Lesson 3

SERFF's Filing Rules database is a core piece of the application and this information is the basis for the creation of all filings in SERFF. This information is accessed through the Filing Rules tab on the SERFF Workspace.

Filing Rules houses the state Requirements, General Instructions, Types of Insurance, and Submissions Requirements. This lesson discusses how to find, edit and add information.

All users can browse Filing Rules for all states. This allows industry to look at state filing requirements in advance of filing preparation and also allows state regulators to see how other states have set up their Filing Rules in SERFF.

This lesson covers the following topics:

- Requirements
- General Instructions
- Types of Insurance
- Submission Requirements

Filing Rules Overview

The Filing Rules tab contains the state specific information needed to submit a filing. It is created and managed by Configuration Managers for each state instance. Filing Rules include the following:.

- **Requirements** – Items that need to be submitted on a filing.
- **General Instructions** – A document that includes information, not specific to a product, about submitting SERFF filings to the state instance. General Instructions are an overview of how the industry should submit SERFF filings in each state. It is important to be as specific as possible in the General Instructions.
- **Types of Insurance** – The Types of Insurance (TOIs) and Sub-Types of Insurance (Sub-TOIs) accepted by a specific state instance in SERFF.
- **Submission Requirements** – A compilation of TOIs, Sub-TOIs, Filing Types and Requirements. The Submission Requirements identify the specific Requirements that need to be submitted to a state for a given TOI, Sub-TOI, and Filing Type combination.

Requirements

Used when creating Submission Requirements, a Requirement is documentation needed by the state to review a filing. A Requirement can be used in multiple Submission Requirement documents. The following information is stored about Requirements:

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

The following buttons are available on the Search Results screen:

Takes user to area for adding a new Requirement.

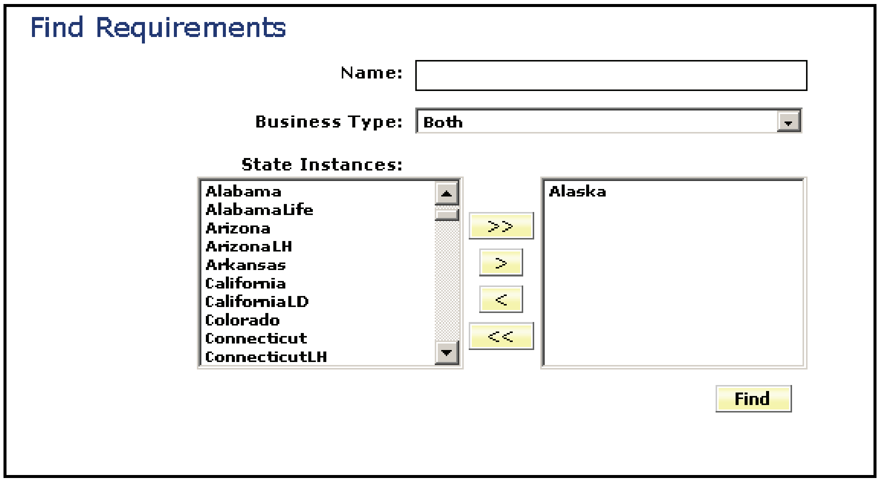
Clears all search field criteria and initiates a fresh Requirement search.

Takes user back to the search criteria display without clearing the previously entered search criteria.

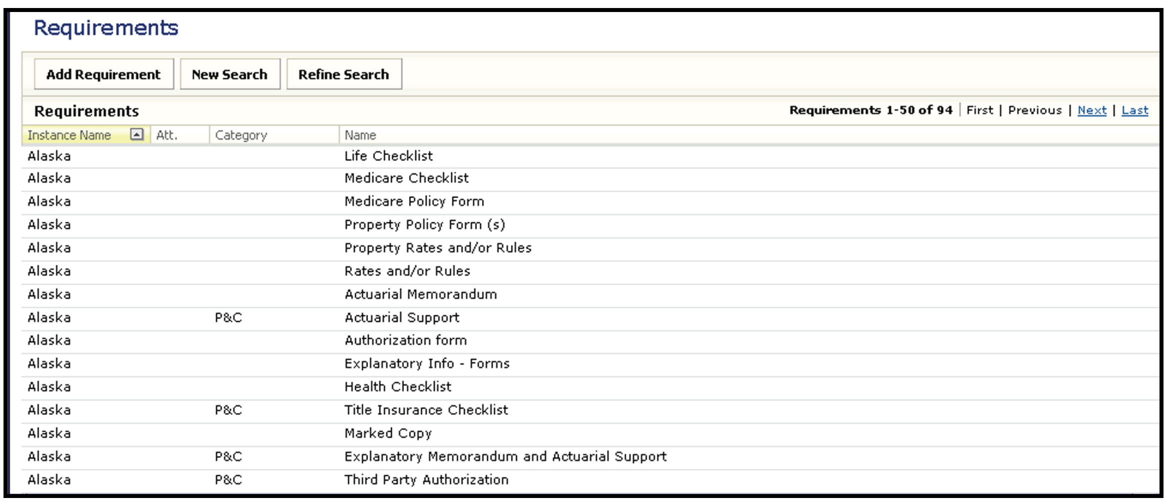
☞ The Add Requirement button will only be available to Configuration Managers.

☞ Finding Requirements by State

1. Click the Filing Rules tab to begin searching. The Requirements tab is the default view.



2. Select a State Instance, moving the selection from the source list on the left to the target list on the right. *State users will have their current instance selected by default.*
3. Select the appropriate Business Type.
4. Click the **Find** button.



Instance Name	Att.	Category	Name
Alaska			Life Checklist
Alaska			Medicare Checklist
Alaska			Medicare Policy Form
Alaska			Property Policy Form (s)
Alaska			Property Rates and/or Rules
Alaska			Rates and/or Rules
Alaska			Actuarial Memorandum
Alaska		P&C	Actuarial Support
Alaska			Authorization form
Alaska			Explanatory Info - Forms
Alaska			Health Checklist
Alaska		P&C	Title Insurance Checklist
Alaska			Marked Copy
Alaska		P&C	Explanatory Memorandum and Actuarial Support
Alaska		P&C	Third Party Authorization

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

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.

