NAIC NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

SERFF[SM]

Providing flexibility, promoting uniformity

STATE
Manual

NAIC Education & Training Department

Guidance you can count on

(816) 783-8200 | education@naic.org

http://education.naic.org

INTRODUCTION

The System for Electronic Rate and Form Filing (SERFF) is a web-based application designed to provide an efficient process for rate and form filing. The SERFF application provides for the submission of electronic rate and form filings and facilitates electronic storage, management analysis, and communication regarding filings and their disposition. The system is designed to improve the accuracy of rate and form filings, speed approval processes, and reduce the time and cost associated with the regulatory filing process.

The NAIC Membership has established SERFF as the premier vehicle for rate and form filing. SERFF is accepted in nearly all jurisdictions for almost every line of business—more than any other electronic rate and form application.

SERFF promotes uniformity and has the added benefit of supporting the flexibility states need to accommodate their differing requirements and laws. SERFF itself is a Speed-to-Market tool, providing ease of use and offering a wide range of functionality. SERFF demonstrates the NAIC Member's commitment to uniformity by incorporating NAIC Member endorsed Speed-to-Market / uniformity initiatives such as the NAIC Product Coding Matrices and the NAIC Uniform Transmittal Documents. Additionally, the Interstate Insurance Product Regulation Commission utilizes SERFF for its filings.

The ultimate benefits that any electronic application should offer are speed, precision, and, most importantly, efficiency. SERFF offers all of that and more!

Industry users can rest assured that once a filing is submitted to the state, it will be delivered - immediately. Furthermore, insurance carriers can take advantage of real-time state filing requirements, resulting in an accurate filing submission process.

SERFF's Filing Wizard guides filers through creating and submitting filings -single or multi-state – it doesn't matter with SERFF.

For states, the incorporation of the NAIC Uniform Transmittal Documents assists in gathering all of the critical data needed on rate and form filings. Enhanced navigation along with the ease of use features makes reviewing filings online a straightforward and uncomplicated process.

For both states and industry – it is simply *the* economical solution. The only software required is a browser (Chrome, Edge or Firefox are supported) and a PDF producer such as Adobe Acrobat. Consider the time saved in filing preparation by eliminating the copying and delivering of paper filings. States will no longer have to flip through stacks and stacks of paper to find what they need in a filing. Furthermore, this automated nationwide system provides some key benefits to both industry and state:

- Filing submission process accommodates individual state filing requirements.
- Accelerated review cycle allows for more responsiveness to market change.
- Enhanced competitive advantage that allows faster product marketing, resulting in accelerated revenues.

Thank you for choosing SERFF as your rate and form solution. We think you will enjoy your experience.

The SERFF Team

ABOUT THIS MANUAL

This training manual is to assist SERFF users. Teaching Concepts is just as important as teaching procedures. Each topic is introduced, and background information is provided. Details and procedures are presented in easy to absorb segments.

The training manual uses SERFF v7 and utilizes Chrome as a browser.

About SERFF system

The SERFF system is available 24 hours a day, seven days a week, except during maintenance windows. The scheduled maintenance window for SERFF is every Wednesday from 9 p.m. to 2 a.m. Central Standard Time (CST) and the first Saturday from 1 p.m. until 7 p.m. CST. Other maintenance is scheduled as necessary. Whenever possible, users are notified 24 hours prior to the maintenance.

Technical support is available for the SERFF application from 7 a.m. to 7 p.m. Central time, Monday through Friday. To contact the SERFF Help Desk, call (816) 783 - 8500 or email serffhelp@naic.org. Additional resources for users are available at www.serff.com and within the SERFF application Online Help database.

LESSON 1

This lesson covers the basic information a user needs to know prior to using the SERFF system.

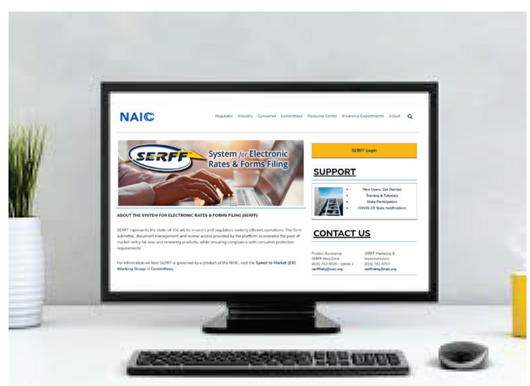
An overview of the recommended browsers is provided.

The SERFF information website (www.serff.com) is reviewed and instructions on how to access the SERFF application are provided.

Before accessing SERFF, an ID is assigned to each user, which appoints various roles and is associated with one or more SERFF instances. An explanation of these concepts is provided in this lesson.

This lesson covers the following topics:

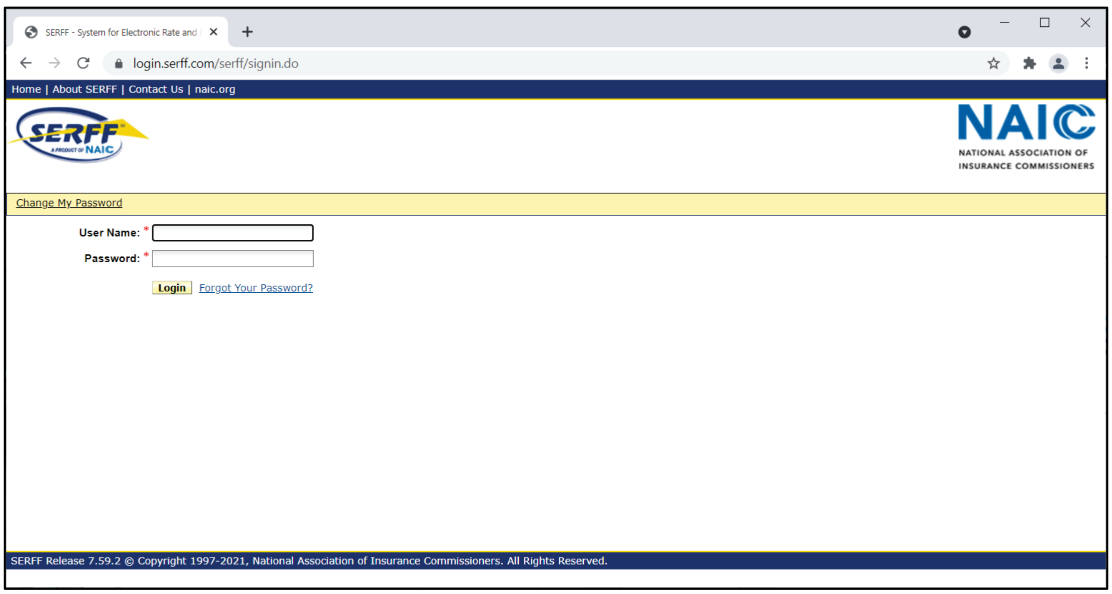
- Browser
- SERFF Website
- Accessing SERFF
- SERFF Roles
- SERFF Instances



Browser

SERFF does not endorse or require the use of a specific internet browser. SERFF is tested for reliability and compatibility using Chrome and Edge. The use of these browsers ensures that website content is delivered as intended. Other browser versions and operating system platforms may have been tested and are not excluded as options for viewing the websites; however, there is a possibility that said browser versions and operating system platforms may not have been evaluated for compatibility, which, if used, could yield unintended viewing results.

To begin, type the following URL for SERFF: https://login.serff.com



NOTE:	Screen shots use Chrome. Users with different versions may notice a slight difference in the actual screen display.

SERFF Website

The official SERFF website is http://www.serff.com.

Some available links, which might be of interest to SERFF users, include:

- Information on how to get started using SERFF.
- State Participation for Insurance Department Contacts.
- Details on implementing EFT (electronic funds transfer).
- SERFF Billing and Account Manager
- Access to participating state public filings via SERFF Filing Access (SFA).
- Plan Management.
- Interstate Insurance Product Regulation Commission (Compact).

Accessing SERFF

Department of Insurance regulators log into SERFF via the internet at https://login.serff.com/, using a registered user name and password.

The ability to perform certain functions within the SERFF application is based on the roles and permissions assigned to the users ID.

A state SERFF user with the SERFF Admin roll submits the request for new SERFF IDs. All roles and permissions are issued and maintained by the SERFF Help Desk.

SERFF Roles

A SERFF User ID must have at least one role assigned to it; however, it may have multiple rolls assigned to it. Some users are assigned a role that permits greater access to SERFF, while others are assigned a role with limited access. Within the SERFF application, roles have pre-determined functions that dictate role related responsibilities.

The SERFF Help Desk maintains and assigns roles for all users. The table below explains the permissions associated with each state SERFF User role.

State – Roles	Description
State Configuration Manager	Create/Edit Instance Preferences & Settings, including: • Quick Text • State Statuses • Objection Letter default text • State Specific Field labels • Companies & Contacts for Paper Tracking • Filing Rules
State Manager	Assign, edit and review all filings.
State Reviewer	Re-assign, edit and review only those filings, to which the State Review is assigned.
State Receiver	Accesses the Intake view to assign, update and review new filings.
EFT Report	Generate EFT reports.
State Read-Only	View all filings in their instance but cannot edit fillings to which they are not assigned. Read-only is, at times, used as a dual role (e.g., Both a State Reviewer and State Receiver can have Read-Only roles, which allows for the viewing of filings, to which they are not assigned.
State Export	Allows use of the Export Tool and must accompany another role.
User Admin	Submits requests for new SERFF IDs, or to update/deactivate current SERFF IDs/roles.

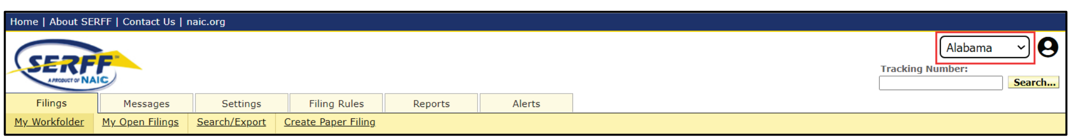
SERFF Instances

A user is constrained not only by the roles assigned to the User ID, but also by the instance(s) to which the ID is associated. SERFF utilizes one database. The database is divided into subsections called “instances.” Every filing belongs to one state instance and one industry instance.

States can and do have multiple instances. To segregate filings, many states create separate instances for each business area. A user may have access to more than one instance with the same ID; however, that user must have the same roles for each instance.

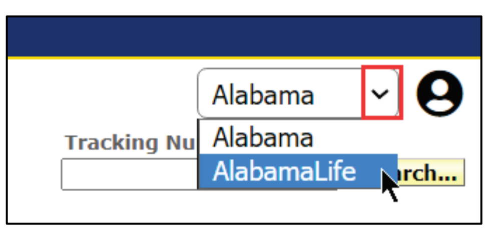
A user is logged into one instance at a time and sees only the filings and other information pertaining to that particular instance.

The current instance for the SERFF user always displays just below the user name, in the upper right hand corner of the SERFF Workspace.



Switch Instance

If more than one instance is available to the user, click the drop-down arrow and select the desired instance.



NOTE:	If a user has only one instance available, the system defaults to that instance.

LESSON 2

This lesson covers the basics of where and how to log into SERFF. In addition, it provides an introduction on how to navigate through the system and contains a brief overview of the tabs within the SERFF Workspace.

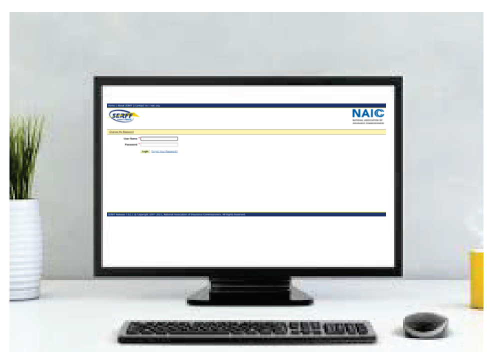
User and Instance Preferences are two areas that allow the state, to tailor SERFF to their workflow needs. Some options require users to have the Configuration Manager role; others do not.

This lesson explains options for user preferences that do not require the Configuration Manager role.

Options available to Configuration Managers are found in Lesson 8.

This lesson covers the following topics:

- SERFF Login
- The SERFF Workspace
- Online Help
- User Preferences
- Companies & Contacts
- New User/Update Request Form



SERFF Login

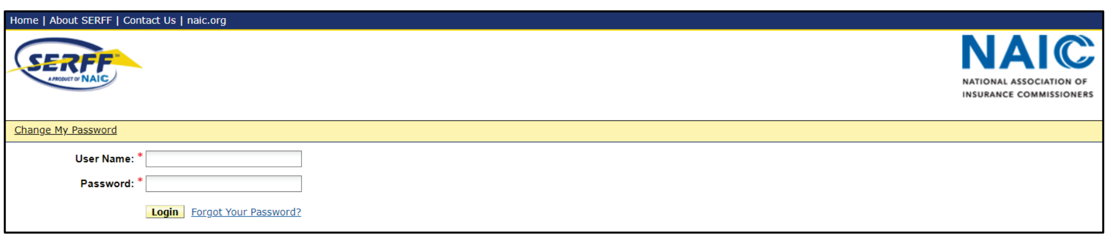
From SERFF.com website:

STEP 1	Open a web browser. Go to https://www.serff.com

STEP 2	Click on SERFF Login to open login in window.

Or go directly to login page.

STEP 1	Open a web browser. Go to https://login.serff.com



SERFF IDs and Passwords

SERFF IDs and passwords are requested through the SERFF Admin and processed by the SERFF Help Desk. The SERFF Help Desk administers user accounts for both State Insurance Departments and insurance companies. User IDs are unique and are assigned roles that control the access and permissions a user has in SERFF.

A User ID is assigned a temporary password to log into SERFF. Once logged in, the user is required to change the password, and then, set-up security questions with answers.

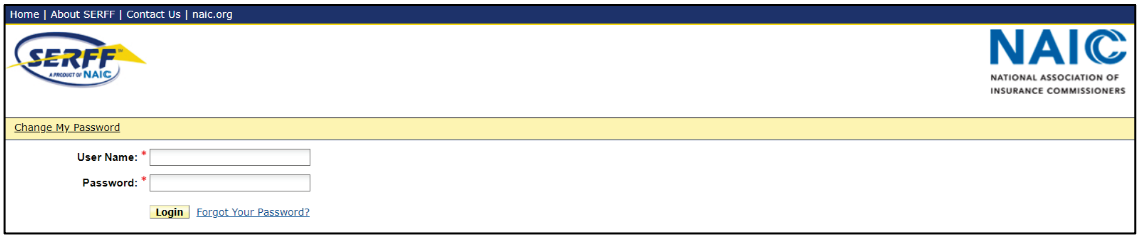
NOTE: Password must be no less than 12 characters and must include characters from three of the following categories:

- Uppercase letters
- Lowercase letters
- Numbers
- Non-alphanumeric characters

These special characters are not allowed : \ ;) (& @ ‘ “ , . /

NOTE: Passwords are case sensitive.
Prior passwords may not be used.
Password expires after 90 days and is case sensitive.

Log in page:



STEP 3	**Enter User Name.** *(case sensitive)*
STEP 4	**Enter Password.** *(case sensitive)*

NOTE: Password must be no less than 12 characters and must include characters from three of the following categories:

- Uppercase letters
- Lowercase letters
- Numbers
- Non-alphanumeric characters

These special characters are not allowed : \ ;) (& @ ‘ “ , . /

Prior passwords may not be used.

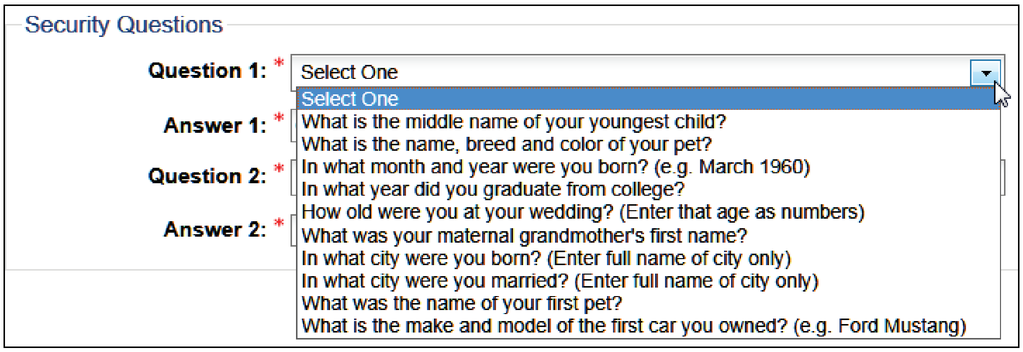
STEP 5	**Click Login button.**

NOTE: Users have five attempts to login before their account is locked. Additionally, user accounts will auto unlock after 25 minutes.

Security Questions

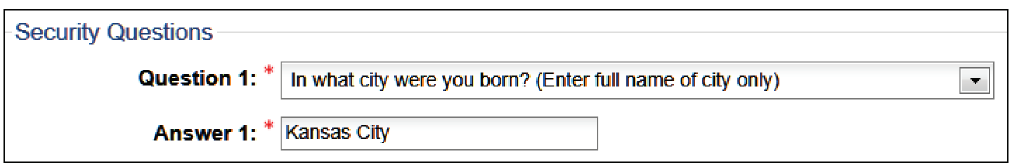
After clicking the Login button for the first time, SERFF prompts a new user to set-up security questions.

STEP 1 Click the drop-down arrow for Question #1. Select a question.



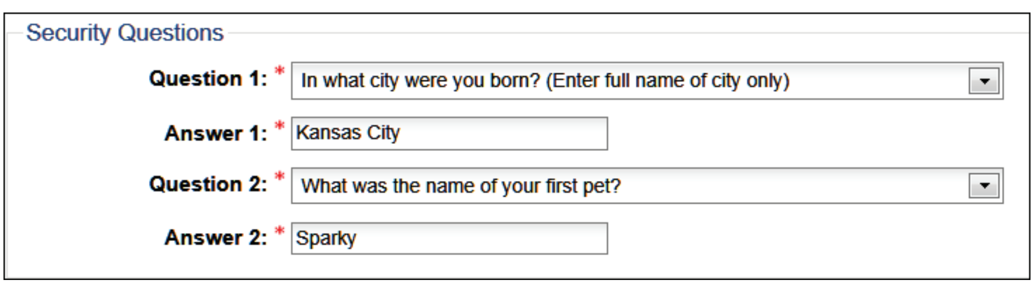
STEP 2 Enter a response in the box for Answer 1.

For example:



STEP 3 Select a security question for Question #2. Enter the answer.

For example:

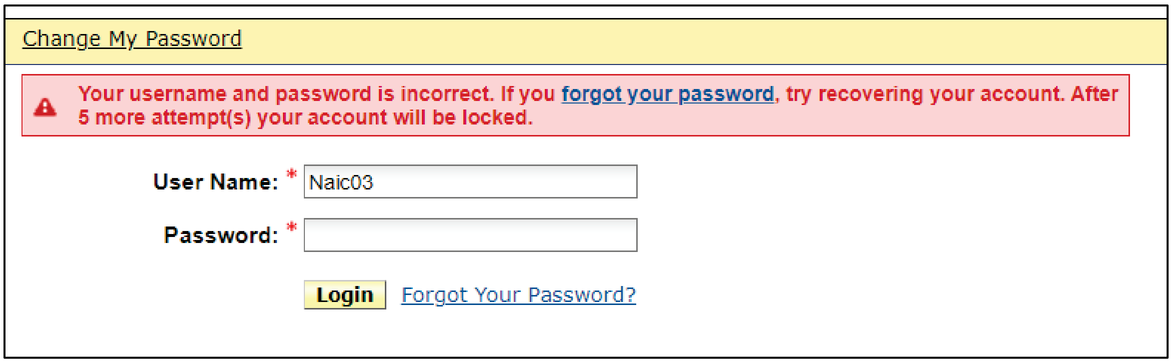


NOTE: Select two different questions.
Answers limited to a maximum of 100 characters.

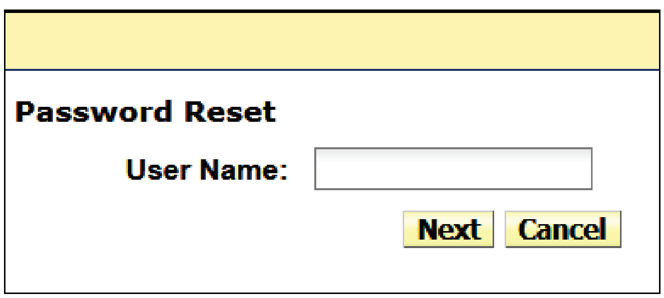
Forgot Password?

SERFF has a password reset feature that allows a user to reset their own password.

To avoid being locked out, use the '**Forgot Your Password?**' link.

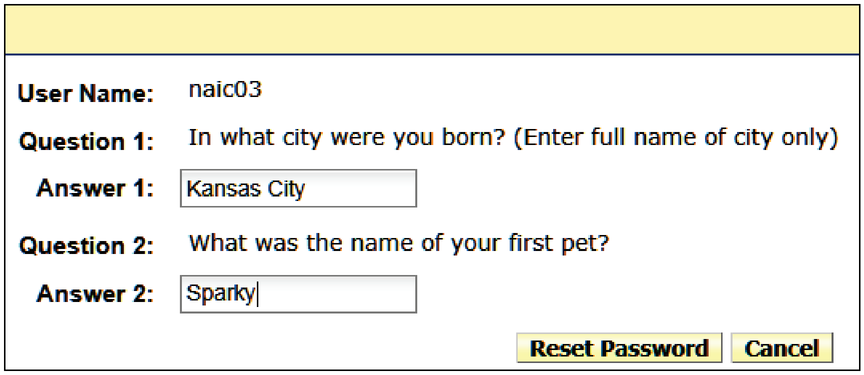


STEP 1 Click on the '<u>Forgot your password?</u>' link. Enter User Name.



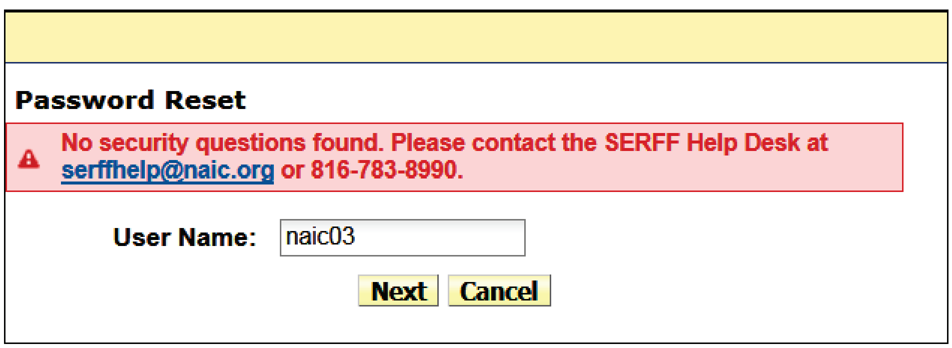
STEP 2 Click Next button.

STEP 3 Enter answers to Questions 1 and 2.



STEP 4 Click Reset Password button.

NOTE: If security questions are not set-up, a notification will display to contact the SERFF Help Desk for a password reset.

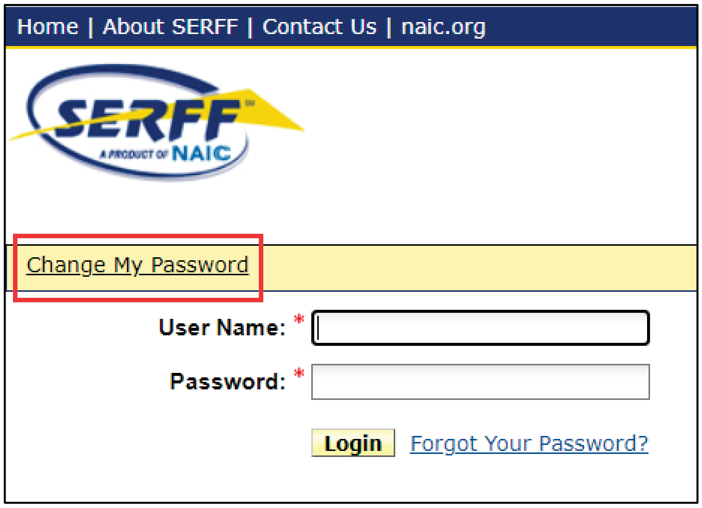


Changing Passwords

SERFF passwords expire every 90 days.

Passwords are changed in two ways:

1. From the login screen, '**Change My Password**' link.

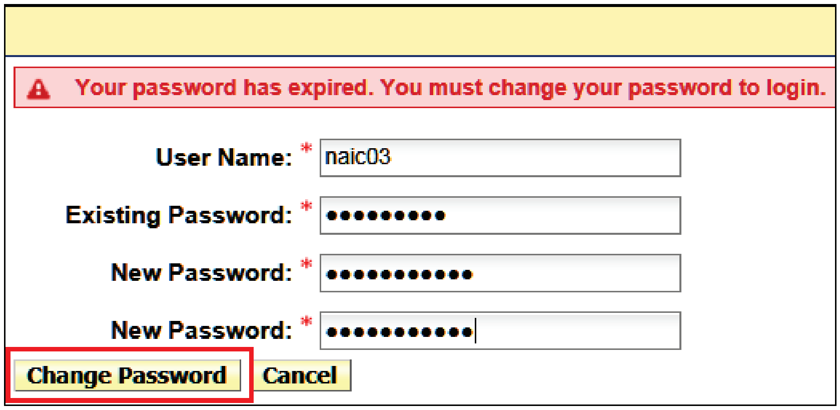


NOTE:	This request can be done at any time as long as the Security Questions are set up.

To Change Password:

STEP 1	**Click on '<u>Change My Password</u>' link.**
STEP 2	**Enter User Name.**
STEP 3	**Enter the Existing Password.**
STEP 4	**Enter New Password.**
STEP 5	**Re-enter New Password.**
STEP 6	**Click Change Password button.**

2. After the password expires and SERFF prompts the user to change it.

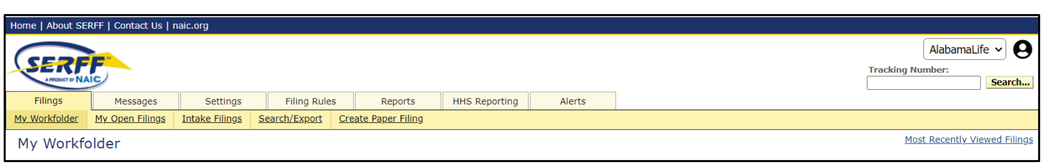


To Change Password:

STEP 1	**Click Change Password button**
STEP 2	**Enter User Name.**
STEP 3	**Enter the Existing Password.**
STEP 4	**Enter New Password.**
STEP 5	**Re-enter New Password.**
STEP 5	**Click Change Password button.**

SERFF Workspace

The SERFF Workspace is the launching point for all activity in the SERFF application. For states, there are several tabs within the SERFF Workspace, each with a sub-set of options and functionality.



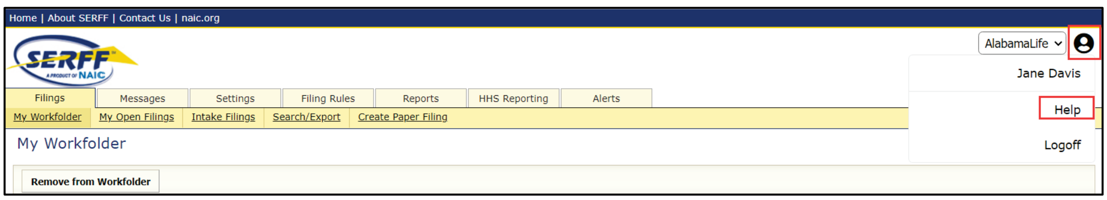
NOTE:	Users with access to more than one instance can use drop down arrow in top right corner to switch between instances.

Online Help

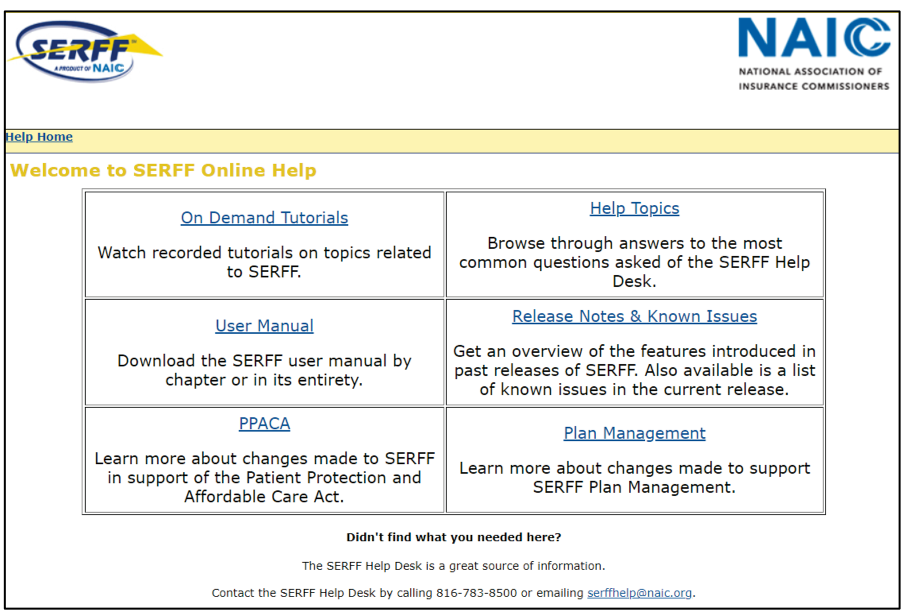
SERFF contains an Online Help feature to assist users in answering questions and resolving issues regarding the SERFF application. Users should first access Online Help. If questions remain unanswered, contact the SERFF Help Desk at *serffhelp@naic.org*.

Online Help allows users to continue the SERFF session, while selecting from several popular Help topics.

Click the person icon in upper right-hand corner of the screen > then click Help to access Online Help.



A pop-up window will appear and display the following options:

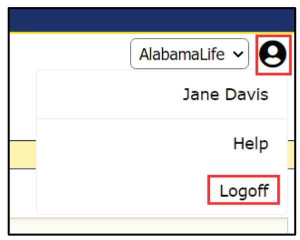


Click on a link to access more information.

NOTE: Clicking on **Help Home** link will close window or take you back to previous online help screen.

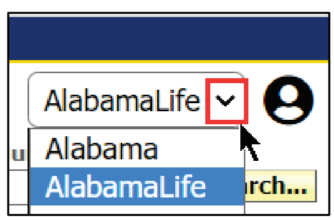
Logoff

Click the person icon in upper right-hand corner and select logoff to log off and close your SERFF session.



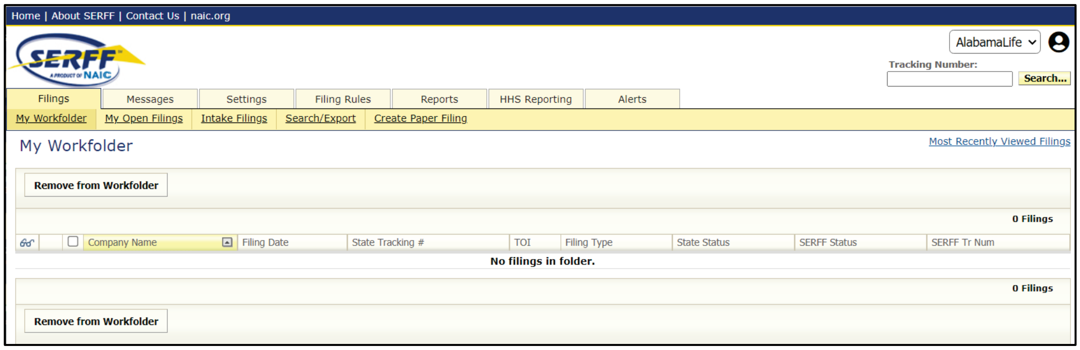
Switch Instance

Use drop-down arrow next to instance name to select and change instances. User must have access to more than one SERFF Instance assigned to their ID.



Filings

The **Filings** tab is an area where state users access the rate and form filings, to perform online review functions.

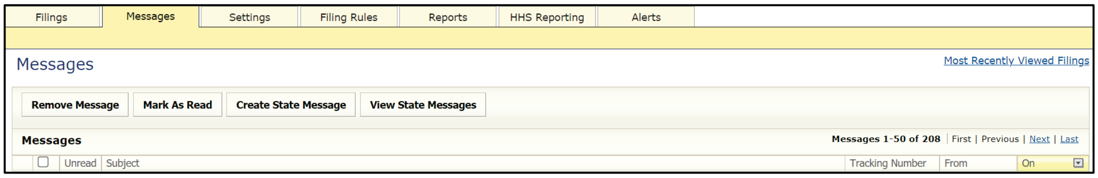


The Filings tab offers several views and functions:

Filings Tab links		Views/Functions
• **My Workfolder**	-	A user specific "short list" of priority filings, to assist in managing workload. The Workfolder contains open and closed filings.
• **My Open Filings**	-	Displays all open filings, to which the user is assigned.
• **Intake Filings**	-	Filings received by the state, but not yet assigned to a Reviewer. This view is available only to State Managers and Receivers.
• **Search/Export**	-	Provides access to the "Search and Export" features of SERFF. Export functionality is a role that may be added to a user ID.
• **Create Paper Filings**	-	Initiates the process to create a Paper Filing record. This gives the state the ability to store and track both paper and electronic filings in one system.
• **Most Recently Viewed Filings**	-	Lists and provides access to the last 25 filings viewed by the user.

The **Filing** tab functions are covered in depth in Lessons 4, 5 and 6.

Messages



The **Messages** tab is where notifications concerning key activities on SERFF filings are found. When filing activity related to a filing occurs, messages are generated to notify the state user.

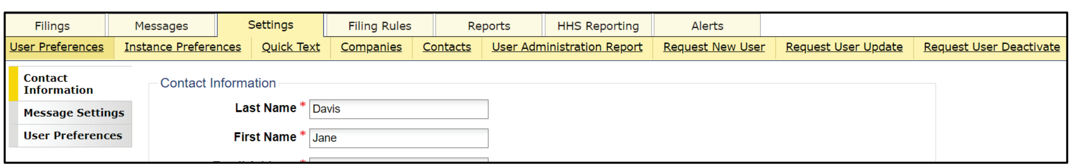
The Message Center is covered in depth in Lesson 4.

Create State Message button

A State Message is generated (by the state), when a State wants to send a general message to SERFF Industry users. To send a State message, the user must have the State Generated Message User role assigned to the SERFF ID.

How to create a State Generated Message is covered in depth in Lesson 8.

Settings

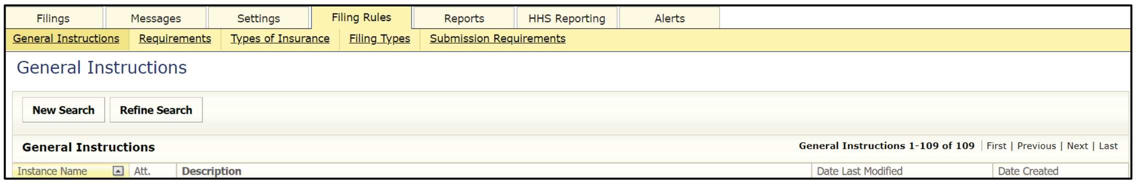


The **Settings** tab is where preferences that affect system usage are stored. It is also where state users with the Configuration Manager role, can set-up Quick Text, update Message Settings, and for paper tracking purposes, enter Companies and Contacts.

User Admins can generate a report showing IDs and roles associated with them for their instance. Users with the User Admin role can submit requests to get new IDs, update roles and deactivate users.

The Settings tab is covered in detail, later in this lesson and in Lesson 8.

Filing Rules



The **Filing Rules** tab contains all state specific information that is required to submit a filing. The State Configuration Manager manages the Filing Rules tab. Filing Rules are covered in detail, in Lesson 3.

Filing Rules contain the following:

- **General Instructions** - A state specific document that informs users how to submit SERFF filings in a particular state.

  States with multiple instances have separate General Instructions for each instance.
- **Requirements** - A list of requirements that must be submitted with a filing.
- **Types of Insurance** - The Types of Insurance (TOI) codes accepted for a specific state.
- **Filing Types** - A list of filing types and combination of filing types a state accepts.
- **Submission Requirements** - A compilation of TOI, Sub-TOI, Filing Types and Requirements.

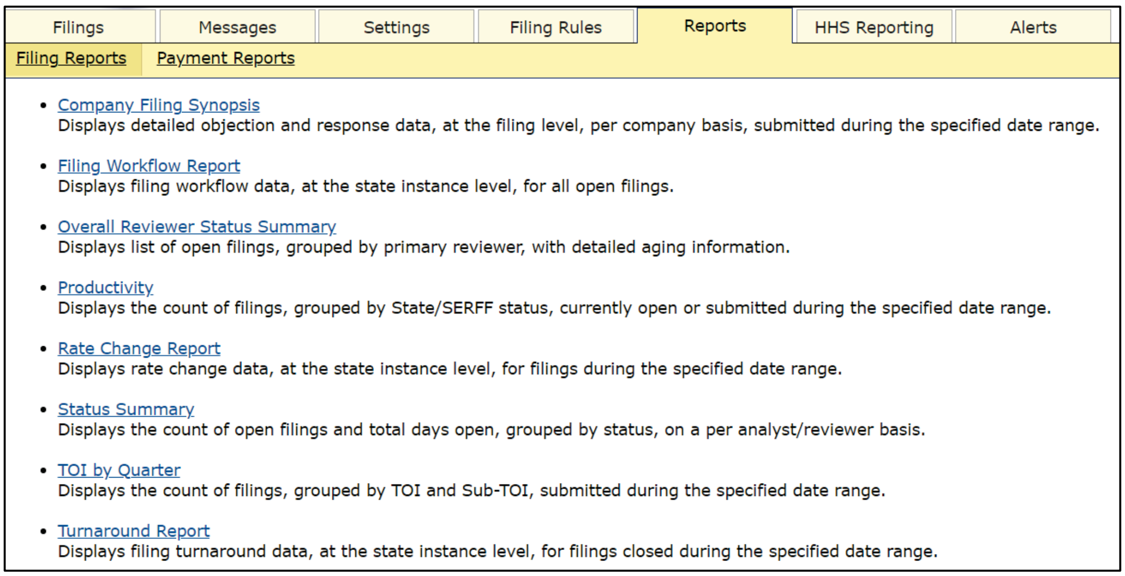
  The Submission Requirements identify specific filing information required by the state based upon TOI, Sub-TOI and Filing Type selection.

Reports

The Reports tab contains reports used by the state, to monitor SERFF filings.

Filing Reports

An authorized user selects one of several reports listed to run against the filings database.

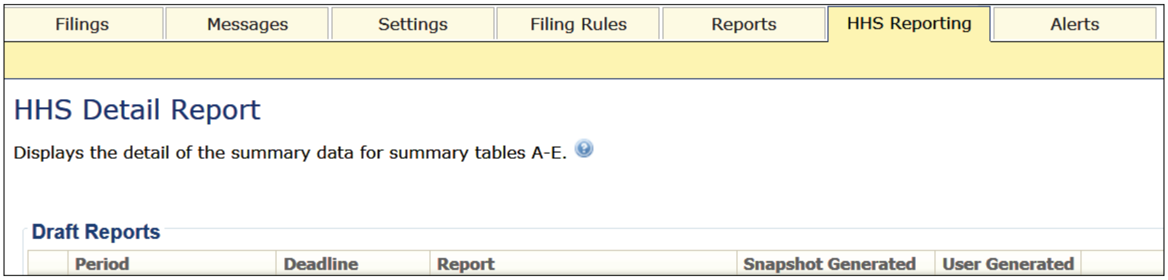


Payment Reports

- **EFT Report** - Generates EFT report for authorized users where the state accepts electronic funds transfer for state filing fees.

Reports are covered in detail, in Lesson 6.

HHS Reporting



The HHS (Health and Humans Services) Reporting tab is where authorized users run reports, on filings data submitted to HHS.

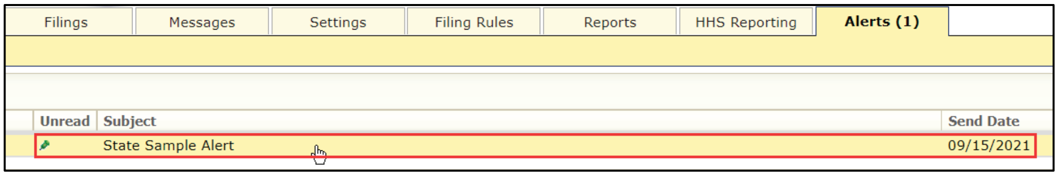
HHS Reporting is covered in detail, in Lesson 6.

Alerts

The Alerts tab helps users remain up to date on the latest SERFF news. Alerts sent by the SERFF support team can include important messages relating to Plan Management template validation, SERFF maintenance windows and/or release information.

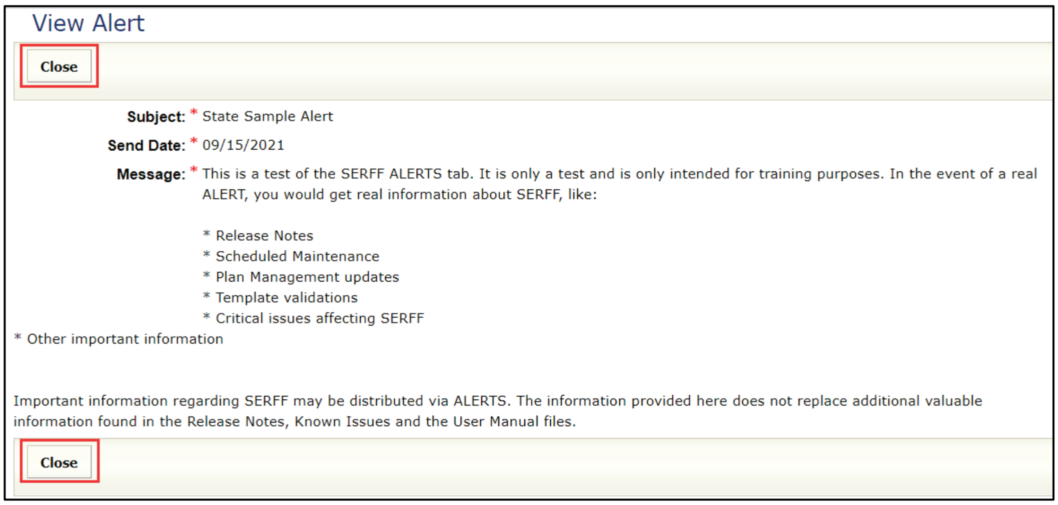
Upon login, if new alerts are present, a user is immediately directed to the Alerts Tab, where the user views the alerts by clicking on the message subject line.

Additionally, if an alert is submitted while a user is logged into SERFF, the **Alerts** tab will be **bold** and a number will appear in parentheses next to the Alert tab label. This number indicates the number of new alerts. Once the user reads the alert, the number disappears, and the tab will no longer be bold. The message is still accessible until the alert expires.



Click on the Alert line to read the alert.

Response:



Click Close button to close the alert. After reading, the green push pin disappears and the message will remain until it expires.

Settings Tab

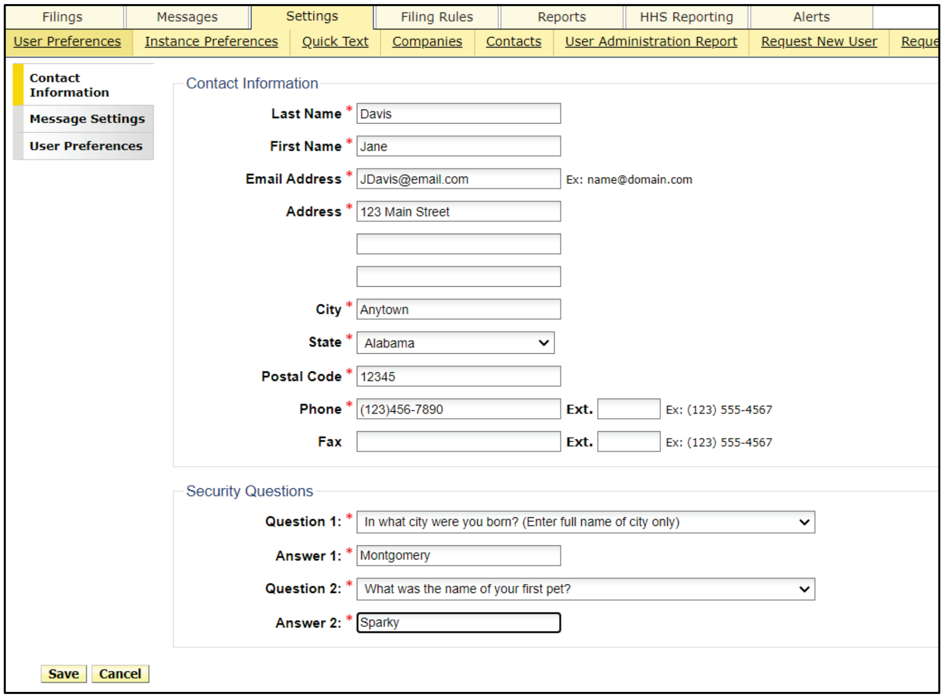
User Preferences

When the Settings tab is clicked, the user is taken to the Contact Information screen of the User Preferences section.

Contact Information

The Contact Information section contains the address, email, and phone number of the SERFF user and two security questions.

Prior to using SERFF and after receiving a SERFF ID, the user must complete all required fields denoted by an asterisk. After initial set-up, the user can update this information any time.



To change or update information:

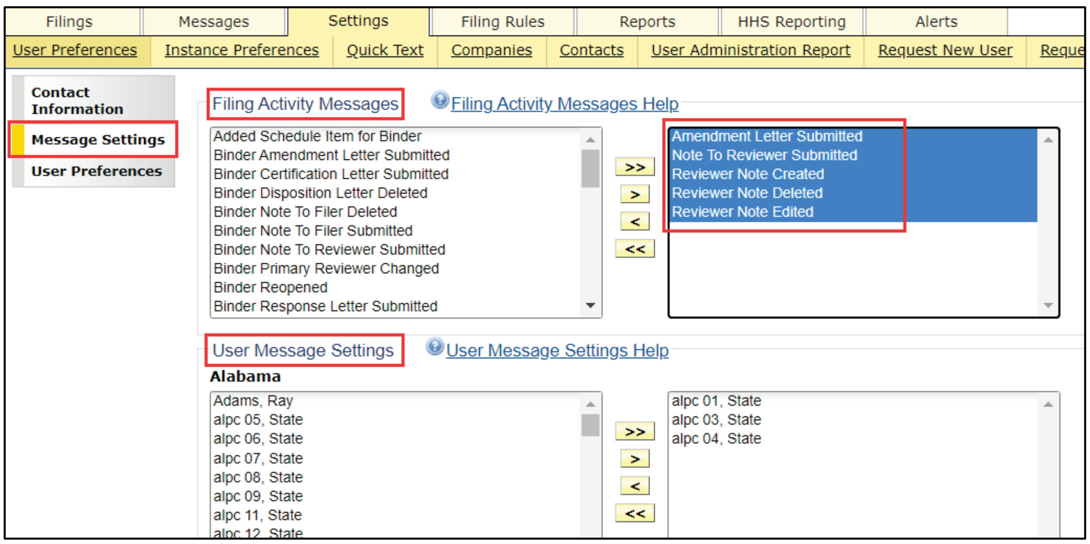
STEP 1	**Make necessary changes.**
STEP 2	**Click Save button.**

Response:

Message Settings

Both state and industry users have the ability to control the receipt of some types of messages, as listed under Filing Activity messages. All Message Settings options are specific to each individual user and assist users in managing their Message Center.

State Managers have the option to adjust User Message Settings



<u>Filing Activity Messages</u>

"Filing Activity Messages" are created when an industry filer submits a filing, filing correspondence and when confidentiality is requested. Messages are also generated on a Reminder's due date, when filings are reopened and/or assigned, when certain activity occurs with the filing.

A few types of actions that generate Filing Activity Messages shown below:

To Select Filing Activity Message Types to Receive:

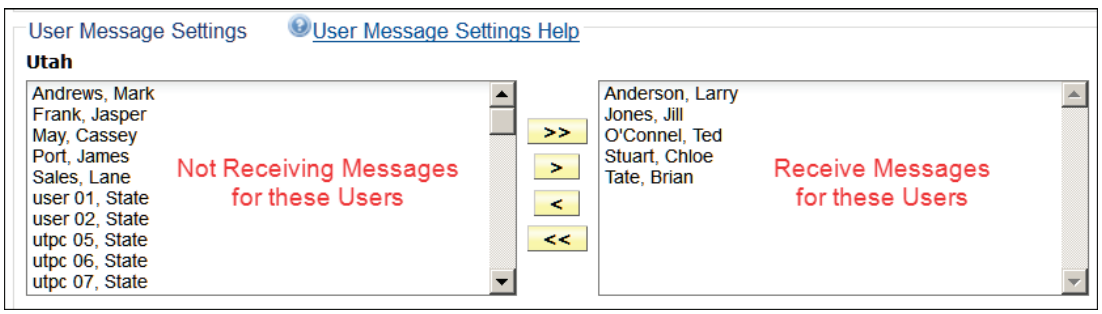
STEP 1	**Select the action(s) from list in left pane.**
STEP 2	**Use navigation arrows to move action(s) to right pane.**
STEP 3	**Click Save button.**

To Discontinue Receiving Filing Activity Message Types:

STEP 1	**Select the action(s) from list in right pane.**
STEP 2	**Use navigation arrows to move action(s) to left pane.**
STEP 3	**Click Save button.**

<u>User Message Settings</u>

User Message Settings are managed for those with the State Manager role. Only those messages specific to the selected filing activity and user are created and submitted to the Message Center.



To Select User Messages to Receive:

STEP 1	**Select the User name(s) from list in left pane.**
STEP 2	**Use navigation arrows to move User name(s) to right pane.**
STEP 3	**Click Save button.**

To Discontinue Receiving Message for a User:

STEP 1	**Select the User name(s) from list in right pane.**
STEP 2	**Use navigation arrows to move User name(s) to left pane.**
STEP 3	**Click Save button.**

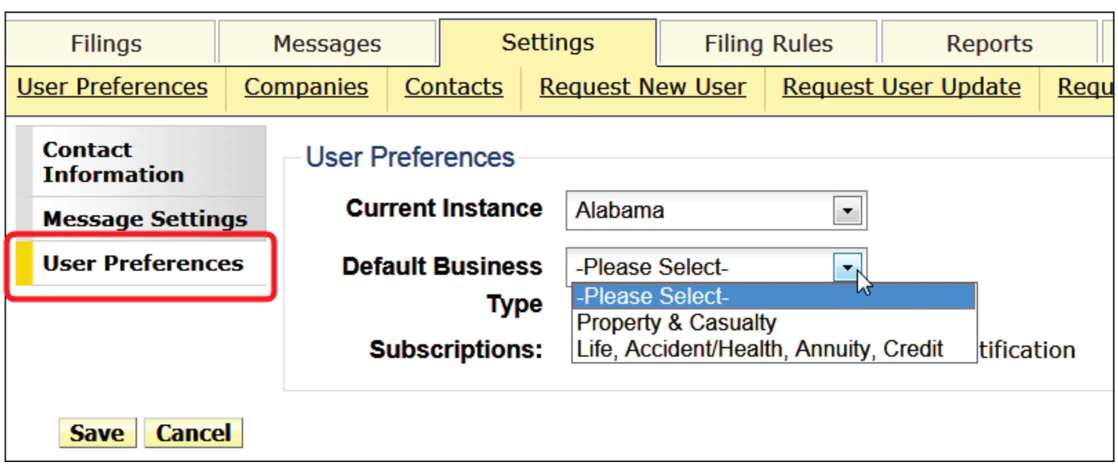
NOTE:	All Message Settings options are specific to each individual user. Users can update their Message Settings at any time by following the above steps.

User Preferences

The state user has the option to select a Default Instance, Default Business Type, Default Home Navigation, Signatures and set up Subscriptions for SERFF Newsletter and Tutorial Notifications.

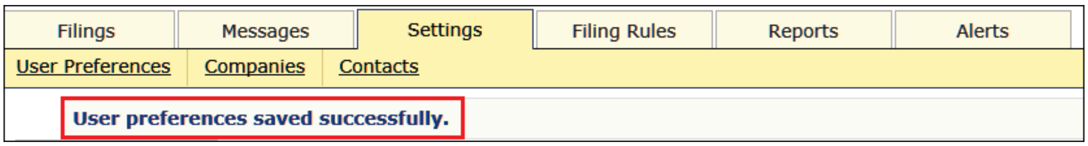
NOTE:	Some states have set up multiple instances for their particular state. SERFF users with access to multiple instances may use the Current Instance drop down arrow, to work in a select instance. If a user has only one instance available, the system defaults to that instance.

Saving a default business type will save time by pre-populating the default business type field in the filing wizard, searching filing rules, creating templates, and searching for filings.



To Set a Default Business Type

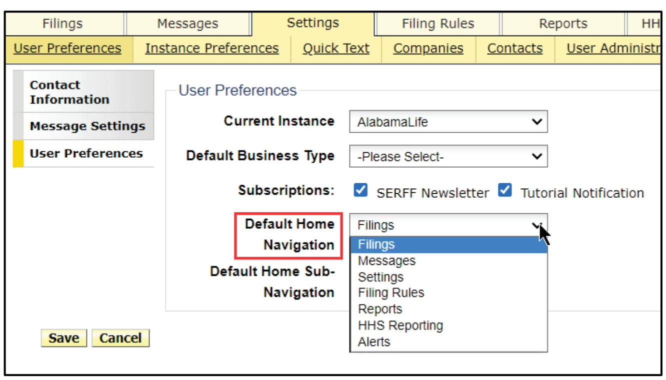
STEP 1	**Click the drop-down arrow to select the Current Instance.** ***(see note above)***
STEP 2	**Click the drop-down arrow to select the Default Business Type.**
STEP 3	**Click Save button.**



Setting a default home navigation will take user to a default page upon login, provided there are no new Alerts. In that case, user is taken to the Alerts tab upon logging in.

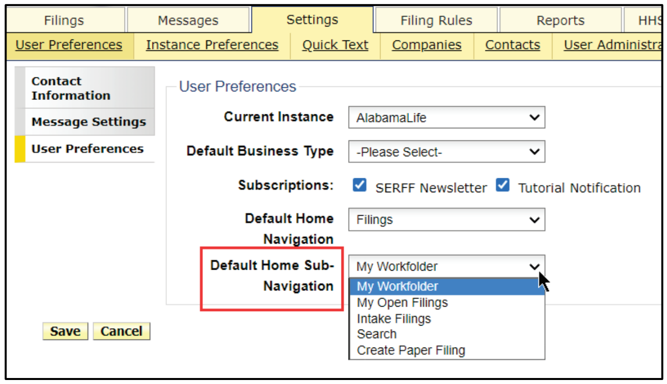
To Set a Default Home Navigation

STEP 1	**Click the drop-down arrow to select a Default Home Navigation location.**

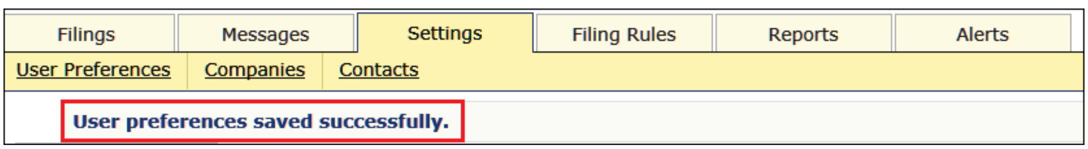


NOTE:	Selecting certain 'tab' locations will trigger a choice to select a Default Home Sub-Navigation choice.

STEP 2	**If displayed, click the drop-down arrow to select the Default Home Sub-Navigation location.**

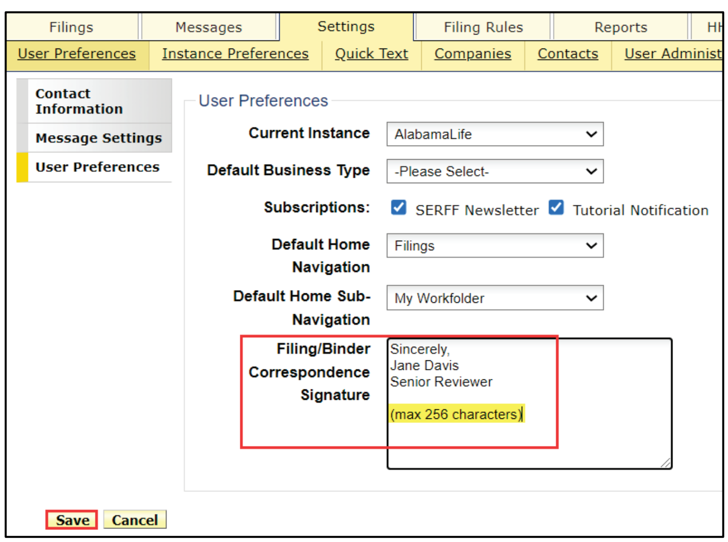


STEP 3	**Click the Save button after desired choices are selected.**



Signatures

Users can customize and save their signature to be used for Filing/Binder correspondence.



Companies & Contacts

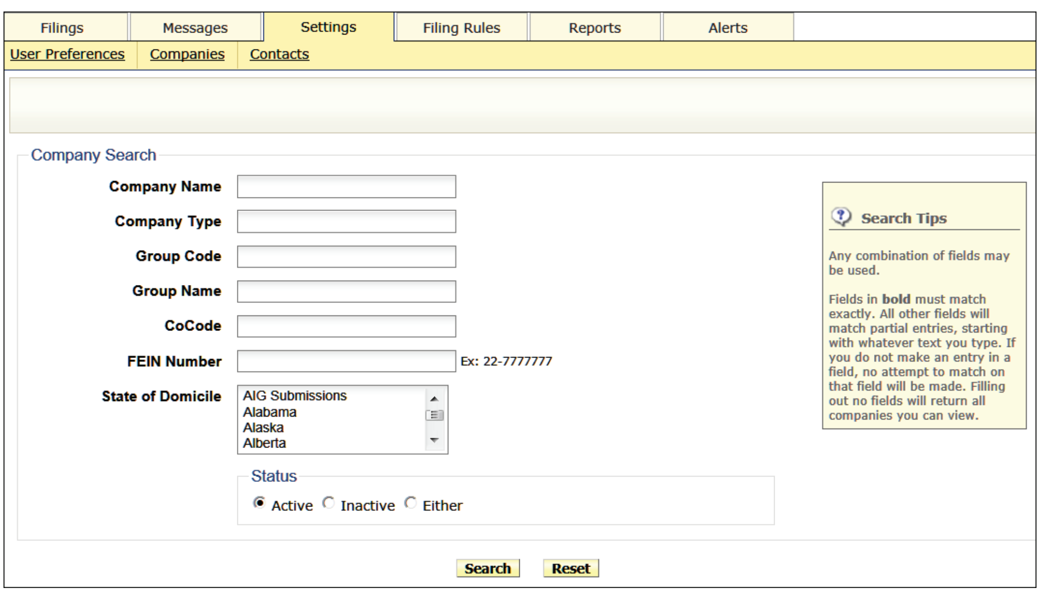
The links for Companies and Contacts store company and contact information for the state instance. When creating a paper filing, the information for the selected company/companies comes from data entered in the Companies/Contacts view. Most SERFF users are able to view only the company information. Users must have the State Configuration Manager role assigned to their SERFF ID, to have the ability to add/edit the company and contact information in SERFF.

See Lesson 8 for more information.

Searching for Companies

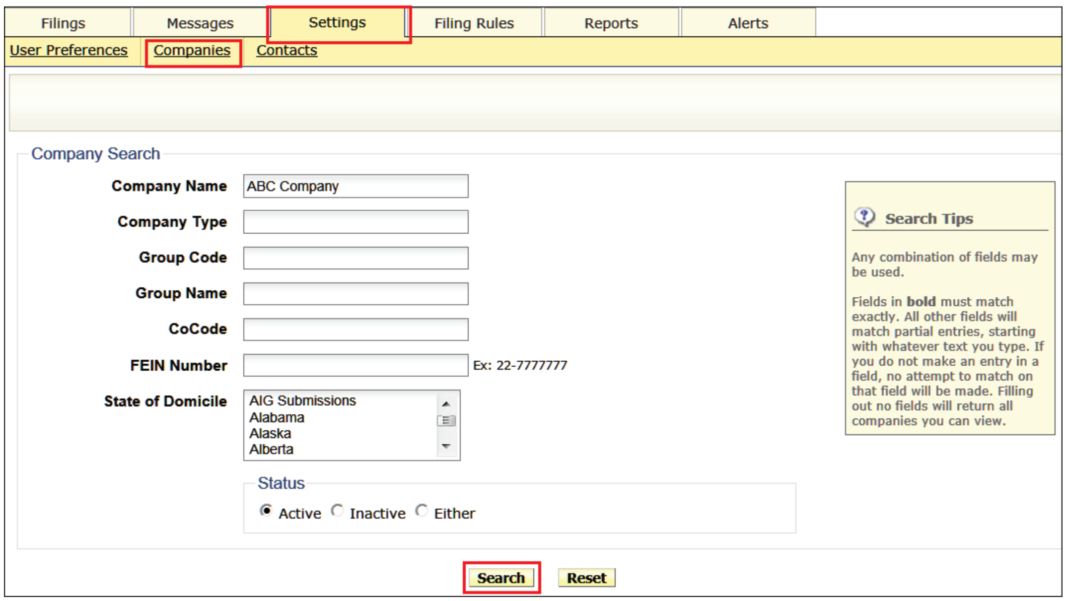
To begin a search, enter information into any of the listed fields. For example, enter a company name, or the beginning of a company name.

If the user does not make an entry in a field, there is no attempt made to match on that field. If no fields are completed, a return of "all companies that are available" is made.



STEP 1	**From the Settings tab, click the <u>Companies</u> link.**
STEP 2	**Complete the information, as needed.**

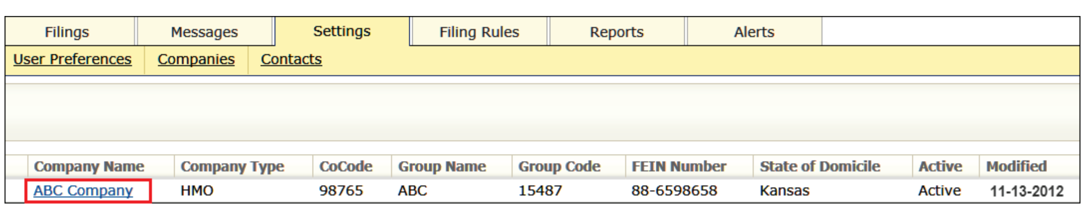
In the example shown, ABC Company is entered as the Company Name.



NOTE:	Any combination of fields may be used. Default Status is set to Active but can be changed to Inactive or Either.

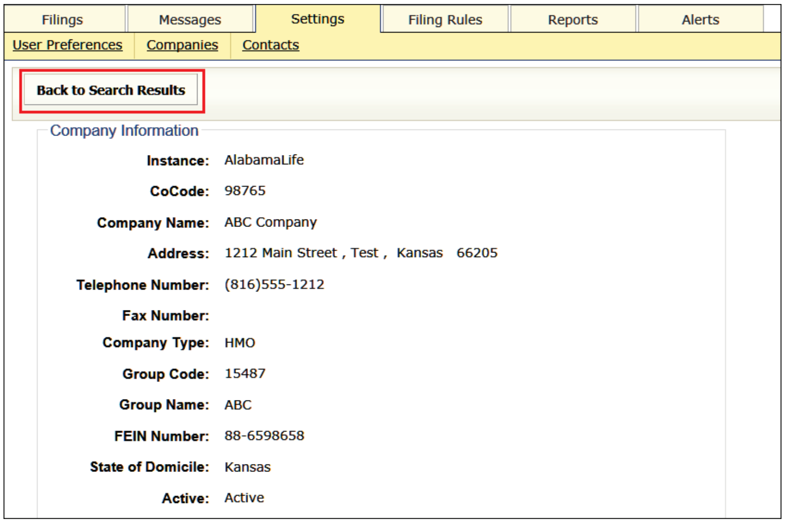
STEP 3	Click Search button.

Results:



STEP 4	**Click the Company Name link.** (to view detailed information on the company)

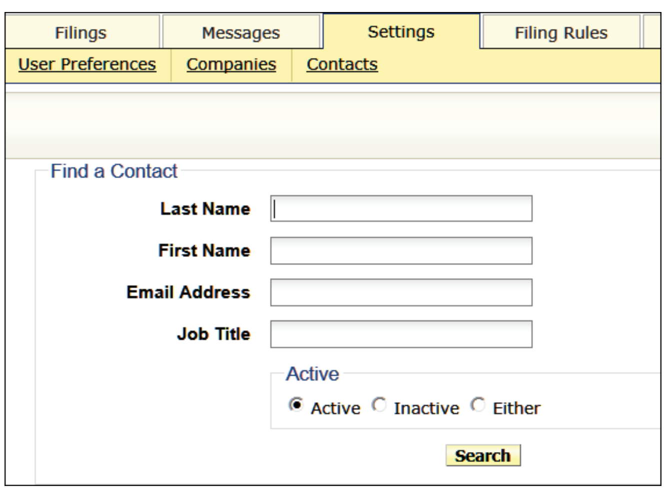
Results:



The **Back to Search** Results button returns user back to the list.

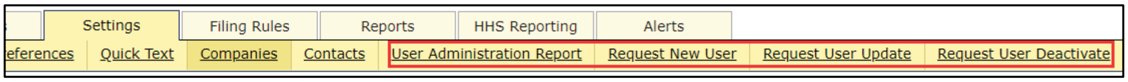
Contacts

The Contacts link functions similarly to the Companies link. To begin a search, input information in any of the fields and then click Search button.



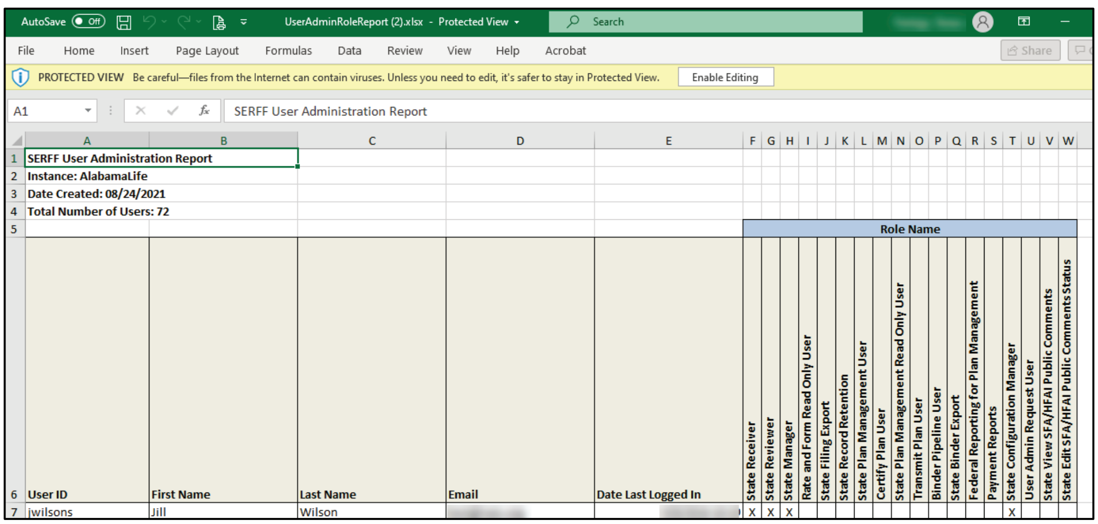
User Administration Report/New User/Update/Deactivate

Authorized users with a **User Admin role** can run a report and make requests to the SERFF Help Desk to add/update/deactivate users.



User Administration Report

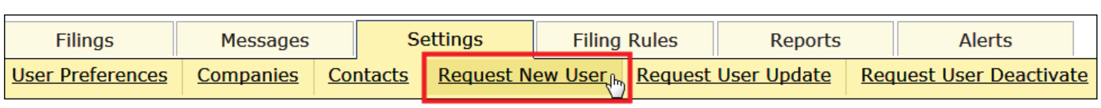
Clicking on the User Administration Report link will generate the report as a .xlsx file. This will open in a new MS Office Excel pop-up window.



Request New User

Any user with the User Administrator role can request a SERFF ID be created for new users in their instance.

STEP 1	**From the Settings tab, click the Request New User link.**



STEP 2 Complete the Information for Specific User.

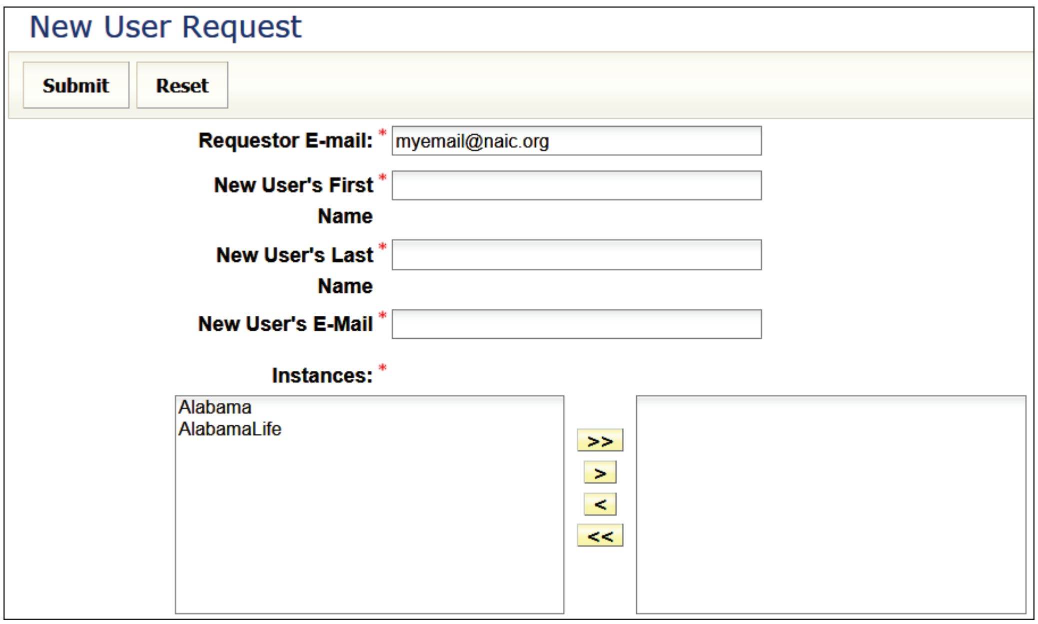
Requestor E-Mail: * Pre-populated with requestor's email

New User's First Name: * Type new user's first name

New User's Last Name: * Type new user's last name

New User's E-Mail: * Type new user's email address

Instances: * Use navigational arrows to select Instance



NOTE: Required Fields are denoted with a red asterisk (*).

Appropriate Roles: * **Select appropriate roles for user.**

Appropriate Roles:*

Rate and Form Roles:

- ☐ **State Receiver -** Allows the user to assign, update, and manage correspondence for Filings in the Intake view.
- ☐ **State Reviewer -** Allows the user to reassign, update, and manage correspondence for Filings to which they have been assigned.
- ☐ **State Manager -** Allows the user to assign, update, and manage correspondence on any Filing in the Instance.
- ☐ **Rate and Form Read Only User -** Allows the user to view, but not edit, any Filing on the Instance, unless combined with another role.
- ☐ **State Filing Export -** Allows the user to extract data from SERFF using the Export Tool.
- ☐ **State Record Retention -** State user who can update destruction dates on a filing.

Plan Management Roles:

- ☐ **State Plan Management User -** Allows the user to assign, update, and manage correspondence on any Binder in the Instance.
- ☐ **Certify Plan User -** Allows the user to manage Plan Certification.
- ☐ **State Plan Management Read Only User -** Allows the user to view, but not edit, any Binder in the Instance, unless combined with another role.
- ☐ **Transmit Plan User -** Allows the user to transmit a plan to a state exchange
- ☐ **Binder Pipeline User -** Allows the user to generate a PDF of a Binder.
- ☐ **State Binder Export -** Allows a State user to export Plan Management data.
- ☐ **Federal Reporting for Plan Management -** Allow a state based marketplace (SBM) user to transfer certified plans to CMS for financial management (FM) Data reporting.

EFT Roles:

- ☐ **Payment Reports -** Allows state and industry users to generate the EFT report and industry users to generate the Credit Card report.

Instance Management Roles:

- ☐ **State Configuration Manager -** Allows the user to maintain Instance Preferences including: Quick Text, State Statuses, State Specific Field labels, and Filing Rules.
- ☐ **User Admin Request User -** Allows the user to request, update, and deactivate users for their Instance.

SFA Public Comments Roles:

- ☐ **State View SFA/HFAI Public Comments -** Allow a state user to view SFA/HFAI Public Comments.
- ☐ **State Edit SFA/HFAI Public Comments Status -** Allow a state user to edit the published status of SFA/HFAI Public Comments.

Subscriptions:

- ☑ **SERFF Newsletter**
- ☑ **Tutorial Notification**

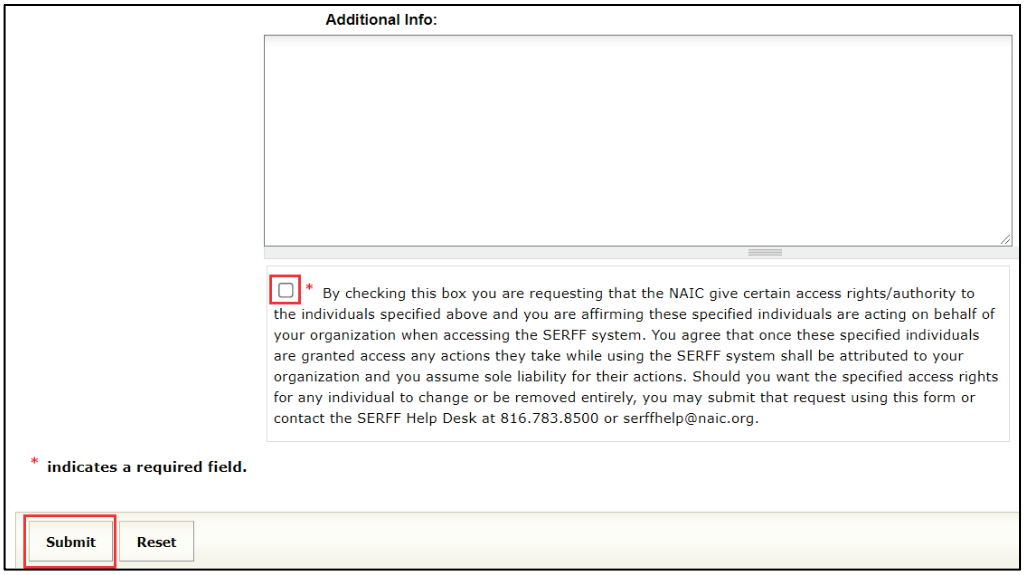
Subscriptions: *(Optional)* If you want new user to receive notification of new tutorials and newsletter, make appropriate selection.

☐ SERFF Newsletter

☐ Tutorial Notification

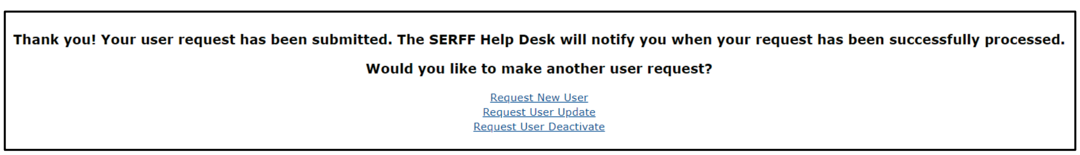
Additional Info: Optional comments may be added

Terms & Conditions: * ☑ Select to agree to terms & conditions



STEP 3 Click Submit button.

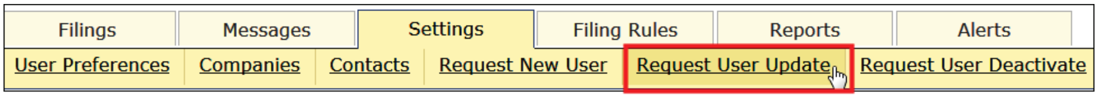
After the request is submitted, the “submitting user” receives confirmation that the request was successfully submitted. The SERFF Help Desk will contact the “submitting user” when the new request is processed



To make another user request, click the appropriate link.

Request User Update

STEP 1 From the Settings tab, click the Request User Update link.

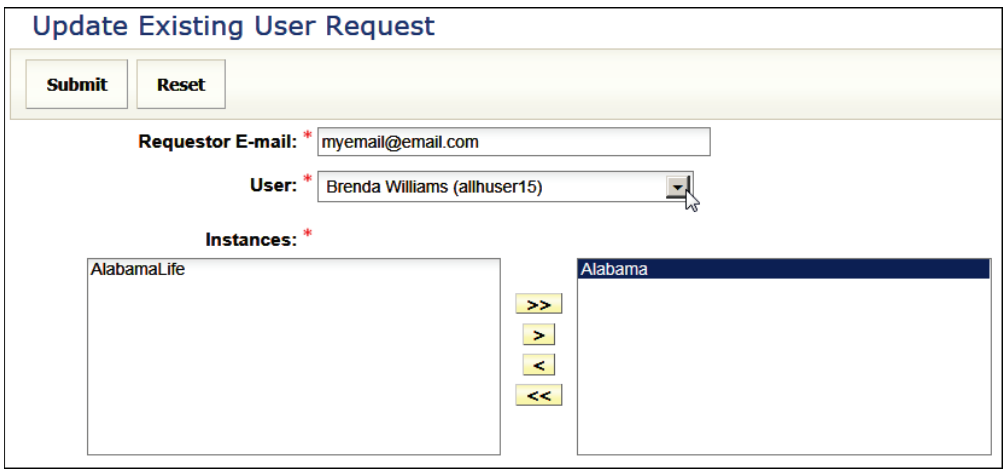


STEP 2 Complete the Information for Specific User

Requestor E-Mail: * Pre-populated with requestor's email

User: * Select user from drop down list

Instances: * Use navigational arrows to select Instance



Appropriate Roles: * **Select appropriate roles to update**

Appropriate Roles:*

Rate and Form Roles:

- ☐ **State Receiver -** Allows the user to assign, update, and manage correspondence for Filings in the Intake view.
- ☐ **State Reviewer -** Allows the user to reassign, update, and manage correspondence for Filings to which they have been assigned.
- ☐ **State Manager -** Allows the user to assign, update, and manage correspondence on any Filing in the Instance.
- ☐ **Rate and Form Read Only User -** Allows the user to view, but not edit, any Filing on the Instance, unless combined with another role.
- ☐ **State Filing Export -** Allows the user to extract data from SERFF using the Export Tool.
- ☐ **State Record Retention -** State user who can update destruction dates on a filing.

Plan Management Roles:

- ☐ **State Plan Management User -** Allows the user to assign, update, and manage correspondence on any Binder in the Instance.
- ☐ **Certify Plan User -** Allows the user to manage Plan Certification.
- ☐ **State Plan Management Read Only User -** Allows the user to view, but not edit, any Binder in the Instance, unless combined with another role.
- ☐ **Transmit Plan User -** Allows the user to transmit a plan to a state exchange
- ☐ **Binder Pipeline User -** Allows the user to generate a PDF of a Binder.
- ☐ **State Binder Export -** Allows a State user to export Plan Management data.
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Instance Management Roles:

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- ☐ **User Admin Request User -** Allows the user to request, update, and deactivate users for their Instance.

SFA Public Comments Roles:

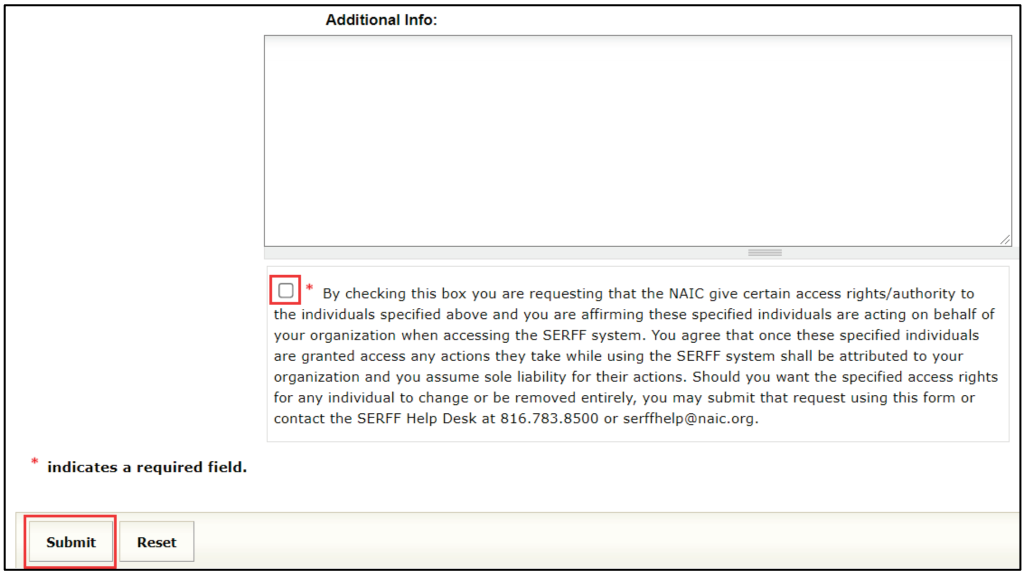
- ☐ **State View SFA/HFAI Public Comments -** Allow a state user to view SFA/HFAI Public Comments.
- ☐ **State Edit SFA/HFAI Public Comments Status -** Allow a state user to edit the published status of SFA/HFAI Public Comments.

Subscriptions:

- ☑ **SERFF Newsletter**
- ☑ **Tutorial Notification**

Additional Info: Optional comments may be added

Terms & Conditions: * ☑ Select to agree to terms & conditions



Additional Info:

☐ * By checking this box you are requesting that the NAIC give certain access rights/authority to the individuals specified above and you are affirming these specified individuals are acting on behalf of your organization when accessing the SERFF system. You agree that once these specified individuals are granted access any actions they take while using the SERFF system shall be attributed to your organization and you assume sole liability for their actions. Should you want the specified access rights for any individual to change or be removed entirely, you may submit that request using this form or contact the SERFF Help Desk at 816.783.8500 or serffhelp@naic.org.

* indicates a required field.

Submit Reset

STEP 3	Click Submit button.

After the request is submitted, the "submitting user" receives confirmation that the request was successfully submitted. The SERFF Help Desk will contact the "submitting user", when the new request is processed.

Thank you! Your user request has been submitted. The SERFF Help Desk will notify you when your request has been successfully processed.

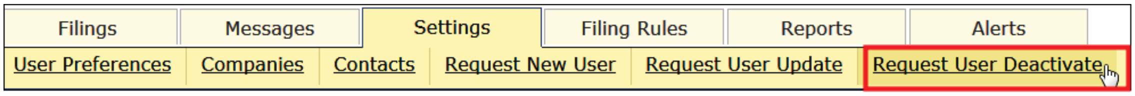
Would you like to make another user request?

Request New User
Request User Update
Request User Deactivate

To make another user request, click the appropriate link.

Request User Deactivate

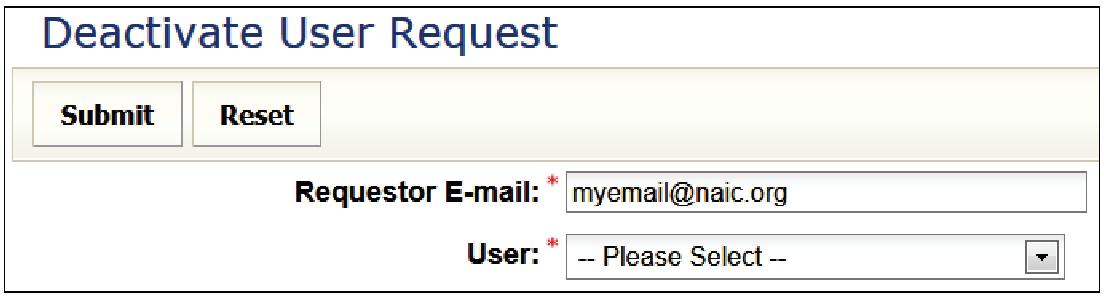
STEP 1	From the Settings tab, click the <u>Request User Deactivate</u> link.



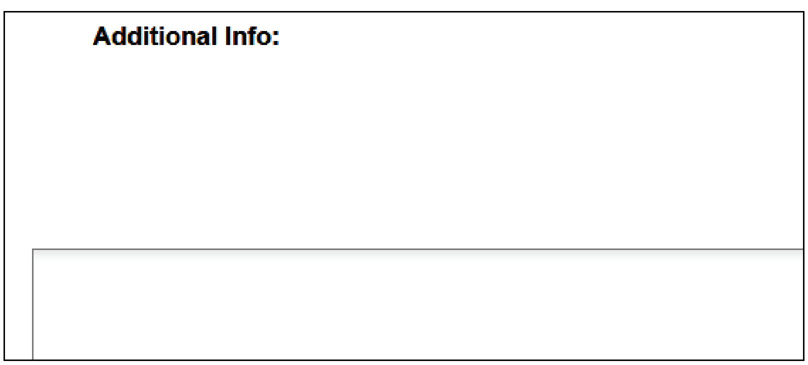
STEP 2	Complete the Information to Deactivate a User.

Requestor E-Mail: * **Pre-populated with requestor's email**

User: * **Select user from drop down list**

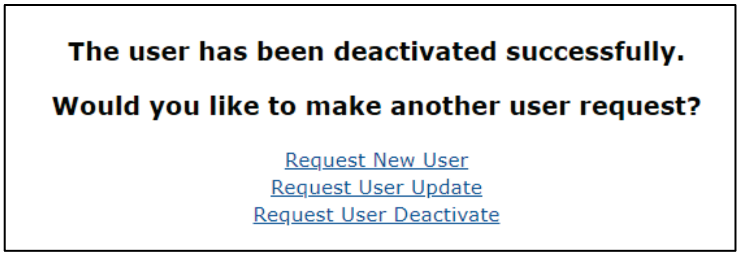


Additional Info: **Optional comments may be added**



STEP 3 Click Submit button.

After the request is submitted, the “submitting user” receives confirmation that the user has been deactivated successfully.



To make another user request, click the appropriate link.

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LESSON 3

The SERFF Filing Rules database is a core piece of the application. Information stored in this database is the basis for the creation of all filings in SERFF. Filing Rule Information is accessible from the Filing Rules tab.

The Filing Rules database houses General Instructions, State Requirements, Types of Insurance, and Submissions Requirements.

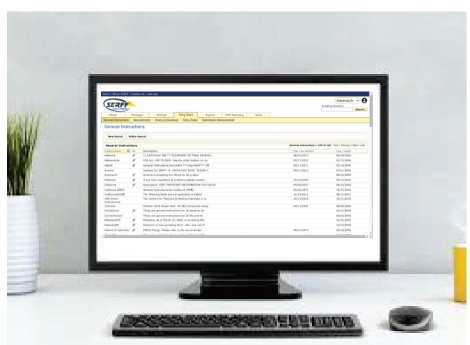
This lesson discusses how to find information. SERFF users with a Configuration Manager role have the ability to add and edit this information.

Lesson 8 covers the features of SERFF Filing Rules, as seen by State Configuration Managers.

All users have the ability to browse Filing Rules, for all states. This allows companies to look at state filing requirements, in advance of filing preparation. It also allows state regulators to see how other states set-up Filing Rules in SERFF.

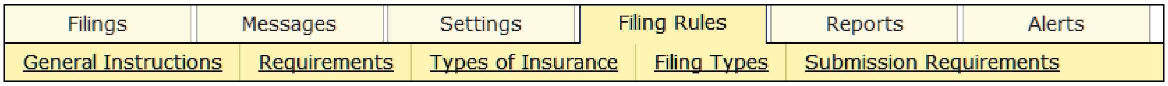
This lesson covers the following topics:

- Filing Rules Overview
- Requirements
- General Instructions
- Types of Insurance
- Filing Types
- Submission Requirements



Filing Rules Overview

The Filing Rules tab contains state specific information required to submit a filing. Configuration Managers create and manage the Filing Rules tab, for each state instance.



Filing Rules include the following:

- **General Instructions** - A document that includes information (not specific to a product), regarding the submitting of SERFF filings to a state instance.

  General Instructions are an overview of how a company must submit SERFF filings in each state.

  It is important to be as specific as possible.
- **Requirements** - Items, which must be submitted on a filing.
- **Types of Insurance** - The TOI and Sub-TOI accepted by a specific state instance in SERFF.
- **Filing Types** - Type of filing (e.g., Form, Rate, Rule).
- **Submission Requirements** - A compilation of TOIs, Sub-TOIs, Filing Types and Requirements.

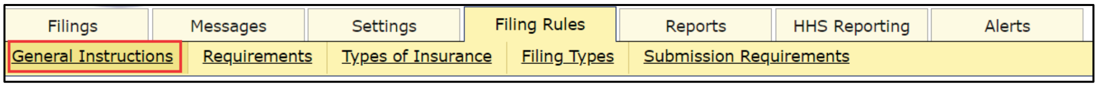
  Identifies specific requirements that must be submitted to a state, for a given TOI, Sub-TOI and Filing Type combination.

General Instructions

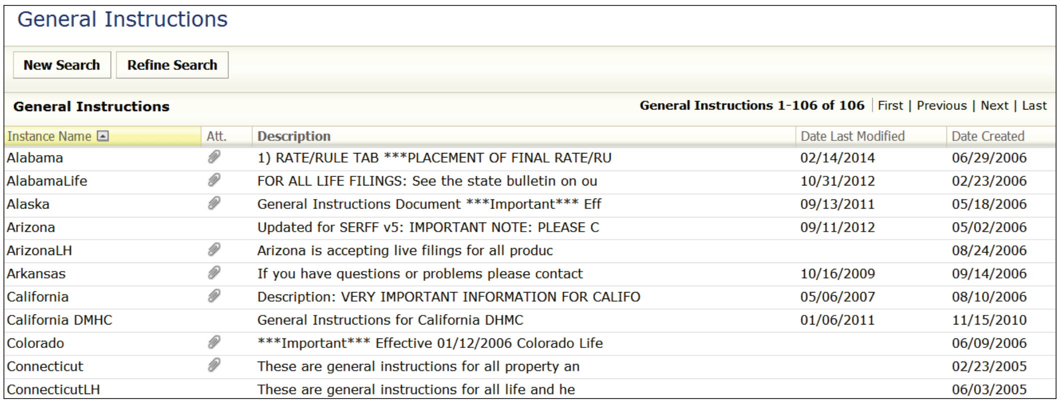
General Instructions contain overall filing information advising companies how to submit SERFF filings to a particular state instance. It is important for the General Instructions to be as specific and thorough as possible, to ensure that industry users submit the most complete and accurate filing.

View General Instructions

STEP 1 From the Filing Rules tab, select the General Instructions link.



A list of all the States' General Instructions is displayed in a columnar view.


General Instructions

New Search | Refine Search

General Instructions — General Instructions 1-106 of 106 | First | Previous | Next | Last

Instance Name	Att.	Description	Date Last Modified	Date Created
Alabama		1) RATE/RULE TAB ***PLACEMENT OF FINAL RATE/RU	02/14/2014	06/29/2006
AlabamaLife		FOR ALL LIFE FILINGS: See the state bulletin on ou	10/31/2012	02/23/2006
Alaska		General Instructions Document ***Important*** Eff	09/13/2011	05/18/2006
Arizona		Updated for SERFF v5: IMPORTANT NOTE: PLEASE C	09/11/2012	05/02/2006
ArizonaLH		Arizona is accepting live filings for all produc		08/24/2006
Arkansas		If you have questions or problems please contact	10/16/2009	09/14/2006
California		Description: VERY IMPORTANT INFORMATION FOR CALIFO	05/06/2007	08/10/2006
California DMHC		General Instructions for California DHMC	01/06/2011	11/15/2010
Colorado		***Important*** Effective 01/12/2006 Colorado Life		06/09/2006
Connecticut		These are general instructions for all property an		02/23/2005
ConnecticutLH		These are general instructions for all life and he		06/03/2005

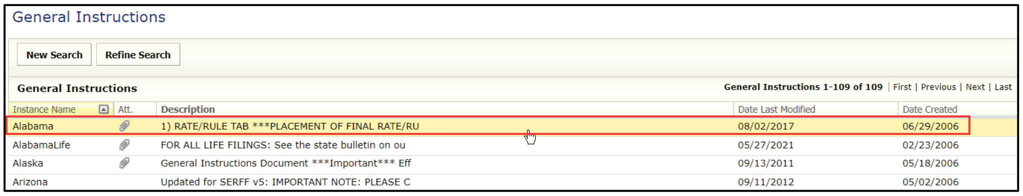
The default view is sorted by the Instance Name, in ascending order. The following columns can be sorted:

- Instance Name
- Att. (attachments),
- Date Last Modified
- Date Created

Click the column header to sort. Click the column header again, to switch to descending order.

NOTE: When a user sorts the view by a column, that sort is maintained, until the user loads a different view, or goes to the Search screen.

STEP 2 To open/view the General Instructions for a State Instance, click anywhere on the row for the desired Instance Name.



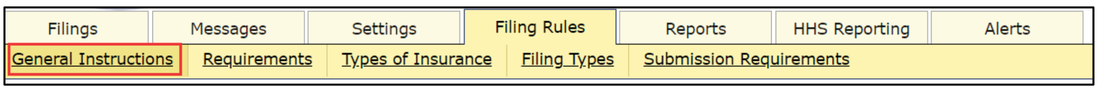
The selected General Instruction document is displayed.

NOTE: "General Instructions Last Updated" and "Date Last Modified" reflect the date that changes were made to the General Instructions.

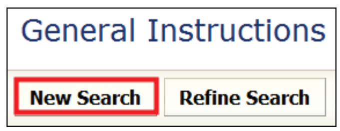
Search General Instructions – multiple instances

Users have the ability to search multiple General Instructions at one time by using the field-based criteria design. This allows for a more targeted review of each state's filing guidelines and the ability to search multiple state instances for General Instructions that meet selected criteria.

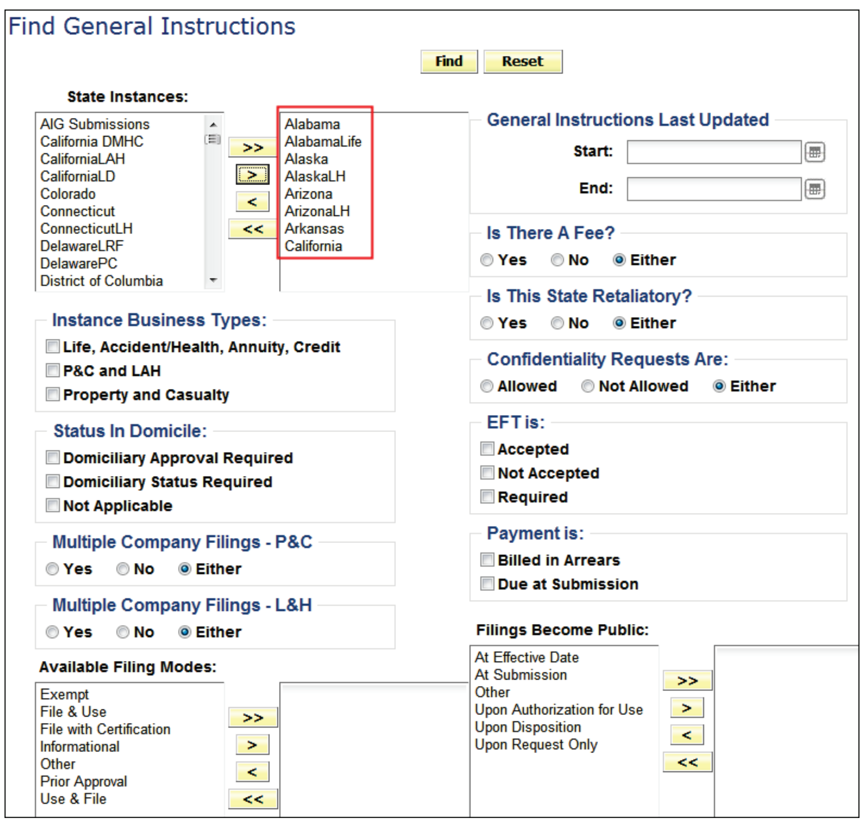
STEP 1 From the Filing Rules tab, select the General Instructions link.



