Lesson 2

This lesson will cover the basics of where and how to log in to SERFF as well as provide an introduction on how to navigate through the system. The lesson also covers the set-up features of SERFF that will help State Regulators to work more efficiently.

User and Instance Preferences are two components that will allow the state to tailor SERFF to their workflow needs. This lesson explains the options in both these areas.

By using Quick Text, states can create a set of standard terminology to use when reviewing filings. Quick Text saves time while improving consistency and accuracy in each filing review. This lesson also covers the creation and maintenance of Quick Text.

This lesson covers the following topics:

Logging into SERFF

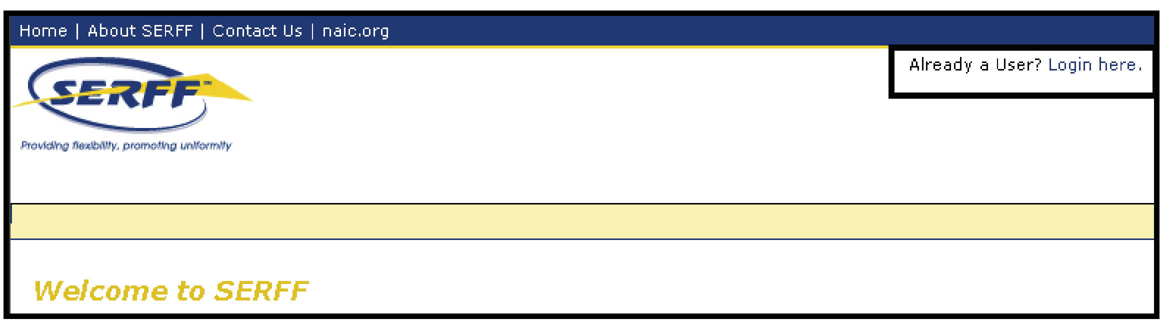
As stated in Lesson 1, SERFF IDs and passwords are obtained by emailing the SERFF Help Desk at serffhelp@naic.org. The SERFF Help Desk administers user accounts for both State Insurance Departments and insurance companies. User IDs are unique and are assigned roles that control the access and permissions a user has in SERFF.

Each User ID will be assigned a temporary password to log into SERFF. Once they have logged in, the user will be required to change their password.

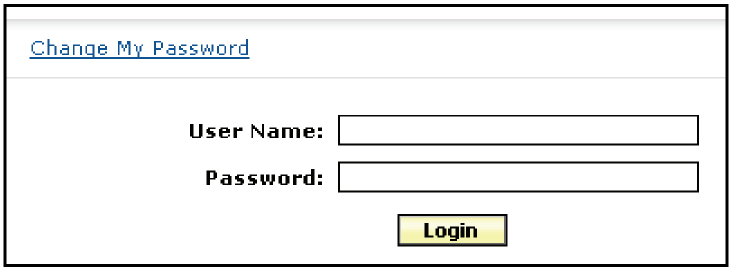
> The password must be a minimum of seven characters and at least one character must be numeric. The SERFF password expires after 90 days and is case sensitive.

Logging into SERFF

1. To log into SERFF, open a web browser and go to https://login.serff.com .
2. Click on the “Login here” link in the upper right corner.

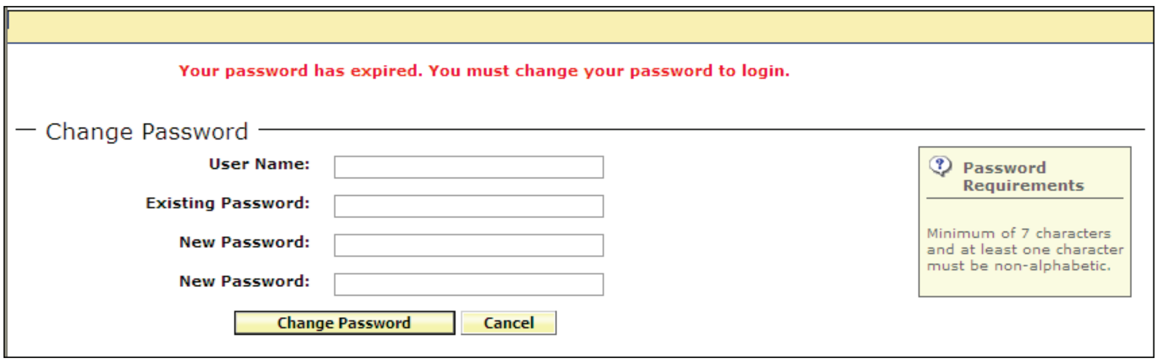


3. Enter the User Name.
4. Enter the Password.
5. Click the  button.



Changing Passwords

SERFF passwords must be changed every 90 days. The password may be changed from the log in screen or when the user is prompted after their password expires.



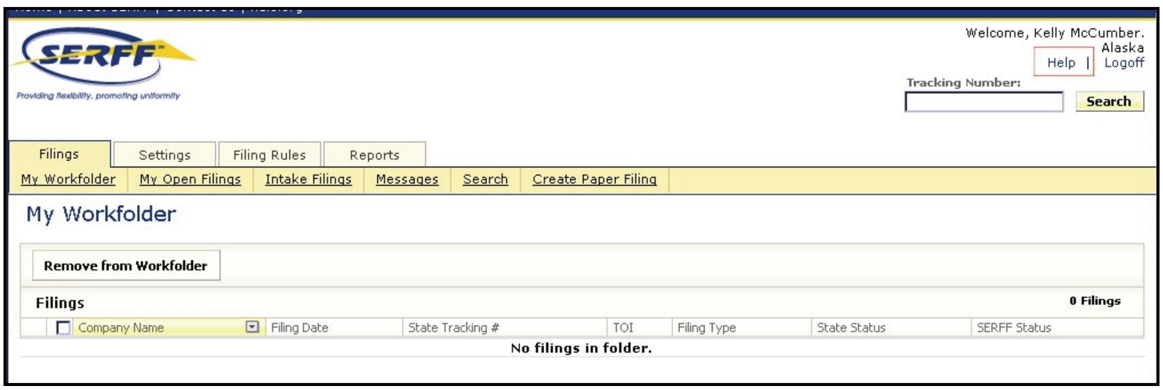
1. Enter the User Name.
2. Enter the Existing Password.
3. Enter a New Password.
4. Reenter the New Password.
5. Click the 

button.

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 and, if their question has still not been answered, then contact the SERFF Help Desk at serffhelp@naic.org.

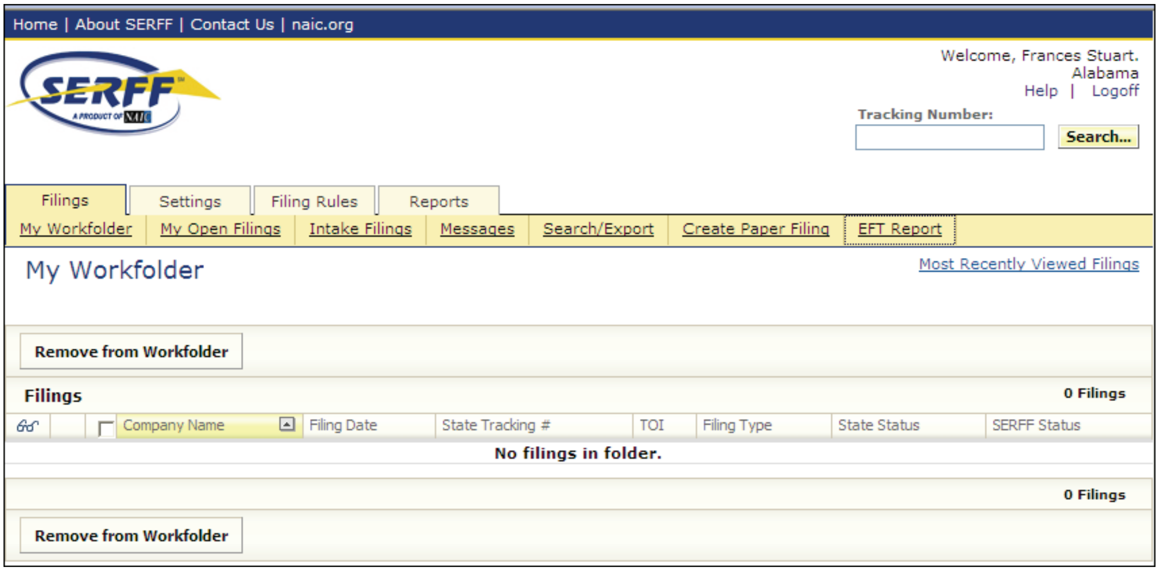
Online Help can be accessed by clicking on the Help link in the upper right hand corner of the screen.