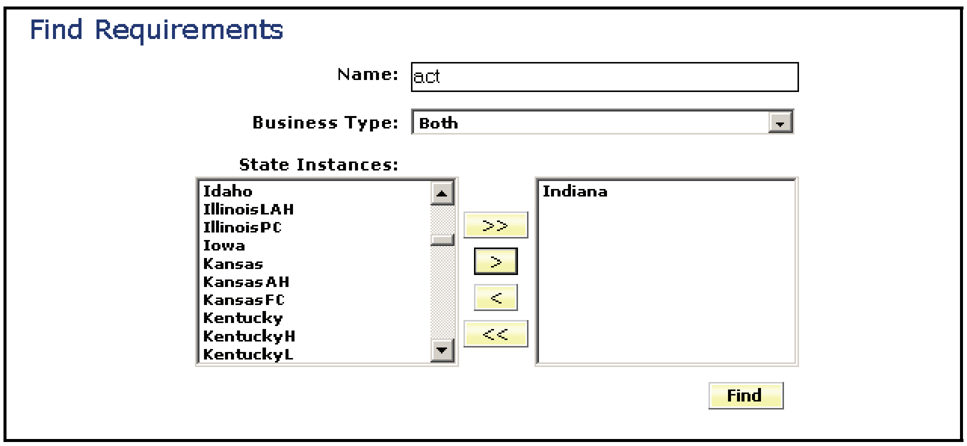
Next – Displays the next page of Requirements in the search results.

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

Finding Specific Requirements

When searching for specific requirements, some or all information about that requirement might be known. In the instructions below, if there is a field in which the criterion is unknown, the field may be left blank, or in the case of Business Type, may be left on "Both."

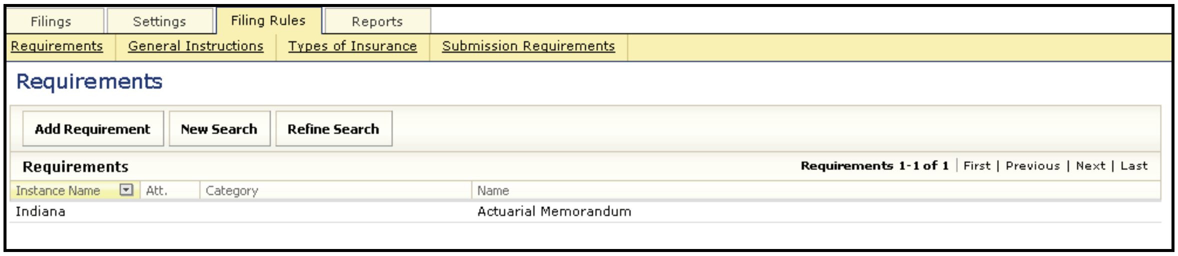
1. Click the Requirements link in the Filing Rules tab to begin searching.



2. Type the first few characters of the Requirement name (ex. act).
3. Select the Business Type. ('Both', 'Property & Casualty', 'Life, Accident/Health, Annuity, Credit').
4. Using the >> or the > button, move the State Instances to search on to the box on the right. Items can be moved out of this box by using the < and the << buttons. Multiple states can be selected by holding down the Ctrl key while clicking on states.

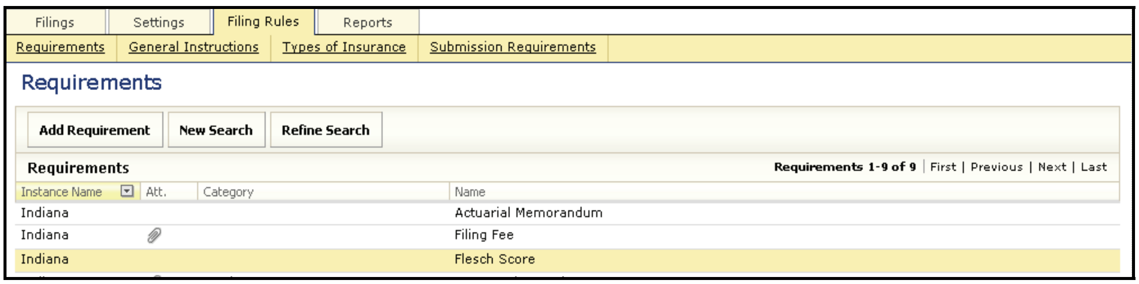
Using the double arrow buttons will move the entire contents of the list to the box.