STEP 2 Click New Search button.



STEP 3 Select desired multiple states.



State Instances: Select States by using the yellow navigation buttons to move selections from left to right.

>>	Moves entire content list, from left to right.
>	Moves selected content, from left to right.
<	Moves selected content, from right to left.
<<	Moves entire content list, from right to left.

NOTE: Current state instance is selected by default.

NOTE: Select Multiple states, by holding down the Ctrl or Shift key, while clicking on states.

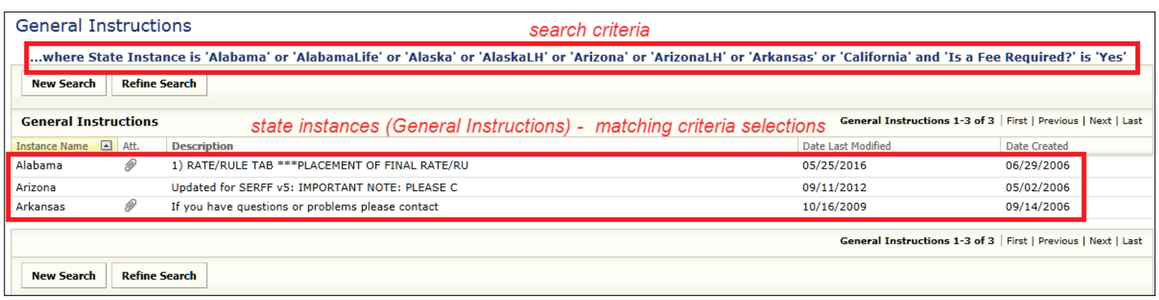
STEP 4 Select desired search criteria.

Click ☐ check box(s), ○ radio button, or use navigation arrows to make selections.

NOTE: **Selecting Reset restores search option defaults.**

STEP 5 Click Find.

Selected criteria are displayed along with a listing of all state instances that meet search criteria.



As shown above:

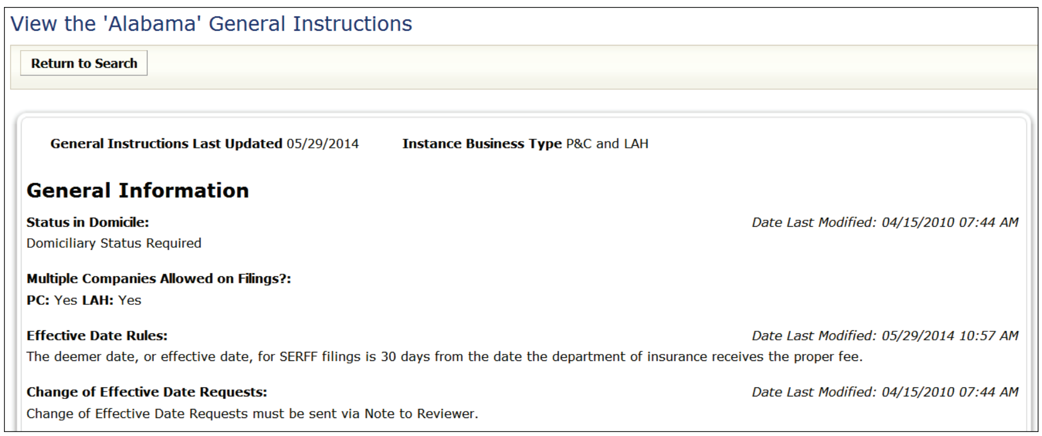
Fee Required = **Yes** Alabama, Arizona, and Arkansas

Fee Required = **No** AlabamaLife, Alaska, AlaskaLH, ArizonaLH, and California

Viewing General instructions

To view the General Instructions of a state, click the state instance.

Results:



Attachments, if any, are displayed at bottom of the document (see below).

NOTE: To close General Instructions screen, click the Return to Search button or click any of the links or tabs.

Requirements

A Requirement is documentation needed by the state to review a filing. It is used when creating Submission Requirements. A Requirement is used in singular and multiple Submission Requirement documents.

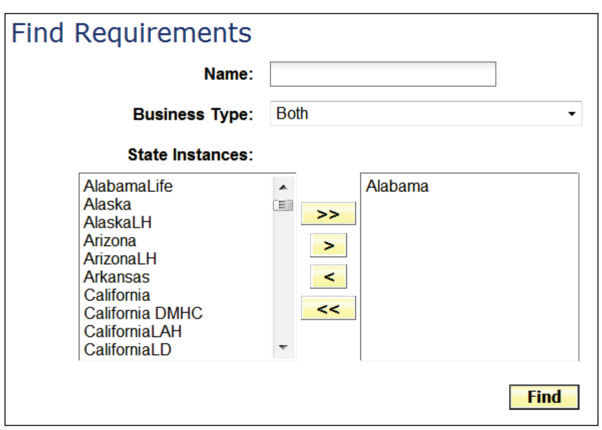
The following information is stored about Requirements:

- **State Instance** - State instance to which the Requirement is linked.
- **Name** - Requirement name.
- **Description** - Detailed information on how to comply with the requirement and what must be submitted on a filing.
- **Business Type** - Line of business.

Finding Specific Requirements

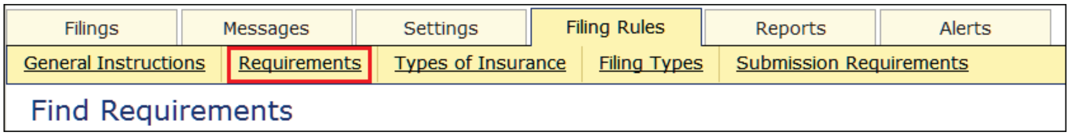
When searching for a specific requirement, there is a possibility that only some of the information about that particular requirement is known, or all of the information is known.

If there is a field where the criterion is unknown, the field may be left blank. In the case of “Business Type”, the field may be left on “Both” (see example below).

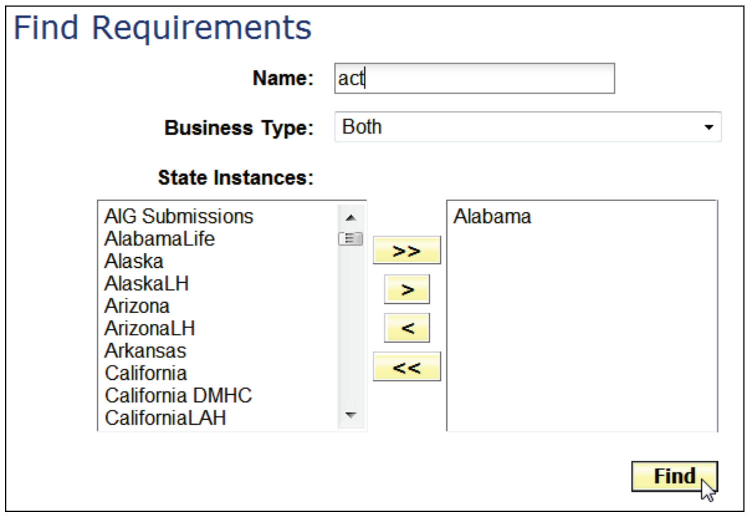


Search for Requirements:

STEP 1	From the Filing Rules tab, select the Requirements link.



STEP 2	Complete the information, as needed.



Name: Type the first few characters of the requirement name. (e.g., act)

Business Type: Select a business type.
(e.g., Both, 'Property & Casualty', 'Life, Accident/Health, Annuity, Credit')

State Instances: Select State or States. Use yellow navigation buttons to move selections from left to right.

Moves entire contents of list, from left to right.

Moves selected content, from left to right.

Moves selected content, from right to left.

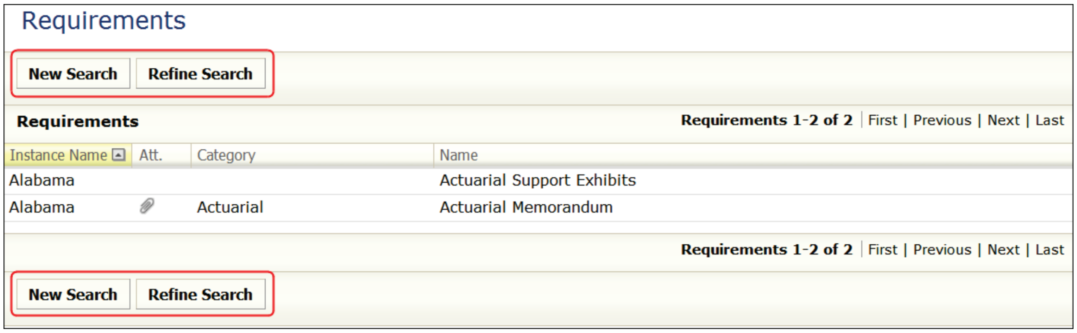
Moves entire list, from right to left.

NOTE: Current state instance is selected by default.

NOTE: Select Multiple states, by holding down the Ctrl or Shift key, while clicking on states.

STEP 3	**Click Find button.**

Search Results screen:



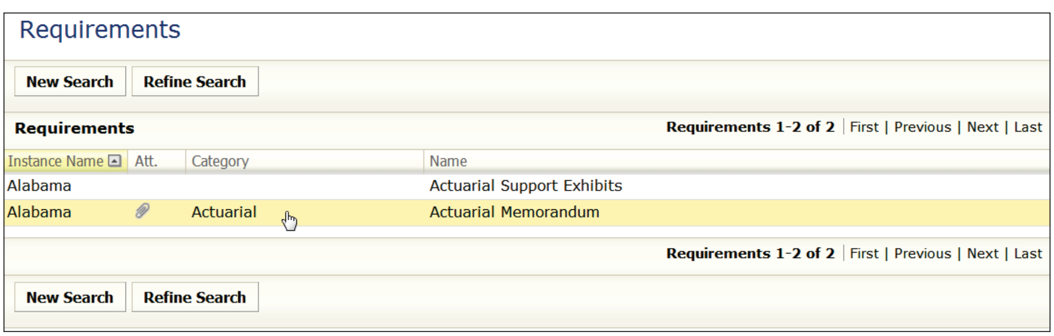
The following buttons are available on the Search Results screen:

New Search Clears all search criteria and initiates a fresh Requirement search.

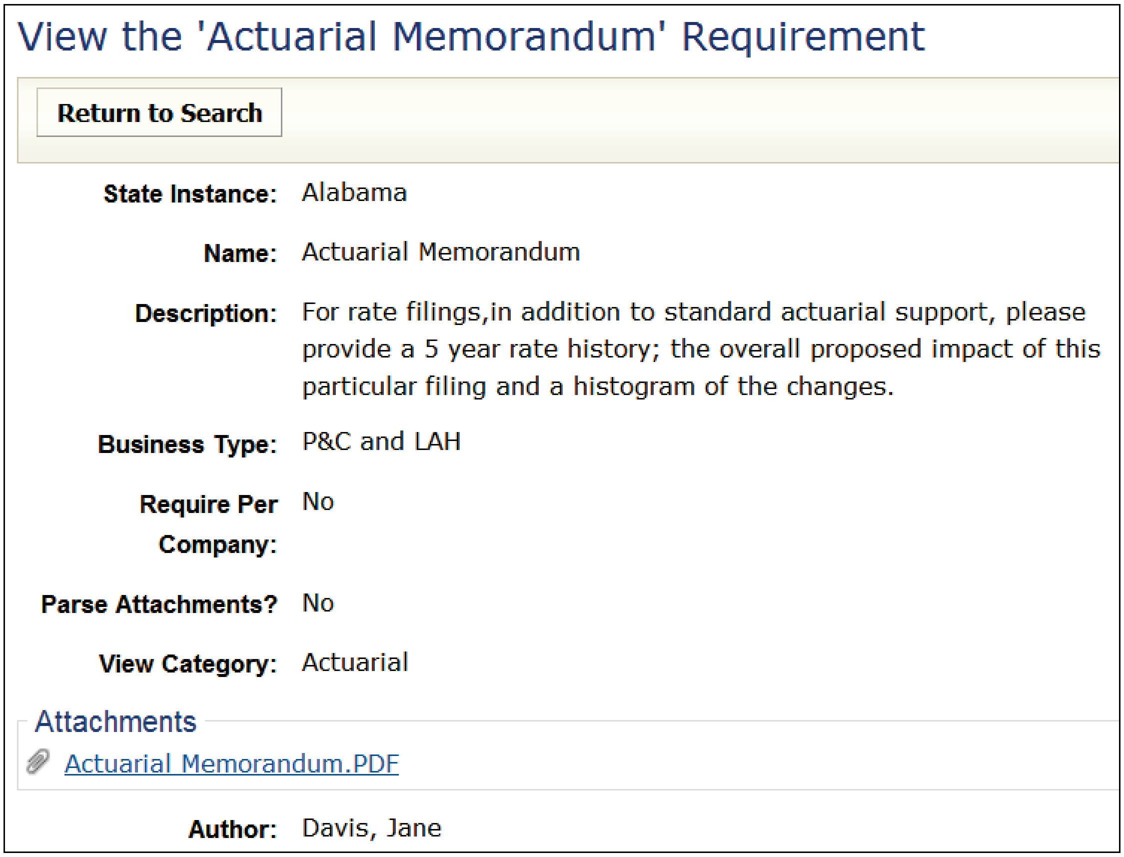
Refine Search Returns user to the search criteria display without clearing the previously entered search criteria.

Viewing a Requirement

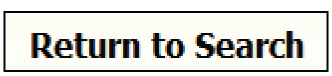
To open a Requirement, click on the Requirement row.



Requirement Content is displayed.



The following button is available:

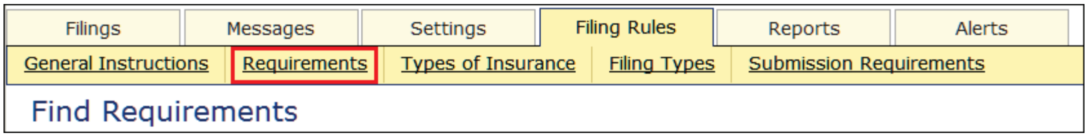


Returns the user to the search results.

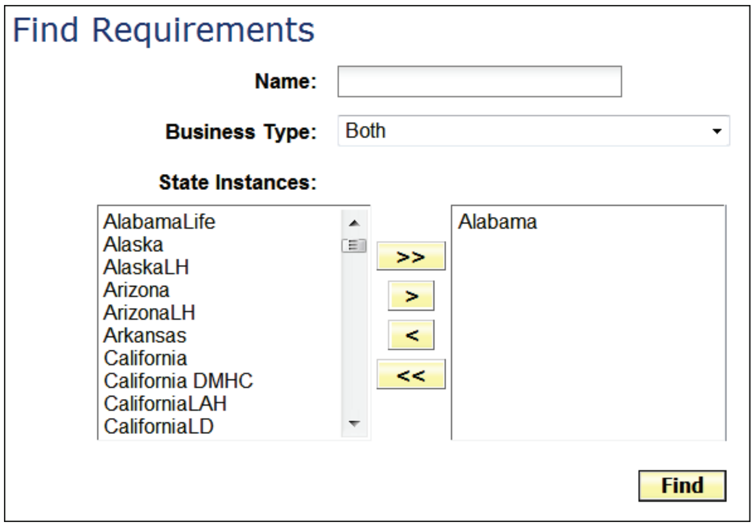
NOTE: If an attachment is associated with the requirement, click the link to open attachment. This schedule item can now be saved, printed, or emailed.

Finding Requirements by State

STEP 1	**Go to the Filing Rules tab, select the Requirements link.**



STEP 2	**Complete the following:**



Name: Type a name or Leave blank.

Business Type: Select a business type.
(e.g., Both, ‘Property & Casualty’, or
‘Life, Accident/Health, Annuity, Credit’)

State Instances: Select State or States. Use yellow navigation buttons to move selections from left to right.

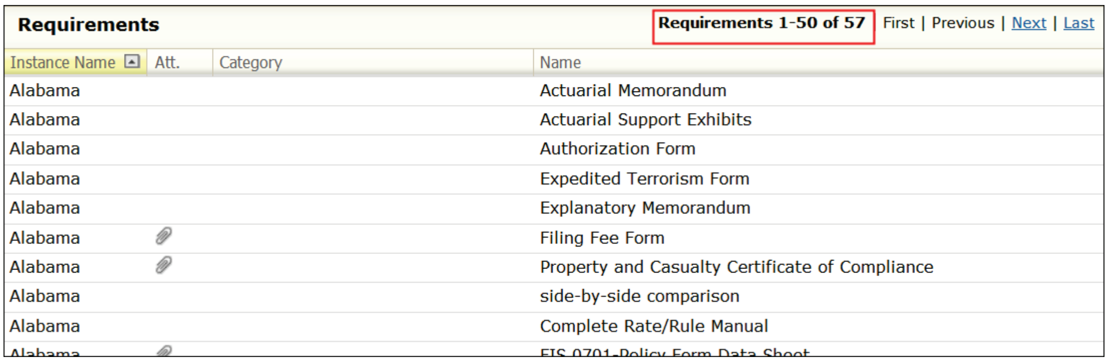
- **>>** Moves entire list, from left to right.
- **>** Moves selected content, from left to right.
- **<** Moves selected content, from right to left.
- **<<** Moves entire list, from right to left.

NOTE: Current state instance is selected by default.

NOTE: Select Multiple states, by holding down the Ctrl or Shift key, while clicking on states.

STEP 3 Click **Find** button.

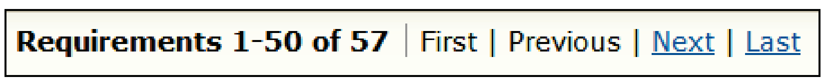
The Requirements View displays 50 requirements per page and shows the total count of Requirements retrieved by the search.



Requirements — Requirements 1-50 of 57 | First | Previous | Next | Last

Instance Name	Att.	Category	Name
Alabama			Actuarial Memorandum
Alabama			Actuarial Support Exhibits
Alabama			Authorization Form
Alabama			Expedited Terrorism Form
Alabama			Explanatory Memorandum
Alabama			Filing Fee Form
Alabama			Property and Casualty Certificate of Compliance
Alabama			side-by-side comparison
Alabama			Complete Rate/Rule Manual
Alabama			FIS 0701-Policy Form Data Sheet

The following links display next to the count:



First: Displays the first page of Requirements in the search results.

Previous: Displays the previous page of Requirements in the search results.

Next: Displays the next page of Requirements in the search results.

Last: Displays the last page of Requirements in the search results.

To open a Requirement, click the Requirement row.

Types of Insurance

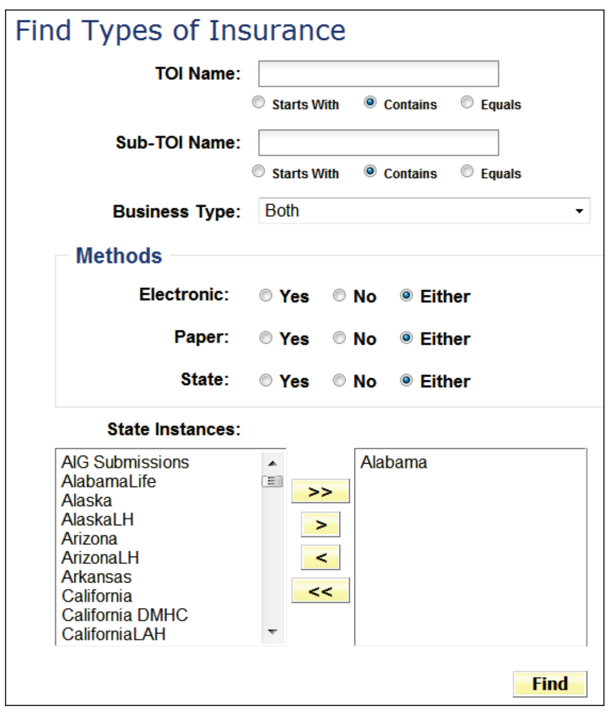
The Types of Insurance (TOI) link shows the lines of insurance that states accept through SERFF. It also depicts Sub-Types of Insurance (Sub-TOI) associated with the TOI.

The following information is stored about Types of Insurance:

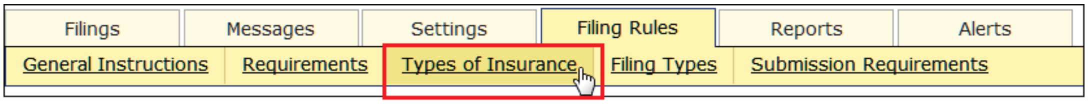
- TOI Name - Types of Insurance name
- Sub-TOI Name - Sub-TOI name
- Business Type - Line of business
- Methods - How the TOI is used
- State Instances - State instances

Finding Types of Insurance

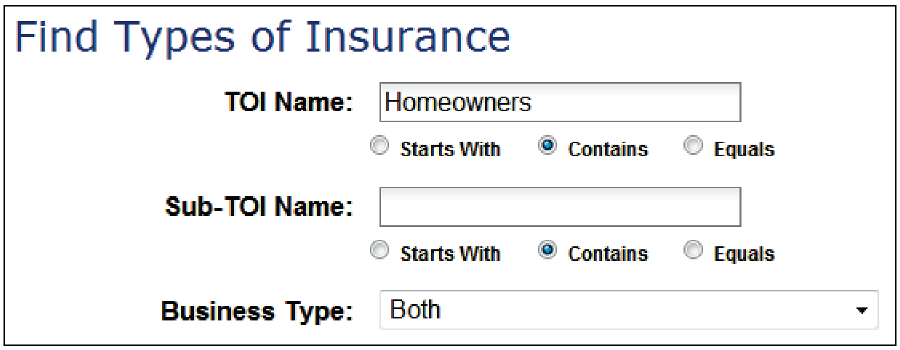
The TOI "search feature" allows the user to search by one, or more criteria.



STEP 1	**Go to the Filing Rules tab, select the <u>Types of Insurance</u> link.**



STEP 2	**Complete the following:**



TOI Name: Type the TOI Name or a portion of the TOI Name (e.g., Homeowners)

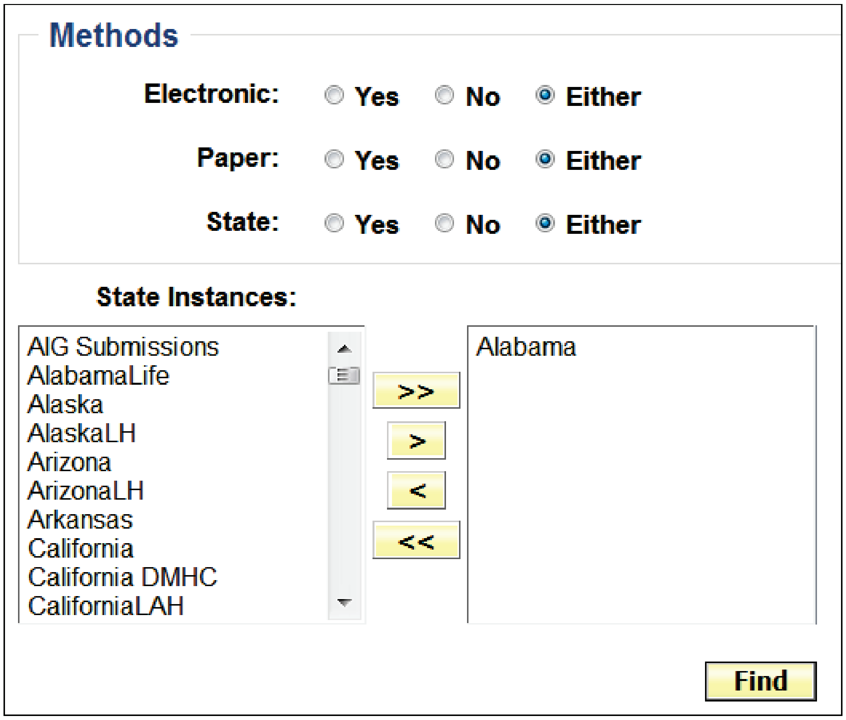
See Note below on radio button options.

Sub-TOI Name: Type Sub-TOI Name or a portion of the Sub-TOI Name *(optional)*

Business Type: Select a business type from drop down arrow (e.g., Both, 'Property & Casualty', or 'Life, Accident/Health, Annuity, Credit')

NOTE: The TOI and Sub-TOI Name search allows the user to set what type of text search to use:

- **Starts With -** The text entered falls at the beginning of the item and can be followed by other text.
- **Contains -** The text entered falls somewhere within the item and can be preceded by, or followed by, other text.
- **Equals -** The text entered matches exactly to the item.

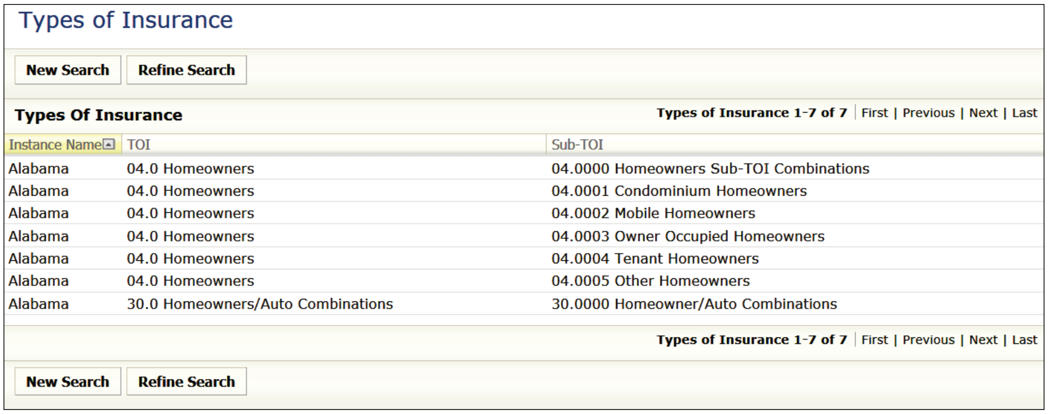


Methods:	The Methods radio buttons allow the user to search TOI or Sub-TOI dependent upon method selected. ***See Note below on radio button options.***
State Instances:	Select States by using yellow navigation buttons, to move selections from left to right.

NOTE:	**Electronic -**	The TOI and Sub-TOI a company selects, when creating an electronic SERFF filing. When searching Filing Rules or when creating a filing to the state, these are the only TOI the company sees.
	Paper -	TOI and Sub-TOI are set-up and used by the state, when entering a filing in Paper Tracking.
	State -	TOI and Sub-TOI are used by the state to set-up the State TOI and State Sub-TOI fields on electronic filings.

STEP 3 **Click Find button.**

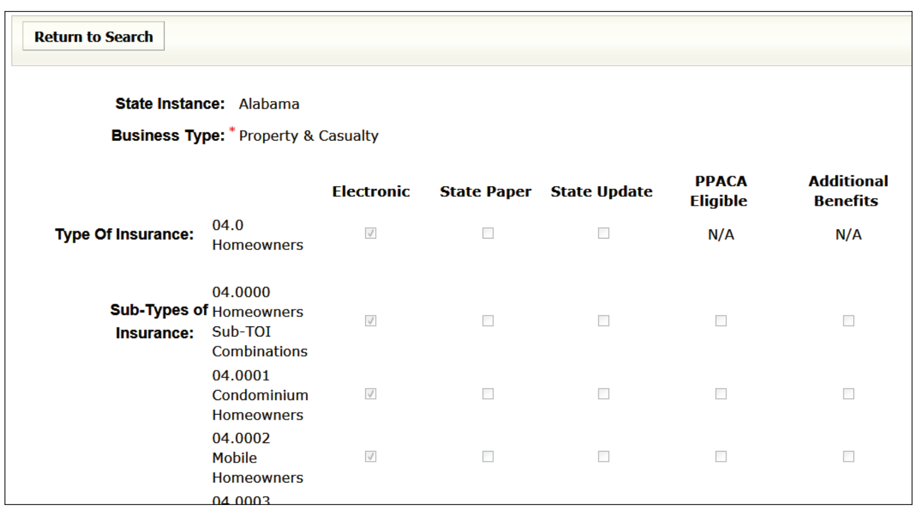
Results:



Viewing Types of Insurance

To open the TOI, click on a TOI row.

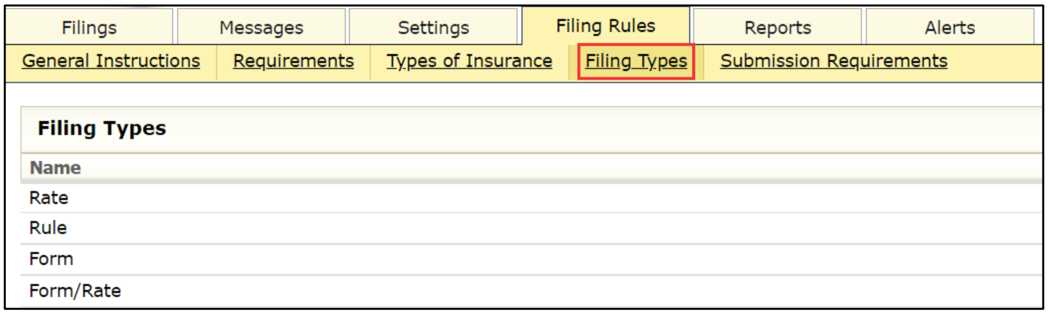
Results:



To close TOI screen, click the Return to Search button or any link or tab within the SERFF workspace.

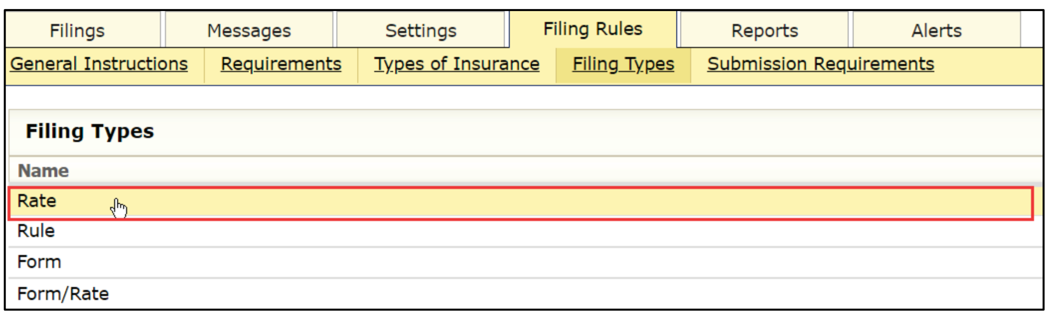
Filing Types

The "Filing Types" link displays all the types of filings set-up by the state's Configuration Manager. These Filing Types are available for selection in the Filing Wizard, by the SERFF Industry user.

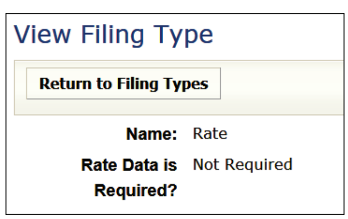


Viewing Filing Types

To determine if rate data is a state requirement, open the Filing Type, by clicking on a filing type row.



Results:



To close View Filing Type screen, click the Return to Filing Types button, or any link, or tab, within the SERFF workspace.

NOTE:	To create/edit a Filing Type, the State Configuration Manager role must be assigned to the SERFF User ID. Instructions on how to create/edit Filing Types are found in Lesson 8.

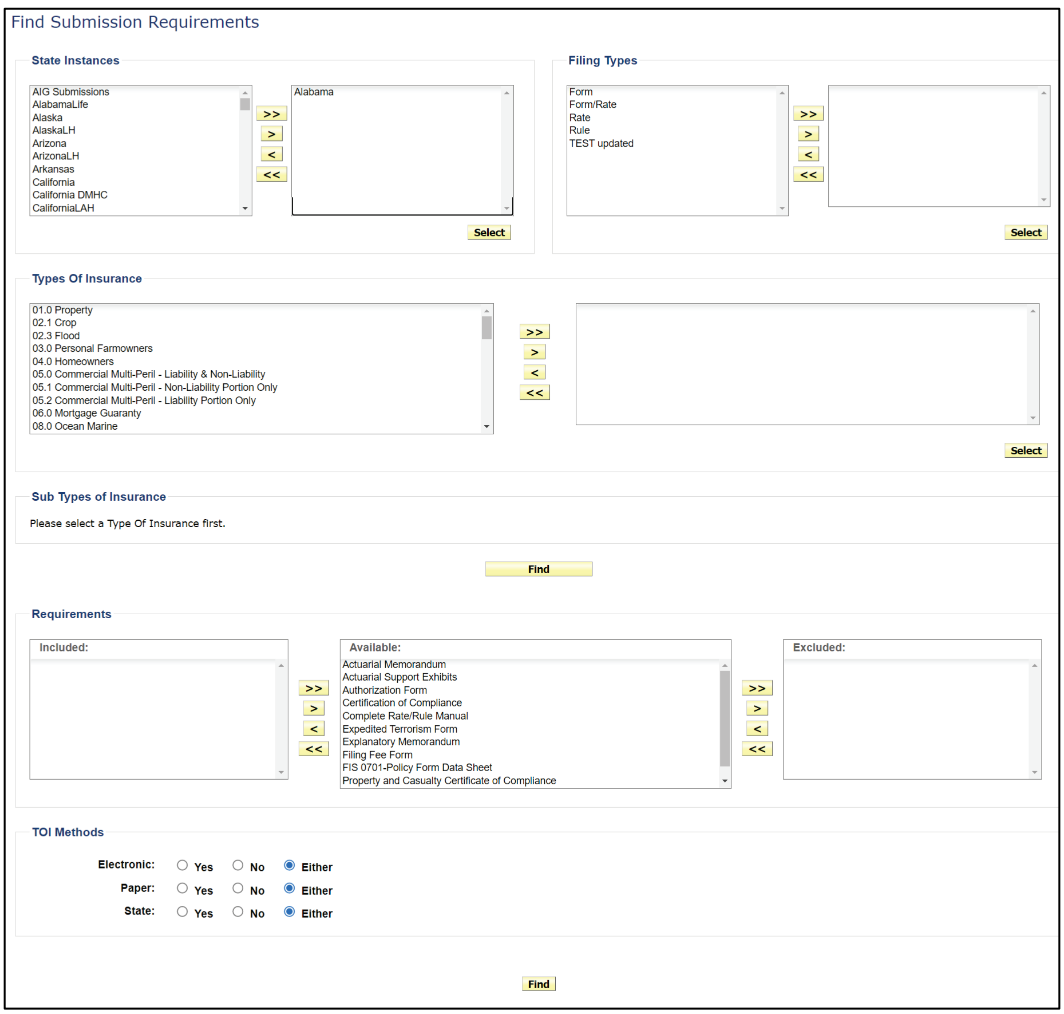
Submission Requirements

Submission Requirements are a set of specific Requirements for a particular combination of TOI, Sub-TOI and Filing Type.

Submission Requirements located on the Supporting Documentation Schedule tab must be met or by-passed on an industry filing, in order for the State to receive the filing for review.

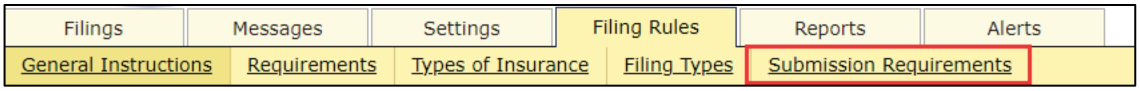
The following information is stored about Submission Requirements:

- **State Instance**
- **Filing Types**
- **Types of Insurance**
- **Sub-Types of Insurance**
- **Requirements**
- **TOI Methods**

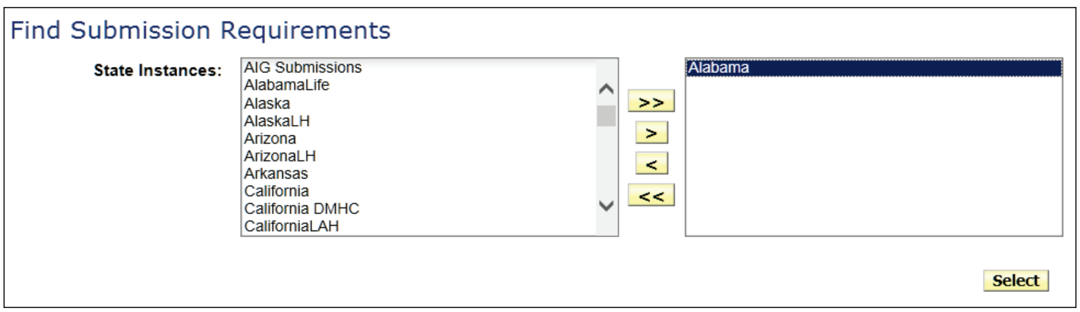


Finding Submission Requirements for a Specific State

STEP 1 Go to Filing Rules tab, select Submission Requirements link.



STEP 2 Select a State Instance.



State Instances: Select a state by using yellow navigation buttons, to move selection from left to right.

NOTE: The current instance for State users is selected by default.

To de-select the state, use the **<** arrow to move it from right to left.

To select multiple states at one time, use the Ctrl key or Shift key.

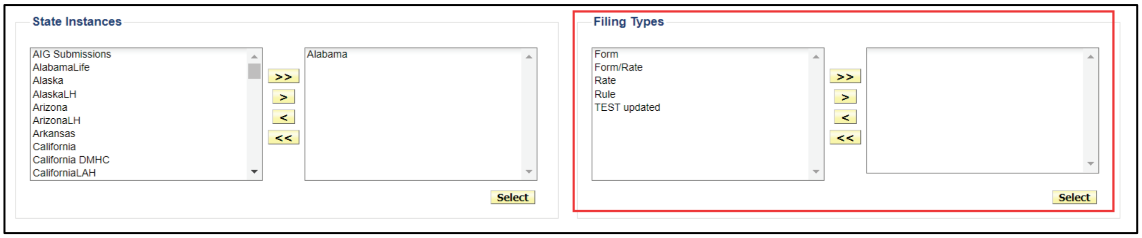
If the first letter of a state—in the State Instance box—is input (typed), this action moves the highlight to the first state that begins with that letter.

For example, when the letter “N” is typed, it takes the highlight to Nebraska…. Nebraska is the first state that begins with the letter “N”. Type the letter “N” again… takes the user to the next state instance that starts with “N.”

NOTE: If a state does not implement the NAIC Uniform PCM, no results come back for that state.

STEP 3 Click Select button.

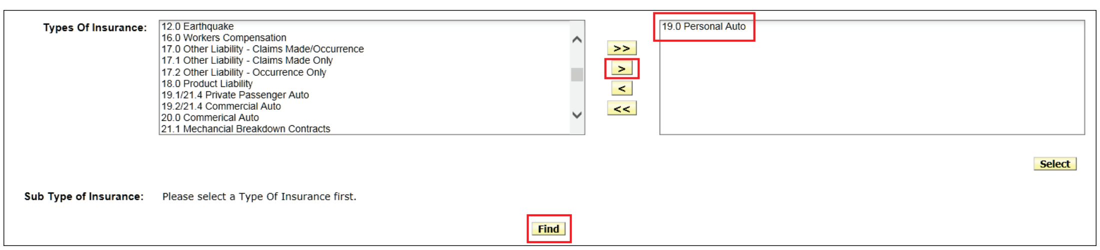
STEP 4 Select Filing Types. *(optional)*



Filing Types: Select filing type(s) by using yellow navigation buttons, to move the selection(s) from left to right. Then, click the **Select** button.

If no filing type is selected prior to clicking Find, all 'Filing Type' results will be displayed.

STEP 5 Select Types of Insurance.



Types of Insurance: Select the TOI by using yellow navigation buttons, to move the selection from left to right.

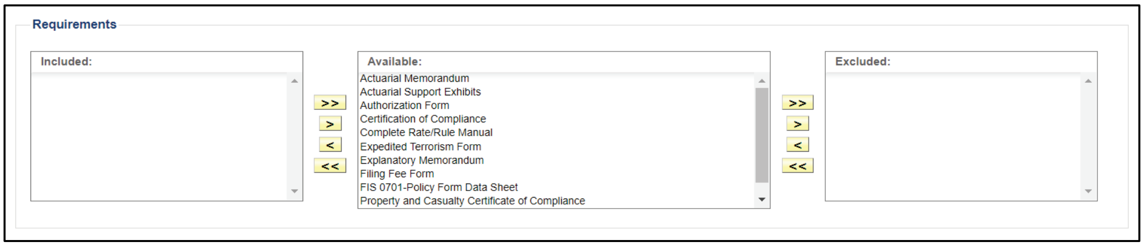
Optional selections:

Sub Types of Insurance: *(Optional)* Once the TOI are chosen and Select button is clicked, the Sub-TOI is displayed based upon the previously selected TOI.

Use navigation arrows to select.

STEP 6 Click Find button.

Optional: Select to include Requirements and or TOI Methods. Then click the **Find** button.



Requirements: All requirements in the middle box are pre-selected.

To exclude Individual Requirements, do the following:

- Select the requirement by clicking it.
- Move the requirement to the "excluded box", by using the yellow navigation arrows.

TOI Methods The Default is set to "either".

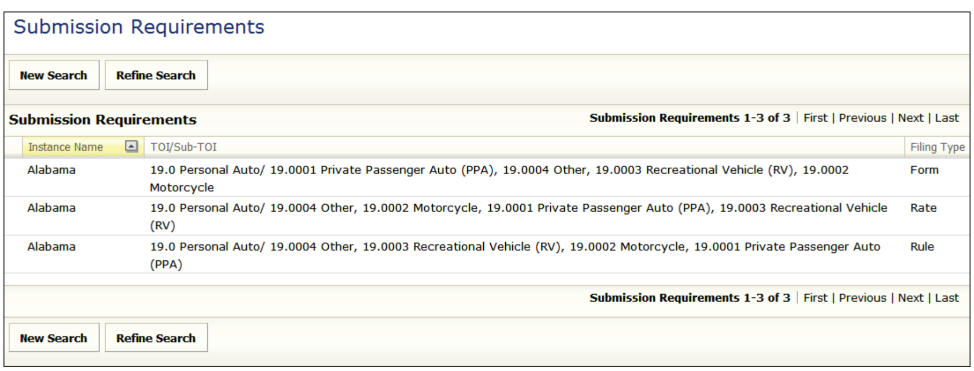
To Change The Default, do the following:

- Select the appropriate radio button for electronic, paper or state.

Results:

Listed by Filing Types are the Submission Requirements for the state instance, particular combination of TOI and Sub-TOI selected.

Example below shows all results where no 'Filing Type' was selected:



Submission Requirements

New Search | Refine Search

Submission Requirements — Submission Requirements 1-3 of 3 | First | Previous | Next | Last

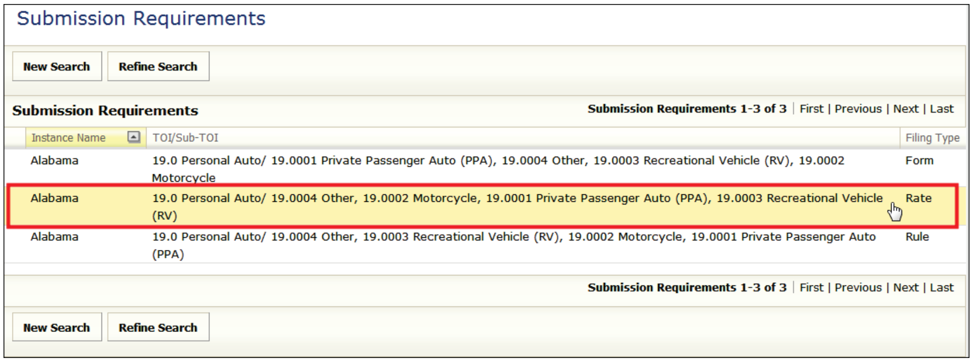
Instance Name	TOI/Sub-TOI	Filing Type
Alabama	19.0 Personal Auto/ 19.0001 Private Passenger Auto (PPA), 19.0004 Other, 19.0003 Recreational Vehicle (RV), 19.0002 Motorcycle	Form
Alabama	19.0 Personal Auto/ 19.0004 Other, 19.0002 Motorcycle, 19.0001 Private Passenger Auto (PPA), 19.0003 Recreational Vehicle (RV)	Rate
Alabama	19.0 Personal Auto/ 19.0004 Other, 19.0003 Recreational Vehicle (RV), 19.0002 Motorcycle, 19.0001 Private Passenger Auto (PPA)	Rule

Submission Requirements 1-3 of 3 | First | Previous | Next | Last

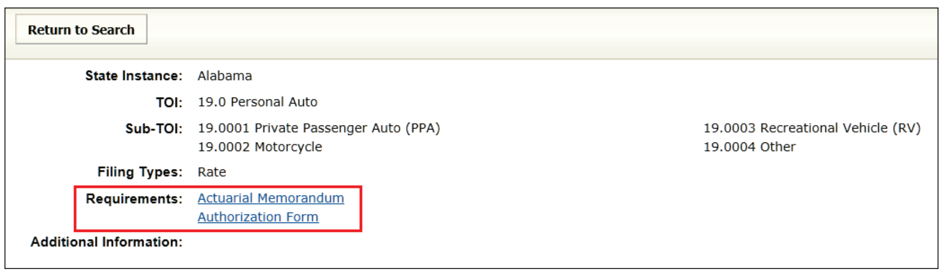
New Search | Refine Search

Viewing a Submission Requirement

To determine a state's submission requirements, open the Filing Type, by clicking the filing type row.



Results:



To close the submission requirements screen, click the Return to Search button, or any link, or tab within the SERFF workspace.

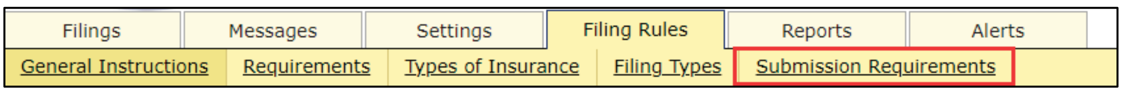
NOTE:	To create/edit a Submission Requirement, the State Configuration Manager role must be assigned to the SERFF User ID. Instructions on how to create/edit Submission Requirements are found in Lesson 8.

Finding Submission Requirements under the NAIC Uniform Product Coding Matrices (PCM)

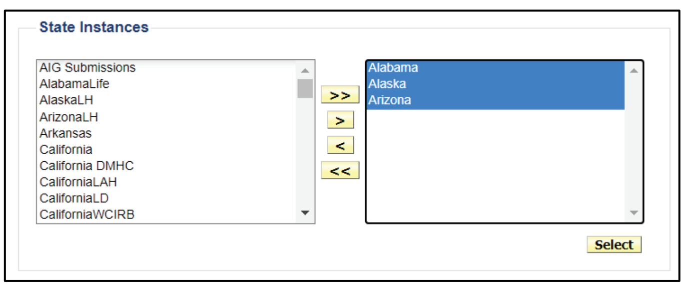
If there are no states selected, or if multiple states are selected, users choose from only the Product Coding Matrices (PCM) TOI and Sub-TOI.

If one state is selected, (see previous section), the TOI and Sub-TOI for that state are available in the search selection.

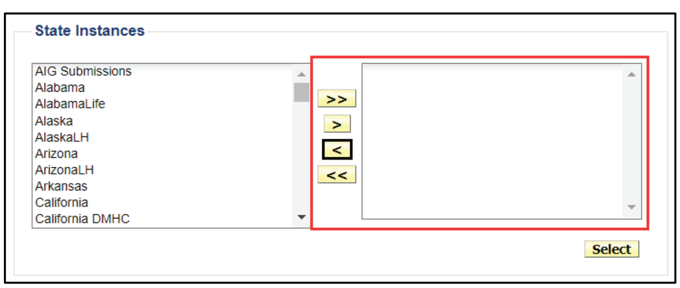
STEP 1	**Go to Filing Rules tab. Select <u>Submission Requirements</u> link.**



STEP 2	**Select multiple State Instances or remove default state instance.**



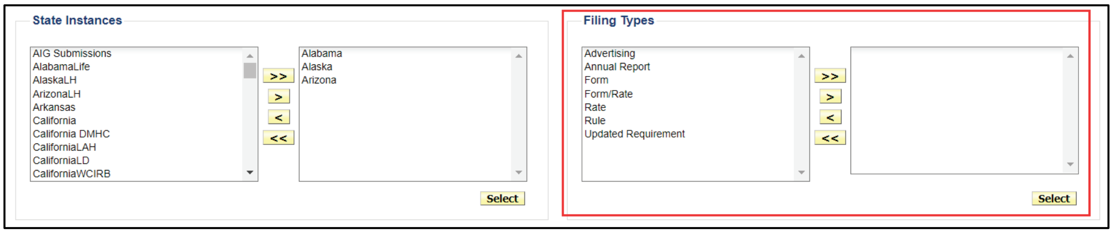
Or



State Instances: Select States by using yellow navigation buttons, to move selections from left to right.

STEP 3	**Click Select button.**

STEP 4	**Select Filing Types.** *(optional)*



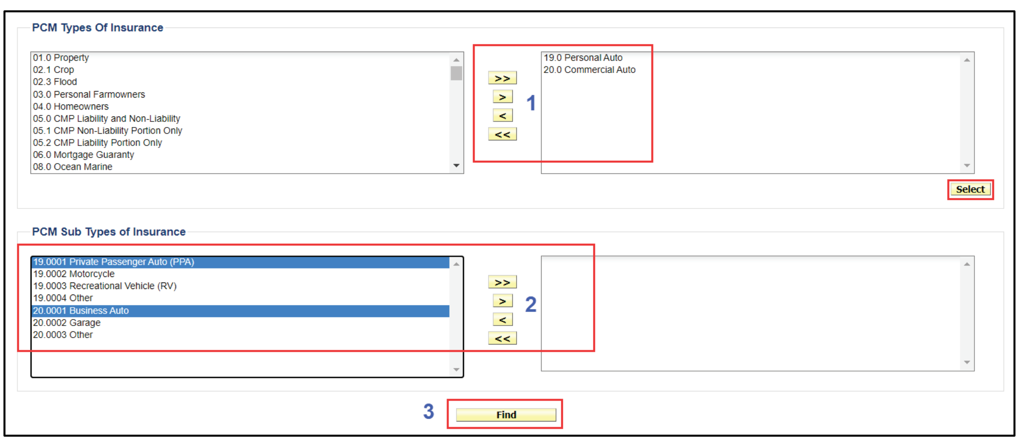
Filing Types: *(Optional)*

Select filing type(s) by using yellow navigation buttons, to move the selection(s) from left to right.

Then click **Select** button.

If no filing type is selected prior to clicking Find, all 'Filing Type' results will be displayed.

STEP 5	**Click Select button.**
STEP 6	**Use navigation arrows to select PCM Types of Insurance.**



PCM Types of Insurance:

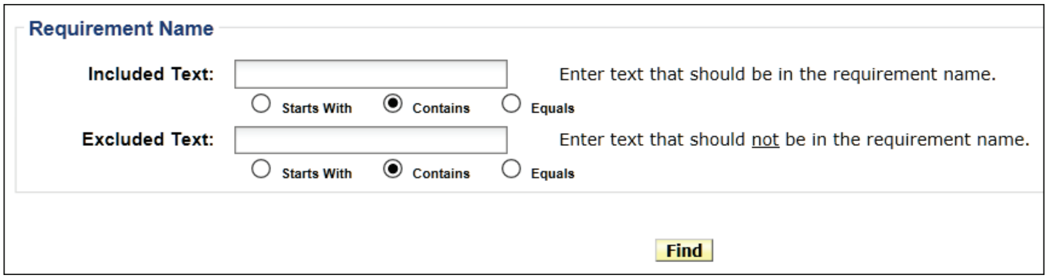
Select PCM TOI by using yellow navigation buttons to move selection from left to right. **1**

Click **Select**.

PCM Sub Types of Insurance: *(Optional)*

The PCM Sub-TOI are displayed based upon the TOI previously selected. Use navigation arrows to select PCM Sub TOI. **2**

Optional selections:



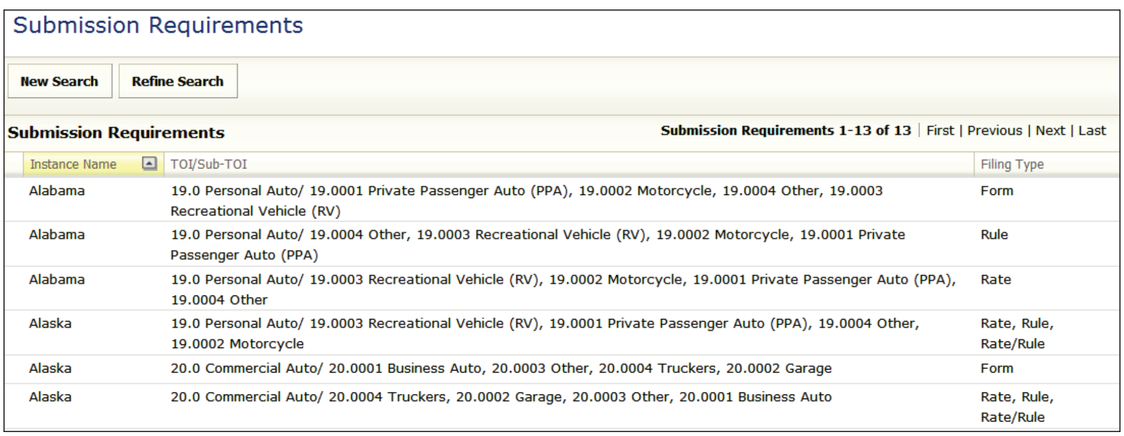
Included Text: Enter text that is in the requirement's name.

Excluded Text Enter text that is not in the requirement's name.

STEP 5 Click Find button. 3

Results:

Listed by Filing Types are the Submission Requirements for the state instances, particular combination of TOI and Sub-TOI selected.



Submission Requirements

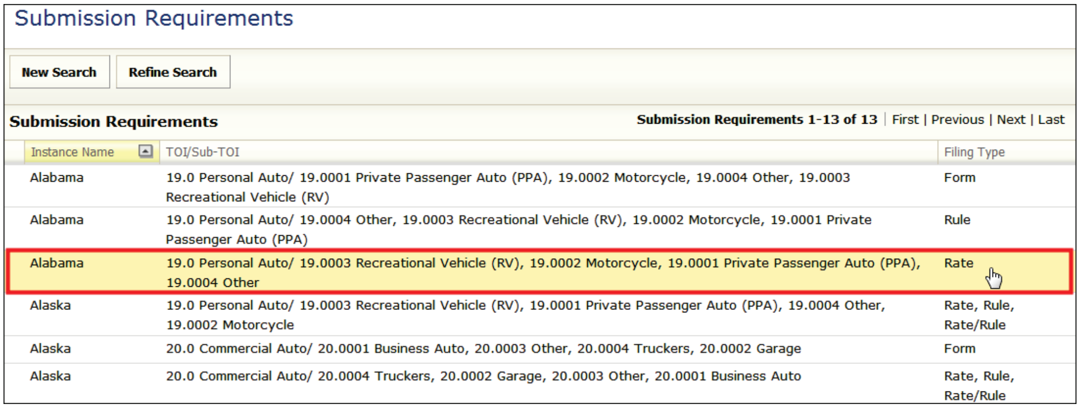
New Search | Refine Search

Submission Requirements — Submission Requirements 1-13 of 13 | First | Previous | Next | Last

Instance Name	TOI/Sub-TOI	Filing Type
Alabama	19.0 Personal Auto/ 19.0001 Private Passenger Auto (PPA), 19.0002 Motorcycle, 19.0004 Other, 19.0003 Recreational Vehicle (RV)	Form
Alabama	19.0 Personal Auto/ 19.0004 Other, 19.0003 Recreational Vehicle (RV), 19.0002 Motorcycle, 19.0001 Private Passenger Auto (PPA)	Rule
Alabama	19.0 Personal Auto/ 19.0003 Recreational Vehicle (RV), 19.0002 Motorcycle, 19.0001 Private Passenger Auto (PPA), 19.0004 Other	Rate
Alaska	19.0 Personal Auto/ 19.0003 Recreational Vehicle (RV), 19.0001 Private Passenger Auto (PPA), 19.0004 Other, 19.0002 Motorcycle	Rate, Rule, Rate/Rule
Alaska	20.0 Commercial Auto/ 20.0001 Business Auto, 20.0003 Other, 20.0004 Truckers, 20.0002 Garage	Form
Alaska	20.0 Commercial Auto/ 20.0004 Truckers, 20.0002 Garage, 20.0003 Other, 20.0001 Business Auto	Rate, Rule, Rate/Rule

Viewing a Submission Requirement

To determine a state's submission requirements, open the Filing Type, by clicking the filing type row.

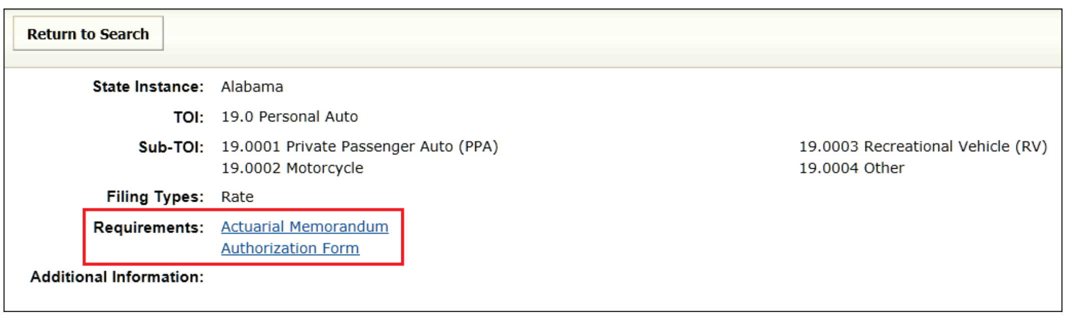

Submission Requirements

New Search | Refine Search

Submission Requirements — Submission Requirements 1-13 of 13 | First | Previous | Next | Last

Instance Name	TOI/Sub-TOI	Filing Type
Alabama	19.0 Personal Auto/ 19.0001 Private Passenger Auto (PPA), 19.0002 Motorcycle, 19.0004 Other, 19.0003 Recreational Vehicle (RV)	Form
Alabama	19.0 Personal Auto/ 19.0004 Other, 19.0003 Recreational Vehicle (RV), 19.0002 Motorcycle, 19.0001 Private Passenger Auto (PPA)	Rule
Alabama	19.0 Personal Auto/ 19.0003 Recreational Vehicle (RV), 19.0002 Motorcycle, 19.0001 Private Passenger Auto (PPA), 19.0004 Other	Rate
Alaska	19.0 Personal Auto/ 19.0003 Recreational Vehicle (RV), 19.0001 Private Passenger Auto (PPA), 19.0004 Other, 19.0002 Motorcycle	Rate, Rule, Rate/Rule
Alaska	20.0 Commercial Auto/ 20.0001 Business Auto, 20.0003 Other, 20.0004 Truckers, 20.0002 Garage	Form
Alaska	20.0 Commercial Auto/ 20.0004 Truckers, 20.0002 Garage, 20.0003 Other, 20.0001 Business Auto	Rate, Rule, Rate/Rule

Results:


Return to Search

State Instance: Alabama
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA), 19.0002 Motorcycle, 19.0003 Recreational Vehicle (RV), 19.0004 Other
Filing Types: Rate
Requirements: Actuarial Memorandum, Authorization Form
Additional Information:

To close the submission requirements screen, click the Return to Search button, or any link, or tab within the SERFF workspace.

NOTE:	To create/edit a Submission Requirement, the State Configuration Manager role must be assigned to the SERFF User ID. Instructions on how to create/edit Submission Requirements are found in Lesson 8.

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LESSON 4

This lesson covers the basics of the SERFF Message Center, the Alerts tab and gives an overview of the filing. This section covers some of the basic functions a state performs when a filing is first received or during the review process.

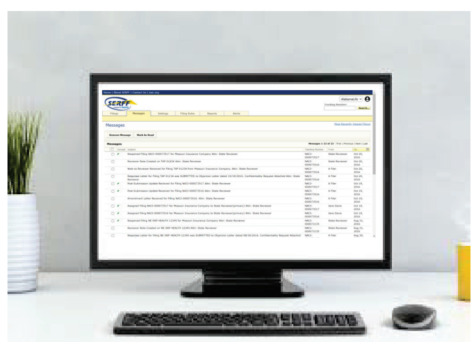
The SERFF Message Center is a useful tool for keeping track of changes that are made to a filing. Messages are generated to users, because of the many changes that occur on their filings. Both industry and state users have the ability to select specific message types to be delivered to their Message Center.

The NAIC Uniform Transmittal Documents are incorporated into SERFF, which allows for the exporting and reporting of the rate and form fields.

To facilitate the review process, SERFF allows states to set a number of status indicators, enter a State TOI and State Sub-TOI, assign the filing, and perform other functions. This chapter explains the procedures to perform these functions.

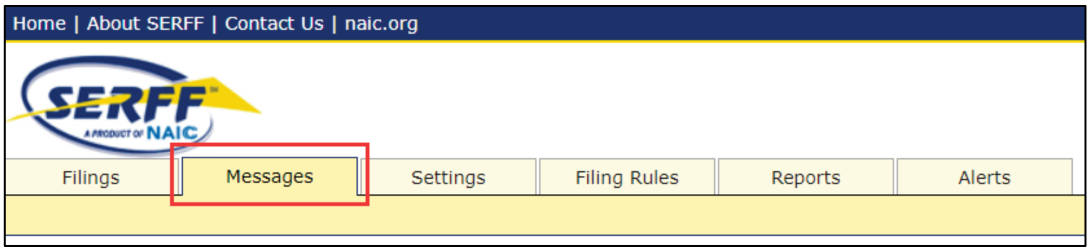
This lesson covers the following topics:

- Message Center
- Alerts
- Filing Overview
- Intake Filings
- Assigning a Filing
- Updating a Filing



Message Center

The Messages tab contains notifications about key activities on SERFF filings. When an event occurs related to a filing, a number of messages are generated to notify the state user.



- Reviewers receive messages for filing events, to which they are assigned.
- Managers receive messages for all filing events in their instance.
- Receivers see messages on new filings only.

A distinct subject line identifies Messages. Once a user opens the message, additional information displays. The user can then link directly to the referenced filing.

The following filing events generate a message for the state:

- Receipt of Filing
- Assignment of Filing
- Creation of Reviewer Note
- Receipt of Note to Reviewer
- Receipt of Response or Amendment
- Filing Association created
- Post Submission update received

The Message Center View

Columns in the Message Center can be sorted. To sort the column in ascending order, click once on the column header; click again to sort in descending order. The “default sort order” for the Message Center is “descending by date”.

The column for which the view is currently sorted is highlighted in yellow.

The Message Center displays up to 50 messages at a time. To view additional messages, click the First, Previous, Next, or Last link.

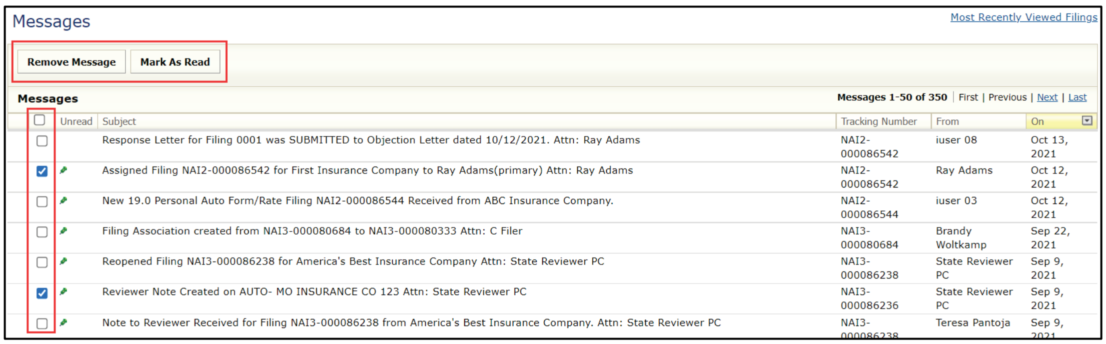
When a message is received, it has a green pushpin icon (), which indicates it has not been read. Once a user opens the message, the pushpin icon is then removed.

The icon is user specific. If two users receive the same message and only one reads it, the other user can still see the icon.

Mark as Read or Removing Messages

Messages can be marked as read or deleted after opening or by selecting message from the Message Center view. From Message Center view, messages can be removed individually or several at a time.

STEP 1	**Click the box to the left of the message to select the message or messages to be marked as read or to removed.**



NOTE:	To select the entire message page, click the box in the column header.

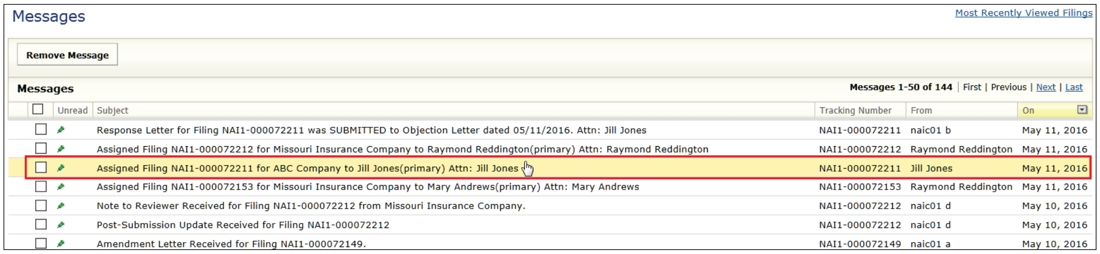
STEP 2	**Next, click Mark as Read button to mark selected messages as read. Or click Remove Message to remove selected messages.**

NOTE:	The messages are removed for the current user only.

Opening a Message

To open a message:

STEP 1	**Move the mouse pointer to the message.**
STEP 2	**When the message line highlights yellow, click on line.**



The message displays. The message contains details about the filing and a description of the event that triggered the message.

Open Messages are divided into three sections: Top, Middle and Bottom.

Top Section:	This section consists of general information regarding the filing, including SERFF, company and state tracking numbers, where applicable.
Middle Section:	This section provides additional information on the filing. It lists whom the message is from and when it is received.
Bottom Section:	This section provides event details about the message and indicates the action taken regarding the filing (e.g., an assignment made, objection letter received, disposition made).

Viewing a Message

When viewing a message, the user has several options:

- **Keep** the message: Return to Messages

  To *Keep* the message and return to the Message Center, click the **Return to Messages** button.

- **Delete** the message: Remove Message

  To *Delete* message for current user, click the **Remove Message** button.

- **Move** referenced filing to Workfolder and delete message: Move to Workfolder

  To *Move* the referenced filing to the user's Workfolder, click on the **Move to Workfolder** button. When a filing is moved to the Workfolder (from within a message), that specific action automatically removes the message from the Message Center.

- **Open** the filing:

  To *Open* the filing referenced in the message, click the blue, underlined SERFF Tracking Number link.

State Messages

When a state wants to send a general message to SERFF Industry users, that state must generate a State Message. To send a State Generated Message, the state user must have the state generated message role assigned to the SERFF user ID.

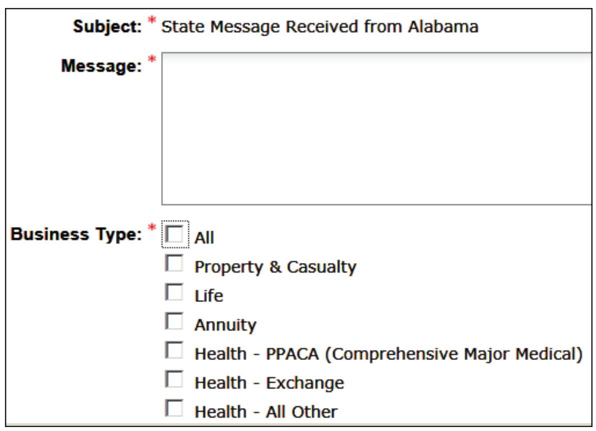
An Industry filer must subscribe to a specific state's generated messages (SGM), in order to view state generated messages in the Message Center.

Create State Message

To create a state generated message, the State Generated Message User role must be assigned to the SERFF ID.

STEP 1	**From the Messages tab, select the Create State Message button.**

STEP 2	**Complete all required fields.**



Subject: * Defaults to read ‘State Message Received from *the state name*’.

Message: * Enter a message.

(e.g., The State of Alabama has updated the General Instructions. Please read).

Business Type: * At least one selection must be made.

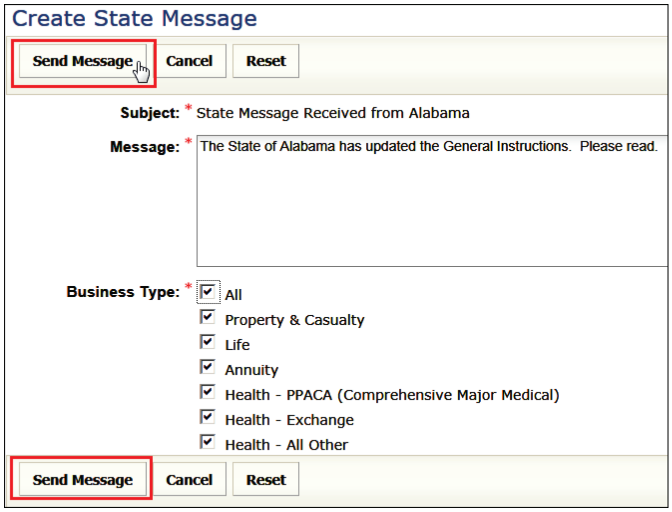
☐ All, ☐ Property &Casualty, ☐ Life, ☐ Annuity,

☐ Health – PPACA, ☐ Health -Exchange,

☐ Health - All Other

NOTE: ☑ All (will select all business types)

STEP 3 Click Send Message button.

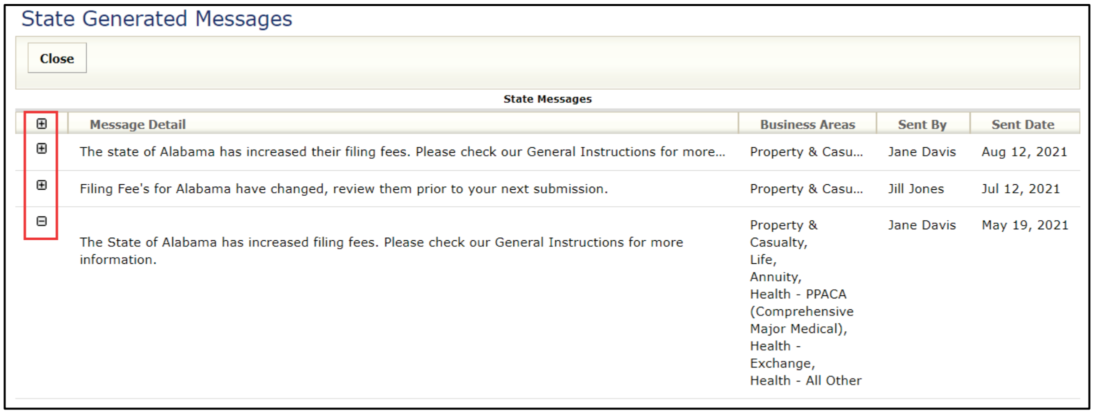


Send Message	Send the message to the Industry Filer.
Cancel	Cancel the State Message.
Reset	Reset message window to default settings.

View State Message

To view state generated messages, click the View State Messages button. A window will open displaying current and previous messages.

Click the top + to expand all message lines, or click on + a specific line item to expand the selected line.



Alerts

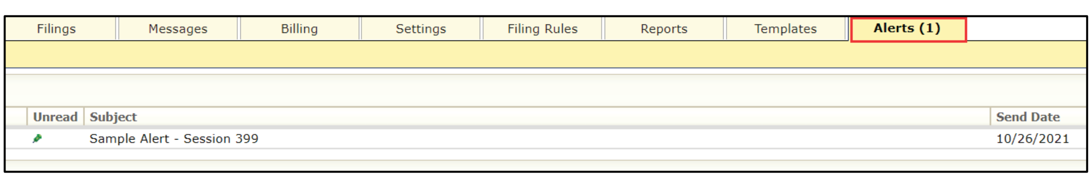
Important information regarding SERFF may be distributed via ALERTS and are sent out by the SERFF support team to affected SERFF users.

This feature will help users stay up to date on the latest SERFF news. Below are examples of the type of information sent out as an alert:

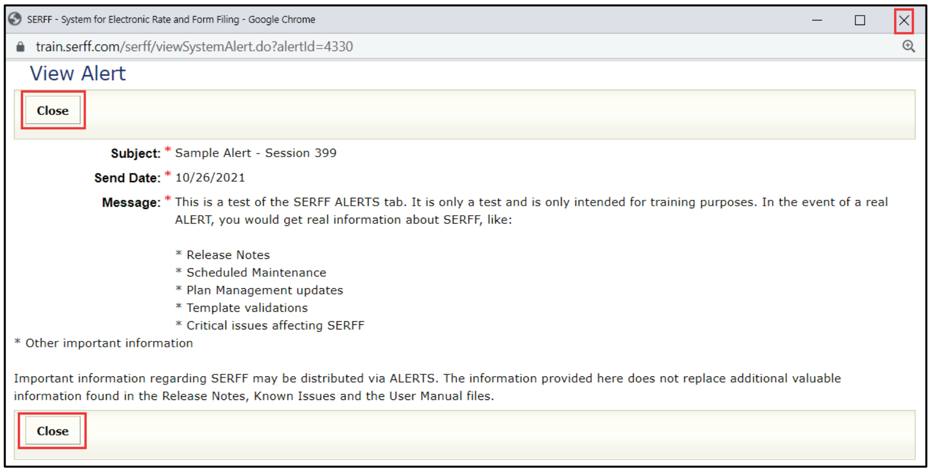
- Release Notes
- Scheduled Maintenance
- Plan Management updates
- Template validations
- Critical issues affecting SERFF
- Other important information

Upon login, if any new alerts are present, users will immediately be directed to the Alerts Tab.

When new alerts are present, the tab will be **bold** and the number of new alerts will be indicated.



To read an alert, click on the subject line of the message. A pop-up window will appear.

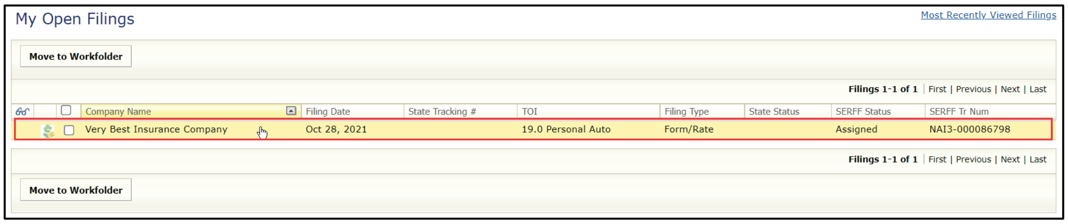


After reading, click on Close or click on X located in top right corner of window. Alerts cannot be deleted, however will disappear at their expiration.

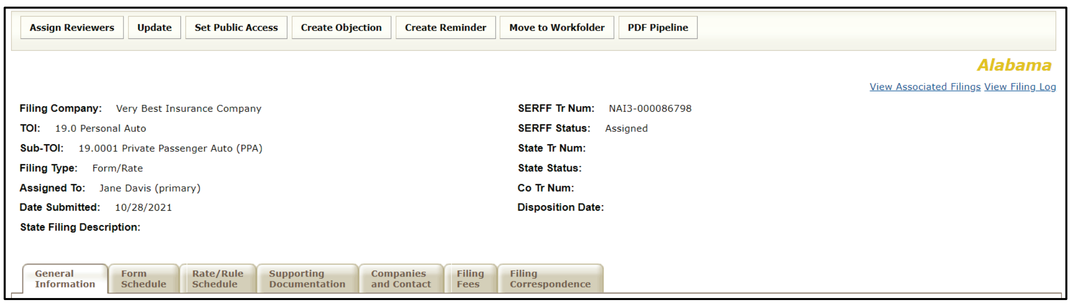
Filing Overview

Opening a Filing

To open a filing, navigate to a filing view that shows the filing. Click the highlighted filing row.



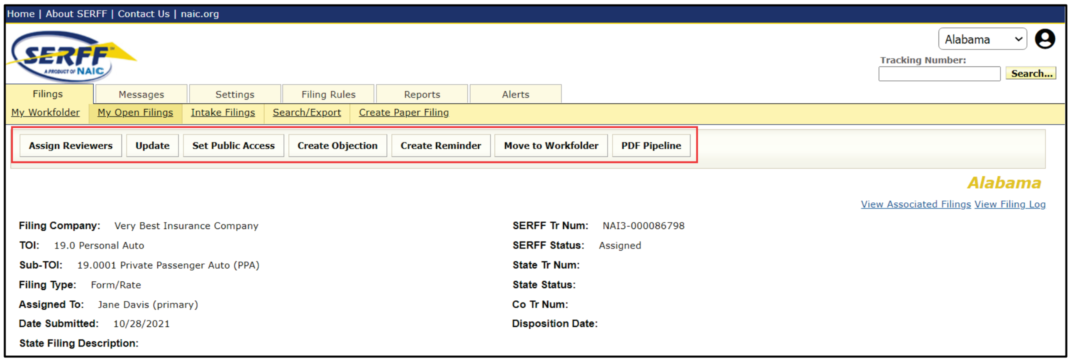
There are several buttons at the top of the screen.



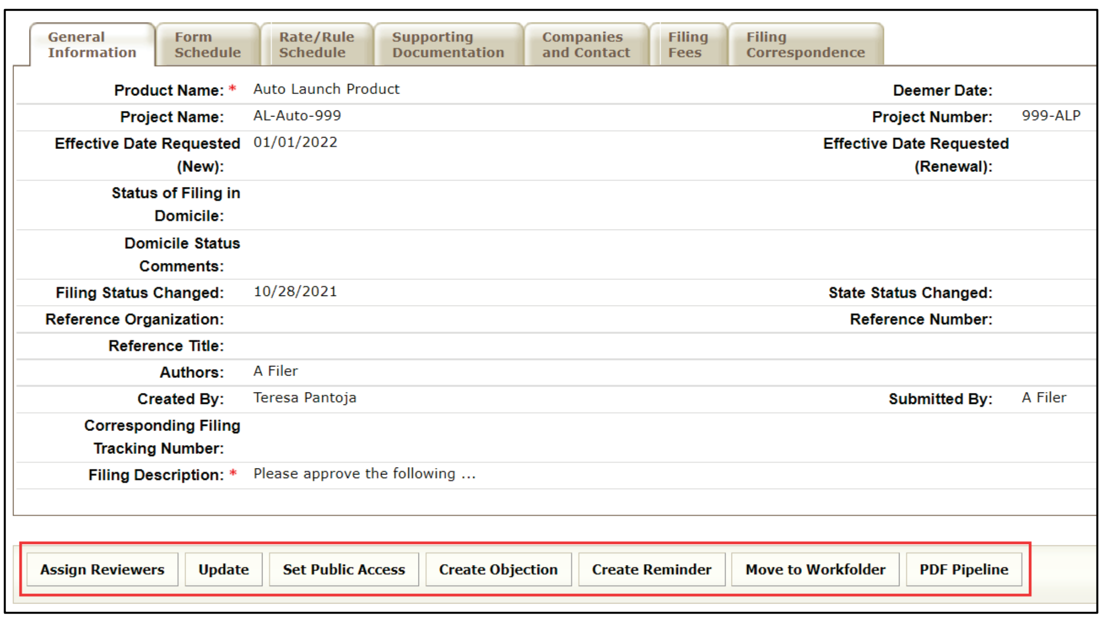
Assign Reviewers	Allows assignment of the filing, to one or more reviewers.
Update	Places the filing in Update mode and allows the update of certain fields. (i.e., State Tracking Number, State Status, etc.)
Set Public Access	Displays the list of filing items and allows the change of Public Access settings.
Create Objection	Creates an Objection on the filing, which may be incorporated into an Objection Letter.
Create Reminder	Create a reminder (for the reviewer/and others with access to the filing), to display in the message center on a set date.
Move to Workfolder	Moves filing to the user's Workfolder.
PDF Pipeline	Creates a PDF of the filing with options to include the entire filing, or selected portions of it.

When navigating within a filing, the button options located at top of screen are also located at bottom of screen.

Top of Screen:



Bottom of Screen:



NOTE:	Dual button options (top and bottom of screen) appear throughout SERFF. These dual button options make navigating easier for the user.

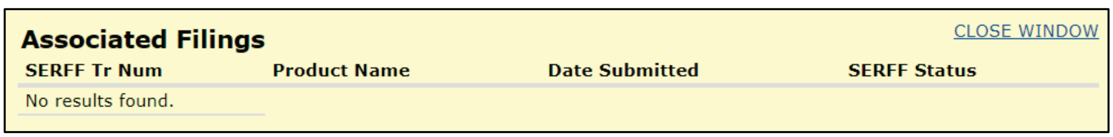
View Associated Filings

State users will be able to view Associated Filings that the industry has added to a submitted filing.

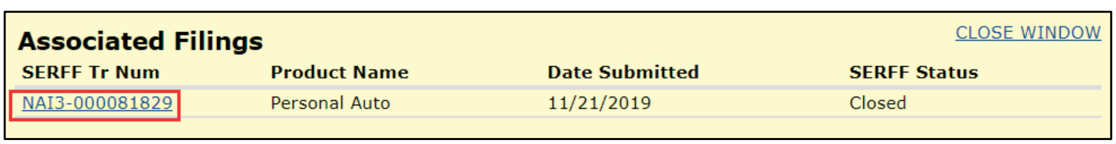
Located in top right corner, under the State name, the View Associated Filings link can be accessed when accessing a filing in view, edit or revise mode.

Click on View Associated Filings link to open Associated Filings window.

Example where no filing associations added:



Example of an associated filing:



Click SERFF tracking number link to view associated filing.

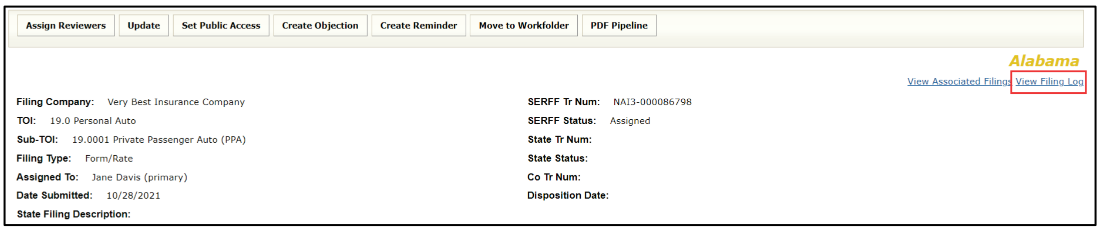
NOTE: Messages will be sent to state users and entries will be added to the state and industry filing logs when associations are added or removed from submitted filings.

View Filing Log

The View Filing Log feature gives users the ability to view activity history on a filing. The activities displayed are limited to Filing Events; they do not include events that occur outside the filing flow. The View Filing Log feature is particularly helpful, if more than one person previously worked on a filing, or if there were a problem with the filing.

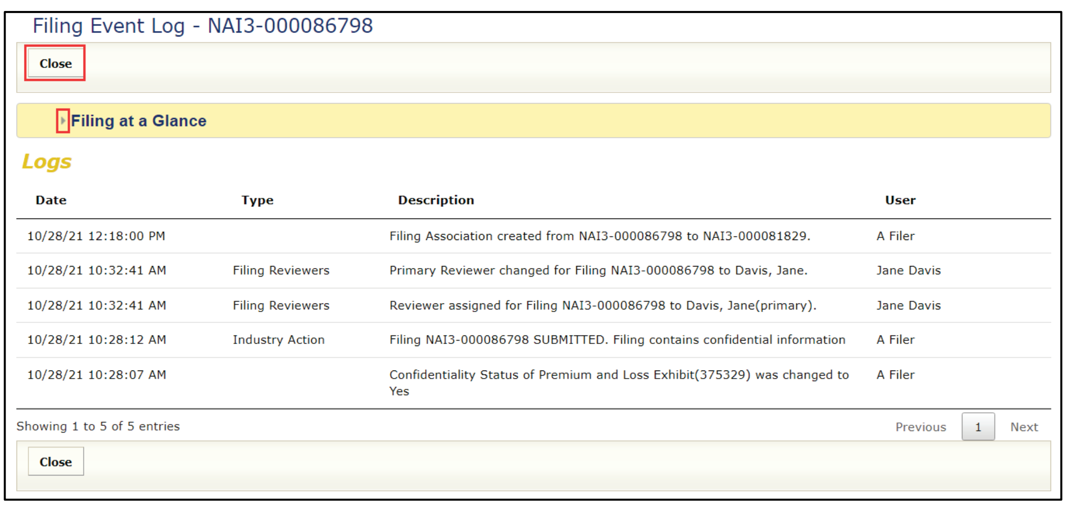
How to Access the Filing Log

STEP 1 **Click the View Filing Log link (located in the upper right-hand corner of the screen, under the state name).**



NOTE: The View Filing Log link is available on open and closed filings.

A new window opens. It contains a list of all filing activity. The activity is listed in chronological order, with the most recent activity on top.



NOTE: Filing at a Glance area can be expanded by click on ▶.

STEP 2 **Upon completing a review of the activity log, click the Close button. This returns the user to the filing.**

Filing at a Glance

The group of fields in the top section of a filing is called “Filing at A Glance”. This area contains key information about the filing and is always displayed at the top of the page, regardless of which tab is being viewed.

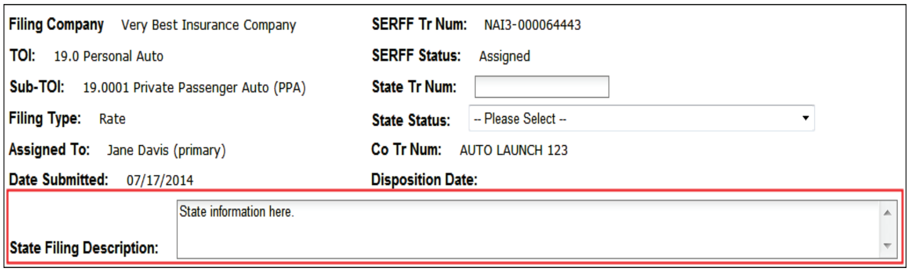
The “Filing at a Glance” section contains the following fields:

- **Filing Company:** The Company submitting the filing for approval.

  ***NOTE*:** If more than one company is listed on the filing, the field is called **First Filing Company** and it lists the first company on the filing. All other companies are listed on the Companies and Contact tab.
- **TOI:** Type of Insurance.
- **Sub-TOI:** Sub-Type of Insurance.
- **Filing Type:** The type of filing being submitted.
- **Assigned To:** Reviewers assigned to review the filing.
- **Date Submitted:** Date the filing is submitted to the state.

- **State Filing Description:** This field is intended for states to use, however they deem necessary (e.g., enter state specific comments, track data, etc.).

  This field is not seen by the *Company*.


Filing Company Very Best Insurance Company
SERFF Tr Num: NAI3-000064443
TOI: 19.0 Personal Auto
SERFF Status: Assigned
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
State Tr Num:
Filing Type: Rate
State Status: -- Please Select --
Assigned To: Jane Davis (primary)
Co Tr Num: AUTO LAUNCH 123
Date Submitted: 07/17/2014
Disposition Date:
State Filing Description: State information here.

- **SERFF TR** (Tracking) **Num:** The unique tracking number assigned by SERFF.

- **SERFF Status:** A value is assigned by the SERFF application. It automatically updates as changes are made to the filing.

  This field has three main purposes:
  1. Provides state and industry a common indicator as to where the filing is in the process.
  2. Provides the SERFF application with a mechanism, to control activities that take place on a filing.
  3. Allows for the reporting of metrics information.

  <u>Submitted to State:</u> Company submits the filing to the state. The filing passes all applicable system validations. State can now access the filing.

  <u>Assigned:</u> State assigns the filing to one or more reviewers, but no additional action is taken.

  <u>Pending Industry Response:</u> There are one or more open Objection Letters on the filing that require a response from the company.

Pending State Action;	Company responds to all Objection Letters sent by the state, however, the Filing is still open and awaiting further action by the state.
Closed:	The state creates a Disposition Report, which indicates the final action on a filing.
Reopen:	State re-opens the filing.

- **State TR** (Tracking) **Number:** State tracking number, if applicable.
- **State Status:** State specific filing status.
- **Co TR** (Tracking) **Number:** Company tracking number, if applicable.
- **Disposition Date:** Date, the Disposition Report is submitted to the Company.

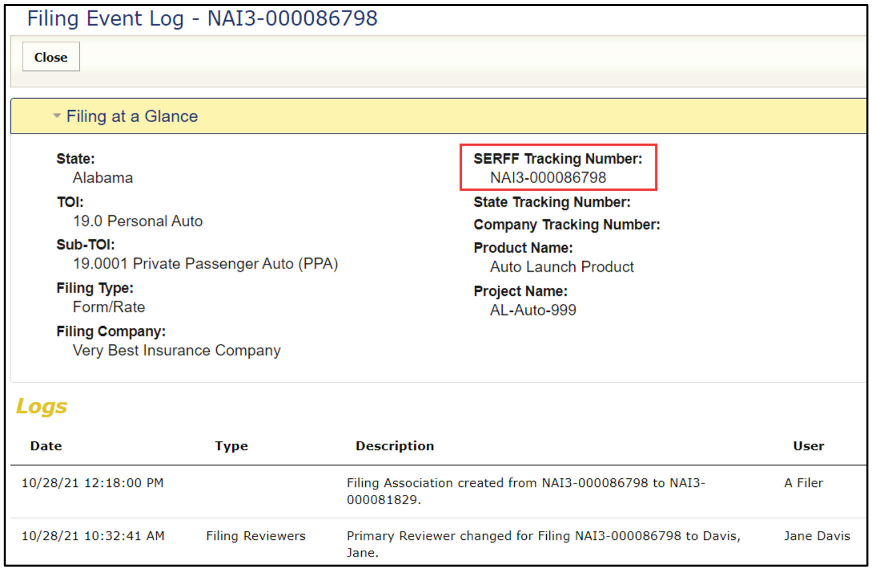
SERFF Tracking Number

Each SERFF filing has a unique SERFF Tracking Number. This ensures uniqueness and provides audit capabilities. The SERFF Tracking number is comprised of two parts, an instance identifier and a numerical value.

Instance Identifier	Unique Numeric Characters
ABCD	012345678

1. **Instance Identifier:** A unique, four character ID assigned to an instance by the SERFF Help Desk. Instance Identifiers are assigned to both states and companies.
2. **Numeric Value:** A Numeric string, when combined with an Instance Identifier creates a unique SERFF Tracking Number. The Application creates this part of the tracking number.

The SERFF Tracking Number **NAI3-000086798** assigned to the filing is displayed in the Filing Event Log shown below. Filing at a Glance area is expanded.


Filing Event Log - NAI3-000086798

Close

Filing at a Glance

State: Alabama

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Type: Form/Rate

Filing Company: Very Best Insurance Company

SERFF Tracking Number: NAI3-000086798

State Tracking Number:

Company Tracking Number:

Product Name: Auto Launch Product

Project Name: AL-Auto-999

Logs

Date	Type	Description	User
10/28/21 12:18:00 PM		Filing Association created from NAI3-000086798 to NAI3-000081829.	A Filer
10/28/21 10:32:41 AM	Filing Reviewers	Primary Reviewer changed for Filing NAI3-000086798 to Davis, Jane.	Jane Davis

General Information – P&C

The General Information tab contains the description of the filing and is Business Type specific. It is designed to capture both the general information needed for a filing and the specific information requested in the NAIC Uniform Transmittal Document.


General Information | Form Schedule | Rate/Rule Schedule | Supporting Documentation | Companies and Contact | Filing Fees | Filing Correspondence

Product Name: *	Auto Launch Product	Deemer Date:	
Project Name:	AL-Auto-999	Project Number:	999-ALP
Effective Date Requested (New):	01/01/2022	Effective Date Requested (Renewal):	
Status of Filing in Domicile:			
Domicile Status Comments:			
Filing Status Changed:	10/28/2021	State Status Changed:	
Reference Organization:		Reference Number:	
Reference Title:			
Authors:	A Filer		
Created By:	Teresa Pantoja	Submitted By:	A Filer
Corresponding Filing Tracking Number:			
Filing Description: *	Please approve the following ...		

The General Information Tab contains the following fields:

- **Product Name:** * Industry filer must enter a product name.
- **Deemer Date:** This is the Date the company begins using the filed product, unless the state notifies them otherwise.
- **Project Name:** Industry filer enters a project name for this filing.
- **Project Number:** Industry filer enters a project number.
- **Effective Date Requested (New/Renewal):** Effective date the company requests their specific product become available for sale.

  Note: The effective date is not necessarily the "official filing date". The State Insurance Department determines the definitive "effective date".
- **Status of Filing in Domicile:** This field indicates the status of a company's pending form and/or rate, in their domiciliary state.
- **Domicile Status Comments:** This is a free-form text field, where companies supplement Domicile Status information (e.g., A form is pending in a company's domiciliary state).
- **Filing Status Changed:** Indicates last date SERFF Filing status changed.

  Note: *SERFF Status* automatically updates.
- **State Status Changed:** Indicates last date the State Status field changed.

  The State Status field is *manually updated* by the state.

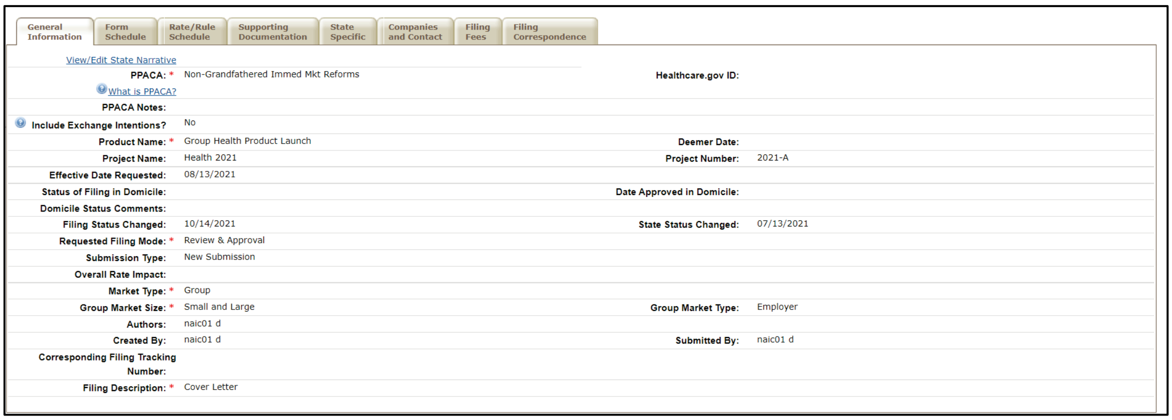
  The "State Status Changed" date field is then *automatically* updated.
- **Reference Organization** (if applicable)**:** The name of an advisory organization (e.g., ISO, NCCI, AAIS, etc.), or an Insurance Company name, if "me too filing" is permitted.