Online Help allows users to continue their SERFF session while they select Help topics from a Table of Contents.

Navigating in SERFF

The SERFF Workspace is the launching point for all activity in the SERFF application. For states, there are four areas within the SERFF Workspace, each with a subset of options and functionality. An overview is given here, but each section will be covered in detail in later chapters of this manual.

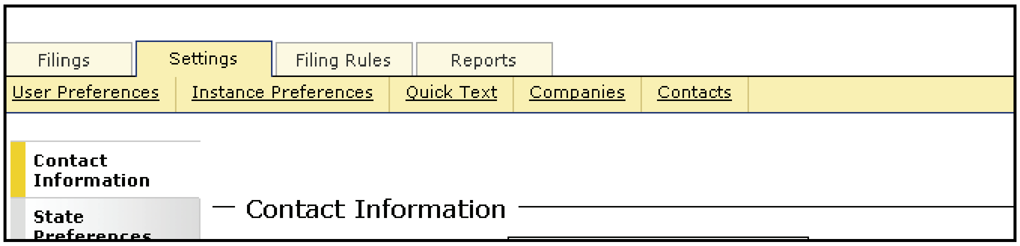


The **Filings** tab is the area where state users access their rate and form filings to perform online review functions. The Filings tab offers several views and functions:

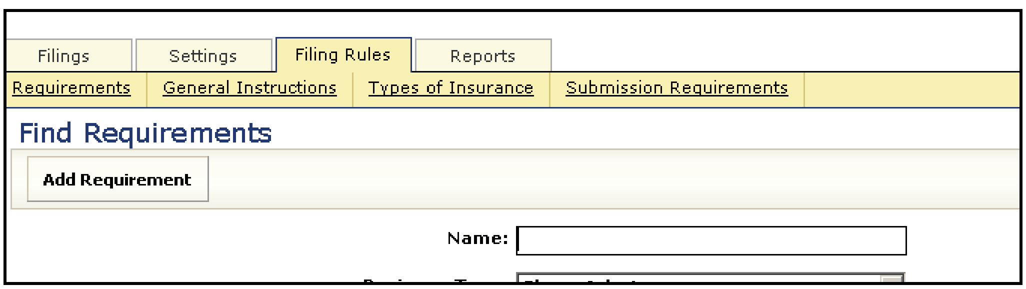
- **My Workfolder** – A user specific "short list" of priority filings to assist in managing workload. The Workfolder may contain open and/or closed filings.
- **My Open Filings** – Displays all open filings to which the user is assigned.
- **Intake Filings** – Filings received by the state but not yet assigned to a Reviewer. This view is only available to State Filing Managers and Receivers.
- **Messages** – Messages generated by SERFF to update the user on changes to filings.
- **Search/Export** – Provides access to the Search and Export features of SERFF.
- **Create Paper Filing** – Initiates the process to create a Paper Filing record, giving the state the ability to store and track both paper and electronic filings in one system.
- **EFT Report** – Authorized users from states accepting EFT will see the link to the EFT report generator.
- **Most Recently Viewed Filings** – When a user logs into SERFF, they are able to view their most recently viewed files by clicking on the 'Most Recently Viewed Filings' link. This provides an easy and fast way to access the last 10 filings viewed by the user.

The functions of the **Filing** tab will be covered in depth in Lessons 4 and 5.

The **Settings** tab is where preferences that affect usage of the system are stored. It is also where states set up Quick Text, update Message Suppression settings, and, for paper tracking purposes, enter Companies and Contacts. The Settings tab will be covered in detail later in this lesson.



The **Filing Rules** tab contains all of the state specific information needed to submit a filing and is managed by the State Configuration Manager. Filing Rules are covered in detail in Lesson 3.

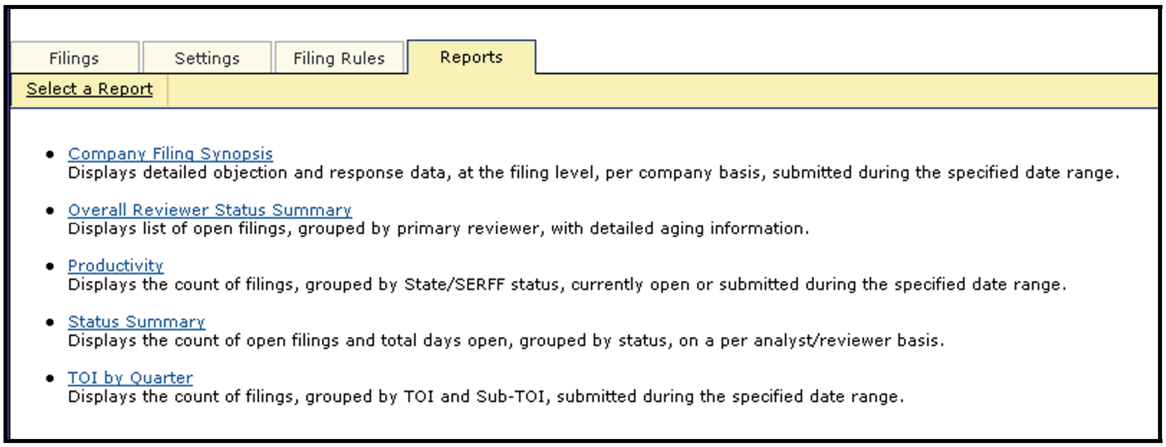


Filing Rules contain:

- **Requirements** – A list of requirements that may need to be submitted with a filing.
- **General Instructions** – A state specific document informing users how they are expected to submit SERFF filings in a particular state. States with multiple instances will have separate General Instructions for each instance.
- **Types of Insurance** – The Types of Insurance (TOIs) accepted for a specific state in SERFF.

- **Submission Requirements** – A compilation of TOIs, Sub-TOIs, Filing Types and Requirements. The Submission Requirements identify the specific information that needs to be submitted to a state for a TOI, Sub-TOI, and Filing Type combination.

The **Reports** tab contains reports used by the state to monitor their SERFF filings. From here, an authorized user can select one of several reports to run against the filings database. Reports will be covered in detail in Lesson 6.



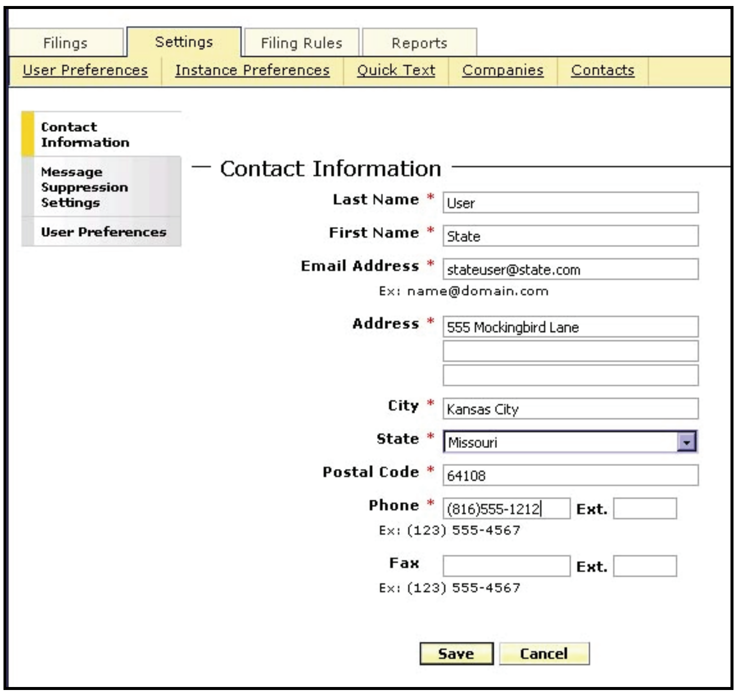
User & Instance Preferences

User Preferences

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

Contact Information

The Contact Information contains the address, email, and phone number of the SERFF user. Users can update their contact information at any time and will be prompted to review it each time they change their password.