5. Click the Find button.

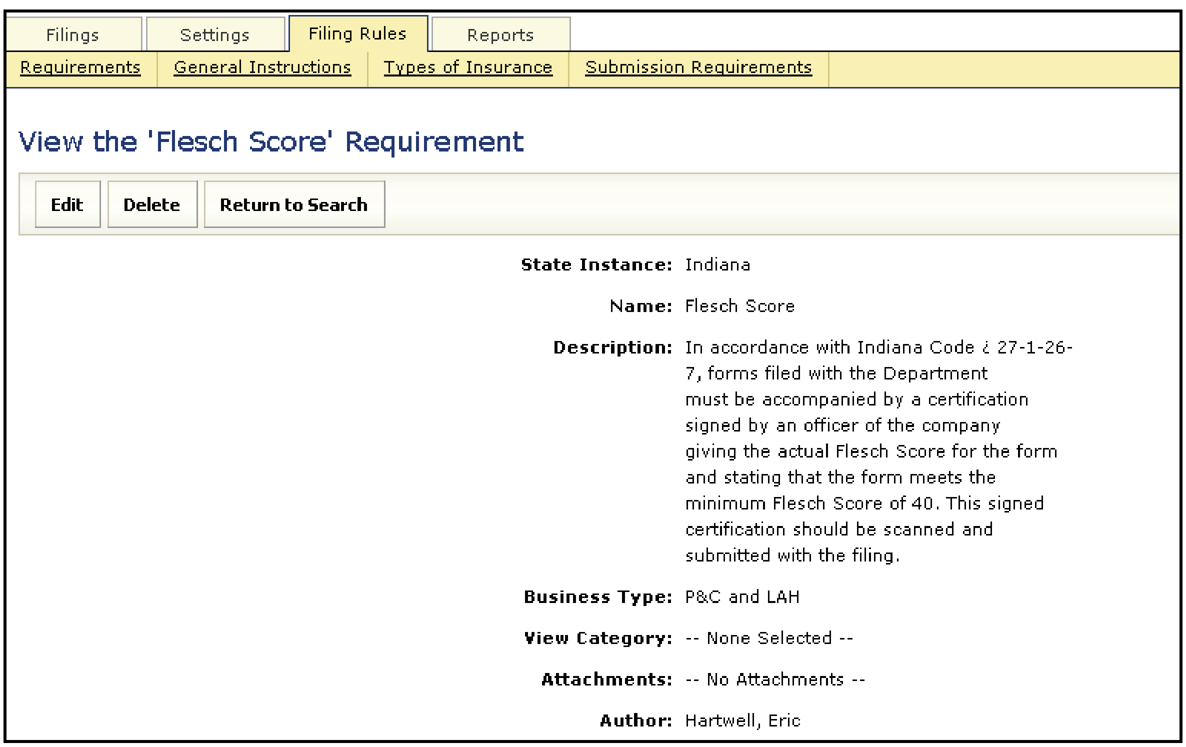


Viewing a Requirement

1. To open the Requirement, click anywhere on the Requirement row.



2. The content of the Requirement will be displayed.



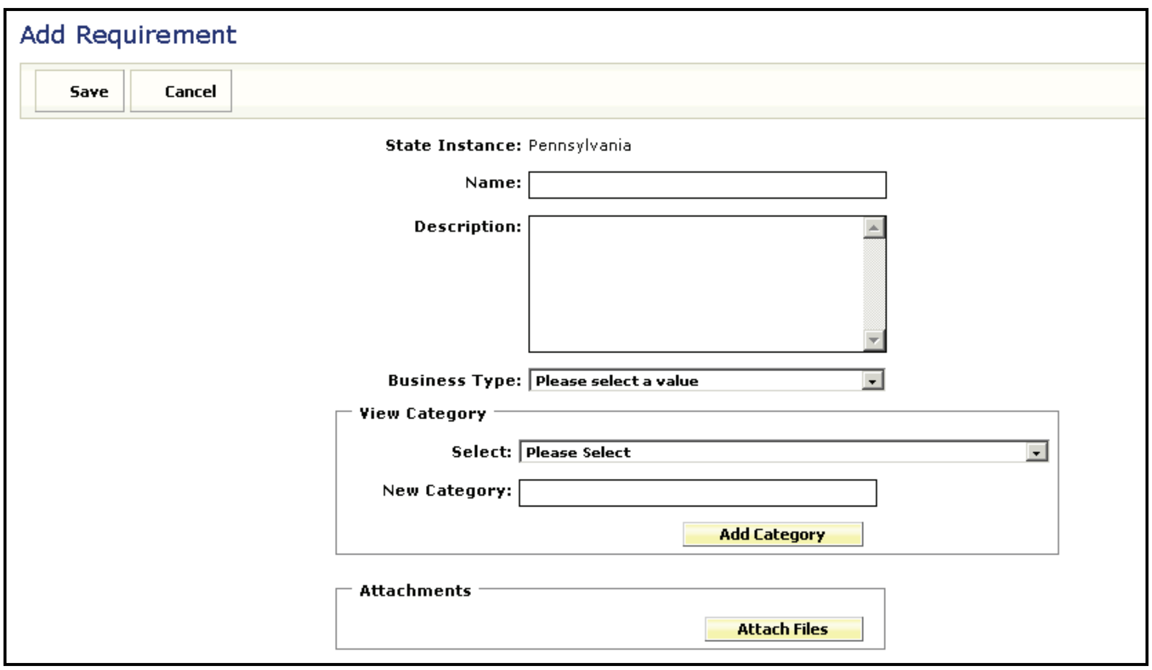
The following buttons are available on the Search Results screen:

Edit	Displays to authorized users and allows changes to be made to the Requirement.
Delete	Removes the Requirement from the system.
Return to Search	Returns the user to the search results.

Adding a Requirement

You must have the State Configuration Manager role assigned to your SERFF user ID to add a Requirement.

1. Click the Filing Rules tab.
2. Click on the Requirements link.
3. Click the **Add Requirement** button.



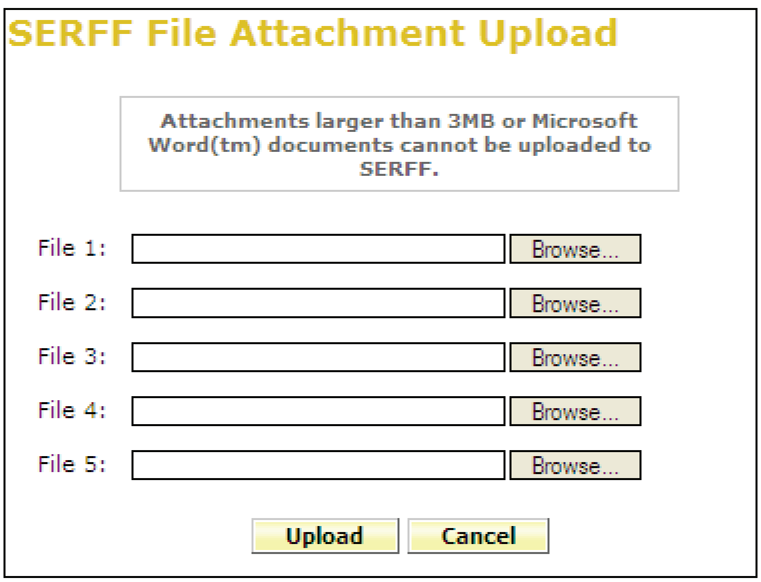
4. Enter the Requirement information.
   a. Enter name of the Requirement.
   b. Enter Requirement description. Be concise but specific about what is expected from the industry in this description. Websites may be included

to reference a citation, regulation or to download a form. Include the complete web address to create a live link (i.e. http://www.serff.com).

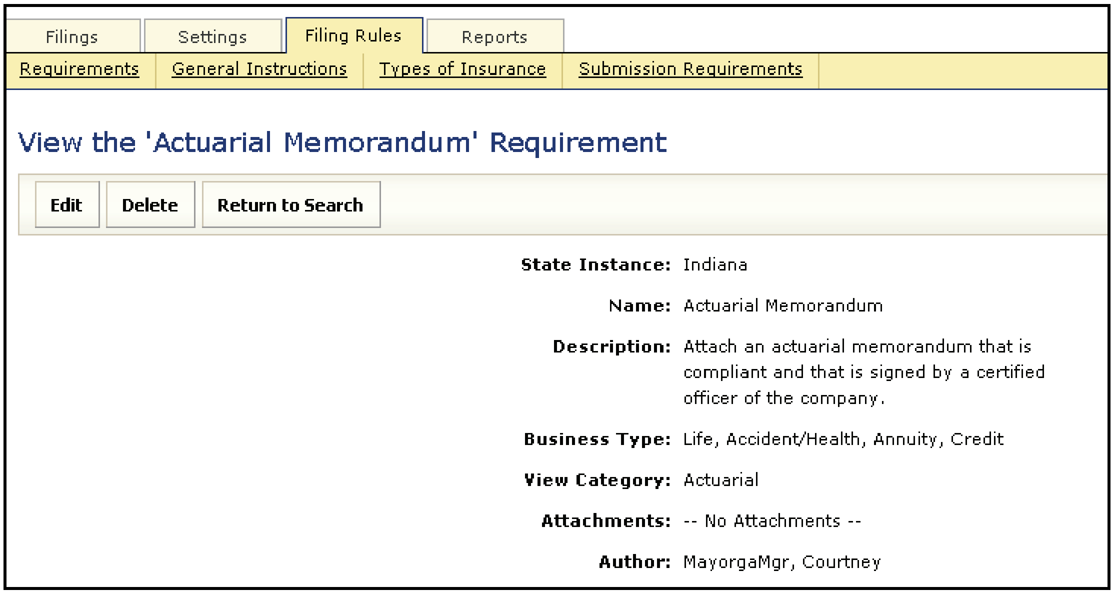
5. Type in a new category name and click the **Add Category** button to create a new category. This is not required, but is a way to categorize requirements between different products or business types.