  A "me too filing" is when one company adopts another company's filing.
- **Reference Number & Title** (if applicable)**:** This is a unique number and/or title that the reference organization gives to the filing. It is *Not* usually the same number, as the circular number.
- **Advisory Org** This is a unique number that references the circular

	(Organization) Circular:		number.
•	**Authors:**		Industry authors of the filing.
•	**Created By:**		Industry user who created the filing.
•	**Submitted By:**		Industry user who submitted the filing.
•	**Corresponding Filing Tracking Number:**		If applicable, Industry filer enters a corresponding filing tracking number.
•	**Filing Description:**	*	This area is used "in lieu of" a Cover Letter or Filing Memorandum and is free-form text.

General Information – LAH

The General Information tab contains the description of the filing and is Business Type specific. It is designed to capture both the general information needed for a filing and the specific information requested in the NAIC Uniform Transmittal Document.



The General Information Tab contains the following fields:

- **PPACA:** * Industry filers are required to complete this field.

  This field is used to identify submitted filings, which comply with the requirements of the Patient Protection and Affordable Care Act (PPACA).

  If NONE of the filing content is related to PPACA, 'Not PPACA-Related' is displayed.

> ***NOTE:*** Clicking on a white question mark/blue circle provides more information on select fields.
>
> What is PPACA?

- **Healthcare.gov ID:** State SERFF users enter an identifier provided by HHS. Consumers are able to search for this identifier on the Health Filing Public Access Interface (HFAI) website.
- **PPACA Notes:** This text field is to assist states in noting information about individual filings that might be useful in preparing internal reports, the HHS report narrative, or for other purposes.
- **Include Exchange Intentions?** Industry filers indicate "yes or no", if portions of this filing are part of a health plan intended to be sold on the state Health Insurance Exchange. If Yes, the filer provides additional detail, in the 'Exchange Intentions' text box.
- **Product Name:** * Industry filer must enter a product name.
- **Deemer Date:** This is the Date the company begins using the filed product, unless the state notifies them otherwise.
- **Project Name:** Industry filer enters a project name.
- **Project Number:** Industry filer enters a project number.
- **Effective Date Requested:** This is the date a company requests their product be available to sell, however, it is not necessarily the date the filing is officially effective. The State Insurance Department determines the definitive effective date.

- **State TOI and State Sub-TOI:** When coding for another system, these fields, if enabled, are utilized by a state user, to select his/her specific State TOI and Sub-TOI information.

  The industry does not see codes entered by the state, either in Filing Rules, or on the filing.

- **Status of Filing in Domicile:** This field indicates the status of a company's pending form and/or rate, in their domiciliary state.

- **Date Approved in Domicile:** Industry filer enters date the company's form and/or rate is approved, in their domiciliary state.

- **Domicile Status Comments:** This is a free-form text field, where companies supplement Domicile Status information (e.g., If a form is pending in a company's domiciliary state).

- **Filing Status Changed:** The date the SERFF filing status last changed.

- **State Status Changed:** The date the State Status last changed.

- **Requested Filing Mode** * Industry filers are required to select a requested filing mode that is accepted by the state.

- **Submission Type:** Industry filer can select 'New Submission' or 'Re-submission'.

  If re-submission is selected, enter the State Tracking Number for the prior submission, if provided by the state.

- **Overall Rate impact:** The statewide average percentage change to the accepted rates, for coverage included for each company.

- **Market Type: (If applicable)** * An identification of a targeted group or targeted individuals.

  This is a required field for PPACA-related filings only. However, it is recommended that this field be completed on all LAH filings.

  Individual: **Individual Market Type:**

  If Individual is selected on Market Type, the filing author selects "Individual", or "Non-Employer Group - Individual", under Individual Market type (PPACA - related filings only).

  Group: If Group is selected under Market Type, Group Market Size and Group Market Type fields are presented.

  > **Note:** These are required fields for PPACA-related filings only; however, it is recommended that this field be completed on all LAH filings.

  Group Market Size: Small, Large or Small & Large

  Group Market Type: Employer, Association, Blanket, Discretionary, Trust, Non Employer Group and Other (requires an explanation for other group market types).

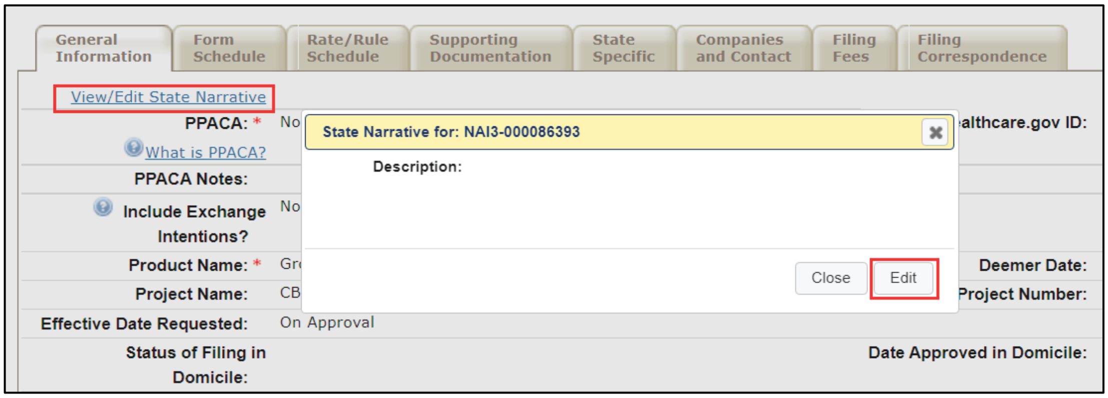
- **Authors:** The industry authors of the filing.
- **Created By:** The industry user, who created the filing.
- **Submitted By:** The industry user, who submitted the filing.
- **Corresponding Filing Tracking Number:** The industry filer enters a corresponding filing tracking number.
- **Filing Description:** * This area is required for the industry filer. It is used "in lieu of" a Cover Letter, or Filing Memorandum, and is free-form text.

View/Edit State narrative link - LAH filings

State users enter a plain language explanation of a filing, or ‘State narrative’, to support health care rate review. This field is editable/viewable by state users and viewable by Public Access and Health Filing Access Interface (HFAI) users.

To View/Add

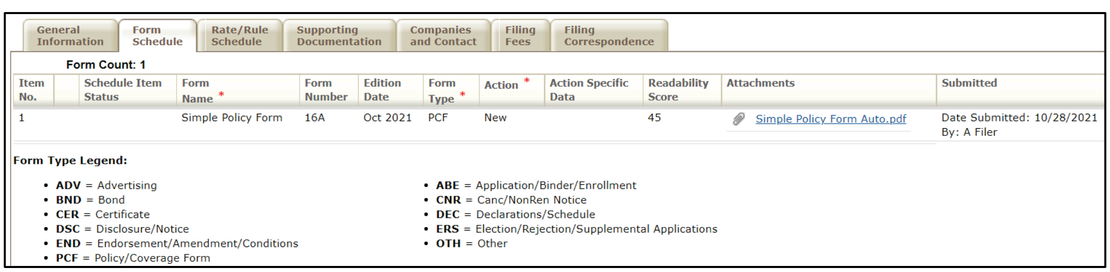
Click on View/Edit State Narrative link. In pop-up window click on Edit to add or change narrative.



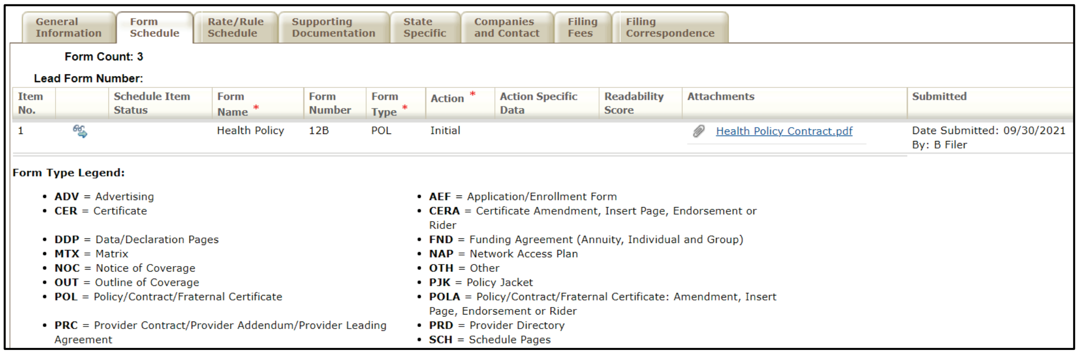
Form Schedule

The filer adds all Form Schedule data under the Form Schedule tab. All Forms related to the filing submission are attached here.

P&C:



LAH:



- **Schedule Item Status:** State users update this field to indicate the status of a schedule item.
- **Form name:** * Name entered by the filer.
- **Form Number:** Number entered by the filer.
- **Edition Date:** Date entered by the filer ***(P&C only)***.
- **Form Type:** * Form type code entered by the filer. Reference the form type legend for a definition.
- **Action:** * The action selected by the filer.
- **Action Specific Data:** This field is triggered by the action selected by the filer. If triggered, additional fields completed by filer.

P&C:	Other	- '*Previous Filing #*' & '*Other Explanation*'
	Replaced	- '*Previous Filing #*', '*Replaced Form #*' & 'Replaced Edition Date'
	Withdrawn	- '*Previous Filing #*' & '*Replaced Form #*'
LAH:	Other	- '*Other Explanation*'
	Revised	- '*Previous Filing #*', '*Replaced Form #*' & 'Replaced Edition Date''

- **Readability Score:** Readability score entered by the filer.
- **Attachments:** Click the name of the file to view the attachment in a new window.
- **Submitted:** Displays date the form is submitted and the name of filer who submitted form.

Rate/Rule Schedule

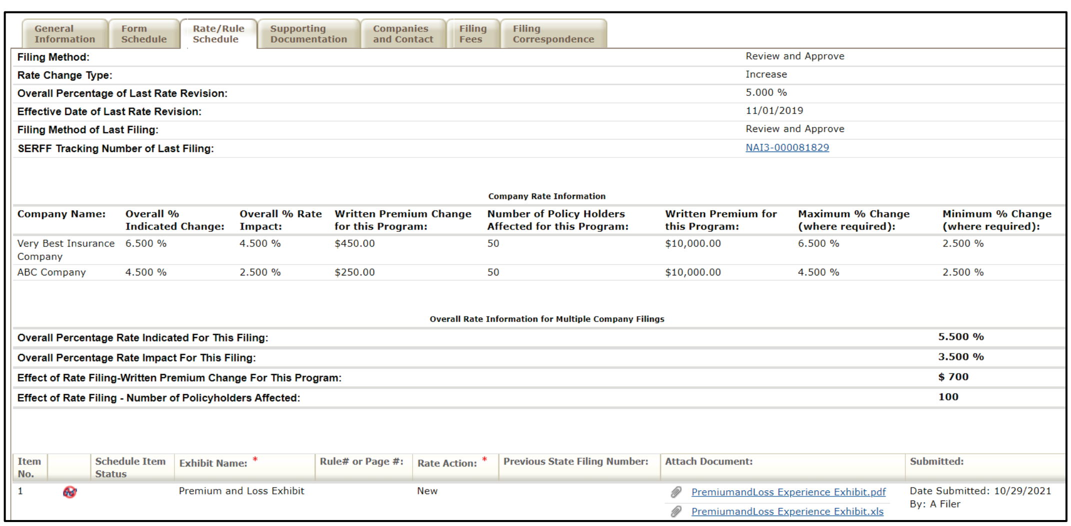
The filer completes the Rate/Rule Schedule items under the Rate/Rule Schedule tab. All Rate/Rule items related to the filing submission are attached here.

<u>Add State Rate Data</u>

If set to 'Yes', states can enter state rate datainformation that the industry does not see.

> ***NOTE:*** Please contact the SERFF team to enable this option.

P&C example of Rate/Rule Schedule:



- **Filing Method:** The Review method for which the filing is submitted.
- **Rate Change Type:** The filer chooses from: Increase, Decrease or Neutral.
- **Overall Percentage of Last Rate Revision:** The statewide average of the last percentage change implemented in the state.
- **Effective Date of Last Rate Revision:** Implementation date of the last overall percentage rate impact.
- **Filing Method of Last Filing:** The Review method for which the last filing was submitted. See State Specific Requirements.
- **SERFF Tracking Number of Last Filing:** A previously filed SERFF Tracking Number. This will be a hyperlink if the tracking number is valid, and you have access to the filing.

Company Rate Information

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Very Best Insurance Company	6.500 %	4.500 %	$450.00	50	$10,000.00	6.500 %	2.500 %
ABC Company	4.500 %	2.500 %	$250.00	50	$10,000.00	4.500 %	2.500 %

Company rate information is displayed for each company.

- **Overall % Indicated Change:** To be completed <u>*only*</u> when an actuarial indication is included in the filing submission.
- **Overall % Rate Impact:** Statewide average percentage change to the accepted rates for the coverage included—for each company.
- **Written Premium change for this Program:** The statewide change in written premium based upon the proposed overall percentage rate impact for each company.

- **Number of Policy Holders Affected for this Program:** Number of policyholders affected by the overall percentage rate impact for each company.
- **Written Premium for this Program:** Statewide written premium for each company.
- **Maximum % Change:** (where required) This information is to be completed if required by the state, to which the filing is being submitted.
- **Minimum % Change:** (where required) This information is to be completed if required by the state, to which the filing is being submitted.

Overall Rate Information for Multiple Company Filings

These fields display when the filer submits a multiple company filing.

Overall Rate Information for Multiple Company Filings	
Overall Percentage Rate Indicated For This Filing:	5.500 %
Overall Percentage Rate Impact For This Filing:	3.500 %
Effect of Rate Filing-Written Premium Change For This Program:	$ 700
Effect of Rate Filing - Number of Policyholders Affected:	100

- **Overall Percentage Rate Indicated For This Filing:** The filer enters the rate indicated.
- **Overall Percentage Rate Impact for this Filing:** The filer enters the rate impact.
- **Effect of Rate Filing - Written Premium Change For This Program:** This field calculates the total Effect of the Rate Filing by Premium Change.
- **Effect of Rate Filing - Number of Policyholders Affected** This field calculates the total effect of the Rate Filing by Policyholders.

The Rate/Rule schedule contains the following fields:

Item No.		Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1			Premium and Loss Exhibit		New		PremiumandLoss Experience Exhibit.pdf PremiumandLoss Experience Exhibit.xls	Date Submitted: 08/01/2014 By: A Filer

- **Schedule Item Status:** State users update this field to indicate the status of a schedule item.
- **Exhibit Name:** * Name of Rate/Rule and various exhibit data filed.
- **Rule # or Page #:** References changes to the Rate/Rule manual.
- **Rate Action:** * Rate action selected by the filer.

  P&C: New, Other, Replacement or Withdrawn.
  LAH: New, Other or Revised.
- **Previous State Filing Number** *(P&C)***:** The action selected by filer triggers this field.

  If triggered, additional fields completed by filer.

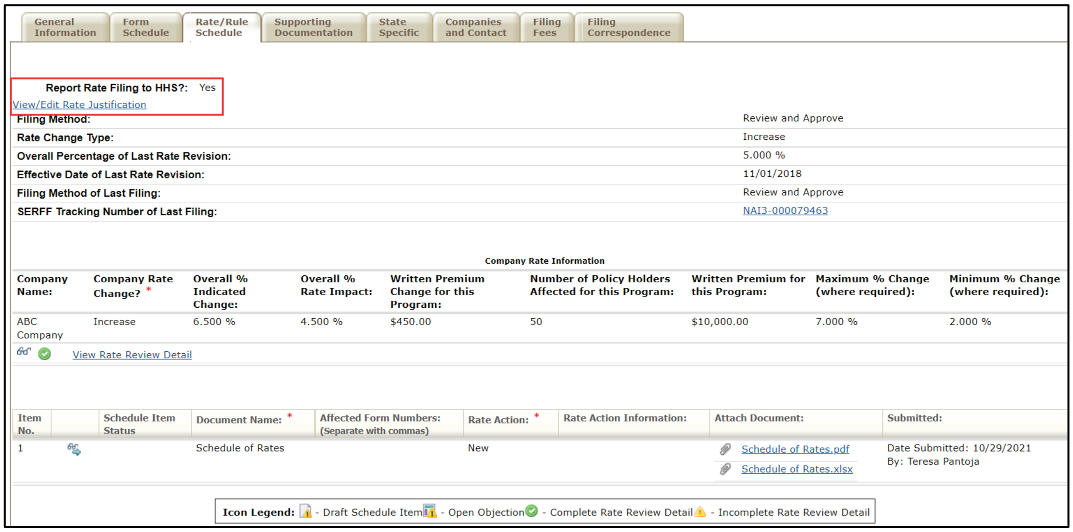
  P&C: Other - *'Previous State Filing Number'*
  Replacement - *'Previous State Filing Number*
  Withdrawn - *'Previous State Filing Number''*

  or
- **Rate Action Information** *(LAH)***:** The action selected by the filer triggers this field.

  If triggered, fields must be completed by filer.

  LAH: Other - *'Previous Filing #'* &
  'Rate Action Other Explanation'
  Revised - *'Previous Filing #'* &
  'Percent Rate Change Request'.
- **Attach Document:** To view the attachment in a new window, click the file name.
- **Submitted:** Displays date the form is submitted and name of filer who submitted the form.

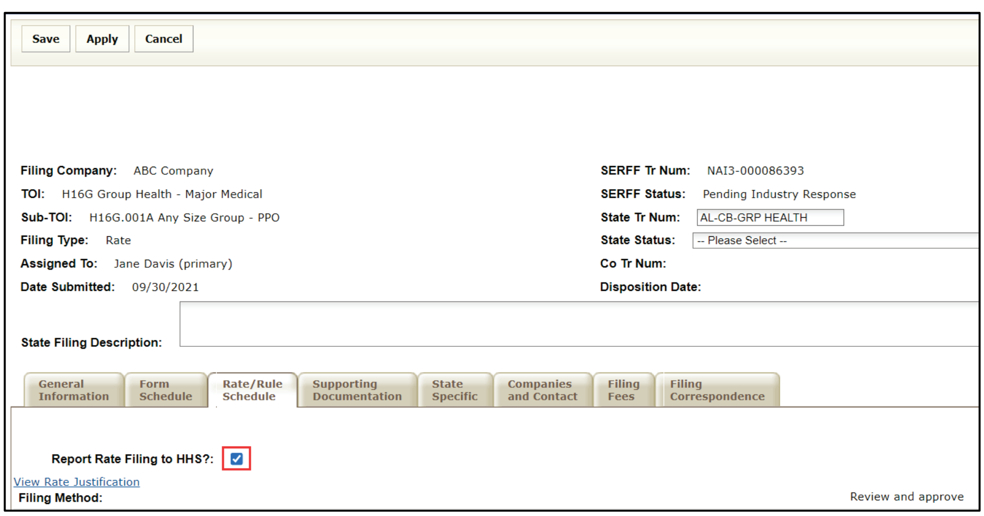
LAH example of Rate/Rule Schedule:



Report Rate Filing to HHS?

(For PPACA eligible rate filings)

If the industry user adds rate data, answer defaults to “yes”. The State user can override this by selecting the Update button. The answer will change to a check box option to be unchecked or checked.

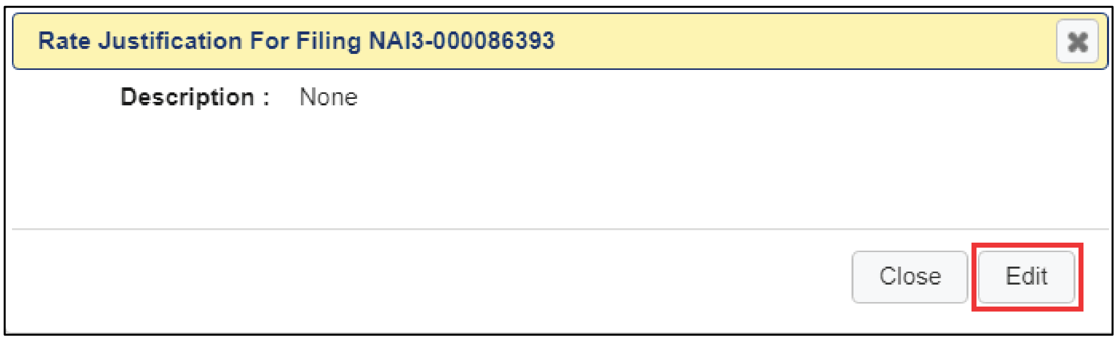


NOTE:	If the state overrides the industry choice, post-submission updates are required by the company, to add the appropriate fields needed for reporting to HHS.

View/Edit Rate Justification

State users use this link to add or review a rate justification description for the filing.

STEP 1 Click View/Edit Rate Justification link.



STEP 2 Click Edit button to add or edit description.

STEP 3 Click Save button to save changes.

Company Rate Information (LAH – PPACA related filing)

Company Rate Information

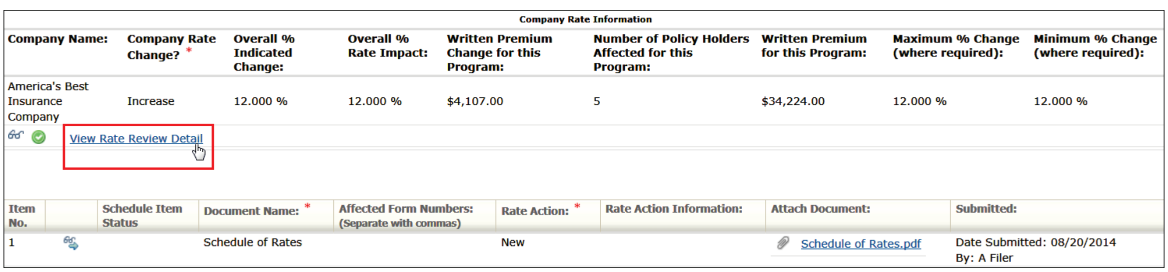
Company Name:	Company Rate Change? *	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
America's Best Insurance Company	Increase	6.500 %	4.500 %	$450.00	50	$10,000.00	7.000 %	2.000 %
View Rate Review Detail								

Company rate information is displayed for each company.

- **Company Rate Change:** * The industry filer identifies the type of rate change. This field is applicable and required for PPACA-related rate filings only.
- **Overall % Indicated Change:** This field is completed only when an actuarial indication is included in the filing submission.

- **Overall % Rate Impact:** This is the statewide average percentage change to the accepted rates for the coverage included for each company.
- **Written Premium Change for this Program:** The statewide change in written premium based on the proposed overall percentage rate impact for each company.
- **Number of Policy Holders Affected for this Program:** Number of policyholders affected by the overall percentage rate impact for each company.
- **Written Premium for this Program:** Statewide written premium for each company.
- **Maximum % Change:** *(where required)* This information is completed if required by the state, to which the filing is being submitted.
- **Minimum % Change:** *(where required)* This information is completed if required by the state, to which the filing is being submitted.

View Rate Review Detail



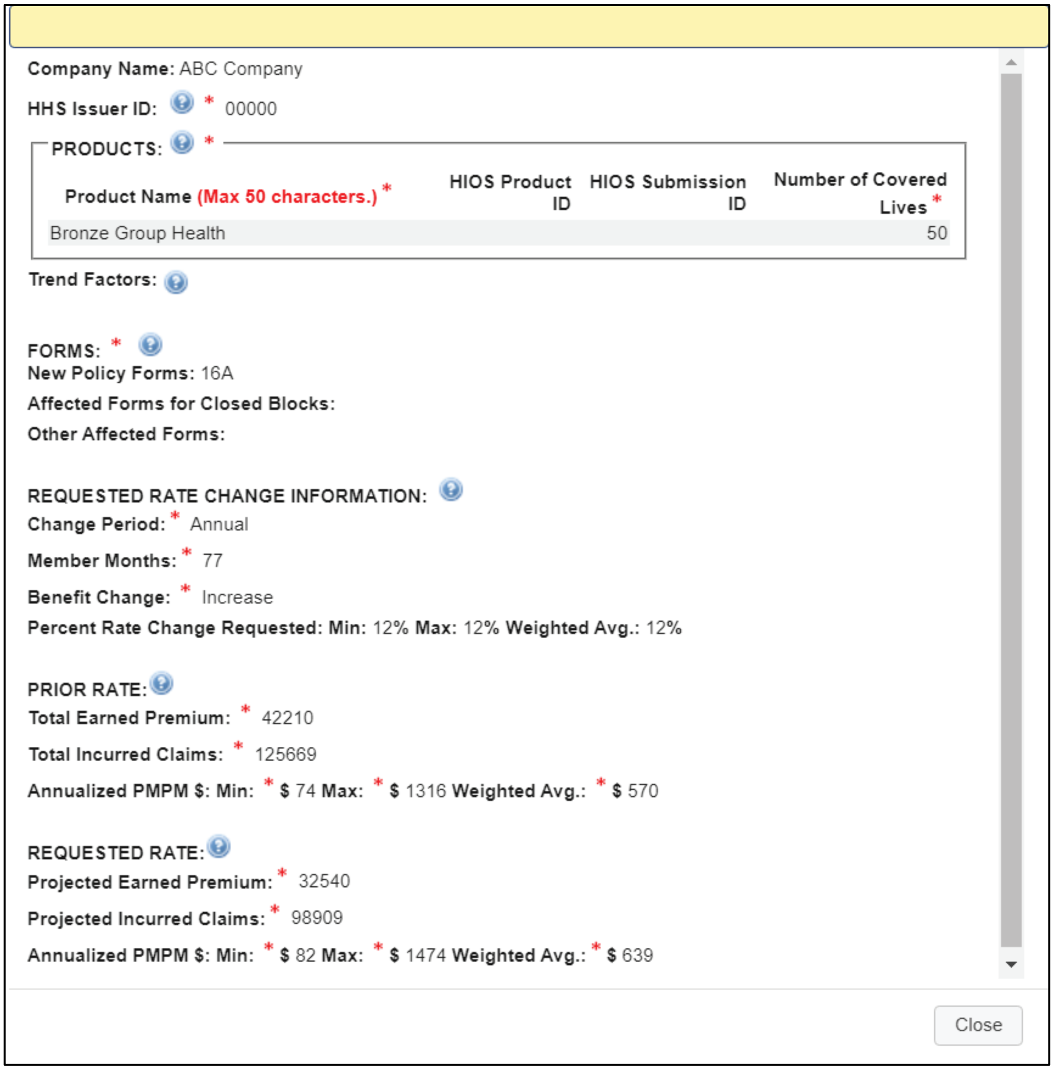
Company Rate Information

Company Name:	Company Rate Change? *	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
America's Best Insurance Company	Increase	12.000 %	12.000 %	$4,107.00	5	$34,224.00	12.000 %	12.000 %

View Rate Review Detail

Item No.		Schedule Item Status	Document Name: *	Affected Form Numbers: (Separate with commas)	Rate Action: *	Rate Action Information:	Attach Document:	Submitted:
1			Schedule of Rates		New		Schedule of Rates.pdf	Date Submitted: 08/20/2014 By: A Filer

For each company on a PPACA - related rate filing, the industry filer completes fields that are used by the state to report to HHS. Most of the fields are required. All data entered by the industry filer is for the company that is submitting this rate related filing.



Company Name: ABC Company

HHS Issuer ID: * 00000

PRODUCTS: *

Product Name (Max 50 characters.) *	HIOS Product ID	HIOS Submission ID	Number of Covered Lives *
Bronze Group Health			50

Trend Factors:

FORMS: *
New Policy Forms: 16A
Affected Forms for Closed Blocks:
Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:
Change Period: * Annual
Member Months: * 77
Benefit Change: * Increase
Percent Rate Change Requested: Min: 12% Max: 12% Weighted Avg.: 12%

PRIOR RATE:
Total Earned Premium: * 42210
Total Incurred Claims: * 125669
Annualized PMPM $: Min: * $ 74 Max: * $ 1316 Weighted Avg.: * $ 570

REQUESTED RATE:
Projected Earned Premium: * 32540
Projected Incurred Claims: * 98909
Annualized PMPM $: Min: * $ 82 Max: * $ 1474 Weighted Avg.: * $ 639

Close

NOTE:	Fields marked with a red asterisk are required fields for the industry user. Said fields do vary, depending upon the Company Rate Change selection. Click the Help icon for more information.

- **HHS Issuer ID:** * The unique identifier as assigned by the HHS HIOS system. This is required upon submission of PPACA rate related filings.

PRODUCTS*:

- **Product Name:** **(Max 50 characters.)*** — The "street" name of the insurance product as sold by the insurance company. Multiple lines can be seen for each product's name. This is required on submission of PPACA rate related filings.

  HIOS Product ID — The product level tracking number assigned by the HIOS system.

  HIOS Submission ID — A submission specific tracking number assigned by the HIOS system.

  Number of Covered Lives * — The total number of enrolled individuals included in the rate change requested for this product. For new products, an estimate of projected enrollment is displayed.

- **Trend Factors:** — Text description of trend factors and rating factors used in developing the rate.

FORMS:*

New Policy Forms: — A policy is a "New Issue", if it has never been issued before. The names of all new policies are listed here.

Affected Forms for Closed Blocks: — Demonstrates if the rate for the policy is "open", "closed". An "open policy" is one that is available for sale to new enrollees.

Other Affected Forms: — The insurer lists other affected forms.

NOTE: At least one of the three Form categories must be completed with a form name or number. All form names or numbers must be listed individually and separated by commas. Please do not enter 'None' or 'N/A' in any field.

REQUESTED RATE CHANGE INFORMATION

Change Period: * Demonstrates the time for which the premium change is effective. If there are multiple and different change periods on products within the filing, the filer must select "Other". The choices are Annual, Semi-annual, Quarterly or Other. This is a required field.

Member Months: * The member months used for the purpose of the rate development.

Benefit Change: * Data is collected at the company level. This is a dropdown with the options of No Change, Increase, and Decrease.

Percent Rate Change Requested:
(Min, Max, Weighted Average) The percentage of change approved can be a positive or negative number or 0.

The weighted average should be calculated by weighting the increase using volume of premiums
Example: In this case there are two possible proposed increases 10% or 20% that apply to the block.

	Premium	**Weighting of the Premium**	
Minimum increase requested: 10%	$10M	10% of $10M =	$1M
Maximum increase requested: 20%	<u>$20M</u>	20% of $20M =	<u>$4M</u>
Total:	$30M		$5M

$5M/$30M= .1667 Weighted Average = 16.67%

PRIOR RATE

Total Earned Premium: * The total dollar amount collected for the purpose of premium payments.

Total Incurred Claims: * The total dollar amount paid for services incurred.

Annualized PMPM $:
(Min, Max, Weighted Average) * The dollar amount of the Prior Annual Rate on a PMPM basis is demonstrated as a range of min-max and a weighted average representing all products included in the filing.

REQUESTED RATE

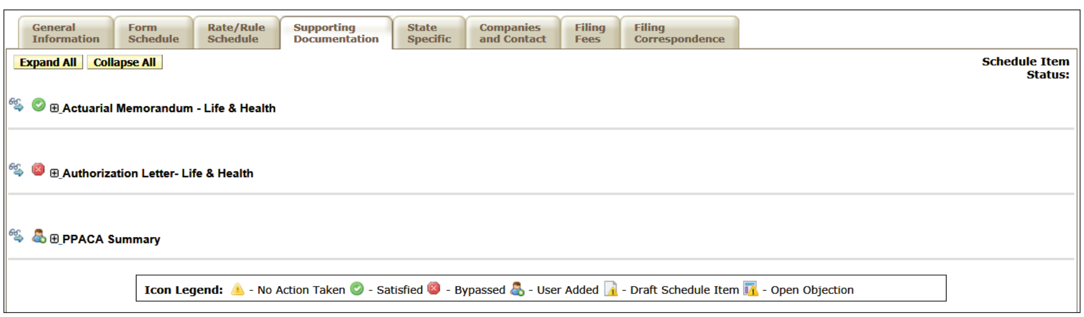
Projected Earned Premium: * The total dollar amount collected for the purpose of premium payments.

Projected Incurred Claims: * The total dollar amount paid for services incurred.

Annualized PMPM $: (Min, Max, Weighted Average) * The dollar amount of the Requested Annual Rate on a PMPM basis is demonstrated as a range of min-max and a weighted average representing all products included in the filing.

Supporting Documentation

The Supporting Documentation tab provides functionality for attaching information to a filing that may be required by the state (submission requirements). Clicking the tab displays a list of requirements that are satisfied or bypassed.



Expand All Expands all the Requirements and sees the comments and/or attachments submitted with the filing.

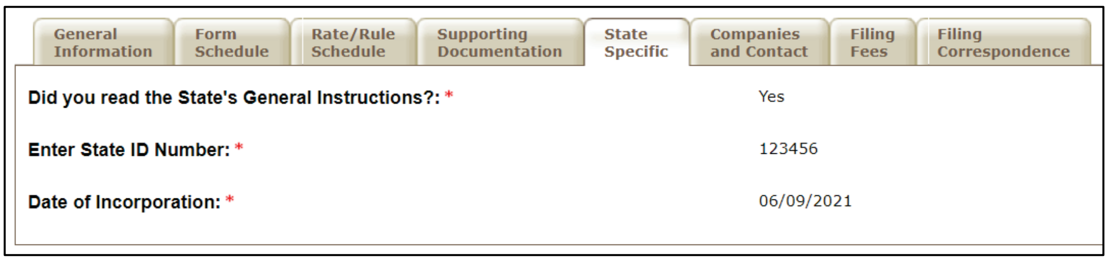
Collapse All Collapses all the Requirements.

⊞ / ⊟ Expands or collapses a single requirement.

State Specific

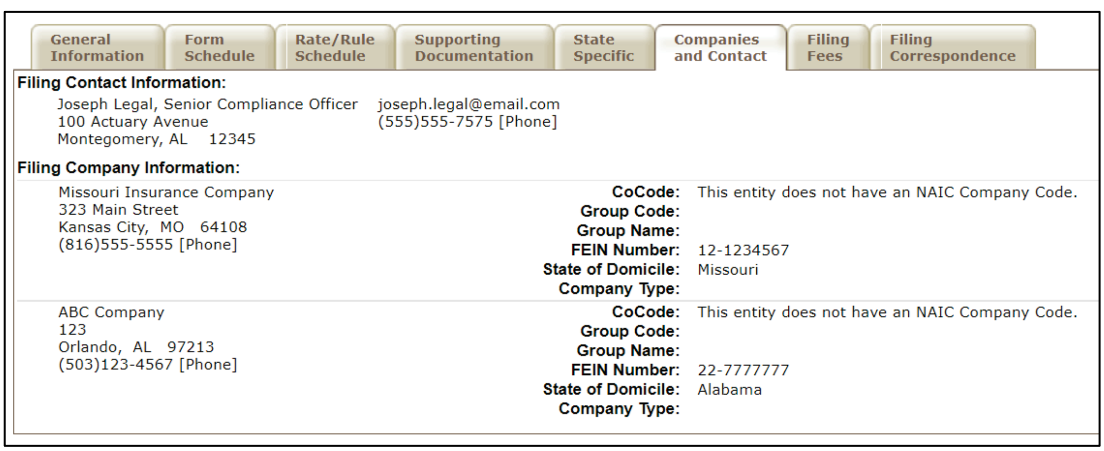
The **State Specific Fields** tab holds additional fields that are required by the state. The state can customize these fields from the Instance Preferences link, located on the Settings tab. See Lesson 8 for more information. The industry is required to input data in the State Specific Fields if the state requests information.

Example of State Specific questions:



Companies and Contact

This section of the filing is where the state views the company and contact information.



Filing Fees

This tab shows where the company enters rate and form state fees. Electronic Funds Transfer (EFT) or check information is displayed (if applicable).

Example – No State Fees required:


General Information | Form Schedule | Rate/Rule Schedule | Supporting Documentation | State Specific | Companies and Contact | Filing Fees | Filing Correspondence

State Fees

Overall State Fees

Fee Required? No

State EFT

All companies on this filing have been bypassed.

State Checks

There is no check information entered on this filing.

Example – State fees paid by Electronic Funds Required.


General Information | Form Schedule | Rate/Rule Schedule | Supporting Documentation | State Specific | Companies and Contact | Filing Fees | Filing Correspondence

State Fees

Overall State Fees

Fee Required? Yes

Fee Amount: $50.00

Retaliatory? No

Fee Calculation Explanation: $25 form fee and $25 rate fee

State EFT

Company	Amount	Date Processed	Transaction #
Missouri Insurance Company	$50.00	09/30/2021 10:00 AM	86359EXCE-U36QQXRJMEMMPAYEE0120210930100043
EFT Total	**$50.00**		

State Checks

There is no check information entered on this filing.

Filing Correspondence

The Filing Correspondence tab is where communication between industry and state is stored. The Filing Correspondence tab contains:

Objections

- Pending Objections
- Objection Letters
- Response Letters

Amendments

Post Submission Updates

Dispositions

Filing Notes

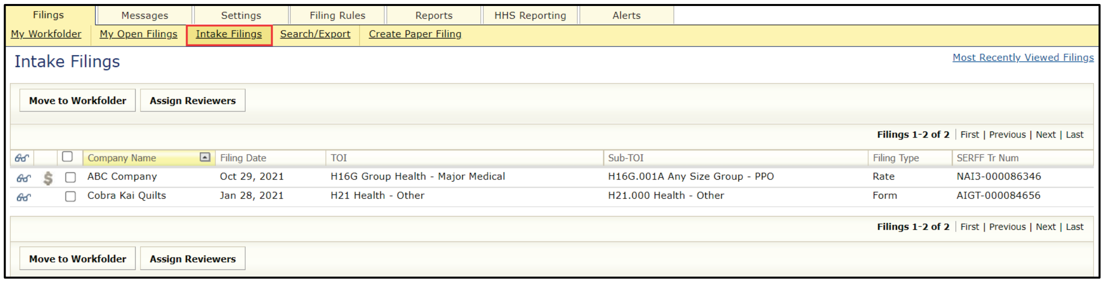
- Reviewer Note
- Note to Filer
- Note to Reviewer

Reminders

See Lesson 5 for more information.

Intake Filings

The Intake Filings link and view are for users with the Receiver and/or State Manager role. The Intake Filings view displays all incoming filings. A filing does not display in the My Open Filing view, until assigned.



Receiver:

The Receiver is an optional state role. The person in this role is responsible for checking the filing for completeness. The Receiver is responsible for ensuring applicable fees are received, all necessary documentation is submitted, and that data elements (e.g., State Tracking Number, State Status) are populated. The Receiver assigns the filing to another user for review. Until the filing is assigned to another user, the Receiver accesses the filing from the Intake View or moves the filing to the Workfolder. A Receiver can create Correspondence on a filing and may be assigned to a filing.

Reviewer:

The Reviewer is an individual or group of individuals at a state, with the responsibility of performing an assessment on all filings throughout the Disposition process. Reviewers analyze the individual items on the schedules, create Objection Letters (as needed), make notes, and create and submit final Dispositions. Reviewers can process only the individual filings assigned to them, by the State Receiver and/or State Manager.

Assigning a Filing

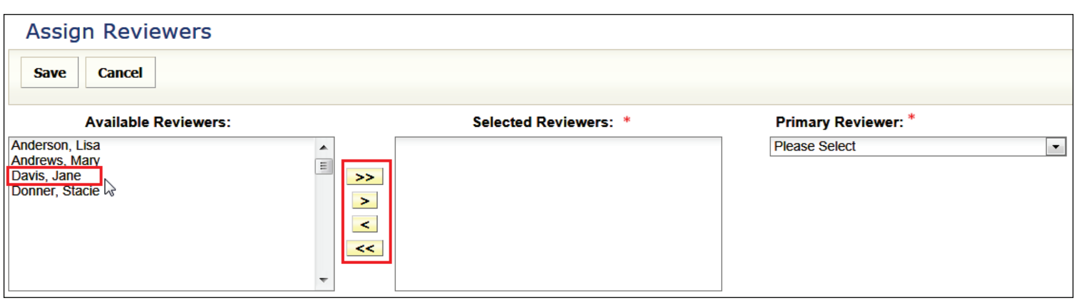
Assigning a filing is the mechanism for distributing filings among the state users responsible for reviewing them. Unless a user has a Manager role, that user cannot edit or create correspondence on unassigned filings. A filing can be assigned to more than one Reviewer. If multiple Reviewers are assigned, one must be designated as the Primary Reviewer. All assigned Reviewers have access and edit authority for the entire filing. A filing can be assigned to a Reviewer from within the filing or from the Intake view.

Assigning a Reviewer to the Filing

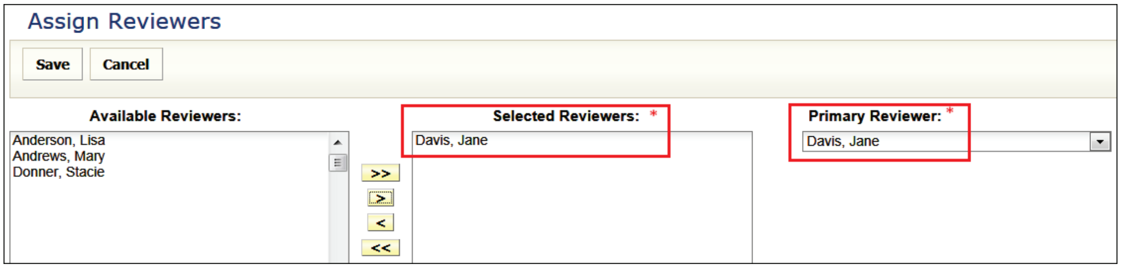
From within a filing:

STEP 1 From the Filings tab, click the Assign Reviewers button.

STEP 2 Select one or more reviewers. Click the > button.



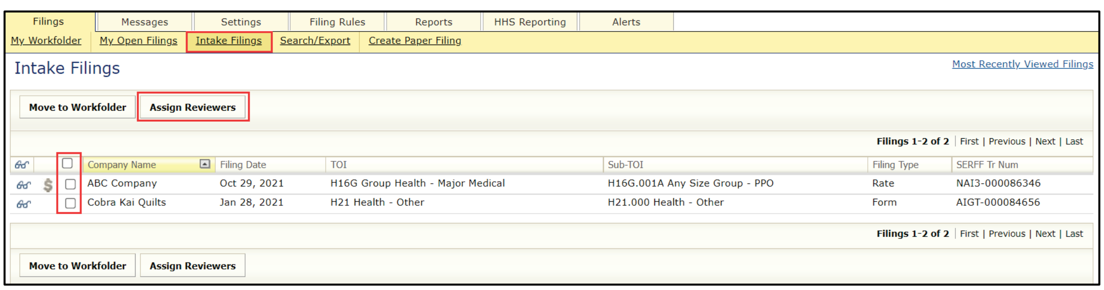
NOTE:	If only one Reviewer is selected, that Reviewer is automatically set to be the Primary Reviewer of the filing. If more than one Reviewer is selected, the Receiver must choose a Primary Reviewer.



STEP 3 **Click Save button.**

<u>To assign one or more filings from the **Intake view**:</u>

STEP 1 **Click check box(s) to select filing(s).**
Click Assign Reviewers button.



NOTE:	Click the box in the column header, to select the entire list of unassigned filings.

STEP 2 **Follow Step 2 & Step 3 for assigning from within a filing.**

Updating a Filing

Besides creating Correspondence (covered in the next lesson), there are several updates the state can make to a filing, to manage it during the review process.

The following fields may be updated (optional):

Filing at a Glance area:	• State Tr (Tracking) Number • State Status • State Filing Description
General Information tab:	• Health Care.gov ID: *(LAH only)* • PPACA Notes: *(LAH / PPACA only)* • Deemer Date: • State TOI *(must be enabled)* • State Sub-TOI *(must be enabled)*
Form Schedule tab Rate/Rule Schedule tab Supporting Documentation tab	• Schedule Item Status

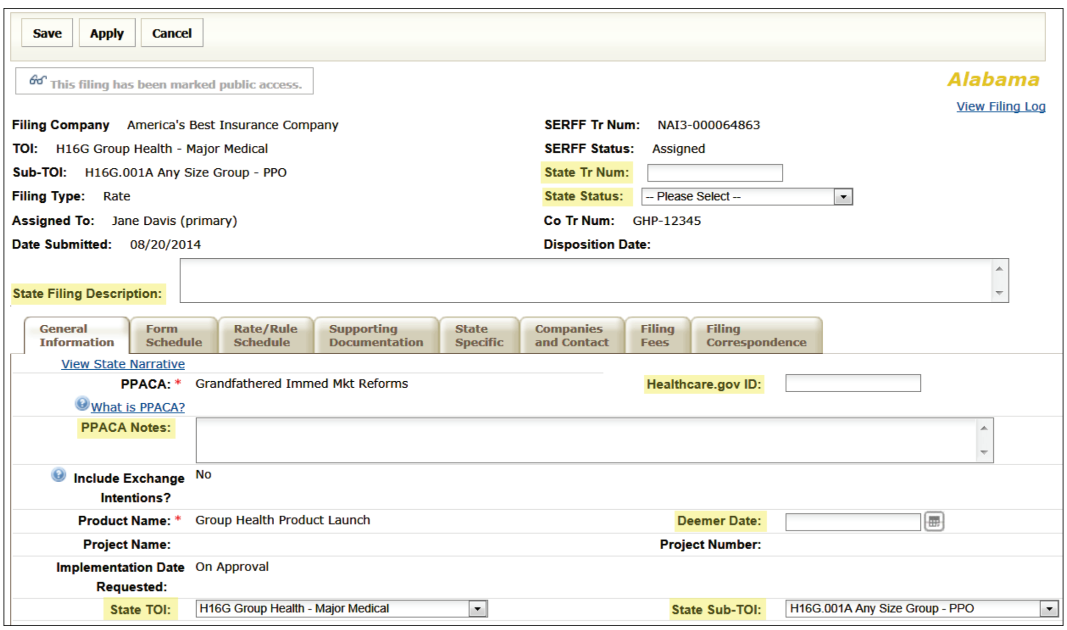
> ***NOTE:*** For a description of these fields, refer to the Filing Overview section.

Updating a Filing

From within a filing:

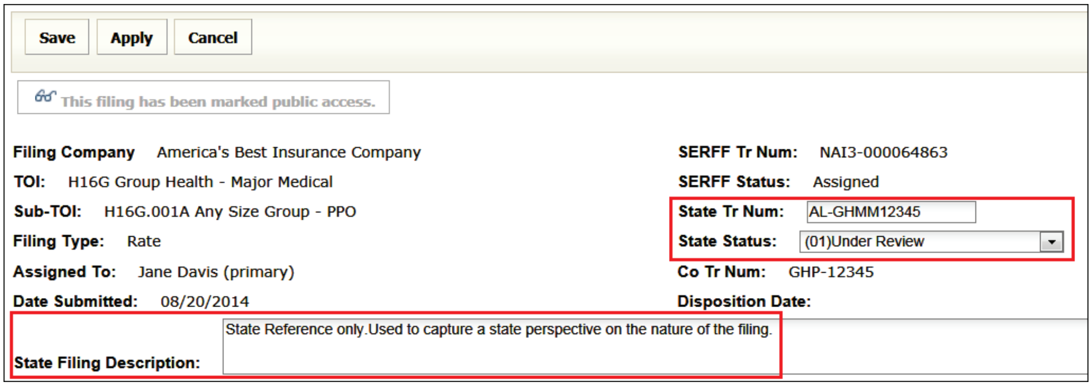
STEP 1	**From the Filings tab, click Update button. The filing is placed in update mode.**

Response: Fields that can be updated are shown below. *(PPACA filing example)*



STEP 2	**Enter the desired information or use drop down arrow to select appropriate choice. To enter a Deemer date, use standard date format of mm/dd/yyyy or click calendar icon and select the date.**

Example:

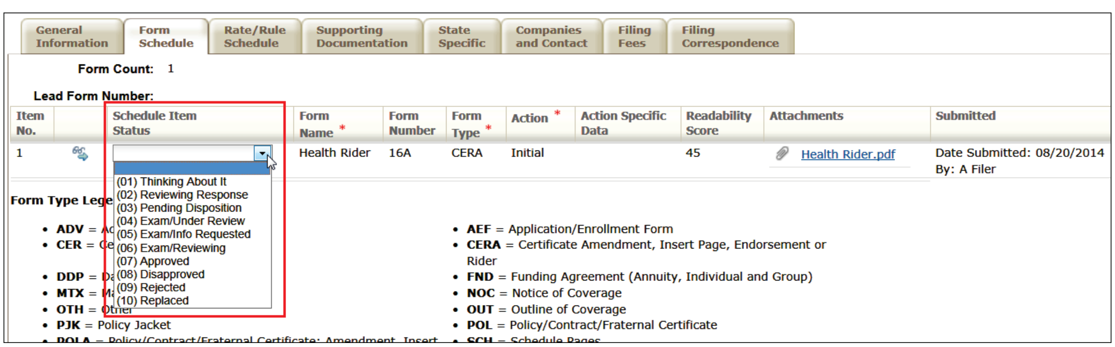


STEP 3	Click **Save** button.

NOTE:	**Save:**	Saves the user's work and places filing in "view mode".
	Apply:	"Apply" saves the user's work and keeps filing in "update mode".
	Cancel:	Cancels user's work and places filing in "view mode".

Updating Status on Schedule Items

SERFF allows the Reviewer to set an optional status on each item, for the three filing schedules – Form, Rate/Rule, and Supporting Documentation.

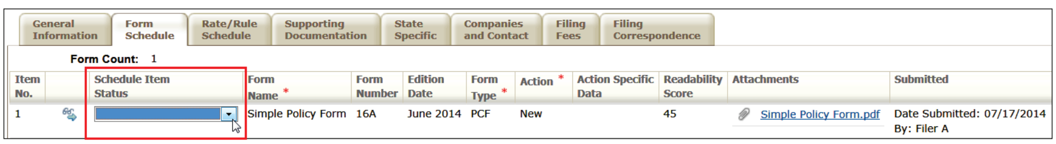


From within a filing:

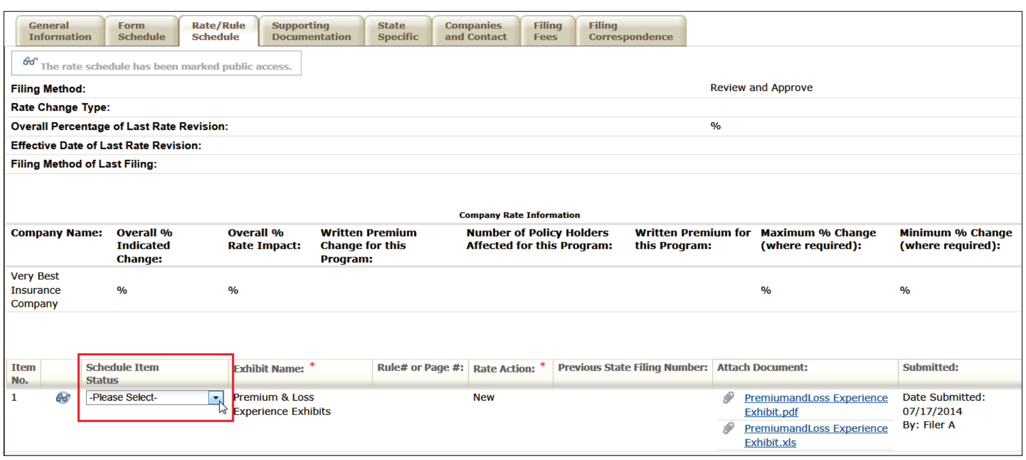
STEP 1 From the Filings tab, click Update button. The filing is placed in update mode.

STEP 2 Navigate to the schedule tab and the item to be updated.

Form Schedule tab:



Rate/Rule Schedule tab:



Supporting Documentation tab:

STEP 3	**Click the drop-down arrow next to a schedule item. Select the appropriate item status.**

NOTE:	The list of available 'Schedule Item Status' options are maintained by the configuration manger. See Lesson 8 for more information.

STEP 4	**Click Apply button to save changes and stay in update mode or click Save button, to save changes and go to view mode.**

Updating State TOI and State Sub-TOI (if enabled)

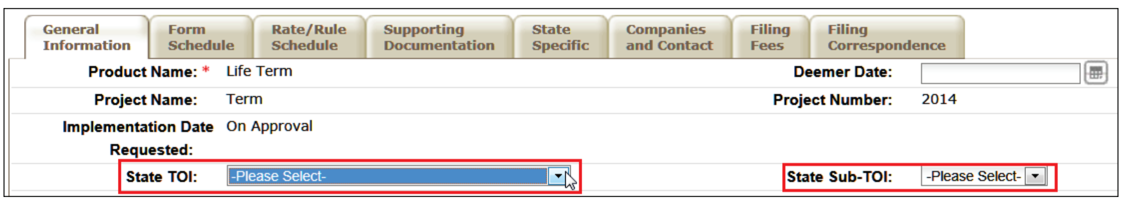
SERFF allows states to enter a State TOI and State Sub-TOI on filings received. Setting these fields does not change the TOI and Sub-TOI submitted by the industry, but it offers states the chance to code the filing as they choose.

The State TOI and State Sub-TOI fields are enabled via a setting on the state instance preference. The TOI and Sub-TOI to be used for this setting must also be configured in Filing Rules. See Lesson 8 on Settings and Filing Rules for set-up information. The state can use the same set of codes used for the electronic filings or choose to set-up internal codes. The industry does not see codes entered by the state (either in Filing Rules or on the filing).

When the filing arrives, the State TOI and State Sub-TOI are set to match the TOI and Sub-TOI submitted by the industry, *if* configured for "State Use."

If the system cannot set the fields, the state is required to do so, prior to saving the filing.

STEP 1	**Click Update button. The filing is placed in update mode.**
STEP 2	**Use drop-down arrow to select correct State TOI, from list.**
STEP 3	**Use drop-down arrow to select correct State Sub-TOI, from list.**



STEP 4	**Click Save button to save changes.**

LESSON 5

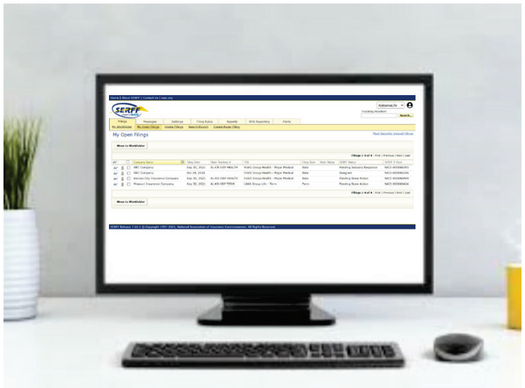
This lesson covers the basics of accessing and reviewing filings in SERFF, including the various views, as well as Objections, Responses, Notes and Dispositions.

SERFF has three main views for state users – Intake, My Open Filings and My Workfolder. Intake was covered in Lesson 4; My Open Filings and My Workfolder are covered in this lesson.

SERFF Correspondence tools allow flexible and easy communication between the state and industry. This lesson explains the ways states communicate with the industry regarding the filing and how the industry responds.

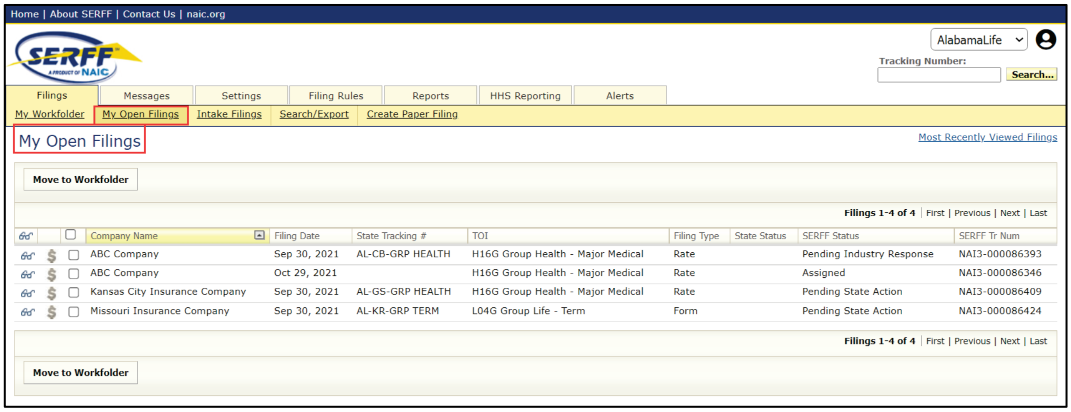
This lesson covers the following topics:

- My Open Filings
- My Workfolder
- PDF Pipeline
- Create Objection
- Create Objection Letter
- Reviewer Notes
- Note to Filer & Note to Reviewer
- Post Submission Update
- Viewing Response Letters
- Dispositions
- Public Access
- Reminders



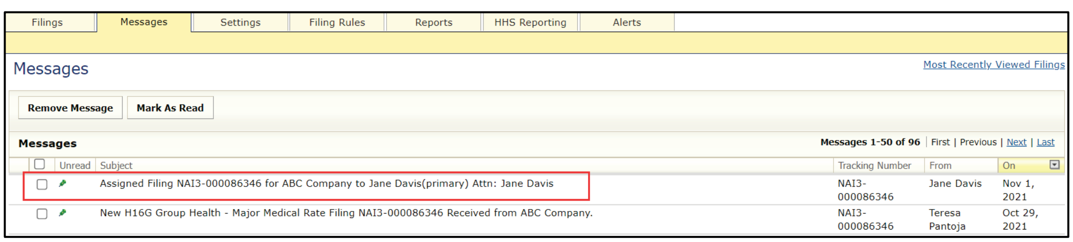
My Open Filings

All open filings to which the Reviewer is assigned appear under the ‘My Open Filings’ link. Hovering over the filing row and clicking once will open the filing for review.

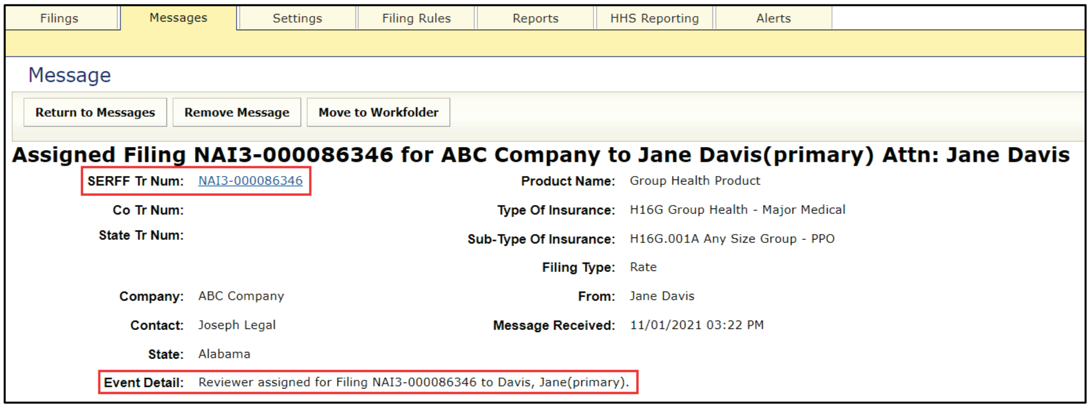


> ***NOTE:*** The filings no longer appear under the ‘My Open Filings’ link, once a disposition is created and the filing is closed.

The Reviewer will receive a message in their Message Center, provided the Reviewer has selected to receive ‘Filing Reviewer Assigned’ filing activity notifications. See Lesson 2, User Preferences, and Message Settings for more information on managing messages.



This message informs the user that a Reviewer has been assigned to the filing.



After opening the message, the user has several options:

Users can click on the SERFF tracking number link to open the filing.

Or

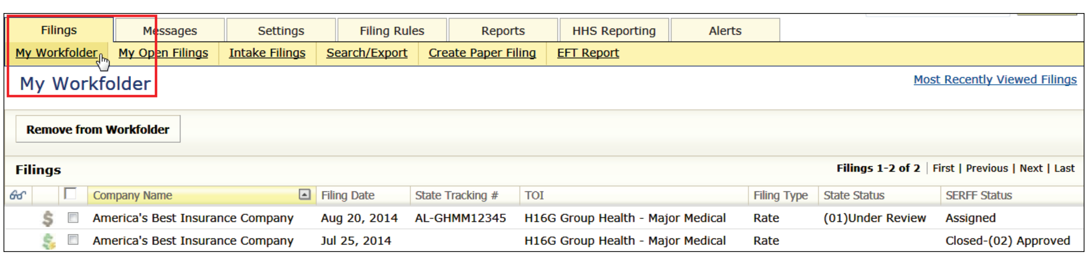
Select one of three buttons …

Return to Messages Remove Message or Move to Workfolder

Refer to Lesson 4 for more information.

My Workfolder

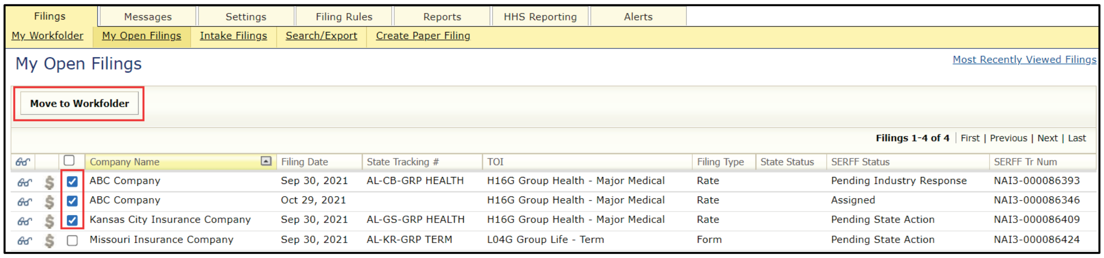
The My Workfolder is a user-customized folder where users can move filings for easy access. The Workfolder may contain Open and Closed filings. Regardless of status, these filings remain in the user's My Workfolder, until the user removes them.



Moving to the Workfolder from the Workspace

From the Intake or Open Filings view:

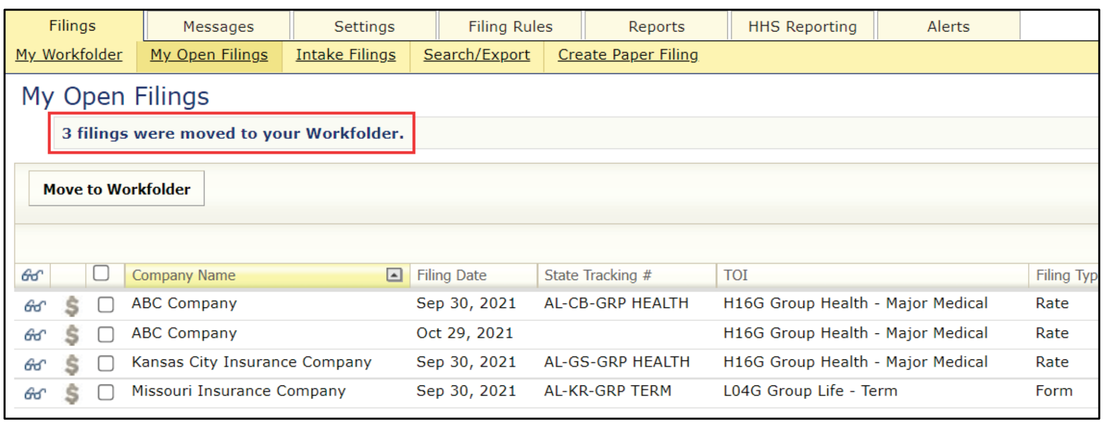
STEP 1	**Place a checkmark next to filing(s) that are to be moved to "My Workfolder",**



STEP 2	**Click $\boxed{\text{Move to Workfolder}}$ button.**

Result:

The user is notifed that the selected filing has been moved to 'My Workfolder'.

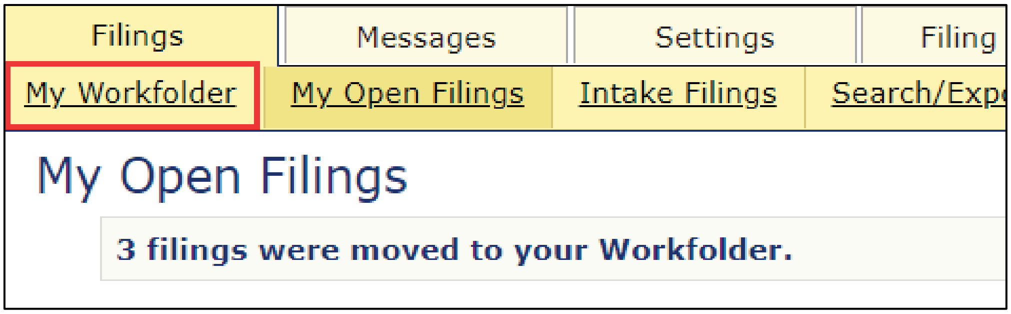


The Filing can now be accessed from 'My Workfolder' and/or 'My Open Filings'.

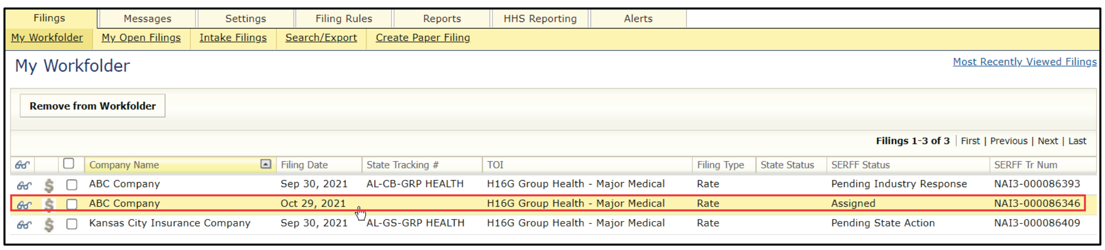
NOTE:	Previously selected filings still appear under 'My Open Filings', but now also reside under 'My Workfolder'.

To access filing from My Workfolder:

STEP 1	**Click the <u>My Workfolder</u> link, to see the filings that were moved.**



STEP 2	**Click the filing row to access the filing.**

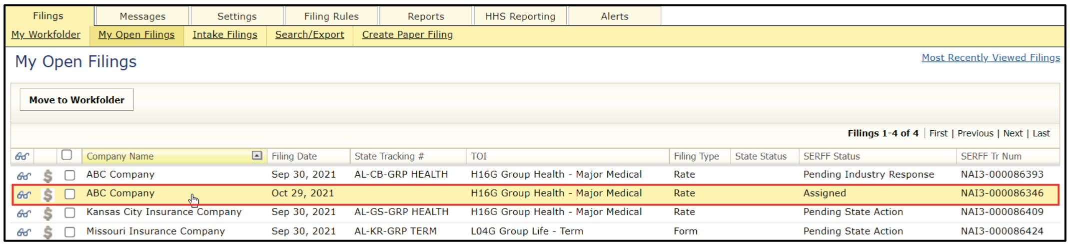


NOTE: Filings remain in 'My Workfolder', until the user removes them.

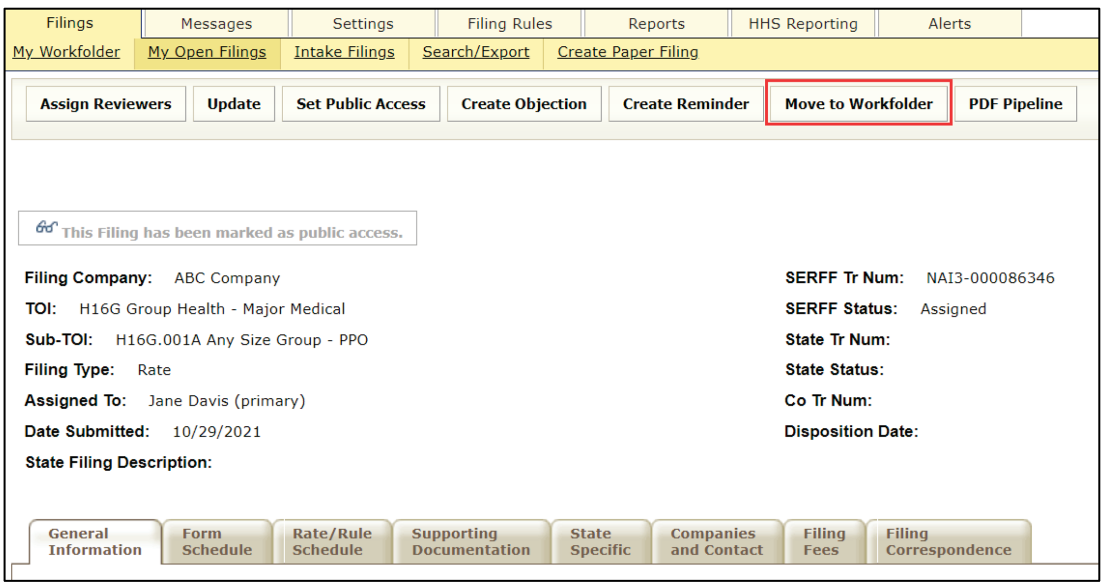
Move filing to My Workfolder, from within the Filing

From the Intake or Open Filings view

STEP 1	**Click the filing row to access the filing.**

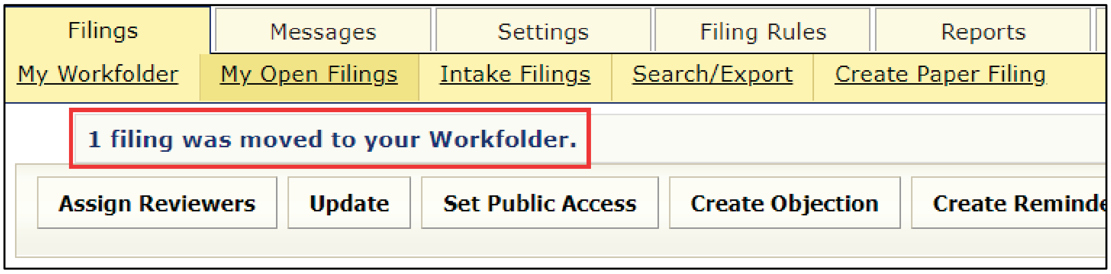


STEP 2	**Click $\boxed{\text{Move to Workfolder}}$ button.**



Result:

The user is notifed that the selected filing has been moved to the Workfolder.

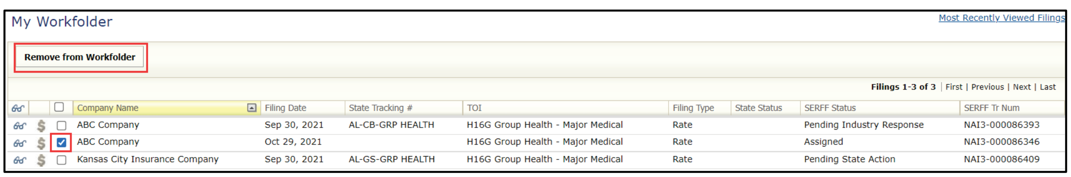


The Filing can now be accessed from ‘My Workfolder’ and/or ‘My Open Filings’.

Removing from Workfolder

From the ‘My Workfolder’ view:

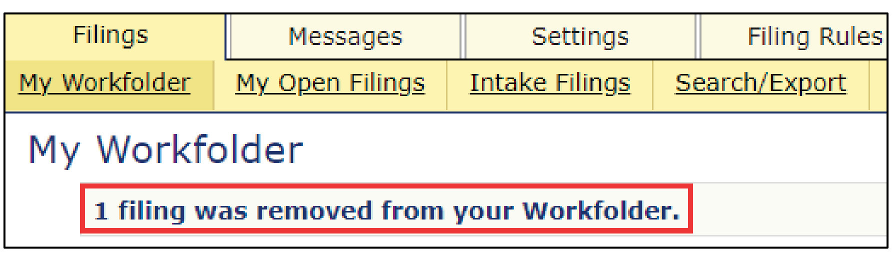
STEP 1	**Place a checkmark next to filing(s) that are to be removed from “My Workfolder”.**



STEP 2	**Click Remove from Workfolder button.**

Result:

The user is notifed that the selected filing has been removed from the Workfolder.



NOTE:	Removing filings from the Workfolder does not remove them from the system. The filings can still be found under the appropriate tab or by searching.

PDF Pipeline

The PDF Pipeline provides users with the ability to create a single PDF file of the entire filing or selected parts of the filing. The PDF Pipeline is generated on demand. The results are displayed instantly. The users can save the PDF locally to their network or review online.

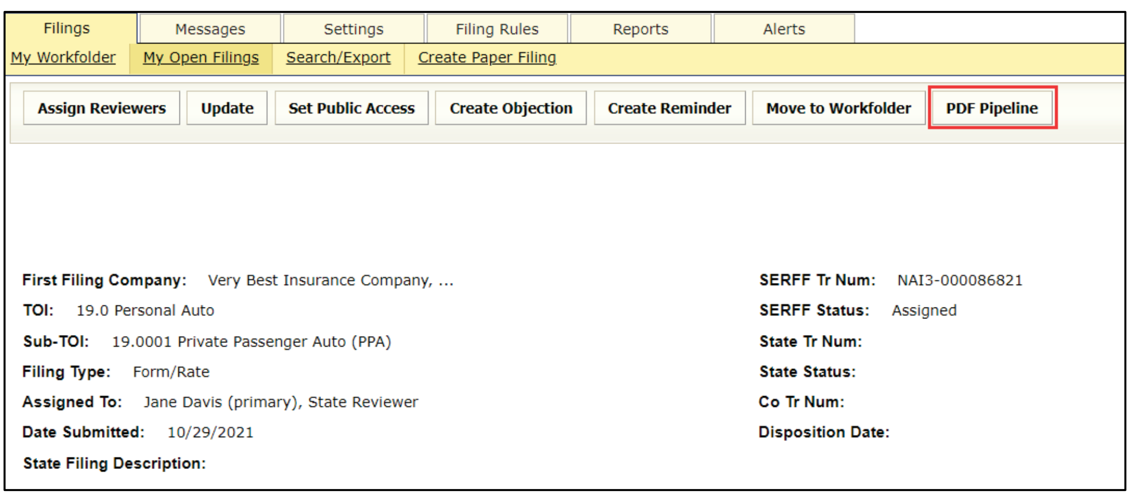
All schedule items and correspondence including Notes to Reviewer, Notes to Filer and Reviewer Notes are available to the Pipeline.

PDF Pipeline

STEP 1 Open the SERFF filing.

NOTE: The PDF pipeline is used on “open” and “closed” filings.

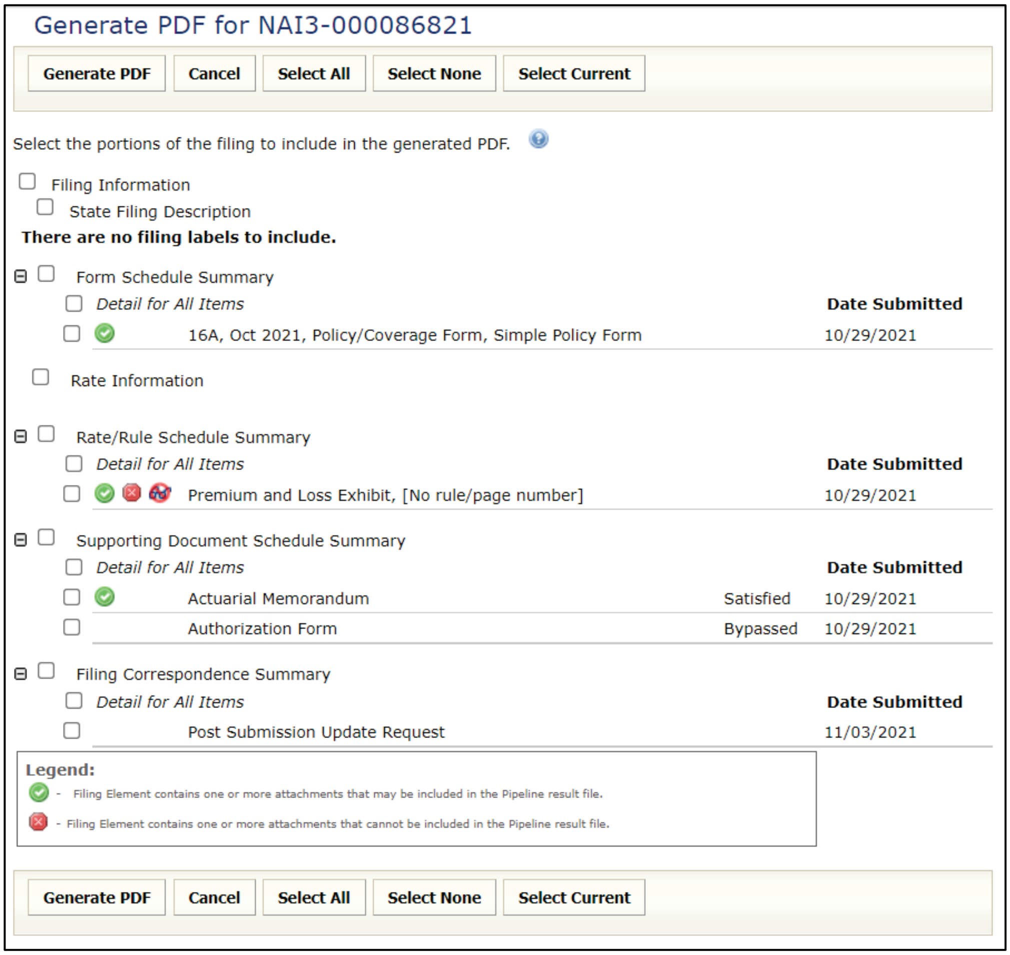
STEP 2 Click PDF Pipeline button.



Results:

Generate PDF options opens in a new window, listing all parts of the filing that are included in the PDF.

STEP 3 Click on the individual items or click Select All button.



NOTE: When selecting the Form, Rate and Supporting Documentation schedule, at least one item must be selected for the Schedule to print.

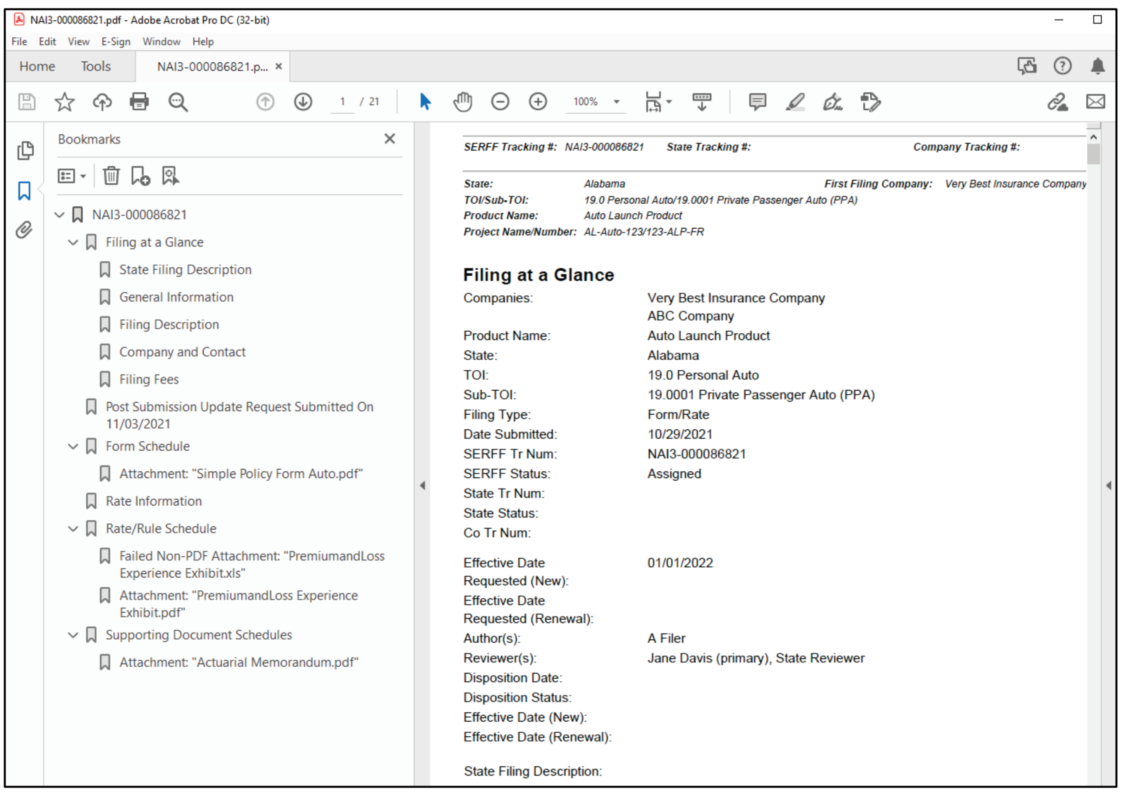
If the Schedule is Not selected, but one item from the Schedule is, then only the attachment and/or details for that item generates.

If NO items are selected, but the Schedule is, nothing prints.

Generate PDF	Click to create a PDF version of the filing.
Cancel	Cancels the action and closes the window.
Select All	To select All items, click this button. Or items can be selected individually.
Select None	Click to deselect all items.
Select Current	Click to select only the current schedule item version within the PDF Pipeline.

STEP 4	**Click Generate PDF button.**

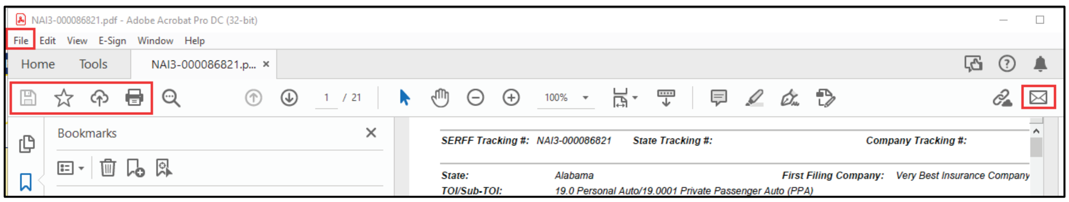
Result: PDF file opens in a new window.



STEP 5	**Use the navigation arrow to scroll through pages or click the individual bookmarks, to navigate to the different sections of the filing.**

Optional:

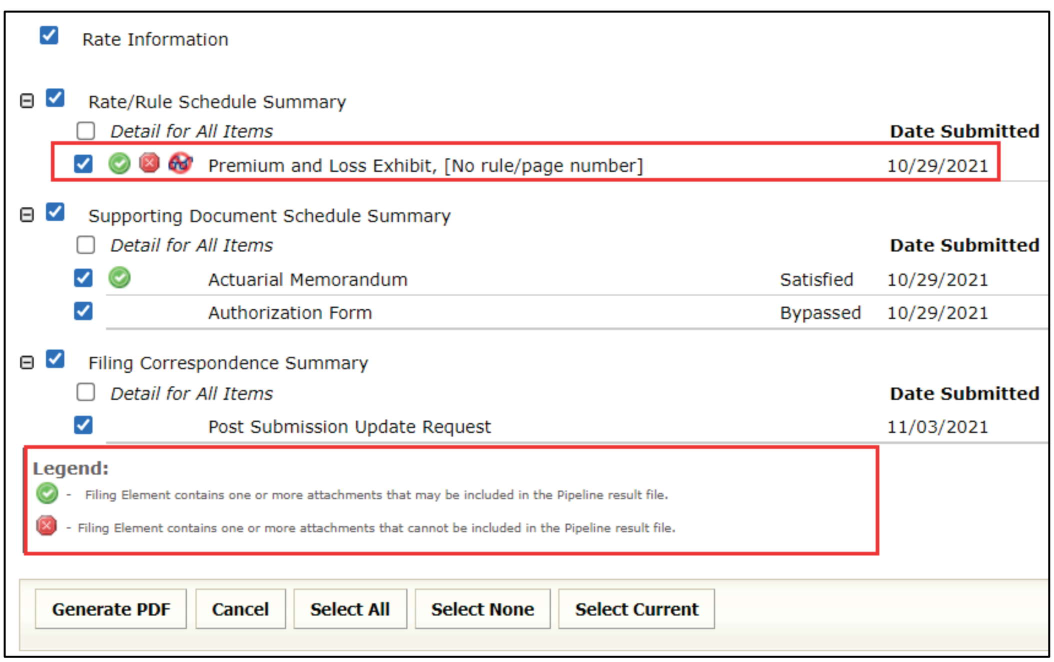
Use the icons pictured below, to save, print or email the PDF file outside of the SERFF system.



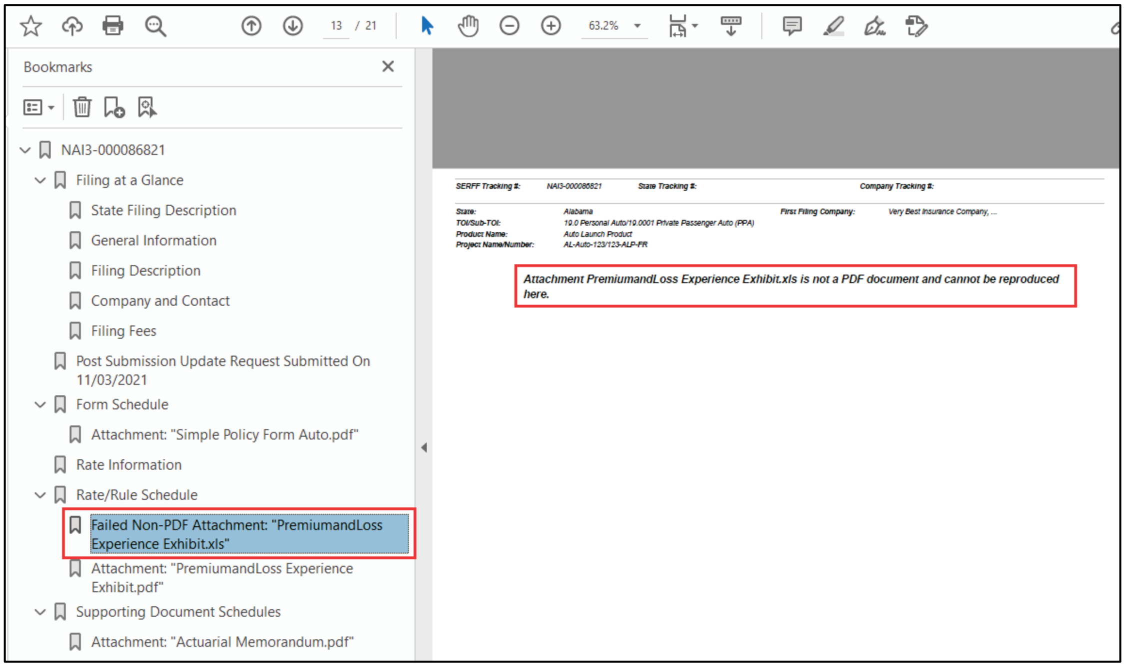
Non-PDF attachments:

Non-PDF attachments do not work with the Pipeline and are not included in the Pipeline result file.

A Non-PDF attachment is displayed with a symbol.



If the box is checked prior to selecting the Generate PDF button, the PDF file notes on the bookmark that the attachment is not a PDF document. A similar note is displayed on the corresponding page in the PDF file.



Create Objection

Objections are an electronic means to document issues with a filing. Objections are like electronic sticky notes. They are either compiled into an Objection Letter to be submitted to the industry or remain as Objections for the Reviewer's use.

The state sends industry an Objection Letter containing one or many Objections, which informs the company what needs to be amended and re-submitted. Objections apply to specific schedule items, or the entire filing.

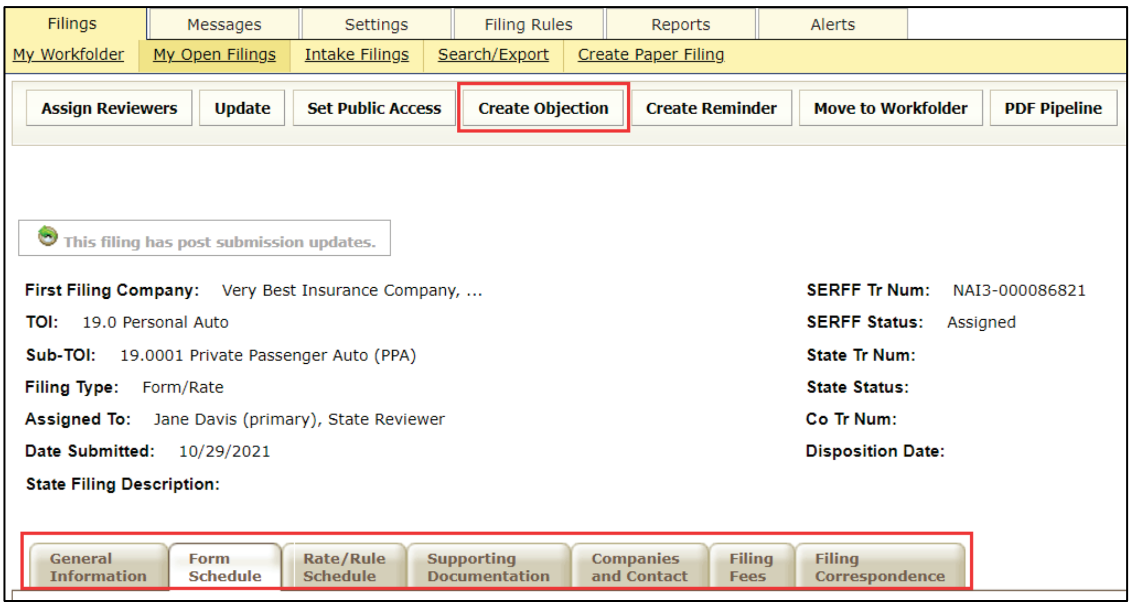
Creating an Objection

Objections are created by:

1. Using the Create Objection button and selecting schedule item(s),or,
2. Viewing a specific schedule item, and by using the Create Objection button to start the process.

Creating an Objection (*using* Create Objection *button*)

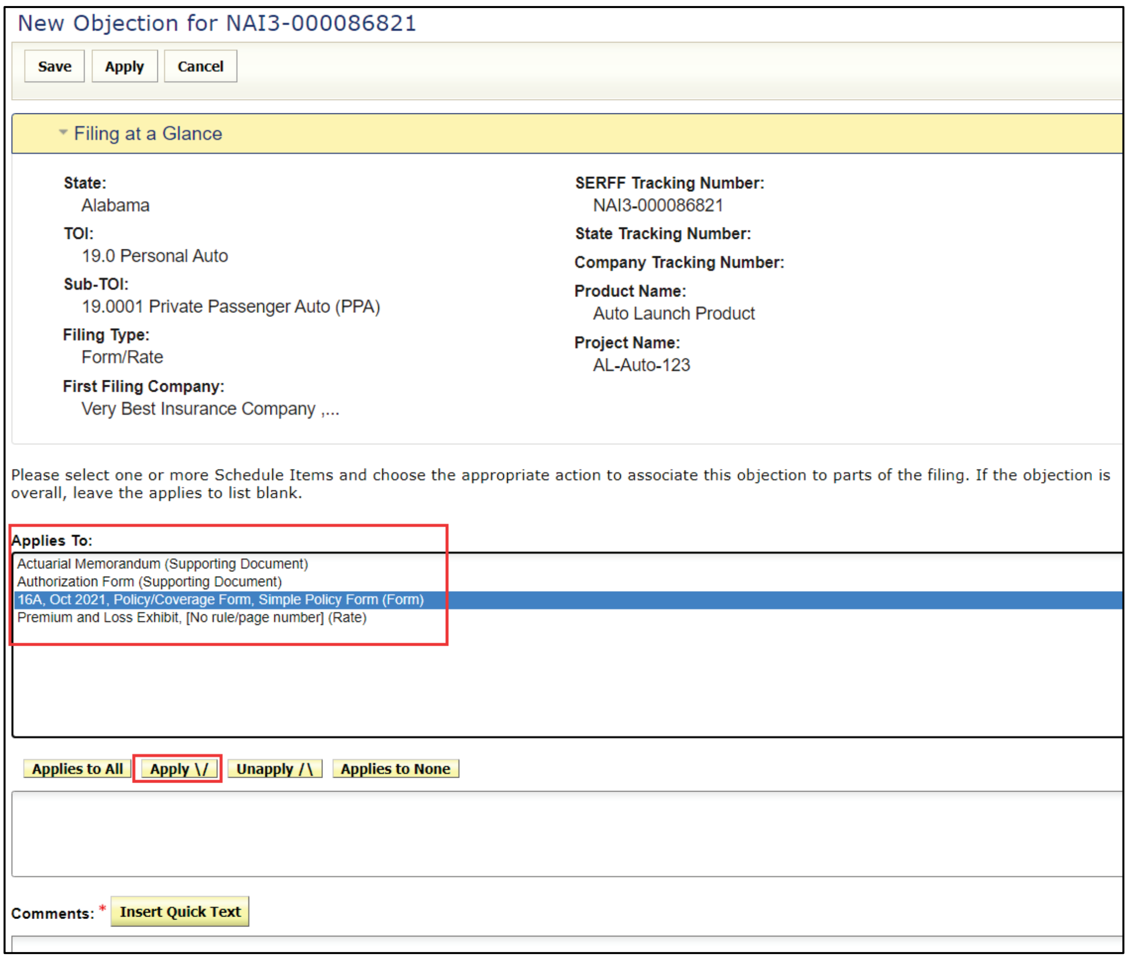
STEP 1 Click Create Objection button.



NOTE: This button is available (in the header), from every tab of the filing.

STEP 2	**Click to select schedule item(s) that the objection will apply to.**

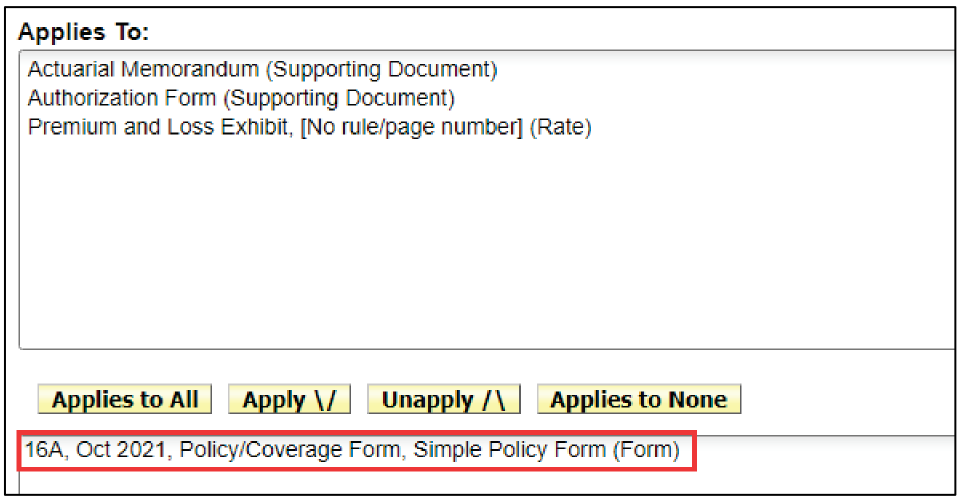
NOTE:	Multiple schedule items are selected by holding down the Ctrl key, while clicking the items. If the Objection does not apply to a schedule item, skip Steps 2 and 3. Proceed to add Comment or Quick Text.



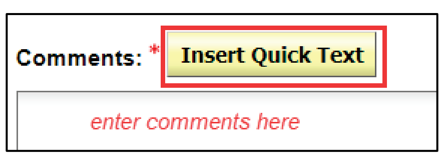
STEP 3	**Click a move button, to select/move schedule items to lower box.**

Applies to All	Moves (selects) all schedule items down to lower box.
Apply \/	Moves selected item(s) down to lower box.
Unapply /	Moves selected item(s) up to 'Applies To' box.
Applies to None	Moves all item(s) up to 'Applies To' box.