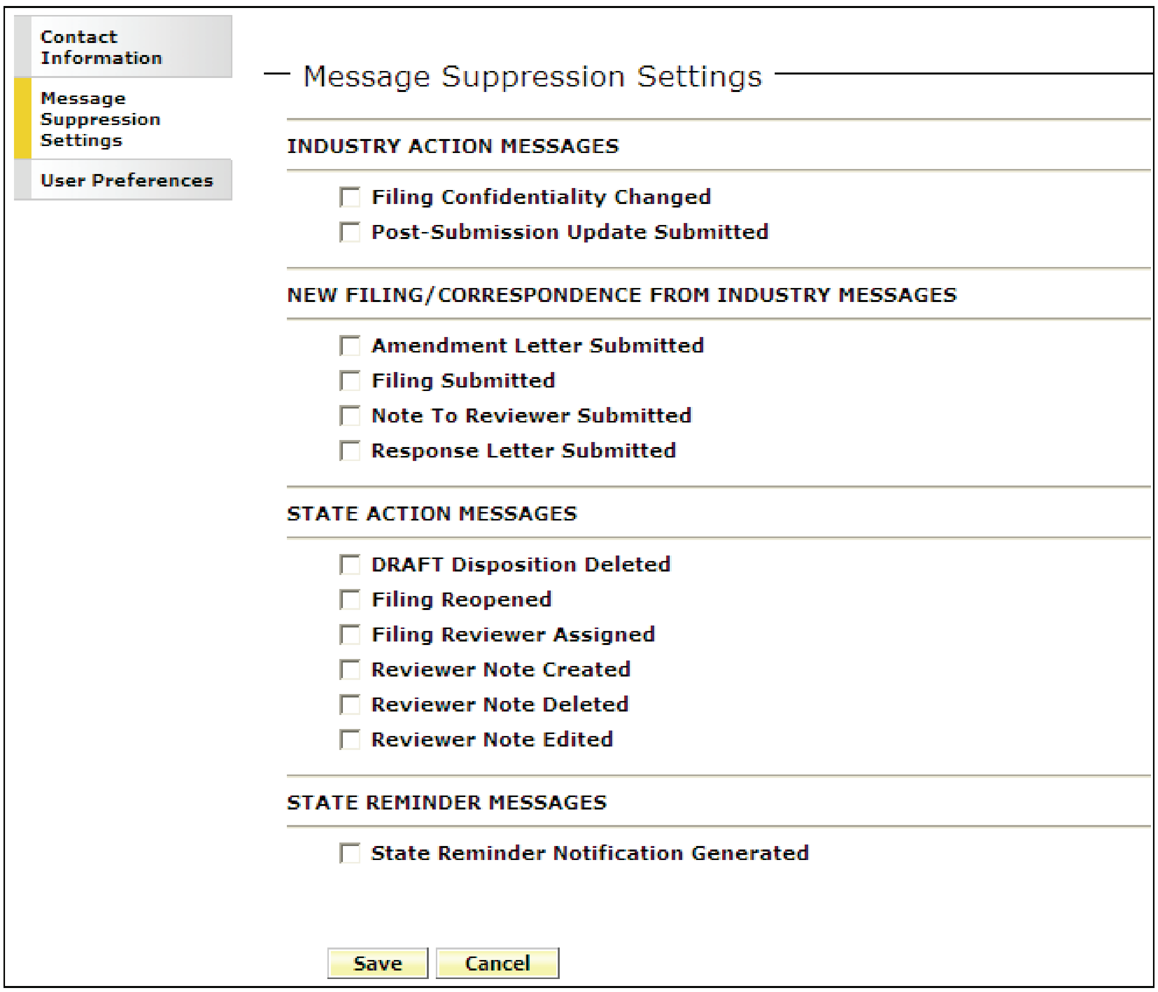
The user must enter the required fields, denoted by an asterisk. To continue to the SERFF Workspace, the user should click the Save button. To view or edit other settings, click the desired link or tab.

Message Suppression

Both state and industry users have the ability to suppress the receipt of particular types of messages. This setting assists users in managing their Message Center. For example, if a state user is a Filing Review Manager, he/she may not want to receive a message each time a Note is created on a filing.

To update these settings, users should click on the Message Suppression Settings tab which will direct them to the Message Suppression categories. Users simply choose which messages they DO NOT want to receive, then click 

.

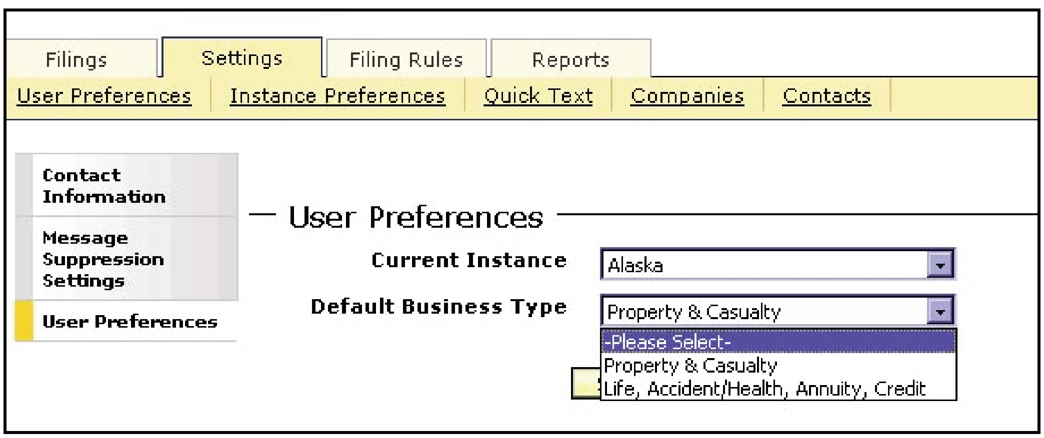


All Message Suppression options are specific to each individual user. Users can update their Message Suppression settings at any time by following the steps above.

User Preferences

Each state user has two additional preference settings. The first is the ability to select the Current Instance. This setting allows a user with access to multiple state instances to move between them. If a user has only one instance available, the system will default to that instance. To change the selected instance, the user clicks the drop down and chooses an instance. They will be directed to that instance immediately. The current instance for the SERFF user always displays just below the user’s name on the upper right hand corner of the SERFF Workspace.

The state user may also choose a Default Business Type of Property & Casualty or Life, Accident/Health, Annuity, Credit. This setting is optional, but saves the user steps in areas of the application where a Business Type selection can be made.



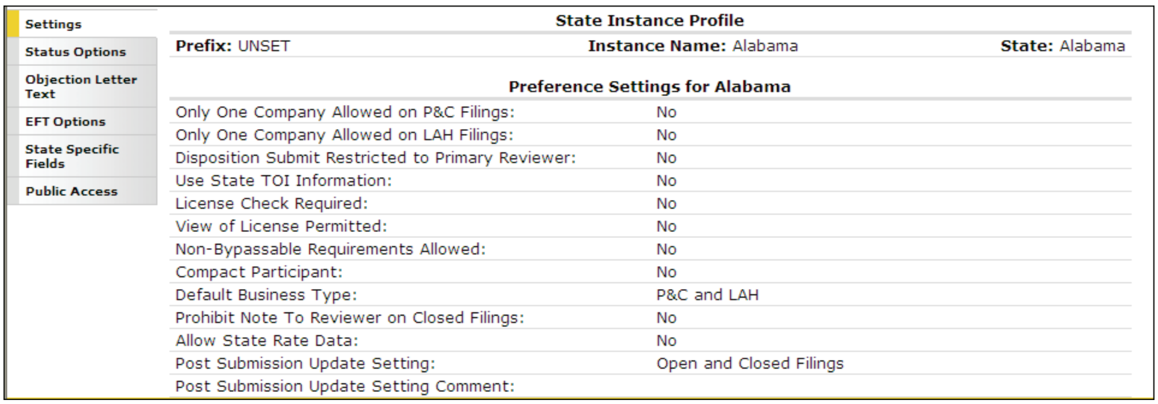
Instance Preferences

Instance Preferences define state specific options for using SERFF. Most of the preferences here can be set by a State Configuration Manager, but a few must be set by the SERFF Help Desk.

Updating Instance Preferences

1. Click the **Edit** button.
2. Click the tabs on the left to move between sections.
3. Change the settings as appropriate.
4. Click **Save** button when all changes have been entered.