6. Click the **Attach Files** button to attach files related to the requirement. This is not required. If there are no files to attach, please skip to step 8.

7. A new window will come up enabling users to attach up to five files at a time. If there are additional files, click on the **Attach Files** button again and repeat process.



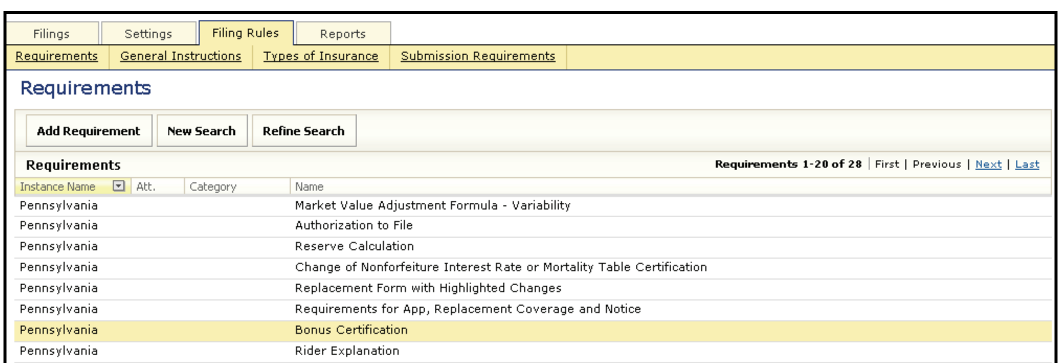
8. Click the **Save** button.



Editing a Requirement

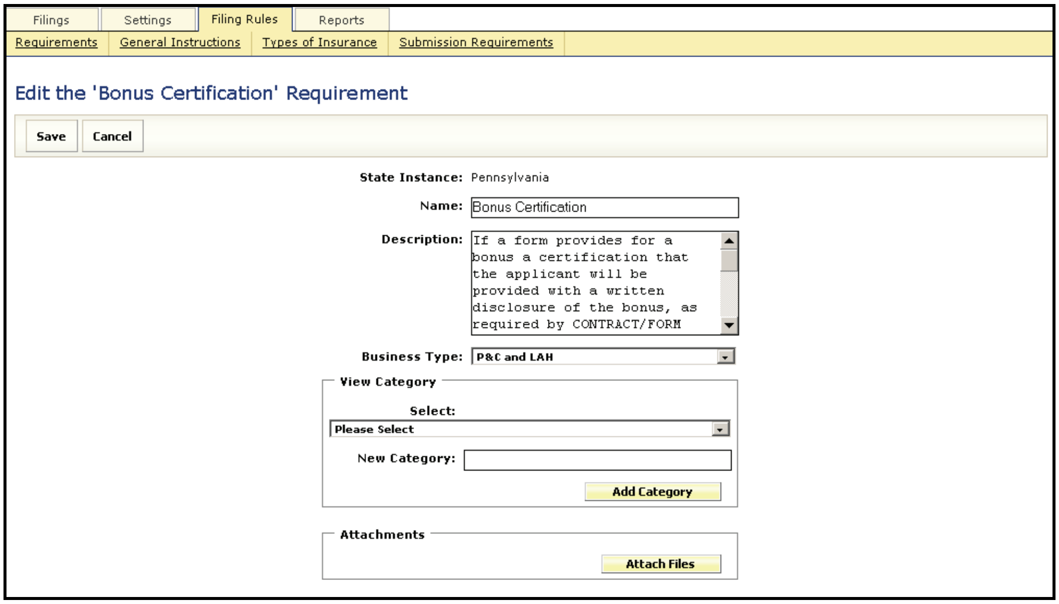
You must have the State Configuration Manager role assigned to your SERFF user ID to edit a Requirement.

1. Click the Filing Rules tab.
2. Click on the Requirements link.
3. Search for the Requirement.
4. Click the Requirement to view it.



5. Click the Edit button.

6. Edit the Requirement information, as necessary.



7. Click the 

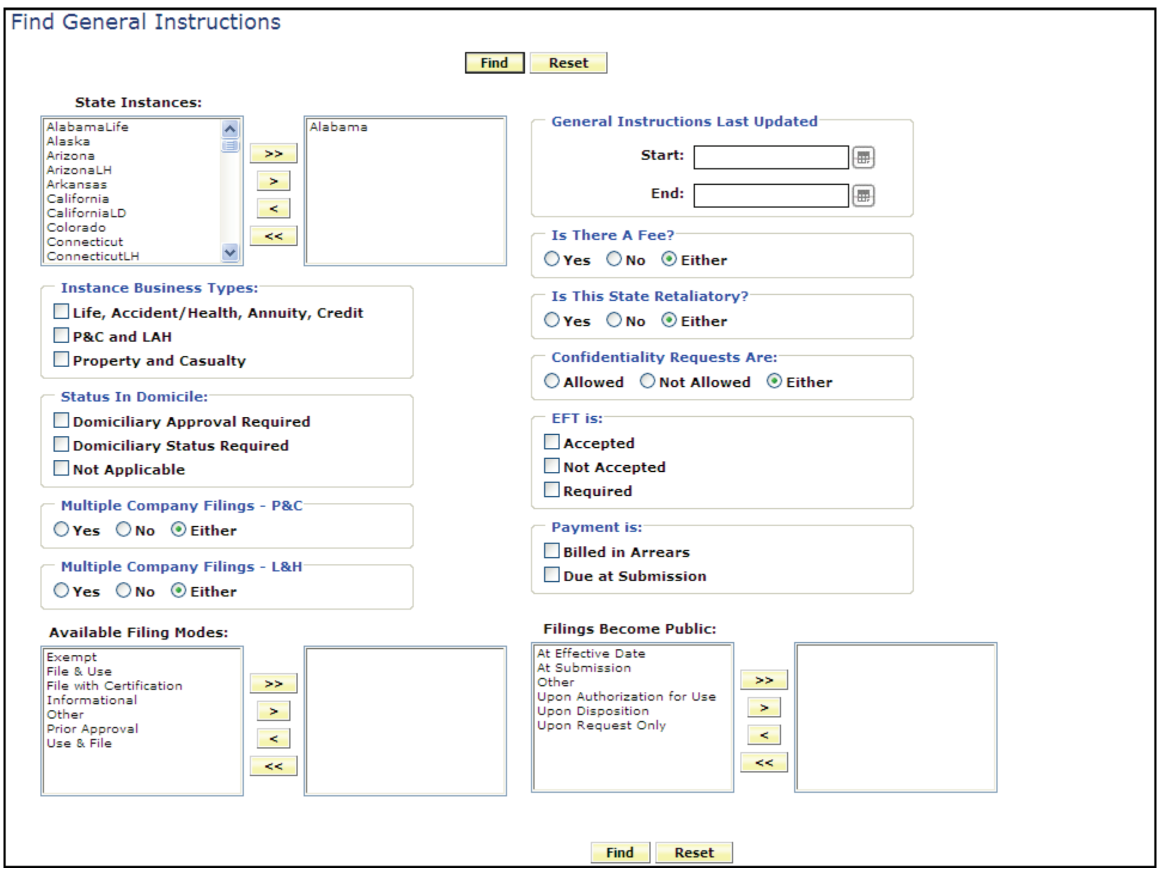
button.