Results: *(selecting Simple Policy Form and using* Apply \/ *button)*.



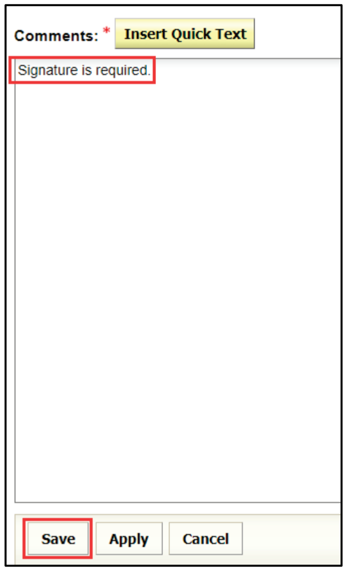
STEP 4	**Update the Comment field, by entering a Comment or use the Quick Text entry option.**



NOTE:	A comment is required on Objections (whether typed manually or entered as Quick Text).

The Comment field is a free text field. Enter your comments.

Example: (*typed in comments*)



STEP 5	**Click Save button.**

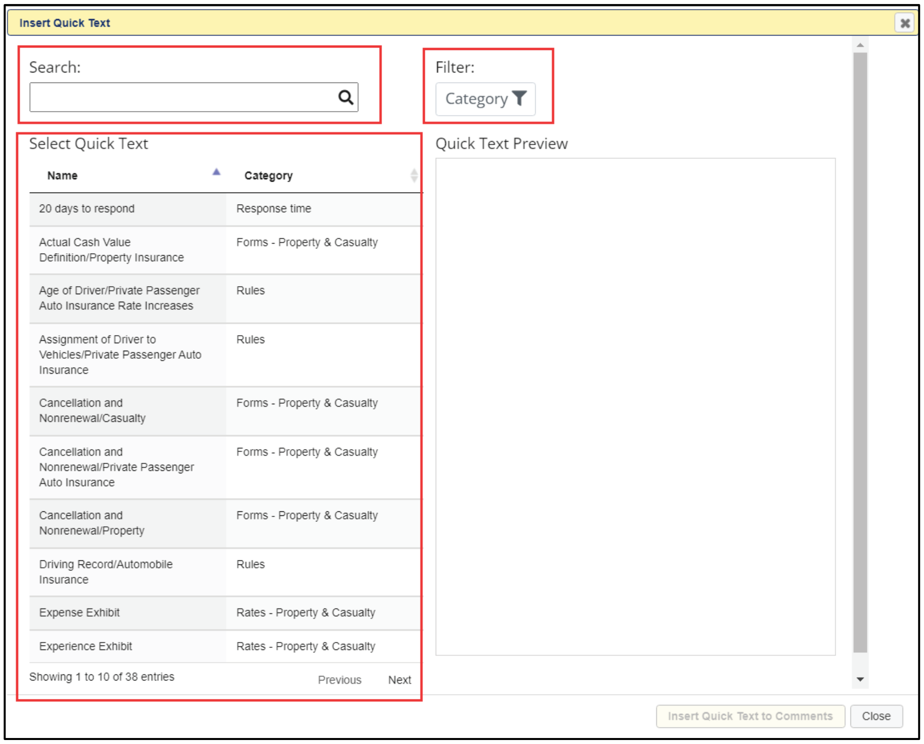
Quick Text:

Quick Text can be added to filing correspondence, such as when creating an objection. Users can add multiple Quick Text items, edit the Quick Text comment prior to inserting or combine Quick Text with manually added comments.

NOTE:	Configuration Managers, please refer to Lesson 8 for information on setting-up Quick Text.

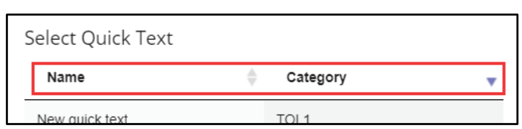
STEP 1 Click Insert Quick Text button.

Users can search for Quick Text by a word and/or filter by category and preview the contents of the Quick Text before inserting into the piece of correspondence.

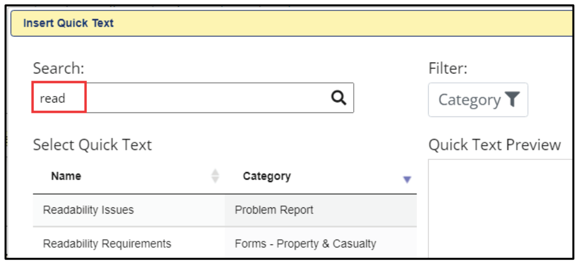


Use the options below to limit the types of Quick Text displayed.

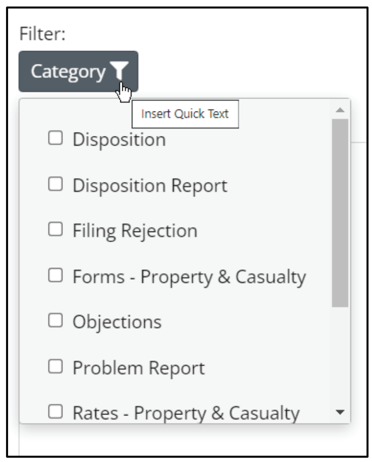
- Sort by Name, Category or use Next if more than one page of quick text is available.



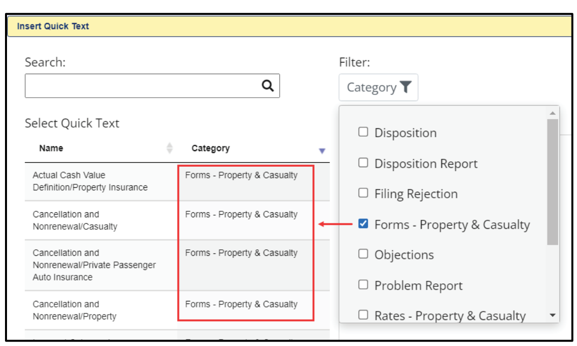
- Begin typing in Search box to see available matches.



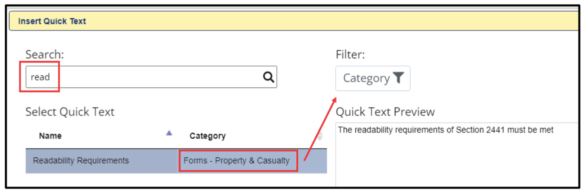
- Filter by clicking on Category and selecting one or more categories.



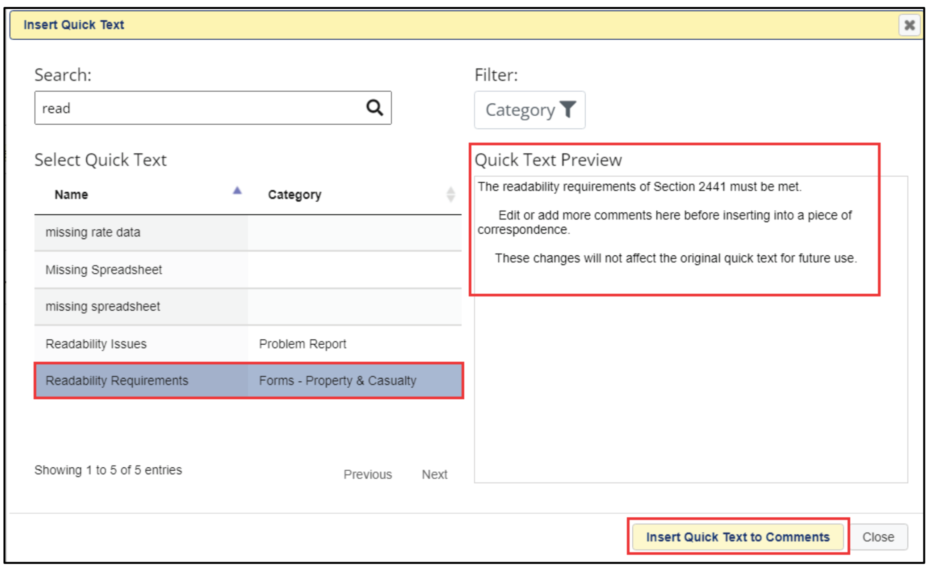
<u>Example</u>: Selecting a Filter/Category (*Forms – Property & Casualty*)



Example: Entering a keyword search (*read*) & selecting a Filter/Category (*Forms – Property & Casualty*)



STEP 2 Select desired Quick Text.

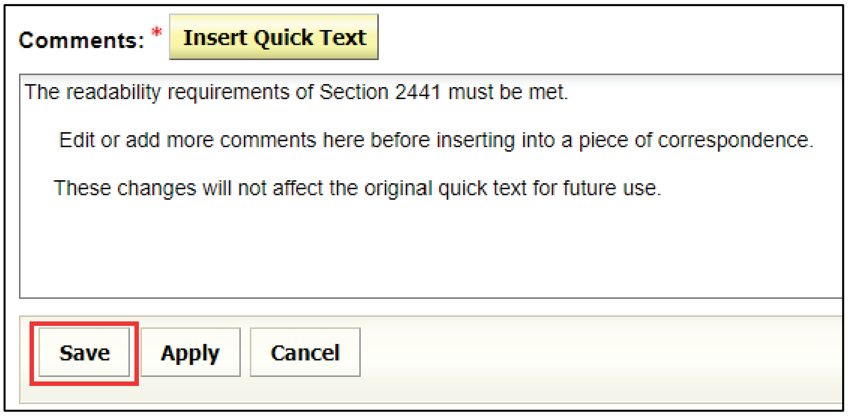


NOTE: If desired, edit or add more comments to Preview window before inserting into a piece of correspondence.

These changes will not affect the original quick text for future use.

STEP 3	Click **Insert Quick Text to Comments** button.

Result:



STEP 4	Click **Save** button.

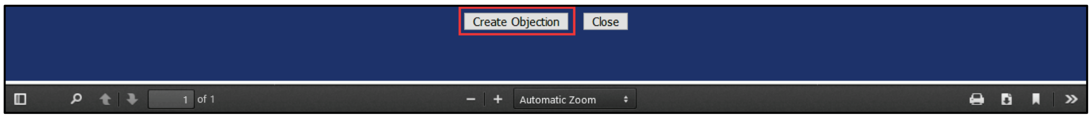
This is now a Pending Objection which is located on the Filing Correspondence tab.

Filing Correspondence tab

All filing communication, including Objections, Objection Letters, Notes to Filer and Reviewer Notes are located on the Filing Correspondence tab.

Creating Objection from Schedule Item

It is possible to create an Objection while in a Schedule Item. When the file (schedule item) is open, click the 'Create Objection' button at the top of the screen.



Once the New Objection window appears, complete as instructed above. See picture below for location of the 'Create Objection' button.

To Edit an Objection:

STEP 1 Click the Filing Correspondence tab.

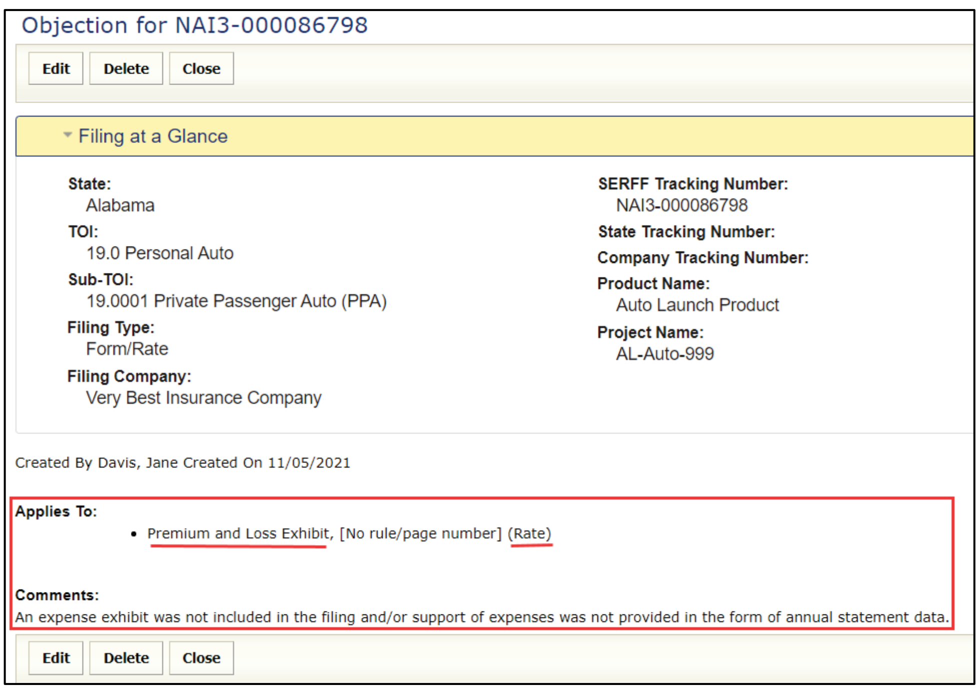
NOTE: A link is provided for each Objection created.

STEP 2 Click the Objection link.

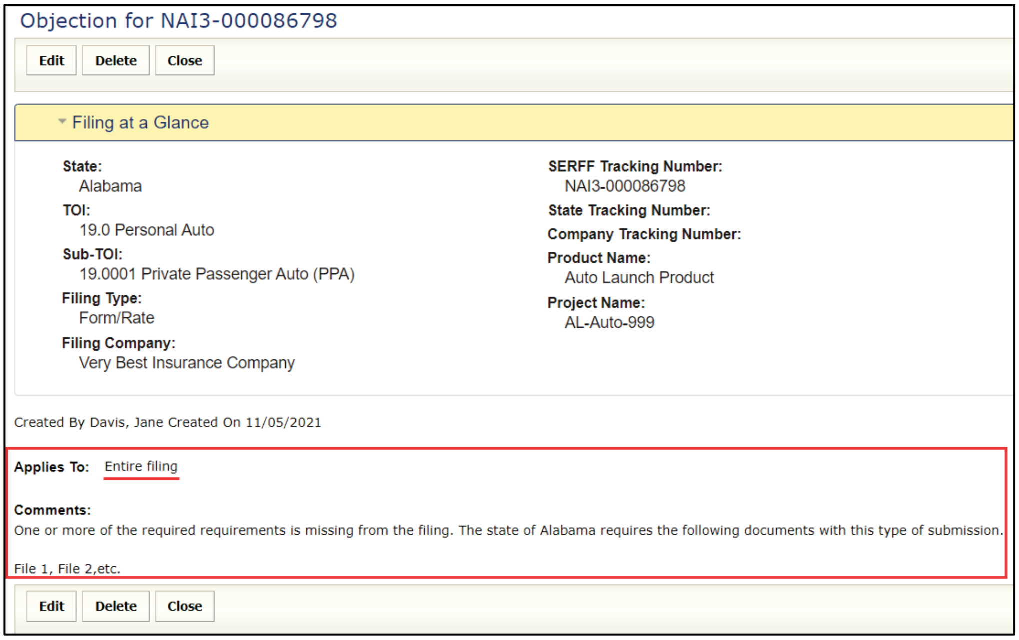
Response:

Bullet indicates objection applied to a schedule item. The location is indicated in parentheses.

Example: Name of item is Premium and Loss Exhibit, location is Rate tab.



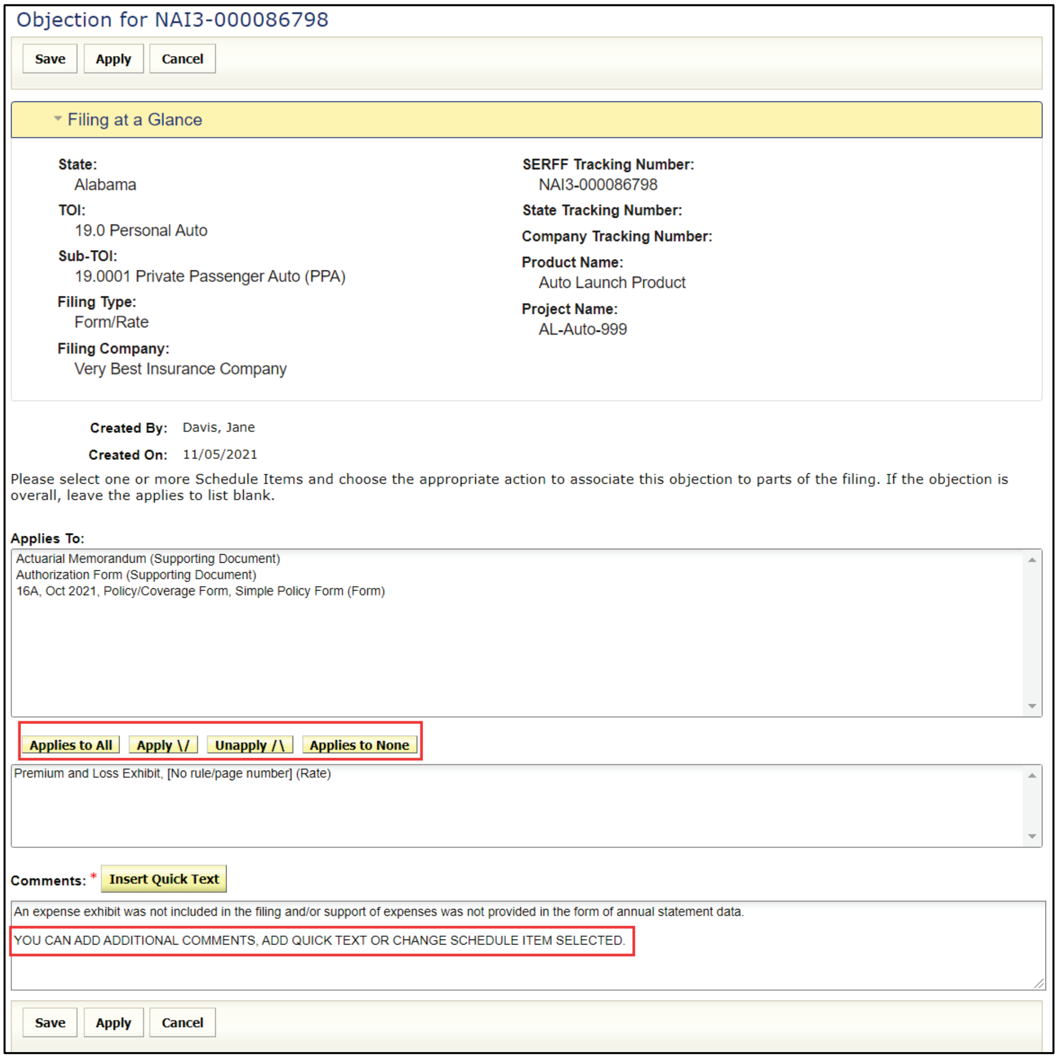
Example: No bullet. Objection applies to entire filing, not applied to a specific schedule item.



Edit	Takes user into Edit mode of the Objection.
Delete	Removes the Objection, after an ‘OK’ confirmation is clicked by the user.
Close	Closes the Objection.

STEP 3 Click Edit button and make edits to the Objection.

Result:



STEP 4 Click Save button to update the objection.

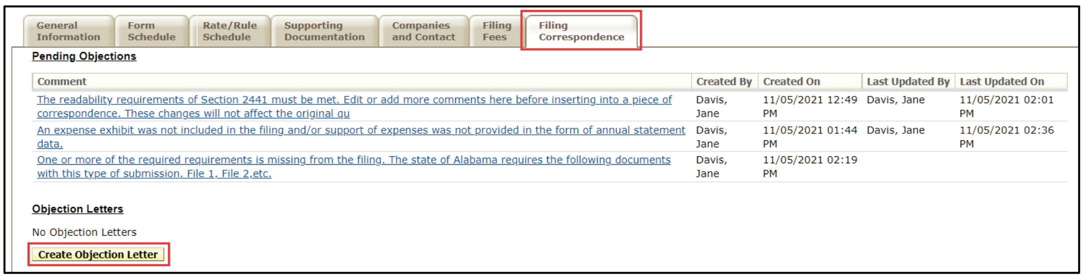
Objections are created throughout the review of a filing. When ready to communicate the Objections to the company, the reviewer compiles some, or all of Objections into one Objection Letter.

Create Objection Letter

An Objection Letter is an electronic letter that identifies Objections to the filing. Submitting an Objection Letter changes the SERFF status to "Pending Industry Response".

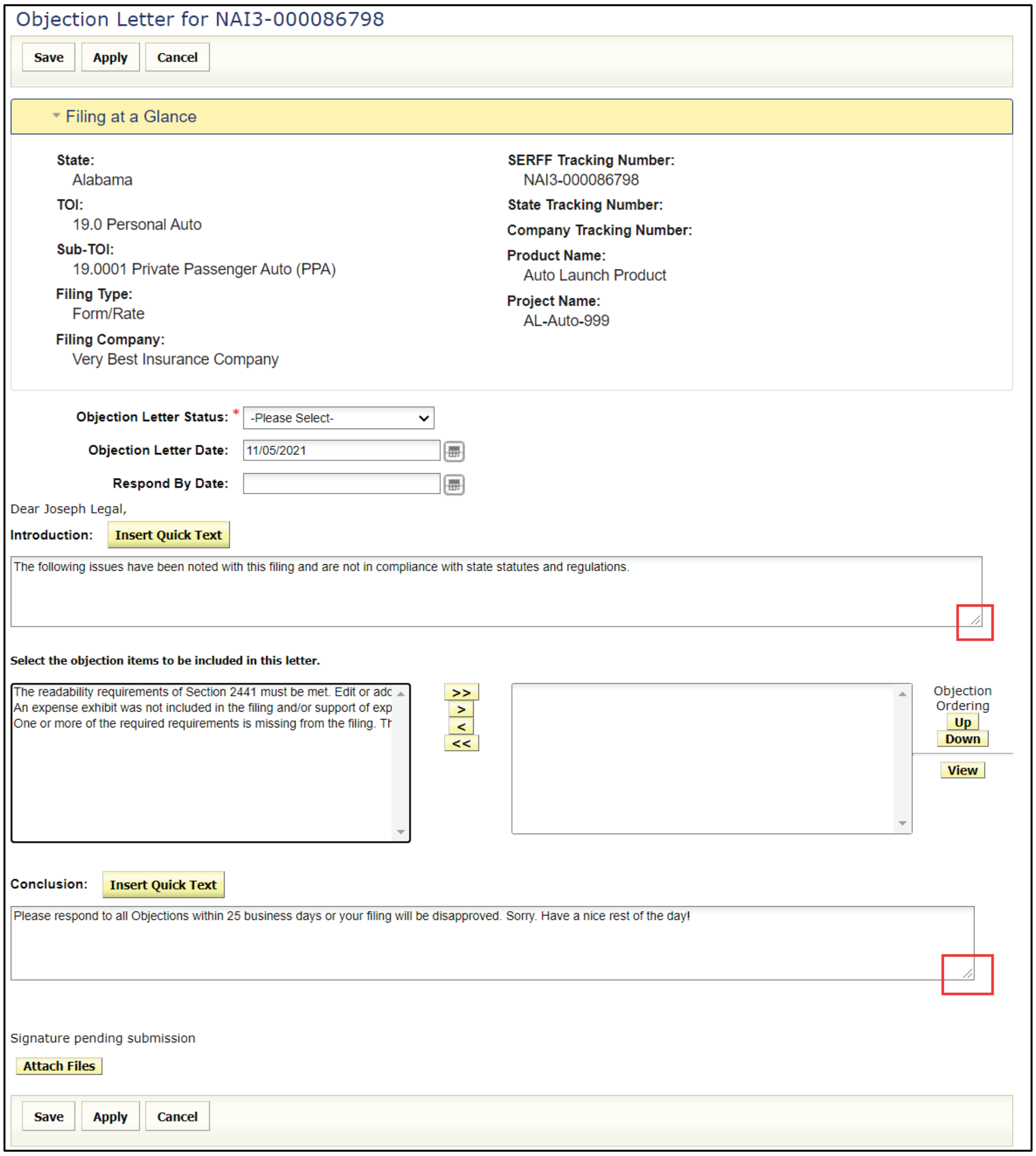
Creating an Objection Letter

STEP 1	Click the Filing Correspondence tab.



STEP 2	**Click Create Objection Letter button.**

Response:

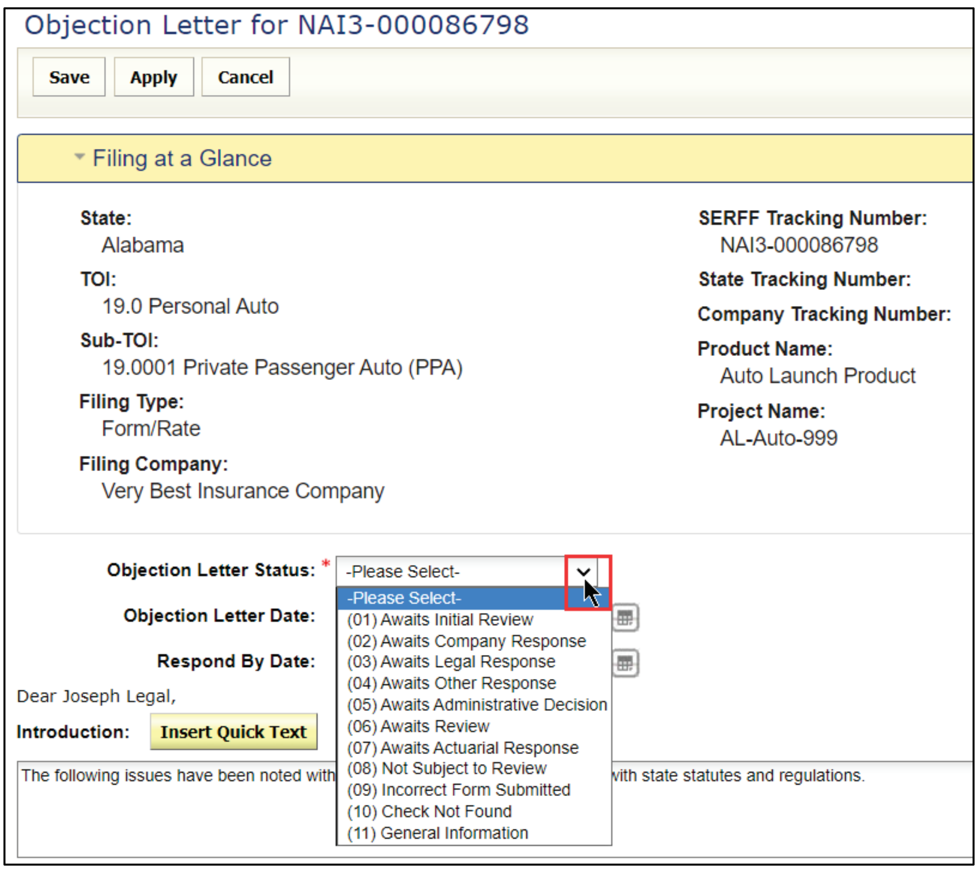


NOTE: Introduction and Conclusion area can be resized by expanding corners.

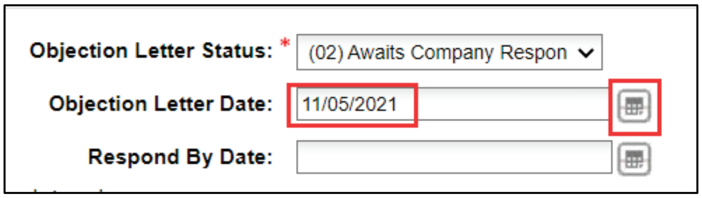
The top part of the letter has basic information on the filing:

- State:
- TOI (Type of insurance):
- Sub-TOI:
- Filing Type:
- Filing Company:
- SERFF Tracking Number:
- State Tracking Number:
- Company Tracking Number:
- Product Name:
- Project Name:

STEP 3	**Use the drop-down arrow to select an Objection Letter Status*.** ***NOTE*: This is a required field.**

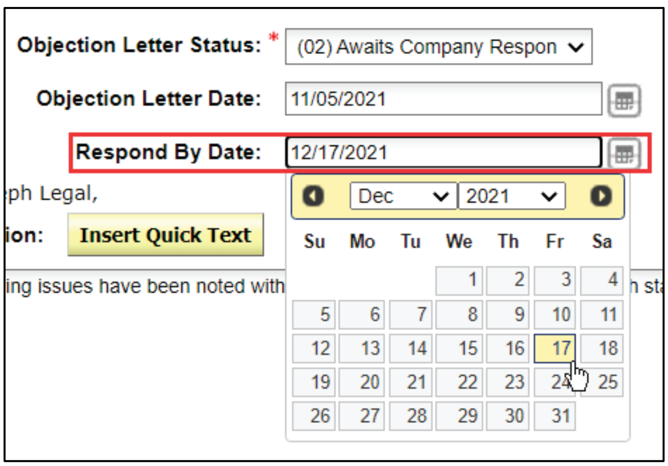


STEP 4	Enter an Objection Letter Date.



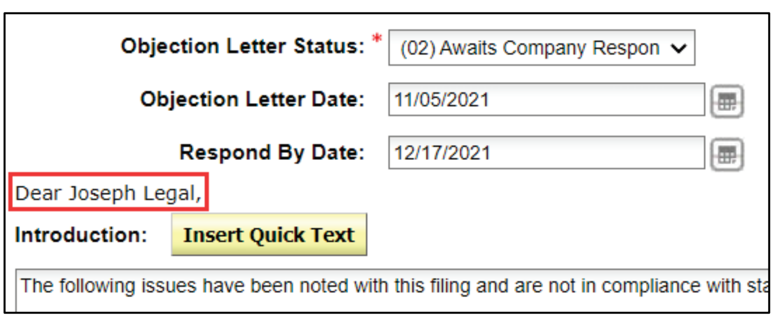
NOTE: The Objection letter Date is pre-populated with the current date; however, it can be changed by clicking the calendar icon or by typing a date (mm/dd/yyyy).

STEP 5	Enter a Respond By Date, to notify the industry of the latest date the state will accept a response to the Objection Letter.



NOTE: The Respond By Date is optional. It is selected by clicking the calendar icon or typing a date (mm/dd/yyyy).

The Objection Letter is addressed to the Contact Person listed in the filing.

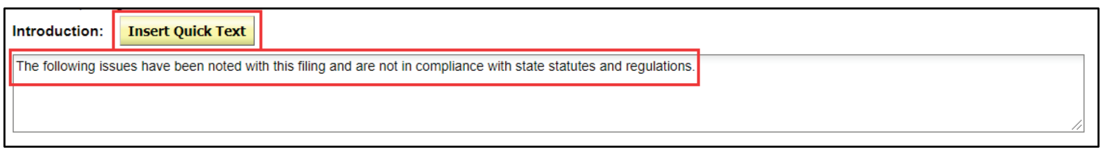


STEP 6 Introduction

The Objection Letter contains a standard introduction and closing, previously defined by the State Configuration Manager. Quick Text may also be utilized to create, or add to, an introduction or conclusion. The user can add to or enter a new introduction.

A SERFF user who creates objection letters may use objection letter quick text, but only a Configuration Manager can create and edit all Quick Text.

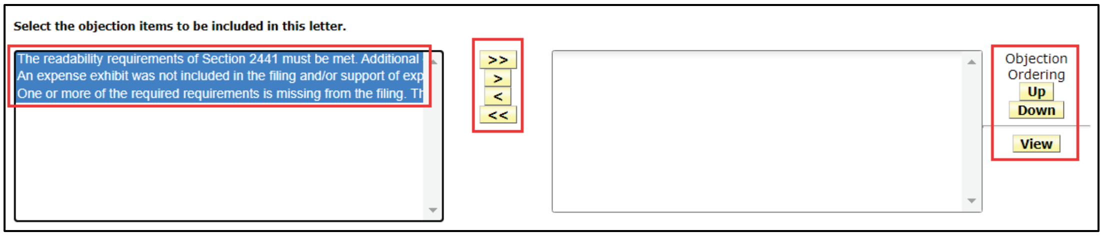
Lesson 8 covers how to set-up a standard introduction and closing, for those with a State Configuration Manager role.



STEP 7 Select the objection items to be included in this letter.

Select the Objections (in the left box) that are to be included in this Objection Letter; then move the objections to the “right box”. Use the navigation arrows to move one or all selected Objections. Click the View button to view an objection.

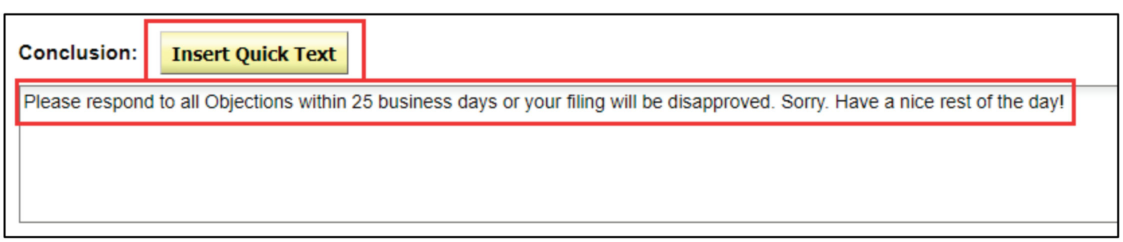
Once objections are in the “right box”, the user places them in the order they want them to appear in the Objection Letter. This is accomplished by highlighting the Objection and clicking the Up or Down buttons.



NOTE:	Not all Objections are required to be included in the same Objection Letter. They can be in one Objection Letter or included in another. In addition, an Objection is not required to be sent in an Objection Letter. However, the industry author is not able to view the Objection, until it is included in an Objection Letter.

STEP 8 Conclusion:

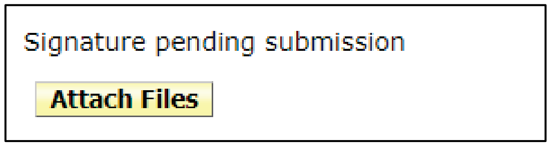
The conclusion area works the same as the introduction. A standard closing may be included and editied in the Objection letter window. Or user can insert any Quick Text that may apply by using the Insert Quick Text button.



If applicable, complete STEP 9, otherwise skip step and proceed to STEP 10.

STEP 9 Click Attach Files button to attach files. *(optional)*

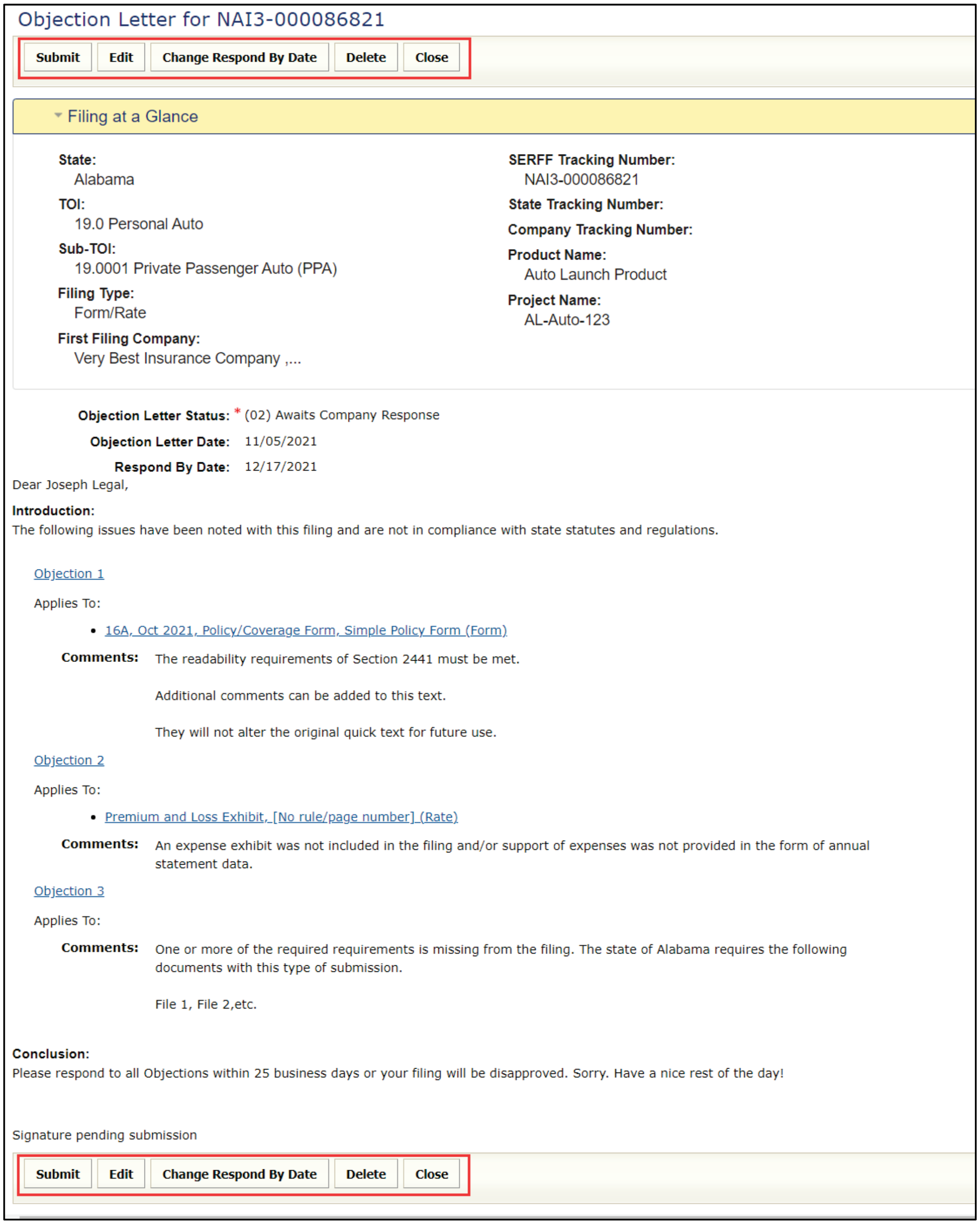
For example: The user may want to attach a state specific required form.



NOTE: Since SERFF creates the letter, it is not necessary to attach a separate letter regarding issues on the filing.

STEP 10 Click Save button.

Response:



Objection Letter for NAI3-000086821

Submit | Edit | Change Respond By Date | Delete | Close

Filing at a Glance

State: Alabama

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Type: Form/Rate

First Filing Company: Very Best Insurance Company ,...

SERFF Tracking Number: NAI3-000086821

State Tracking Number:

Company Tracking Number:

Product Name: Auto Launch Product

Project Name: AL-Auto-123

Objection Letter Status: * (02) Awaits Company Response

Objection Letter Date: 11/05/2021

Respond By Date: 12/17/2021

Dear Joseph Legal,

Introduction:
The following issues have been noted with this filing and are not in compliance with state statutes and regulations.

Objection 1

Applies To:

- 16A, Oct 2021, Policy/Coverage Form, Simple Policy Form (Form)

Comments: The readability requirements of Section 2441 must be met.

Additional comments can be added to this text.

They will not alter the original quick text for future use.

Objection 2

Applies To:

- Premium and Loss Exhibit, [No rule/page number] (Rate)

Comments: An expense exhibit was not included in the filing and/or support of expenses was not provided in the form of annual statement data.

Objection 3

Applies To:

Comments: One or more of the required requirements is missing from the filing. The state of Alabama requires the following documents with this type of submission.

File 1, File 2,etc.

Conclusion:
Please respond to all Objections within 25 business days or your filing will be disapproved. Sorry. Have a nice rest of the day!

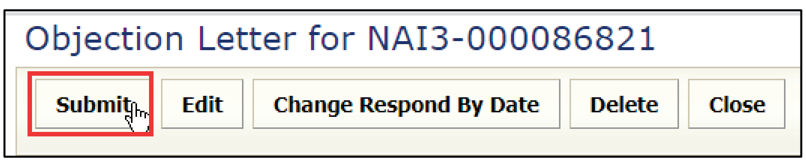
Signature pending submission

Submit | Edit | Change Respond By Date | Delete | Close

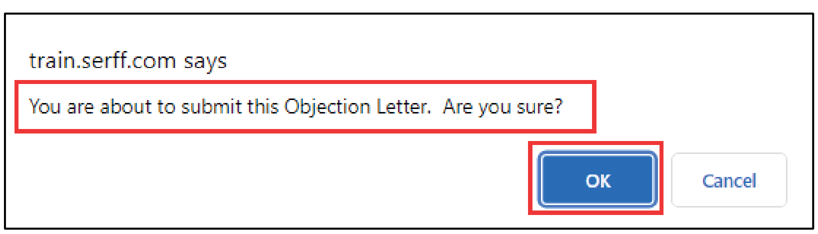
After clicking the Save button, the following options are available: Submit, Edit, Delete or Close the Objection letter.

Submit	Submits the Objection Letter to the industry author, the state user receives a confirmation message confirming the action.
Edit	Takes user into Edit mode of the Objection Letter.
Change Respond By Date	Allows the user to edit the Respond By Date.
Delete	Removes the Objection Letter, after a confirmation message confirms the action by the user.
Close	If the Objection Letter is not submitted, "Close" saves the letter as a draft. If the Objection Letter is submitted, the "Close" button closes the Objection Letter.

STEP 11	**Click Submit button, to send the Objection letter to the company.**

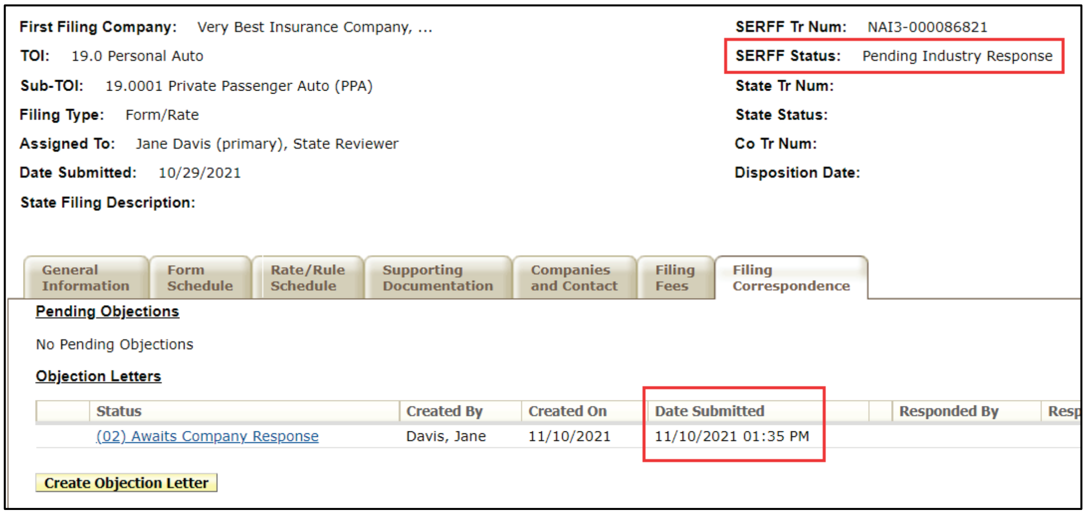


A confirmation message appears confirming the action.



STEP 12	**Click OK button.**

The Date Submitted under the Filing Correspondence tab indicates the date the Objection is sent to the industry.



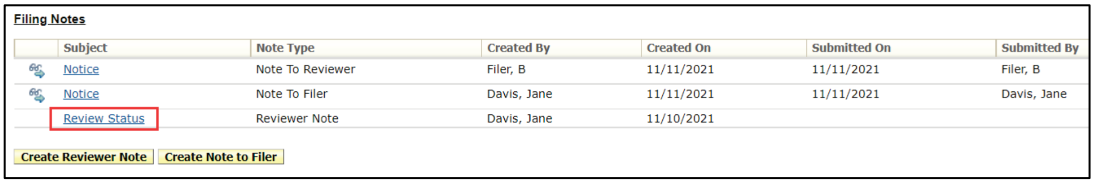
NOTE: The SERFF status changes to "Pending Industry Response".

If the user sees the Draft Schedule Item Icon to the left of the item, this indicates the revisions/additions are Not submitted to the industry.

When the user is ready to submit the draft schedule item, click the objection link to open, then click the submit button.

Filing Notes

The Filing Notes section on the Filing Correspondence tab lists all type of notes: Note to Reviewer, Note to Filer and Reviewer Notes.



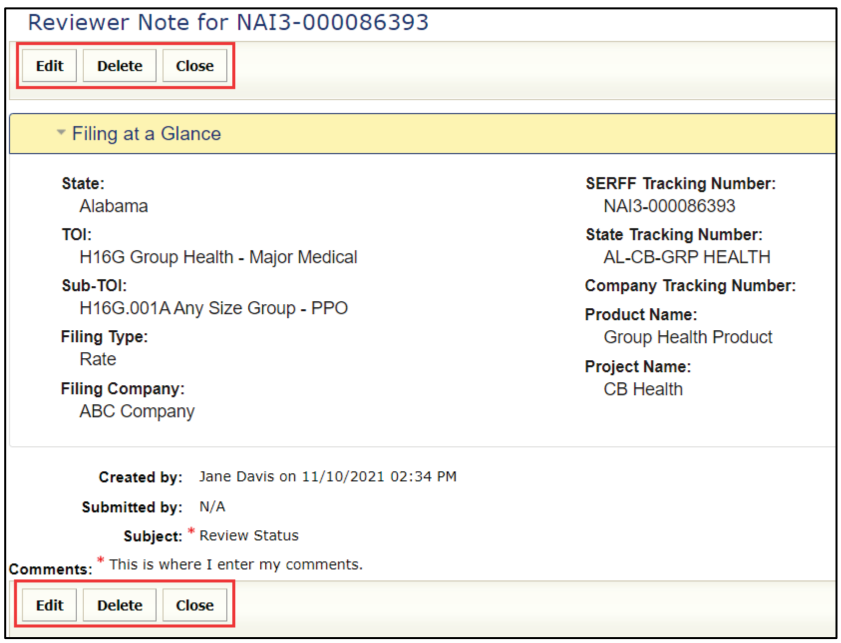
Filing Notes

	Subject	Note Type	Created By	Created On	Submitted On	Submitted By
	Notice	Note To Reviewer	Filer, B	11/11/2021	11/11/2021	Filer, B
	Notice	Note To Filer	Davis, Jane	11/11/2021	11/11/2021	Davis, Jane
	Review Status	Reviewer Note	Davis, Jane	11/10/2021		

Create Reviewer Note | Create Note to Filer

Click links under Subject to open notes.

Example: Click the Reviewer Note 'Review Status' link to open and read.



The following options are available, when viewing a Reviewer Note:

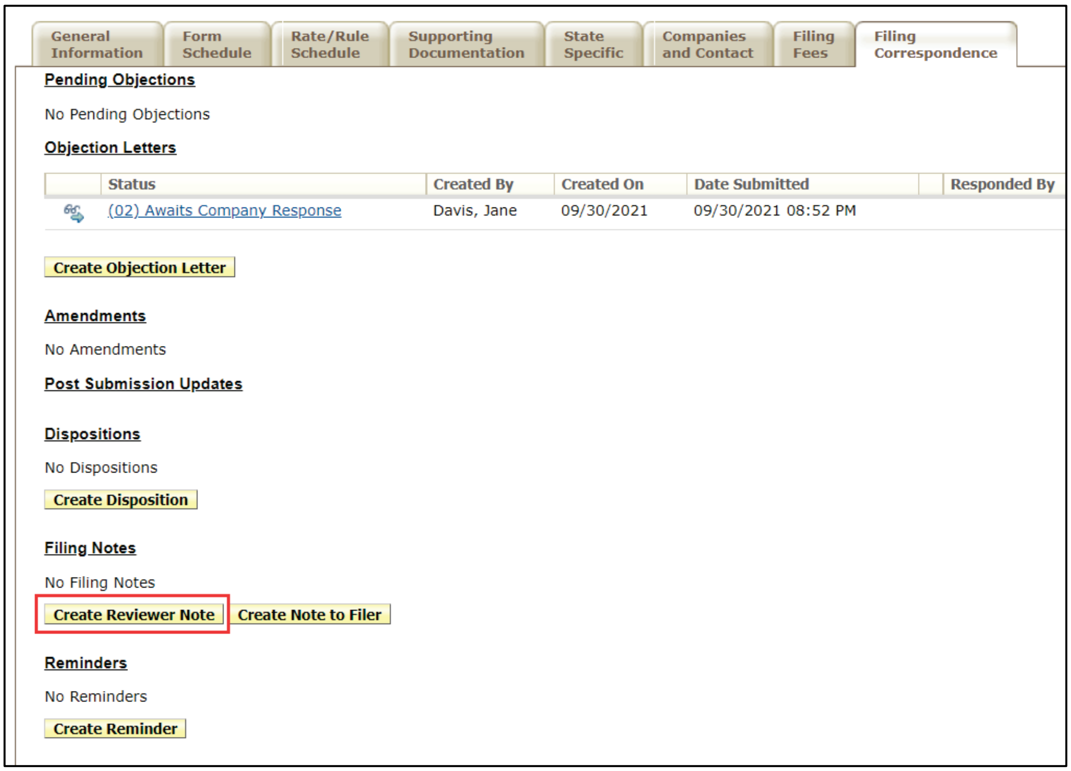
Edit	Takes the user to an area to edit the Reviewer Note.
Delete	Removes the Reviewer Note from the filing.
Close	Closes the Reviewer Note. Returns the user to the Filing Correspondence tab.

Reviewer Notes

A Reviewer Note is internal communication and is not submitted to industry. Only state users with access to the filing can see the Reviewer Note.

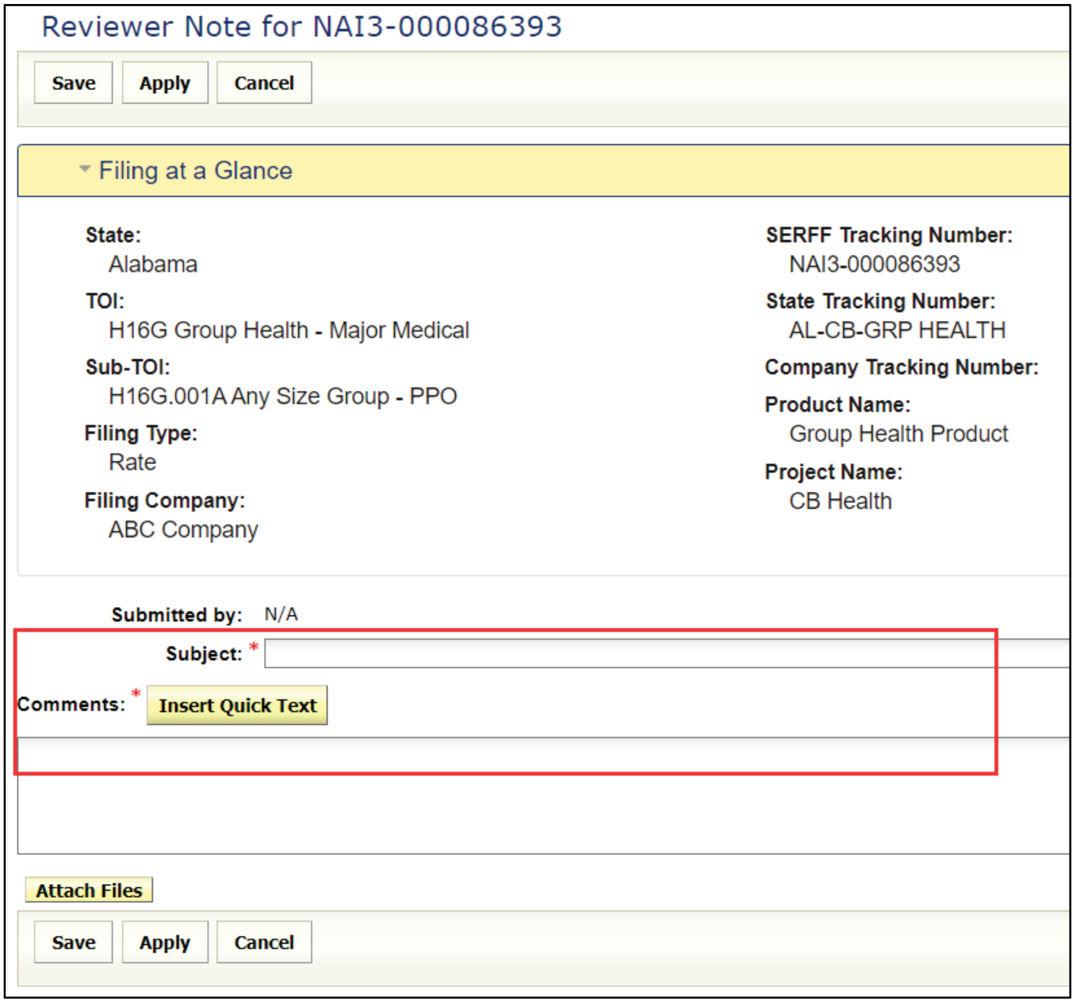
Creating a Reviewer Note

STEP 1 Click the Filing Correspondence tab.



STEP 2 Click Create Reviewer Note button.

Response: 'Reviewer Note' opens in a new window.
Subject and Comments are required.

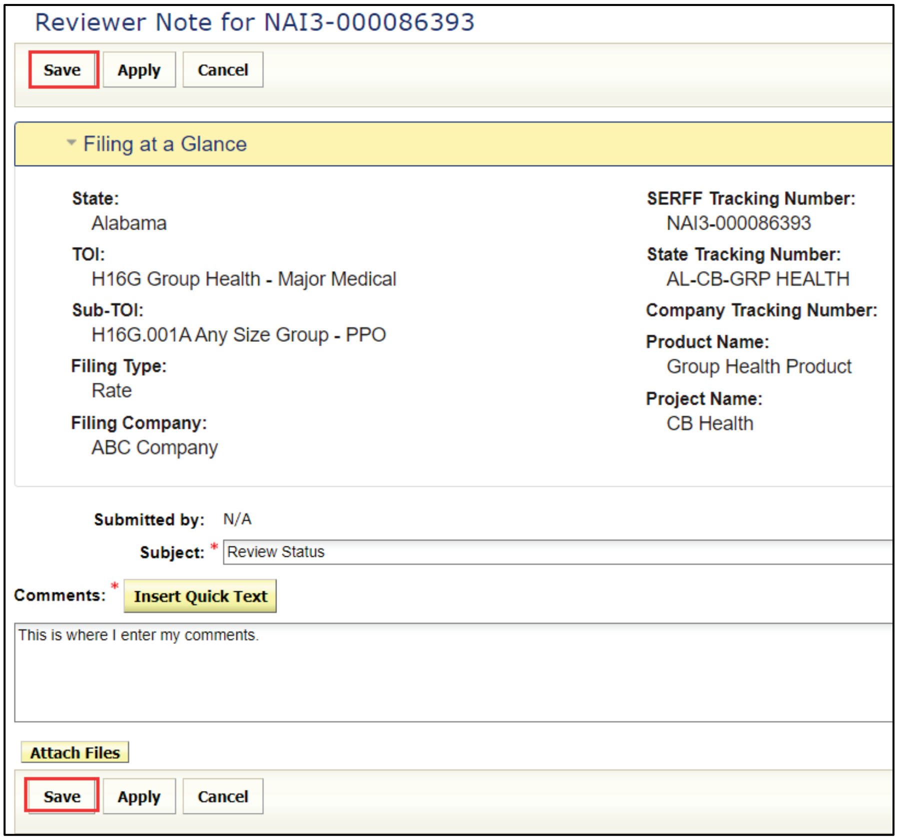


STEP 3	**Type a subject in the Subject* field** *(required)*.
STEP 4	**Type a comment in the Comments* field** (required). **Or,** **Use Quick Text to enter a previously created "canned" comment.**

NOTE: The comments field can contain up to 4000 characters.

STEP 5	**If desired, click** Attach Files **button, to attach files.**

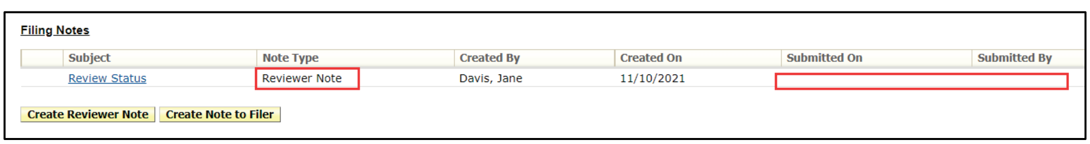
STEP 6	Click **Save** button, to save the Reviewer Note.



Response:

Window closes.

Reviewer Note can be accessed from the Filing Correspondence tab, under the Filing Notes section.



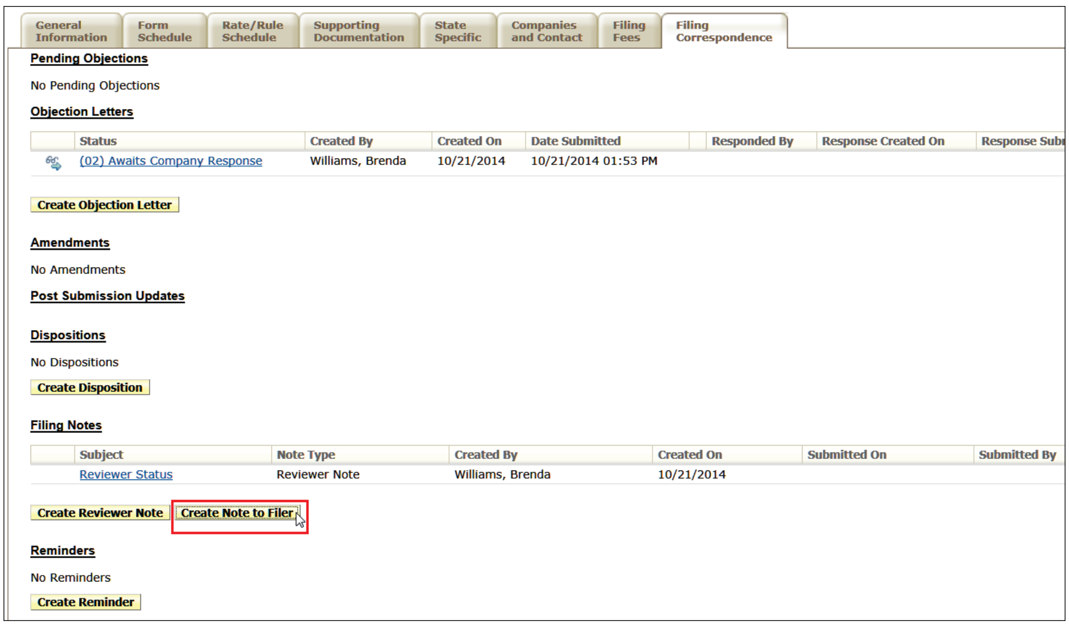
NOTE:	Note Type will be 'Reviewer Note'. It will not show a 'Submitted On' or 'Submitted By' date because industry will not see it.
Note:	Click subject link to open note. Users can then Edit or Delete note.

Note to Filer

A Note to Filer is a note sent from the state user to the filer. Once the Note to Filer is submitted, it cannot be deleted.

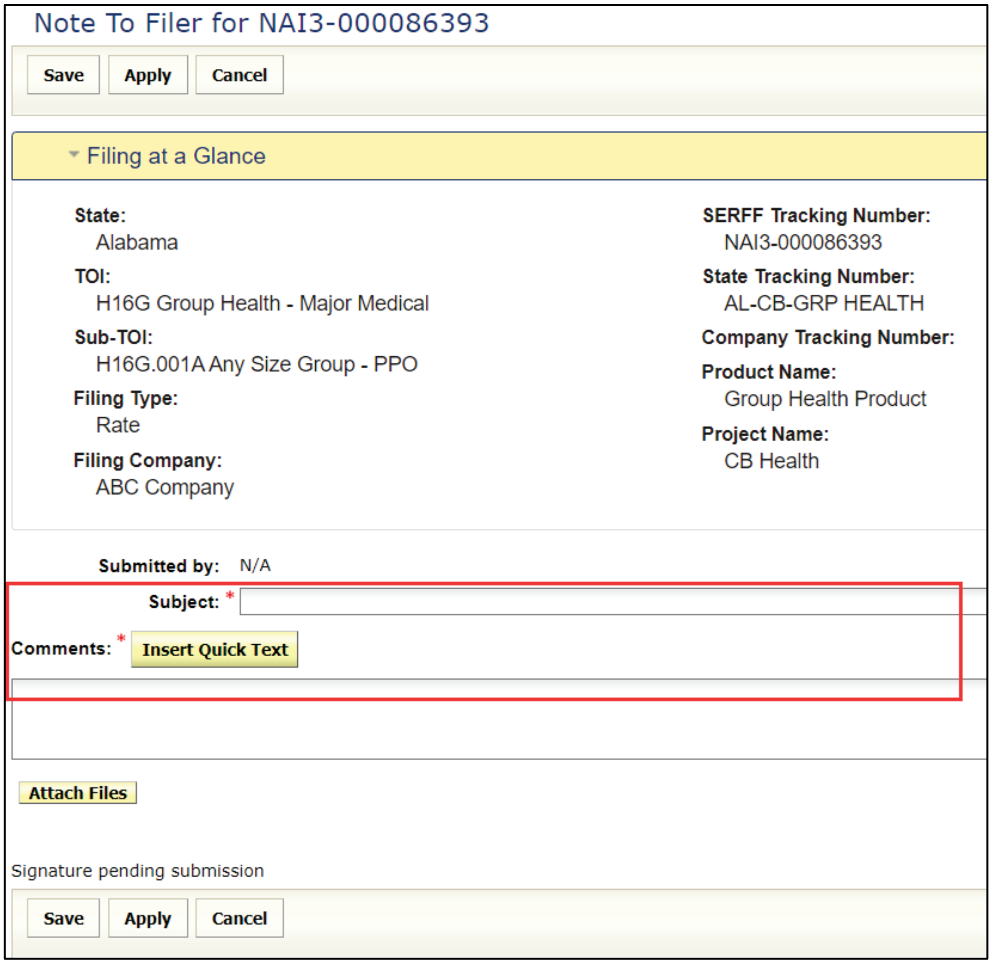
Creating a Note to Filer

STEP 1 Click the Filing Correspondence tab.



STEP 2 Click Create Note to Filer button.

Response: 'Note to Filer' opens in a new window.
Subject and Comments are required.

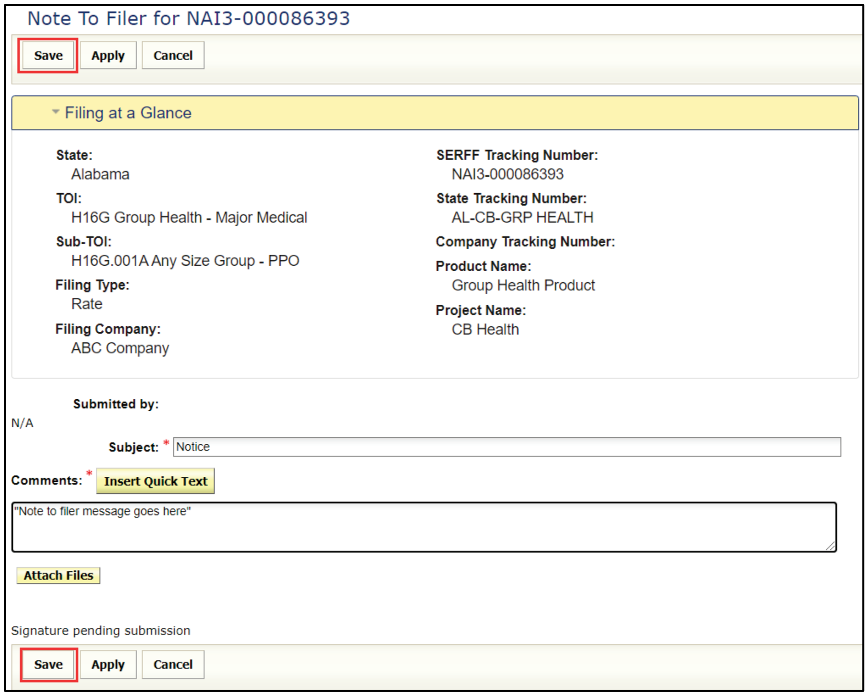


STEP 3	**Type a subject in the Subject* field** *(required)*.
STEP 4	**Type a comment in the Comments* field** (required).
	Or,
	Use Quick Text to enter a previously created "canned" comment.

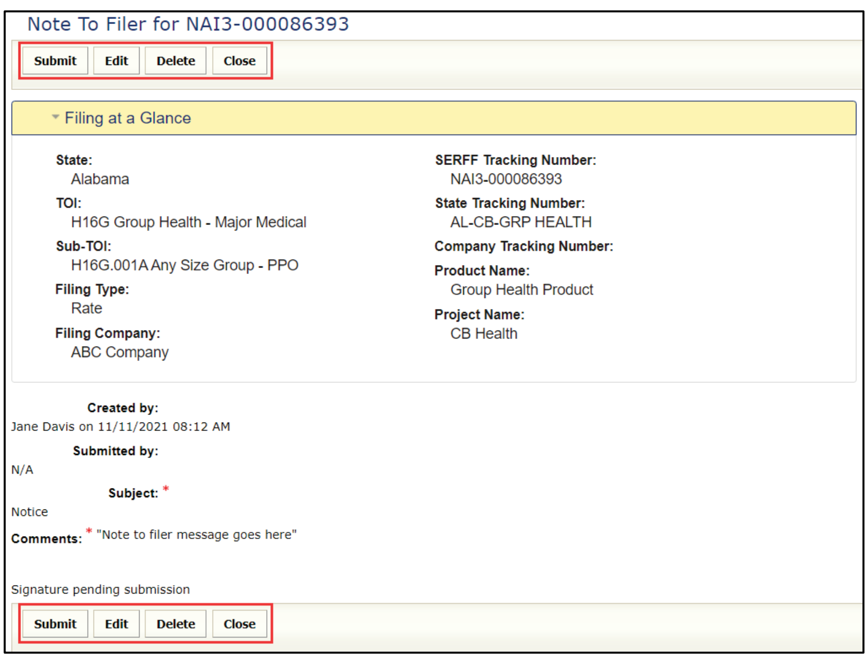
NOTE: The comments field can contain up to 4000 characters.

STEP 5	**If desired, click** Attach Files **button, to attach files.**

STEP 6	**Click** **Save** **button, to save the Note To Filer.**



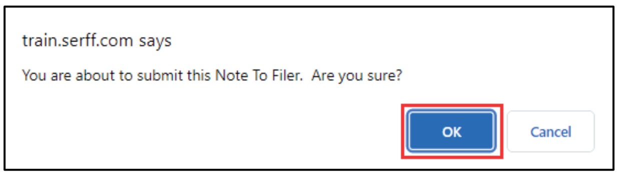
After clicking the **Save** button, a preview of the note is displayed. The user has the following options: **Submit**, **Edit**, **Delete** or **Close** the Note to the Filer.



Submit	Sends the Note to Filer.
Edit	Takes the user to an area, to edit the Note to Filer.
Delete	Removes the Note to Filer, from the filing.
Close	Closes the Note to Filer. Returns the user to the Filing Correspondence tab.

STEP 7 Click Submit button, when ready to submit the Note to Filer.

A confirmation message appears confirming the action.

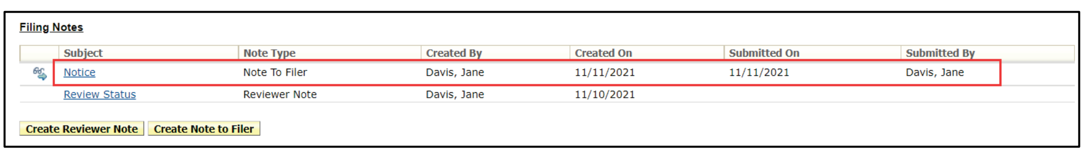


STEP 8 Click OK button, to confirm action.

Response:

Window closes.

Note To Filer can be accessed from the Filing Correspondence tab, under the Filing Notes section.



Filing Notes

Subject	Note Type	Created By	Created On	Submitted On	Submitted By
Notice	Note To Filer	Davis, Jane	11/11/2021	11/11/2021	Davis, Jane
Review Status	Reviewer Note	Davis, Jane	11/10/2021		

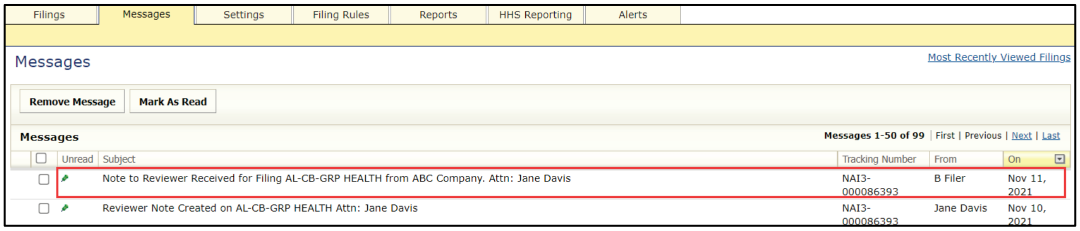
Create Reviewer Note | Create Note to Filer

The date 'Submitted On' under the Filing Correspondence tab indicates the date the Note to Filer is submitted and who submitted it.

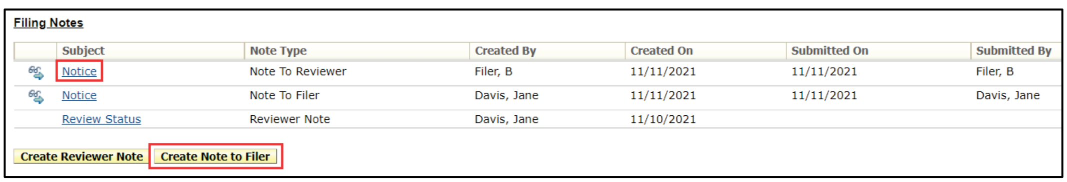
NOTE:	A Note to Filer must ***not*** be used to communicate Objections on a filing. Use Objections and Objection Letter to communicate issues.
NOTE:	If the user sees the Draft Schedule Item Icon  to the left of the item, this indicates the revisions/additions are not submitted to the industry.

Note to Reviewer

A Note to Reviewer is a note sent from a filer to the state reviewer. When the filer submits a note, the reviewer receives a notification message in the message center.



From Filing Correspondence tab, Filing Notes area, the reviewer can click on subject link to read the 'Note to Reviewer'. To respond, the reviewer must create a new 'Note to Filer' by using the **Create Note to Filer** button.



Post Submission Update

The Post Submission Update feature of SERFF provides industry users the ability to update various filing fields, after the filing is submitted. Depending upon the state setting, these updates are allowed on open filings, open and closed filings, or not at all. Once received, the state reviews the request and allows or disallows the changes.

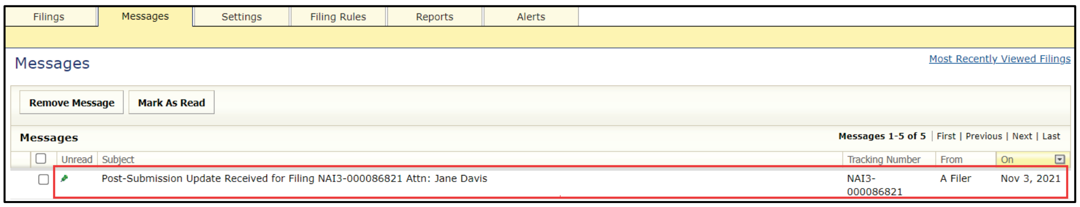
NOTE: The filers are able to submit post submission updates, only if the state allows the functionality on that instance.

Contact the SERFF help desk by calling (816) 783-8500 or emailing serffhelp@naic.org to set up post submission updates for the user's instance.

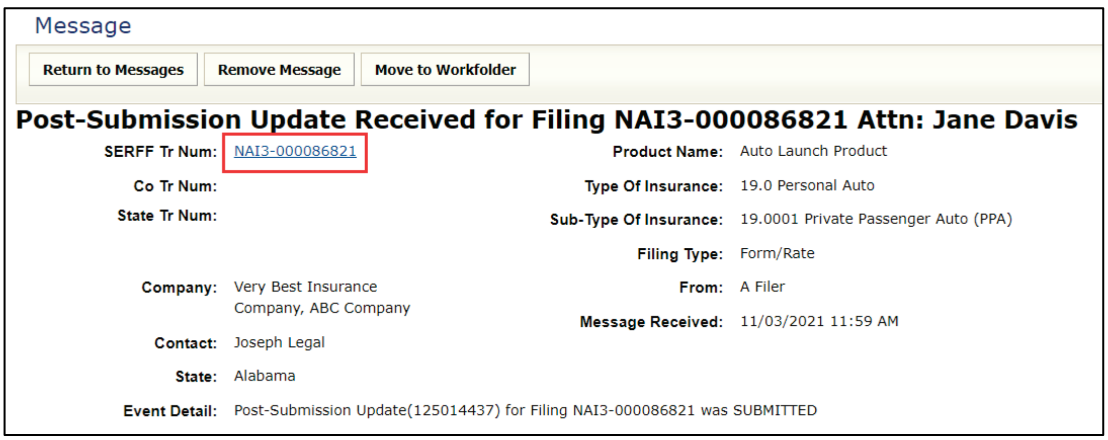
Viewing Post-Submission Update

The reviewer receives a notification message in the message center, which states that the industry submitted a post-submission update.

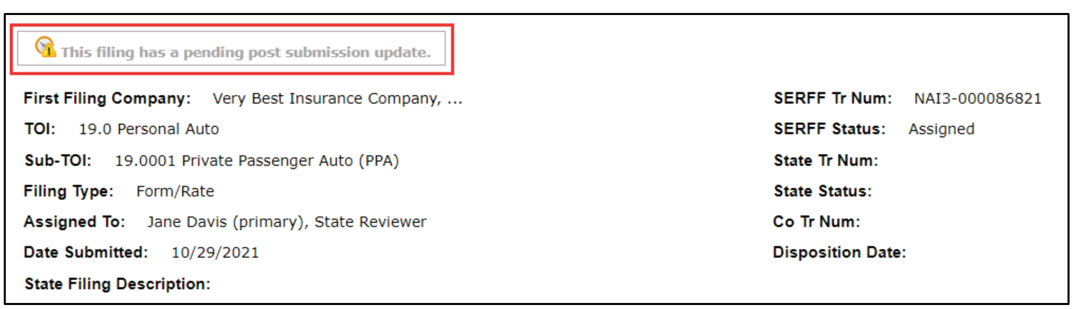
STEP 1 Click the row to view the message.



STEP 2 Click on SERFF tracking number link to view the filing.



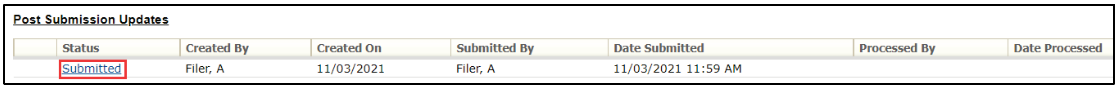
Icons located in top left-hand corner of the filing indicate whether a submission is submitted (pending) or approved.



 Pending post submission  Approved post submission

STEP 3 To process request, click the Filing Correspondence tab.

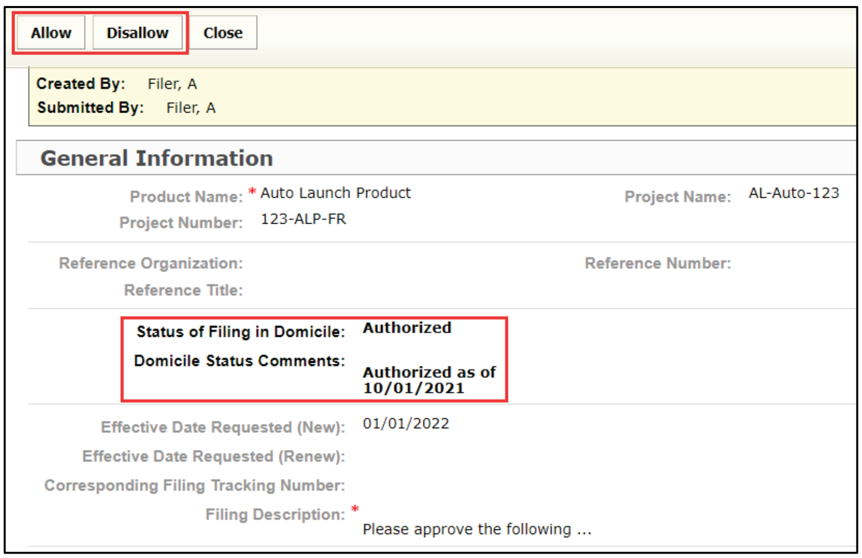
STEP 4 Click on Post Submission link located under Post Submission Updates, Status column.



Post Submission Updates

	Status	Created By	Created On	Submitted By	Date Submitted	Processed By	Date Processed
	Submitted	Filer, A	11/03/2021	Filer, A	11/03/2021 11:59 AM		

The Post Submission Update depicts in bold the fields that changed. The state has the option to allow or disallow a pending Post Submission Update.

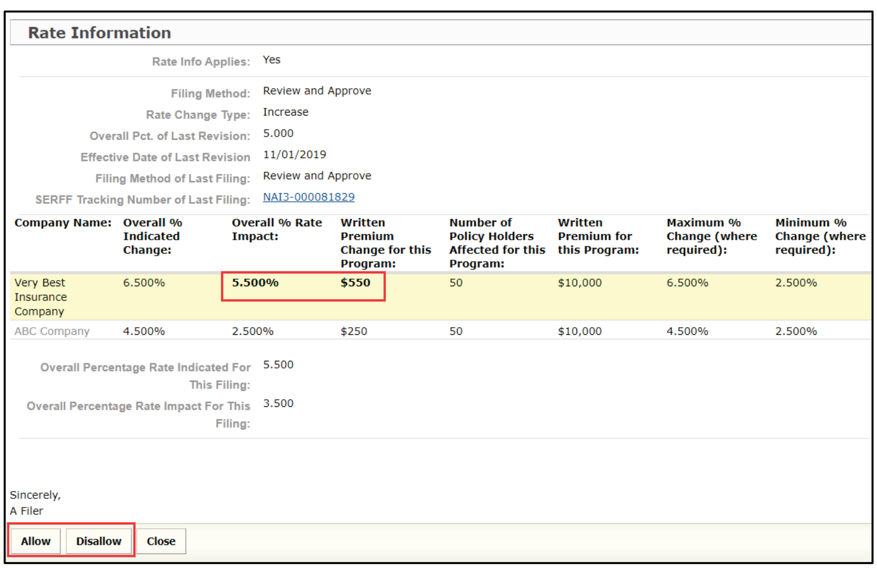


Allow Disallow Close

Created By: Filer, A
Submitted By: Filer, A

General Information

Product Name: * Auto Launch Product
Project Name: AL-Auto-123
Project Number: 123-ALP-FR
Reference Organization:
Reference Number:
Reference Title:
Status of Filing in Domicile: Authorized
Domicile Status Comments: Authorized as of 10/01/2021
Effective Date Requested (New): 01/01/2022
Effective Date Requested (Renew):
Corresponding Filing Tracking Number:
Filing Description: * Please approve the following ...



Rate Information

Rate Info Applies: Yes
Filing Method: Review and Approve
Rate Change Type: Increase
Overall Pct. of Last Revision: 5.000
Effective Date of Last Revision 11/01/2019
Filing Method of Last Filing: Review and Approve
SERFF Tracking Number of Last Filing: NAI3-000081829

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Very Best Insurance Company	6.500%	5.500%	$550	50	$10,000	6.500%	2.500%
ABC Company	4.500%	2.500%	$250	50	$10,000	4.500%	2.500%

Overall Percentage Rate Indicated For This Filing: 5.500
Overall Percentage Rate Impact For This Filing: 3.500

Sincerely,
A Filer

Allow Disallow Close

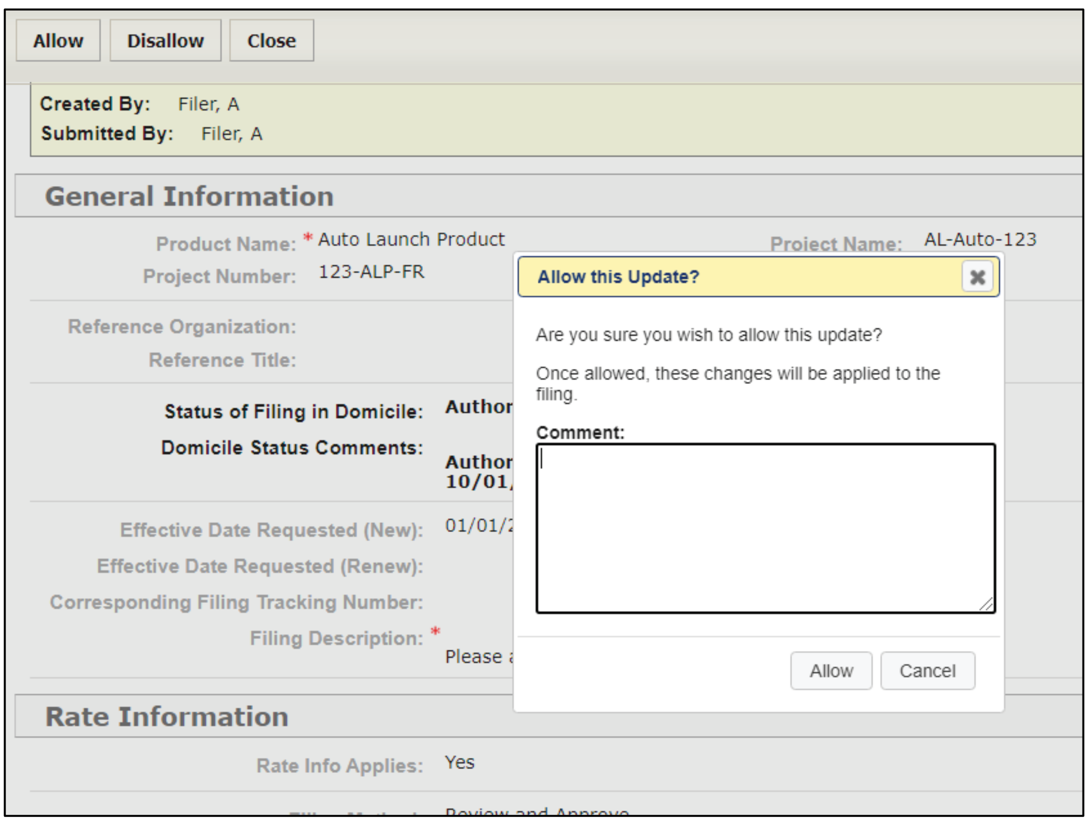
STEP 5 After reviewing the request, the state allows or disallows the request, by clicking the button.

Allow the Post Submission request.

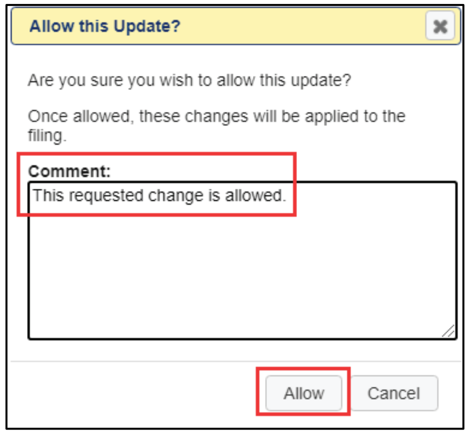
Disallow the Post Submission request.

When the state takes action (allow or disallow) on a Post Submission Update request, the state reviewer is prompted to confirm the action and allowed to enter comments. These comments are viewable to the industry.

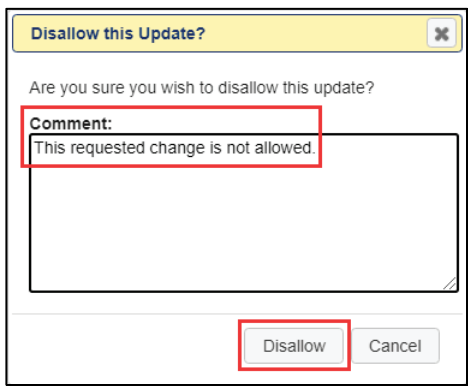
Example of selecting 'Allow':



STEP 6	**(Optional) Type a Comment, then click Allow button.**



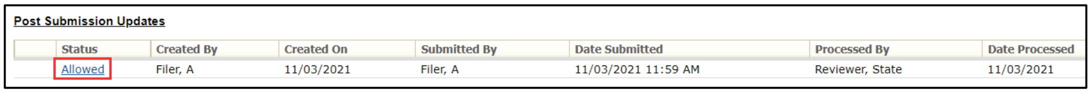
Example of selecting 'Disallow':



After Allow or Disallow is selected, the status of the request, the icon and wording in "Filing at a Glance" changes.

<u>'Allowed' Post Submission</u>:

Filing Correspondence tab

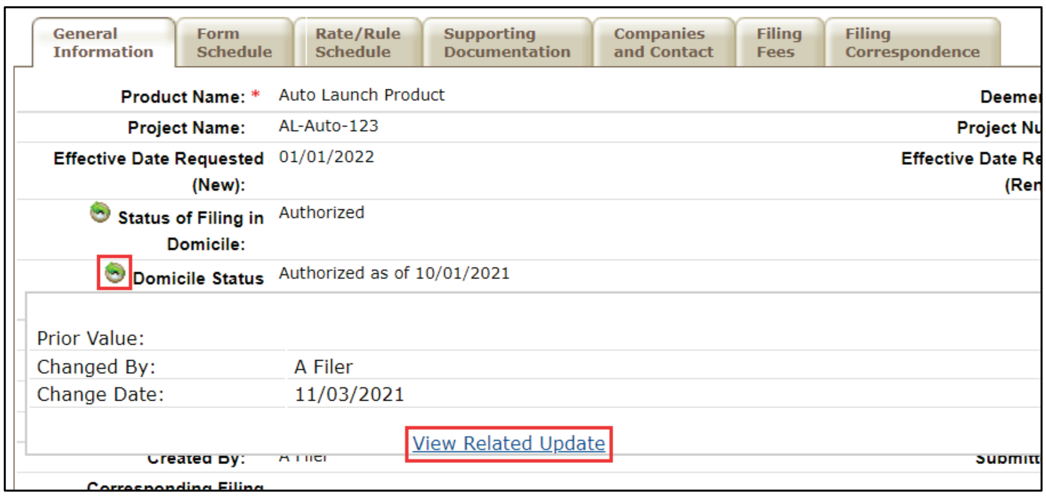


Post Submission Updates

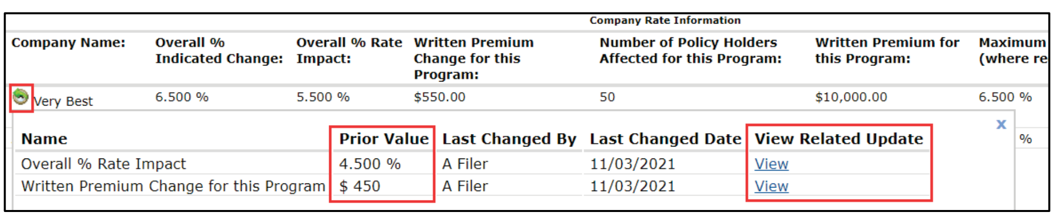
Status	Created By	Created On	Submitted By	Date Submitted	Processed By	Date Processed
Allowed	Filer, A	11/03/2021	Filer, A	11/03/2021 11:59 AM	Reviewer, State	11/03/2021

When a request is approved, the applicable fields on the filing are updated. Fields updated through a post submission have an icon next to them, which represents changed data. If the change is *Not* approved, the icons shown below do not appear.

Results:



Example of changes allowed on Rate/Rule tab:



Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum (where re
Very Best	6.500 %	5.500 %	$550.00	50	$10,000.00	6.500 %

Name	Prior Value	Last Changed By	Last Changed Date	View Related Update
Overall % Rate Impact	4.500 %	A Filer	11/03/2021	View
Written Premium Change for this Program	$ 450	A Filer	11/03/2021	View

When an icon for a field with the changes is clicked, it triggers a display of the history of changes for that field, including prior values and the date the field changed.

- Click Green arrow to see Prior Value information.

When the **View Related Update** link is clicked, the user is taken to the Post Submission Update for that change.

- Click View Related Update link to open up the Post-Submission window.

‘Disallowed’ Post Submission:

If the request is disallowed, the “pending post submission’ icon in the “Filing at a Glance” is removed. The request status changes to “Disallowed”.

Filing Correspondence tab

Post Submission Updates

Status	Created By	Created On	Submitted By	Date Submitted	Processed By	Date Processed
Allowed	Filer, A	11/03/2021	Filer, A	11/03/2021 03:14 PM	Reviewer, State	11/03/2021
Allowed	Filer, A	11/03/2021	Filer, A	11/03/2021 11:59 AM	Reviewer, State	11/03/2021
Disallowed	Filer, A	11/03/2021	Filer, A	11/03/2021 03:28 PM	Reviewer, State	11/03/2021

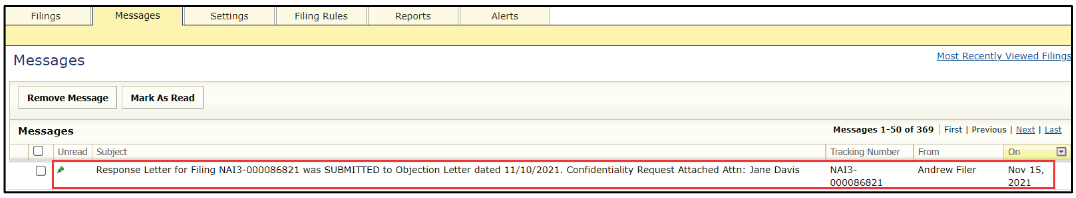
When the ‘Disallowed’ link from the Filing Correspondence tab is clicked, it displays the original request.

NOTE:	The filer can only submit one Post Submission request at a time. Only after the State processes the request by allowing all changes or disallowing all changes can the filer then submit a new Post Submission request.

Viewing Response Letters

After the state sends an Objection letter to the company, the company's response will be a Response Letter.

When the company submits a Response Letter, a message is sent to the reviewer's message center.



The reviewer can access the filing from the message by clicking on the SERFF tracking number link.

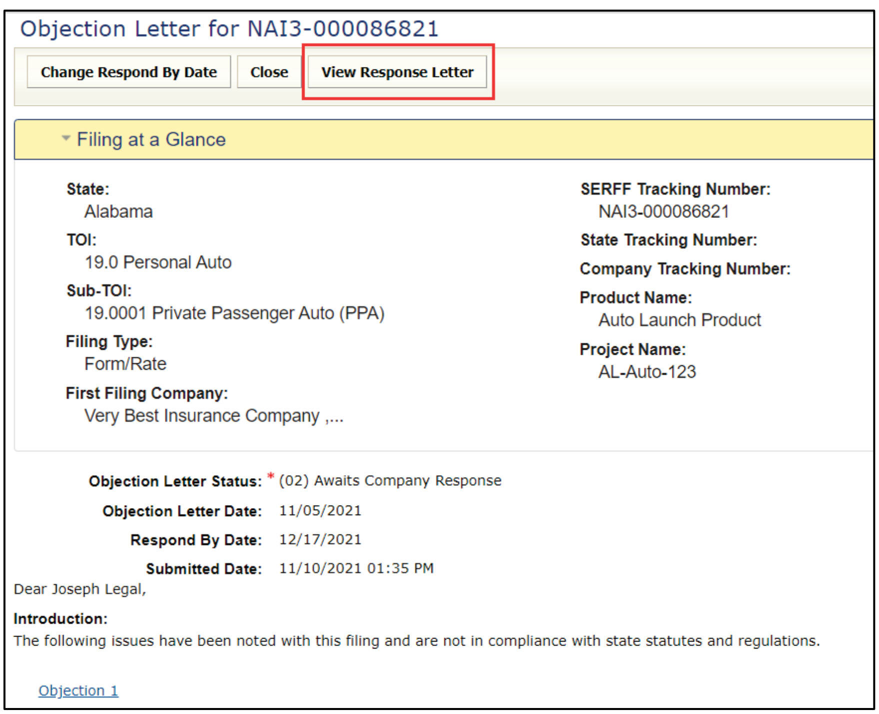
The SERFF status changes to "Pending State Action" and the response is accessible on the Filing Correspondence tab.

Viewing Response Letters through the Objection Letter

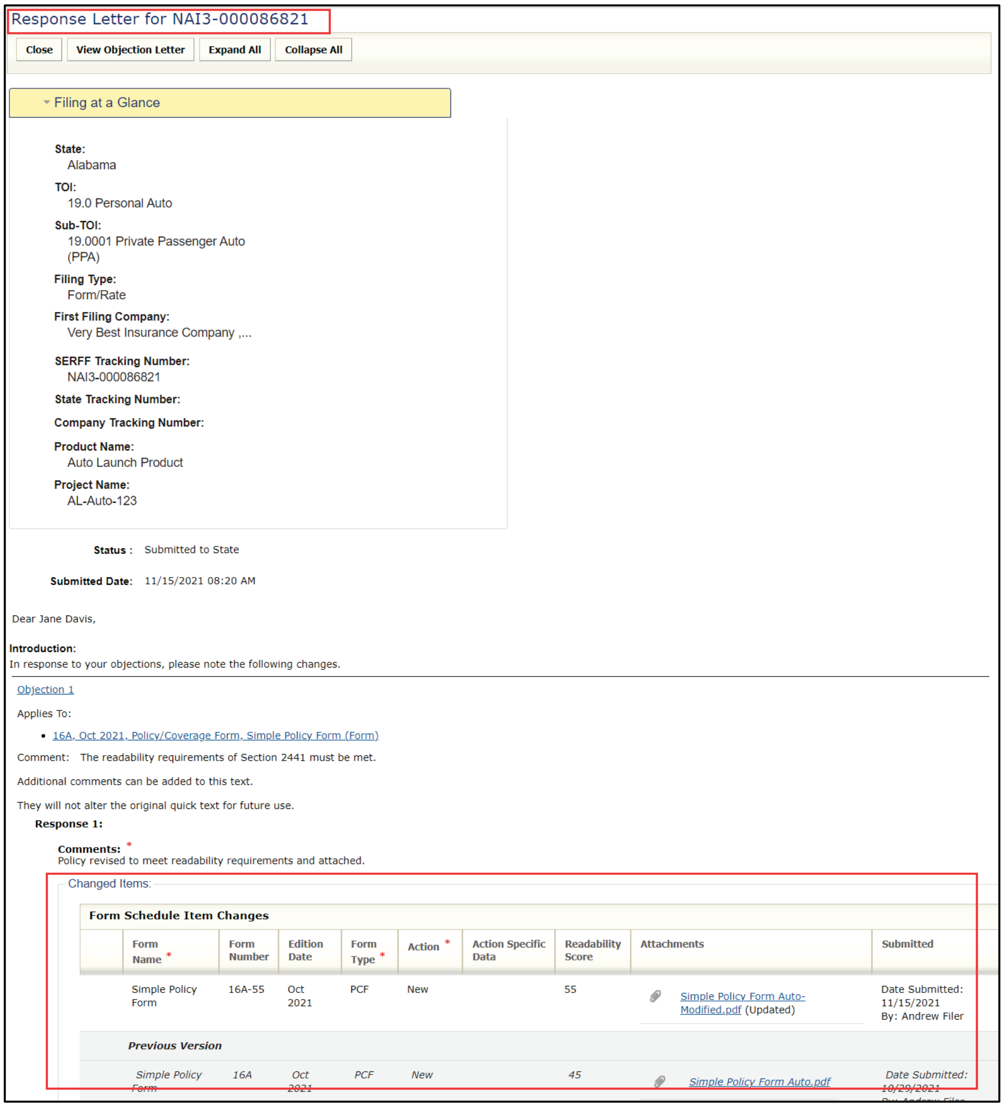
STEP 1	**Click on Filing Correspondence tab.**
STEP 2	**Click on link to the Objection Letter.**

The Reviewer sees the letter sent to the company.