State Instance Settings



Only One Company Allowed on P&C Filings:	No
Only One Company Allowed on LAH Filings:	No
Disposition Submit Restricted to Primary Reviewer:	No
Use State TOI Information:	No
License Check Required:	No
View of License Permitted:	No
Non-Bypassable Requirements Allowed:	No
Compact Participant:	No
Default Business Type:	P&C and LAH
Prohibit Note To Reviewer on Closed Filings:	No
Allow State Rate Data:	No
Post Submission Update Setting:	Open and Closed Filings
Post Submission Update Setting Comment:	

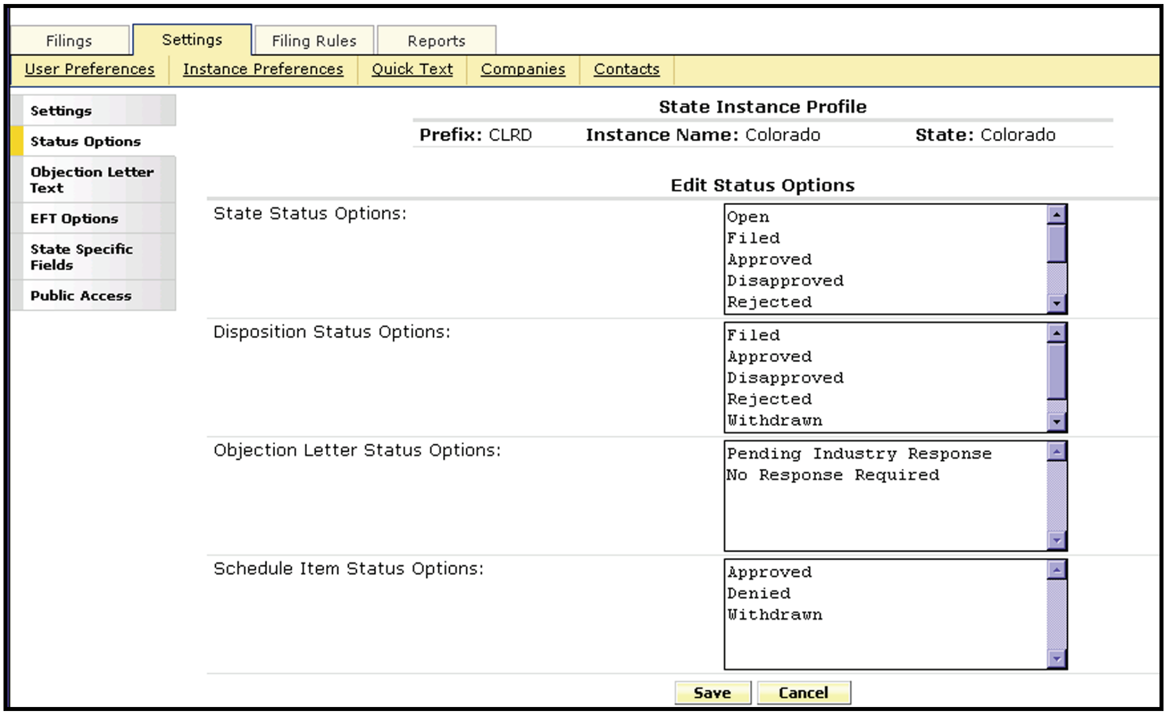
The Settings section of the Instance Preference contains the following options for states:

- **Prefix, Instance Name, and State Identifier** - These options are set by the SERFF Help Desk.
- **Single Company flags** – If set to 'yes', industry will not be 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 Filing Manager can submit a Disposition to the industry.
- **Use State TOI Information** – When enabled, states can set their own TOI and Sub-TOI on filings. See Lesson 4 for more information.
- **License Check Required & View of License Permitted** – Available to SBS participating states only. Contact the SERFF Help Desk for more information.
- **Non-Bypassable Requirements Allowed** – This setting allows states to mark some requirements as non-bypassable by industry. Contact the SERFF Help Desk for more information.

- **Compact Participant** – This setting is active only if the state participates in the Interstate Compact. This setting must be enabled by the SERFF Help Desk.
- **Default Business Type** – An indicator of whether the instance is for Property & Casualty, Life/Accident/Health, or both.
- **Prohibit Note to Reviewer on Closed Filing** – When enabled, the industry will not be able to submit a Note to Reviewer once the filing has been closed.
- **Allow State Rate Data** – If state rate data is set to 'yes', states are able to create state rate data that the industry does not see.
- **Post-Submission Update Setting** - If set to None, companies will not be able to submit Post-Submission Updates. If set to Open, companies will only be able to submit Post-Submission Updates on open filings. If set to Open and Closed, companies will be able to submit Post- Submission Updates on all filings.
- **Post-Submission Update Setting Comment** - This field is provided for states to supply information regarding their policy on Post-Submission Updates.

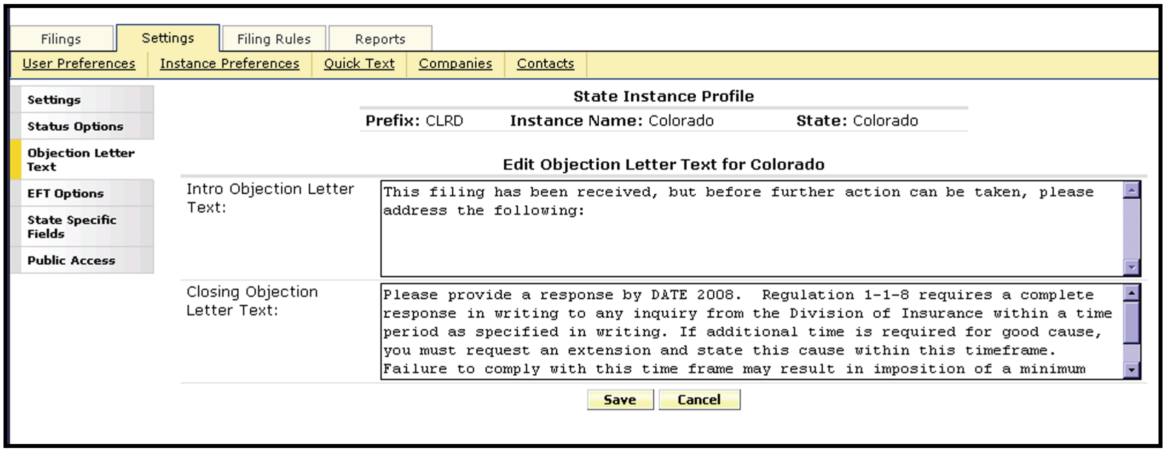
Status Options

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.


Filings
Settings
Filing Rules
Reports
User Preferences
Instance Preferences
Quick Text
Companies
Contacts
Settings
Status Options
Objection Letter Text
EFT Options
State Specific Fields
Public Access
State Instance Profile
Prefix: CLRD
Instance Name: Colorado
State: Colorado
Edit Status Options
State Status Options:
Open
Filed
Approved
Disapproved
Rejected
Disposition Status Options:
Filed
Approved
Disapproved
Rejected
Withdrawn
Objection Letter Status Options:
Pending Industry Response
No Response Required
Schedule Item Status Options:
Approved
Denied
Withdrawn
Save
Cancel

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. Objection Letter introductions and conclusions can be edited as needed.



There is no need to include salutations; SERFF will automatically include them when the state creates the Objection Letter. See Lesson 5.

EFT (Electronic Funds Transfer) Options

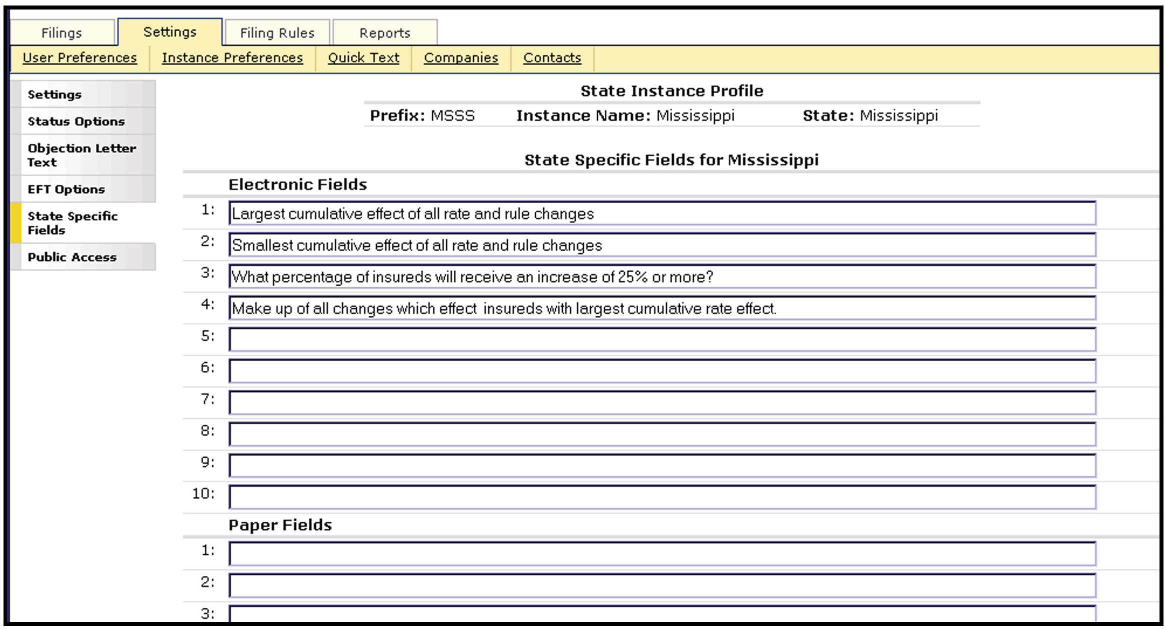
Electronic Funds Transfer allows states to receive filing fees instantly and eliminates the need to match paper checks to filings.