General Instructions

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

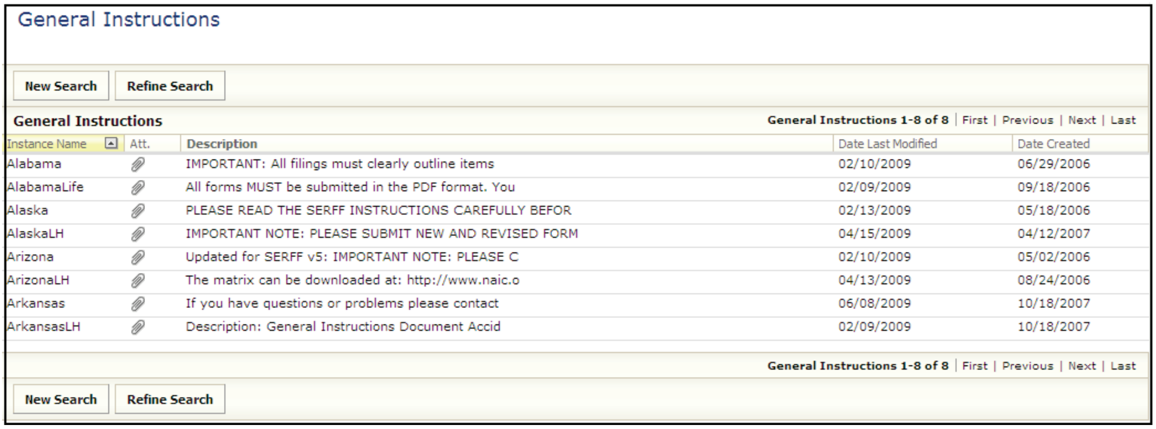
View General Instructions

1. Click the Filing Rules tab.
2. Click on the General Instructions link. A General Instructions Search screen is displayed.



Users will be able to search General Instructions using the field-based design to allow for a more targeted review of each state's filing guidelines.

Enter search criteria. Select Find. A list of all General Instructions is displayed.


General Instructions

New Search | Refine Search

General Instructions — General Instructions 1-8 of 8 | First | Previous | Next | Last

Instance Name	Att.	Description	Date Last Modified	Date Created
Alabama		IMPORTANT: All filings must clearly outline items	02/10/2009	06/29/2006
AlabamaLife		All forms MUST be submitted in the PDF format. You	02/09/2009	09/18/2006
Alaska		PLEASE READ THE SERFF INSTRUCTIONS CAREFULLY BEFOR	02/13/2009	05/18/2006
AlaskaLH		IMPORTANT NOTE: PLEASE SUBMIT NEW AND REVISED FORM	04/15/2009	04/12/2007
Arizona		Updated for SERFF v5: IMPORTANT NOTE: PLEASE C	02/10/2009	05/02/2006
ArizonaLH		The matrix can be downloaded at: http://www.naic.o	04/13/2009	08/24/2006
Arkansas		If you have questions or problems please contact	06/08/2009	10/18/2007
ArkansasLH		Description: General Instructions Document Accid	02/09/2009	10/18/2007

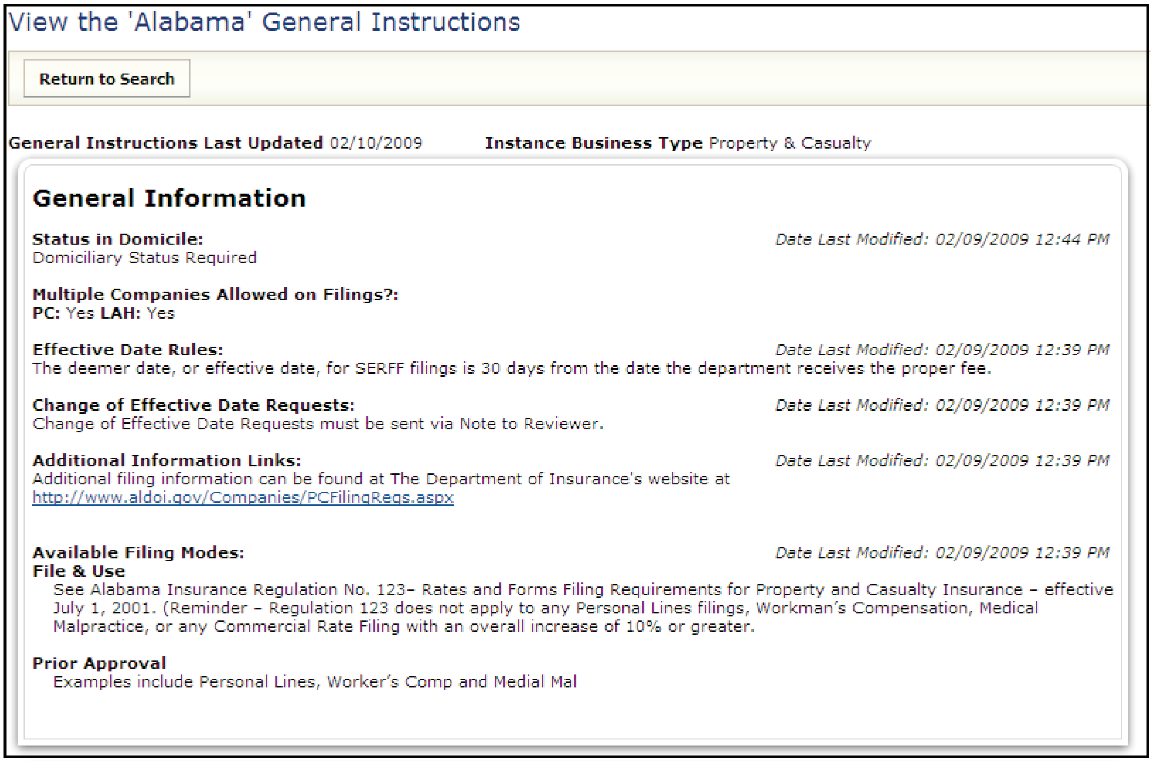
General Instructions 1-8 of 8 | First | Previous | Next | Last

New Search | Refine Search

The user may choose to resort the General Instructions by clicking on the column headers. When a user resorts a view by any of the columns, that sort will be maintained until the user loads a different view or goes to the Search screen.