STEP 3	**Click View Response Letter button, to read the company response.**



The company response to the Objection Letter opens. The Reviewer completes the review process, and then creates a Disposition.


Response Letter for NAI3-000086821

Close | View Objection Letter | Expand All | Collapse All

Filing at a Glance

State: Alabama
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Form/Rate
First Filing Company: Very Best Insurance Company ,...
SERFF Tracking Number: NAI3-000086821
State Tracking Number:
Company Tracking Number:
Product Name: Auto Launch Product
Project Name: AL-Auto-123

Status : Submitted to State
Submitted Date: 11/15/2021 08:20 AM

Dear Jane Davis,

Introduction:
In response to your objections, please note the following changes.

Objection 1

Applies To:

- 16A, Oct 2021, Policy/Coverage Form, Simple Policy Form (Form)

Comment: The readability requirements of Section 2441 must be met.

Additional comments can be added to this text.

They will not alter the original quick text for future use.

Response 1:

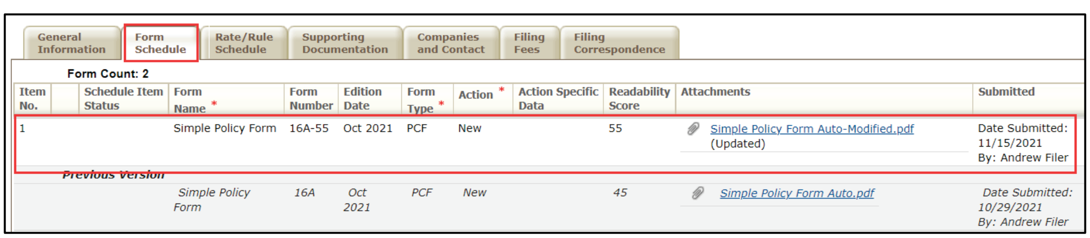
Comments: *
Policy revised to meet readability requirements and attached.

Changed Items:

Form Schedule Item Changes

Form Name *	Form Number	Edition Date	Form Type *	Action *	Action Specific Data	Readability Score	Attachments	Submitted
Simple Policy Form	16A-55	Oct 2021	PCF	New		55	Simple Policy Form Auto-Modified.pdf (Updated)	Date Submitted: 11/15/2021 By: Andrew Filer
Previous Version								
Simple Policy Form	*16A*	*Oct 2021*	*PCF*	*New*		*45*	*Simple Policy Form Auto.pdf*	*Date Submitted: 10/29/2021*

NOTE: The revised items display under appropriate schedule tab.


General Information | Form Schedule | Rate/Rule Schedule | Supporting Documentation | Companies and Contact | Filing Fees | Filing Correspondence

Form Count: 2

Item No.		Schedule Item Status	Form Name *	Form Number	Edition Date	Form Type *	Action *	Action Specific Data	Readability Score	Attachments	Submitted
1			Simple Policy Form	16A-55	Oct 2021	PCF	New		55	Simple Policy Form Auto-Modified.pdf (Updated)	Date Submitted: 11/15/2021 By: Andrew Filer
Previous Version											
			Simple Policy Form	*16A*	*Oct 2021*	*PCF*	*New*		*45*	*Simple Policy Form Auto.pdf*	*Date Submitted: 10/29/2021 By: Andrew Filer*

Dispositions

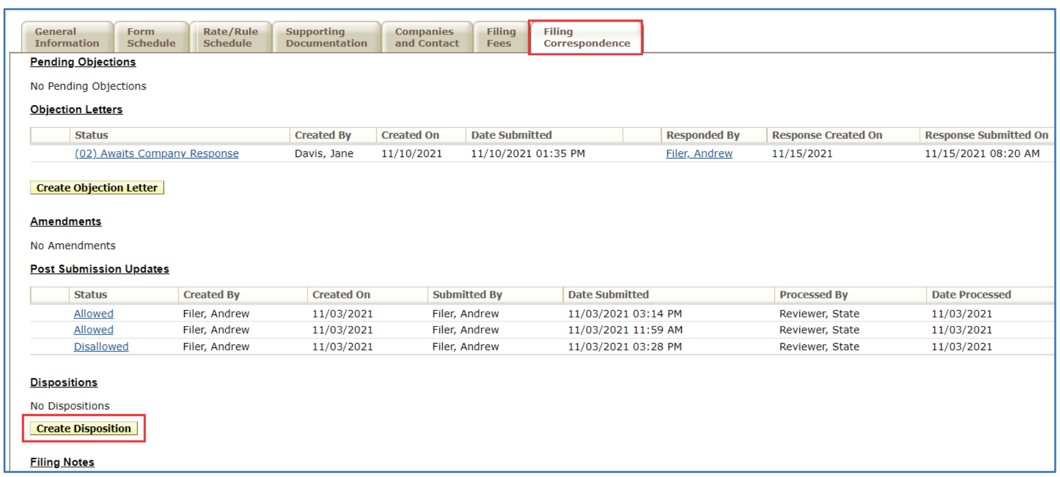
A Disposition is the result of a review of the filing. When a Disposition is created, the filing SERFF status is changed to ‘Closed’.

NOTE: The Configuration Manager dictates whether an assigned Reviewer has the ability to create a Disposition or if only the Primary Reviewer has the ability to create a Disposition. See Lesson 8 for more information.

Creating a New Disposition

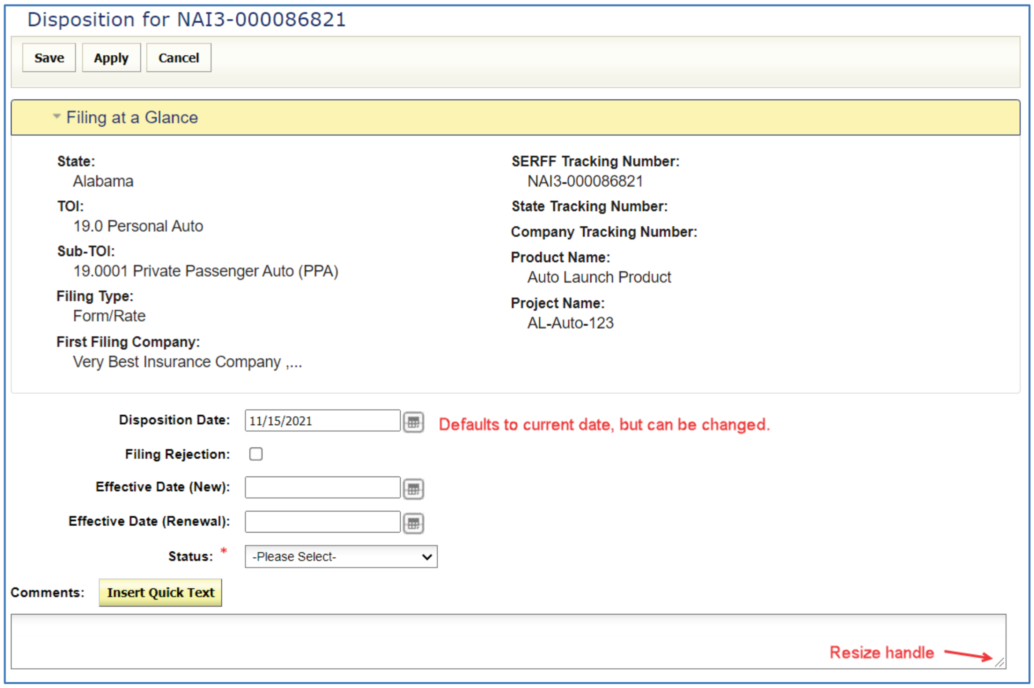
STEP 1 **Click the Filing Correspondence tab.**

STEP 2 **Click Create Disposition button.**

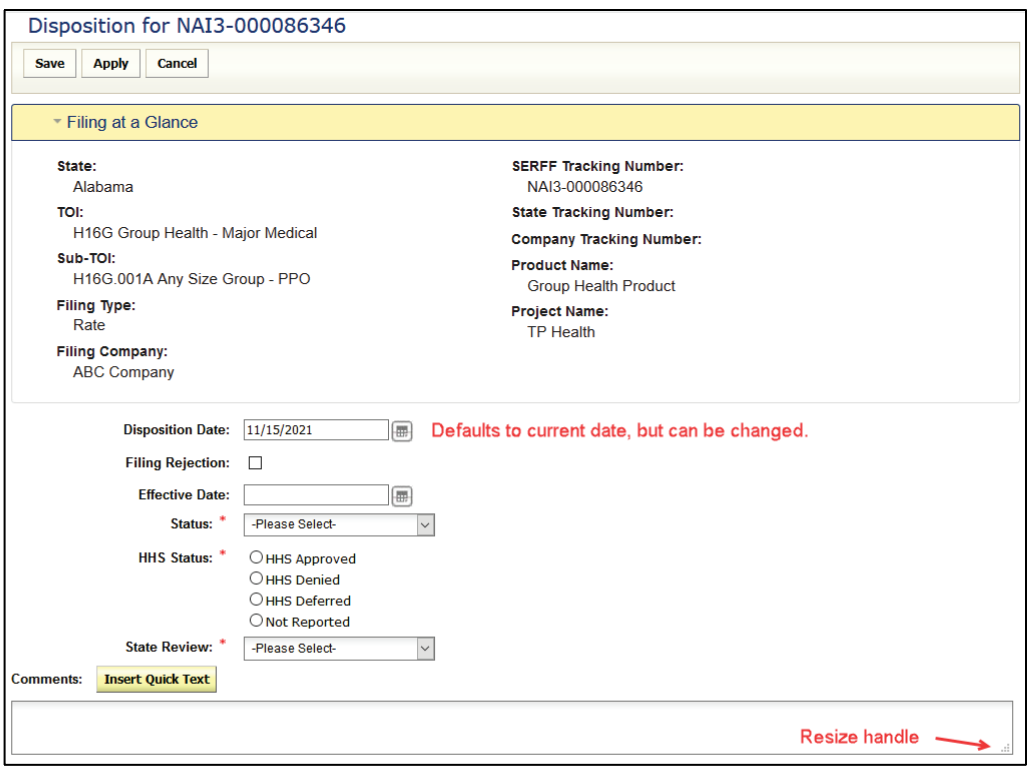


NOTE: Disposition fields to be updated are dependent upon business type.

P&C Disposition



LAH Disposition



STEP 3	Complete the information for disposition.

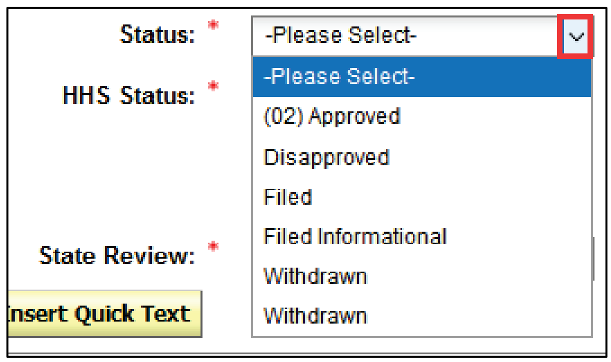
Disposition Date: The field is auto populated with the current date. Change date by clicking the calendar icon or by entering a date in date format (mm/dd/yyyy).

Filing Rejection: Click to place a checkmark in the 'Filing Rejection' box ☑, to reject a filing.

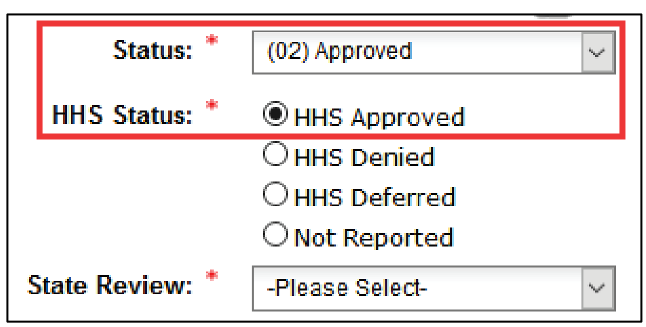
Effective Date (New/Renewal): (P&C filings only) Click the calendar icon or enter a date (mm/dd/yyyy) for either New or Renewal.

Effective Date: (LAH Filings only) Click the calendar icon or enter a date (mm/dd/yyyy).

Status: * Click drop down arrow to select a status. Status options vary by state instance.



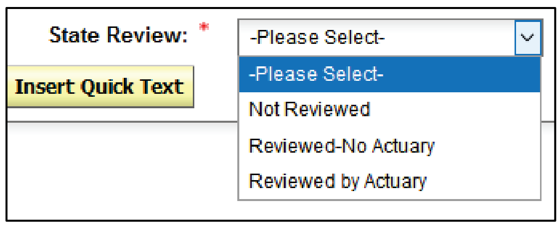
HHS Status: * *(PPACA eligible filings)* When a state reviewer selects a status, the HHS Status radio button is automatically selected, based upon the status box selection. The state reviewer always has the option to select a different HHS status.



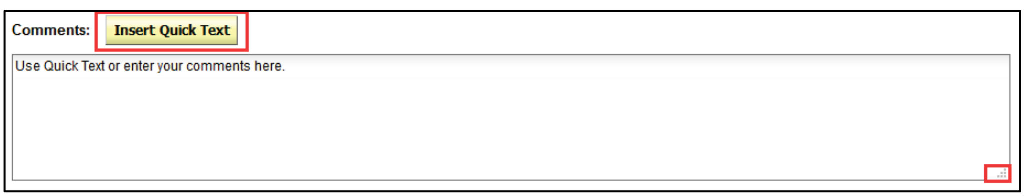
NOTE:	For PPACA eligible filings, the state reviewer is required to flag the filing on the Disposition according to the HHS category. The Status drop-down displays a complete list of all combined Disposition Status Options, in the State Instance (HHS Approved, HHS Denied, HHS Deferred and Not Reported).

State Review: (LAH Filings) Values include: “Not Reviewed”, “Review – No Actuary” or “Review by Actuary” demonstrating the level of review by the State.

States that collect information, but do not currently review rates or States that “deem” rates approved have a value of “Not Reviewed”.

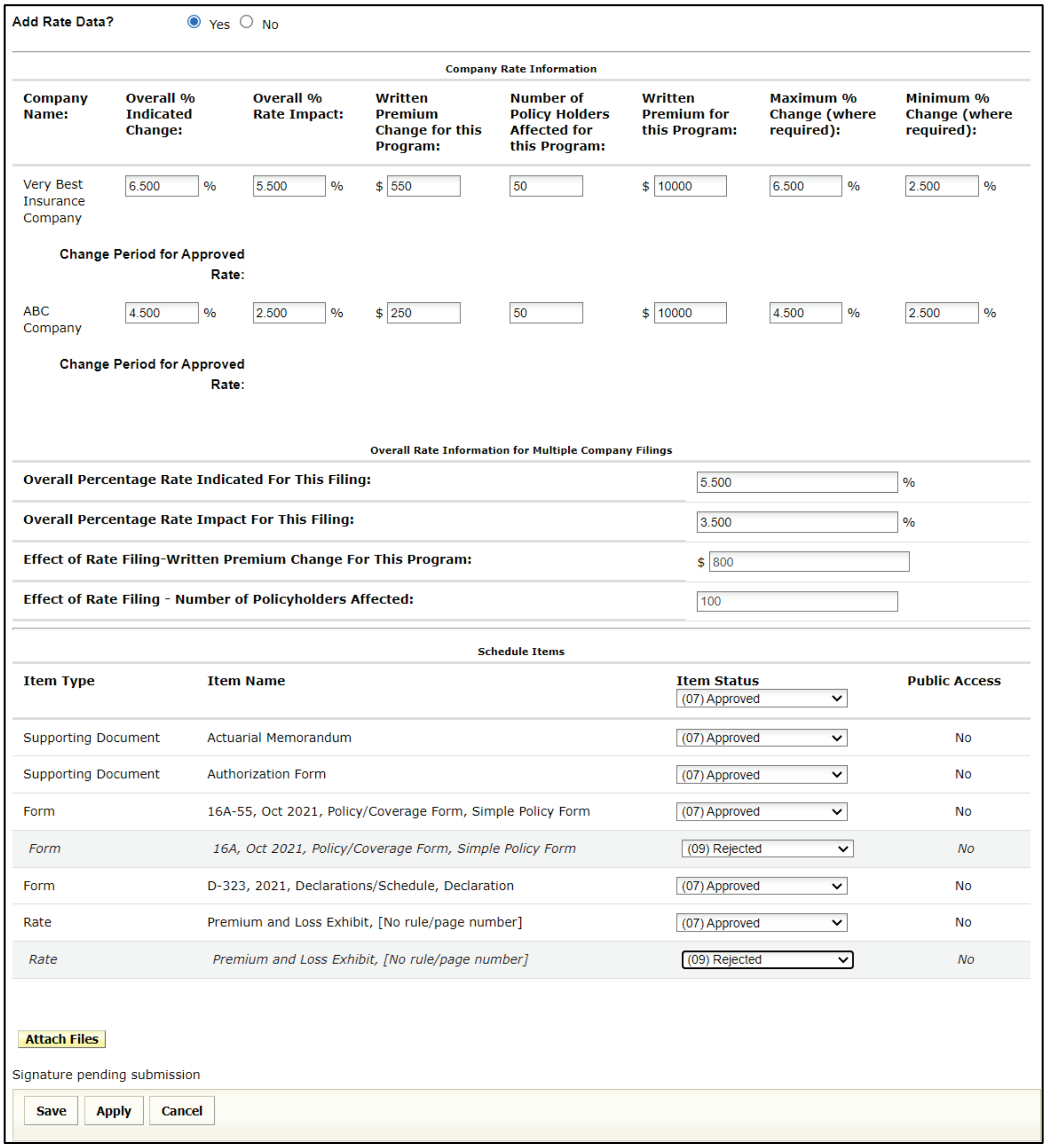


Comments: This is a freeform text field. The user enters comments or clicks Insert Quick Text to enter any previously created ‘canned’ comments.



NOTE:	The user can utilize more than one Quick text item, edit the Quick Text comment, or add more information to the Objection via the comments area.
NOTE:	The comments field can contain up to 4000 characters. Window can be resized by dragging bottom right corner.

Bottom half of Disposition window (LAH and P&C)



Add Rate Data? (•) Yes ( ) No

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Very Best Insurance Company	6.500 %	5.500 %	$ 550	50	$ 10000	6.500 %	2.500 %
Change Period for Approved Rate:							
ABC Company	4.500 %	2.500 %	$ 250	50	$ 10000	4.500 %	2.500 %
Change Period for Approved Rate:							

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing:	5.500 %
Overall Percentage Rate Impact For This Filing:	3.500 %
Effect of Rate Filing-Written Premium Change For This Program:	$ 800
Effect of Rate Filing - Number of Policyholders Affected:	100

Schedule Items

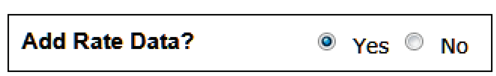
Item Type	Item Name	Item Status (07) Approved	Public Access
Supporting Document	Actuarial Memorandum	(07) Approved	No
Supporting Document	Authorization Form	(07) Approved	No
Form	16A-55, Oct 2021, Policy/Coverage Form, Simple Policy Form	(07) Approved	No
Form	*16A, Oct 2021, Policy/Coverage Form, Simple Policy Form*	(09) Rejected	*No*
Form	D-323, 2021, Declarations/Schedule, Declaration	(07) Approved	No
Rate	Premium and Loss Exhibit, [No rule/page number]	(07) Approved	No
Rate	*Premium and Loss Exhibit, [No rule/page number]*	(09) Rejected	*No*

Attach Files

Signature pending submission

Save Apply Cancel

Add Rate Data? If applicable, select the radio button to indicate whether Rate Data applies on the filing.



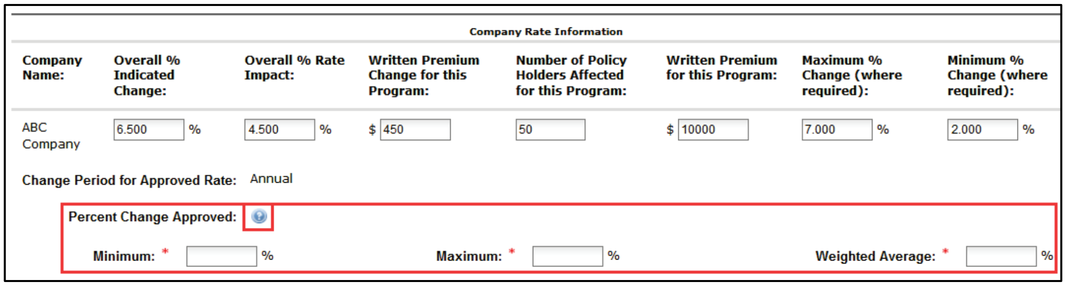
If Yes, complete the Company Rate Information section shown below.

If No, Schedule Items section will follow.

Company Rate Information:

Company rate data as see in filing appears and can be adjusted as needed.

Single Company Filings: *(LAH example)*



Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
ABC Company	6.500 %	4.500 %	$ 450	50	$ 10000	7.000 %	2.000 %

Change Period for Approved Rate: Annual

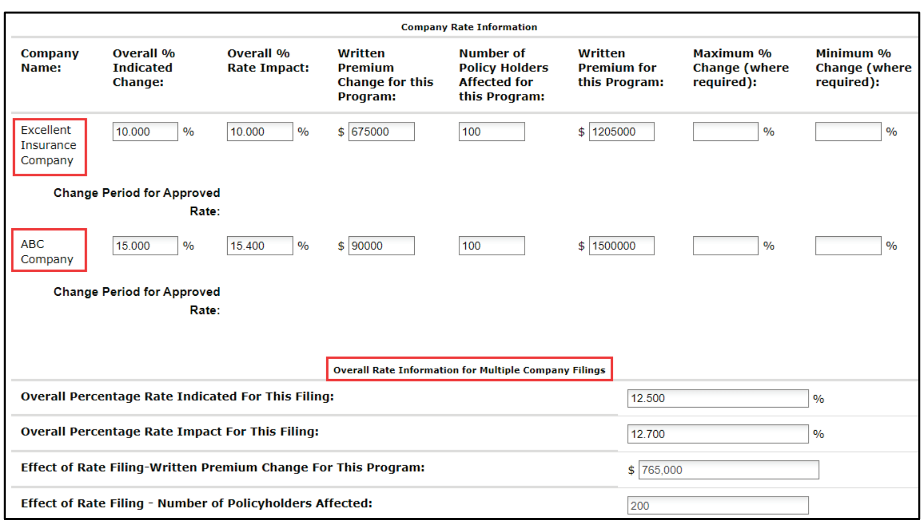
Percent Change Approved:

Minimum: * % Maximum: * % Weighted Average: * %

NOTE:	Percent Change Approved field references the Percent Change Requested fields found on the Rate Review Detail. The state reviewer updates the Disposition fields, on an as needed basis. Click blue dot with question mark for more information on these fields.

Multiple Company Filings:

Lists each company on a separate line and displays additional information for '**Overall Rate Information for Multiple Company Filings**'.



Company Rate Information

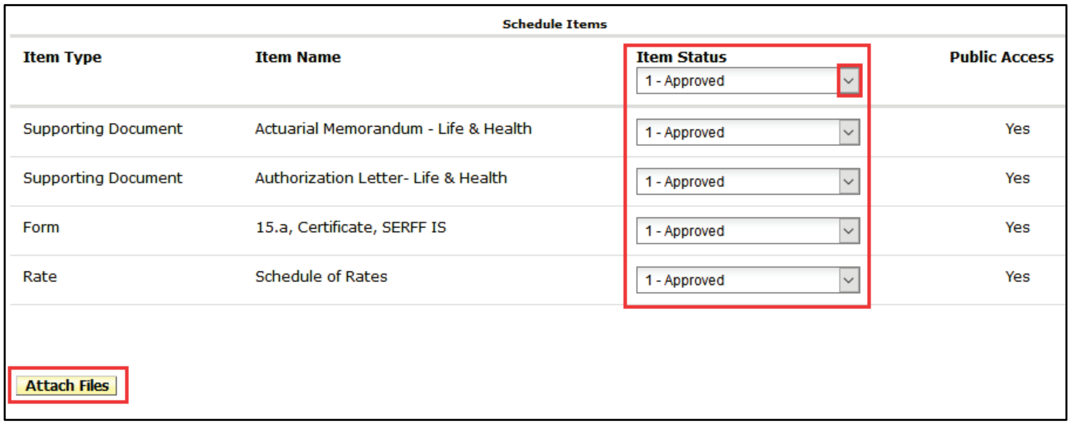
Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Excellent Insurance Company	10.000 %	10.000 %	$ 675000	100	$ 1205000	%	%
Change Period for Approved Rate:							
ABC Company	15.000 %	15.400 %	$ 90000	100	$ 1500000	%	%
Change Period for Approved Rate:							

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing:	12.500 %
Overall Percentage Rate Impact For This Filing:	12.700 %
Effect of Rate Filing-Written Premium Change For This Program:	$ 765,000
Effect of Rate Filing - Number of Policyholders Affected:	200

Schedule Items:

Item Status: Complete the Item Status for all schedule items. (*optional*)



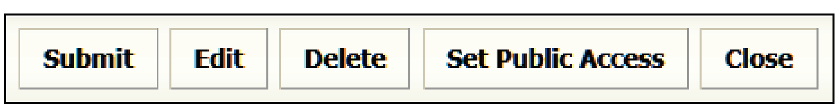
Item Type	Item Name	Item Status	Public Access
		1 - Approved	
Supporting Document	Actuarial Memorandum - Life & Health	1 - Approved	Yes
Supporting Document	Authorization Letter- Life & Health	1 - Approved	Yes
Form	15.a, Certificate, SERFF IS	1 - Approved	Yes
Rate	Schedule of Rates	1 - Approved	Yes

NOTE: Click the first drop down arrow to change all schedule items or select them individually.

Attach Files button — Click to attach files to Objection. (*optional*)

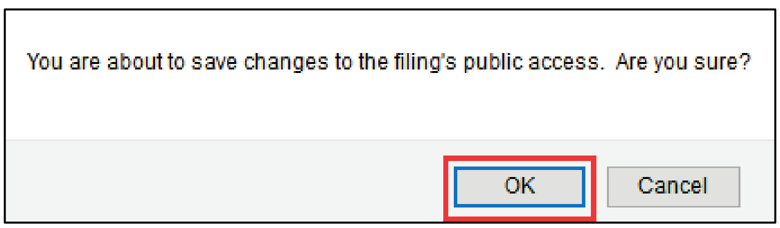
STEP 4 Click Save button to save changes.

The following buttons are now available:



Submit	Submits the Disposition to the filer, updates SERFF status after confirmation. (See Step 5)
Edit	Takes user into Edit mode of the Disposition letter.
Delete	Removes the Disposition letter from the filing, after a confirmation from the user.
Set Public Access	Takes the user to an area where the Public Access setting for this filing can be controlled.
Close	Closes the Disposition and returns the user to the Filing Correspondence tab.

STEP 5 Click Submit button.



STEP 6 Click OK button.

The closed filing is removed from “My Open Filings”. Use the Search feature to find a closed filing.

Public Access

Each state has a statutory guideline regarding Freedom of Information (FOIA), and Public Access. SERFF can facilitate and support the state's FOIA standards. The State Configuration Manager works with the SERFF Help Desk to indicate the state's Public Access position and whether it will accept confidentiality requests, citing any statutes.

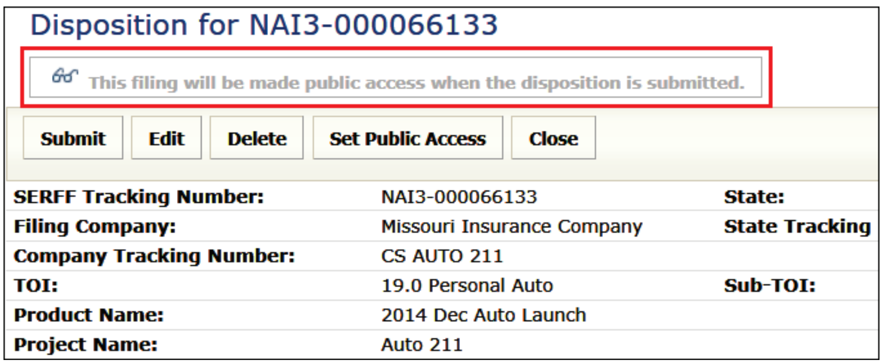
Below is an overview of the Public Access settings:

Manual (No Inheritance) :	Each item must be manually marked for Public Access. New items do not receive the parent item's Public Access status.
Manual (With Inheritance) :	Initially, each item must be manually marked for Public Access. New items do receive the parent item's Public Access status.
Upon Submission :	"Upon Submission", the entire filing is Public Access. Depending on whether the state supports confidentiality requests, industry users can request parts of the filing as confidential, or the entire filing as confidential. The State Reviewer decides (depending on statutory guidelines) whether to accept the confidentiality request or manually mark the filing as Public Access.
At Disposition :	If a state-specified Disposition Status is selected "At Disposition", the entire filing is Public Access. Depending on whether the state supports confidentiality requests, industry users can request parts of the filing as confidential, or the entire filing as confidential. The State Reviewer decides (depending on statutory guidelines) whether to accept the confidentiality request or manually mark the filing as Public Access.

If an industry user requests parts of the filing or the entire filing be marked confidential, but the state statutes do not accommodate that request, the State Reviewer can override the request and update Public Access. This is done while reviewing the filing, or at Disposition.

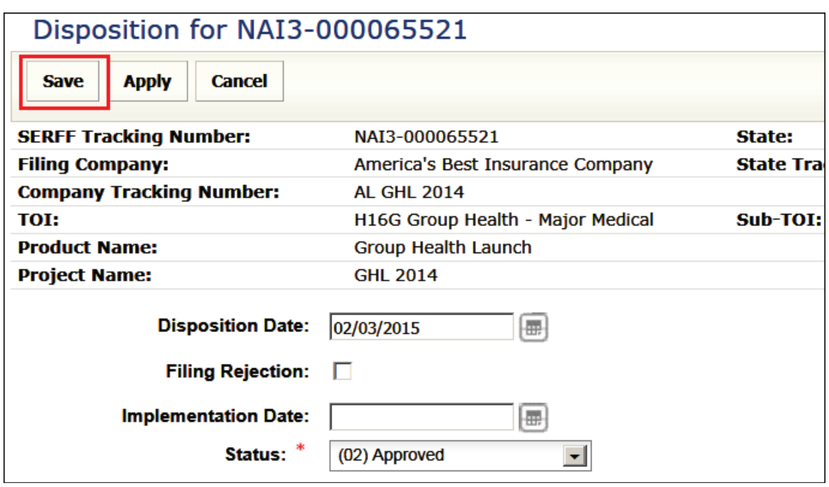
Update Public Access at Disposition

In Instance Preferences, the configuration manager has the option to set the 'default public access on' based upon the reviewer's final disposition setting.

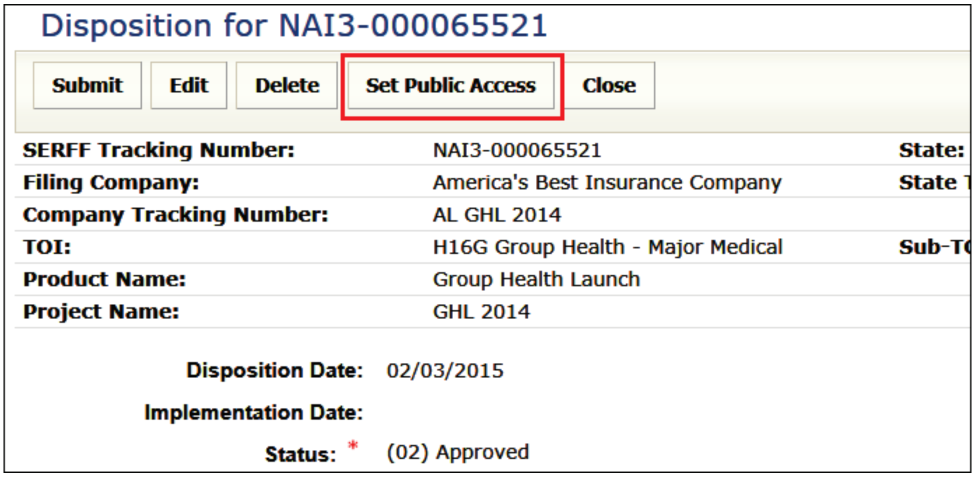


The reviewer changes the public access settings prior to submitting, by clicking the Set Public Access button, in the Disposition Report Preview.

STEP 1 After entering information for Disposition, click Save button.



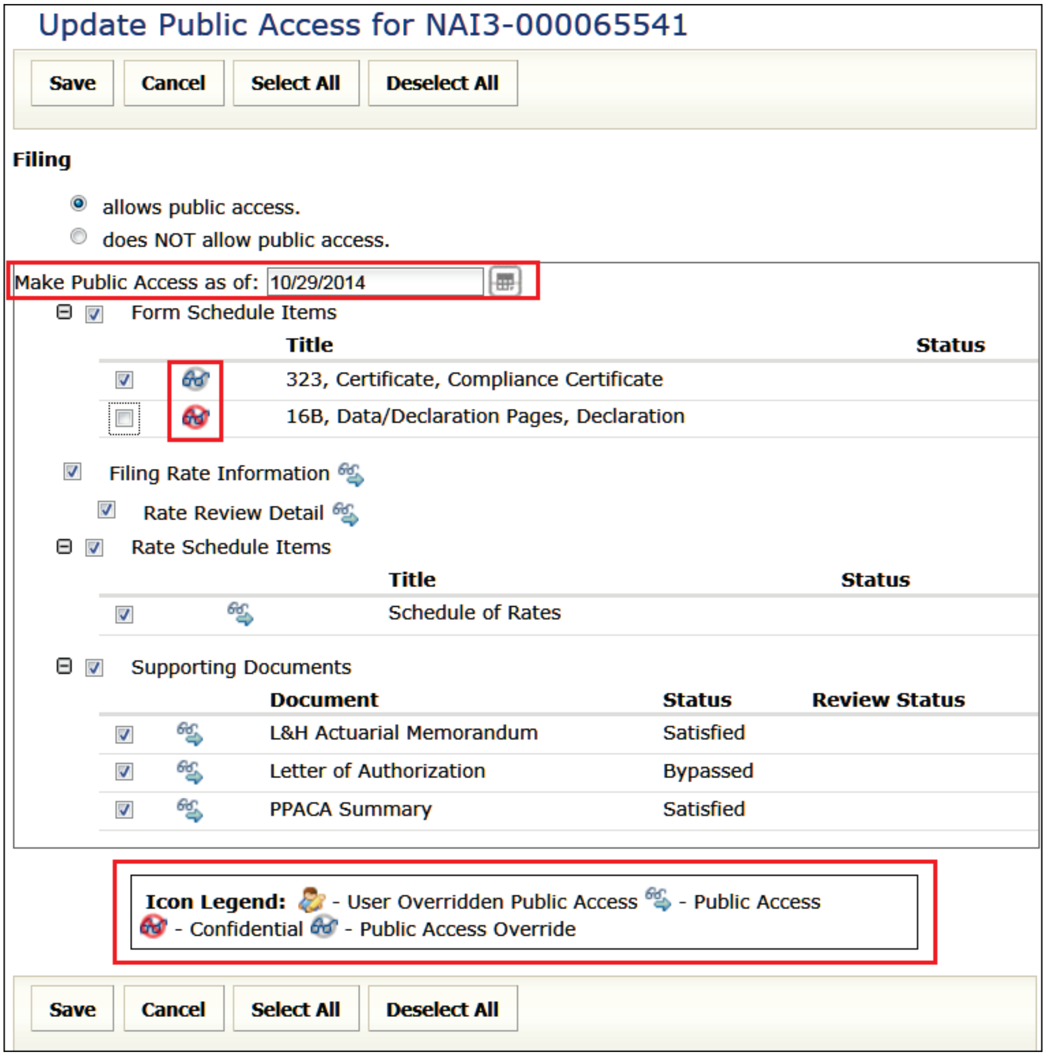
Preview of Disposition is displayed.



STEP 2	**Click Set Public Access button.**
STEP 3	**Click to select a radio button, as per state statutes.**

STEP 4	**Place a check mark next to items available for Public Access.**

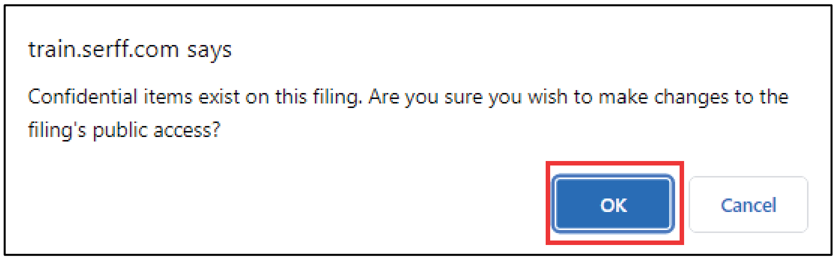
> ***NOTE:*** Selecting the main schedule items will also select all sub-schedule items. The sub-schedule items can be deselected.



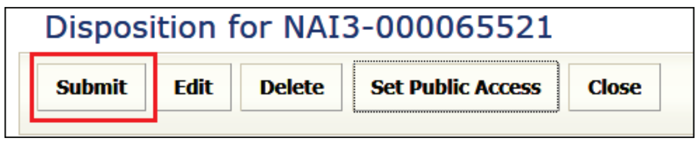
> ***NOTE:*** **'Make Public Access as of'** field is set by using calendar icon or enter date (mm/dd/yyyy).
>
> This option is available only when no 'Default Public Access' method is selected *(identified by configuration manager and set by SERFF Help Desk).*

STEP 5 Click **Save** button.

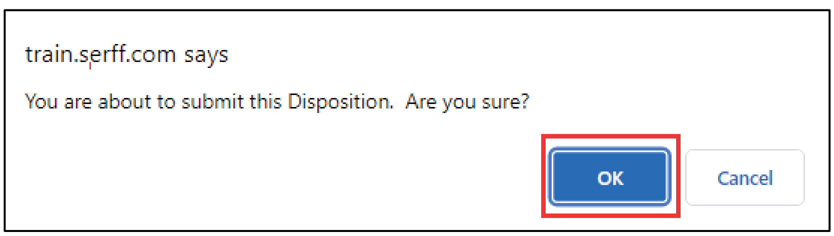
STEP 6 Click **OK** button.



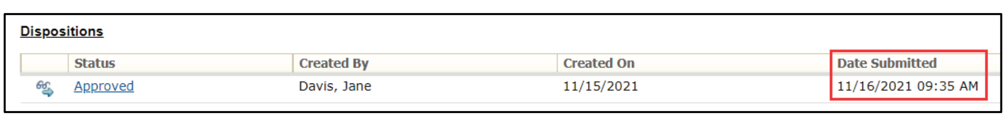
STEP 7 Click **Submit** button.



STEP 8 Click **OK** button.

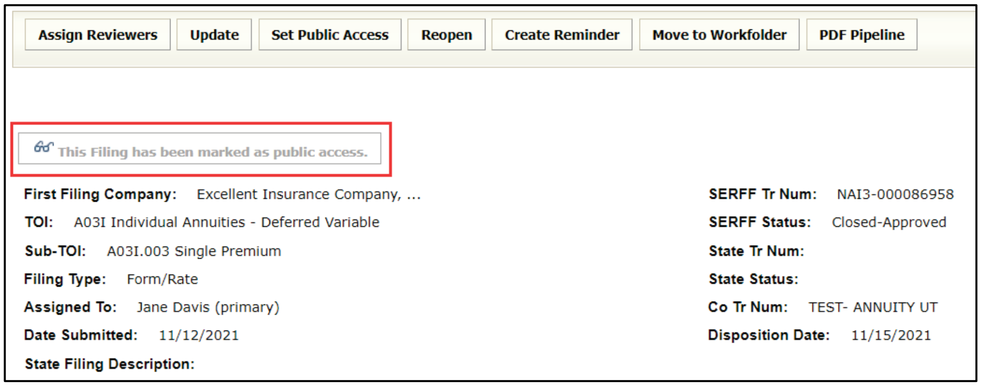


Upon submitting the Disposition, the SERFF status changes to ‘Closed’. The ‘Date Submitted’ field is populated with date and time the submission occurred.

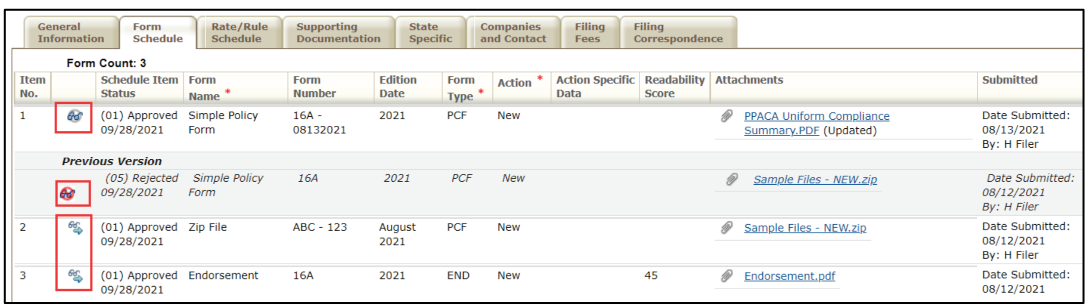


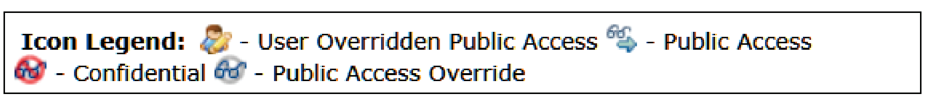
A closed filing is removed from “My Open Filings”. Use the Search feature to find closed filings.

Once the filing is marked for Public Access, the 'eyeglasses icon' appears.



If parts of the filing are marked confidential, the 'eyeglasses icon' appears with a red mark through it. Requests that are denied have a gray circle with a line through the glasses (see Icon legend for descriptions).





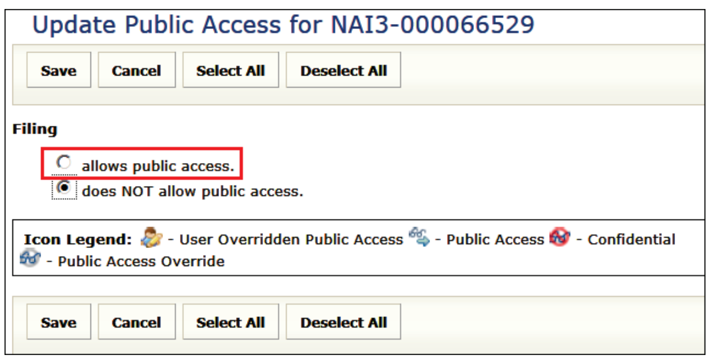
Update Public Access while reviewing the filing

If the "Support Confidentiality" setting is "yes", the industry is able to request that parts of the filing or the entire filing be marked confidential.

If an industry user requests parts of the filing or the entire filing be marked confidential, however, the Reviewer believes the confidentiality request should be overridden, take the following steps, while reviewing the filing:

STEP 1	Access the desired filing and click Set Public Access button.

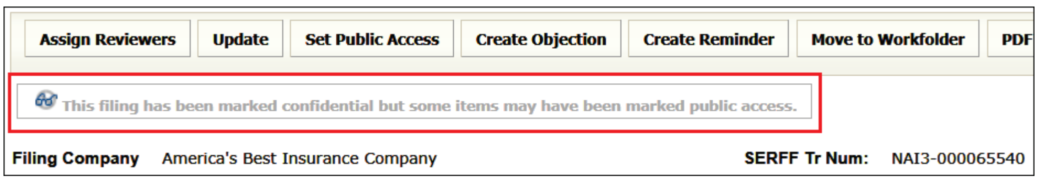
STEP 2	Click to select a radio button, as per the state statutes.



Continue with STEP 4, as demonstrated in the previous section titled 'Update Public Access at Disposition'.

Industry Requests Entire Filing be marked Confidential

If the industry requests an entire filing be marked confidential, the Reviewer has the option to override the request and select "parts of the filing" to be kept confidential, instead of the "entire filing". If the Reviewer overrides the "confidential request", the items that were requested to be marked confidential appear with a gray 'eyeglasses icon' and the Public Access message on the filing changes.



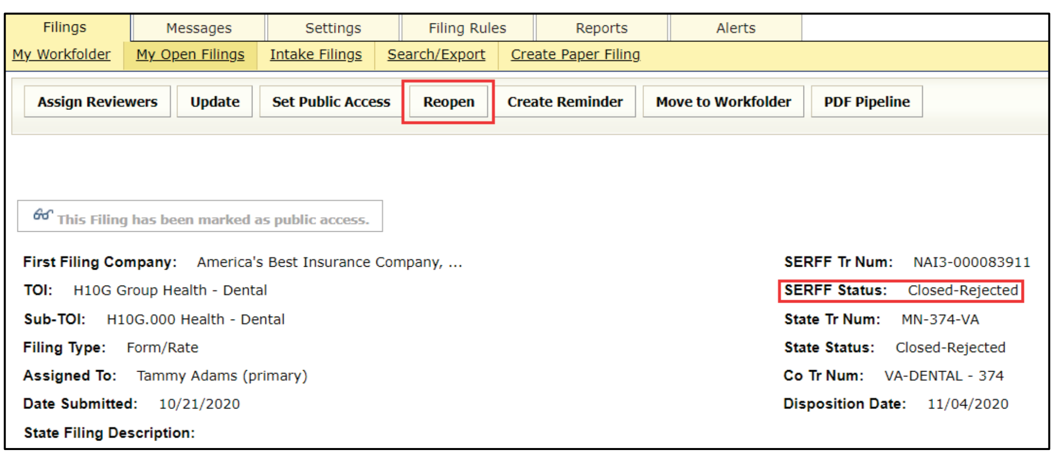
Reopening a Filing

Filings closed with a Disposition are re-opened as often as the state user deems necessary.

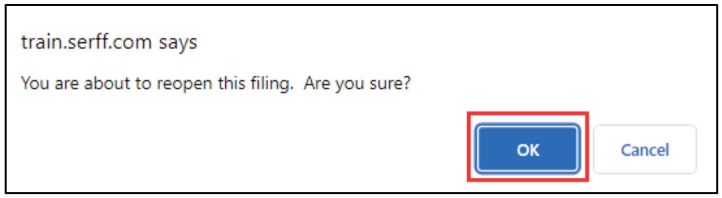
STEP 1 Use Search to locate the filing to be Reopened.

STEP 2 Select the filing to Open.

STEP 3 Click Reopen button.



STEP 4	**Click OK button.**

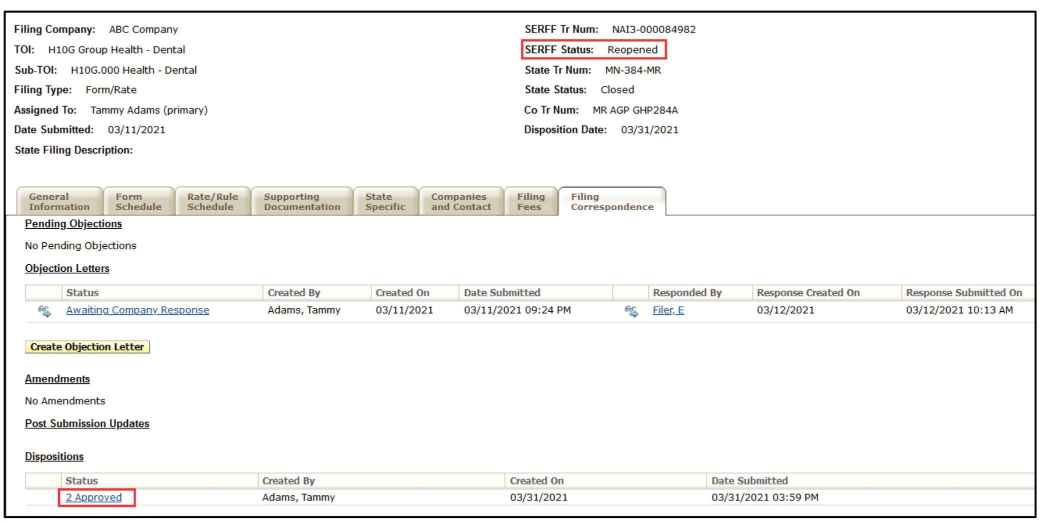


The filing is now re-opened and accessible in ‘My Open Filings’.

Copy Disposition

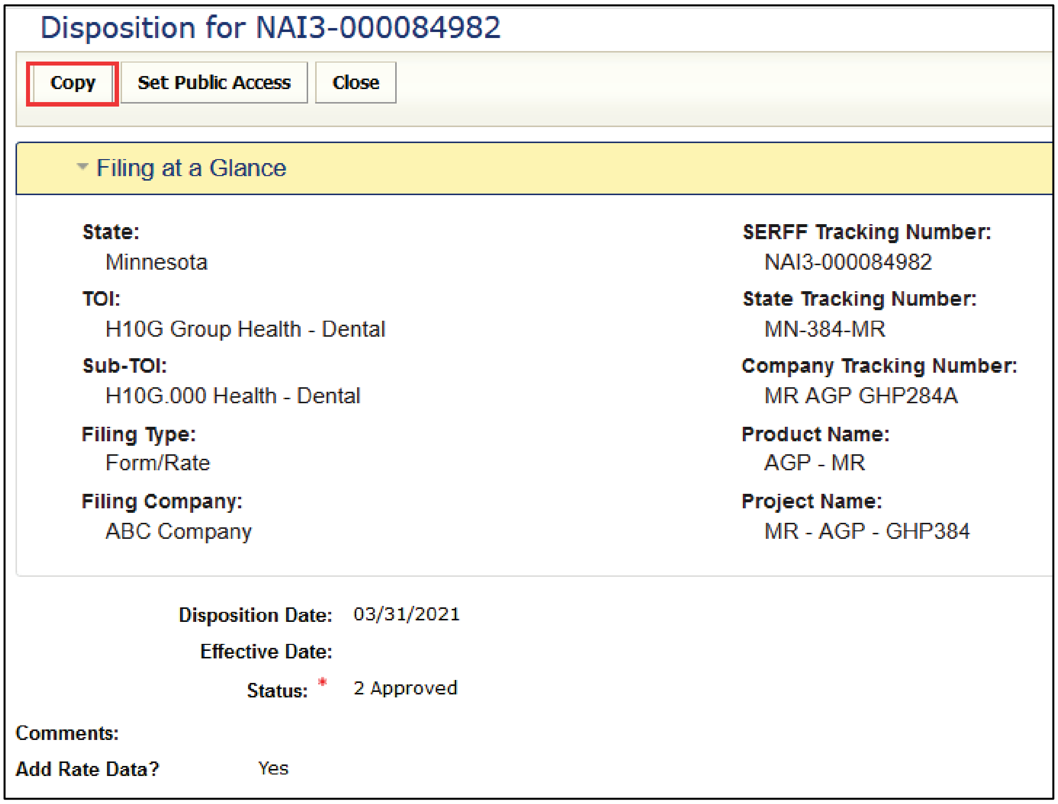
If a filing is **re-opened**, the user can copy an existing Disposition. Only submitted Dispositions are allowed to be copied. This is useful, when a filing is re-opened and the user is ready to close it again, because there are not many changes to the Disposition.

STEP 1	**Click the Filing Correspondence tab.**
STEP 2	**Click Disposition status link to access Disposition to be copied.**

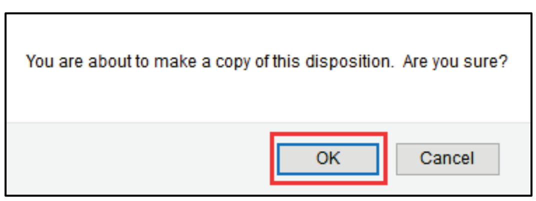


The Disposition opens in a new window.

STEP 3	**Click Copy button.**



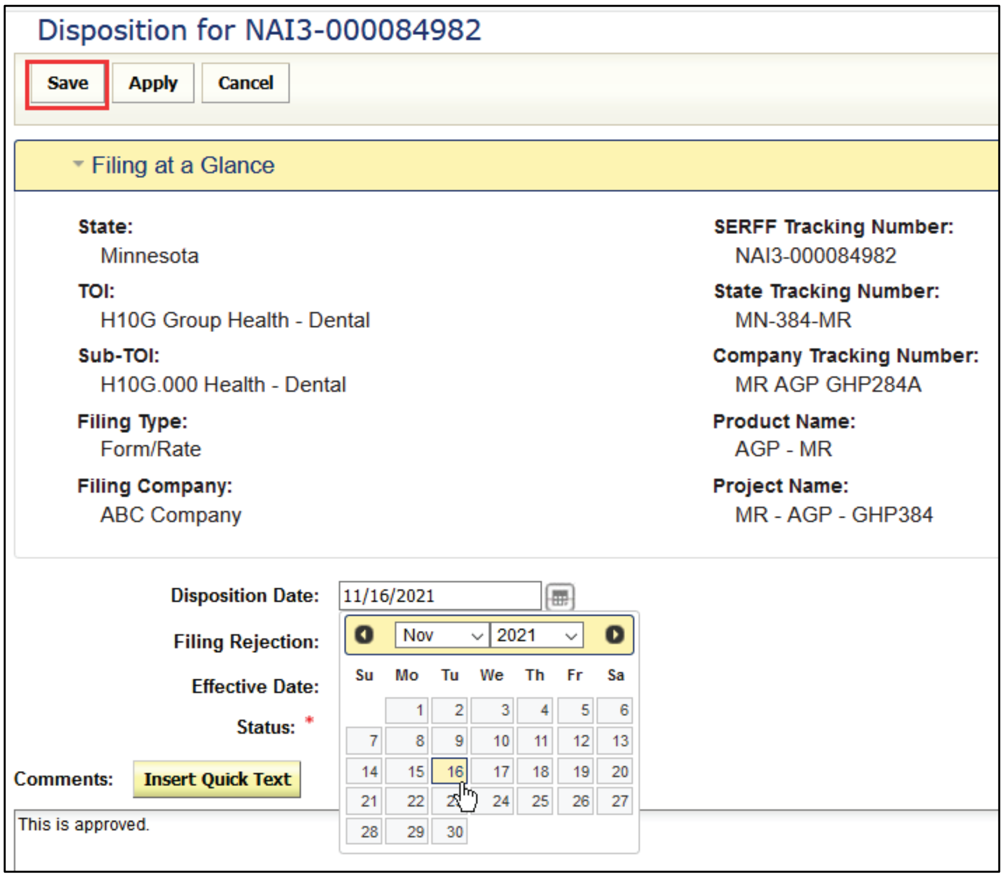
STEP 4	**Click OK button.**



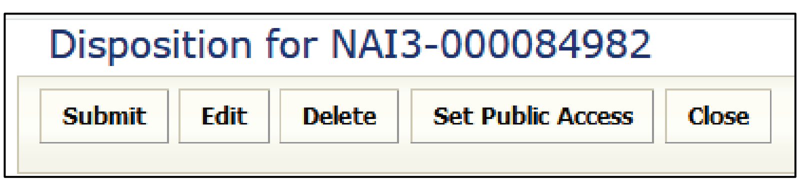
A copy of the selected Disposition populates the screen in edit mode.

STEP 5	**Update data as necessary.**

STEP 6	**Click Save button.**



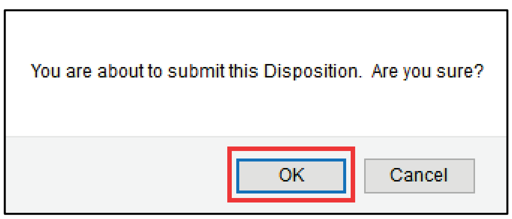
The following buttons are now available:



Submit	Submits the Disposition to industry, after confirmation by user.
Edit	Places Disposition letter into Edit mode. (prior to submission).
Delete	Removes the Disposition letter from the filing, after a confirmation from the user.
Set Public Access	Takes the user to an area where the Public Access setting for this filing is controlled.
Close	Closes the Disposition letter and returns the user to the Filing Correspondence tab.

NOTE: If Public Access must be set on the filing, go to Step 1 of the Public Access section, prior to submitting.

STEP 7 When ready, click Submit button.



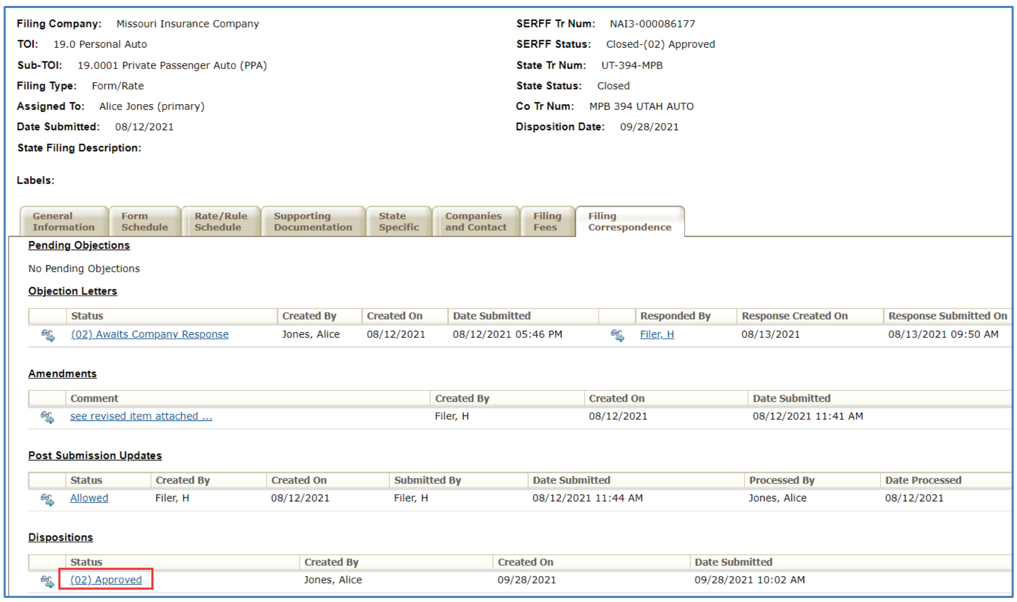
STEP 8 Click OK button.

A closed Filing is removed from “My Open Filings”. Use the Search feature to find closed filings.

Changing Effective Date

SERFF allows state users to change the effective date on a submitted Disposition, without reopening the filing.

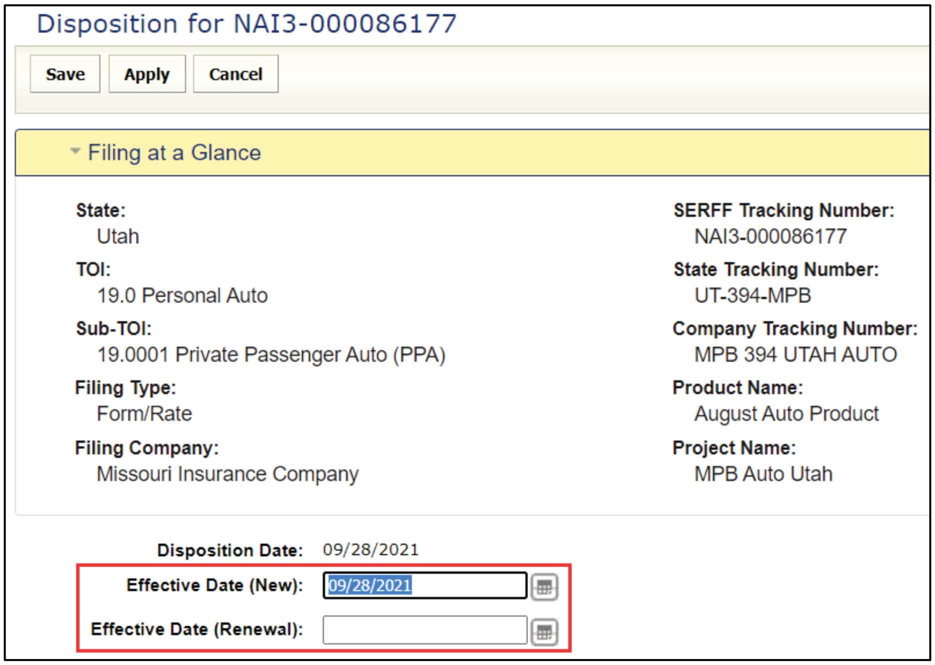
STEP 1	**Using Search, locate and select the filing for which Effective Date must be changed.**
STEP 2	**Click the Filing Correspondence tab.**
STEP 3	**To open the Disposition, click the Status link of most current Disposition.**



STEP 4	**Click Update Disposition button.**

The Disposition now displays in a limited edit mode and only allows changes to the Effective Date.

P&C example: *(New/Renewal date option for P&C only)*


Disposition for NAI3-000086177

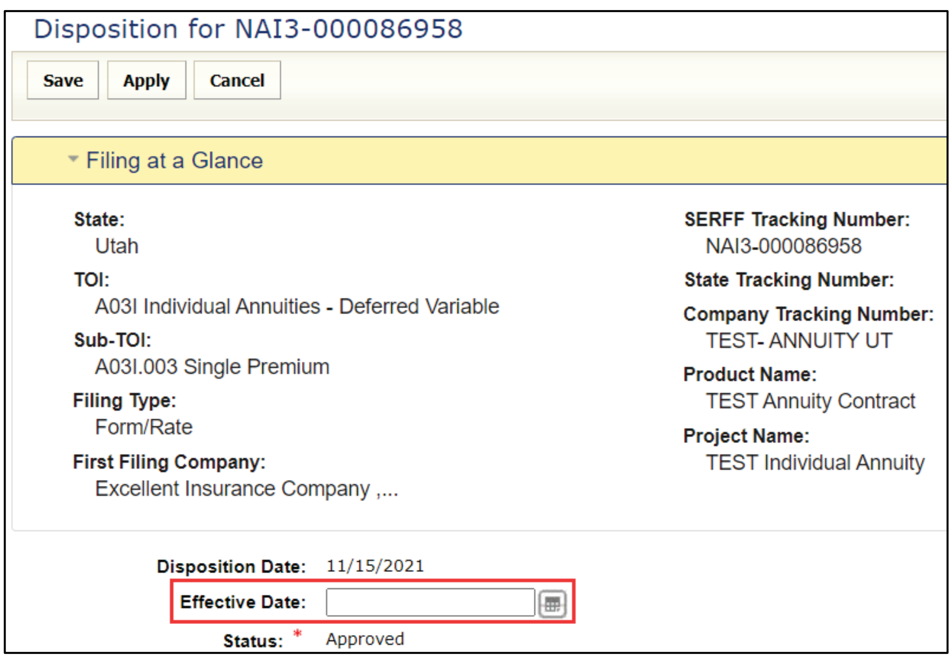
Save | Apply | Cancel

Filing at a Glance

State: Utah
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Form/Rate
Filing Company: Missouri Insurance Company
SERFF Tracking Number: NAI3-000086177
State Tracking Number: UT-394-MPB
Company Tracking Number: MPB 394 UTAH AUTO
Product Name: August Auto Product
Project Name: MPB Auto Utah

Disposition Date: 09/28/2021
Effective Date (New): 09/28/2021
Effective Date (Renewal):

LAH example:


Disposition for NAI3-000086958

Save | Apply | Cancel

Filing at a Glance

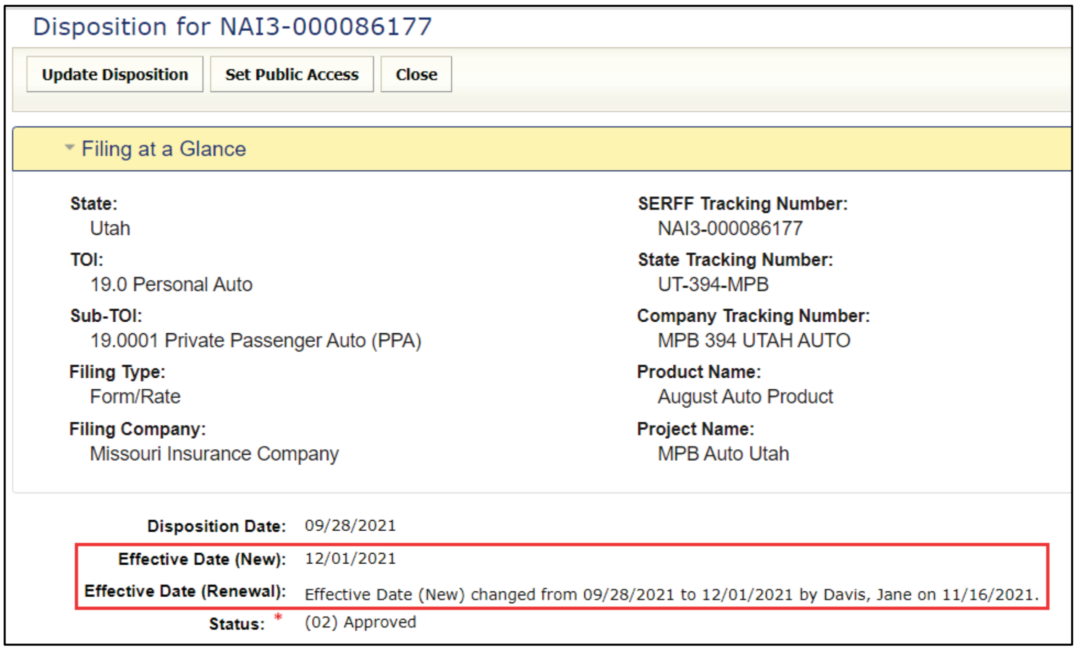
State: Utah
TOI: A03I Individual Annuities - Deferred Variable
Sub-TOI: A03I.003 Single Premium
Filing Type: Form/Rate
First Filing Company: Excellent Insurance Company ,...
SERFF Tracking Number: NAI3-000086958
State Tracking Number:
Company Tracking Number: TEST- ANNUITY UT
Product Name: TEST Annuity Contract
Project Name: TEST Individual Annuity

Disposition Date: 11/15/2021
Effective Date:
Status: * Approved

STEP 5	**Use calendar icon to select a new Effective Date or enter a new date, in date format (*mm/dd/yyyy*).**
STEP 6	**Click Save button.**

The Disposition refreshes and now displays a message stating that the Effective Date changed.

P&C example:

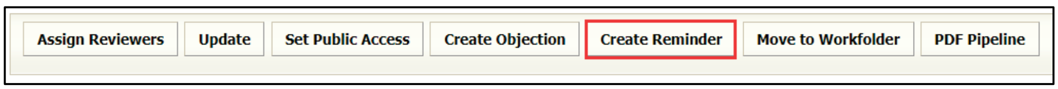


Reminders

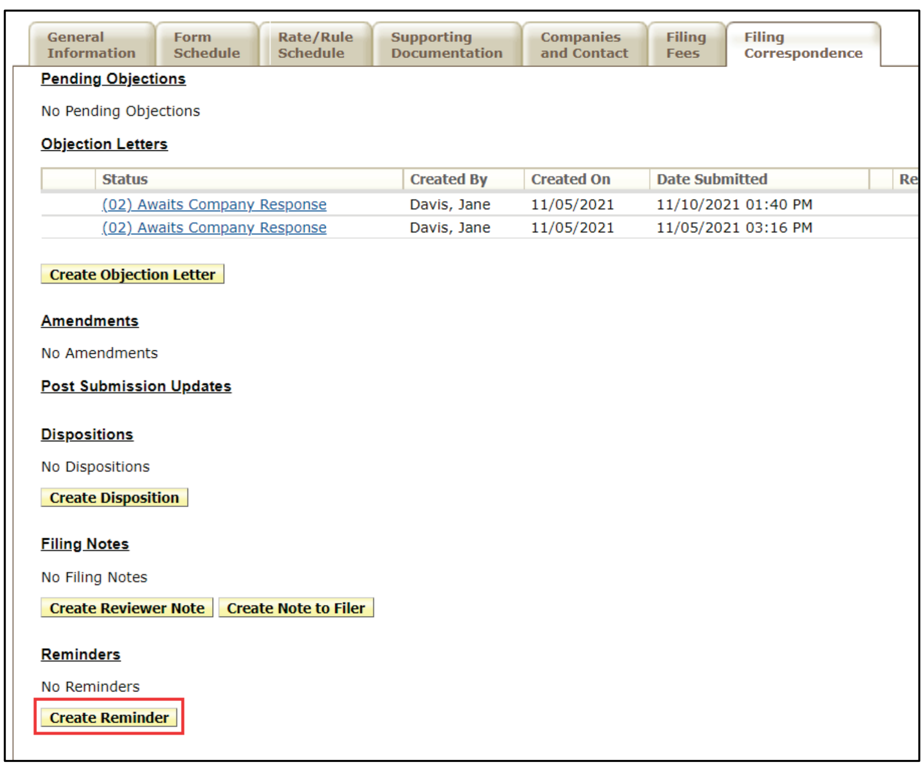
Reminders are user-defined messages sent to the Message Center on a requested due date. Reminders make the user aware of approaching deadlines (e.g., respond by date deadline sent to industry user).

Create a Reminder

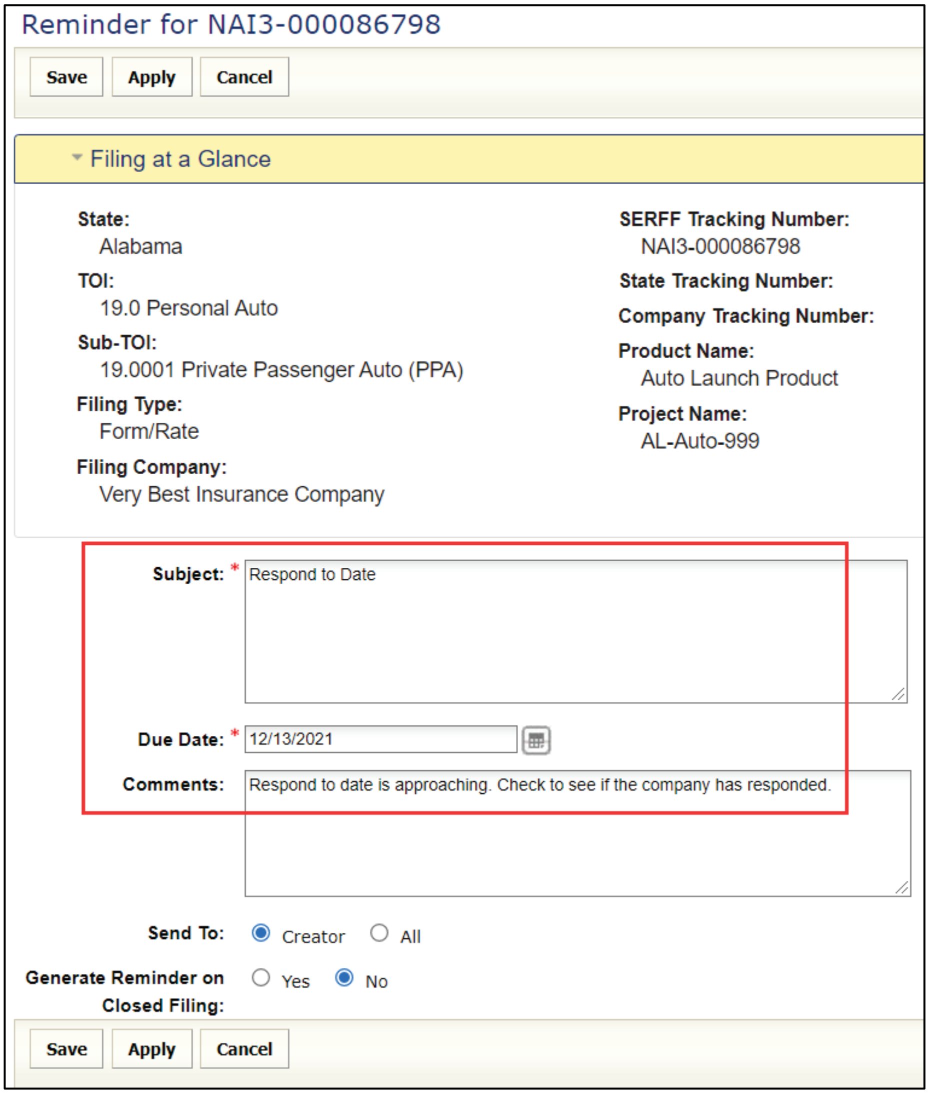
STEP 1	**Locate and select the filing for which a Reminder is to be created.**
STEP 2	**Click Create Reminder button.**



NOTE: This button is also located on the Filing Correspondence tab.



The Reminder opens in a new window.



STEP 3	Complete the following fields for the Reminder.

Subject: * Enter Subject information.

NOTE: This field is required and displays in the Reminders section of Filing Correspondence tab.

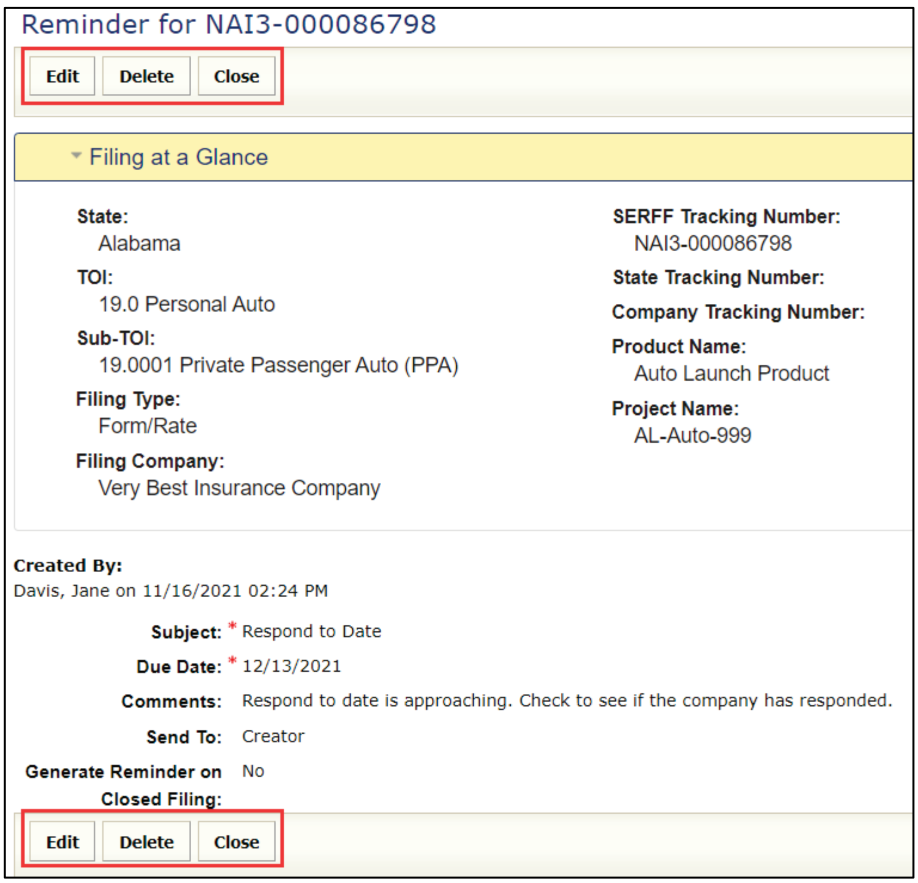
Due Date: * Enter Due Date using calendar icon, or enter the date (*mm/dd/yyyy*) that user wants reminder sent to message center.

Comments: Enter Comments (this field is optional).

Send To:	Select ○ Creator or ○ All - radio button. If "**Creator**" radio button is selected, the message appears in the creator's message center. If "**All**" radio button is selected, other Reviewers on the filing and Reviewing Managers will receive the message in their respective message centers.
Generate Reminder on Closed Filing:	○ **Yes**: If the filing is closed, prior to the date specified in the Due Date field, the message is still generated and sent on the Due Date. ○ **No**: If the filing is closed, prior to the date specified in the Due Date field, the message is not generated.

STEP 4 Click Save button.

Response:

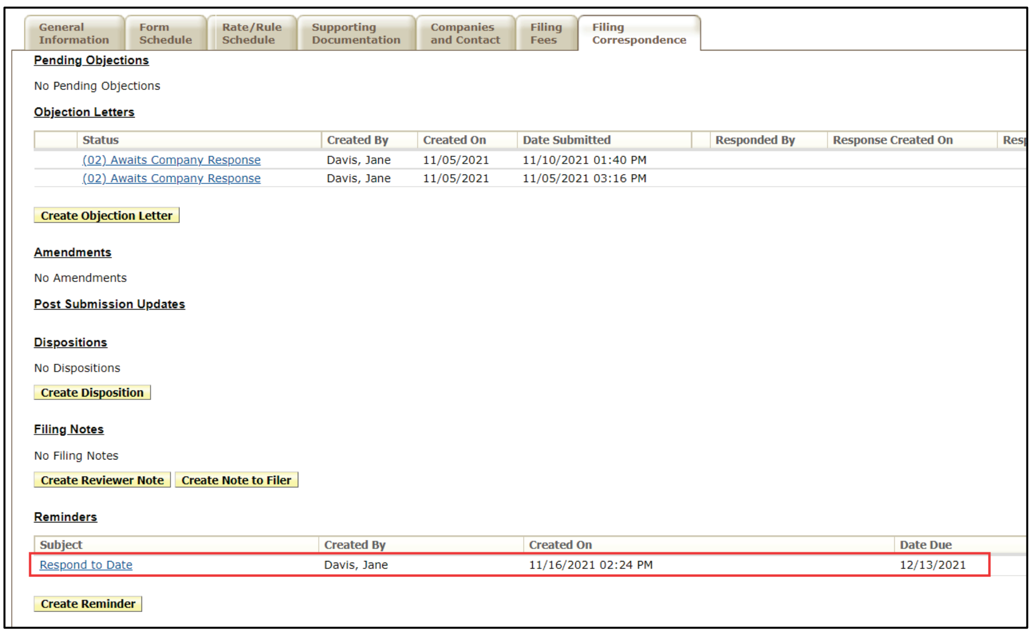


The user now has the following options:

Edit	Takes user into Edit mode of the Reminder.
Delete	Removes the Reminder, after a confirmation from the user.
Close	Closes Reminder.

STEP 5 Click Close button.

The Reminder is displayed on the Filing Correspondence tab, under Reminders.



NOTE: Click on subject link to read the reminder message at any time.

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LESSON 6

This lesson covers the Search and Export functionality of SERFF. Search is available to all users, but the Export Tool is available to only those users with an Export Role on their User ID.

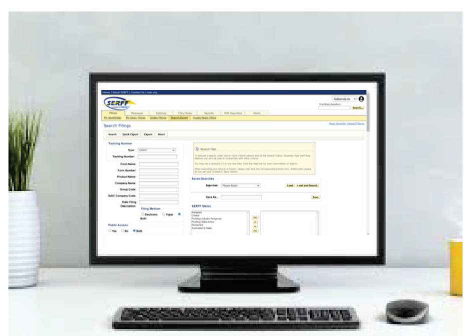
SERFF offers two levels of Search – a Tracking Number Search, which offers quick access to a particular filing, and, an Advanced Search, which allows queries of the filing database—based upon a wide criteria range.

The Export Tool allows users to export data from the results of an Advanced Search. Users can get data on the overall filing and on sub-sections of the filing.

The Reports and HHS Reporting tabs are also covered in this lesson. The appropriate role must be assigned to the user ID, to view and access these tabs.

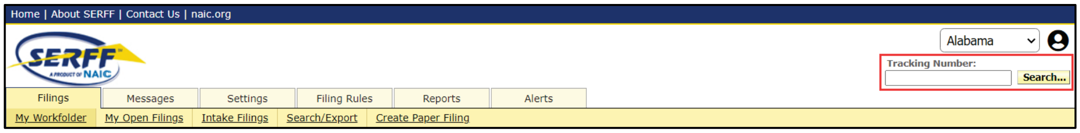
This lesson covers the following topics:

- Tracking Number Search
- Advanced Search
- Export Tool
- Reports
- HHS Reporting



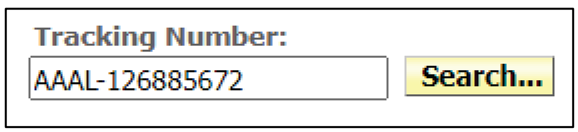
Tracking Number Search

The Tracking Number Search box displays in the upper right portion of the SERFF Workspace. This search uses the value entered to search the SERFF Tracking Number, State Tracking Number, and Company Tracking Number fields.

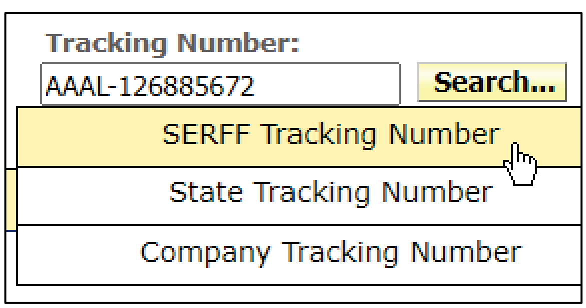


Conducting a Tracking Number Search

STEP 1	**Click in the 'Tracking Number' field and enter a SERFF Tracking Number, a State Tracking Number, or a Company Tracking Number for the filing.**



STEP 2	**Click Search button.**
STEP 3	**Select type of tracking number from the list - *(SERFF, State or Company Tracking Number).*** ***Alternately,* press enter key and SERFF Tracking Number is automatically selected.**

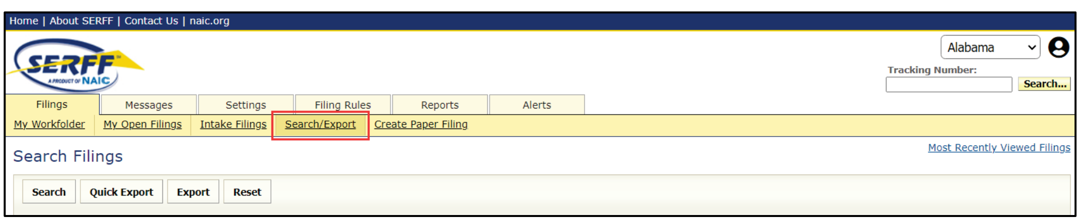


If only one match is found for the tracking number entered, the user is taken directly to the filing. It is possible for the search to bring back two or more filings. If this occurs, the search results screen displays and the user selects the correct filing.

NOTE:	The wildcard character in SERFF is the asterisk (*) symbol. It is used in a search when only a partial number is known. For example, if Tracking number '**UNSE-0014***' is entered for a search, it produces all filings that begin with 'UNSE-0014'.

Advanced Search

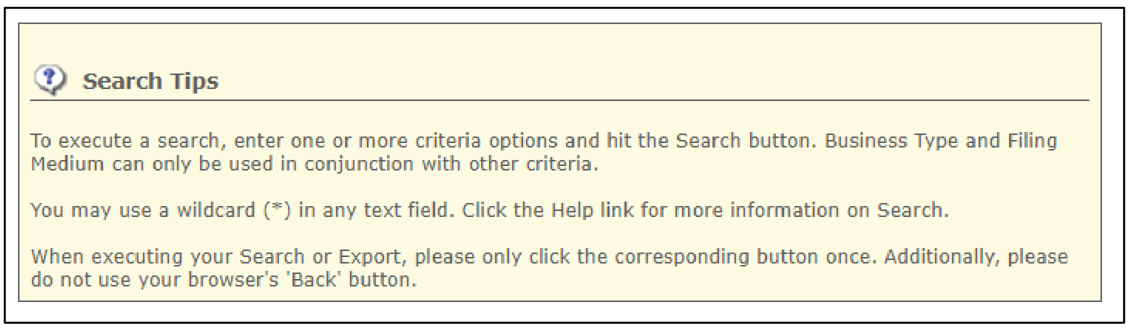
Advanced Search allows users to search the filings database based upon one or more pre-defined criteria options. To access this feature, from the Filings tab, click the Search link. For users with an Export Role, the link is labeled Search/Export.

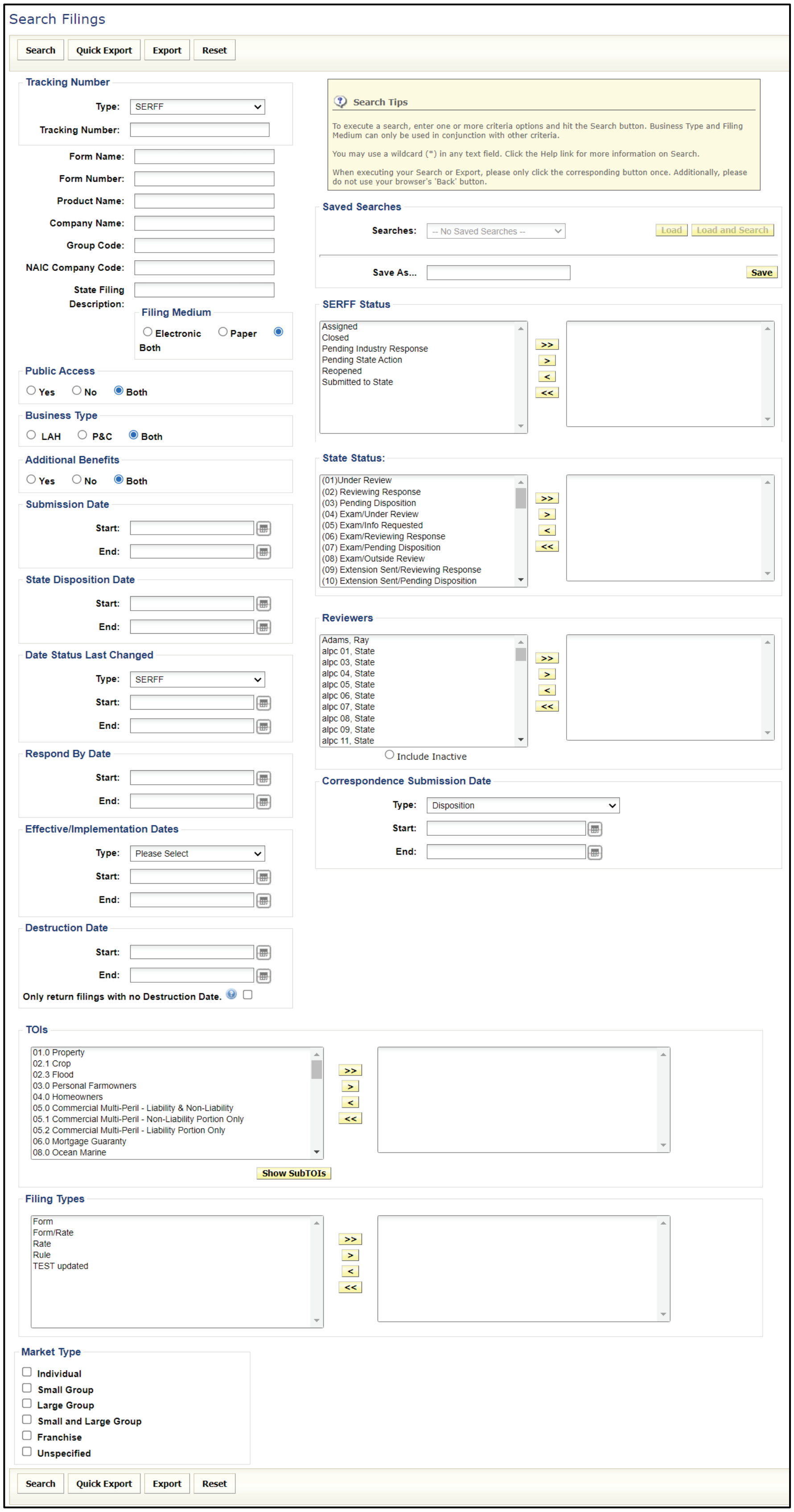


The Advanced Search Screen

From Advanced Search, the user enters search criteria, executes the search, and can save and maintain frequently used searches. As discussed later in this lesson, authorized users can also export data from filings based on the search criteria.

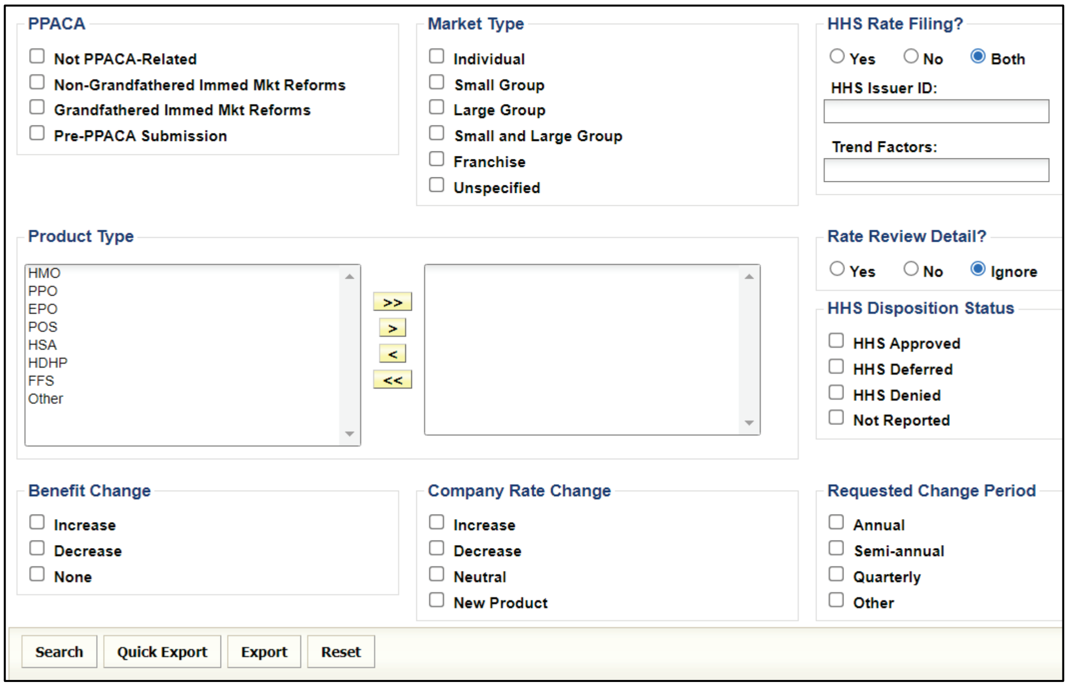
Advanced Search utilizes several different field types, including text fields, date ranges, select lists, source-target lists, and radio buttons. All fields are optional; however, at least one field must be used to execute a search, with the exception of Business Type and Filing Medium. Searching by either Filing Medium or Business Type fields requires the use of at least one other criterion (item), to run the search.




Search Filings
Search
Quick Export
Export
Reset
Tracking Number
Type: SERFF
Tracking Number:
Form Name:
Form Number:
Product Name:
Company Name:
Group Code:
NAIC Company Code:
State Filing Description:
Filing Medium
Electronic
Paper
Both
Public Access
Yes
No
Both
Business Type
LAH
P&C
Both
Additional Benefits
Yes
No
Both
Submission Date
Start:
End:
State Disposition Date
Start:
End:
Date Status Last Changed
Type: SERFF
Start:
End:
Respond By Date
Start:
End:
Effective/Implementation Dates
Type: Please Select
Start:
End:
Destruction Date
Start:
End:
Only return filings with no Destruction Date.
Search Tips
To execute a search, enter one or more criteria options and hit the Search button. Business Type and Filing Medium can only be used in conjunction with other criteria.
You may use a wildcard (*) in any text field. Click the Help link for more information on Search.
When executing your Search or Export, please only click the corresponding button once. Additionally, please do not use your browser's 'Back' button.
Saved Searches
Searches: -- No Saved Searches --
Load
Load and Search
Save As...
Save
SERFF Status
Assigned
Closed
Pending Industry Response
Pending State Action
Reopened
Submitted to State
State Status:
(01)Under Review
(02) Reviewing Response
(03) Pending Disposition
(04) Exam/Under Review
(05) Exam/Info Requested
(06) Exam/Reviewing Response
(07) Exam/Pending Disposition
(08) Exam/Outside Review
(09) Extension Sent/Reviewing Response
(10) Extension Sent/Pending Disposition
Reviewers
Adams, Ray
alpc 01, State
alpc 03, State
alpc 04, State
alpc 05, State
alpc 06, State
alpc 07, State
alpc 08, State
alpc 09, State
alpc 11, State
Include Inactive
Correspondence Submission Date
Type: Disposition
Start:
End:
TOIs
01.0 Property
02.1 Crop
02.3 Flood
03.0 Personal Farmowners
04.0 Homeowners
05.0 Commercial Multi-Peril - Liability & Non-Liability
05.1 Commercial Multi-Peril - Non-Liability Portion Only
05.2 Commercial Multi-Peril - Liability Portion Only
06.0 Mortgage Guaranty
08.0 Ocean Marine
Show SubTOIs
Filing Types
Form
Form/Rate
Rate
Rule
TEST updated
Market Type
Individual
Small Group
Large Group
Small and Large Group
Franchise
Unspecified
Search
Quick Export
Export
Reset

Example above shows bottom portion as shown for a P&C business type instance.

Below is example of bottom portion for LAH business type instance:



Wildcard (*)

When searching in SERFF, the asterisk (***)** is used as a wildcard in a text field (alpha/numeric), to take the place of a segment of information that the user does not know.

See examples below:

*Auto-123** - Produces all results that **Begin** with ***Auto-123***

Auto* - Produces all results that **End with ***Auto***

Auto - Produces all results that **Contain** ***Auto***

Tracking Number

Users can search for filings based on three Tracking Numbers: SERFF, State and Company. If users are not sure of the entire Tracking Number, a wild card (*) can be used in any segment of the tracking number.

Text Fields

The text search fields include Form Name, Form Number, Product Name, Company Name, Group Code, NAIC Company Code and State Filing Description. When using any of these fields to search, remember that unless a wild card is used, the search looks for an exact match. An asterisk (*) can be used as a wildcard, before, after, or around the criteria string.

Date Ranges

The date ranges available in Advanced Search include: Submission Date, State Disposition Date, Date Status Last Changed, Correspondence Submission Date, Respond By Date, Effective/Implementation Date and Destruction Date. These date fields are inclusive, meaning the date entered is part of the search.

Submission Date search example:

Start: End:	01/01/2020 01/31/2020	Search includes filings submitted ***on*** 01/01/2020 ***through and including*** filings submitted ***on*** 01/31/2020.

Start: End:	01/01/2021 (leave blank)	Search includes filings submitted ***on*** 01/01/20121 ***through and including*** current date (today).

Start: End:	*(leave blank)* 12/31/2020	Search includes all filings submitted ***prior to, and including*** filings submitted ***on*** 12/31/2020.

State Specific Fields

If the State Instance has State Specific Fields requesting additional information from the industry, the user has the ability to run an Advance Search on those specific fields.

Source - Target Lists

The source-target lists in Advanced Search are as follows:

Business Type Instance:	Source - Target Lists
P&C and LAH	SERFF Status, State Status, Reviewers, TOI, and Filing Type
LAH	Product Type

The SERFF Status options are those status indicators used by the system.

- The State Status list comes from the State's Instance Preference settings.
- The Reviewer list includes all users on the current instance with the authority to review a filing.

To use these lists, move one or more of the options from the source box on the left, to the target box on the right. If more than one option is selected, the system searches for filings that contain *either* selection.

Check Boxes

The user may select one, several, or all items available in these fields.
Example of check boxes are seen on page 210 (bottom portion of LAH).

The check box search options (LAH only) are as follows:

- PPACA
- Benefit Change
- Company Rate Change
- HHS Disposition Status
- Requested Change Period

NOTE:	Market Type check box options are available on both business types.

