



ABOUT OUR SERFF SERVICES

Most states mandate that filings be made through the NAIC's System for Electronic Rate and Form Filing, also known as SERFF. **MSO[®], Inc. is a licensed third-party SERFF filer and can submit all property & casualty filings on behalf of any insurer.**

MSO will file your rates, rules and forms electronically through SERFF, and advance the filing fees for submissions to the state Departments of Insurance.

Filing information and all correspondence will be tracked electronically and a periodic status report will be provided to you. MSO will also follow up with the department as necessary to help expedite product approval.

The process is very easy. Just send in a request for the filing and provide a written authorization for us to file on your behalf and attach the filing materials in either PDF or WORD format. We will provide you with any state required forms. **It's that simple.**

BENEFITS TO THE INSURER

- SERFF filings reduce the time from initial filing to final approval.
- Eliminates the cost to purchase SERFF filing fee blocks and the need to provide SERFF training for your staff.
- Electronic storage of your company's filings.
- Filings processed by MSO staff who have many years' experience in making filings through SERFF.

Let our staff of insurance professionals help your company with all your filing needs.

Call MSO at 800-935-6900 or email: statefilings@msonet.com.

ABOUT MSO[®], Inc.

MSO is a licensed advisory rate service organization that serves both mutual and stock companies. First incorporated back in 1944, our goal remains the same today - to provide small to midsized insurers with an easier, more profitable way to underwrite risks.

MSO provides custom rate and statistical services on all property and casualty lines except Workers' Compensation. All our products and services are designed to be easy to use. Whether it's our custom forms and manuals or streamlined coding requirements, MSO strives to simplify every aspect of underwriting a risk.





MSO / PAMIC SERFF FILING SERVICE

SERFF FILING CHARGE

\$300 (minimum)

This includes:

1. A review of the specific state guidelines.
2. Providing the client with applicable state required filing forms.
3. Process and submit the SERFF filing. This includes:
 - State filing forms.
 - Filing explanations.
 - Filing fee (if applicable).*
 - Up to 10 PDF files of coverage forms or manual rules / rates.
4. Monitor filing status and communicate with client on any correspondence from the Insurance Department.
5. Receive approval and send in PDF format to client.

Filings exceeding these parameters may be billed at \$150 per hour.

** Filing fees will be billed separately.*

FILING SERVICES REQUIREMENTS

1. All filing forms to be completed by the client.
2. Filing material (filing forms, explanations, rates, rules or forms and any other supporting information) provided to MSO in Word or PDF format.
3. All responses to Objection Letters from an Insurance Department to be addressed by the client.

MSO / PAMIC SERFF FILING SERVICE AGREEMENT

This Agreement is effective as of the date written at the end hereof (the "Effective Date" of this Agreement) and is by and between MSO, Inc., also known as The Mutual Service Office, Inc. ("MSO"), a New Jersey corporation, having an address at 139 Harristown Road, Suite 100, Glen Rock, New Jersey 07452, and the Insurance Company ("COMPANY") whose name and address appear at the end of this Agreement.

This service includes:

1. A review of the specific state guidelines.
2. Providing the client with applicable state required filing forms.
3. Processing and submitting the SERFF filing:
 - State filing forms.
 - Filing explanations.
 - Filing and other fees (if applicable). Filing fees and any other fees charged by the insurance department will be billed separately.
 - Up to 10 PDF files of coverage forms or manual rules / rates.
4. Monitor filing status and communicate with client on any correspondence from the Insurance Department.
5. Receive approval and send in PDF format to client.

Filing Service Requirements

1. All filing requests submitted must include the MSO SERFF Filing Checklist (Exhibit B) completed by the client.
2. All state filing forms to be completed by the client.
3. Filing material (filing forms, explanations, rates, rules or forms and any other supporting information) provided to MSO in Word or PDF format.
4. All responses to Objection Letters from an Insurance Department to be addressed by the client.

Filing Service Fee

- Base charge for filings meeting the parameters above is \$ 300.00
- Filings exceeding these parameters will be quoted and billed at \$ 150.00 per hour

Upon receipt of the filing request, the information provided will be reviewed and the requesting company will be given a cost estimate for approval before the filing will be processed further. The requesting company will be sent an invoice from PAMIC for the Base Charge and any state filing fees when the filing is submitted. Any additional charges will be billed at the end of each month as they occur.

The company shown below accepts these general conditions and pricing.

Company: _____

By: _____
Signature

Name & Title: _____ Date: _____

CHECKLIST FOR PAMIC MEMBER SERFF FILINGS

Company Name: _____

Address: _____

Contact: _____

Phone No.: _____

Email: _____

PROJECT INFORMATION

State(s) to be filed:

Company(ies) & NAIC numbers the filing is for:

Line & Subline of Business:

Program Name:

Type of file:

- | | | | |
|--|-------------------------------------|---|--------------------------------|
| <input type="checkbox"/> Rate/Loss Costs | <input type="checkbox"/> Rules | <input type="checkbox"/> Rates/Rules | <input type="checkbox"/> Forms |
| <input type="checkbox"/> Combination Rates/Rules/Forms | <input type="checkbox"/> Withdrawal | <input type="checkbox"/> Other (give description) | |

Effective dates requested:

New Business: _____

Renewals: _____

Is the filing new or a revision to a previous filing? New Revision
(If this is a revision, also include the red-lined versions showing the changes.)

Previous filing number(s):

Format of filing materials: PDF (preferred) Word Documents

Please send each form and support document as a separate file. Manual pages from the same manual may be combined into one document.

GENERAL DESCRIPTION OF FILING – REQUIRED FOR SERFF

I have included the following: (Please check all that apply.)

- Filing Authorization letter
- Explanatory Memorandum
- Support Documents
- State Specific Filing Forms

Forms/Endorsements and/or Policies to be filed. (Please list)

Rules/Rates/Loss Costs to be filed. (Please list rules or manual pages)

Other

Signature

Date