MISSISSIPPI INSURANCE DEPARTMENT LIFE, ACCIDENT AND HEALTH, ANNUITY, AND CREDIT FORM/RATE FILING INFORMATION

GENERAL INFORMATION

Effective January 1, 2004, all paper and electronic (SERFF) filings submitted to the Mississippi Insurance Department (MID) will use the NAIC Uniform Life, Accident & Health, Annuity, Credit Transmittal Document and the Uniform Life, Accident & Health Annuity and Credit Coding Matrix. A link to the Transmittal Document and Coding Matrix is located at the Department's Website at http://www.doi.state.ms.us/actuary.html or access is available at the NAIC Website at http://www.naic.org/rates forms.

Mississippi Insurance Law is Section 83 of the Code of Mississippi 1972 as Amended, and can be accessed at the Mississippi Insurance Department website.

The information contained herein is provided to assist insurers in submitting policy form filings to the MID and to assist Department personnel in reviewing policy form filings. This information does not supercede the requirements of Mississippi laws and regulations governing the business of insurance. Insurers are required to be aware of and comply with all Mississippi laws, regulations and Department bulletins, whether contained herein or not.

All filings must be submitted in their final versions. Wherever used in this document, the term "policy" also includes the term "certificate". Lead Companies filing in Mississippi are not allowed to submit filings on behalf of multiple companies. Each individual Company must submit its filing separately.

The Mississippi Filing Fee Form must be completed and enclosed with remittance with paper filings. When making SERFF filings, please include a copy of the Form with the electronic filing; and mail the Form with remittance to the Mississippi Insurance Department, Actuarial Division, P. O. Box 79, Jackson, MS 39205-0079. Upon receipt of the required filing fee, paper and SERFF filings will be assigned for Actuary's review.