Radio Buttons

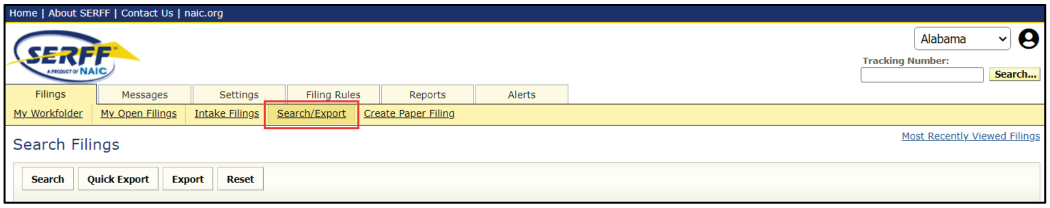
The radio button search options are listed below:

Filing Medium ○ Electronic ○ Paper ⦿ Both	**Additional Benefits** ○ Yes ○ No ⦿ Both
Public Access ○ Yes ○ No ⦿ Both	**HHS Rate Filing? *(LAH only)*** ○ Yes ○ No ⦿ Both
Business Type ○ LAH ○ P&C ⦿ Both	**Rate Review Detail? *(LAH only)*** ○ Yes ○ No ⦿ Ignore

NOTE:	The default selections are shown above. These selections are changed by clicking a different option in the set. Only one selection is allowed per set. 'Business Type' is set to 'Both', if the user does not set-up a preference. This option is on the Settings Tab, User Preferences area.

Advanced Search for Filings

STEP 1 From the Filings tab, click the Search or Search/Export link.



The Advanced Search page displays. Please note the following search tips:

- To execute a search, enter one or more criteria options.
- Business Type and Filing Medium can only be used in conjunction with other search criteria.
- Use a wildcard (*) in the text field.
- When executing a Search or Export, click the corresponding button only once.
- Do not use the browser “Back button”.

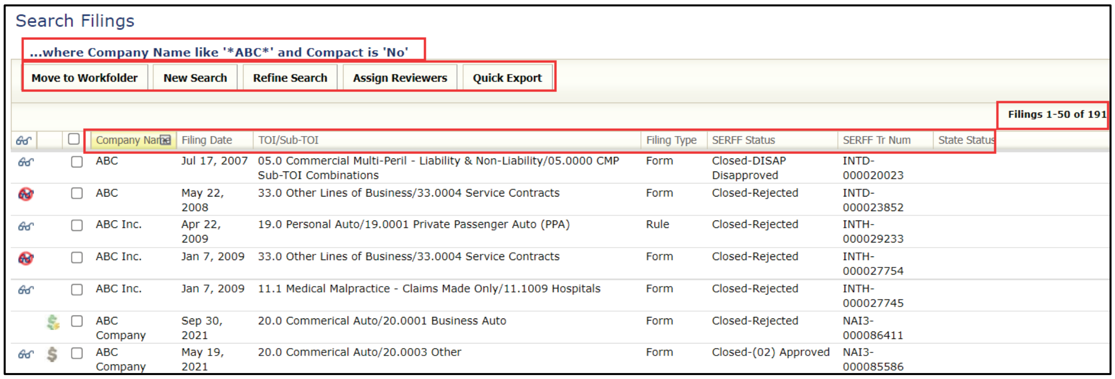
STEP 2 Enter the desired search criteria.

STEP 3 Click Search button.

The Search Filings screen displays the search criteria and all filings that match the criteria.

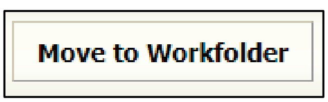
Search Results

Example: Wild card search for all filings with a partial company name *ABC*.

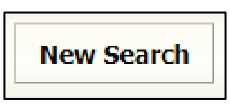


The search results screen recaps the criteria used for the search and shows the number of filings found. All columns in the search results page are sortable.

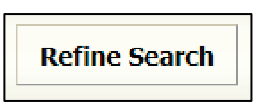
The results screen for Advanced Search is like the other views used in the system, such as My Open Filings. From the search results page, the user can start a new search, refine the current search, assign reviewers, move selected filings to the Workfolder or open a filing.



Moves selected filing to Workfolder.



Returns user to the Advance Search page, to begin a new search, and resets default search criteria.

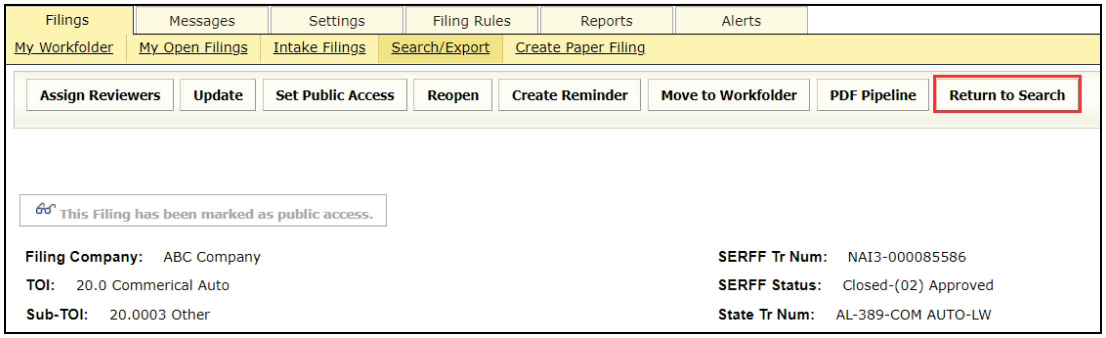


Returns user to the Advance Search page without erasing the search criteria previously entered.

User taken to Assign Reviewer option where reviewers can be chosen and assigned to select filings.

Gives the user the ability to save search results in spreadsheet form (.xls).

STEP 4 Click a row to highlight and open the filing.



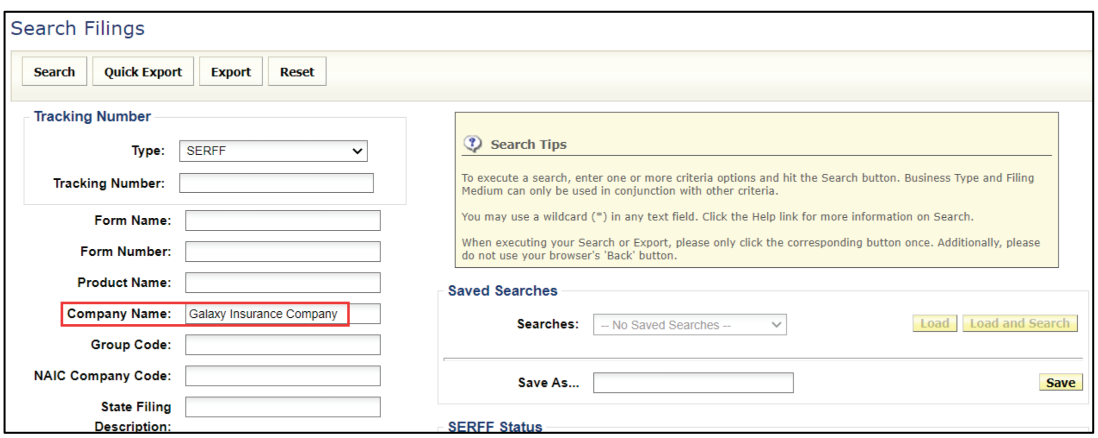
NOTE: A **Return to Search** button displays on filings opened/selected from a search.

Saving an Advanced Search

Users can save frequently run searches. The saved searches are user specific and are updated or deleted, as needed.

STEP 1 Set-up an Advanced Search (as previously described).

Example of searching for filings submitted by a company:



STEP 2 Enter a name to identify this search in the 'Save As…' text box.

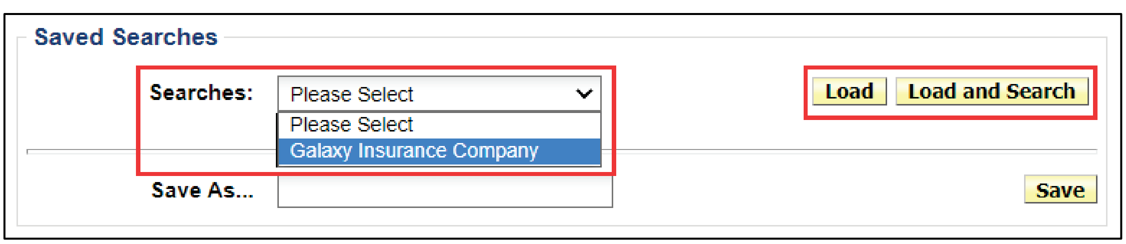
STEP 3 Click Save button.

The search criteria selected is now saved and available as a saved search under the name you entered.

Accessing a Saved Search

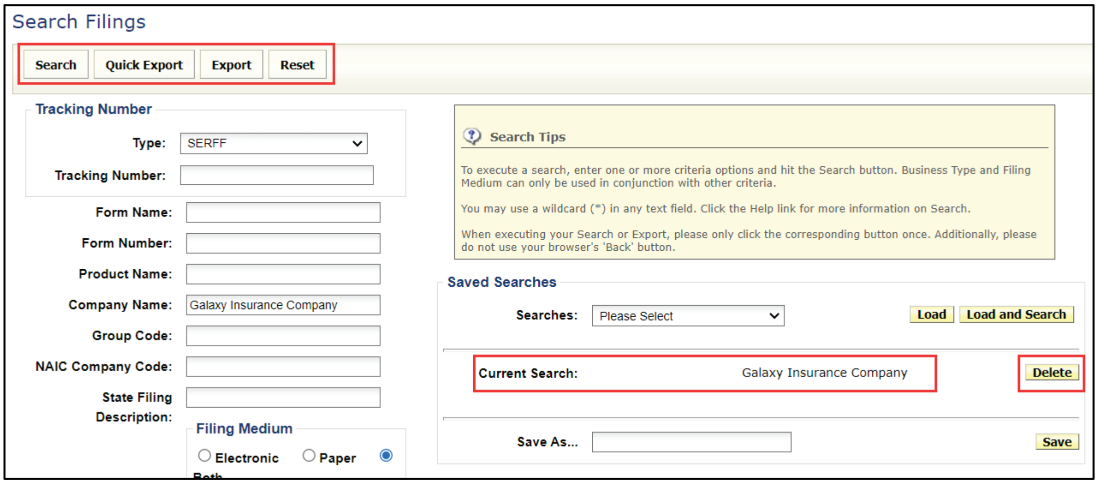
To view a saved search users can either **Load** criteria, make changes if needed and execute the search, or can **Load and Search** to load a saved search and run the search in same action.

STEP 1 From Advanced Search, click the drop-down arrow in the Saved Searches field and select a search to load.



STEP 2	Click Load button.

The screen is updated to show the criteria for the selected saved search.



The search criteria may be modified without affecting the saved search. Or user can use the export options (explained later in this manual).

NOTE:	To modify an existing "Saved search", update the criteria and re-enter the same name in the Search Name box. Click Save. The system prompts for confirmation, to overwrite the existing search.

STEP 3	Click Search button.

The Search Filings screen displays the search criteria and all filings that match the criteria.

Load and Search:

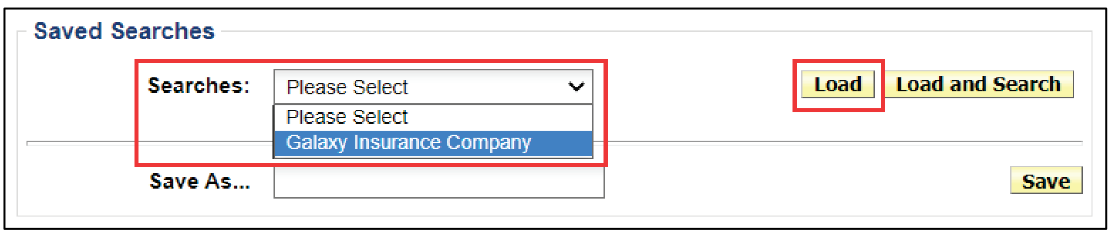
On Step 2, use **Load and Search** button to load and execute a saved search with one action button.

Deleting a Saved Search

A saved search must be loaded before it can be deleted.

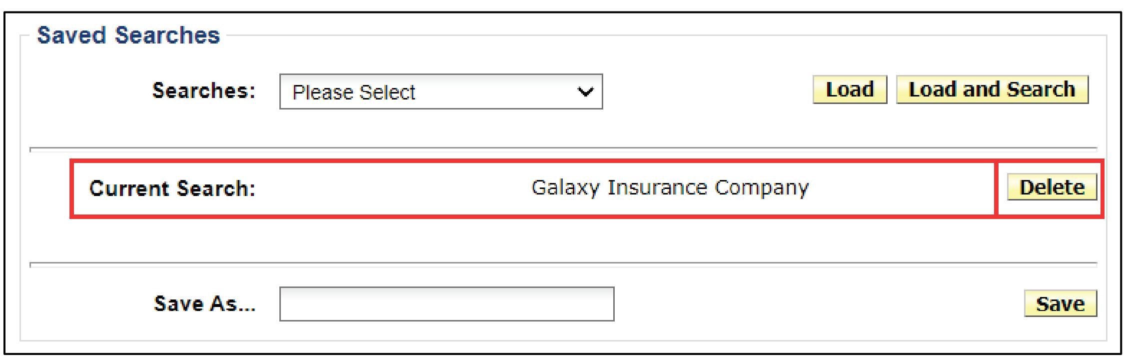
STEP 1	**From the Filings tab, click the Search/Export link to open Advanced Search screen.**

STEP 2	**Click drop down arrow in the Saved Searches field and select the search to be deleted.**



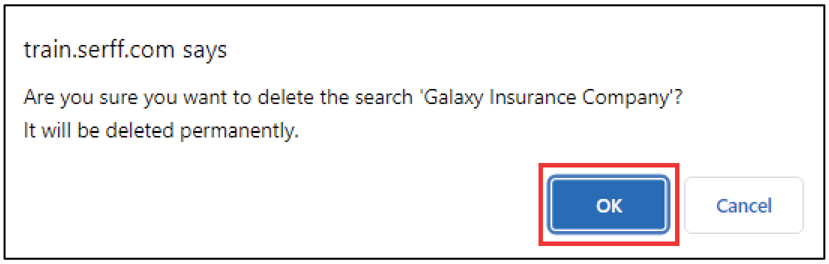
STEP 3	**Click Load button.**

Result: Name of current search selected is displayed.



STEP 4	**Click Delete button.**

A confirmation message appears confirming this action.



STEP 5 Click OK button, to delete saved search.

Export Tool

The Export Tool is available to authorized state users. If a user has an Export Role, the link in the Workspace reads 'Search/Export', rather than 'Search.'

The Export Tool offers a Quick Export option. In addition, it offers the ability to utilize the Advanced Search feature, to write the query that identifies the filings to be exported. For more information, refer to the sections on Advanced Searches.

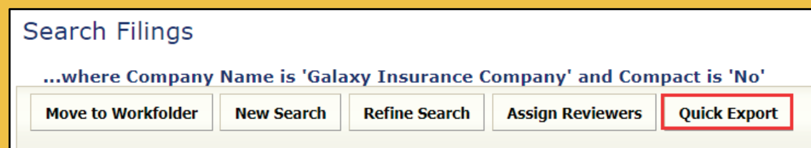
Quick Export

The Quick Export Tool allows users to pull a defined set of data, based on the search criteria chosen. The data is exported into an Excel spreadsheet, which allows users to create custom reports.

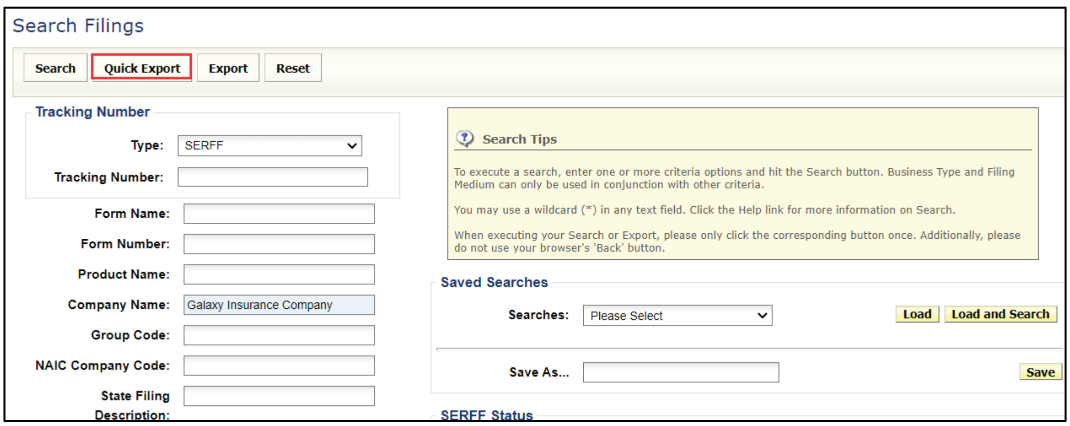
Exporting Data with Quick Export

STEP 1	**In the Advanced Search screen, enter the search criteria or load a saved search.**

NOTE: Prior to exporting data, run the query as a search and validate the desired results are being returned.



STEP 2	**Click Quick Export button.**



NOTE: Users who do not have the Export role cannot run Quick Exports, because they do not have this button.

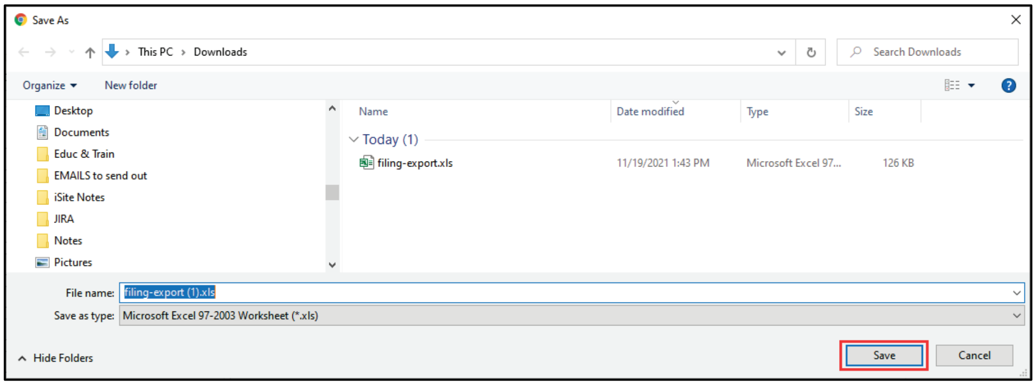
The query automatically exports the data into a spreadsheet (csv file).

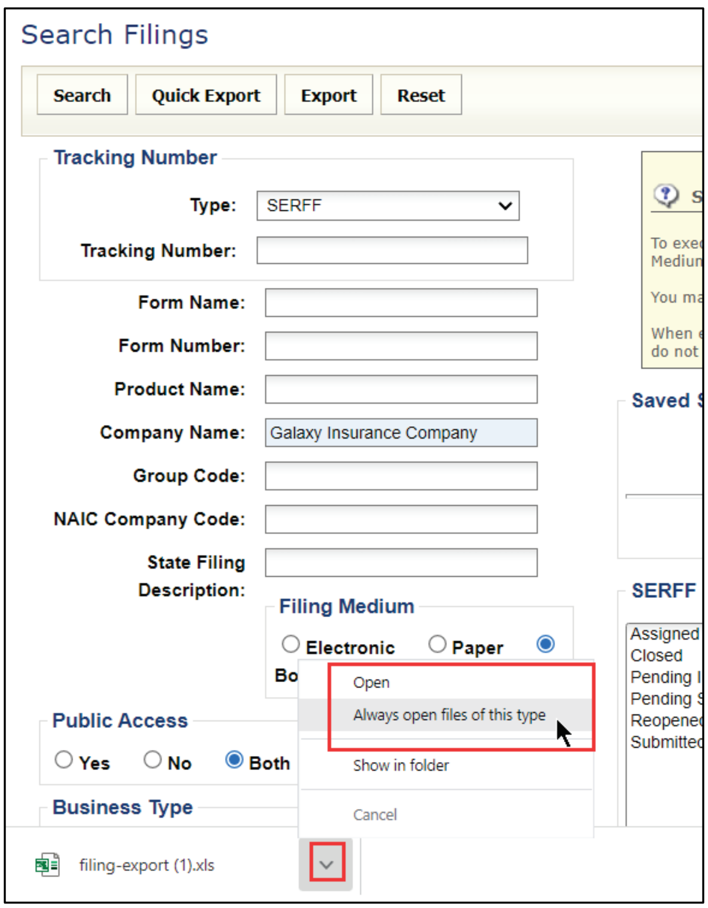
How to open results differs depending on the browser being used.

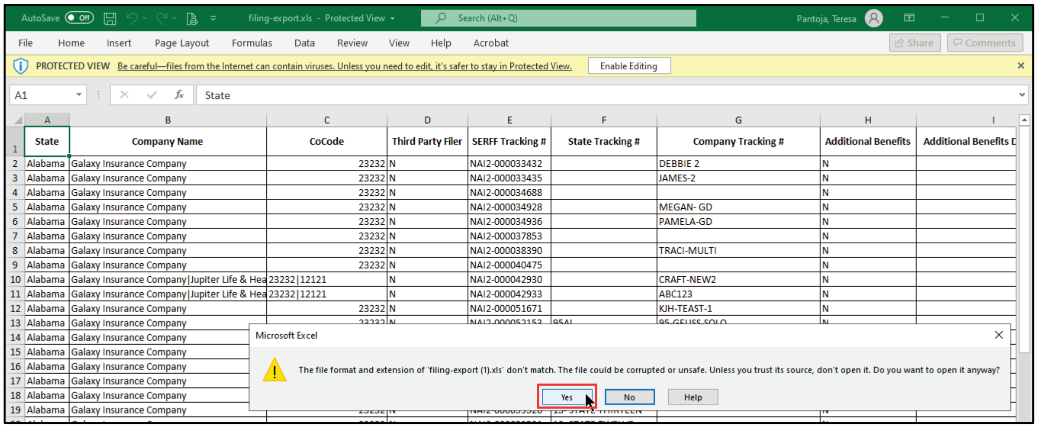
STEP 3	Open results.

Example of results by browser :

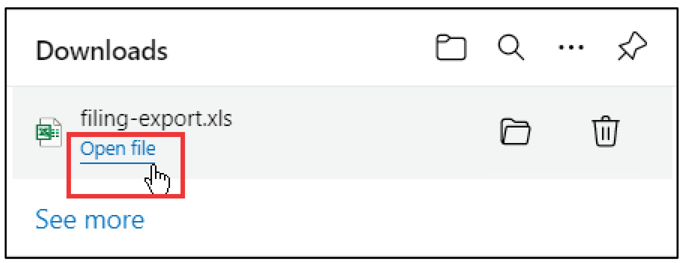
Chrome

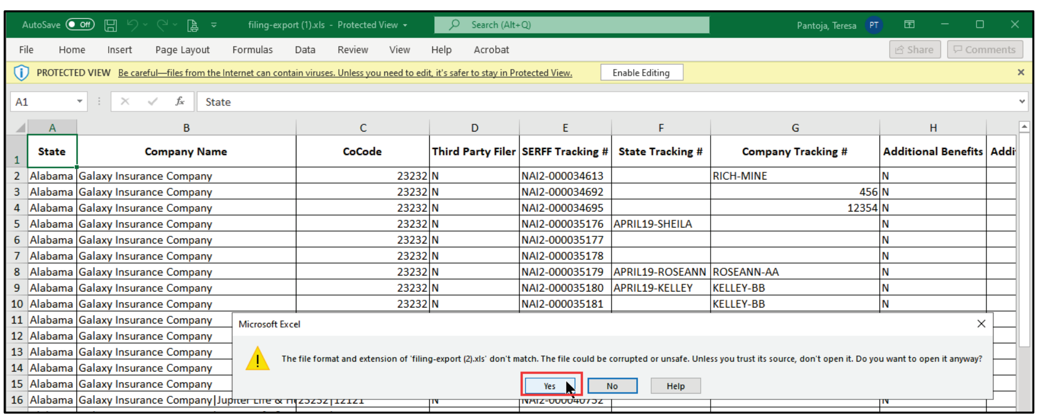




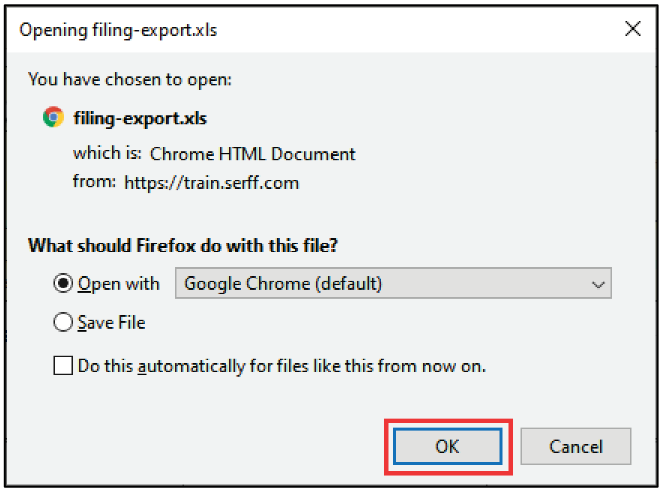

Microsoft Excel
The file format and extension of 'filing-export (1).xls' don't match. The file could be corrupted or unsafe. Unless you trust its source, don't open it. Do you want to open it anyway?
Yes
No
Help

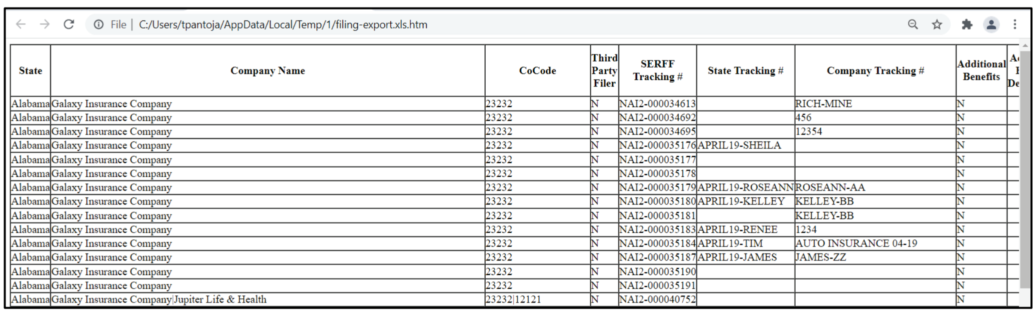
Edge:


Downloads
filing-export.xls
Open file
See more


Microsoft Excel
The file format and extension of 'filing-export (2).xls' don't match. The file could be corrupted or unsafe. Unless you trust its source, don't open it. Do you want to open it anyway?
Yes
No
Help

FireFox:





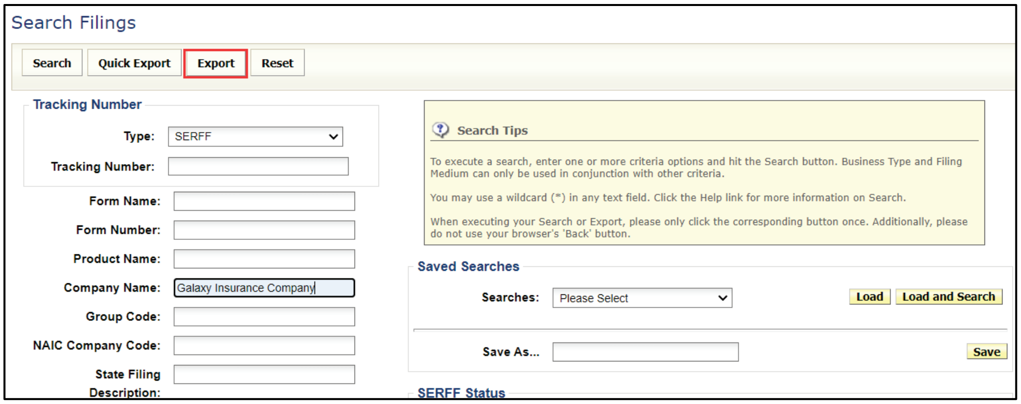
State	Company Name	CoCode	Third Party Filer	SERFF Tracking #	State Tracking #	Company Tracking #	Additional Benefits
Alabama	Galaxy Insurance Company	23232	N	NAI2-000034613		RICH-MINE	N
Alabama	Galaxy Insurance Company	23232	N	NAI2-000034692		456	N
Alabama	Galaxy Insurance Company	23232	N	NAI2-000034695		12354	N
Alabama	Galaxy Insurance Company	23232	N	NAI2-000035176	APRIL19-SHEILA		N
Alabama	Galaxy Insurance Company	23232	N	NAI2-000035177			N
Alabama	Galaxy Insurance Company	23232	N	NAI2-000035178			N
Alabama	Galaxy Insurance Company	23232	N	NAI2-000035179	APRIL19-ROSEANN	ROSEANN-AA	N
Alabama	Galaxy Insurance Company	23232	N	NAI2-000035180	APRIL19-KELLEY	KELLEY-BB	N
Alabama	Galaxy Insurance Company	23232	N	NAI2-000035181		KELLEY-BB	N
Alabama	Galaxy Insurance Company	23232	N	NAI2-000035183	APRIL19-RENEE	1234	N
Alabama	Galaxy Insurance Company	23232	N	NAI2-000035184	APRIL19-TIM	AUTO INSURANCE 04-19	N
Alabama	Galaxy Insurance Company	23232	N	NAI2-000035187	APRIL19-JAMES	JAMES-ZZ	N
Alabama	Galaxy Insurance Company	23232	N	NAI2-000035190			N
Alabama	Galaxy Insurance Company	23232	N	NAI2-000035191			N
Alabama	Galaxy Insurance Company|Jupiter Life & Health	23232|12121	N	NAI2-000040752			N

Running an Export report

STEP 1 In the Advanced Search screen, enter the search criteria or load a saved search.

NOTE: Prior to exporting data, run the query as a search and validate the desired results are being returned.

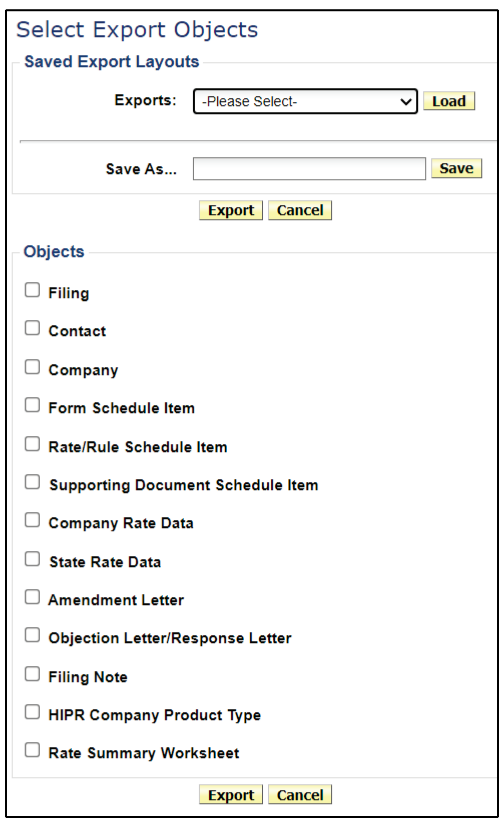
STEP 2 Click Export button.



NOTE:	Users who do not have the Export role cannot run Exports, because they do not have this button.

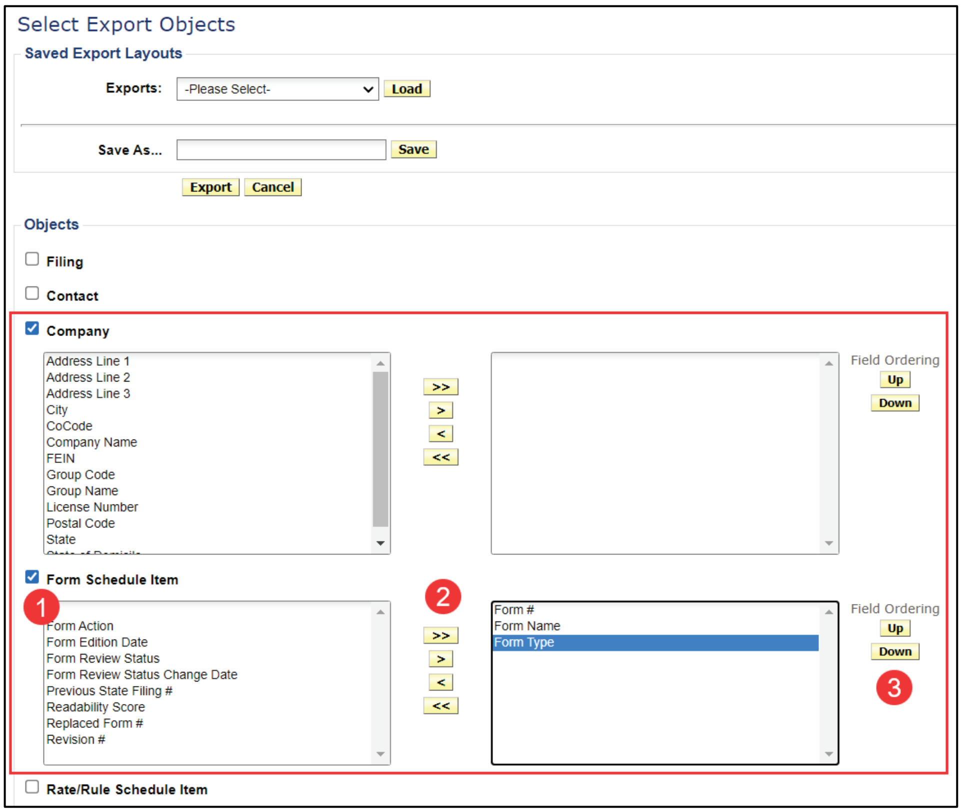
STEP 3	**Select the objects to be included in the export. Each object has a defined set of fields that displays, when object is selected.**

NOTE:	At least one object and field must be selected.



When an object is selected, a "sub-level" of options becomes available. This feature allows users to select which fields to include in the Export file report.

Users can ❶ select each object and "sub-level" option (on left) and ❷ use navigation arrows to move items to box on the right. Users can ❸ select Up or Down buttons, to change the display order of the items selected.

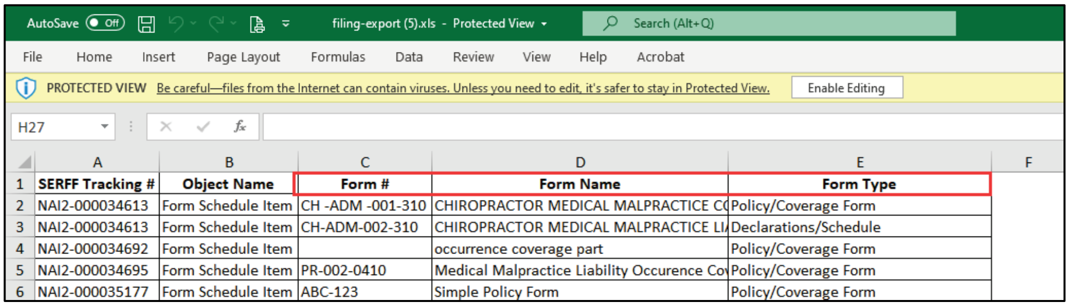


STEP 4 Click Export button.

The query automatically exports the data into a spreadsheet (csv file).

STEP 5	**To view, click Open or OK button, depending on browser used. See Step 3 under Exporting Data with Quick Export for more information.**

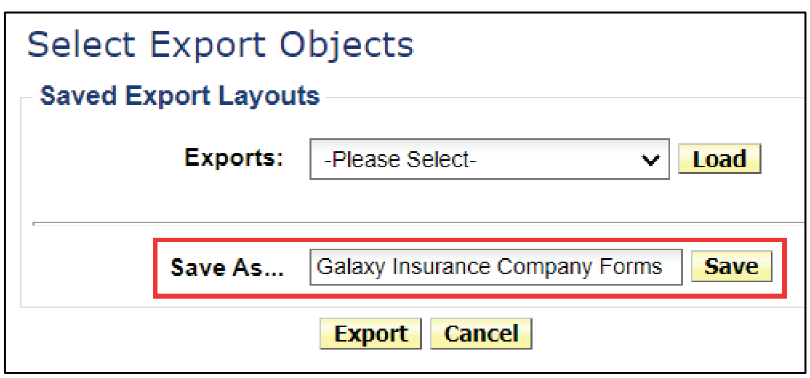
Example of results:



Saving the Export Layout

Users have the ability to save frequently run *Export layouts*. The *Export layouts* are user specific and are updated or deleted, as needed.

STEP 1	**Set up an Export as previously described.**
STEP 2	**Enter a name to identify this export in the 'Save As…' text box.**

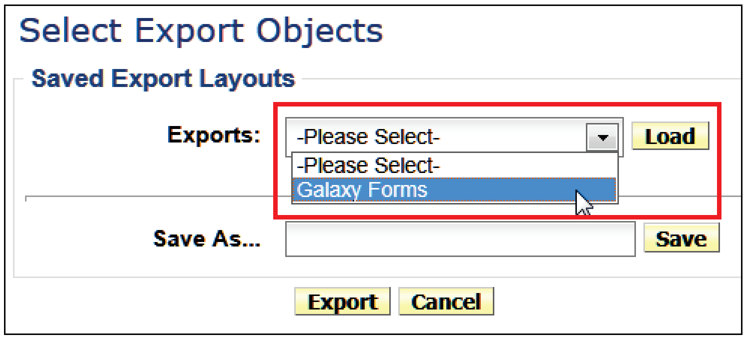


STEP 3	**Click Save button.**

The *Export layout* is now saved and available as a saved export under the name you entered.

Loading Saved Export Layout

STEP 1	**From the Advanced Search, click Export button.**
STEP 2	**Click drop down arrow to select the saved layout listed in Exports field. Click Load button.**

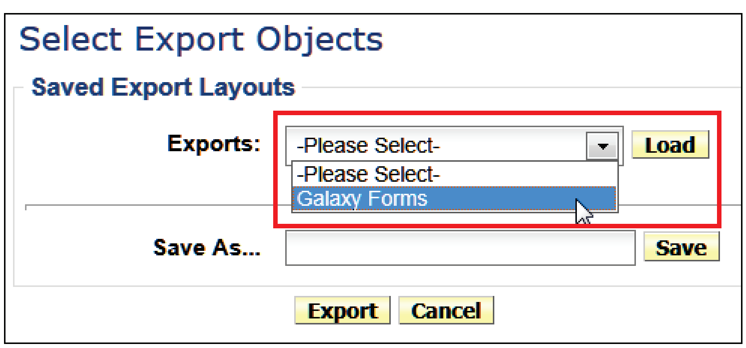


STEP 3	**Click Export button.**

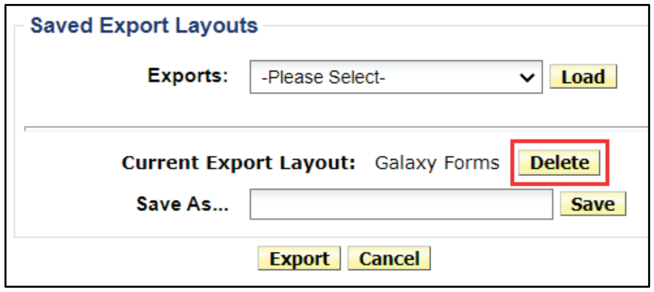
The export layout query loaded automatically exports the data into a spreadsheet (csv file).

Deleting the Export Layout

STEP 1	**From the Advanced Search, enter the desired criteria and click Export button.**
STEP 2	**Click drop down arrow in the Saved Export Layouts and select the saved export to be deleted. Click Load button.**



STEP 3 Click Delete button.



STEP 4 Click OK button to confirm.

Understanding the Export Result File

The first column is the SERFF Tracking number followed by the Object Name. When a single object is exported, the resulting file is relatively easy to manage. The fields are listed in the columns, in order. Each row is a new occurrence of the object.

A	B	C	D	E	F
SERFF Tracking #	Object Name	Supporting Document Name	Form #	Form Name	Form Type
EHTI-000017877	Supporting Document Schedule Item	Property and Casualty Certificate of Compliance			
EHTI-000017877	Supporting Document Schedule Item	Expedited Terrorism Form			
EHTI-000017877	Form Schedule Item		32721	HO/Mobile3-2007	Policy/Coverage Form
EHTI-000017877	Form Schedule Item		4545b	HO-END	Endorsement/Amendment/Conditions
EHTI-000019539	Supporting Document Schedule Item	NAIC Uniform Property and Casualty Transmittal Document			
EHTI-000019539	Supporting Document Schedule Item	Filing Fee Form			
EHTI-000019539	Supporting Document Schedule Item	Explanatory Memorandum			

If additional objects are selected, the columns that show the fields for the second object do not start until the end of the fields for the first object. In the example below, the Filing Object, Company Object and Supporting Document Object are exported. Only a few fields are selected to aid in the illustration.

The first row displays the SERFF Tracking #, followed by the Object Name - *Filing* and the two fields selected from the Filing Object (*TOI and Product Name*).

Row 2 displays the same SERFF Tracking #, followed by the Object Name - *Company* and the two fields selected, Cocode and Company Name, which are displayed in columns e and f.

Row 3 and row 4 list the Object Name- *Supporting Document Schedule Item* and the desired field, Supporting Document Name in column g.

Rows 5 through 8 represent the next filing that met the search criteria.

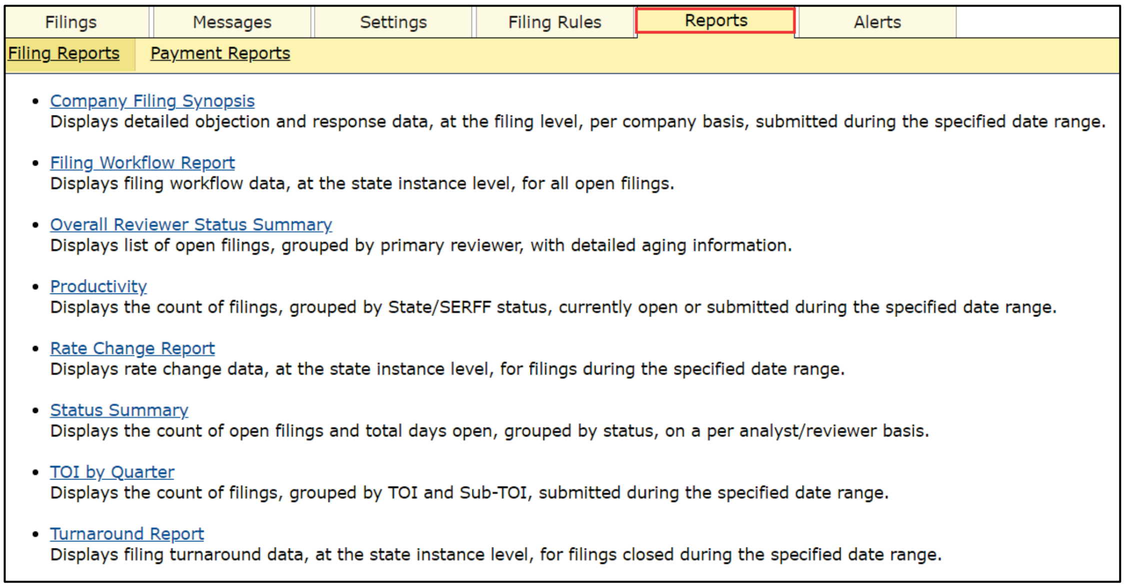
Rows 9 through 14 represent the third filing meeting the search criteria and it has two company names associated with the filing.

	a	b	c	d	e	f	g
	SERFF Tracking #	Object Name	TOI	Product Name	CoCode	Company Name	Supporting Document Name
1	NAI2-000035190	Filing	19.0 Personal Auto	Auto Insurance 2010			
2	NAI2-000035190	Company			23232	Galaxy Insurance Co	
3	NAI2-000035190	Supporting Document Schedule Item					Explanatory Memorandum
4	NAI2-000035190	Supporting Document Schedule Item					Actuarial Memorandum
5	NAI2-000035191	Filing	19.0 Personal Auto	Auto Insurance 2010			
6	NAI2-000035191	Company			23232	Galaxy Insurance Co	
7	NAI2-000035191	Supporting Document Schedule Item					Actuarial Memorandum
8	NAI2-000035191	Supporting Document Schedule Item					Explanatory Memorandum
9	NAI2-000040752	Filing	19.0 Personal Auto	Auto - Multi 2			
10	NAI2-000040752	Company			23232	Galaxy Insurance Co	
11	NAI2-000040752	Company			12121	Jupiter Life & Health	
12	NAI2-000040752	Supporting Document Schedule Item					Actuarial Memorandum
13	NAI2-000040752	Supporting Document Schedule Item					Explanatory Memorandum
14	NAI2-000040752	Supporting Document Schedule Item					Explanatory Memorandum

The cells remain empty if they do not apply for that row. For example, TOI (c), Product Name (d) and Supporting Document Name (g) does not apply to the rows for Company Object Name (*Lines 2, 6, 10 and 11*), therefore, no information is displayed.

Reports

The Reports tab is where authorized users run reports on their filings. There are five reports available to state users.



Company Filing Synopsis	-	Provides detailed Objection & Response information at the filing level, on a per Company/TOI basis, over a given date range.
Filing Workflow Report		Provides workflow data, at the state instance level for all open filings including Total Days Open.
Overall Reviewer Status Summary	-	Provides a list of open filings by Reviewer. Lists filing status and number of days since the filing was assigned to Reviewer.
Productivity	-	Provides a count of filings received and filings closed for a given date range; and a count of all open filings by status.

Rate Change Report		Provides rate change information at state instance level, for a specified date range.
Status Summary	-	Provides a count of open filings by status, for each Reviewer, or a selected Reviewer.
TOI by Quarter	-	Provides a count of filings received by Type of Insurance, for each quarter in the selected year.
Turnaround Report		Provides filing turnaround data, at state instance level, for filings closed during a specified date range.

Generating a Report

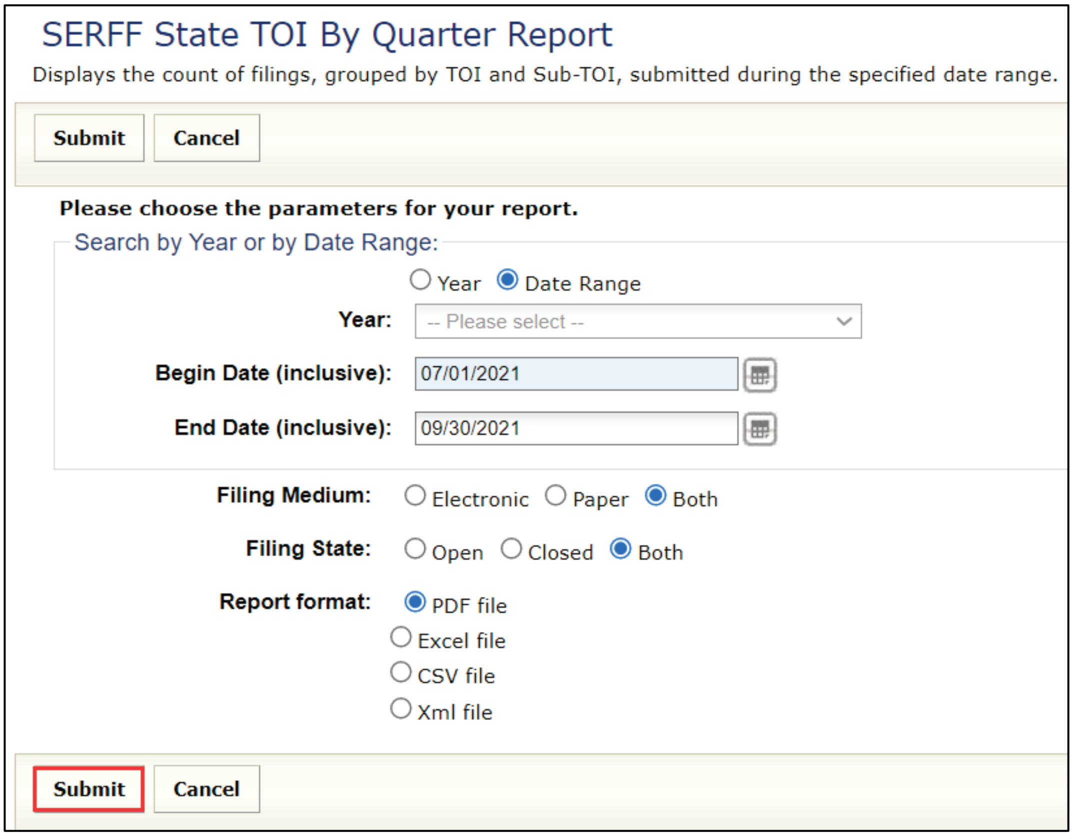
STEP 1	**Click the Reports tab.**
STEP 2	**Click the desired report name link.**
STEP 3	**Set the report criteria.**

Criteria may include:

Date Ranges	-	Enter a start date and end date. Dates are inclusive.		
Year	-	Select the year in which to run the report.		
Filing Medium	-	Choose to include paper or electronic filings, or both.		
Primary Reviewer	-	Select a specific Reviewer or leave as a default to “All Reviewers”.		
Business Types		Select Life, Health and or Property & Casualty		
Report format	-	PDF	-	Portable Document File opened by Adobe Reader or Adobe Acrobat.
		Excel	-	A file opened in Microsoft Excel.
		CSV	-	Comma Separated Value file defaults to Microsoft Excel; is opened in a spreadsheet or database application.
		Xml	-	Extendible Markup Language; is opened in a browser window.

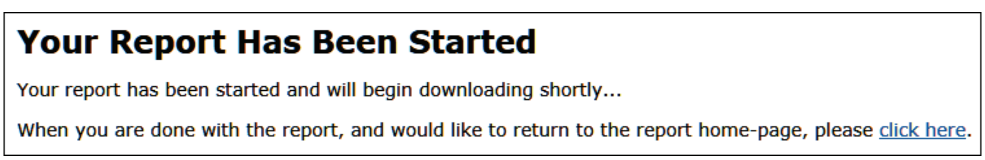
NOTE: Not all criteria or report format are available for all reports.

Example of TOI By Quarter Report:



STEP 4	**Click Submit button to run this report.** **Or** **Click Cancel to return to the Reports main page.**

A notification page appears and asks the user to wait.



A File Download dialog window opens.

STEP 5	**To view, click Open or OK button, depending on browser used.** *See Step 3 under Exporting Data with Quick Export for more information.*

Example of report results in PDF format:

TOI By Quarter

Generate 11/23/2021 11.14 AM

Date Range: 07/01/21 - 09/30/21

Instanc Alabama

TOI	SUB_TOI	TOI/SUB TOI	% OF TOTAL
04.0 Homeowners	04.0000 Homeowners Sub-TOI Combinations	1	14.3 %
04.0 Homeowners	04.0001 Condominium Homeowners	1	14.3 %
16.0 Workers Compensation	16.0001 Alternative WC	1	14.3 %
16.0 Workers Compensation	16.0004 Standard WC	1	14.3 %
19.0 Personal Auto	19.0001 Private Passenger Auto (PPA)	2	28.6 %
34.0 Title	34.0000 Title	1	14.3 %
	AVERAGES	1	
	SUBTOTAL		
	TOTAL	7	

Parameters: Range: Thu Jul 01 00:00:00 CDT 2021 - Thu Sep 30 00:00:00 CDT 2021 | Format: PDF | Filing State: both | Medium: Electronic and Paper

NOTE: Parameters of search listed at bottom of results.

HHS Reporting

The HHS reporting tab is where authorized users run reports on the filings data that are to be submitted to HHS.

Filings | Messages | Settings | Filing Rules | Reports | HHS Reporting | Alerts

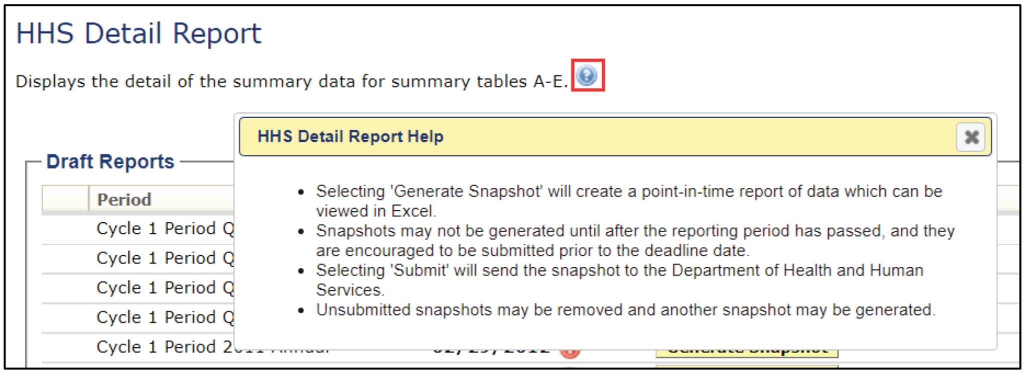
HHS Detail Report

Displays the detail of the summary data for summary tables A-E.

Draft Reports

Period	Deadline	Report	Snapshot Generated	User Generated
Cycle 3 Period Q1	01/31/2014	Generate Snapshot		
Cycle 3 Period Q2	04/30/2014	Generate Snapshot		
Cycle 3 Period Q3	07/31/2014	Generate Snapshot		
Cycle 3 Period Q4	10/31/2014	Generate Snapshot		
Cycle 3 Period Annual	01/30/2015	Generate Snapshot		
Cycle 4 Period E1	01/30/2015	Generate Snapshot		
Cycle 4 Period E2	04/30/2015	Generate Snapshot		
Cycle 4 Period E3	07/31/2015	Generate Snapshot		
Cycle 4 Period E4	10/30/2015	Generate Snapshot		
Cycle 4 Period Q1	01/30/2015	Generate Snapshot		
Cycle 4 Period Q2	04/30/2015	Generate Snapshot		
Cycle 4 Period Q3	07/31/2015	Generate Snapshot		
Cycle 4 Period Q4	10/31/2016	Generate Snapshot		

Click the blue circle/question mark for more information.



Past Due Submission

When the icon is next to the reporting period, this indicates the state is past due on submitting reports to HHS.

Period	Deadline	Report
Cycle 3 Period Q1	01/31/2014	Generate Snapshot
Cycle 3 Period Q2	04/30/2014	Generate Snapshot

Completed Submission

When the icon is next to the reporting period, this indicates the state submitted the report to HHS.

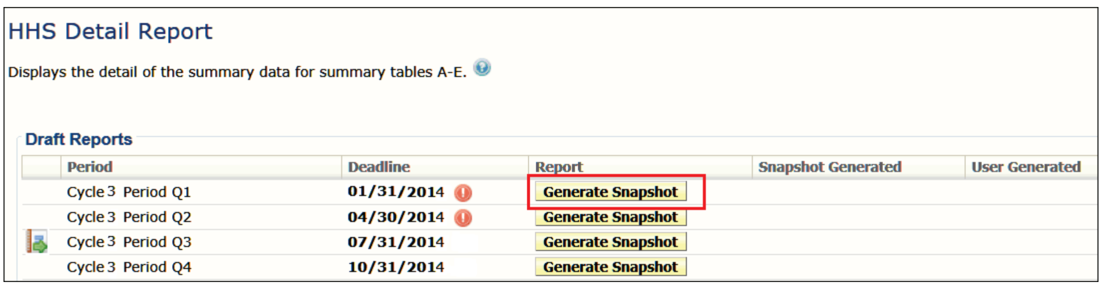
Cycle 3 Period Q3	07/31/2014	Generate Snapshot

Generating a Snapshot

NOTE:	Snapshots may not be generated until after the reporting period has passed, and they are encouraged to be submitted prior to the deadline date.

STEP 1 **Click HHS Reporting tab.**

STEP 2 **Click Generate Snapshot button, situated next to the period for which the report needs to be run.**



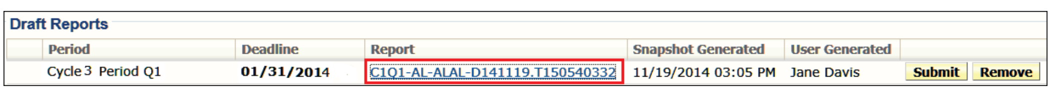
HHS Detail Report

Displays the detail of the summary data for summary tables A-E.

Draft Reports

Period	Deadline	Report	Snapshot Generated	User Generated
Cycle 3 Period Q1	01/31/2014	Generate Snapshot		
Cycle 3 Period Q2	04/30/2014	Generate Snapshot		
Cycle 3 Period Q3	07/31/2014	Generate Snapshot		
Cycle 3 Period Q4	10/31/2014	Generate Snapshot		

STEP 3 **Click the report link to display the report being submitted.**



Draft Reports

Period	Deadline	Report	Snapshot Generated	User Generated	
Cycle 3 Period Q1	01/31/2014	C1Q1-AL-ALAL-D141119.T150540332	11/19/2014 03:05 PM	Jane Davis	Submit Remove

STEP 4	**To view, click Open or OK button, depending on browser used.** *See Step 3 under Exporting Data with Quick Export for more information.*

Results: (Point-in-time report of filing data, viewed in Excel.)

If changes are needed on this report, please have the appropriate changes made on the actual subject filings themselves and regenerate the report. Any edits to this Excel document will not be sent to HHS when the report is submitted.

Cycle 3 Period Q1 08/15/2013-12/31/2013

State: Alabama

Generated: 11/19/2014 15:05:40

Draft

Summary

Rate Products for this Period (A1)	2
Product Rate Increases for this Period (A2)	1
Reviewed Products (A3)	2
Approved Products (A4)	2
Denied Products (A5)	0
Deferred Products (A6)	0

HIPR Rate Review Detail

SERFF Tracking #	HHS Products				Submitted Date	Summary						Disposition				Rate Change Type	% Change R		
	Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives Included		A1	A2	A3	A4	A5	A6	Date	SERFF Disp	Disposition of Rate Review	State Review		Min	Max	Weig
SERF-00001260093	Auto	00000		50	11/25/2013								APPROVED						

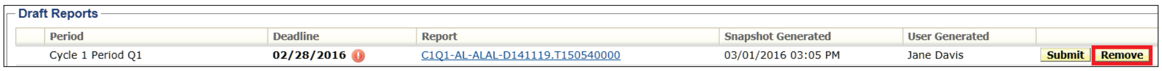
The state must review the information in the report. This allows the state to request changes to be made by the industry through a post submission update or the state user must make the appropriate changes on the filing and regenerate the report (snapshot). Edits to the Excel document are not sent to HHS, when the report is submitted. Upon completion of this process, the state user clicks the submit button for information to be sent to HHS.

If report needs updating, please continue with Steps listed below.

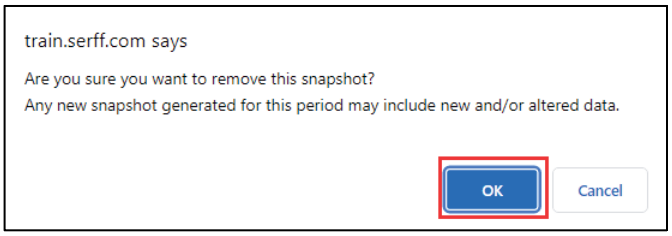
If report is correct, close report and proceed with Step 12.

STEP 5	**Close the report.** *(File/Exit or click X in top right corner of window)*
STEP 6	**Request Industry to submit changes through a post submission update or make necessary changes in the filing.**

STEP 7 Click **Remove** button to remove unsubmitted snapshot.



Result:



STEP 8 Click **OK** button.

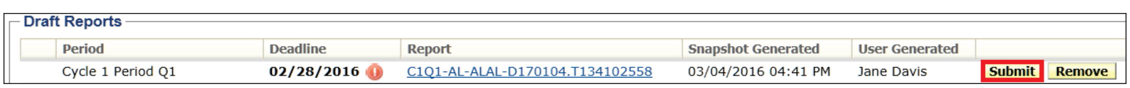
STEP 9 After filing is updated, click **Generate Snapshot** button to generate an up to date snapshot.

STEP 10 Click the report link to display the report being submitted.

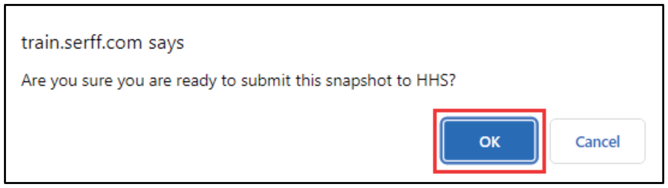
STEP 11 View the report for accuracy and close report.

If report is correct:

STEP 12 Click **Submit** button.



STEP 13 Click OK button.



The HHS Detail Report page now includes the 'Submission Date' and 'User Submitted' columns. See example below.

Submitted Reports

Period	Report	Snapshot Generated	User Generated	Submission Date	User Submitted
Cycle 1 Period Q2	N2-AL-ALAL-20110113-1142	03/05/2016 11:42 AM	Frances Stuart	03/05/2016 11:49 AM	Frances Stuart
Cycle 1 Period Q1	N1-AL-ALAL-20110111-0431	05/05/2016 03:45 PM	Frances Stuart	05/05/2016 03:49 PM	Frances Stuart
Cycle 1 Period Q1	N1-AL-ALAL-20110111-0430	05/05/2016 04:41 PM	Frances Stuart	05/05/2016 04:49 PM	Frances Stuart

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LESSON 7

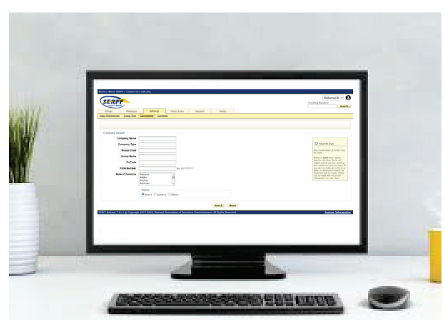
This lesson covers the Paper Tracking feature in SERFF. State users have the flexibility to enter paper filings into SERFF for those companies that are not yet filing via SERFF. Using the Paper Tracking feature, SERFF allows states to have all filings (electronic and paper) stored in one place.

Searching, Reporting and the Export Tool are used to gather metrics on paper filings, as well as SERFF filings. The look and feel is the same as an electronic filing. The state has the option to enter as much, or as little data, as deemed necessary.

A Paper Filing is assigned to a reviewer the same way an electronic filing is assigned and reviewed in SERFF. Although there is no direct communication within SERFF, to the company on a paper filing, much of the workflow is the same as if working on an electronic filing.

This lesson covers the following topics:

- Company and Contact Information
- Creating a Paper Filing
- Deleting Paper Filings
- Update a Paper Filing



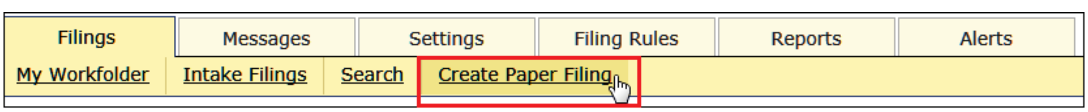
Company and Contact Information

Located under the Settings tab, the Companies and Contact links stores company/contact information for the state instance. When creating a paper filing, this information is required and comes from data entered into the Companies and Contact area. Most SERFF users view only company information. Users must have the State Configuration Manager role assigned to their IDs, to add/edit company and contact information in SERFF. See Lesson 8 for more information.

Creating a Paper Filing

Paper filings are similar to electronic filings. Each Paper filing created has a unique SERFF Tracking Number. There is **no communication** via SERFF on the filing between state and industry; that is the primary difference between an electronic filing and a paper filing. The process to create a paper filing is similar to the industry creating an electronic filing. They both utilize the Filing Wizard.

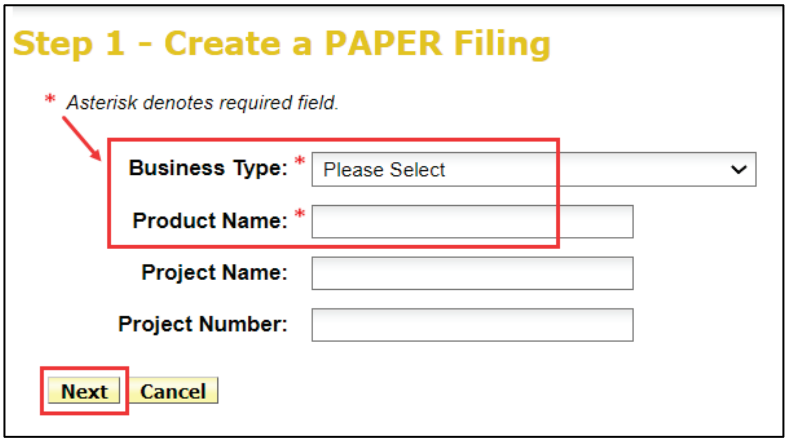
To use the SERFF Filing Wizard, go to the Filings tab. Select the **Create Paper Filing** link.



Complete fields using information from the paper filing.

NOTE:	Red asterisk (*) denotes required field.

STEP 1 Create a Paper Filing



Complete the following fields:

Business Type: * Select a business type (e.g., **P&C or LAH).**

Product Name: * Enter the product name.

Project Name: Enter the project name.

Project Number: Enter the project number.

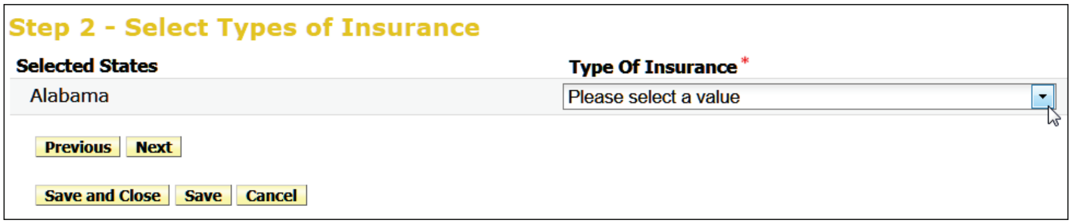
NOTE: The Business Type can be pre-defined in the User Preferences area of SERFF, located by clicking on the Settings tab. Once set within User Preferences, this field defaults to the defined Business Type, without the user selecting it on each filing.

Filers have the ability to change business types, as they work across multiple business areas, thus requiring this flexibility.

Click: **NEXT**

NOTE: Cancel button cancels the filing wizard process and all information is discarded.

STEP 2 Select Types of Insurance



Type of Insurance: * Use drop down arrow to select TOI

Available buttons:

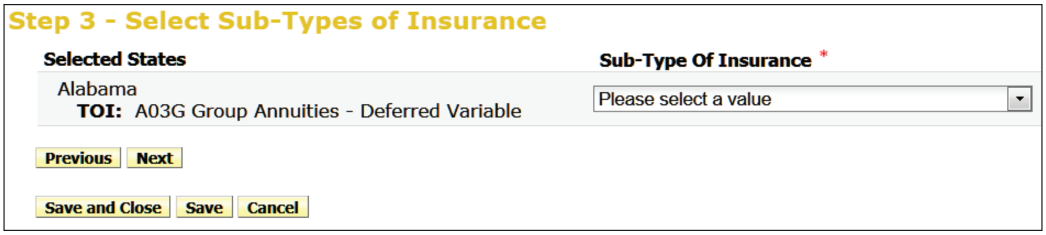
Previous	Click to return to previous step.
Next	Click to advance to next step.
Save and Close	Click to save information and close filing wizard.
Save	Click to save information.
Cancel	Click to cancel changes and close filing wizard.

Click: NEXT

NOTE: For a TOI to show in the drop-down box on a paper filing, the TOI must be marked as a Paper TOI in Filing Rules.

See Lesson 8 for information on making TOI available, for use on Paper Filings.

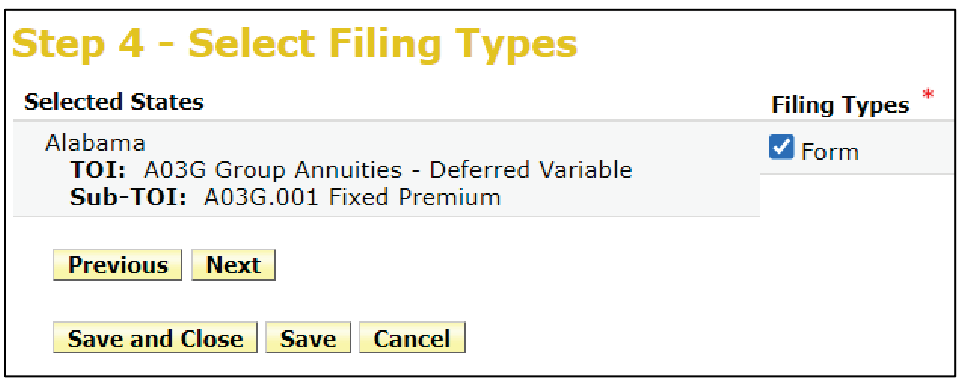
STEP 3 Select Sub-Types of Insurance



Sub-Type of Insurance: * Use drop-down arrow to select Sub - TOI

Click: **NEXT**

STEP 4 Select Filing Types

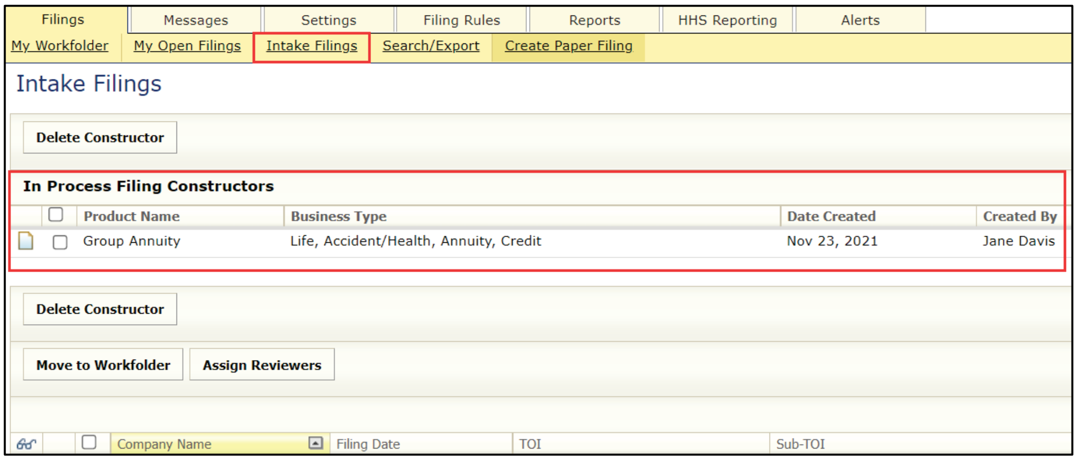


Filing Types: * Check box(s) to select a filing type
(e.g. ☐ **Form,** ☐ **Rate or** ☐ **Rule**)

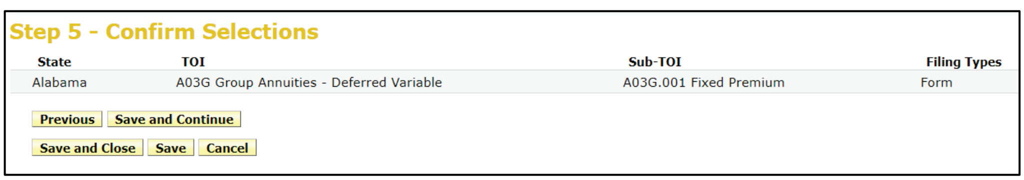
The Filing Type Selector uses a standard naming convention for the most commonly used Filing Types in SERFF. All non-standard Filing Types listed are set-up by the state and displayed based upon the TOI and Sub-TOI selected.

Click: **NEXT**

NOTE:	Clicking the **Save and Close** button saves the information and creates an 'In Process Filing Constructor'. This information is found by selecting the Intake Filings link. Click the filing listed; the filing opens to the last updated step in the wizard.



STEP 5 Confirm Selections



Review data before you continue.

State **TOI** **Sub-TOI** **Filing Types**

NOTE:	Prior to saving, click the **Previous** button to make changes to the filing. Once the **Save and Continue** button is selected, changes to the prior Filing Paper Wizard values cannot be changed.

Click: **Save and Continue**

STEP 6 Select Companies and Contact

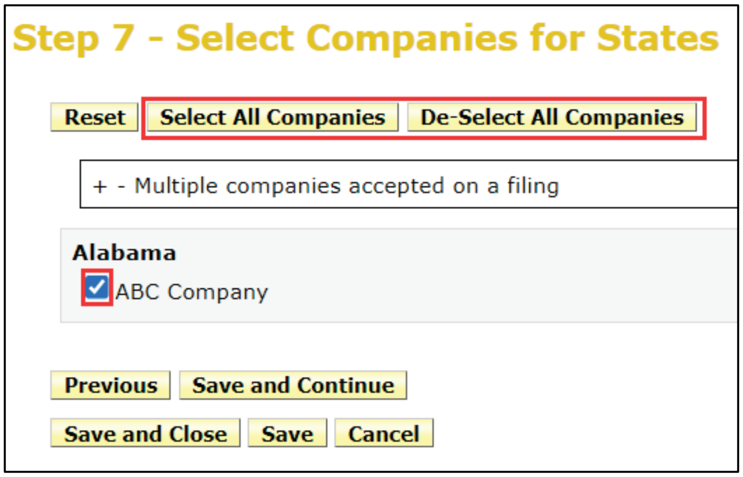
Contact: * Select a contact person from drop down list.

Companies: * Use yellow navigation buttons to select company.

NOTE: All companies and contacts must be set-up in SERFF by the State Configuration Manager, prior to creating Paper Filings. See Lesson 8 for more information.

Click: **NEXT**

STEP 7 Select Companies for States



States have the option to select multiple companies on a filing. Clicking the **Select All Companies** button places a check next to each company. Clicking the **De-Select All Companies** button removes the check. Choose the appropriate companies for each state.

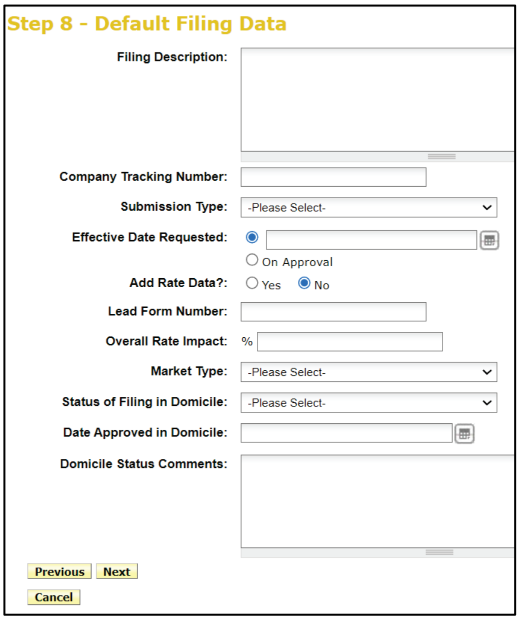
> ***NOTE:*** States set the option to pre-determine whether or not multiple companies are allowed on a single filing. See Lesson 8 for more information.

Click: **Save and Continue**

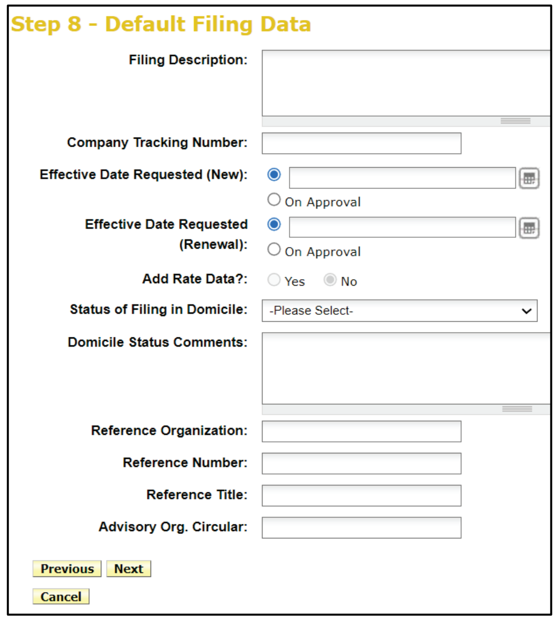
STEP 8 Default Filing Data

The fields in this step vary by Business Type. These fields can be modified later. None of the information listed in this step is required. The state should enter data that is relevant to their review.

LAH:



P&C:



Filing Description: This area is used “in lieu of” a Cover Letter or Filing Memorandum and is free-form text.

Company Tracking Number: The field allows user to enter a company tracking number. This is not a required field.

Submission Type: ***(LAH Only)*** Select ‘New’ or ‘Re-submission’.

NOTE: If Re-submission is selected, the ‘**Previous Filing Number**’ field appears. Enter State or SERFF Tracking Number according to the State’s General Instructions.

Effective Date Requested: (New / Renewal option for *P&C Only)*	Enter a specific date (calendar icon or mm/dd/yyyy format) or select 'On Approval'. This is the effective date the company is requesting their product be available to sell. It is not necessarily the date the filing becomes officially effective. The State Insurance Department determines the actual effective date. This is also where the state indicates the different effective dates for new, or renewal business.
Add Rate Data:	Filers indicate with this submission, whether they will provide information relevant to rates. This setting can be overridden on individual filings.
Status of Filing in Domicile:	Select the appropriate status from drop down (▾), indicating status of the company filing in their state of domicile: 'Not Filed', 'Pending', 'Authorized' or 'Disapproved'.
Date Approved in Domicile: *(LAH Only)*	Use calendar icon or mm/dd/yyyy format, to enter date the contract/filing is approved in state of domicile.
Domicile Status Comments:	Free-form text field for company to supplement Domicile Status.
Lead Form Number: *(LAH Only)*	Lead Form Number of the policy, rider, endorsement, etc.
Overall Rate Impact: *(LAH Only)*	This is the statewide average percentage change, to the accepted coverage rates for each company.

Market Type: ***(LAH Only)*** Use the drop-down arrow (▼) to select Identification of targeted group or individuals: 'Individual', 'Franchise' or 'Group'.

If '**Individual**' is selected, additional fields are presented for '**Individual Market Type**':

☐ Individual ☐ Non Employer Group-Individual

If '**Group'** is selected, additional fields are presented for '**Group Market Size**' and '**Group Market Type.**

Group Market Size: 'Small', 'Large' or 'Small and Large'

Group Market Type: ☐ Employer,

☐ Association, ☐ Blanket, ☐ Discretionary,

☐ Trust, ☐ Non Employer Group, ☐ Other

Reference Organization: ***(P&C Only)*** The name of the advisory organization – (e.g., ISO, NCCI, AAIS, or an Insurance Company name if "me too filing" is permitted. If permitted, use this area to indicate either an advisory organization name or "me too" company name.

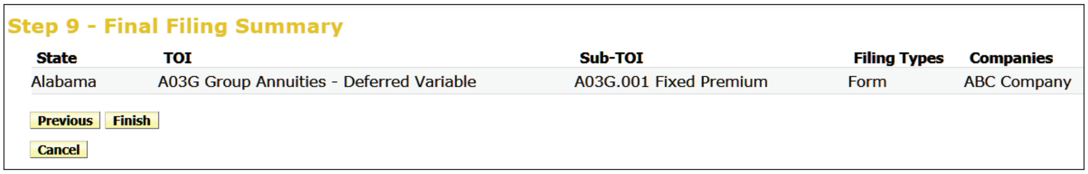
Reference Organization Number & Title: ***(P&C Only)*** This is the unique number and title the reference organization gives to the Filing. In most cases, it is not the same number, as the circular number.

Advisory Org Circular: ***(P&C Only)*** This is a unique number that references the circular number.

Complete the Filing Data page fields as desired.

Click: **NEXT**

STEP 9 Final Filing Summary



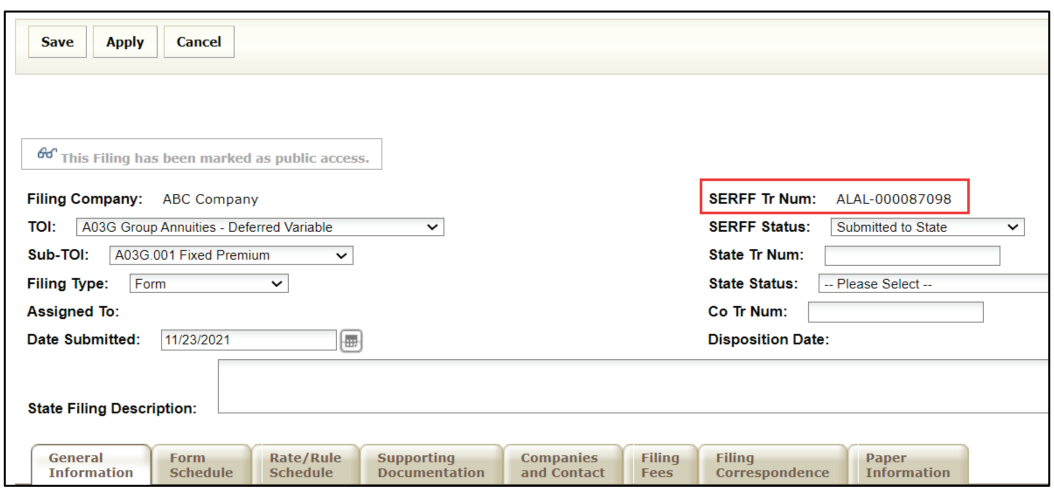
This is the final step in the Filing Paper wizard and represents a summary of the filings for review and confirmation by the Author.

Review the data prior to continuing.

State **TOI** **Sub-TOI** **Filing Types** **Companies**

Click: **Finish** to complete the Filing Paper wizard process.

At this point, the states' TOI, Sub-TOI and Filing Types are selected and companies and contacts are added. The Filing is created and assigned a SERFF Tracking Number. The next step is to add the filing documentation, if desired.



SERFF offers several options, depending on the state workflow.

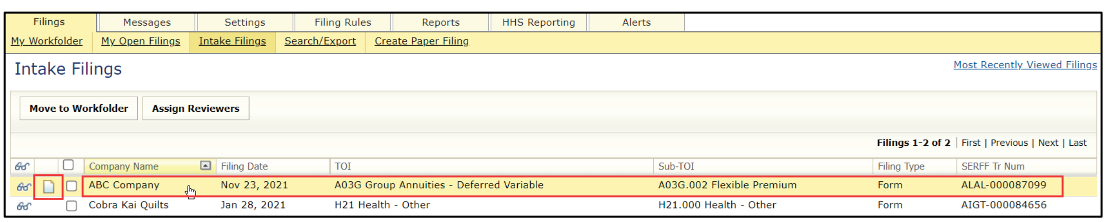
Option One: Complete the Filing Requirements by adding a scanned copy of the submitted paper filing, to the Supporting Documentation Tab.

Option Two: Attach the individual forms and rates, as when creating an electronic SERFF filing. The filer can create Objections and Objection Letters or create a Disposition to show the final action on a paper filing. SERFF allows states the flexibility to adjust the Paper Filing process to best complement the individual state workflow.

Paper Filings

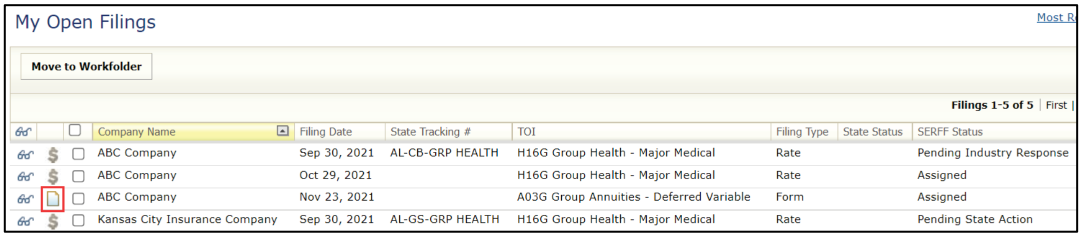
After completing the Filing Paper Wizard process, the Filing Paper Wizard automatically generates a SERFF Tracking number. The Paper Filing is located in the Intake Filings view for State Receivers and State Managers.

The indicates this is a Paper Filing.



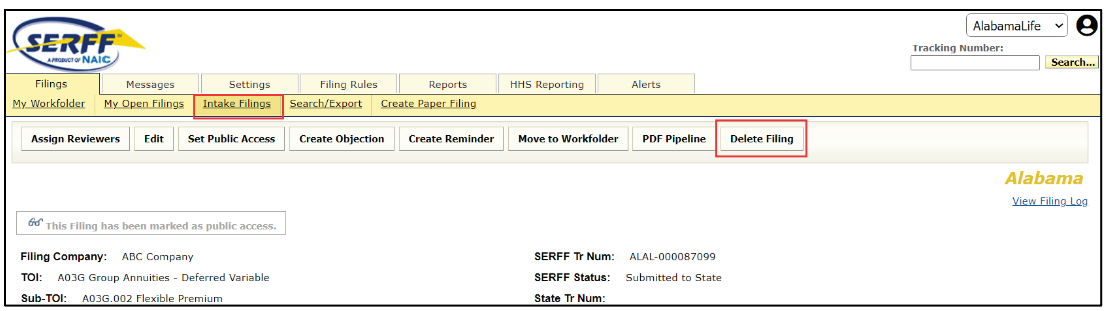
Scrolling over a Filing in the Intake Filings view, highlights that Filing; it can then be opened by clicking the line.

NOTE:	If a Paper filing is assigned to the user, it appears on the Filings tab, My Open Filings link. The paper filing icon indicates this is a paper filing.



Deleting Paper Filings

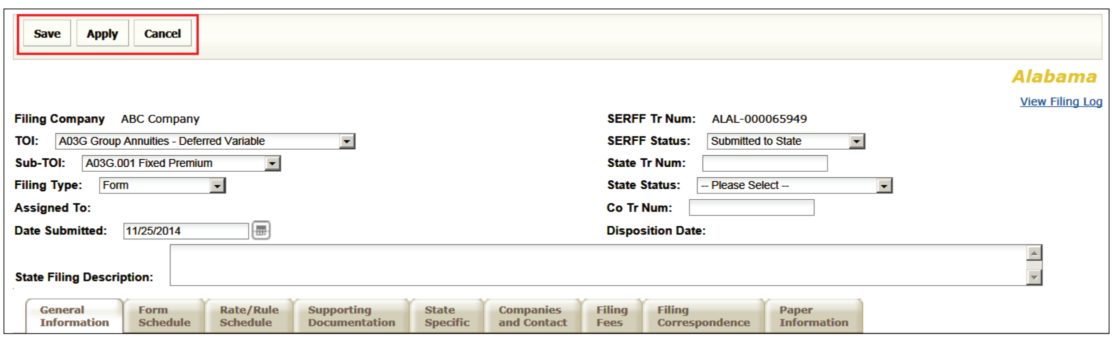
State Managers can delete Paper Filings. From the Intake Filings link, Open the filing and click $\boxed{\text{Delete Filing}}$ button.



Update a Paper Filing

STEP 1	**Open the filing.**
STEP 2	**Click Edit button, to update the filing.**

Response:



Save:	Saves the work and places the user in View mode.
Apply:	“Apply”, saves the work and keeps the user in Edit mode.
Cancel:	Cancels work the user has done and places in View mode.

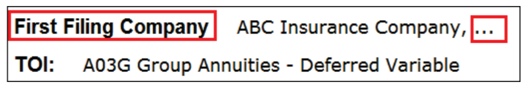
Filing at a Glance

The top section above the tabs is called ‘Filing at a Glance’. It contains key information about the filing and is always displayed at the top of the page.

The Filing at a Glance contains the following fields:

Filing Company: Name of the company on the filing.

NOTE: When there are multiple companies on a filing, this field is re-named ‘First Filing Company’ and is followed by an ellipsis, to indicate there are multiple companies on the filing.



TOI: Types of Insurance

Sub-TOI: Sub-Types of Insurance

> ***NOTE:*** The TOI, Sub TOI and Filing Type fields may be changed on a paper filing, after it is created.
>
> If the TOI is changed, a new Sub-TOI and Filing Type fields must be selected, prior to saving the filing.

Filing Type: Defined in the Filing Wizard during the preparation of the filing.

This can be changed while in edit mode.

Assigned To: Reviewer assigned to review the filing.

Date Submitted: Date the filing is submitted to the state.

State Filing Description: This field is intended for the state to use however, it deems necessary (e.g., state can enter state specific comments, track data, etc.).

SERFF TR Num: **(Tracking)** This is the unique tracking number defined by SERFF.

SERFF Status: On a Paper Filing, the SERFF Status field is **Author-generated** and not system-generated. This allows the reviewer to change the status to match feedback received from the state, occurring outside of the SERFF system.

Select status from drop down choices.

Submitted to State: The filing is received and passes all applicable validations. State can now review the filing.

Assigned: State assigns the filing to one or more reviewers, but no additional action is taken.

***Reopened*:** Use to reopen a closed filing.

Pending industry Response: There is either one Objection Letter or several Objection Letters on the filing, which require a response from industry.

Pending State Action: There is either one Objection Letter or several Objection Letters that are responded to—by industry. The Filing is still open.

Closed: The state creates a Disposition Report, which indicates final action of the filing.

State Tr Num: **(Tracking)** The state enters the tracking number, if applicable.

State Status: The state enters status of the filing.

Use drop down to select status while in edit mode..

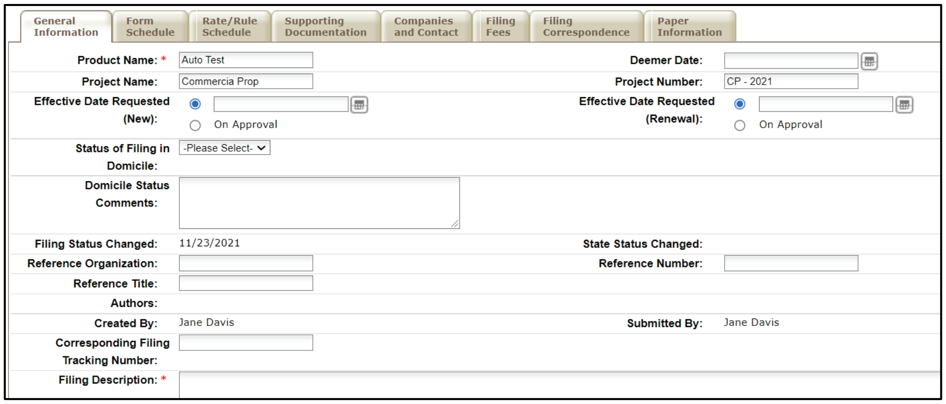
Co Tr Num: **(*Company Tracking Number*)** Enter the company tracking number for this filing, if provided.

Disposition Date: Date the Disposition Report is submitted to company and final action taken.

General Information Tab

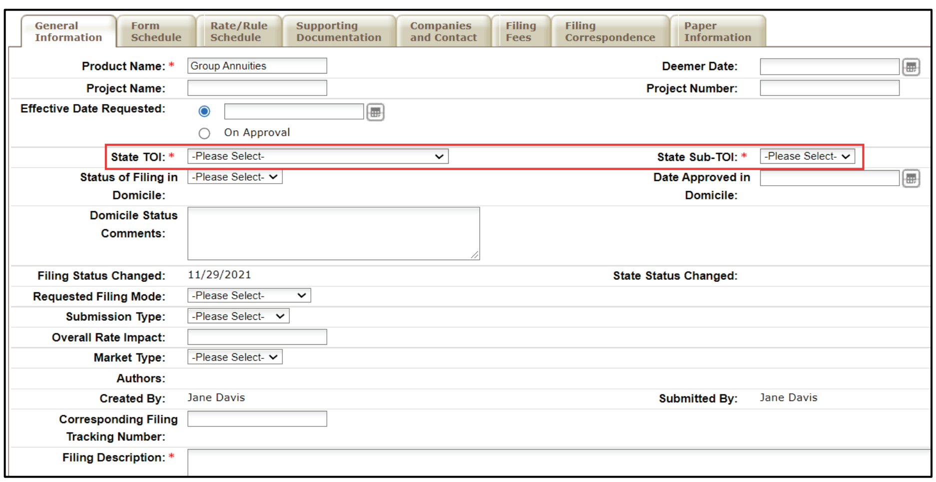
Unlike electronic filings, all data on the General Information Tab of a Paper Filing is modified in the filing process.

P&C example:


General Information | Form Schedule | Rate/Rule Schedule | Supporting Documentation | Companies and Contact | Filing Fees | Filing Correspondence | Paper Information

Product Name: * Auto Test
Deemer Date:
Project Name: Commercia Prop
Project Number: CP - 2021
Effective Date Requested (New): On Approval
Effective Date Requested (Renewal): On Approval
Status of Filing in Domicile: -Please Select-
Domicile Status Comments:
Filing Status Changed: 11/23/2021
State Status Changed:
Reference Organization:
Reference Number:
Reference Title:
Authors:
Created By: Jane Davis
Submitted By: Jane Davis
Corresponding Filing Tracking Number:
Filing Description: *

LAH example:


General Information | Form Schedule | Rate/Rule Schedule | Supporting Documentation | Companies and Contact | Filing Fees | Filing Correspondence | Paper Information

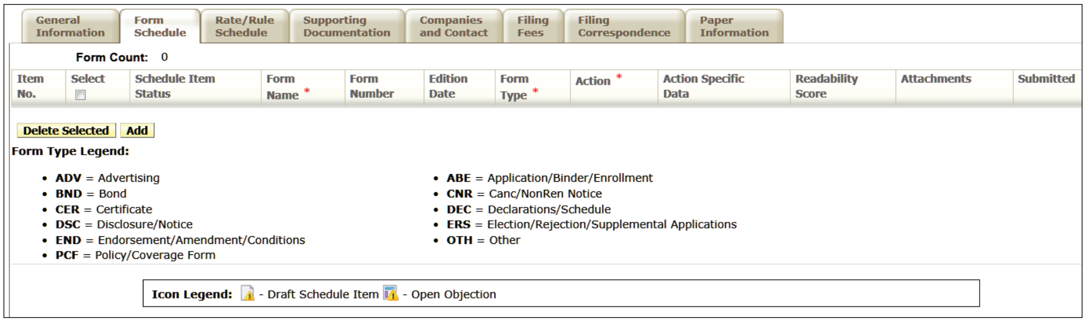
Product Name: * Group Annuities
Deemer Date:
Project Name:
Project Number:
Effective Date Requested: On Approval
State TOI: * -Please Select-
State Sub-TOI: * -Please Select-
Status of Filing in Domicile: -Please Select-
Date Approved in Domicile:
Domicile Status Comments:
Filing Status Changed: 11/29/2021
State Status Changed:
Requested Filing Mode: -Please Select-
Submission Type: -Please Select-
Overall Rate Impact:
Market Type: -Please Select-
Authors:
Created By: Jane Davis
Submitted By: Jane Davis
Corresponding Filing Tracking Number:
Filing Description: *

NOTE: When coding for another system, the State TOI and State Sub-TOI fields can be used by state users (if enabled), to select their specific State TOI and Sub-TOI information. The industry does not see codes entered by the state, either in Filing Rules or on the filing.

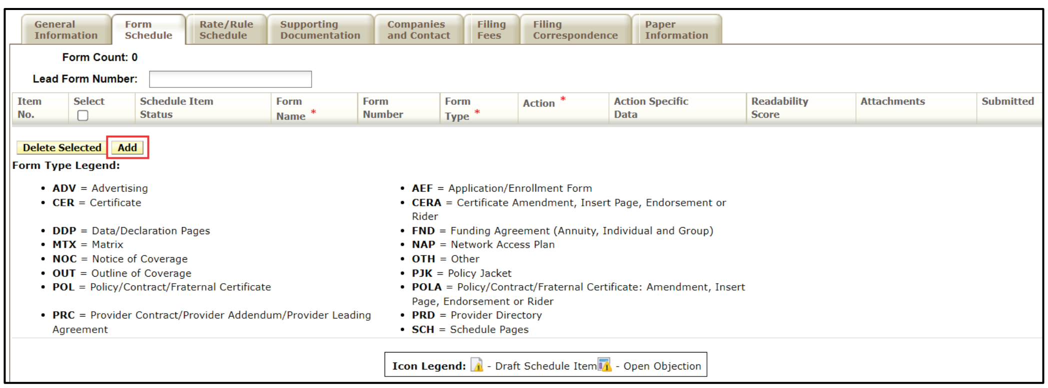
Form Schedule

The user adds all Form-related attachments to the Form Schedule tab.