3. To open the General Instructions for a state instance click anywhere in the General Instructions row.

4. The selected General Instruction document is displayed.


View the 'Alabama' General Instructions

Return to Search

General Instructions Last Updated 02/10/2009 **Instance Business Type** Property & Casualty

General Information

Status in Domicile: *Date Last Modified: 02/09/2009 12:44 PM*
Domiciliary Status Required

Multiple Companies Allowed on Filings?:
PC: Yes **LAH:** Yes

Effective Date Rules: *Date Last Modified: 02/09/2009 12:39 PM*
The deemer date, or effective date, for SERFF filings is 30 days from the date the department receives the proper fee.

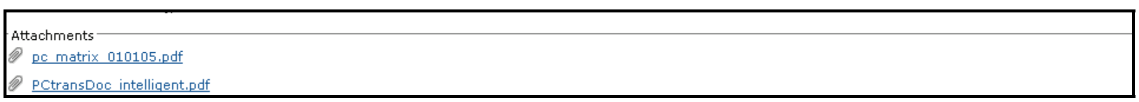
Change of Effective Date Requests: *Date Last Modified: 02/09/2009 12:39 PM*
Change of Effective Date Requests must be sent via Note to Reviewer.

Additional Information Links: *Date Last Modified: 02/09/2009 12:39 PM*
Additional filing information can be found at The Department of Insurance's website at http://www.aldoi.gov/Companies/PCFilingRegs.aspx

Available Filing Modes: *Date Last Modified: 02/09/2009 12:39 PM*
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 Malpractice, or any Commercial Rate Filing with an overall increase of 10% or greater.

Prior Approval
Examples include Personal Lines, Worker's Comp and Medial Mal

If there are attachments, they will be displayed at the bottom of the document.

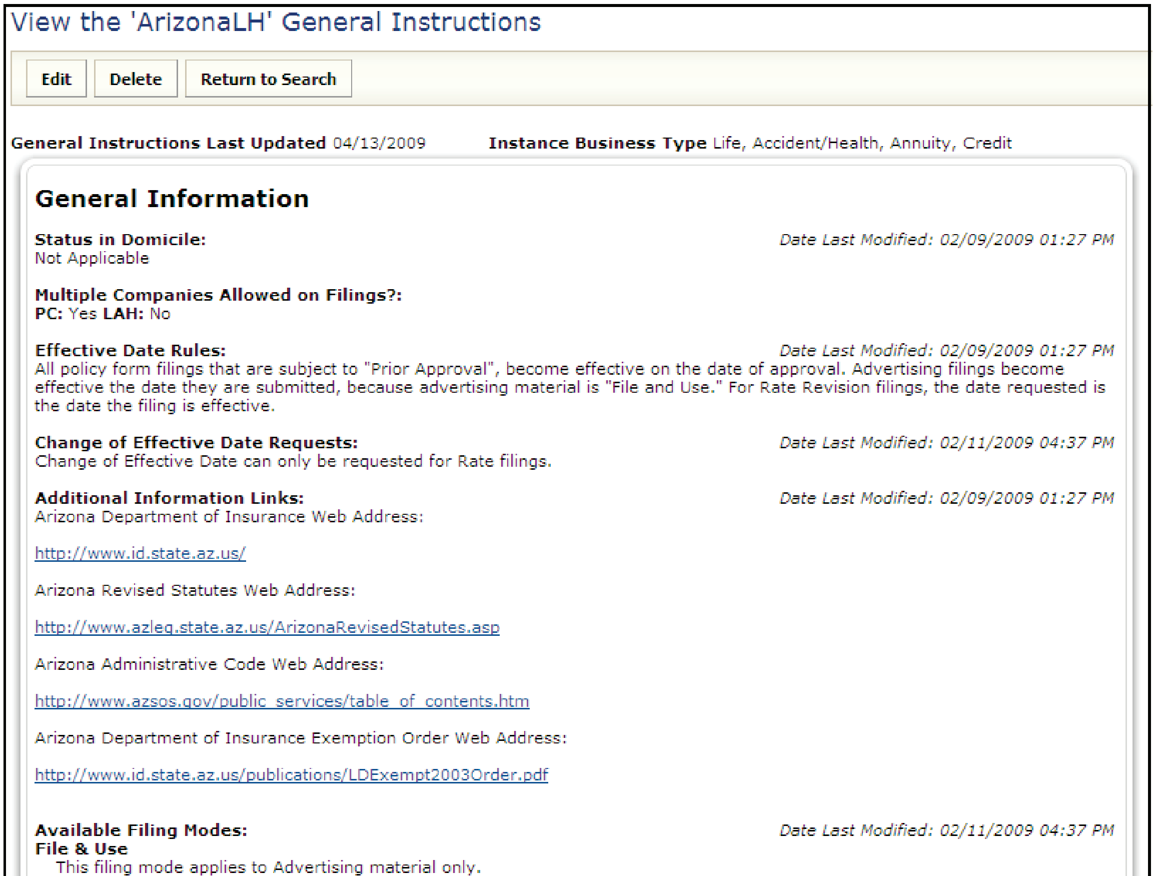

Attachments
pc_matrix_010105.pdf
PCtransDoc_intelligent.pdf

5. To close the General Instruction screen click on the **Return to Search** button or on any of the links or tabs.

Editing General Instructions

You must have the State Configuration Manager role assigned to your SERFF user ID to edit General Instructions.

1. Click the Filing Rules tab.
2. Click on the General Instructions link.
3. Choose the General Instructions to edit.


View the 'ArizonaLH' General Instructions

Edit Delete Return to Search

General Instructions Last Updated 04/13/2009 **Instance Business Type** Life, Accident/Health, Annuity, Credit

General Information

Status in Domicile: *Date Last Modified: 02/09/2009 01:27 PM*
Not Applicable

Multiple Companies Allowed on Filings?:
PC: Yes **LAH:** No

Effective Date Rules: *Date Last Modified: 02/09/2009 01:27 PM*
All policy form filings that are subject to "Prior Approval", become effective on the date of approval. Advertising filings become effective the date they are submitted, because advertising material is "File and Use." For Rate Revision filings, the date requested is the date the filing is effective.

