. The referenced Bulletins will be removed from the Department's website list. This Bulletin does not change historical requirements or fee amounts noted in the referenced prior Bulletins except as may be indicated.

1. Use of SERFFSM (the System for Electronic Rate and Form Filings) is required for all rate and form filings in Alabama. Fees must be paid by electronic funds transfer (EFT) through SERFFSM. Paper filings and fee payment by check or other non-EFT method are not accepted by the Department.

2. The following minimum fees will be charged for examination of the indicated filings:

All Property and Casualty Filing Fees

(1) Any property, casualty, marine, and surety RATE filing \$100

- (2) Any property, casualty, marine, and surety RULE filing \$100
- (3) Any COMBINATION RATE and RULE FILING \$100
- (4) Any property, casualty, wet marine, marine, and title FORM filing (per form) \$100
- (5) Any property, casualty, marine, and surety MODEL filing (per model) \$100

Exceptions to filing fees: Special rated risks; "A" rated filings; non-adoption of rating organization filings; rated organization membership filings; responses to pending filings; "Me Too" filings; and program withdrawals.

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

- (1) Each individual policy contract including revisions \$100
- (2) Each group master policy or contract including revisions \$100
- (3) Each individual or group certificate including revisions \$100
- (4) Each rider, endorsement, amendment, etc. \$100
- (5) Each application, questionnaire, etc., made a part of the policy \$100
- (6) Each separate advertisement \$100
- (7) Each Medicare Select network certification \$120
- (8)(i) Each Medicare Supplement, HMO, or Long-Term Care insurance rate filing (includes first exhibit)..... \$100
- (ii) Plus additional charge for each additional exhibit \$50
- (9) Each rate filing made for informational purposes \$100
- (10) Each form filing made for informational purposes \$50
- (11) Each annual report filing (e.g., Medicare Supplement, long-term care, life insurance illustration, mental health, etc.) \$50
- (12) Each long-term care policyholder letter filing (per filing) \$50

**Service Contract, Vehicle Protection Product, and
Motor Club**

- Each service contract, vehicle protection product, or motor club filing (per form)..... \$50

3. **The maximum fee per SERFFSM submission is \$5,000.**

Please email any questions regarding this Bulletin to:

rates.forms@insurance.alabama.gov

MF/JFM