EFT must be set up by the SERFF Marketing/Implementation Team - serffmktg@naic.org or call them at 816.783.8787

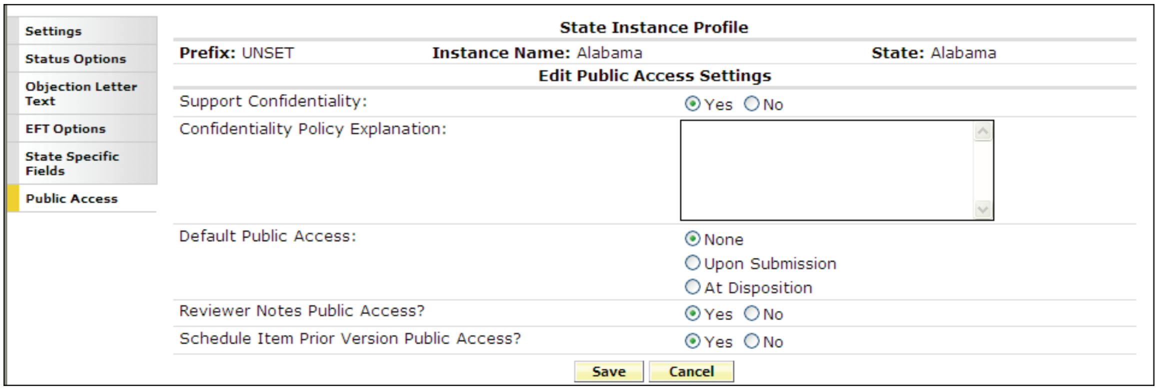
State Specific Fields

State Specific Fields allow states to add fields to their electronic and paper Filings. States can use these fields to capture information not already part of a SERFF filing. These fields appear on the State Specific tab of a filing.

Simply enter the field label desired into one of the available spaces. The industry filer will complete the fields prior to submission of an electronic filing. Paper fields will be completed by the state when processing the Paper Filing.



Public Access Settings



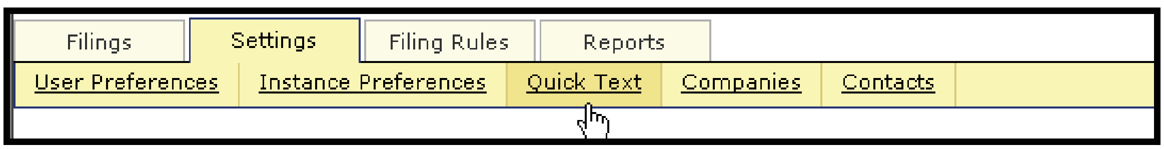
The Public Access settings section of Instance Preferences contains the following options for states:

- **Support Confidentiality** – If set to 'yes', the state will support an industry confidentiality request. If the state does not accept confidential data, an explanation must be provided in the Confidential Policy Explanation field.
- **Default Public Access** – If set to 'None', the State Reviewer can manually mark parts of or the entire filing as Public Access at any time. If set to 'Upon Submission', all parts of all filings are marked as available for Public Access upon submission. If set to 'At Disposition', the state can indicate which Disposition Statuses will automatically default the filing to Public Access.
- **Disposition Statuses to Default Public Access** – When the Default Public Access is set 'At Disposition', the states can choose which Disposition Statuses will default the filing to Public Access. For example, your state may not mark Rejected filings as Default Public Access, but Approved filings are Default Public Access.
- **Reviewer Notes Public Access** – If marked 'yes', the Reviewer Notes will be Public Access. If marked 'no', the Reviewer Notes will not be Public Access.
- **Schedule Item Prior Version Public Access** – When an amended or revised schedule item is submitted, states have the ability to automatically mark the previous version of the schedule item as Public Access. If 'no' is chosen, the previous version of the schedule item will not automatically be marked Public Access.

Quick Text

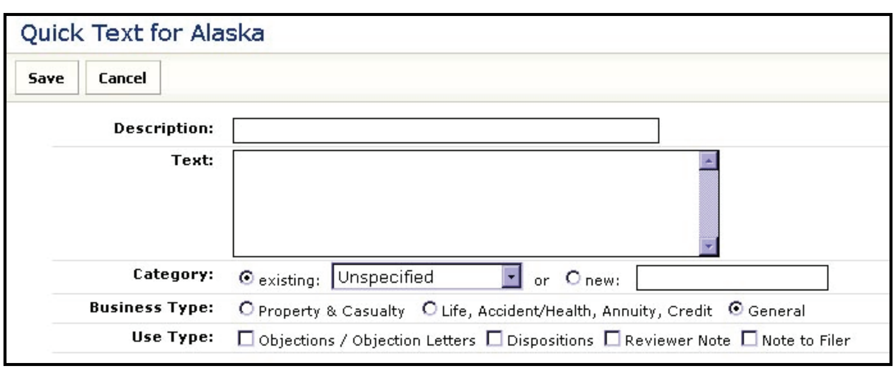
Quick Text is reusable available in all types of Correspondence. Quick Text is commonly used remarks or language and is specific to the state instance. Quick Text is a useful resource for saving time on keystrokes and lookup; especially for bulletins, statutes, or regulations that may be referenced frequently when creating Objection Letters. Quick Text entries are created once, but can be edited.

Only State Configuration Managers are able create or edit Quick Text, but any 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.



To create a new Quick Text

1. Click on the Settings tab.
2. Click on the  link.
3. Click on the  button.



4. Enter a Description. This is the text that will identify the Quick Text to the reviewer when they are making their selections on Correspondence. It will not be part of the Correspondence sent to the Industry Filer.

5. Enter Text. This is the language that will be included in the Correspondence. If referencing a website, please include the complete web address – for example, http://www.serff.com.
6. Select a Category (optional).
   a. To use an existing category, click the drop down list for “Existing.”
   b. If new category, select “New” and type in a category name.

☞ Categories are useful for filtering and managing Quick Text, especially if it is heavily used by the state.

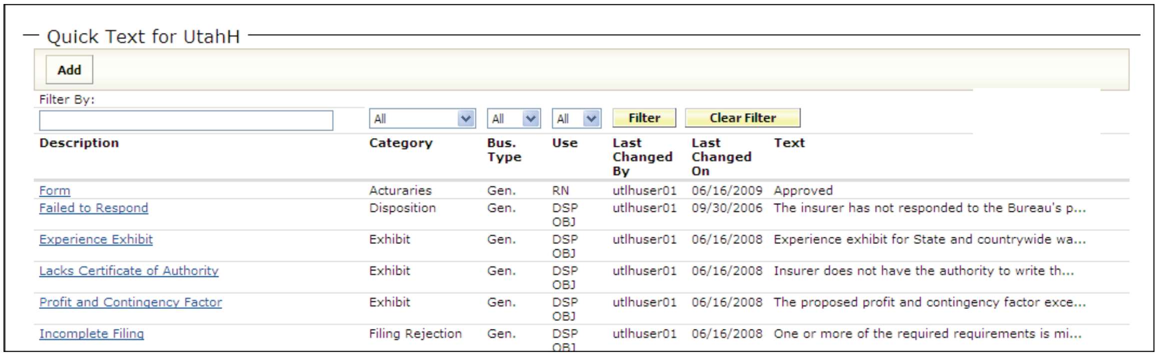
7. Select Business Type.
   a. Property & Casualty
   b. Life, Accident/Health, Annuity, Credit
   c. General (not business type specific)

☞ The Quick Text will only be available for Correspondence on filings with a matching Business Type.

8. Select Use Type. This determines whether the Quick Text will be available for Objections, Objection Letters, Dispositions, Notes to Filer, Reviewer Notes, or a combination of types.
9. Click on the [Save] button.
10. Click on [Quick Text] to go back to Quick Text list.

☞ Quick Text may be modified for individual filings, but changes will only be saved to the filing where Quick Text was modified.