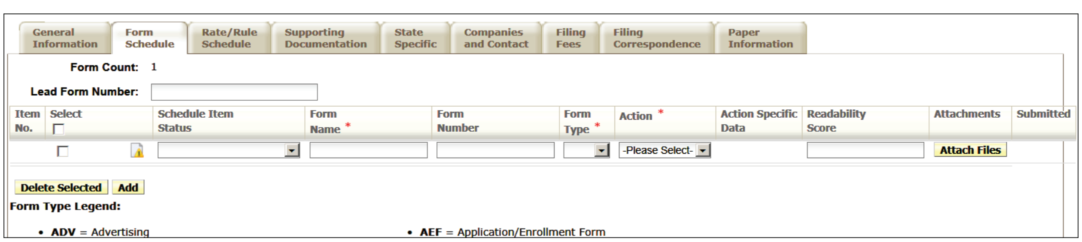
P&C example:



LAH example:



- Select the yellow **Add** button to initiate a row where the Form data is to be entered.



- Complete required fields.

Lead Form Number: *(LAH Only)* If applicable, enter the lead form number.

Schedule Item Status: Use the drop-down arrow (▼) to indicate status of a schedule item. These choices are set-up by the State Configuration Manager.

Form Name: * Enter form name. Typically, this is the name of the form attachment.

Form Number: Enter the form number.

Edition Date: *(P&C Only)* Enter the edition date.

Form Type: * Use the drop-down arrow (▼) to select type of form. The Form Type Legend is listed at bottom of window.

Action: * Select appropriate action from drop down list (▼)

(P&C Only)

New: allows user to specify a new form.

Other: enables an **Action Specific Data** field to appear. Fill in "**Previous Filing #**" and "**Other Explanation**" text box.

Replaced: enables **Action Specific Data** fields to appear. Type in "**Previous Filing #**", "**Replaced Form #**" and "**Replaced Edition Date**".

Withdrawn: enables **Action Specific Data** fields to appear. Type in "**Previous Filing #**" and "**Replaced Form #**."

(LAH Only)

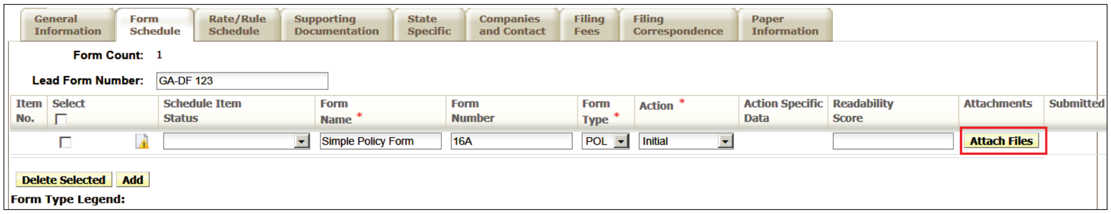
Initial: allows the user to specify a new form.

Other: enables an **Action Specific Data** field to appear. Fill in "**Other Explanation**" text box.

Revised: enables **Action Specific Data** fields to appear. Type in "**Previous Filing #**", "**Replaced Edition Date**" and "**Replaced Form #**."

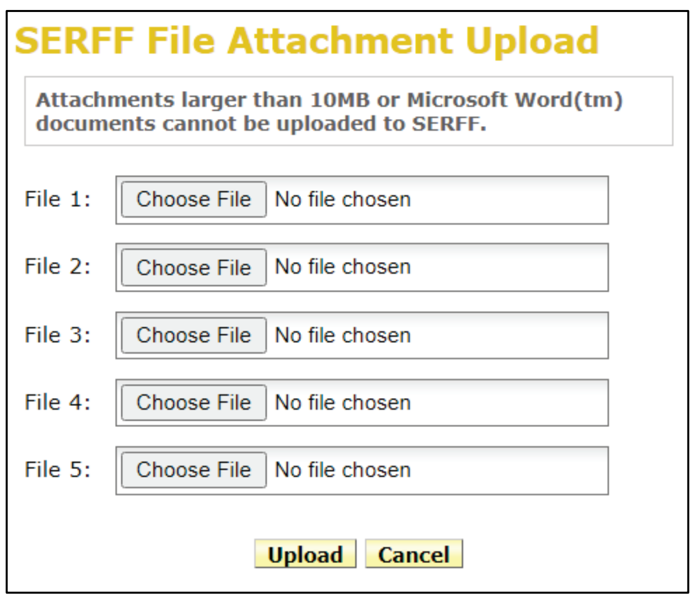
Readability Score: Enter a value for the Flesch Reading Ease score between 1 and 100. The higher the score, the easier the document is to read.

- Select the yellow **Attach Files** button on the right side.



NOTE:	Attachments larger than 10 MB or Microsoft Word™ documents cannot be uploaded to SERFF. The user can attach up to 5 files at a time. There is no limit to the number of attachments per item.

- Select the gray Browse button on the right side of the window and navigate to item; select item and click Open.
- Select a second file, if needed, using the Browse button on the second line.
- Select the yellow **Upload** button, to upload the documents into the filing.



Rate/Rule Schedule

The user may choose to complete any Rate/Rule Schedule items under the Rate/Rule Schedule tab.

- Add Rate Data? Select ◯ Yes or ◯ No

NOTE: IF the user selects Yes, enter a Filing Method.

<u>View Rate Justification</u>: *(PPACA related rate filings only)*
This link allows state users to view a rate justification, if previously entered. Click the link to open the box and read description.

Filing Method: Review method for which the filing is being submitted.

Rate Change Type: Use the drop down arrow (▼) to select "Increase", "Decrease" or Neutral."

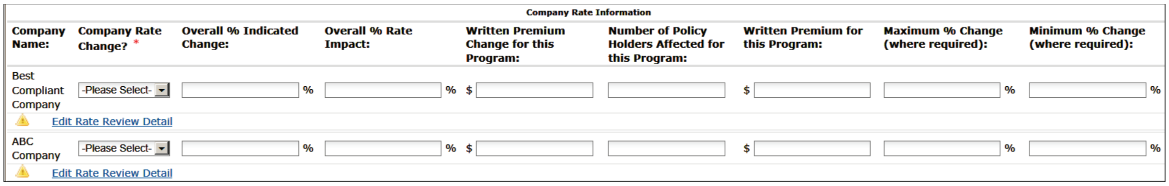
Overall Percentage of Last Rate Revision: Statewide average of the last percentage change implemented in the state.

Effective Date of Last Rate Revision: Implementation date of the last overall percentage rate impact.

Filing Method of Last Filing: Review method for which the last filing was submitted.

SERFF Tracking Number of Last Filing: A previously filed SERFF Tracking Number. This will be a hyperlink if the tracking number is valid and you have access to the filing.

- Fill in Company Rate Information for each company, as needed.



Company Rate Change?: * Use the drop down arrow (▾) to select 'Increase', 'Decrease'. 'Neutral' or 'New Product'.
(PPACA related rate filings only)

Overall % Indicated Change: If applicable, this field is completed when only an actuarial indication is included in the filing submission.

Overall % Rate Impact: Statewide average percentage change to the accepted rates for the coverage included for each company.

Written Premium Change for this Program: Statewide change in written premium based on the proposed overall percentage rate impact for each company.

Number of Policy Holders Affected for this Program: Number of policyholders affected by the overall percentage rate impact for each company.

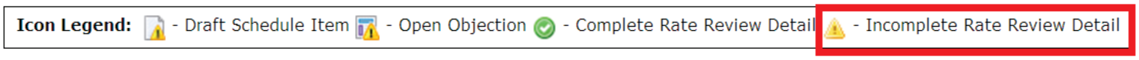
Written Premium for this Program: Statewide written premium for each company.

Maximum % Change (where required): This information is completed, if required by the state for which the filing is being submitted.

Minimum % Change (where required): This information is completed, if required by the state for which the filing is being submitted.

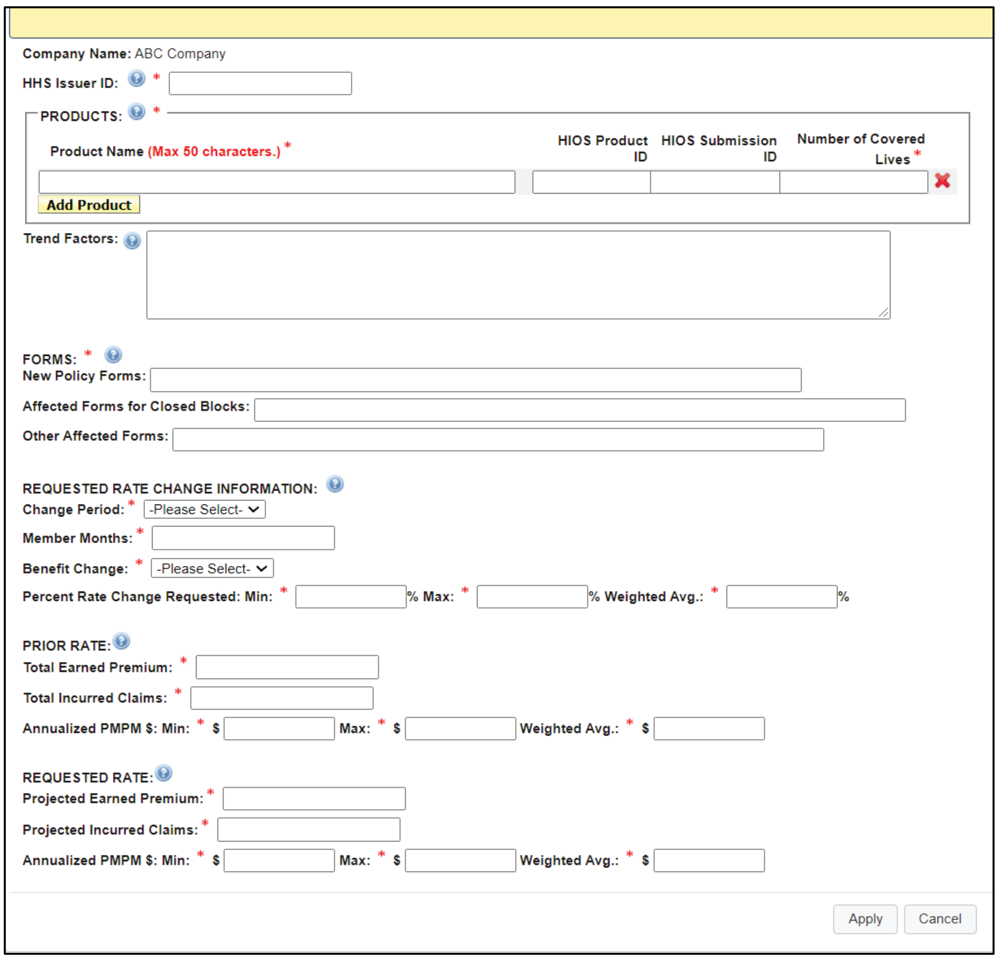
NOTE: When entering Company Rate Information fields:
% fields allow decimal numbers. (e.g., 11 **%** or 11.05 **%**)
$** fields allow whole numbers only. (e.g., **$ 1100)

- Click <u>Edit Rate Review Detail</u> link *(PPACA related rate filings only)*



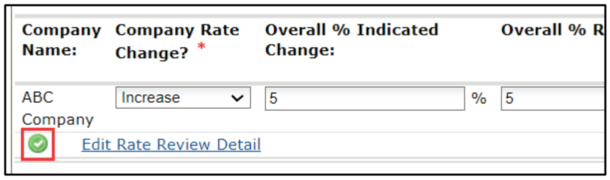
The Edit Rate Review Detail information is required, when submitting data to the state.

> ***NOTE:*** Fields marked with a red asterisk are required fields, which vary depending on the Company Rate Change selection. Click the help icon for more information on completing Rate Review Data Detail.

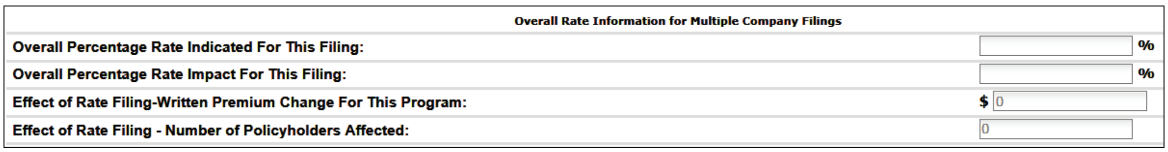


Complete required fields. Then, click Apply button.

The icon next to Edit Rate Review Detail link shows as Completed.



- Complete the Overall Rate Information for Multiple Company filings section, as needed.



Overall Percentage Rate Indicated For This Filing:	Overall % Rate Indicated.
Overall Percentage Rate Impact For This Filing:	Overall % Rate Impact.
Effect of Rate Filing– Written Premium Change For This Program :	Written premium for this program.
Effect of Rate Filing – Number of Policyholders Affected:	Number of Policyholders impacted.

NOTE: If there are multiple companies on a filing, the Effect of Rate Filing information (Written Premium and Number of Policyholders) automatically calculates for the user.

- Complete the Rate/Rule schedule section for supporting documents, as needed.

(Picture of LAH Rate/Rule schedule)

- Select yellow Add button, to input additional information to this section.

LAH Rate/Rule schedule contains the following fields:

Schedule Item Status: Use the drop down arrow (▾) to indicate status of a schedule item. These choices are set-up by the State Configuration Manager.

Document Name: * Enter form name. Typically, this is the name of the form attachment.

Affected Form Numbers: *(Separate with commas)* Enter form number changes to the Rate/Rule manual.

Rate Action: * Use the drop down arrow (▾) to select rate action type.

(LAH Only)

- New: for new rate/rule data.
- Other: allows the user to specify a "**Previous State Filing Number**" and "**Rate Action Other Explanation**".
- Revised: allows the user to specify a "**Previous Filing #**" and "**Percent Rate Change Request**".

(P&C Only)

- New: For new rate/rule data.
- Other: Allows user to enter in an explanation.
- Replacement: Allows user to enter a Previous State Filing Number.
- Withdrawn: Allows user to enter a Previous State Filing Number.

Rate Action Information and Previous State Filing Number: These fields are enabled, for all rate action selections except for "New".

- Select the yellow **Attach Files** button on the right side.

Select ☐	Document Name: *	Affected Form Numbers: (Separate with commas)	Rate Action: *	Rate Action Information:	Attach Document:
☐	Premium and Loss		New		Attach Files PremiumandLoss Experience Exhibit.pdf

> ***NOTE:*** Attachments larger than 10 MB or Microsoft Word™ documents cannot be uploaded to SERFF.
>
> The user is able to attach up to 5 files at a time. There is no limit to the number of attachments per item.

Supporting Documentation

The Author of a state Paper Filing may choose to scan the complete paper submission or one or more documents, and attach them on the Supporting Documentation Tab. Documentation requirements are completed by addressing each item listed and/or using the **Add Supporting Documentation** button.

Click yellow **Expand All** button on the left, to expand all the Supporting Documentation requirements. Each requirement description is displayed with option buttons, to either bypass or satisfy the requirement.

NOTE:	Use the drop-down arrow (▾) to indicate the status of a schedule item. These choices are set-up by the State Configuration Manager.

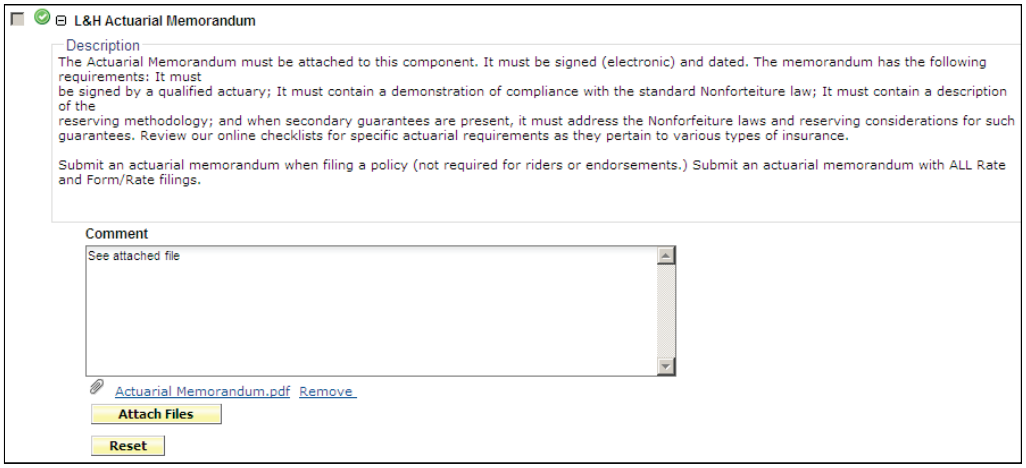
Satisfy

To Satisfy the requirement, the filing author must either attach a file or check box ☐ No Attachment Required. Once completed, the Comment box becomes available.

To attach a file:

- Select the yellow **Satisfy** button under L&H Actuarial Memorandum.
- Select the yellow **Attach Files** button.
- Add a file using the **Browse** button.

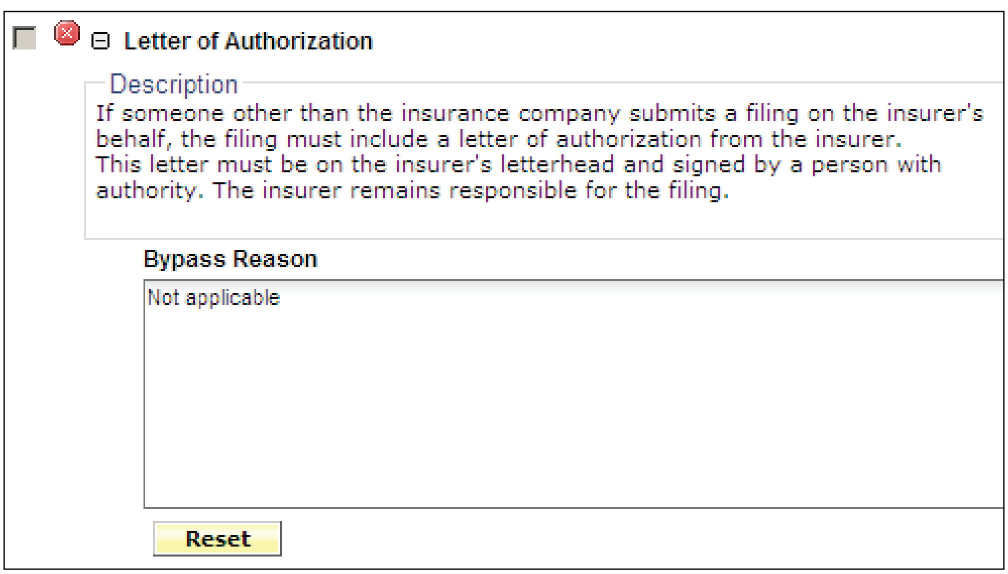
- Select a second file, if needed, using the Browse button on the second line.
- Select the yellow **Upload** button, to upload the documents into the filing.
- Enter text in the Comments field (e.g., **See attached file**), if applicable.



Bypass

To Bypass the requirement:

- Select the yellow **Bypass** button under requirement (e.g., *Letter of Authorization*).
- Enter text in the Bypass Reason field (e.g., **Not applicable**).



Add Supporting Documentation

Select the yellow **Add Supporting Documentation** button to add more documentation to the filing.

For each item of Supporting Documentation added, the user provides a Name. Comments are required if the ☐ No Attachment Required box is checked.

To add supporting documentation:

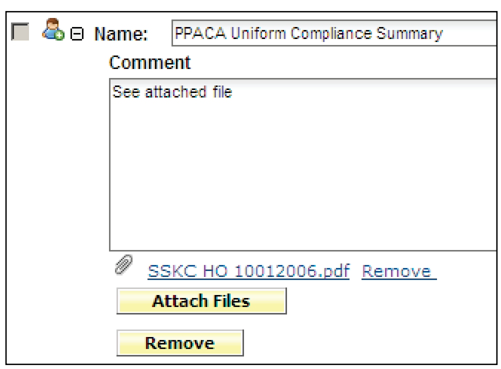
- Select the yellow **Add Supporting Documentation** button.
- Fill in Name field.

  Name: Enter name of document.

- Check ☐ No Attachment Required box and add Comment

Or

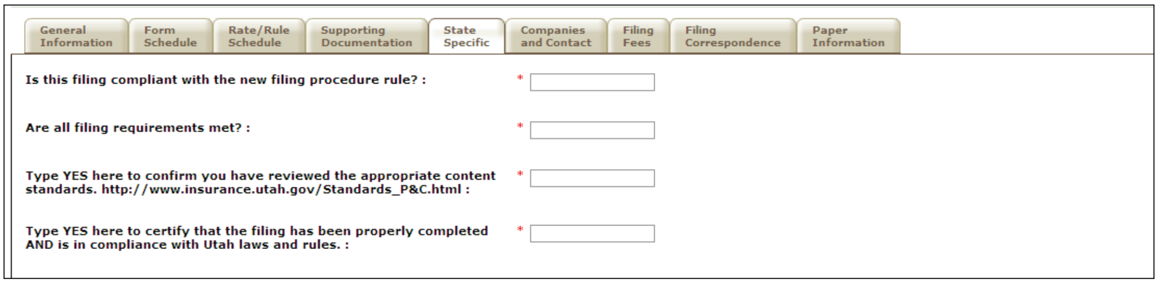
- Select the yellow **Attach Files** button.
- Add a file using the **Browse** button.
- Select a second file, if needed, using the Browse button on the second line.
- Select the yellow **Upload** button, to upload the documents into the filing.
- Enter text in the Comments field (e.g., **See attached file**), if applicable.



NOTE: To remove **Attached Document**:
Select the Remove link next to the attached file name.
To remove **Added Supporting Documentation**:
Select the yellow **Remove** button.

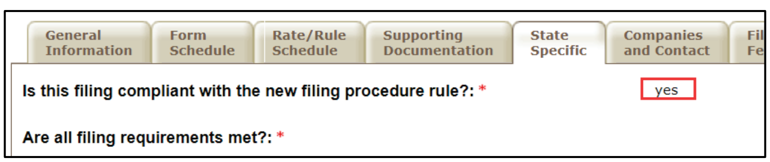
State Specific

The state has the option to set State Specific Fields for paper filings that are different from those set for electronic filings. To edit State Specific Field labels, a State Configuration Manager must go to the Settings tab.



NOTE:	Although red asterisks are shown, no information is required on the **paper** State Specific Tab. Complete as needed. Once information is entered and the apply/save button is used, the field becomes a required field.

Example: *First question is answered and save or apply button used*

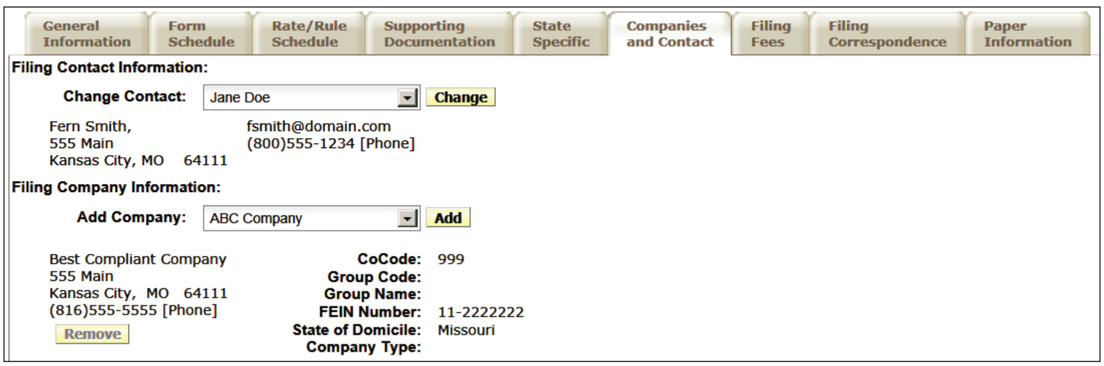


Edit Mode: *answer removed, then trying the save or apply button*

Companies and Contact

This section of the filing is where users view the company and contact information. The information displayed is selected in the Wizard.

A company is added to the filing by selecting the company name in the drop-down and then clicking **Add** button. Companies can be removed, but there must be at least one company and one contact on the filing. Multiple companies may be added to a filing, but only one contact per filing is permitted.



Change	Use this button to change the contact for the filing.
Add	Use this button to add additional companies to the filing.
Remove	Use this button to remove companies from the filing.

Filing Fees

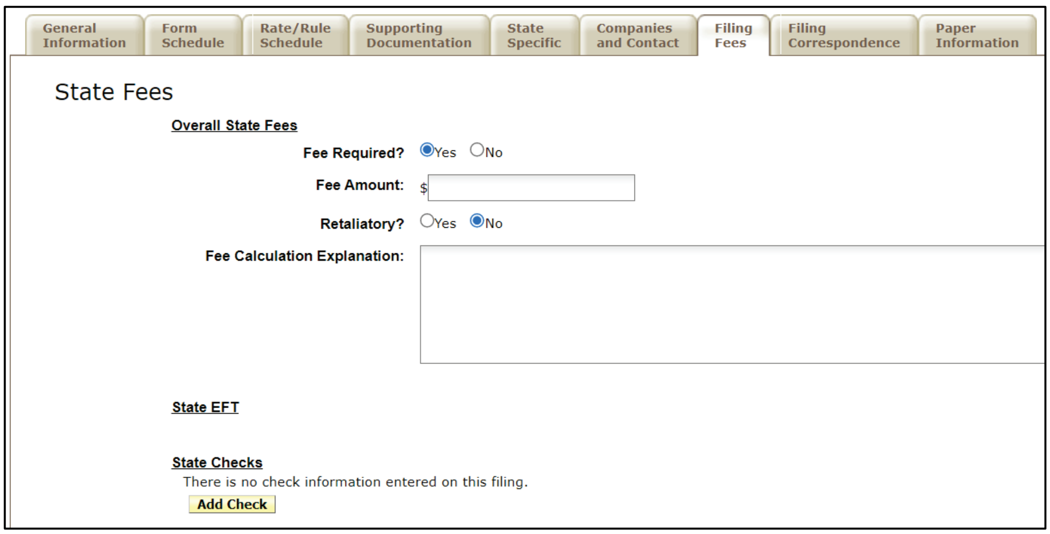
This is the section where fees are recorded. There are no required fields on the Filing Fees tab.

<u>Overall Fees</u>

Default is set to **No** for all filings.

- Fee Required? Select ○ Yes or ○ No

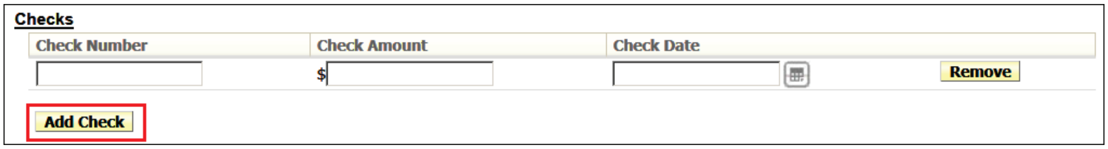
> ***NOTE:*** If a fee is required by the state, the selection must be Yes.
> If Yes, then additional fields become available.



Fee Amount:	Enter the fee amount required by the State. Obtain Fee information by reading the General Instructions of the state.
Retaliatory?	Select 'Yes/No' radio button, to indicate if the state filing fee is retaliatory.
Fee Calculation Explanation:	Enter an explanation of where the state filing fee is derived.

State Checks

Click **Add Check** button, to enter payment by check information.



NOTE: Electronic Funds Transfer does not apply to paper filings.

Filing Correspondence

Authors use the Filing Correspondence Tab to record correspondence, to and from companies, as the Paper Filing goes through the review process. Add Correspondence via the Create Reviewer Note, Create Objection Letter and Create Disposition Report links on the Filing Correspondence Tab. For help creating state Correspondence on a filing, please refer to Lesson 5.

Paper Information

This tab contains fields that are not on the electronic version of a SERFF filing. Unlike the electronic version, all fields on this tab and every other tab in a SERFF Paper Filing can be modified any time.

Date Filing Received: Enter date filing is received or entered into the system.

Phone Number: Enter phone contact for company.

State Reviewer's Name: Enter the State Reviewer Name.

Fax Number: Enter the company fax number

NOTE: To save changes, click 'Save' or 'Apply'.

Save: Saves the user's work and places filing in "view mode".

Apply: "Apply" saves the user's work and keeps filing in "update mode".

Cancel: Cancels user's work and places filing in "view mode".

LESSON 8

This lesson covers the SERFF Settings and Filing Rules, as seen by State Configuration Managers.

The State Configuration Manager role allows the user to maintain Instance Preferences, including Quick Text, State Status, State Specific Field labels and Filing Rules.

Filing Rules houses the State Requirements, General Instructions, Types of Insurance, and Submission Requirements. This lesson explains the options in these areas.

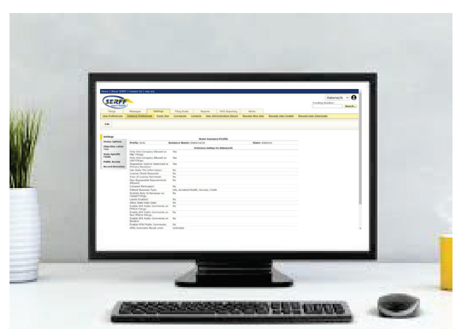
Please contact the SERFF Help Desk for assistance.

Phone: **8**16-783-8500

Email: serffhelp@naic.org

This lesson covers the following topics:

- Instance Preferences
- Quick Text
- Companies and Contacts
- Requirements
- General Instructions
- Types of Insurance
- Filing Types
- Submission Requirements
- Create State Message



Instance Preferences

Located on the Settings tab, Instance Preferences define state specific options for using SERFF. A State Configuration Manager sets most of the preferences, but the SERFF Help Desk must set some of them.

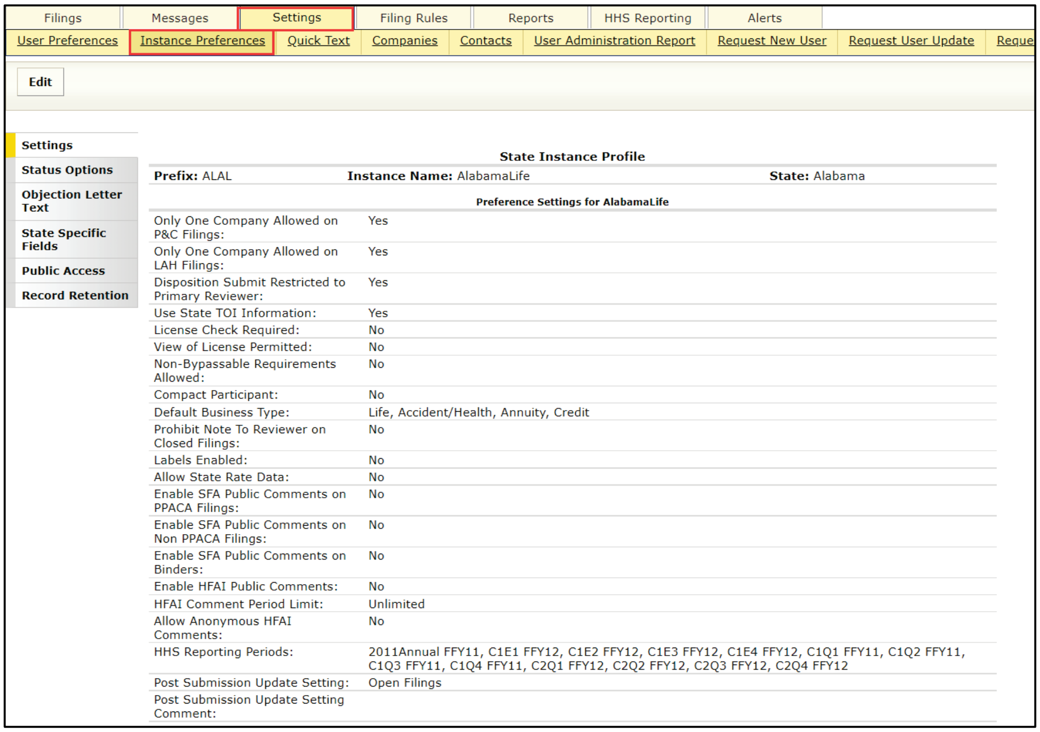
State Configuration Managers have an Instance Preferences link on the Settings tab.

Click **Instance Preferences** link to view and/or edit Instance Preferences.

- Settings
- Status Options
- Objection Letter Text
- State Specific Fields
- Filing Labels
- Public Access
- Record Retention

Settings

The Settings section of the Instance Preference contains the following options:



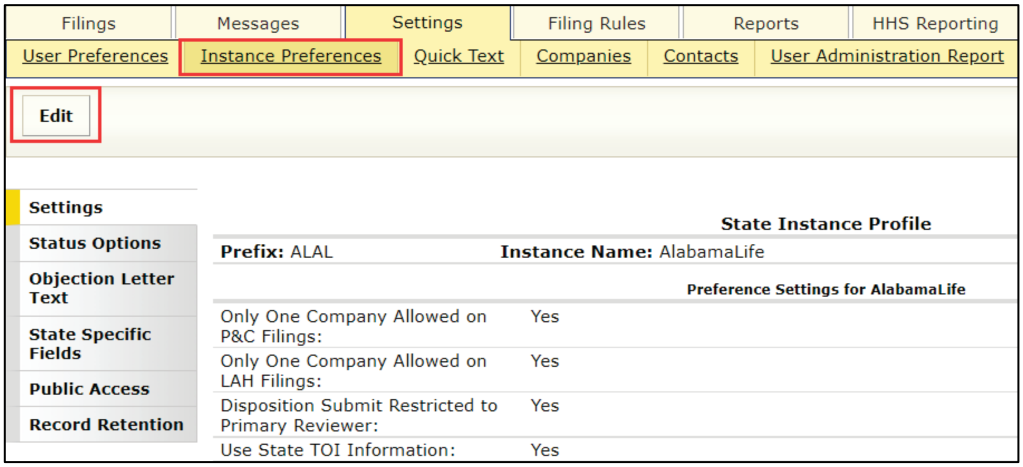
Configuration Managers use the Edit button to update select fields. Other fields must be updated by the SERFF Help Desk.

The following fields on Settings can be updated by Configuration Managers.

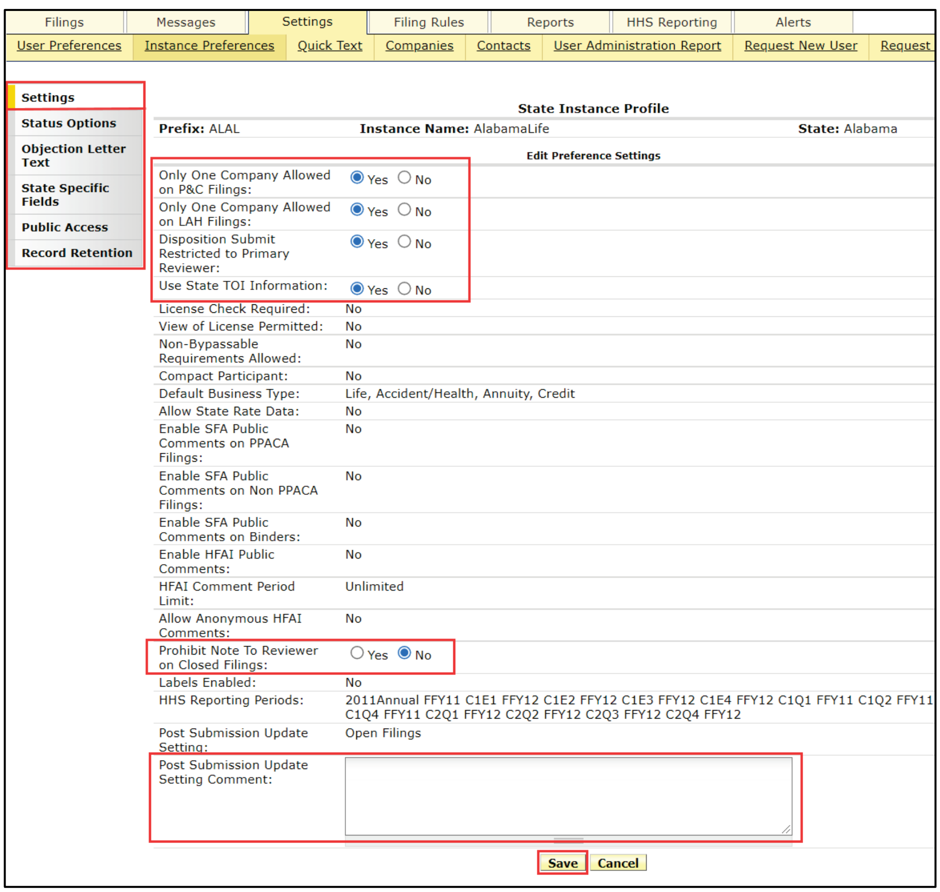
- **Single Company flags** - If set to 'yes', industry is not able to submit multi-company filings for the corresponding Business Type.
- **Disposition Restriction** - If 'yes' is selected, only the Primary Reviewer on a filing or a State Manager can submit a Disposition to the industry.
- **Use State TOI Information** - When enabled, states set their TOI and Sub-TOI on filings. See Lesson 4 for more information.
- **Prohibit Note to Reviewer on Closed Filing** - If enabled, once the filing is closed, the industry does not have the ability to submit a Note to Reviewer.
- **Post-Submission Update Setting Comment** - This field is for states to supply information regarding their policy on Post-Submission Updates.

To update:

STEP 1	**On Settings tab, Instance Preferences link, Click Edit button.**



STEP 2	**Change the settings, as appropriate.**



STEP 3	Click Save button, when all changes are entered.

NOTE: Click tabs on the left, to move between sections.

Listed below are settings that can be updated by the SERFF team. Contact SERFF Product Assistance for more information at serffhelp@naic.org

- **Prefix, Instance Name, and State Identifier** - These options are set by the SERFF Help Desk.
- **License Check Required & View of License Permitted** - Available to SBS participating states only.
- **Non-By-passable Requirements Allowed** - This setting allows states to mark some requirements as non-by-passable by industry.
- **Compact Participant** - This setting is active only if the state participates in the Interstate Compact (IIPRC).
- **Default Business Type** - An indicator of whether the instance is for Property & Casualty, Life/Accident/ Health, or both.
- **Allow State Rate Data** - If state rate data is set to 'yes', states are able to create state rate data the industry does not see.
- **SFA Comments** Available to states who implemented SERFF Filing Access (SFA) features and comments.
- **HFAI Comments** - Available to states who implemented Health Filing Public Access (HFAI) features and comments. Public and Anonymous comments
- **HHS Reporting Periods** - Enables state users to generate a snapshot of a reporting period, to submit to HHS.

  Note: This role is associated with the user ID.
- **Labels Enabled** Allows the state to create their own filing labels which are searchable.
- **Post-Submission Update Setting** - If set to None, companies are not able to submit Post-Submission Updates.

  If set to Open, companies are able to submit Post-Submission Updates on open filings.

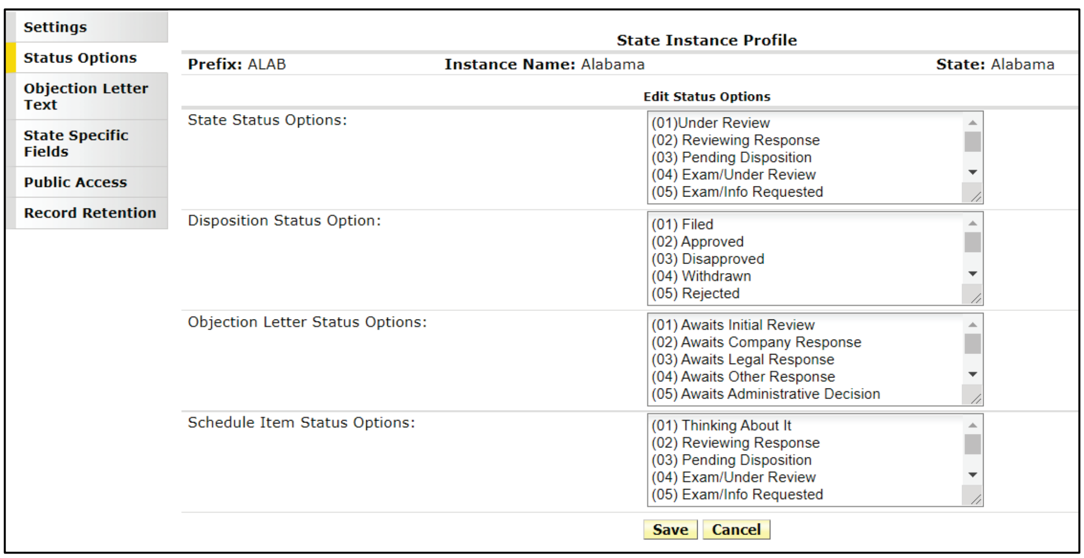
  If set to Open and Closed, companies are able to submit Post- Submission Updates on all filings.

Status Options

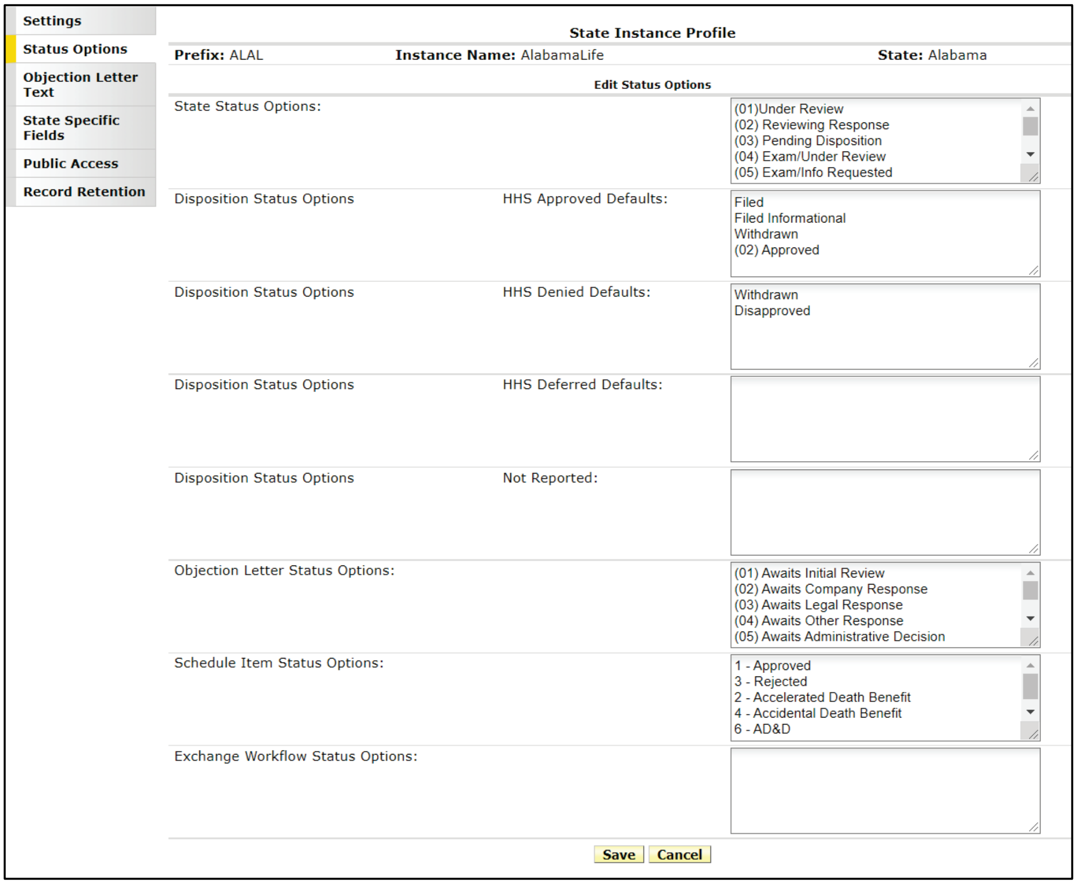
The Status Options are state specific keywords used to assist the state in managing their filings. In addition, these status indicators communicate the progress of a filing to the Industry Filer. The State Configuration Manager is responsible for adding and editing Status Options.

- State Status
- Disposition Status
- Objection Letter Status
- Schedule Item Status
- Exchange Workflow Status *(Binder Filings only)*

<u>P&C Example:</u>



LAH Example:


Settings
Status Options
Objection Letter Text
State Specific Fields
Public Access
Record Retention

State Instance Profile

Prefix: ALAL Instance Name: AlabamaLife State: Alabama

Edit Status Options

State Status Options: (01)Under Review, (02) Reviewing Response, (03) Pending Disposition, (04) Exam/Under Review, (05) Exam/Info Requested

Disposition Status Options HHS Approved Defaults: Filed, Filed Informational, Withdrawn, (02) Approved

Disposition Status Options HHS Denied Defaults: Withdrawn, Disapproved

Disposition Status Options HHS Deferred Defaults:

Disposition Status Options Not Reported:

Objection Letter Status Options: (01) Awaits Initial Review, (02) Awaits Company Response, (03) Awaits Legal Response, (04) Awaits Other Response, (05) Awaits Administrative Decision

Schedule Item Status Options: 1 - Approved, 3 - Rejected, 2 - Accelerated Death Benefit, 4 - Accidental Death Benefit, 6 - AD&D

Exchange Workflow Status Options:

Save Cancel

Disposition Status Options – (Health Only)

State instances accepting PPACA filings can categorize their Disposition Status according to these three categories approved, denied, and deferred, as defined by HHS; or to indicate that a status does not qualify for reporting, meaning the filing has not been reviewed.

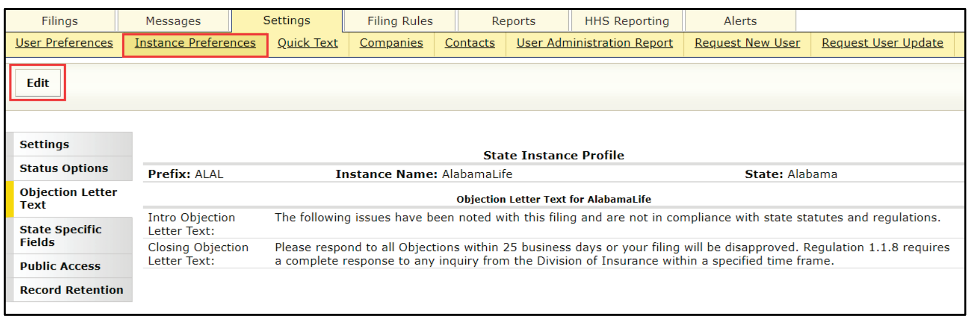
In the State Instance Preferences, the Disposition Status options are placed into one of four buckets. A state reviewer can change the HHS status, if a unique situation arises, where the Disposition Status does not match its default HHS status. The status boxes in Instance Preferences are available for instances which accept Health filings only.

Objection Letter Text

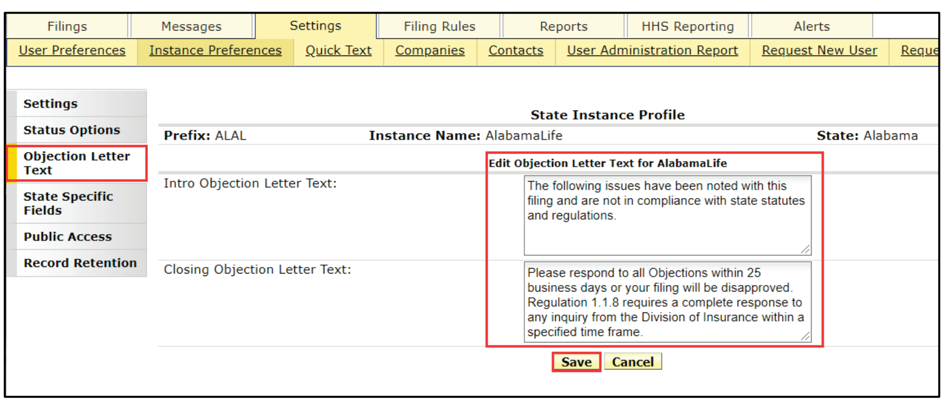
Objection Letter Text is used to create introductions and conclusions, which are automatically added to an Objection Letter. This eliminates the need to type an introduction and closing or copy and paste from other sources. A SERFF user who creates objection letters can use objection letter Quick Text, however, only a Configuration Manager can create and edit Objection Letter text.

To update:

STEP 1 On Settings tab, Instance Preferences link, Click Edit button.



STEP 2 On the left side, click Objection Letter Text.



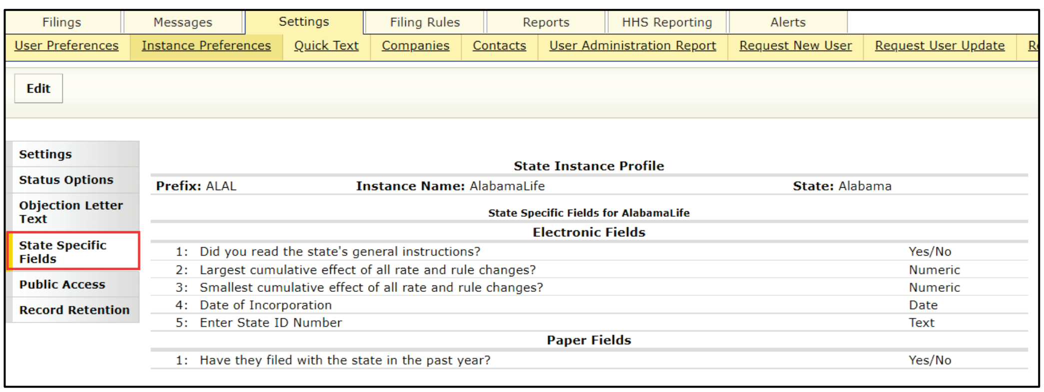
STEP 3	**Update or add text, as needed.**

> ***NOTE:*** There is no need to include salutations. When the state creates an Objection Letter, SERFF automatically includes salutations.
>
> See Lesson 2 – User Preferences on how to customize your signature.

STEP 4	**Click** Save **button, after all changes are entered.**

State Specific Fields

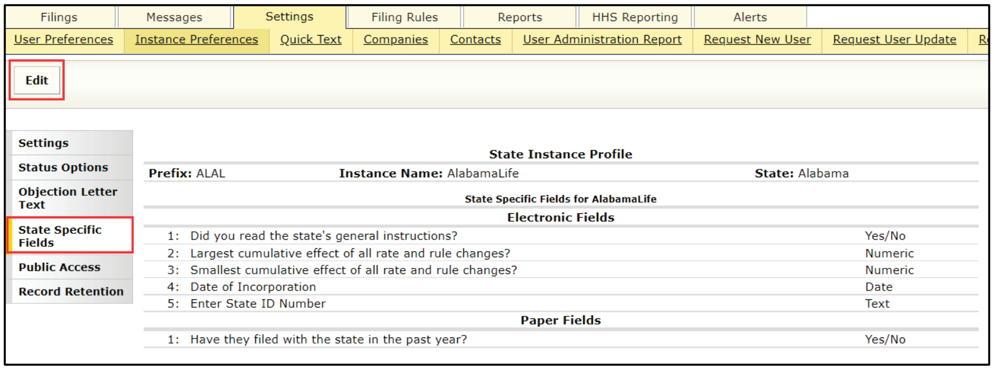
State Specific Fields allow states to add up to fifteen fields to their electronic and paper Filings. States use these fields to capture information that is not already part of a SERFF filing. These fields appear on the State Specific tab of a filing.



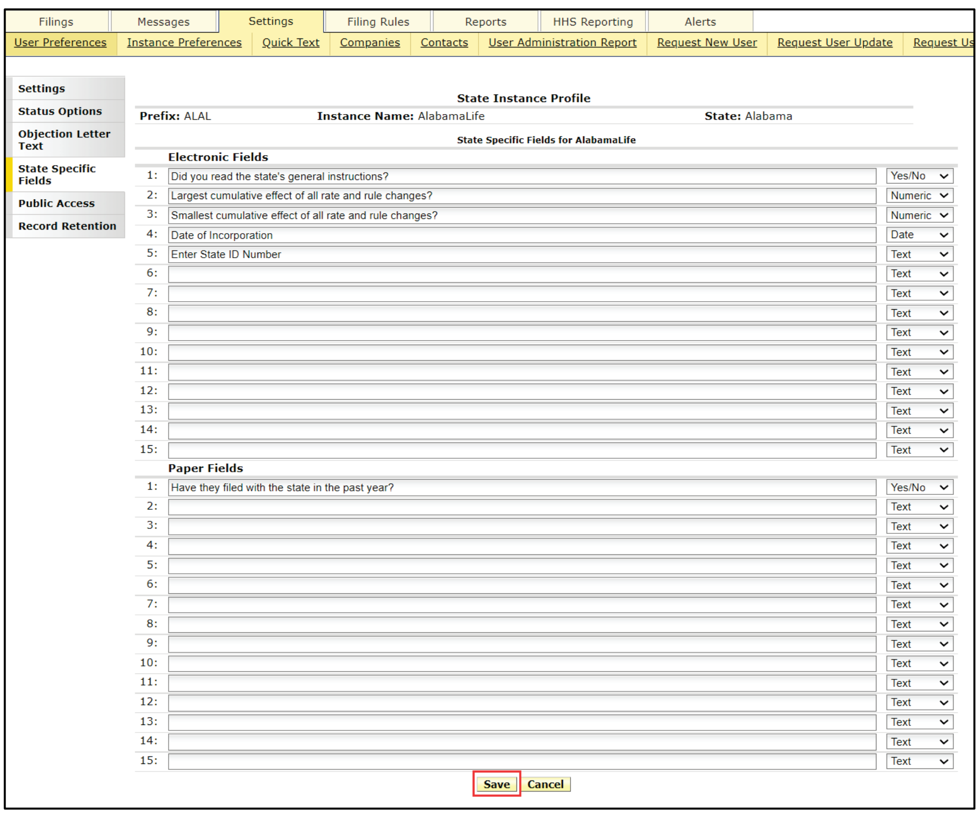
> ***NOTE:*** State users can select a field type for state specific fields to specify what type of data should be received for each field/question.
>
> Field Types: Text
> Currency
> Numeric
> Yes/No
> Date

To Edit:

STEP 1	**On Settings tab, Instance Preferences link, click Edit button.**



STEP 2	**On left side, click State Specific Fields.**
STEP 3	**Enter the desired field label/question. Next, select the field type from drop down list.**



STEP 4 Click Save button, after all changes are made.

Response:

NOTE: The industry filer must complete the fields prior to submission of an electronic filing.
When processing a Paper Filing, paper fields are completed by the state.

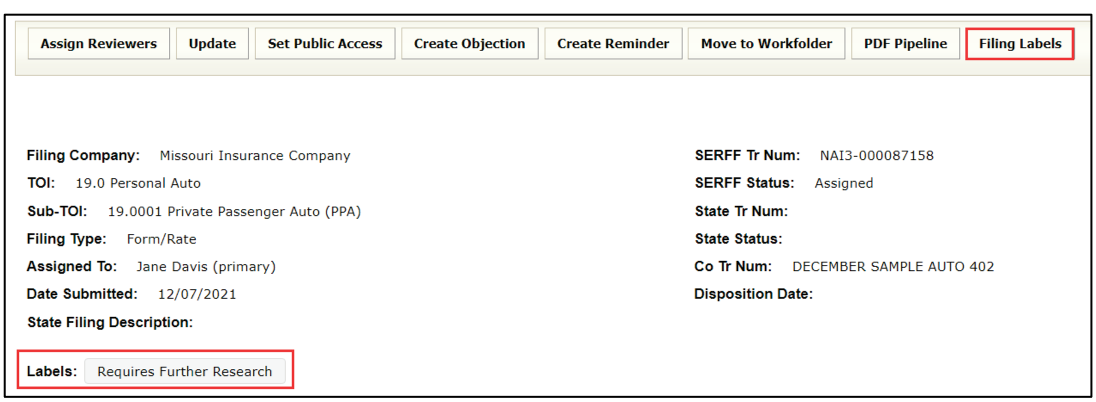
The industry filer must complete the fields prior to submission of an electronic filing. When processing a Paper Filing, paper fields are completed by the state.

Filing Labels

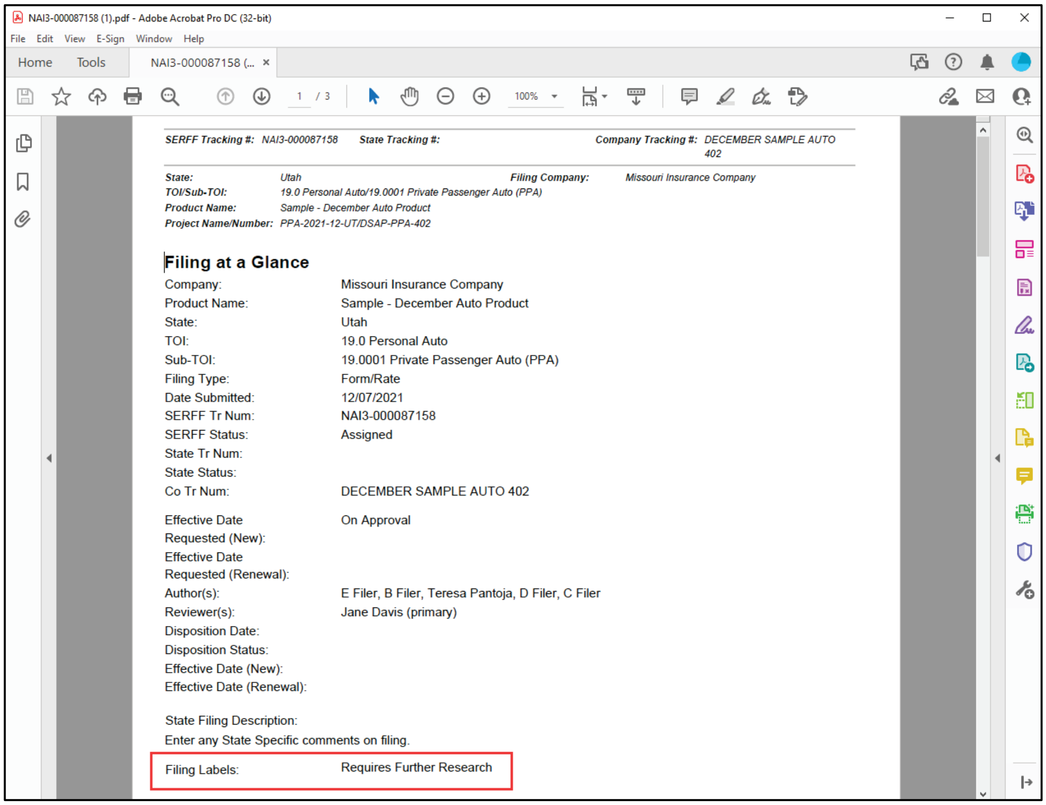
The Filing Labels option button is available while in view mode of a Filing. Once added, these labels are only viewed by state users. Labels will be listed in alphabetic order on Filing at a Glance. They can be selected to display when a Filing PDF is generated. They are never included on SFA (*SERFF Filing Access*) filings.

Please contact the SERFF Help Desk to enable Filing Labels.

Example: as displayed in Filing at a Glance section



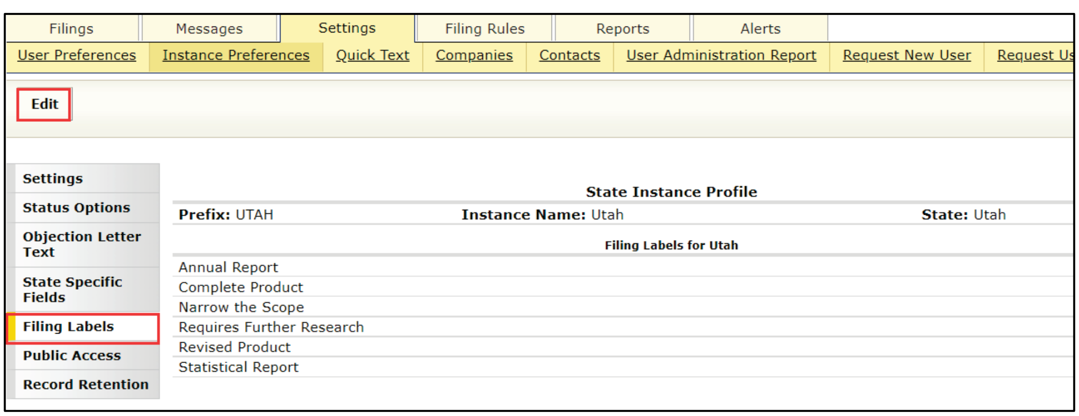
Example: as displayed in a Generated PDF of filing



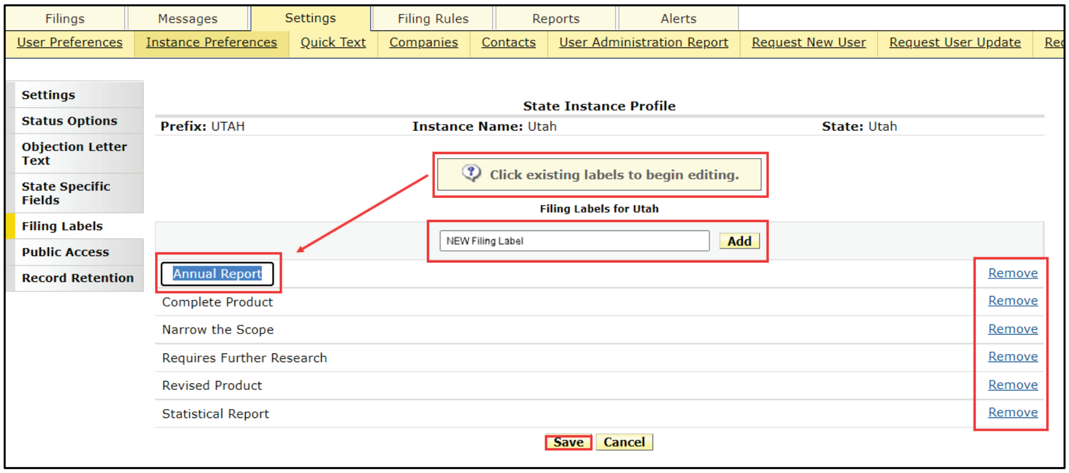
To Edit, Add or Remove Filing Labels available to users:

(Configuration Manager role required)

STEP 1	**On Settings tab, Instance Preferences link, click Filing Labels and then click Edit button.**



STEP 2 Proceed with desired action.



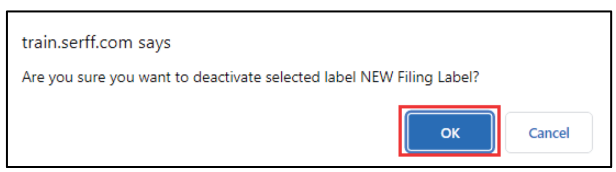
Edit Click on existing label and edit label text.

Add Type in new label name, then click **Add** button.

Response:

Please click Save to ensure all changes are saved.

Remove Click on <u>Remove</u> link to delete a specific label. Next click OK button.



Response:

Please click Save to ensure all changes are saved.

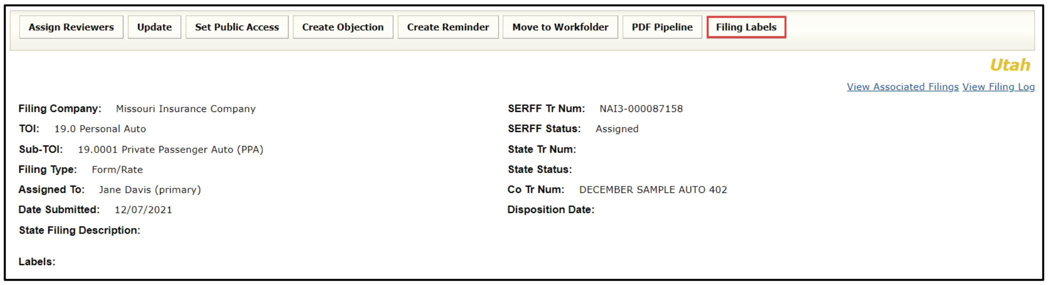
STEP 4 Click Save button, after all changes are made.

Response:

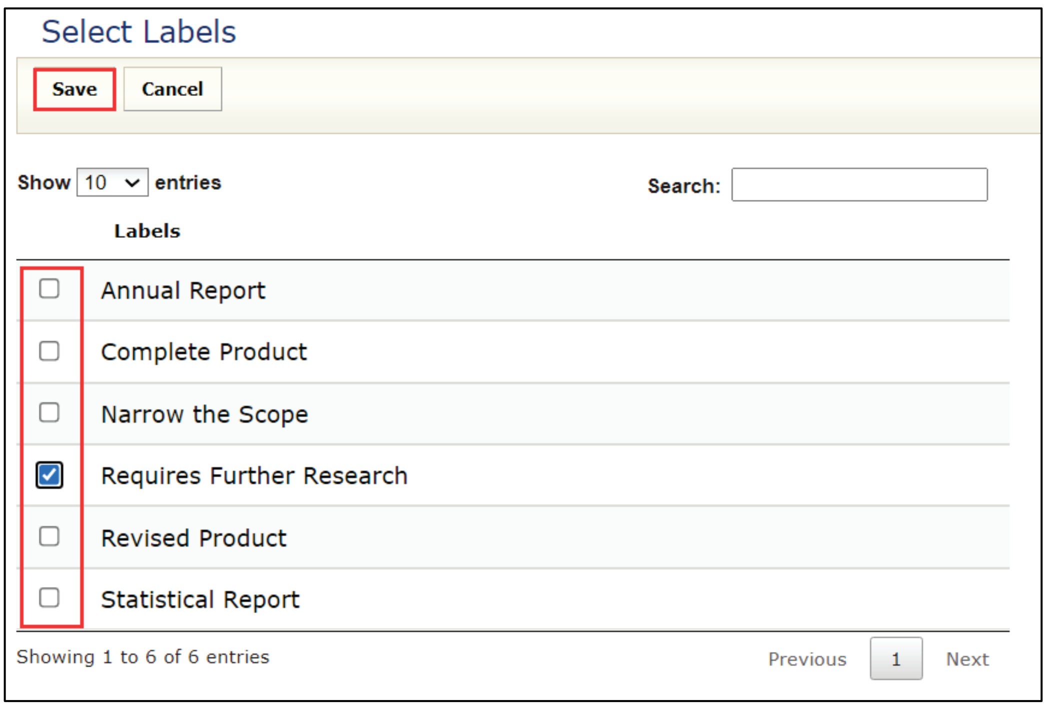
The instance preferences saved successfully.

To Add Filing Labels to a filing:

STEP 1 Select desired filing ***(view mode).*** **Click Filing Labels button.**

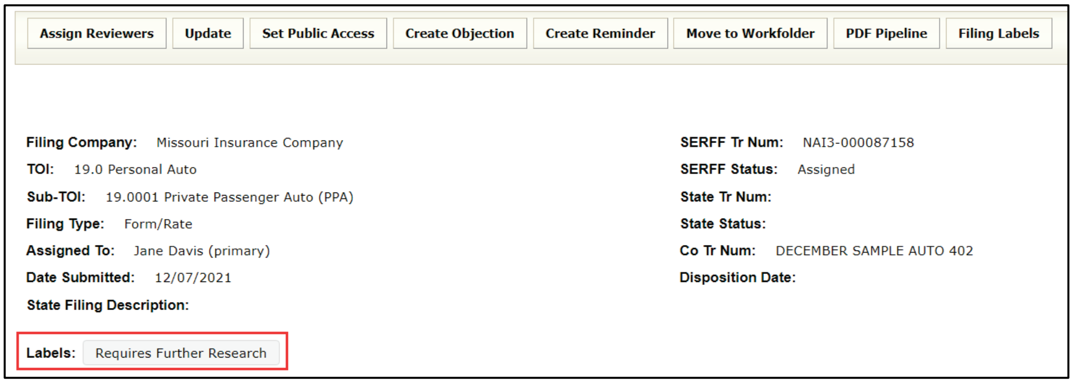


STEP 2 Click to select desired labels.



STEP 3 Click Save button, after all selections are made.

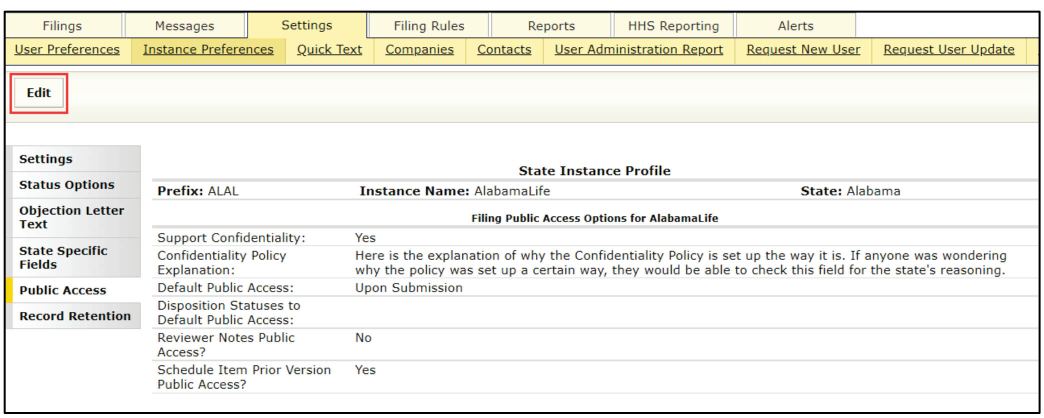
Response:



Public Access

Configuration Managers use the Edit button to update their Confidentiality Policy Explanation. Other fields must be updated by the SERFF Help Desk.

Please contact the SERFF Help Desk to update all public access sections.



The Public Access settings section of Instance Preferences contains the following options for states:

- **Support Confidentiality** - If set to 'yes', the state supports an industry confidentiality request.
- ***Confidentiality Policy Explanation*** - *An explanation of why the Confidentiality Policy is set-up the way it is. If a state does not accept confidential data, an explanation must be provided. Click 'Edit' to update.*
- **Default Public Access** - If set to 'Manual', the State Reviewer can, at any time, manually mark parts of the filing, or the entire filing, as Public Access.

  If set to 'Upon Submission', all parts of all filings are marked as available for Public Access.

  If set to 'At Disposition', and, if a state-specified Disposition Status is selected, the entire filing is "Public Access".

  The state reviewer decides (depending on statutory guidelines) whether to accept the confidentiality request or manually mark the filing as Public Access.

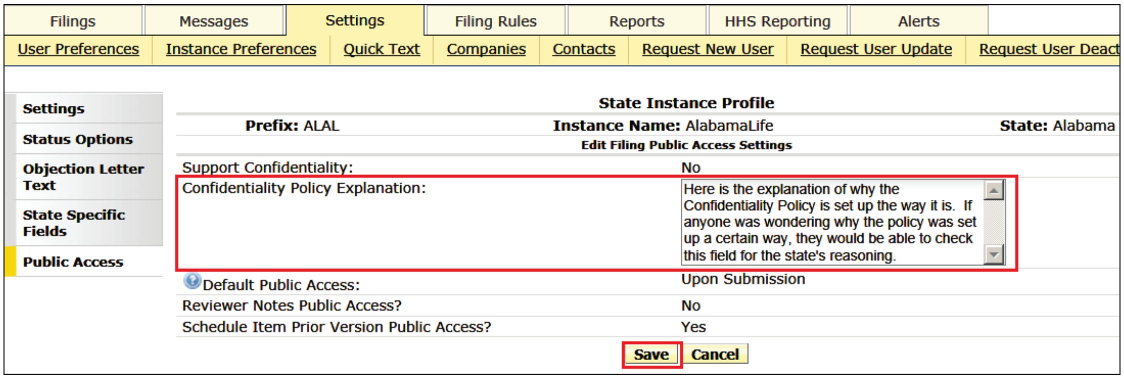
- *Click on blue circle with question mark to read public access default help information.*

- **Reviewer Notes Public Access** - If marked 'yes', the Reviewer Notes are Public Access.

  If marked 'no', the Reviewer Notes are not Public Access.
- **Schedule Item Prior Version Public Access** - When an amended or revised schedule item is submitted, states can choose to automatically mark a previous version of the schedule item, as Public Access.

  If 'no' is chosen, the previous version of the schedule item is not automatically marked Public Access.

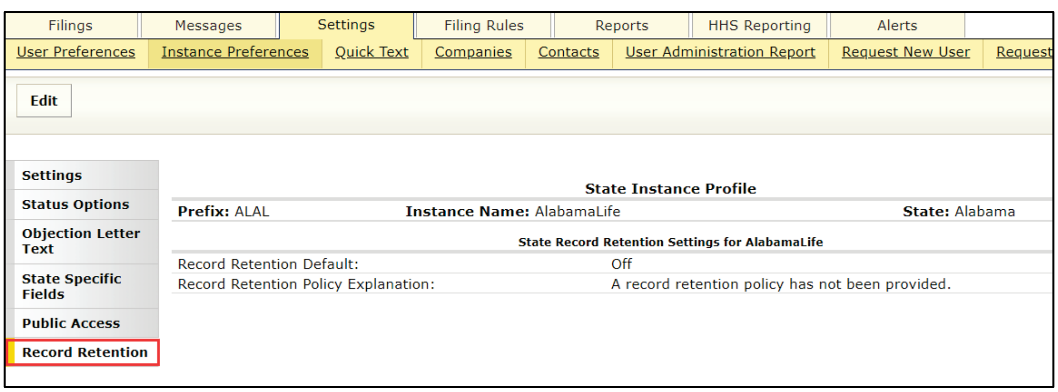
The Configuration Manager updates only the 'Confidentiality Policy Explanation'. Contact the SERFF Help Desk for all other Public Access change requests.



Click Save button, when all changes are made.

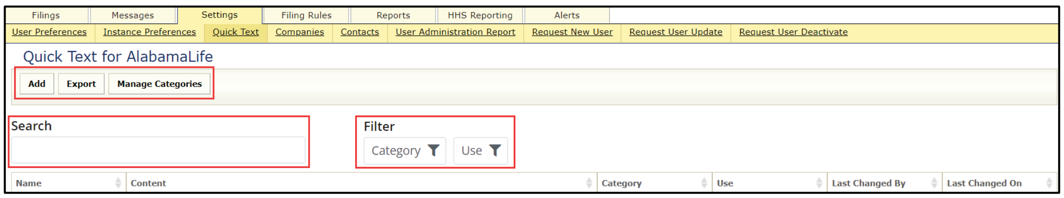
Record Retention

The default for Record Retention is set to off. Contact the SERFF Help desk for more information and to set up. The Configuration Manager updates the Record Retention Policy Explanation by clicking on Edit and updating as needed



Quick Text

Quick Text is commonly used remarks or language and are specific to the state instance. Quick Text is reusable and available in all types of Correspondence. Quick Text is a useful resource for saving time on keystrokes and look-up; especially for bulletins, statutes, or regulations that are referenced frequently when creating Objection Letters. Quick Text entries are created once but can be edited.



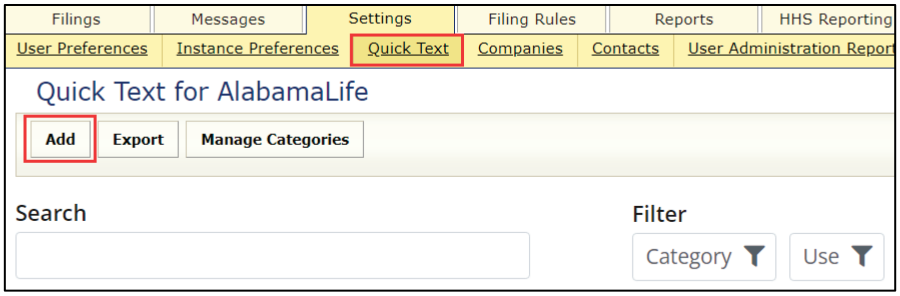
Only State Configuration Managers can create or edit the original Quick Text, however, a state user may add Quick Text to Objections, Objection Letters, Dispositions, Notes to Filer, or Reviewer Notes. This section covers creating and managing Quick Text.

Quick Text buttons and options:

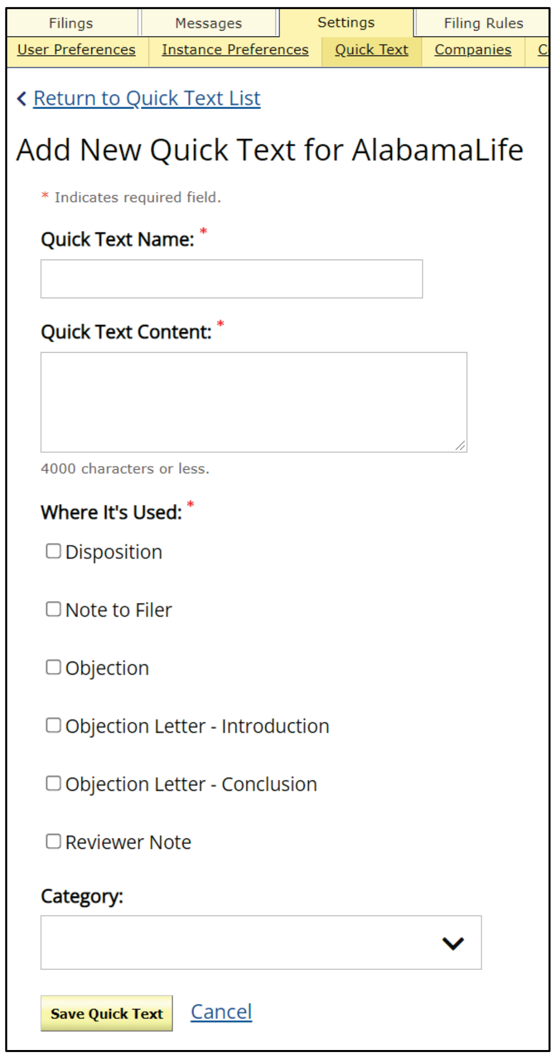
Add:	Use this button to create new Quick Text.
Export:	Use this button to export a list of all existing Quick Text as shown on this tab in SERFF. This is a csv file to be opened in Excel.
Manage Categories:	Use this button to **remove** Categories. After clicking on Edit, Configuration Mangers can remove Categories no longer needed.
Search:	As you type text in the search box, the list of Quick text will filter to show results that include your text. (e.g. typing in ‘Readability” would filter down entries to match your search.)
Filter: ▪ **Category** ▪ **Use**	Filter search results by selecting one or more choices listed for either Category and or Use.

To Add/create a new Quick Text

STEP 1	**From Settings tab, select Quick Text link.**



STEP 2	**Click Add button.**
STEP 3	**Complete the following:**



NOTE:	* An Asterisk denotes required field.

Quick Text Name: * Enter a name for your quick text. When selections are being made for Correspondence, this name identifies "Quick Text" to the reviewer. It is not part of the Correspondence sent to the Industry Filer.

Quick Text Content: * Enter text remarks. This language is included in the Correspondence.

If referencing a website, include the complete web address (e.g., https://www.serff.com).

Where It's Used: Select one or more types of correspondence. This determines where the Quick Text is available.
(e.g. ☐ Objections/Objection Letters, ☐ Dispositions, ☐ Reviewer Note, ☐ Note to Filer)

Category: Select a Category (optional).

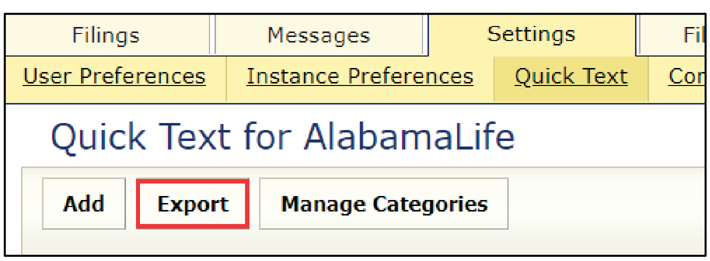
To use an existing category, click the drop-down list for "existing."

NOTE: See instructions below on how to add multiple categories or create a new category.

STEP 4	**Click Save Quick Text button.**
STEP 5	**Click Return to Quick Text List link, to go back to Quick Text list.**

To Export Quick Text

Click the Export button to create a csv file of all quick text that can be saved outside of SERFF.



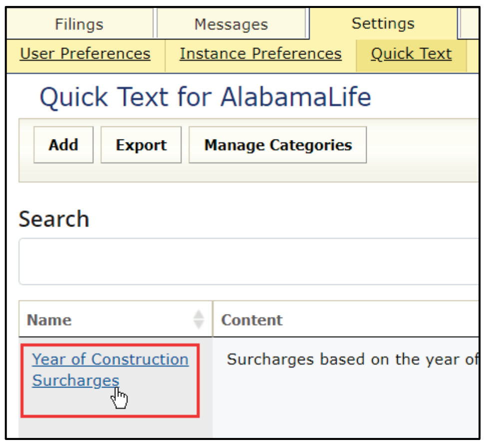
Add Multiple or Create New Category

Selecting multiple categories or creating new categories can be achieved when using Add to create new Quick Text or editing existing Quick Text.

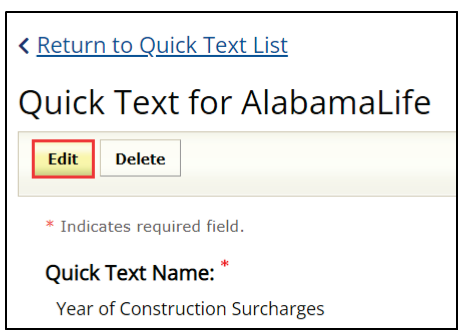
To create/add multiple Categories to Existing Quick Text:

STEP 1 Click desired Quick Text link to be edited.

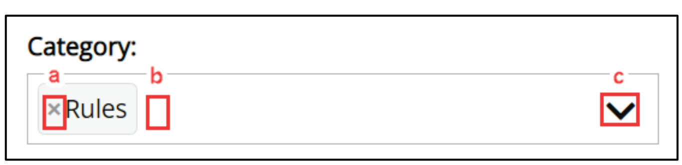
Example:



STEP 2 Click Edit button.



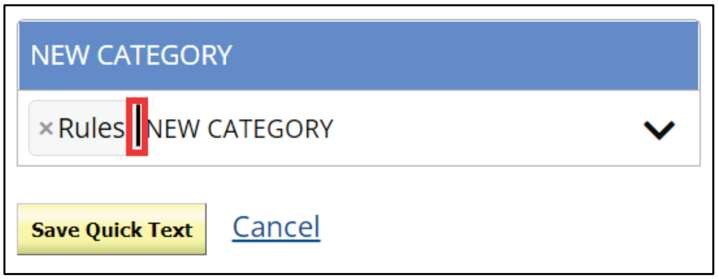
STEP 3 Scroll down to Category section.



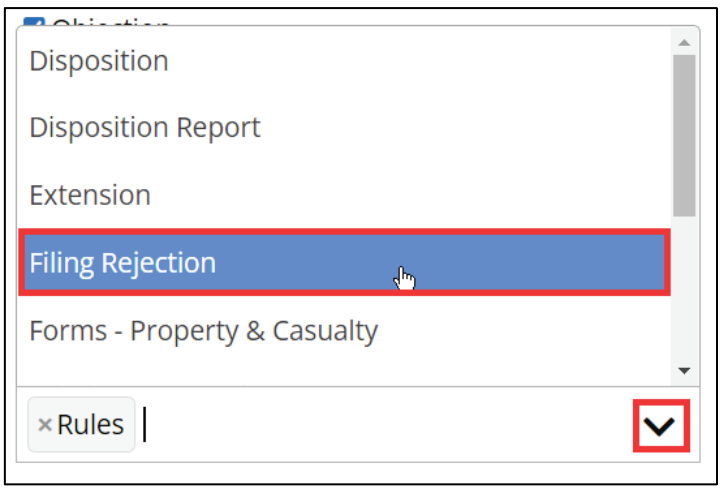
a: Delete existing category by clicking on **x**

b: Add a new category by positioning curser in blank space and type in new category. Next, click **Enter** key on keyboard.

Example

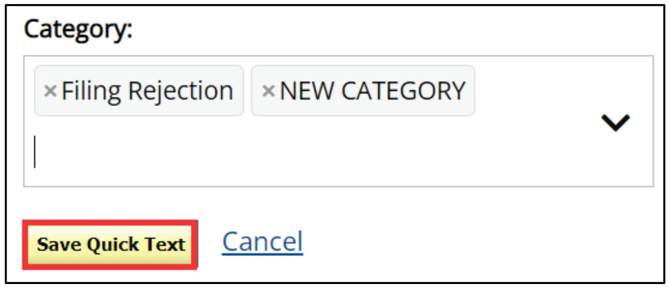


c: Add additional categories. Use drop-down arrow to see category choices. Select additional category.



STEP 3	**Click Save Quick Text button.**

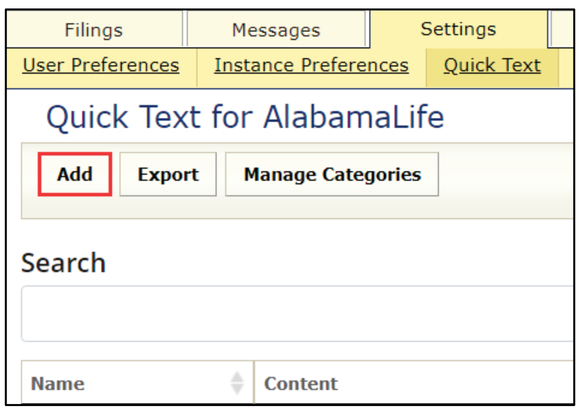
Results: Rules category deleted, Filing Rejection category added, and a new category was created/added.



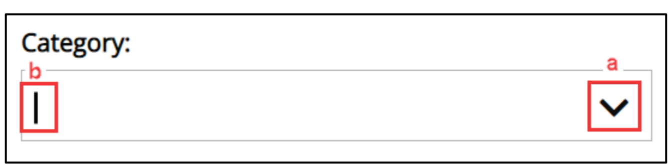
To create/add multiple Categories to NEW Quick Text:

STEP 1	**Click Add button to open the new Add New Quick Text screen**

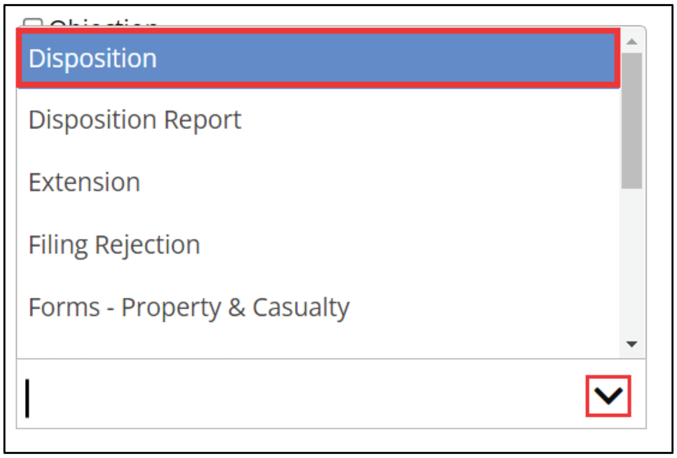
Example:



STEP 2	**In the Category section.**

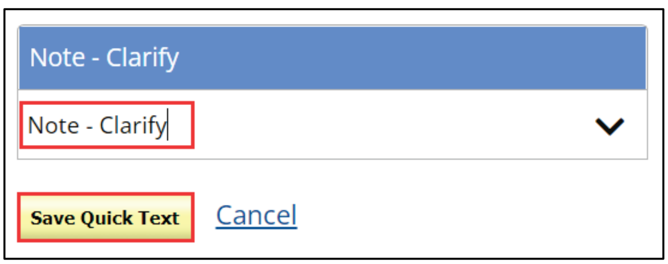


a: Use drop down arrow to see category choices. Click on category listed. If additional categories apply, repeat process by clicking drop down and selecting additional category.

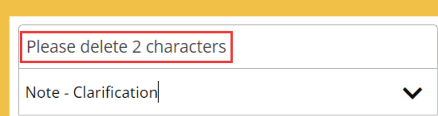


b: Add a new category by positioning curser in blank space and type in new category. Next, click **Enter** key on keyboard.

Example

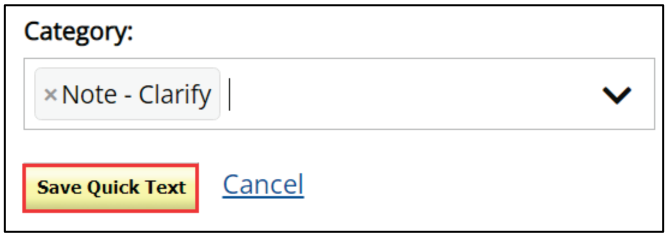


NOTE: *Eighteen-character limit. Notification displayed if over.



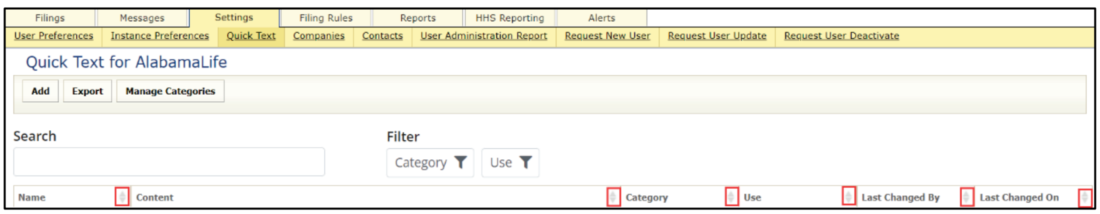
STEP 3 Click Save Quick Text button.

Results:



Search for a Quick Text

To see all available Quick Text, leave the Description field empty.



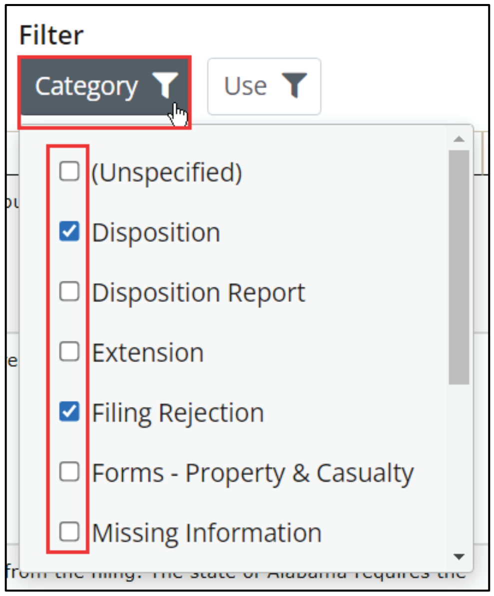
To find a Quick Text for viewing or editing, each column can be sorted (ascending or descending).

The Search field is a "starts with" search by default. Enter the first keyword in the Description or enter the first few characters in the Description of the Quick Text sought. The percent sign (**%**) is used as a wildcard, before or after entering text, to search for a keyword within the description.

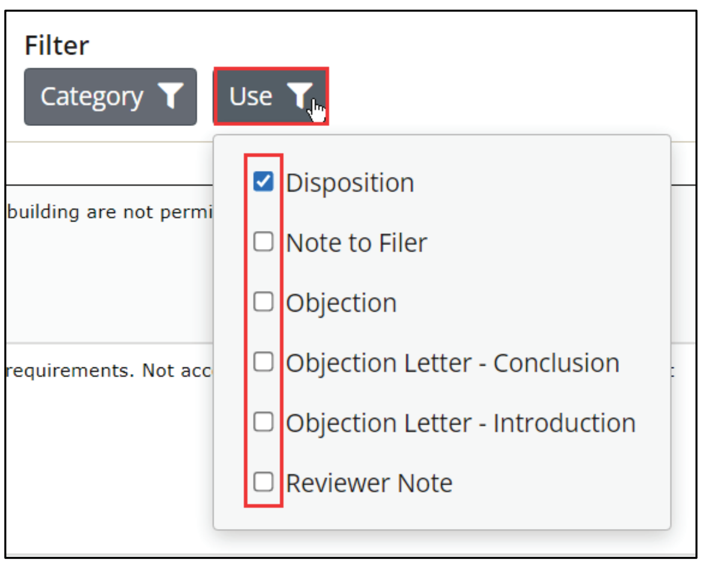
Filter Quick Text:

Quick Text can be filtered by Category and or Use to limit your results.

To filter by **Category**, select Category and click on desired category options.



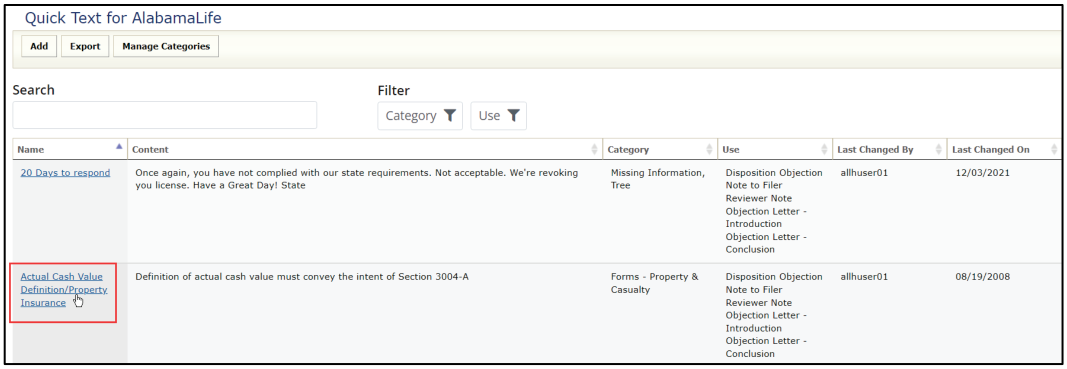
To filter by **Use**, select Use and click on desired use options.



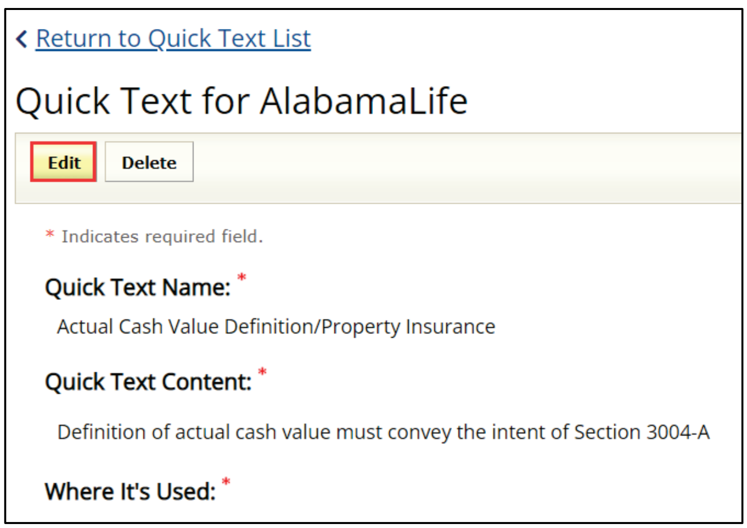
NOTE:	If filters are selected (on), the buttons turn from white to dark gray.