Change of Effective Date Requests: *Date Last Modified: 02/11/2009 04:37 PM*
Change of Effective Date can only be requested for Rate filings.

Additional Information Links: *Date Last Modified: 02/09/2009 01:27 PM*
Arizona Department of Insurance Web Address:

http://www.id.state.az.us/

Arizona Revised Statutes Web Address:

http://www.azleg.state.az.us/ArizonaRevisedStatutes.asp

Arizona Administrative Code Web Address:

http://www.azsos.gov/public_services/table_of_contents.htm

Arizona Department of Insurance Exemption Order Web Address:

http://www.id.state.az.us/publications/LDExempt2003Order.pdf

Available Filing Modes: *Date Last Modified: 02/11/2009 04:37 PM*
File & Use
This filing mode applies to Advertising material only.

4. Click the Edit button.
5. Update the General Instructions document as necessary.

6. Click the 

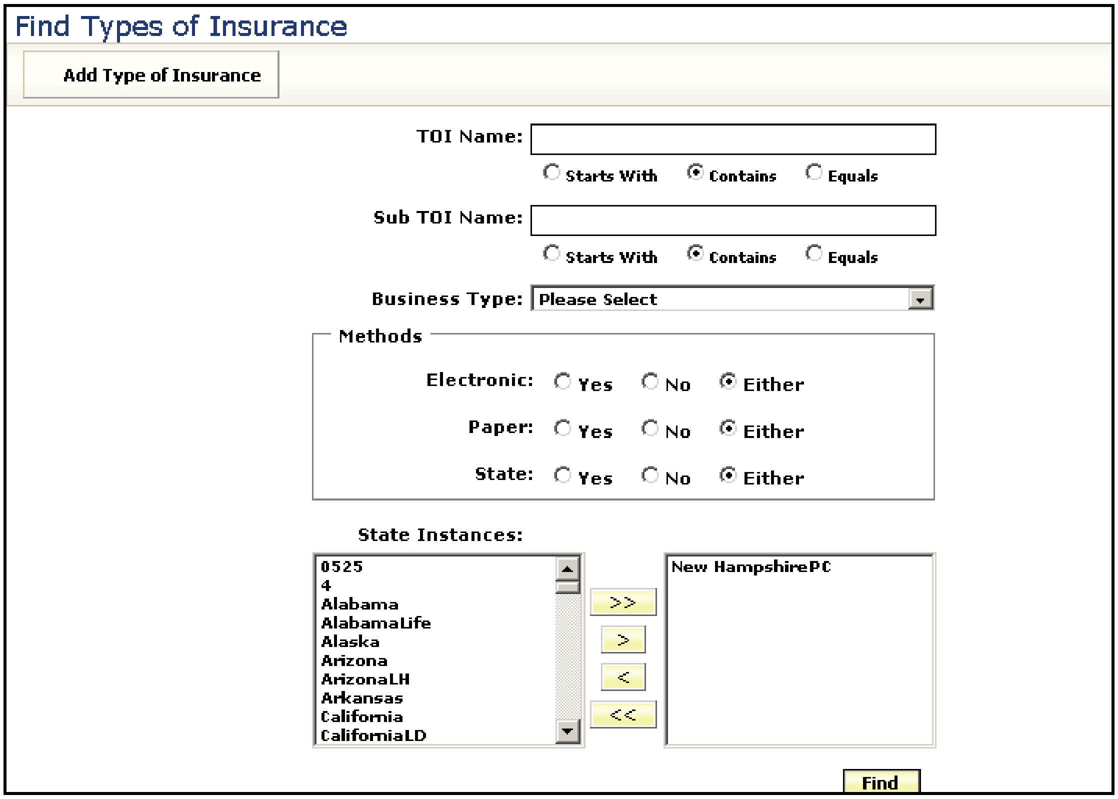
button.

Types of Insurance

The Types of Insurance (TOI) tab shows the lines of insurance that states are accepting through SERFF and any Sub-Types of Insurance (Sub-TOIs) that are associated with those TOIs. The following information is stored about Types of Insurance:

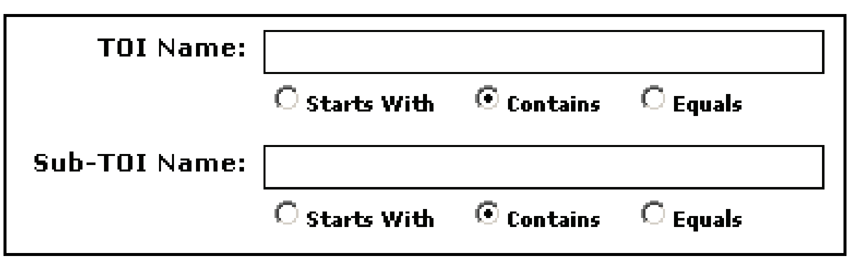
- **TOI Name** – The Type of Insurance name.
- **Sub-TOI name** – The Sub-TOI name.
- **Business Type** – The line of business.
- **Methods** – The ways this TOI may be used.
- **State Instance** – The state instance.

The Type of Insurance search feature allows the user to search by one or more criteria.



The TOI and Sub-TOI name searches allow the user to set what type of text search to use. The options are:

- **Starts With** – The text entered is at the beginning of the item and might be followed by other text.
- **Contains** – The text entered is somewhere in the item and could be preceded by or followed by other text.
- **Equals** – The text entered should match exactly to the item.

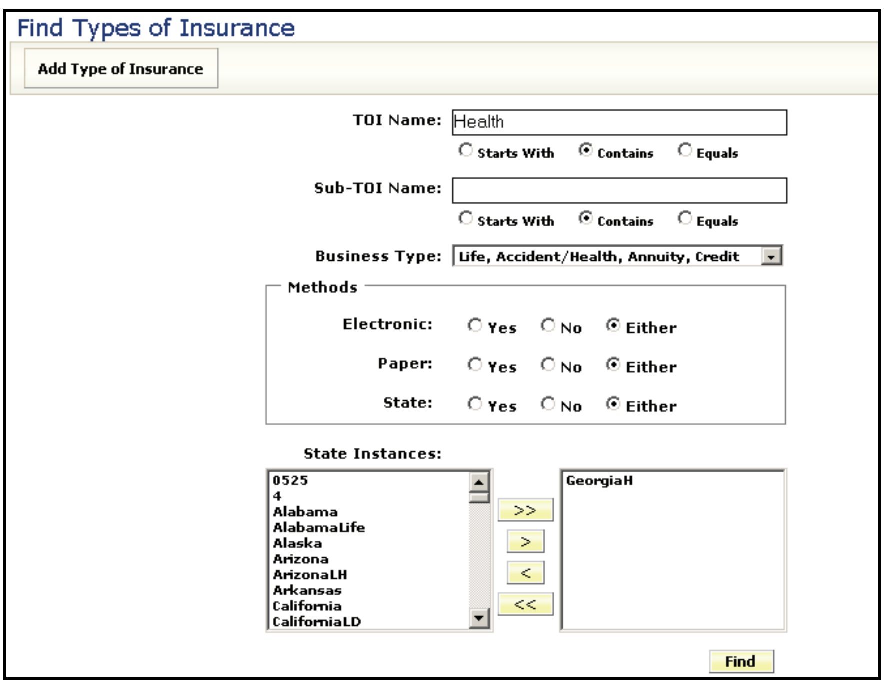


The Methods radio buttons allow the user to search by the various uses for which a TOI or Sub-TOI is set.