Search for a Quick Text



Quick Text for UtahH

Add

Filter By:

All | All | All | Filter | Clear Filter

Description	Category	Bus. Type	Use	Last Changed By	Last Changed On	Text
Form	Acturaries	Gen.	RN	utlhuser01	06/16/2009	Approved
Failed to Respond	Disposition	Gen.	DSP OBJ	utlhuser01	09/30/2006	The insurer has not responded to the Bureau's p...
Experience Exhibit	Exhibit	Gen.	DSP OBJ	utlhuser01	06/16/2008	Experience exhibit for State and countrywide wa...
Lacks Certificate of Authority	Exhibit	Gen.	DSP OBJ	utlhuser01	06/16/2008	Insurer does not have the authority to write th...
Profit and Contingency Factor	Exhibit	Gen.	DSP OBJ	utlhuser01	06/16/2008	The proposed profit and contingency factor exce...
Incomplete Filing	Filing Rejection	Gen.	DSP OBJ	utlhuser01	06/16/2008	One or more of the required requirements is mi...

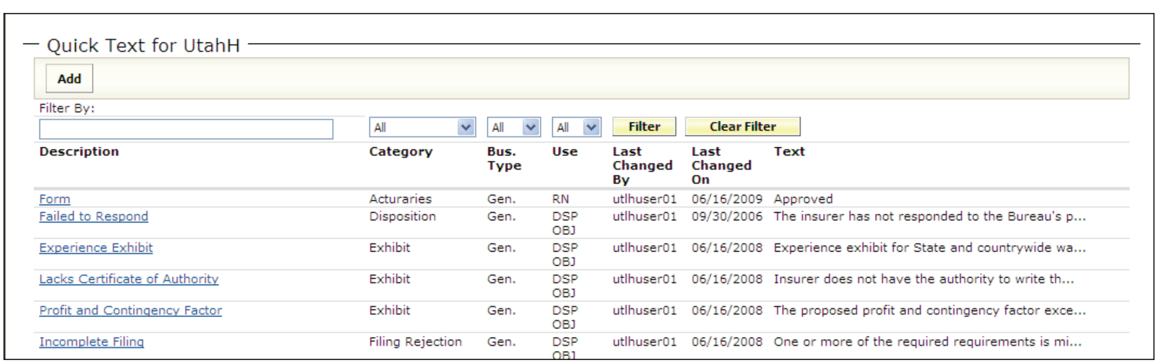
To find a Quick Text for viewing or editing, the user may choose to filter by Description, Category, Business Type, or Use Type. To see all available Quick Text, leave the Description field empty and have all drop-downs set to 'All,', then click the Filter button.

The Description field is a "starts with" search by default. Enter the first few characters in the Description of the Quick Text being sought. To search for a keyword within the Description, use a percent sign (%) as a wildcard before or after the criteria string.

1. Set the desired search parameters.
2. Click on the **Filter** button. The system will return any Quick Text matching the parameters entered.
3. Click the Quick Text link to view a Quick Text item.

To Edit a Quick Text

1. From the Quick Text list, click the link of the item to be edited.



Quick Text for UtahH

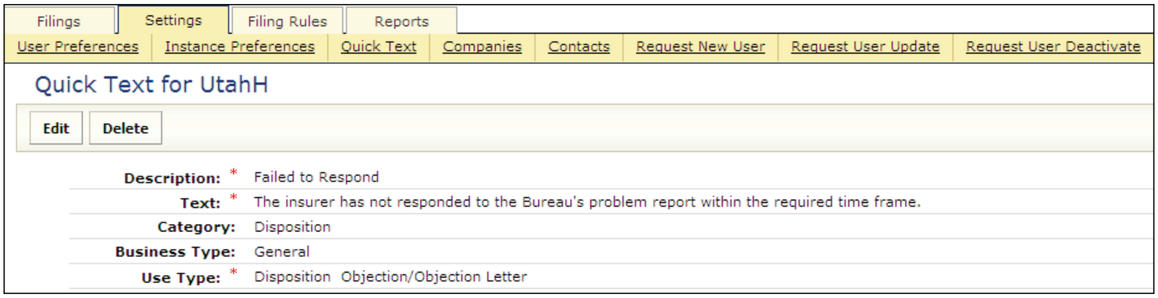
Add

Filter By:

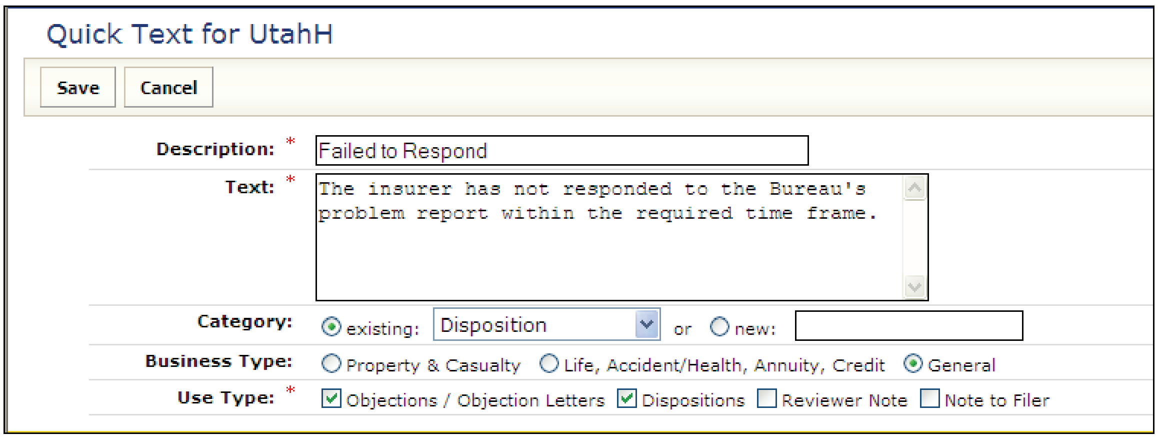
All | All | All | Filter | Clear Filter

Description	Category	Bus. Type	Use	Last Changed By	Last Changed On	Text
Form	Acturaries	Gen.	RN	utlhuser01	06/16/2009	Approved
Failed to Respond	Disposition	Gen.	DSP OBJ	utlhuser01	09/30/2006	The insurer has not responded to the Bureau's p...
Experience Exhibit	Exhibit	Gen.	DSP OBJ	utlhuser01	06/16/2008	Experience exhibit for State and countrywide wa...
Lacks Certificate of Authority	Exhibit	Gen.	DSP OBJ	utlhuser01	06/16/2008	Insurer does not have the authority to write th...
Profit and Contingency Factor	Exhibit	Gen.	DSP OBJ	utlhuser01	06/16/2008	The proposed profit and contingency factor exce...
Incomplete Filing	Filing Rejection	Gen.	DSP OBJ	utlhuser01	06/16/2008	One or more of the required requirements is mi...

2. Click on the **Edit** button.



3. Edit any of the Quick Text fields.



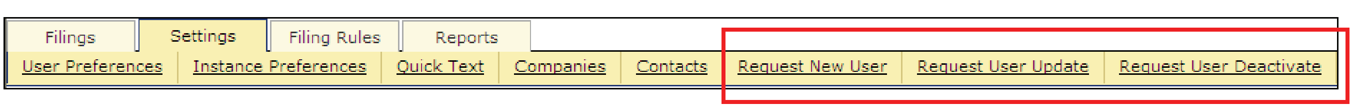
4. Click on the **Save** button.

5. Click on the Quick Text link to go back to Quick Text list.

The changes made will impact any future uses of the Quick Text, but will not change filings where the text has already been added.