To Edit a Quick Text

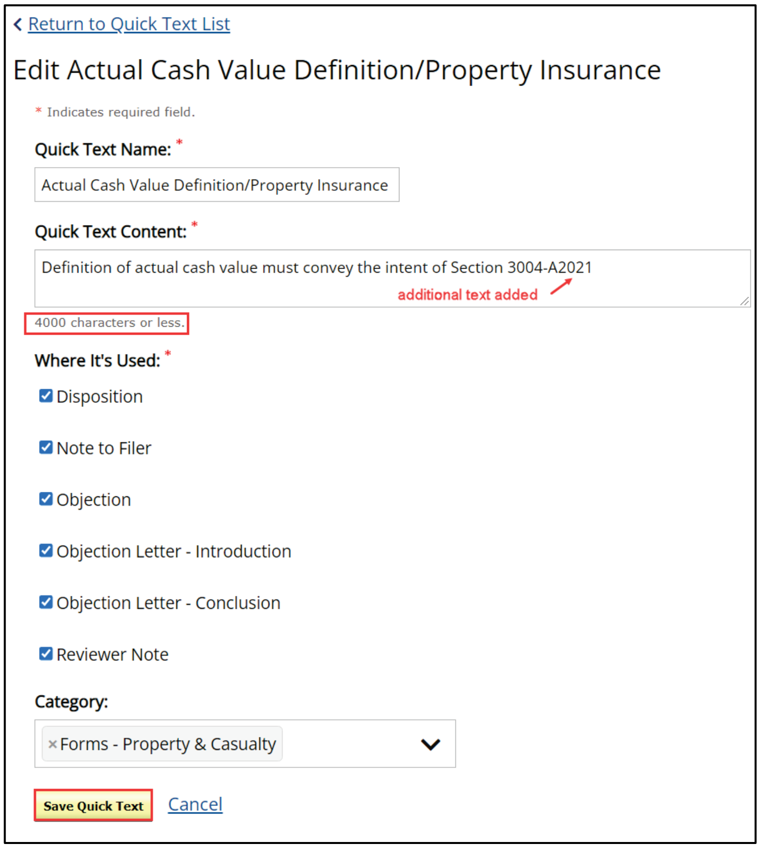
STEP 1	From the Quick Text list, click the link of the item to be edited.



STEP 2	Click **Edit** button.



STEP 3	Edit any of the Quick Text fields.



STEP 4	Click **Save Quick Text** button.

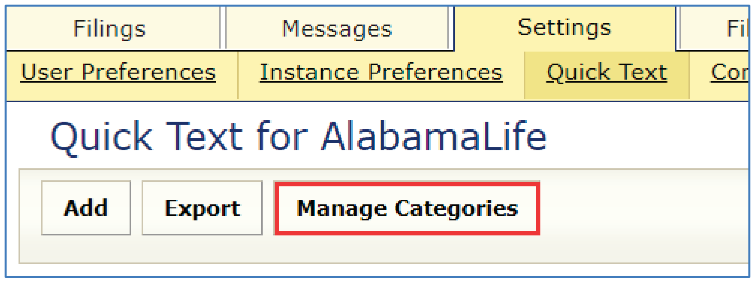
To cancel any changes made and to go back to the Quick Text link, click **Cancel** button or click the **Return to Quick Text List** link.

NOTE: The changes made will affect the future use of Quick Text, but will not change filings, where the text is already added.

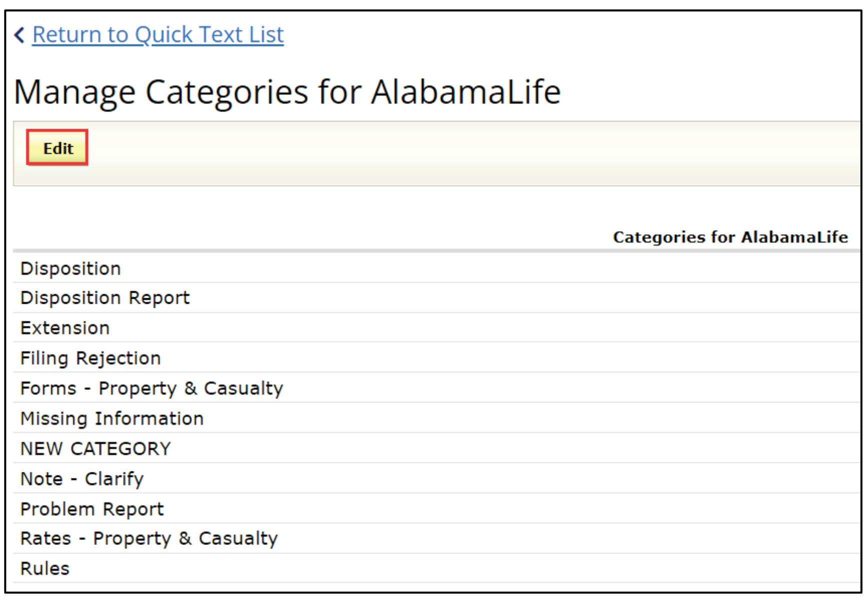
Manage Categories in Quick Text

Click Manage Categories button to delete categories no longer needed.

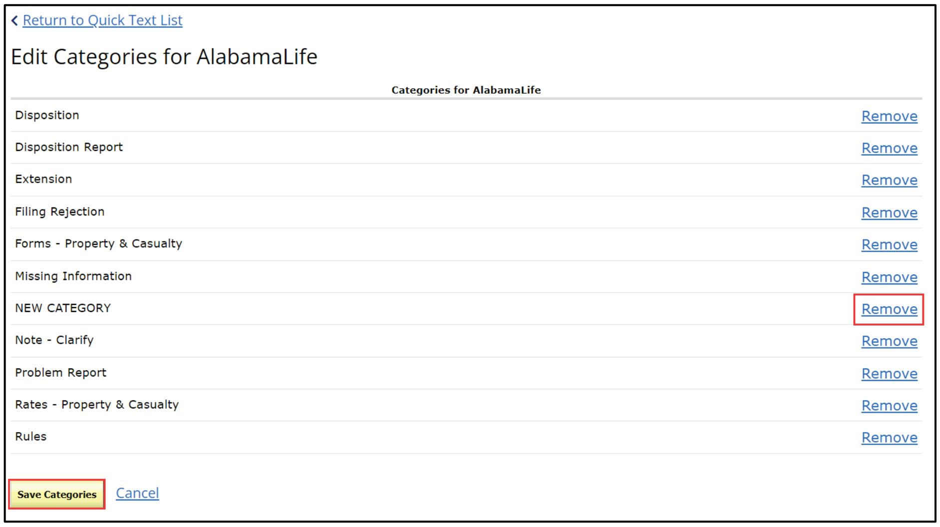
STEP 1	Click Manage Categories button.



STEP 2	Click Edit button.

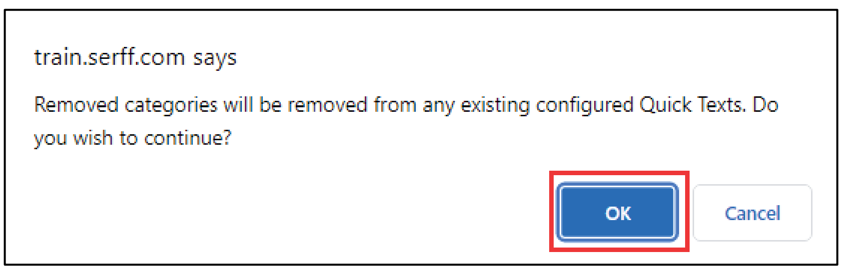


STEP 3 Click on Remove link to remove desired category.



STEP 4 Click Save Categories button.

Result: pop up window

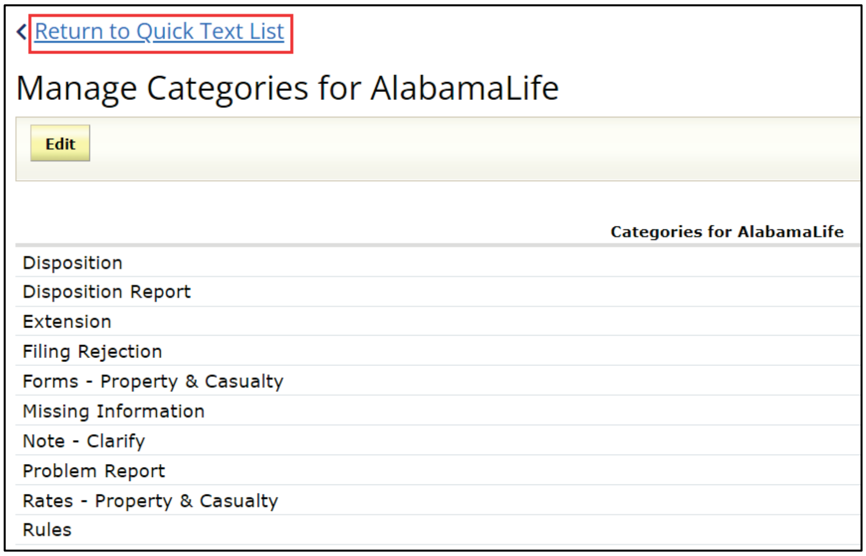


STEP 5 Click OK button.

Result:

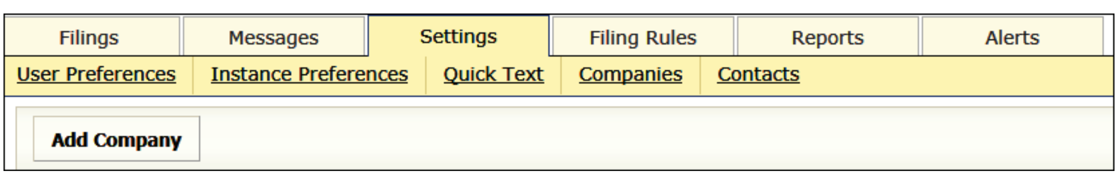
Category is removed.

Click **Return to Quick Text List** link to return to Quick Text



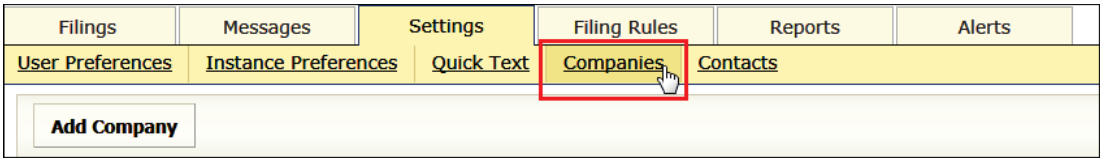
Companies and Contacts

The Companies and Contact links store company information for the state instance. Company information for an instance is accessed and edited, by clicking the Companies link. When creating a Paper filing, the information for the company/companies specified comes from data entered in the Company view. Most SERFF users are able to view only company information. Users must have the State Configuration Manager role assigned to their ID, for the Add Company button to be available in SERFF.



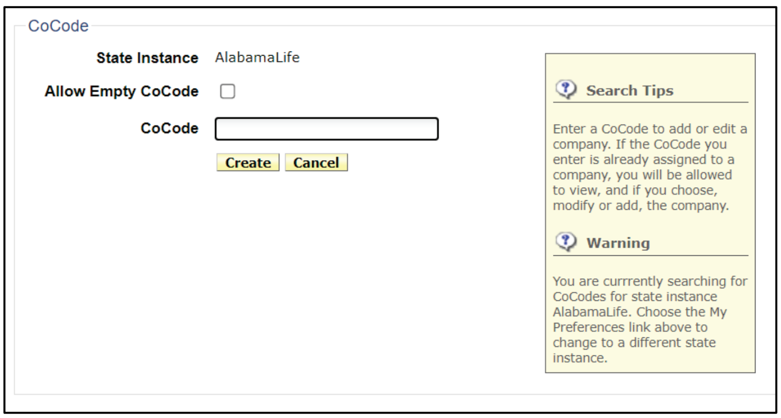
Add Company

STEP 1	From Settings tab, select <u>Companies</u> link.

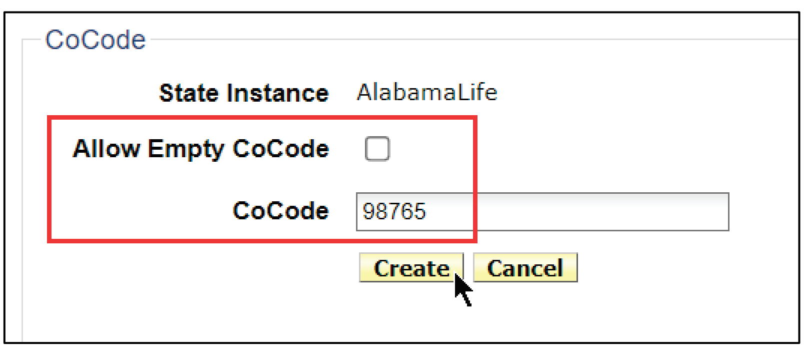


STEP 2	Click Add Company button.

Result:

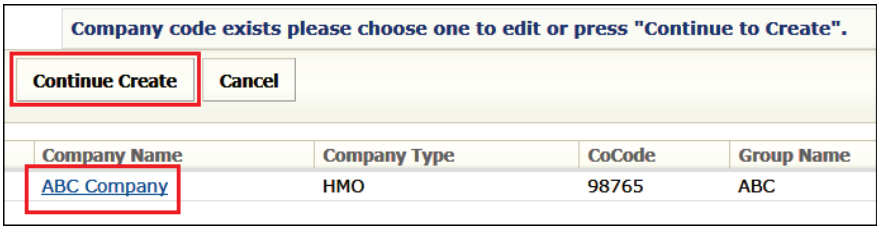


STEP 3	Enter CoCode (NAIC Company Code Number), OR, check the box to proceed without adding a CoCode.

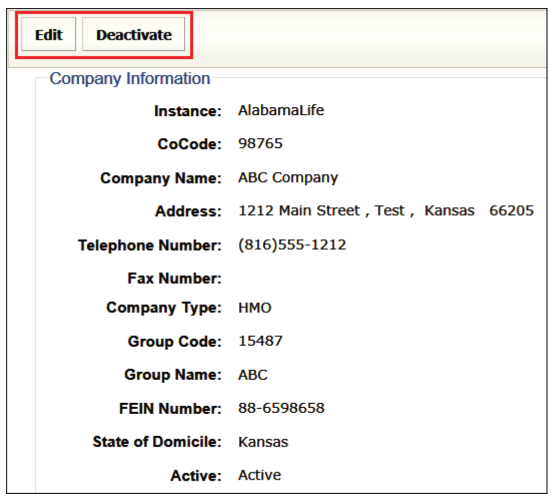


STEP 4	Click Create button.

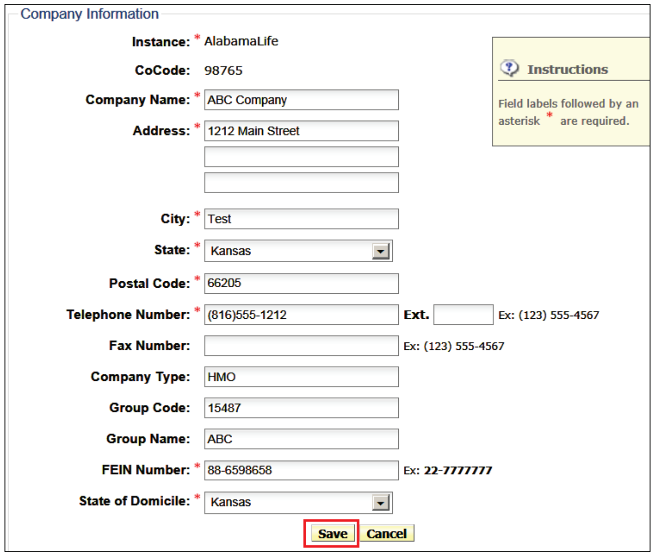
If company code exists, select link to edit, or press Continue Create button, to continue.



If the CoCode already exists, the company information displays, and the user is given the option of editing the company information or deactivating the company. To see these two functions, the user must have the State Configuration Manager role assigned to the SERFF login ID.

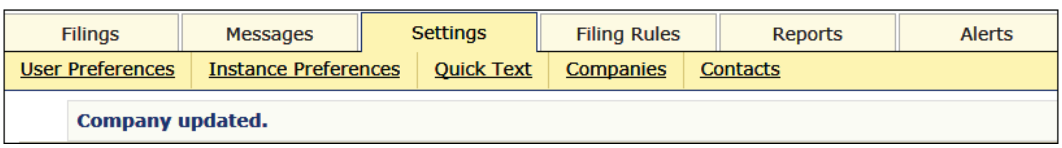


STEP 5	Click Edit button to make updates to an existing company profile.

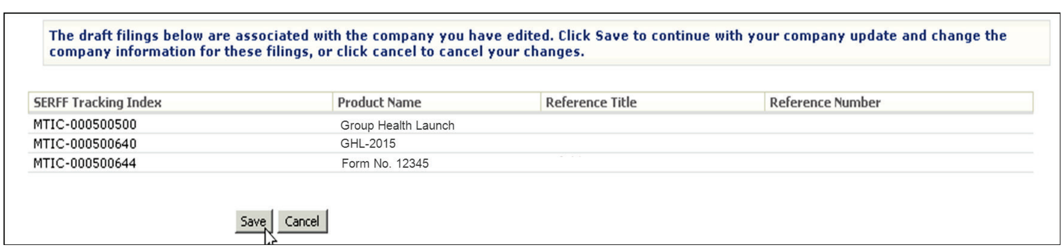


STEP 6 Click Save button to update the company information.

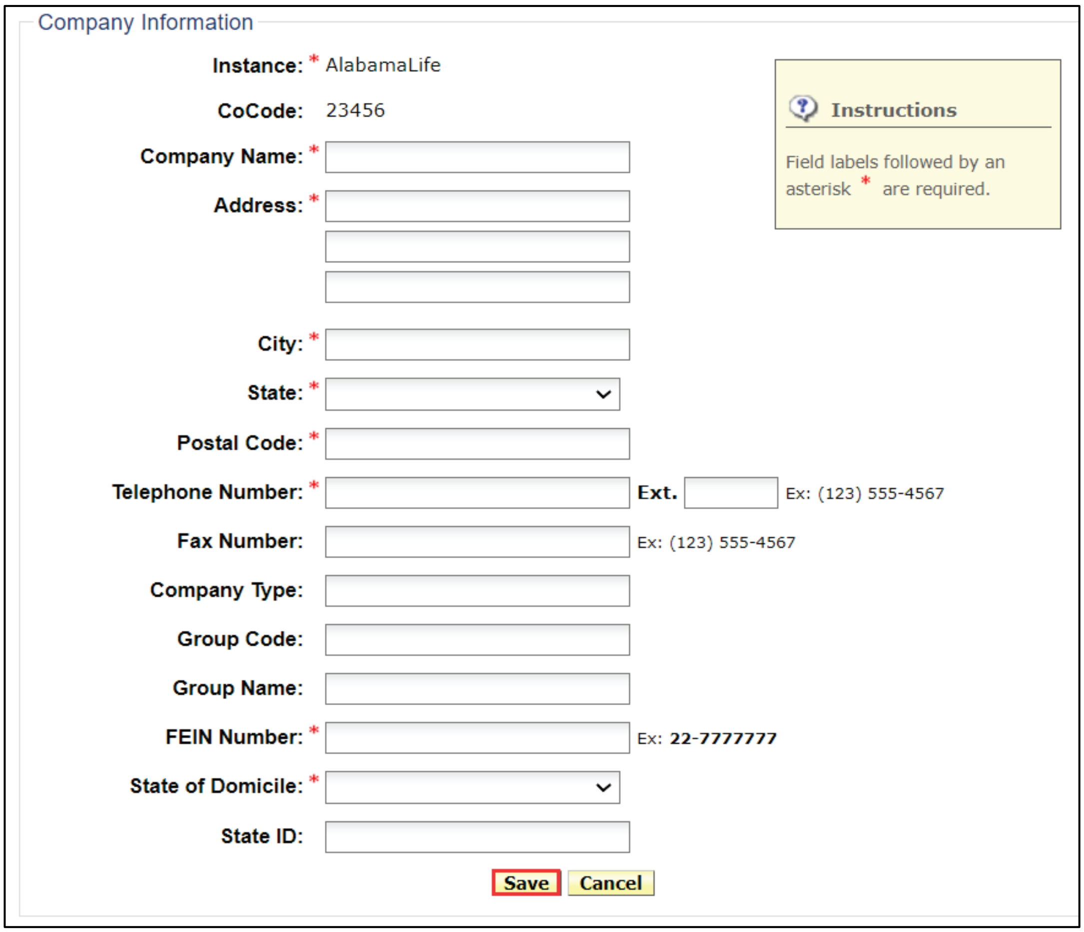
Response:



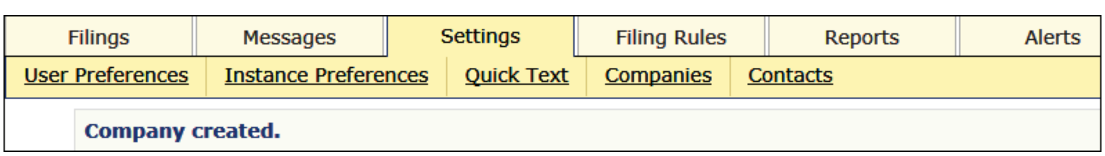
NOTE: If there are draft filings being edited that are associated with the company, the user is notified upon clicking. To continue, the user must click Save again. The changes made to the company profile will update the draft and future filings, but not filings already past the draft state.



If the CoCode does not exist or the user selects Continue Create, the user is taken to the data input screen to create the new company. By entering company information here, the company is stored in the instance and available when creating a SERFF Paper Filing. Bold field names and red asterisks indicate places where data is required.

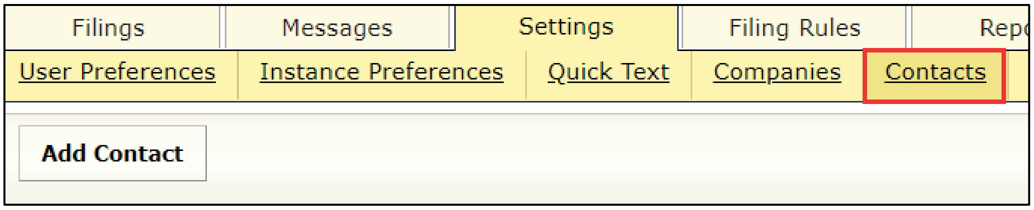


When the user is done adding and updating information, click Save button. When entering a paper filing, SERFF acknowledges the creation of a new company and adds that company to the list of companies available to users.

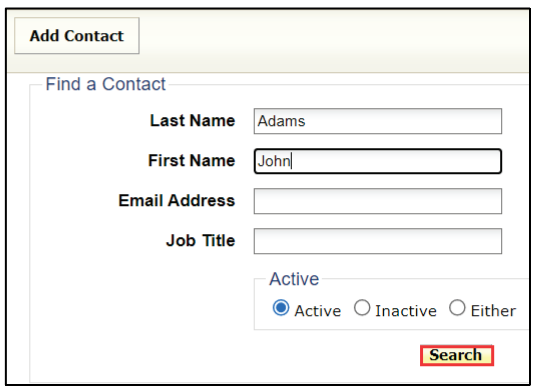


Adding Contacts

STEP 1 From Settings tab, select Contacts link.

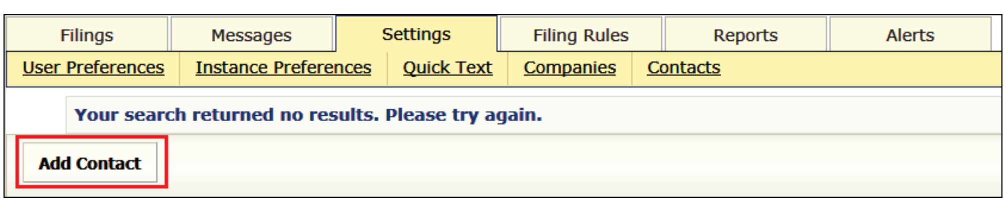


STEP 2 Enter contact information in one or all fields and click Search button.

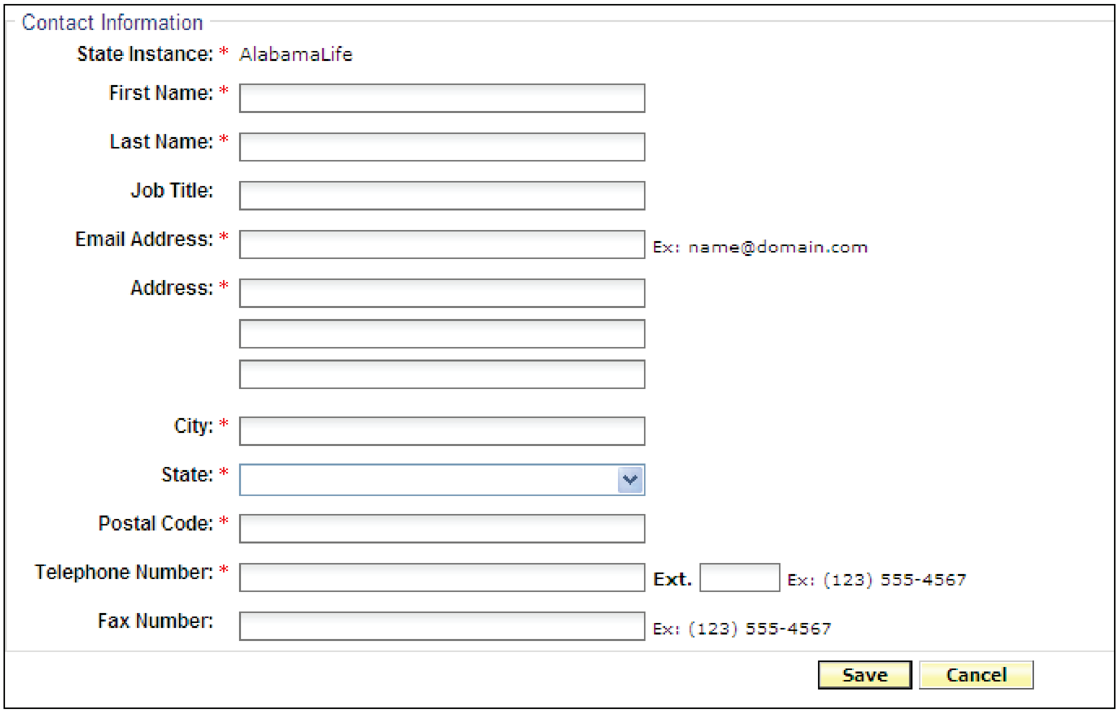


Once the name that the user wants to add in the system is confirmed to ***Not*** be there, proceed to Step 3.

STEP 3 Click Add Contact button.



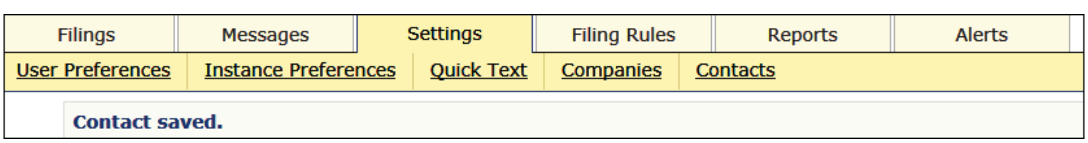
STEP 4 Complete all required fields.



NOTE: Email Address, Telephone Number and Fax Number must be entered in correct format, as seen in examples.

STEP 4 When completed, click Save button.

Response:



Search options:

A user performs searches on contacts that are active, inactive or both.

A State Configuration Manager modifies the status of an existing contact, to active or inactive.

State Configuration Managers can deactivate a contact at any time; however, the contact information remains in the instance for historical reference.

- Inactive contacts remain on SERFF filings for which they are designated.
- Inactive names are not available for selection from drop down lists.

Contacts are reactivated at a later time, if needed. When searching for a contact to reactivate, set the active status to ‘Inactive’ or to ‘Either’.

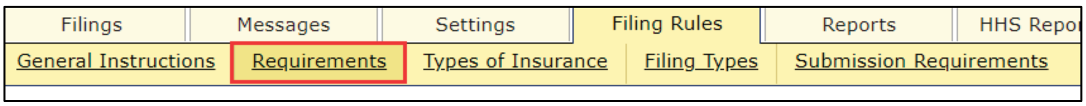
Requirements

Adding a Requirement

To add a “Requirement, the user must have the State Configuration Manager role assigned to the SERFF user ID.

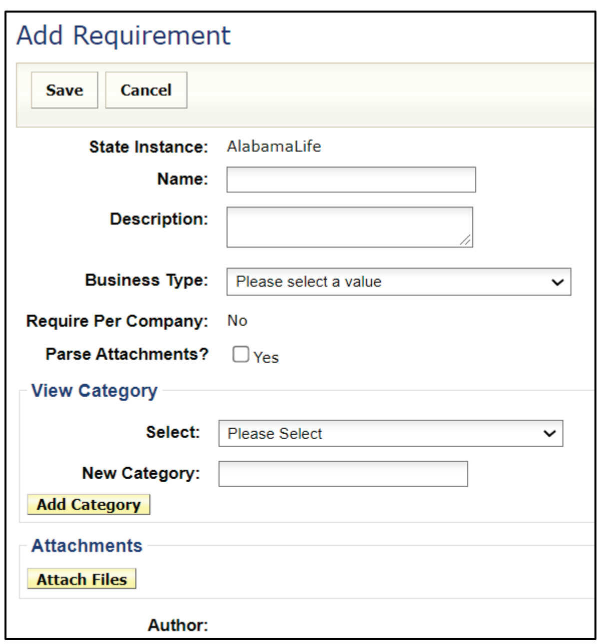
Please contact the SERFF Help Desk to add or edit Requirements.

STEP 1 From Filing Rules tab, select the Requirements link.



STEP 2 Click Add Requirement button.

STEP 3 Complete information as needed.



Name: Enter name of the Requirement.

Description: Enter Requirement description. Be concise and specific about what is expected from the industry. Websites may be included to reference a citation, regulation or download a form. Include the complete web address to create a live link (http://www.serff.com).

Business Type: Select business type from the drop down list.

> Life, Accident/Health, Annuity, Credit
> P&C and LAH
> Property and Casualty

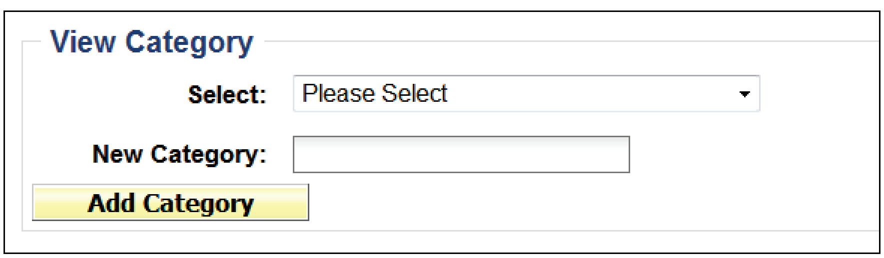
Require Per Company: Default is No. *Requires additional setup.*

Parse Attachments? ☐ Yes - *Requires additional setup.*

NOTE: Contact the SERFF Implementation Team for additional set-up requirements.

View Category

Use drop down arrow to select an existing category or create a new category.



- Type in a new category name
- Click Add Category button.

NOTE: This is not required, but it is a way to categorize requirements between different products or business types.

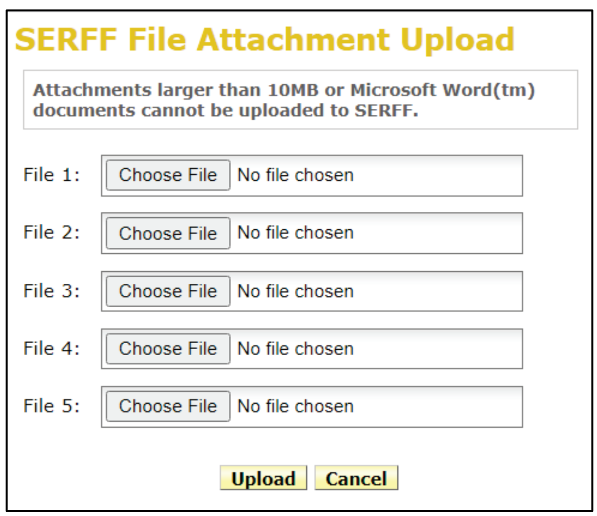
<u>Attachments</u>

Click the Attach Files button, to attach files related to the requirement.

NOTE:	This is not required. If there are no files to attach, please proceed to Step 4.

- Click Attach Files button.

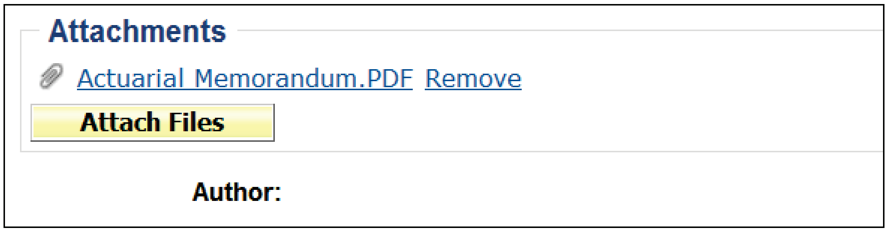
  A new window appears which allows users to attach up to five files at a time. If there are additional files, click the Attach Files button again, and repeat the process.



- Use the Choose File or browse button to locate the desired files to attach.

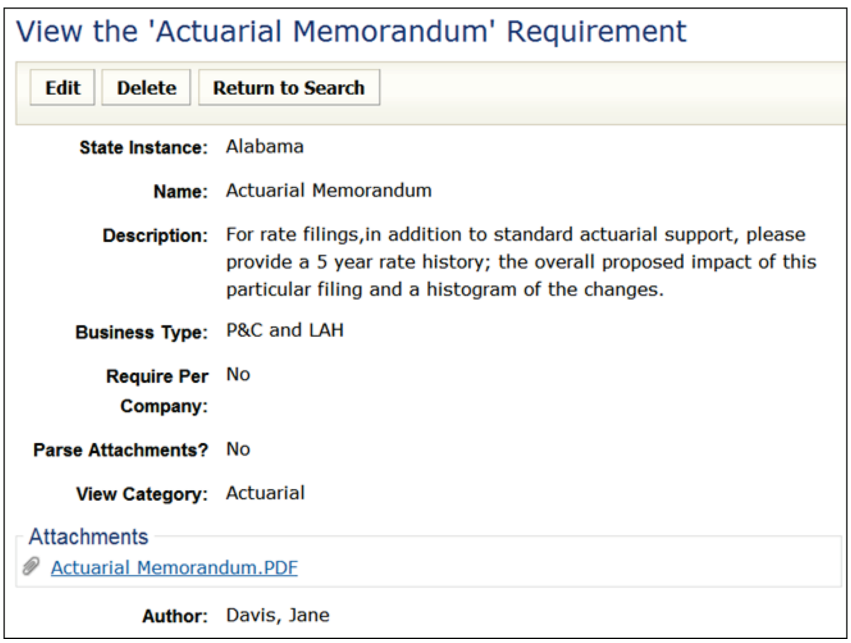
NOTE:	Attachments larger than 10MB or Microsoft Word™ documents cannot be uploaded to SERFF.

- After browsing and selecting files, click the Upload button. Attached file name is listed as a link to view. Click Remove link, to remove the attachment.



STEP 4 Click Save button.

Result:



The following options are available:

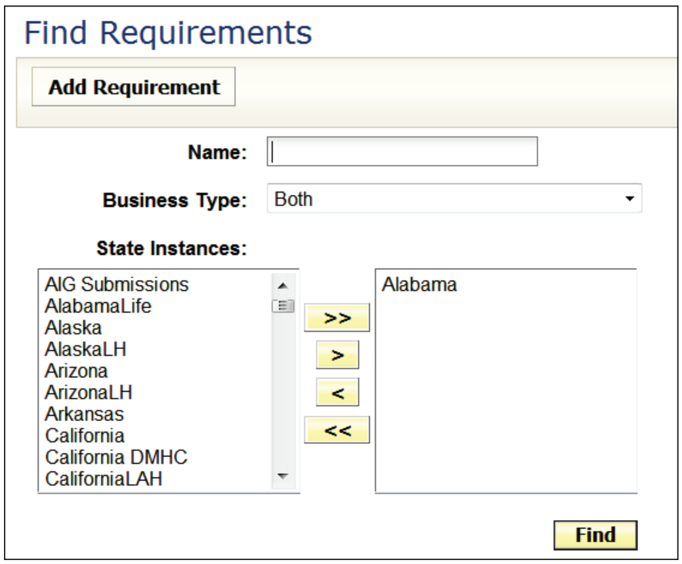
Edit	Allows the user to go back into the requirement and make edits or changes.
Delete	Removes the Requirement from the system.
Return to Search	Returns the user to the search results. Here, the user can "refine search", start a "new search" or add another requirement ("add requirement").

Editing a Requirement

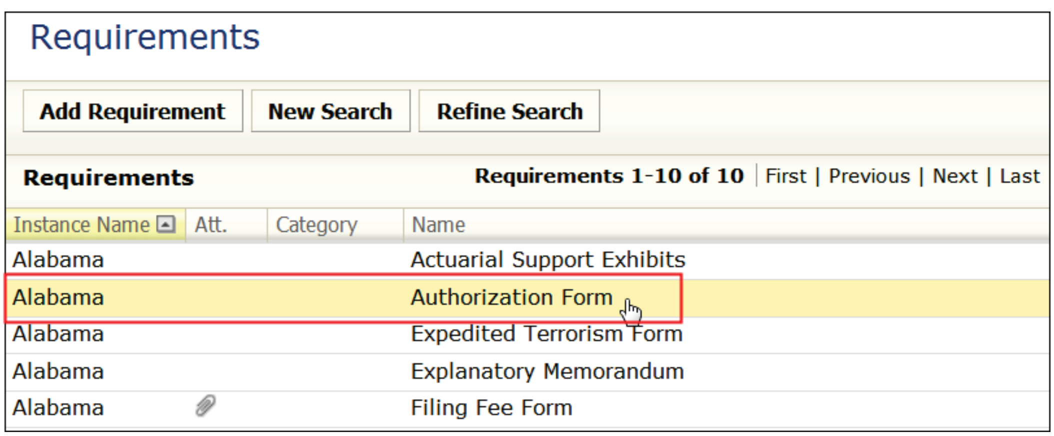
To edit a Requirement, the user must have the State Configuration Manager role assigned to the SERFF user ID.

Please contact the SERFF Help Desk to add or edit Requirements.

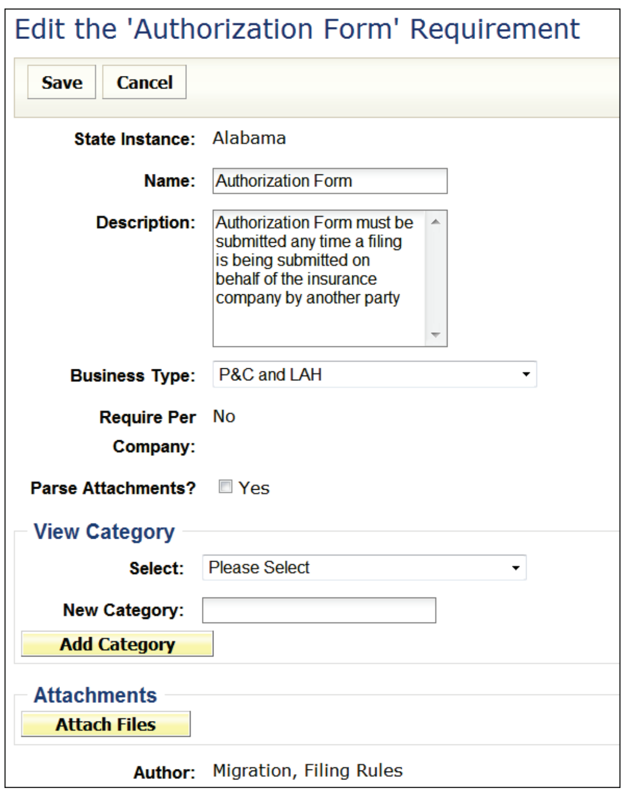
STEP 1	**Search for Requirement, by selecting criteria, then click** Find.



STEP 2	**Click the desired requirement to view.**



STEP 3 Click Edit button and edit the Requirement information, as necessary.



STEP 4 Click Save button.

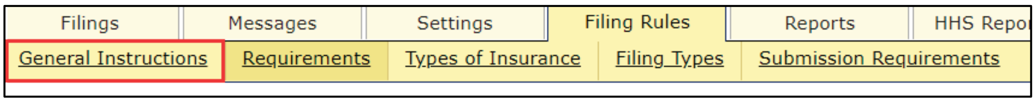
General Instructions

Editing General Instructions

To edit General Instructions for your state, the user must have the State Configuration Manager role assigned to the SERFF user ID.

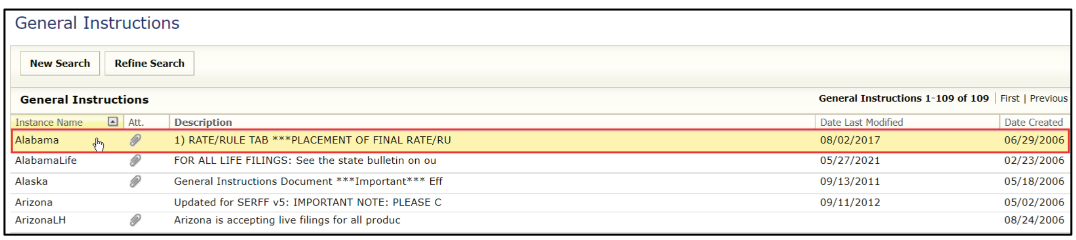
Please contact the SERFF Help Desk, to edit General Instructions.

STEP 1 From Filing Rules tab, select General Instructions link.

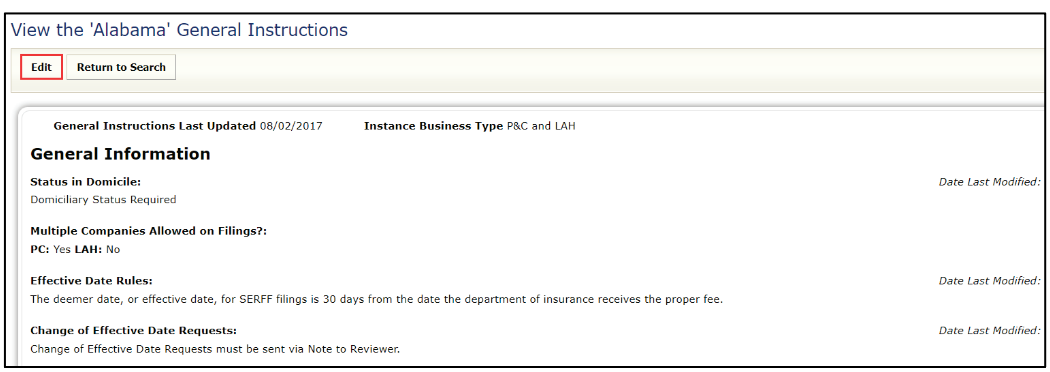


A list of all the States' General Instructions is displayed in a columnar view.

STEP 2 Click on your state's general instruction line to open for editing.



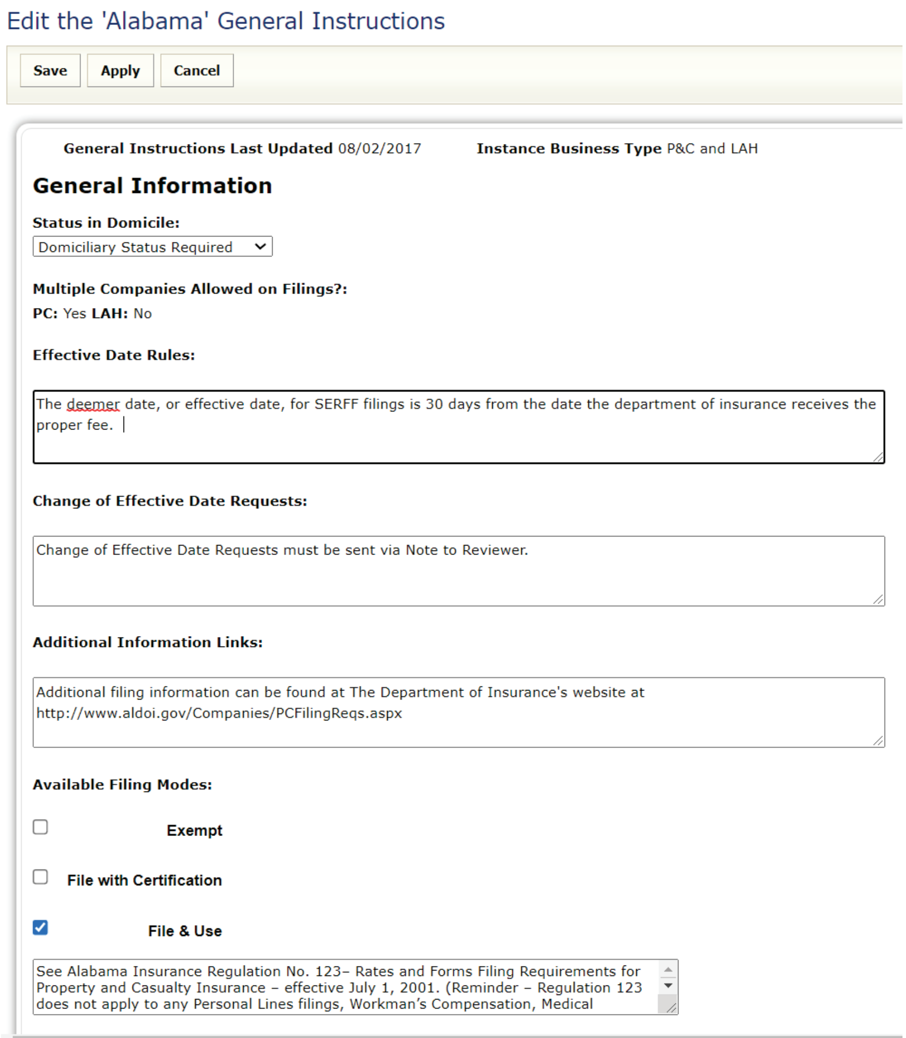
STEP 3 Click Edit button.



Edit — Allows edits/changes to be made to general instructions.

Return to Search — Returns user to search results. Here, the user can "refine search" or start a "new search".

STEP 4 Update the General Instructions document, as necessary.



Edit the 'Alabama' General Instructions

Save | Apply | Cancel

General Instructions Last Updated 08/02/2017 **Instance Business Type** P&C and LAH

General Information

Status in Domicile:
Domiciliary Status Required

Multiple Companies Allowed on Filings?:
PC: Yes **LAH:** No

Effective Date Rules:

The deemer date, or effective date, for SERFF filings is 30 days from the date the department of insurance receives the proper fee.

Change of Effective Date Requests:

Change of Effective Date Requests must be sent via Note to Reviewer.

Additional Information Links:

Additional filing information can be found at The Department of Insurance's website at http://www.aldoi.gov/Companies/PCFilingReqs.aspx

Available Filing Modes:

- [ ] Exempt
- [ ] File with Certification
- [x] File & Use

See Alabama Insurance Regulation No. 123– Rates and Forms Filing Requirements for Property and Casualty Insurance – effective July 1, 2001. (Reminder – Regulation 123 does not apply to any Personal Lines filings, Workman's Compensation, Medical

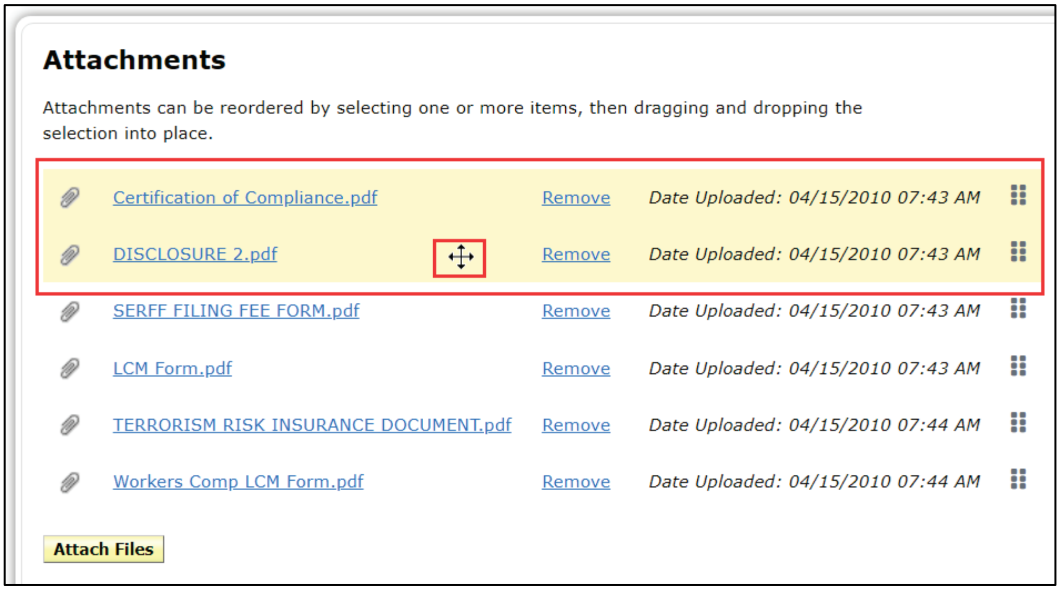
Save: Saves the user's work and places in View mode.

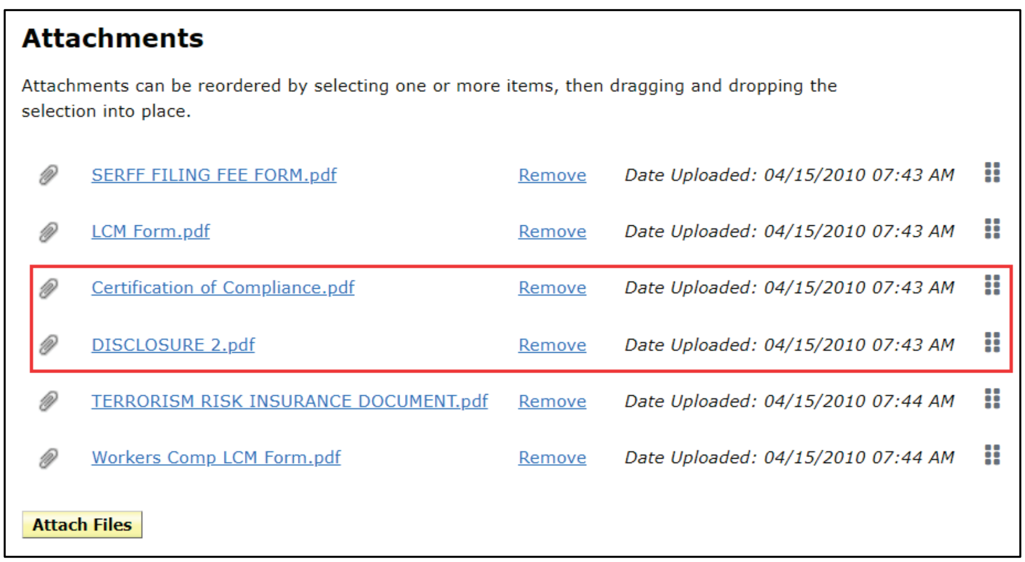
Apply: "Apply" saves the changes and keeps the user in Edit mode.

Cancel: Cancels changes the user made and places in View mode.

NOTE:	Items added to the Attachments area can be reordered by selecting one or more and dragging them to another place.

Example below shows two items selected and user can click and drag to new location in Attachments section. (items moved down two spaces in the list)





STEP 5 After all updates are made, click Save button.

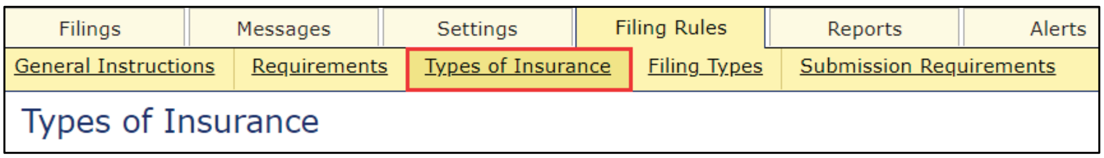
Types of Insurance

Adding a Type of Insurance

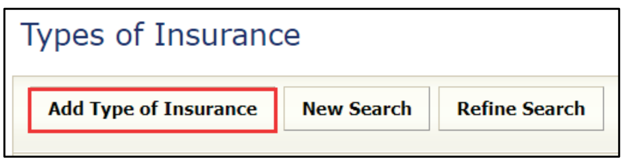
To add a Type of Insurance, the user must have the State Configuration Manager role assigned to the SERFF user ID.

Please contact the SERFF Help Desk, to add or edit Type of Insurance.

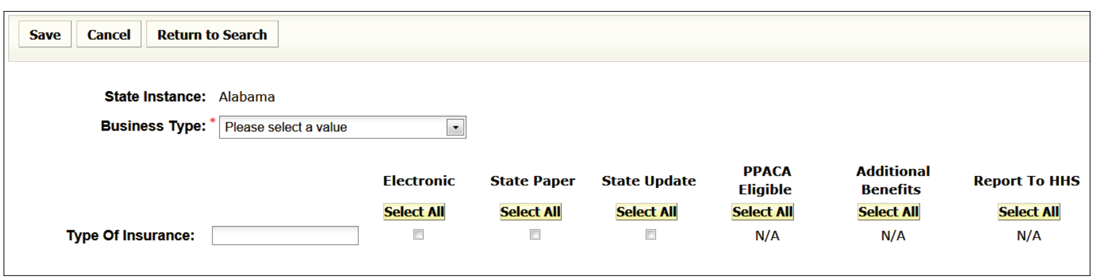
STEP 1 From Filing Rules tab, select the Types of Insurance link.



STEP 2 Click Add Type of Insurance button.



STEP 3 Complete information, as needed.



Business Type: * Select business type from the drop down list.
Life, Accident/Health, Annuity, Credit
Property and Casualty

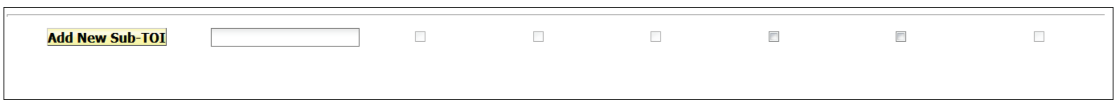
Type of Insurance: Type the name of the TOI.
(e.g. 05.2 Commercial Multi-Peril – Liability Portion Only)

Place a check mark, if TOI is available for any of the following uses:

- Electronic
- State Paper
- User Update
- PPACA Eligible
- Additional Benefits
- Report to HHS

NOTE: PPACA Eligible only for comprehensive Major Medical TOI that are part of the Patient Protection and Affordable Care Act of 2010.

STEP 4 Type the name of the Sub-TOI. Click Add New Sub-TOI **button.**



Place a check mark, if TOI is available for any of the following uses:

- Electronic
- State Paper
- User Update
- PPACA Eligible
- Additional Benefits
- Report to HHS

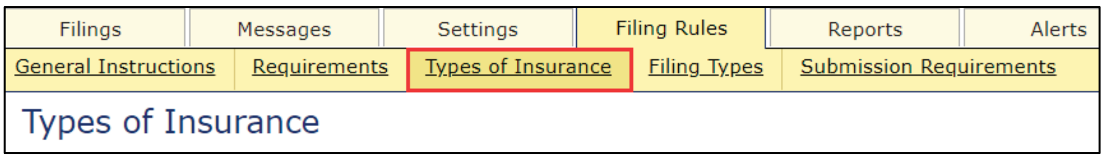
Repeat step 4, until all Sub-TOI are added.

STEP 5 After all updates are made, click Save **button.**

Editing a Type of Insurance

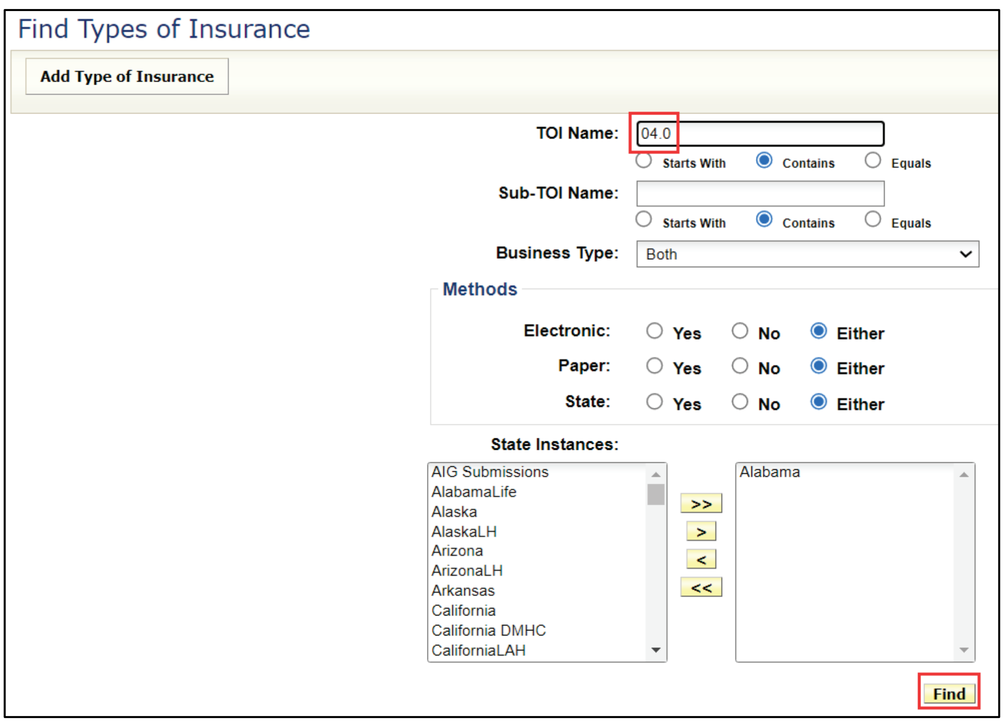
To edit a Type of Insurance for your state, the user must have the State Configuration Manager role assigned to the SERFF User ID.

STEP 1 From Filing Rules tab, select the Types of Insurance link.



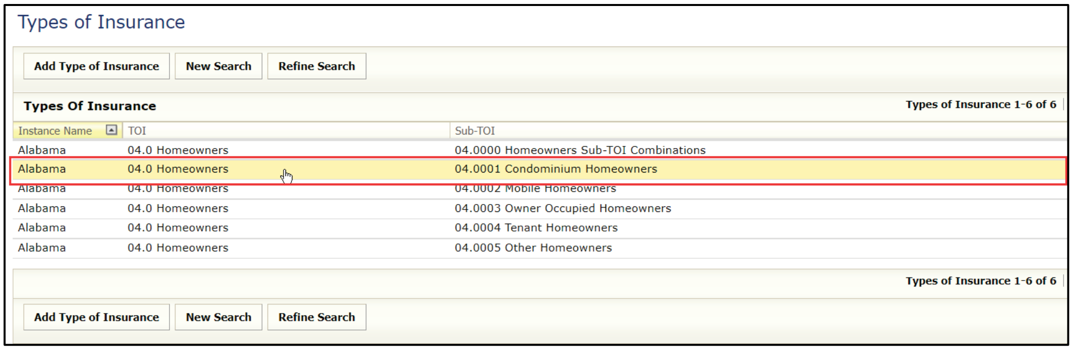
STEP 2 Complete the fields to search for TOI to be edited and click Find.

For example: Enter a TOI of '04.0'



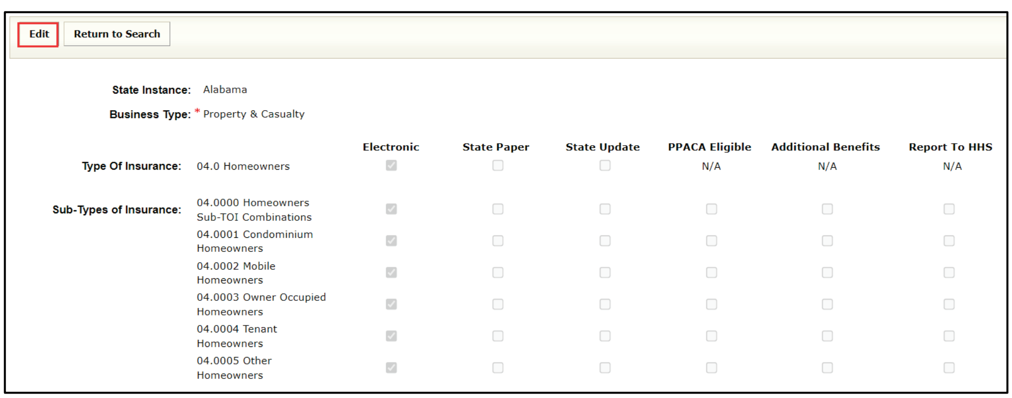
Result: TOI’s for ‘04.0’ are displayed

STEP 3 Select the TOI to be edited.

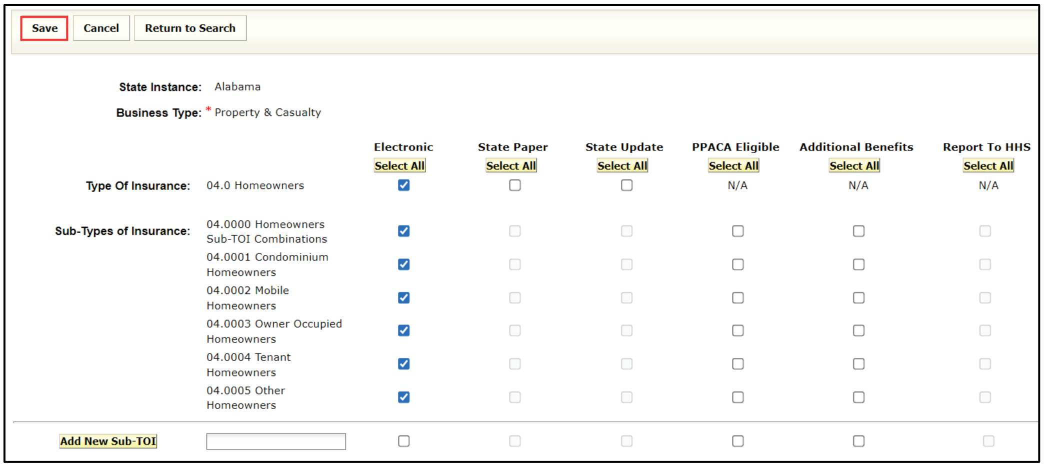


Add Type of Insurance	State Configuration Manager Role required. See instructions in previous section.
New Search	Clears all search filed criteria and initiates a fresh Type of Insurance search.
Refine Search	Returns the user to the search criteria display without clearing the previously entered search criteria.

STEP 4 Click Edit button.



STEP 5	Update the TOI information, as necessary.



STEP 6	After all updates are made, click Save button.

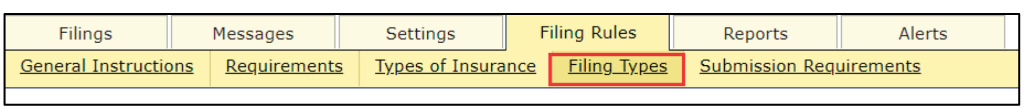
Filing Types

Add Filing Type

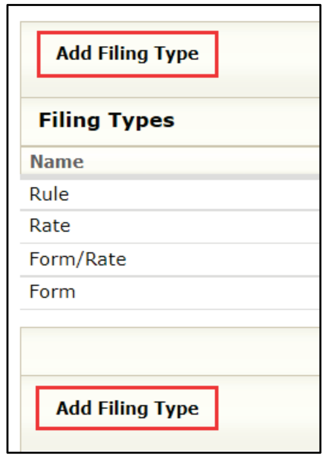
To add a Requirement, the user must have the State Configuration Manager role assigned to the SERFF user ID.

Please contact the SERFF Help Desk, to add or edit Filing Types.

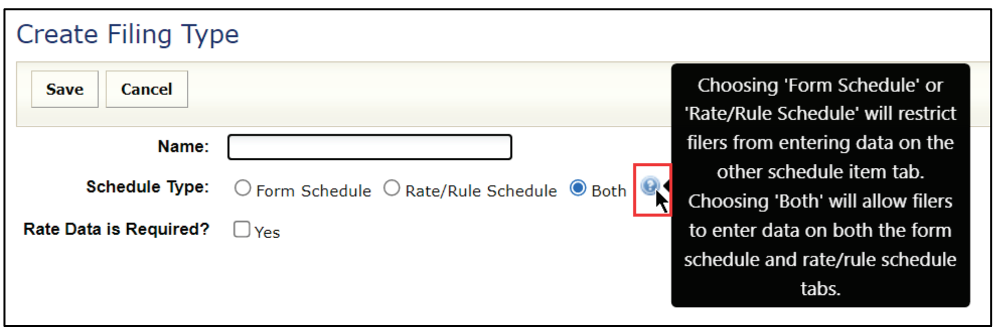
STEP 1	From Filing Rules tab, select the Filing Types link.



STEP 2 Click Add Filing Type button.



STEP 3 Enter the File Type name.



Name: Type the File Type name.

Schedule Type: By selecting one specific schedule tab, filers will be restricted from entering data on the non-selected tab. Selecting 'Both' will allow data to be entered on both tabs.

Rate Data is Required?: ☐ Yes

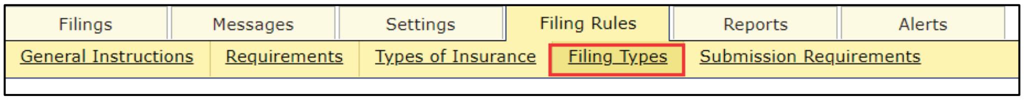
Check box if rate data is required.

STEP 4 Click Save button.

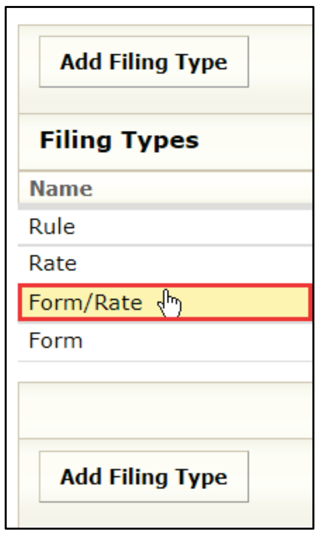
Edit Filing Type

To edit Filing Types, the user must have the State Configuration Manager role assigned to the SERFF User ID.

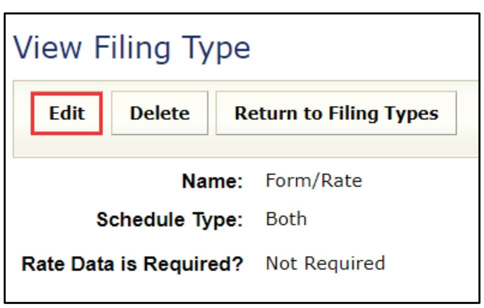
STEP 1 From Filing Rules tab, select the Filings Types link.



STEP 2 Select the Filing Type, to be edited.

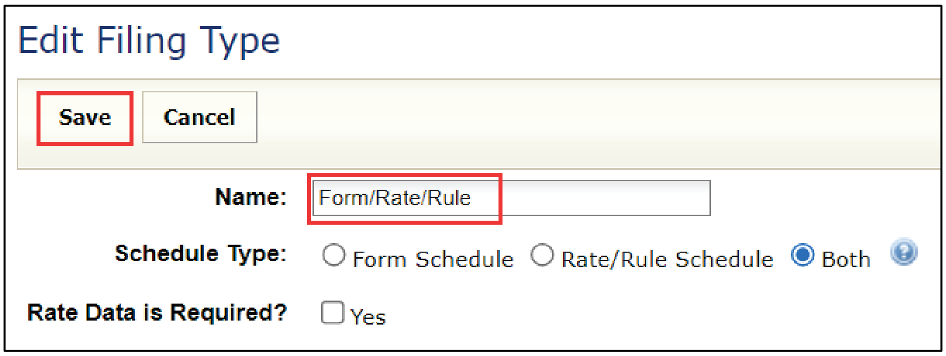


STEP 3 Click Edit button.



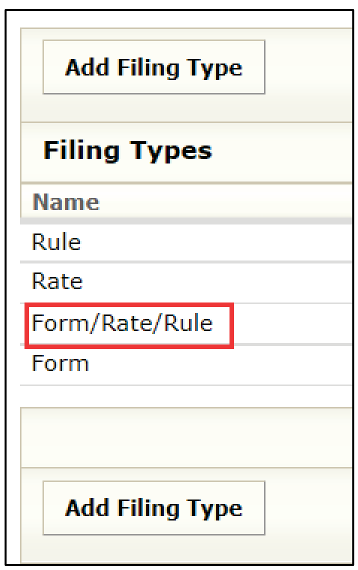
NOTE:	Delete button, deletes the filing type. Return to Filing Types returns user to the list of filing types.

STEP 4	**Edit the Filing Type name.**



STEP 5	**Click Save button.**

Result:



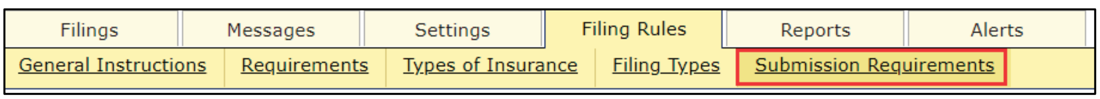
Submission Requirements

Adding a Submission Requirement

To add a Submission Requirement for your state, the user must have the State Configuration Manager role assigned to the SERFF User ID.

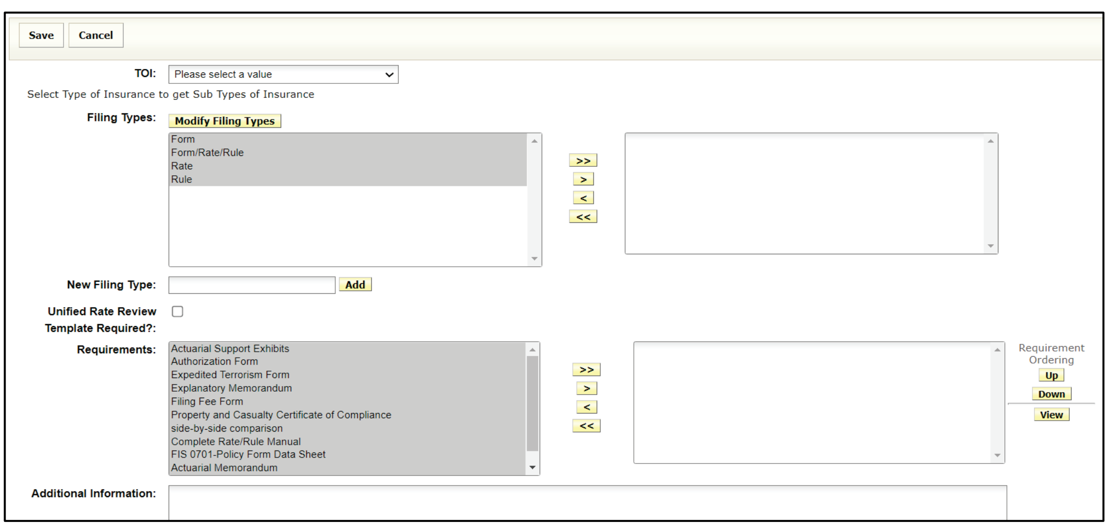
Please contact SERFF Help Desk, to add or edit Submission Requirements.

STEP 1	**From Filing Rules tab, select <u>Submission Requirements</u> link.**



STEP 2	**Click Add Submission Requirement button.**

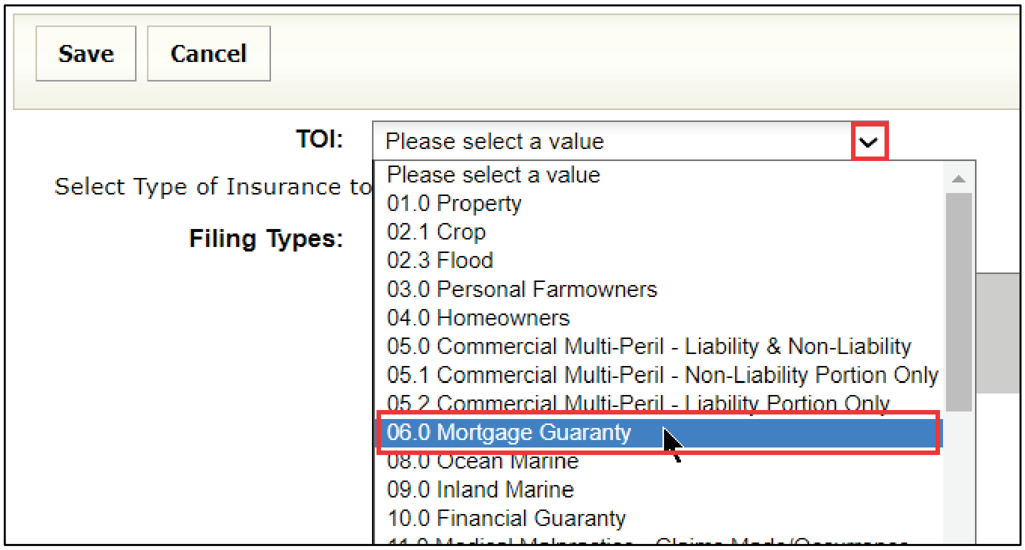
Response:



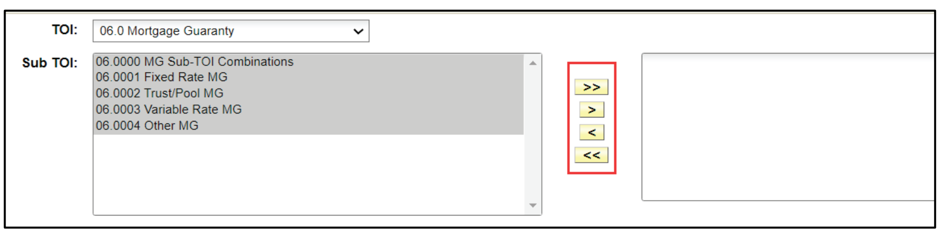
STEP 3	Select Type of Insurance (TOI) from the drop-down list.

The TOI selection is based upon business type instance.

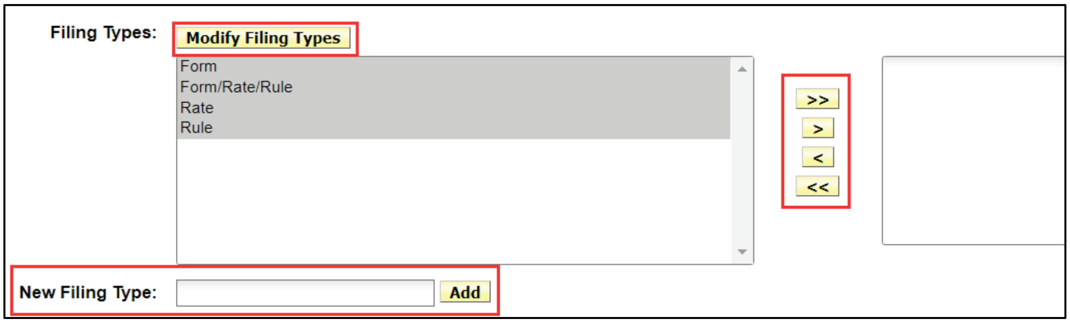
Example of P&C business type instance, 06.0 Mortgage Guaranty selected



STEP 4	Use yellow navigation arrows to select Sub TOI's.

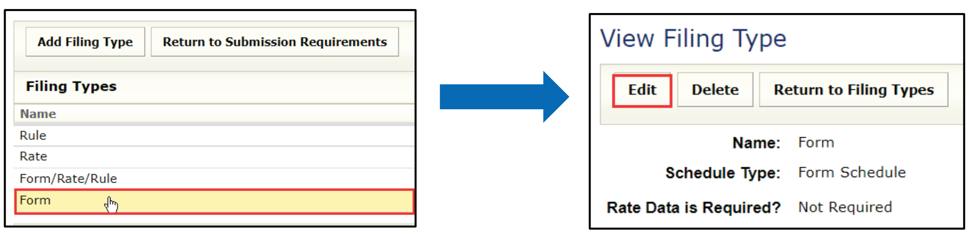


STEP 5 Use yellow navigation arrows to select Filing Types.



Modify Filing Types button

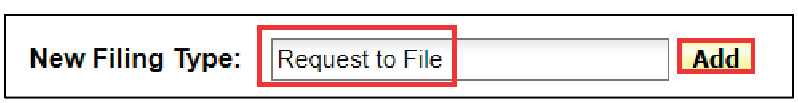
Use this button to go to Filing Types screen, where Filing Types name can be edited.



Add button

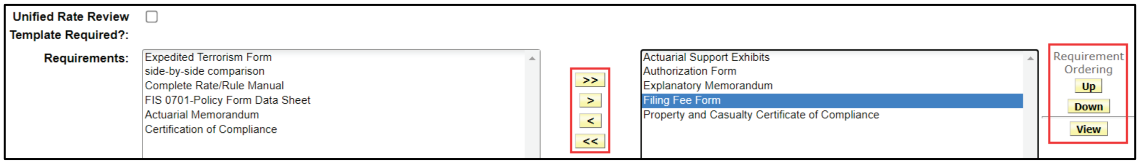
The State Configuration Manager adds new Filing Types, by entering the New Filing Type name and clicking **Add** button.

Example:



Please contact SERFF Help Desk, to add or edit Submission Requirements.

STEP 6	Use yellow navigation arrows to select individual, selected or all Requirements.



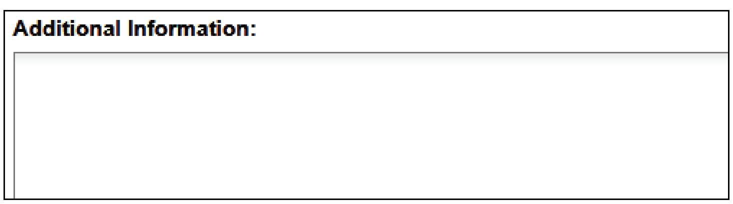
Up and **Down** buttons

Use these buttons to re-order the selected Requirements. The order on the Submission Requirements determines the order in which they appear on the filing.

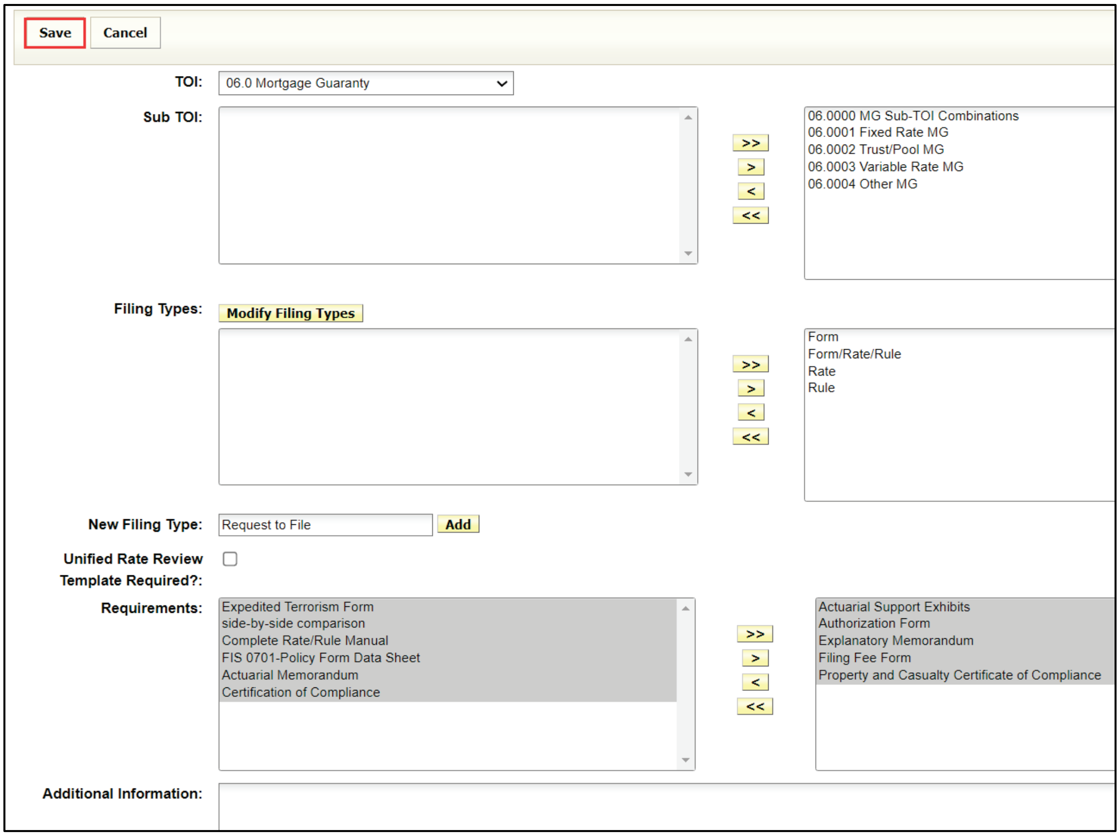
View button

When the button is clicked, it takes the user to a detailed view of the Requirement that is highlighted.

STEP 7	Enter Additional Information, if applicable.



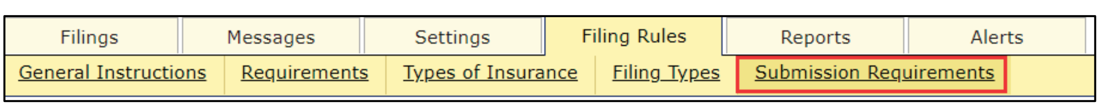
STEP 8 Click Save button.



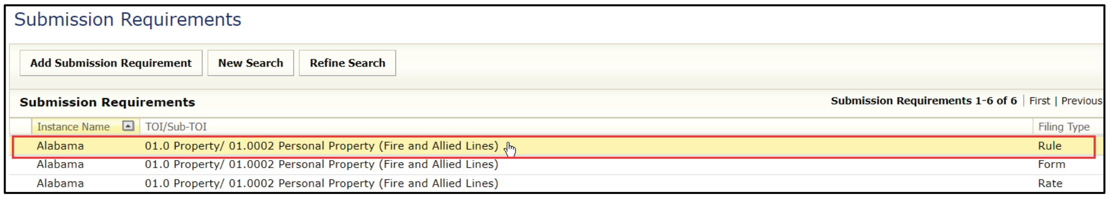
Editing a Submission Requirement

To edit a Submission Requirement, the user must have State Configuration Manager rights assigned to the SERFF login ID.

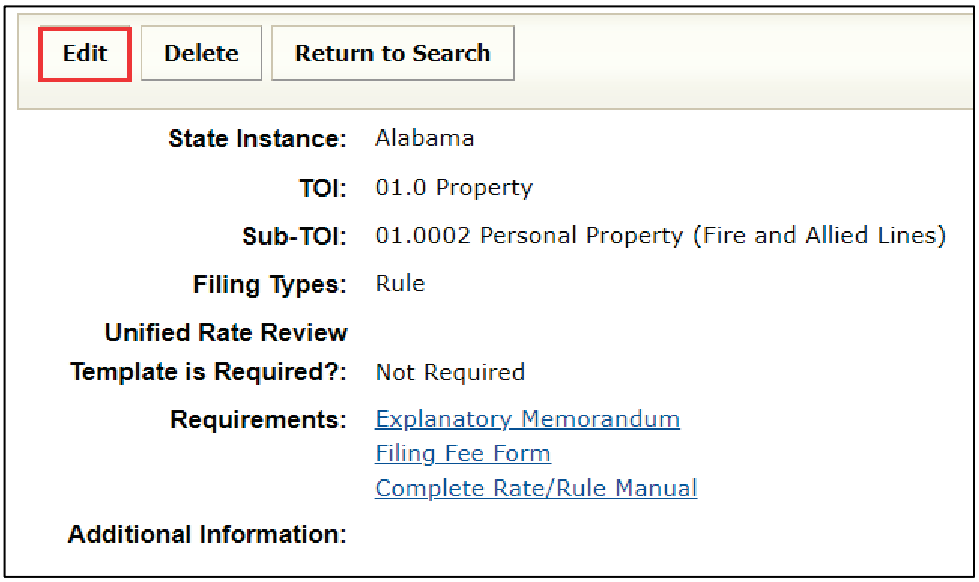
STEP 1 From Filing Rules tab, select Submission Requirements link.



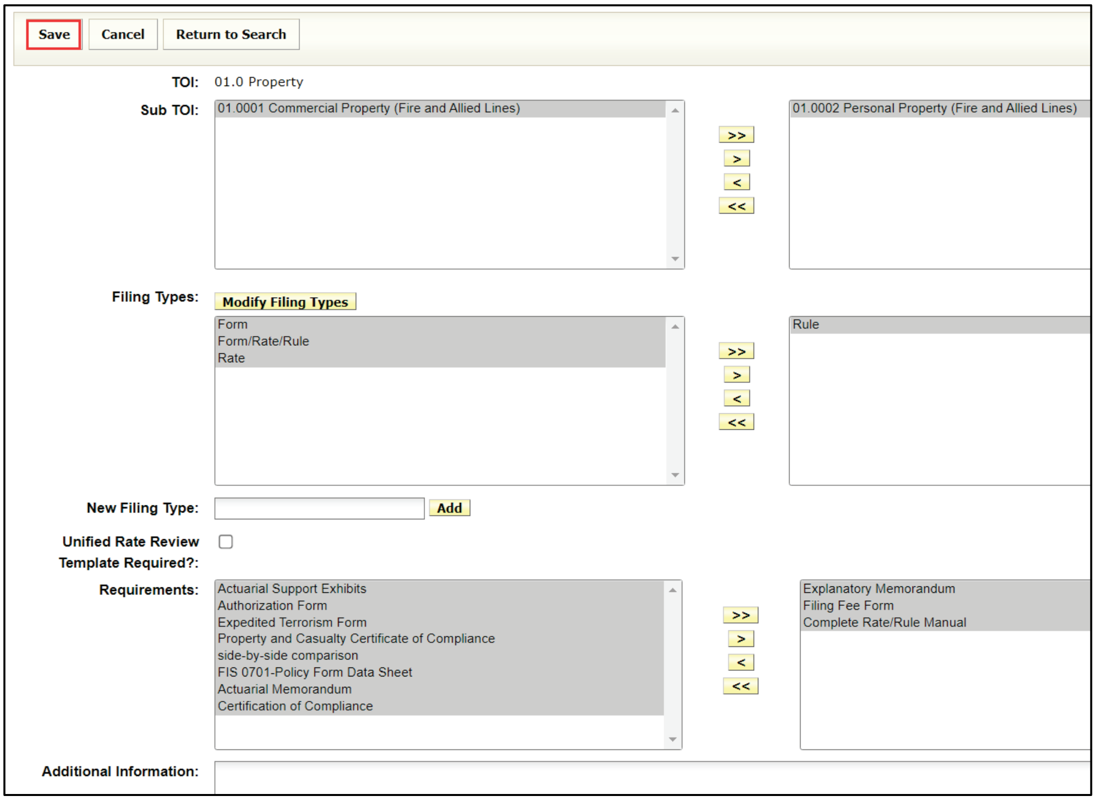
STEP 2	**Search and select the Submission Requirement to be edited.**



STEP 3	**Click Edit button.**



STEP 4	Update the Submission Requirement information.



STEP 5	Click Save button.

SERFF GLOSSARY

Company

A Company record is used to store all the pertinent information about an individual company. When creating a filing, the information for the specified company comes from data entered in the company record via the Companies link. Users must have the Industry Configuration Manager role assigned to their ID, in order to have the “Add Company” option available in SERFF. A SERFF filing must have at least one, but can have many companies listed on it, depending on the states’ requirements for multi-company filings.

Contact

A contact is the authorized person responsible for the filing. Most Industry SERFF users will be able to view contact information only. Users must have the Industry Configuration Manager role assigned to their ID in order to have the “Add Contact” option available in SERFF. A SERFF filing must have one, and only one, Contact.

Disposition

When a Disposition is created for a filing, the filing SERFF status is changed to "Closed”. The filing is then moved from “My Open Filings”. The user finds “closed filings”, by using Search/Export. Dispositions are found on the Filing Correspondence tab, of the filing.

Filing

A filing is a package of information sent from an insurance company to a state rate and form filing review department. A filing contains one or more Schedules, including a Supporting Documentation schedule and Notes from the insurance company. The state reviewer may add Notes, Objection Letters and Dispositions as responses. All the different pieces make up the SERFF filing.

Filing Types

Type	Definition
Rate	A filing that contains a company's proposed rates and documents that support the rate filing.
Rule	A filing that contains a company's proposed rules and documents that support the rule filing.
Form	A filing that contains a company's proposed forms and documents that support the form filing.
Advertisement	A filing that contains a company's proposed advertisements and documents that support the advertisement filing.
Multi	A filing that contains items from more than one filing type (e.g., Rates/Rules, Rates/Forms).

Filing Wizard

A component of SERFF that guides a user through the initial creation of a single or multi-state filing. The Filing Wizard leverages uniformity found with the Product Coding Matrix and the standard Filing Types.

General Instructions

Each state instance has a General Instructions document. The General Instructions document provides basic information from the state on how to submit SERFF filing in that state. Users are encouraged to read through the General Instructions, prior to filing in a state for the first time and to continue reading periodically after that, in case the state makes changes.

Instance Preference

Instance Preferences are settings that apply to all users of that instance. Settings for things like EFT, Company Status Options, and Data Hoster are found on the Instance Preference. Only users with the Configuration Manager role have access to modify the Instances Preferences and with some settings to be modified only by the SERFF Help Desk. The Instance Preferences are found on the Settings Tab.

Message

A Message is used to notify a filer about the activity of a filing. Messages can be viewed and deleted from the Message Center located under the Message tab.

Messages are shared notifications. If two filers or reviewers receive messages on the same filing, and one person deletes the message, it is still available for the other filer. A status indicator in the left column of the Messages view lets the filer know whether the message has been read. Filers are encouraged to read and then delete messages. There is no information on a Message that is not in the filing itself.

Multi-State Filing

A Multi-State Filing is a filing intended for multiple states. A filer creates the filing and identifies all the states to which they would like to submit their filing. The Filing Wizard walks the filer through the creation process, selecting the base information on a filing that might be the same for all the states selected. Once the Filing Wizard is completed, the filer can go back through the filings and add state specific information.

Notes

Notes are ways of communicating between filer and reviewer, or internally, on either the state or industry side. A Note is created from the filing and becomes part of the filing.

Type	Definition
Note to Reviewer	Sent from the company to the state, where it is read by the reviewer and becomes part of the filing. This is more general communication to the reviewer.
Note to Filer	Sent from the state to the company. This is information a reviewer may want to add to a filing outside of other reports. More general communication to the filer.
Reviewer Note	Created on the state side. For internal use only. This note is not seen by the industry.
Filer Note	Created on the industry side. For internal use only, this note is not seen by the state.

Report

Communication from the reviewer to the filer about a specific filing is done with Reports.

A Report is created to reference the entire filing or only specific parts of the filing. There are two types of Reports a reviewer sends to a filer.

Type	Definition
Objection Letter	Sent from the state to the company, where it is read by the filer and becomes a part of the filing.
Response Letter	Sent from the company to the state, where it is read by the reviewer and becomes part of the filing.
Disposition Report	Sent from the state to the company; this is information a reviewer may want to add to a filing outside of other reports.

Requirement

A Requirement identifies an individual requirement that is requested by the state. Requirements are used when creating Submission Requirements. A Requirement is used in multiple Submission Requirement documents.

Schedule

A schedule contains the actual documents submitted for review. It is attached to the “Form” or “Rate/Rule” schedule in PDF format.

SERFF Filing Status

Status	Definition
Draft	Filing is assigned a tracking number, but has not been completed and submitted to the state.
Submitted	Filer has chosen to submit filing and the filing passed all applicable system validations. State can now access the filing.
Assigned	State assigned the filing to one or more reviewers, but no additional action is taken.
Pending Industry Response	There are one or more open Objection Letters on the filing that need a response from industry.
Pending State Action	One or more Response Letters were created and fulfilled by industry. Filing is still open.
Closed - *	The state created a Disposition indicating the final action on the filing. The asterisk indicates the state Disposition status (e.g., Approved, Acknowledged, Disapproved) will be appended to the SERFF status.
Closed - Rejected	The filing is rejected by the state and is closed.

SERFF Tracking Number

To ensure uniqueness and provide audit capabilities, the SERFF tracking number collectively represents several meaningful, identifying components for each company filing. Each industry instance is assigned its own code for this portion of the tracking number.

Instance Identifier	-	Random, Unique Alpha/Numeric Characters
ABCD	-	12A34B56C

Instance Identifier:	A four alpha character representation of the first four characters of the company name.
Random Number:	This overall filing number is a combination of nine alpha/numeric characters.

SERFF Workspace

The SERFF Workspace is the active window for the filings database where the SERFF users create, review filings, and check the status of filings. The SERFF Workspace is the first screen accessed by users, to perform most SERFF related tasks.

State Specific Fields

State Specific fields are text only fields and are not fixed length. There are up to 15 fields that can be used for Electronic/Paper filings. States may provide information in their General Instructions, regarding the expected entry for those fields.

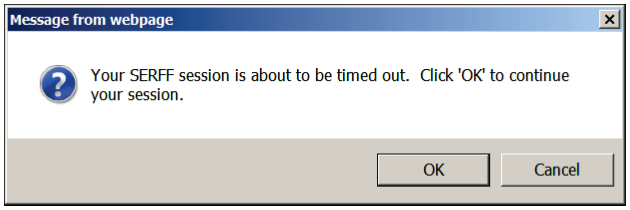
A company submitting through SERFF, to a state, will have a State Specific Fields tab on the filing, which contains the fields specified on the state instance view.

Submission Requirements

For each filing combination (Type of Insurance/Sub-Type/Filing Type), there is a set of Submission Requirements that must be met, for the state to receive the filing for review.

Time Out

SERFF is set to log a user off after 30 minutes of inactivity. After 25 minutes of inactivity, SERFF will display a warning.



Click OK button to continue working in SERFF. A new 30-minute countdown will begin.

Type of Insurance

A Type of Insurance is used to organize the lines of insurance, which a state is accepting through SERFF and any sub-types that fall under them.

User Preferences

A User Preference is designed to allow the SERFF Application to be customized to the specific needs and work processes for a single user of SERFF. The User Preferences inherits some of its values from the Instance Preference.

The User Preferences contains the following information:

- Contact Information — Update users' contact information and set security questions.
- Message Settings — Update users' filing activity messages selection and user message settings for filing managers.
- User Preferences — Set Instance, Default Business Type, Default Home Navigation and Filing/Binder Correspondence Signature.

SERFF ACRONYMS

CCIIO	Center for Consumer Information and Insurance Oversight
CMS	Center for Medicare and Medicaid Services
EHB	Essential Health Benefits
HFAI	Health Filing Access Interface
HHS	Health and Human Services
HIOS	Health Insurance Oversight System – Federal System
HIPR	Health Insurance Premium Review
HIX	Health Insurance Exchange Plan management
MPM	Marketplace Plan Management
NCQA	National Committee for Quality Assurance
PPACA	Patient Protection and Affordable Care Act
PMPM	Premium Amount Per Month
QHP	Qualified Health Plan
RBIS	Rate Benefit Information System (This is the HIOS system for sending plans to the exchange)
URAC	Utilization Review Accreditation Commission (formerly known as)