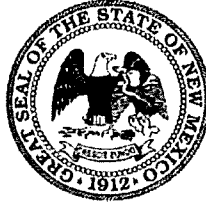


**STATE OF NEW MEXICO
OFFICE OF SUPERINTENDENT OF INSURANCE**

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SUPERINTENDENT OF INSURANCE
John G. Franchini - 505.827.4299



LIFE & HEALTH DIVISION
Lisa Reid
505.827.4521

DEPUTY SUPERINTENDENT
Robert Doucette - 505.827.4439

**Bulletin 2016-009
April 11, 2016**

**TO: ALL INSURERS OFFERING HEALTH RELATED INSURANCE PLANS, OR
CREDIT LIFE INSURANCE PLANS IN THE LARGE GROUP, SMALL GROUP, AND
INDIVIDUAL MARKETS**

**RE: REQUIREMENTS FOR RATE AND FORM & RATE FILING
SUBMISSIONS**

THE FOLLOWING BULLETIN is issued pursuant to NMSA 1978, § 59A-18-12 of the
New Mexico Insurance Code, and 13.1.2. *et seq.* NMAC.

All health and credit life rate or form and rate filing submissions must include the actuarial
justification with the submission. Any form or rate documentation requested or required
that cannot be examined in its entirety at the OSI will not be considered or included in the
review.

For more information about this bulletin, please contact Lisa Reid, Life & Health Division
Director at 505.827.4521.

ISSUED at Santa Fe, New Mexico on April 11, 2016.

OFFICE OF NEW MEXICO SUPERINTENDENT OF INSURANCE

A handwritten signature in cursive script, appearing to read "John G. Franchini".

John G. Franchini
Superintendent of Insurance

FILED

2016 APR 14 AM 8 28

OFFICE OF SUPERINTENDENT
OF INSURANCE