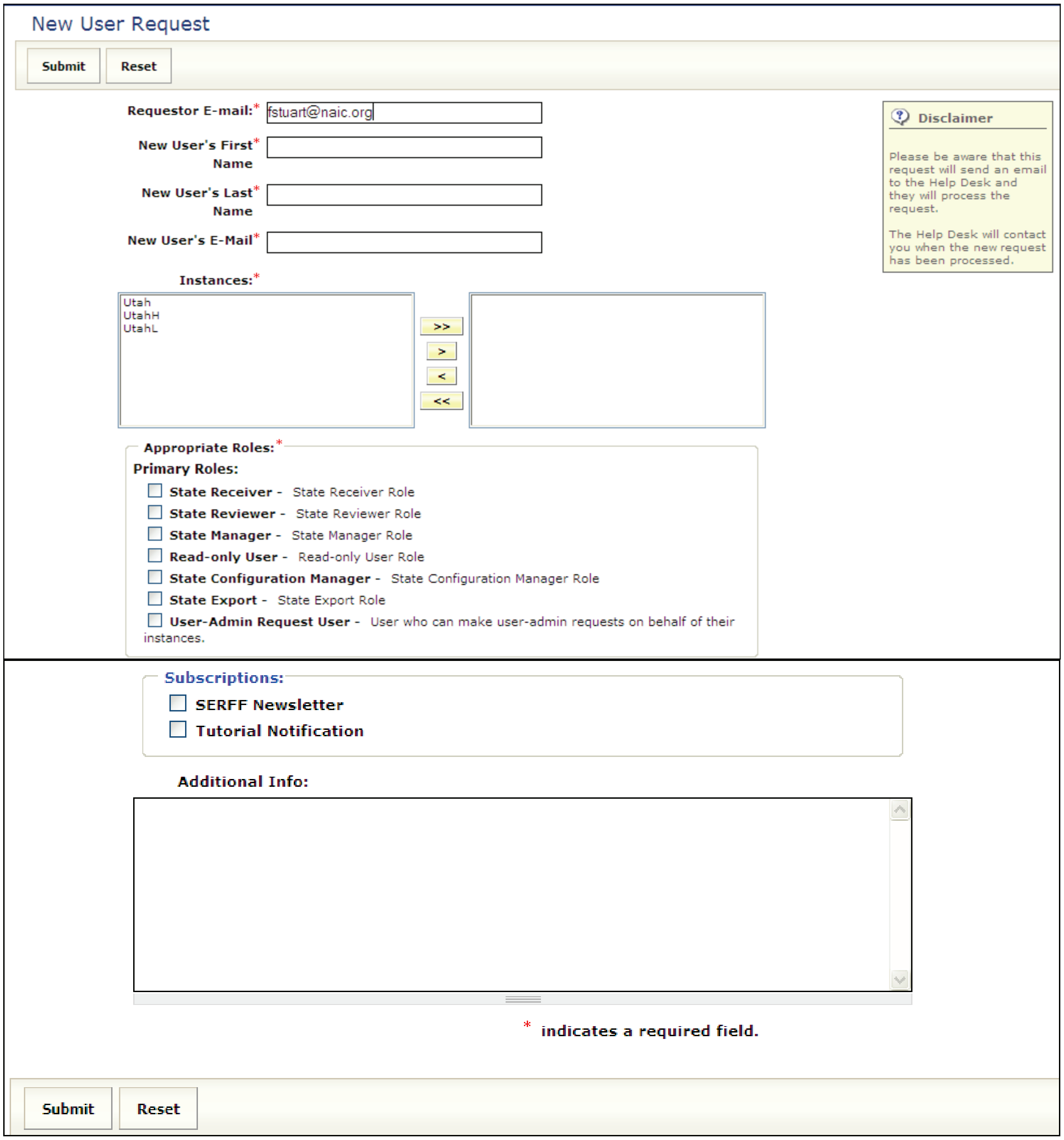
New User/Update Request Form

Authorized users on the instance will be able to make requests to the SERFF help desk to add/update users.

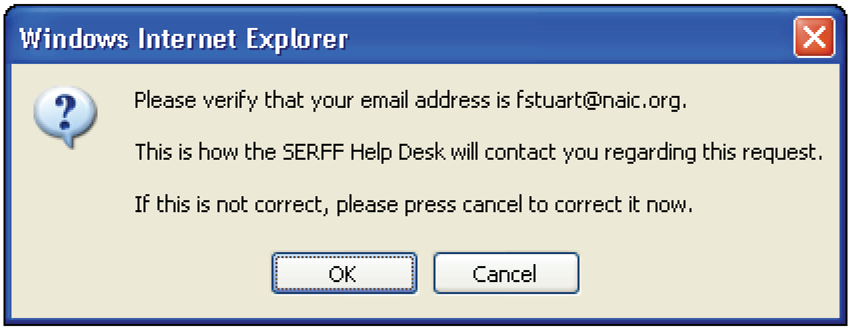


☞ Request New User

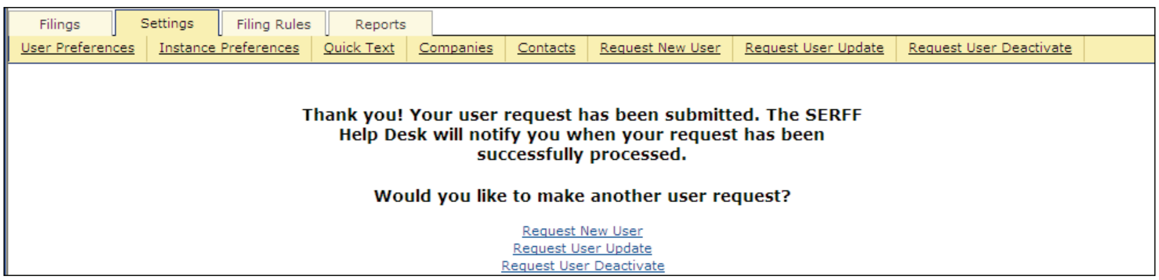
1. Click the Request New User link.
2. Complete the Information for a new user. Fields denoted with a red asterisk (*) are required.



3. Click the Submit button.
4. Click OK button to verify the request.

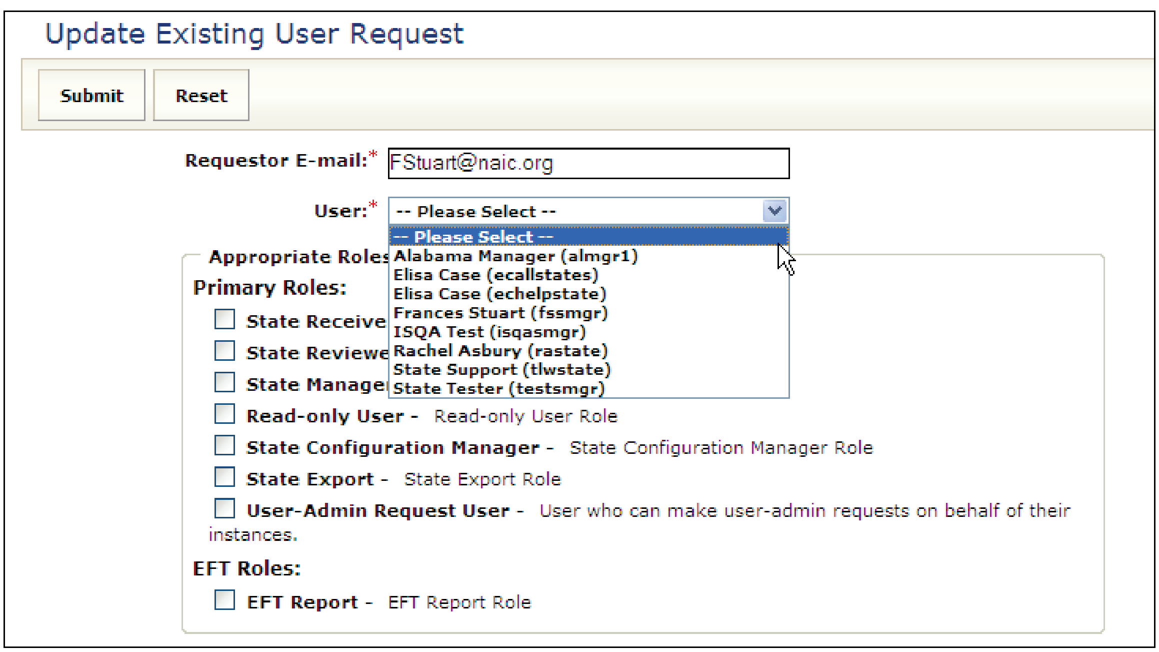


After the request has been submitted, the submitting user will receive confirmation that their request was successfully processed. The SERFF Help Desk will contact you when the new request has been processed.



Request User Update

1. Click the Request User Update link.



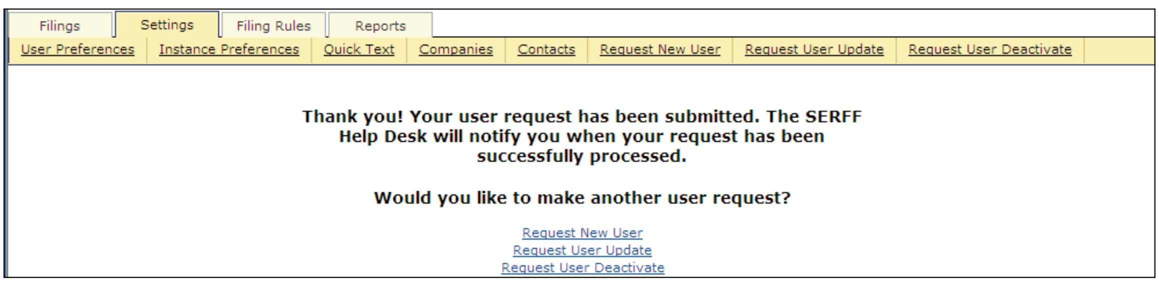
2. Select the user from the drop down list.
3. Select the roles that you want to change or add.

4. Click the 

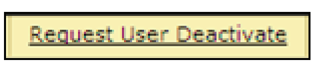
button.
5. Click 

button to verify the request.

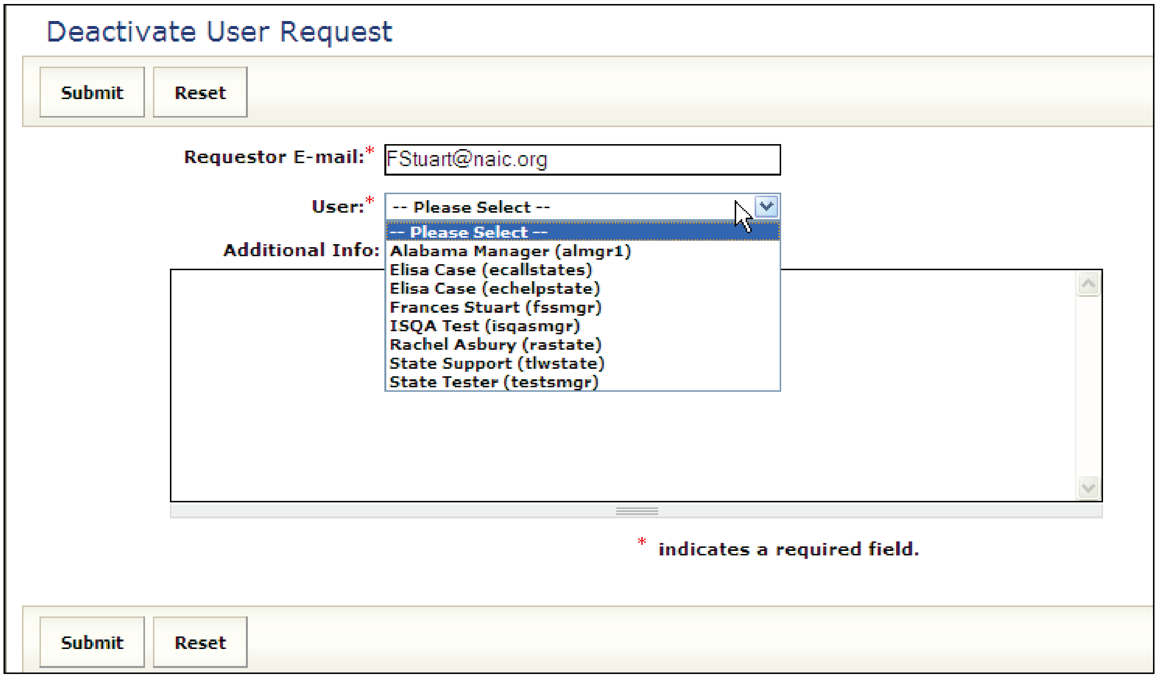
After the request has been submitted the submitting user will receive confirmation that their request was successfully processed. The SERFF Help Desk will contact you when the new request has been processed.



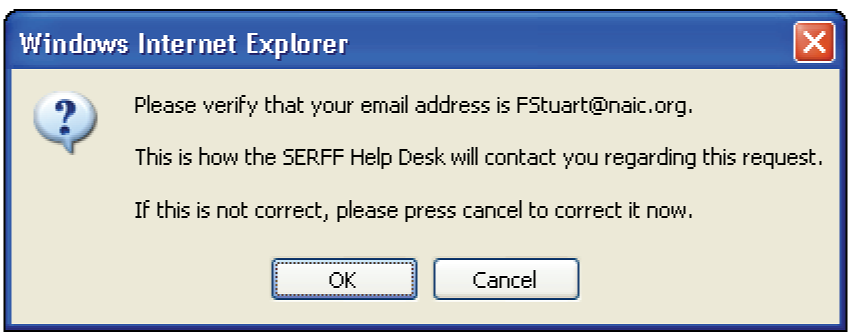
Request User Deactivate

1. Click the 

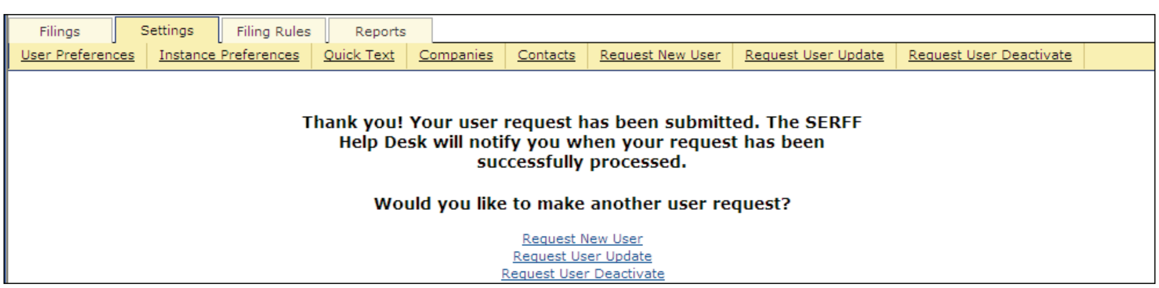
link.
2. Select the user.



5. Click the Submit button.
6. Click OK button to verify the request.



After the request has been submitted the submitting user will receive confirmation that their request was successfully processed. The SERFF Help Desk will contact you when the new request has been processed.



Companies & Contacts

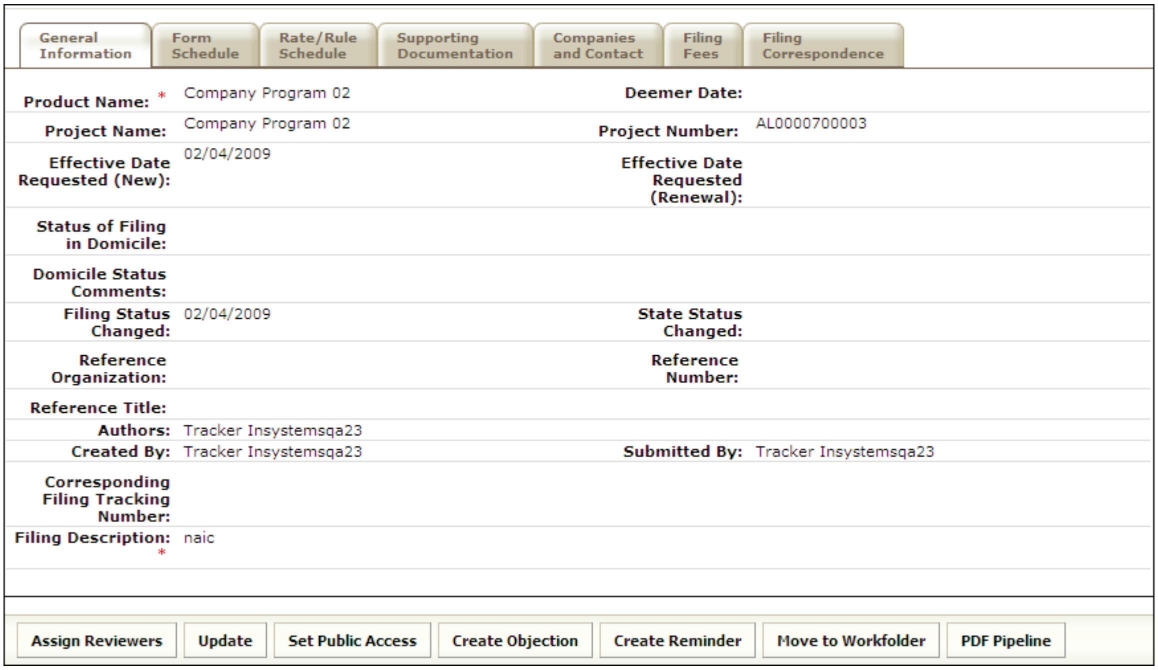
The remaining two areas under the Settings tab are for the creation and maintenance of Companies and Contacts. These settings are used by states that enter and track their paper filings in SERFF. See Lesson 7 on Paper Tracking for more information on entering Companies and Contacts.

Navigation Information

- **Dual Links and Buttons** – When navigating within a page, the same button options that are available at the top of the page are also located at the bottom of the page.

Top of page:

Bottom of Page:


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

Product Name: *	Company Program 02	Deemer Date:	
Project Name:	Company Program 02	Project Number:	AL0000700003
Effective Date Requested (New):	02/04/2009	Effective Date Requested (Renewal):	
Status of Filing in Domicile:			
Domicile Status Comments:			
Filing Status Changed:	02/04/2009	State Status Changed:	
Reference Organization:		Reference Number:	
Reference Title:			
Authors:	Tracker Insystemsqa23		
Created By:	Tracker Insystemsqa23	Submitted By:	Tracker Insystemsqa23
Corresponding Filing Tracking Number:			
Filing Description: *	naic		

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