- **Electronic** – TOIs and Sub-TOIs that the industry may use in creating an electronic SERFF filing. These are the only TOIs that industry will see when searching Filing Rules or when creating a filing to the state.
- **State Paper** – TOIs and Sub-TOIs set up to be used by the state when entering a filing in Paper Tracking.
- **State Update**– TOIs and Sub-TOIs to be used by the state to set the State TOI and State Sub-TOI fields on electronic filings.

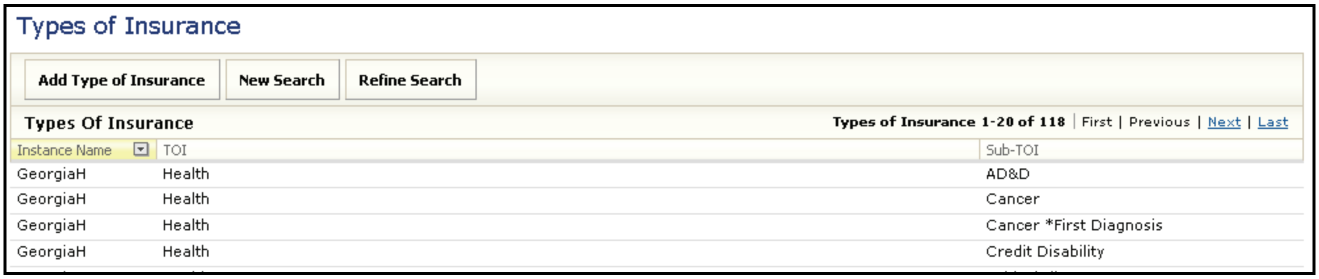
Finding Types of Insurance

1. Click on the Filing Rules tab.
2. Click on the Types of Insurance link.
3. Type in the TOI Name or a portion of the TOI Name.



4. Set the search type radio button.
5. Type in Sub-TOI (optional).
6. Select the Business Type.
7. Change the Methods setting as needed.

8. Using the >> and the > buttons, move the state instances to search on to the box on the right. Items can be moved out of this box by using the < and the << buttons. Multiple states can be selected by holding down the Ctrl key while clicking on states.
9. Click the **Find** button.


Types of Insurance

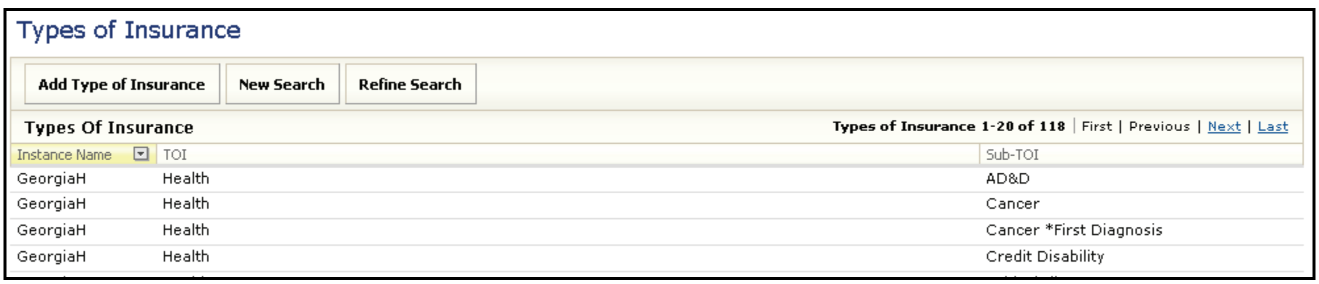
Add Type of Insurance | New Search | Refine Search

Types Of Insurance — Types of Insurance 1-20 of 118 | First | Previous | Next | Last

Instance Name	TOI	Sub-TOI
GeorgiaH	Health	AD&D
GeorgiaH	Health	Cancer
GeorgiaH	Health	Cancer *First Diagnosis
GeorgiaH	Health	Credit Disability

Viewing Types of Insurance

1. To open the TOI click anywhere on the TOI row.


Types of Insurance

Add Type of Insurance | New Search | Refine Search

Types Of Insurance — Types of Insurance 1-20 of 118 | First | Previous | Next | Last

Instance Name	TOI	Sub-TOI
GeorgiaH	Health	AD&D
GeorgiaH	Health	Cancer
GeorgiaH	Health	Cancer *First Diagnosis
GeorgiaH	Health	Credit Disability

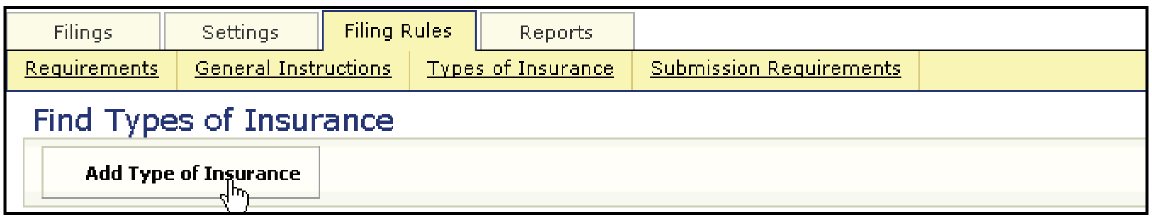
		Electronic	State Paper	State Update
State Instance:	New HampshirePC			
Business Type:	Property & Casualty			
Type Of Insurance:	01.0 Property	☑	☐	☐
Sub-Types of Insurance:	01.0001 Commercial Property (Fire and Allied Lines)	☑	☐	☐
	01.0002 Personal Property (Fire and Allied Lines)	☑	☐	☐

2. To close the Type of Insurance screen click on the **Return to Search** button or any of the links or tabs within the SERFF Workspace.

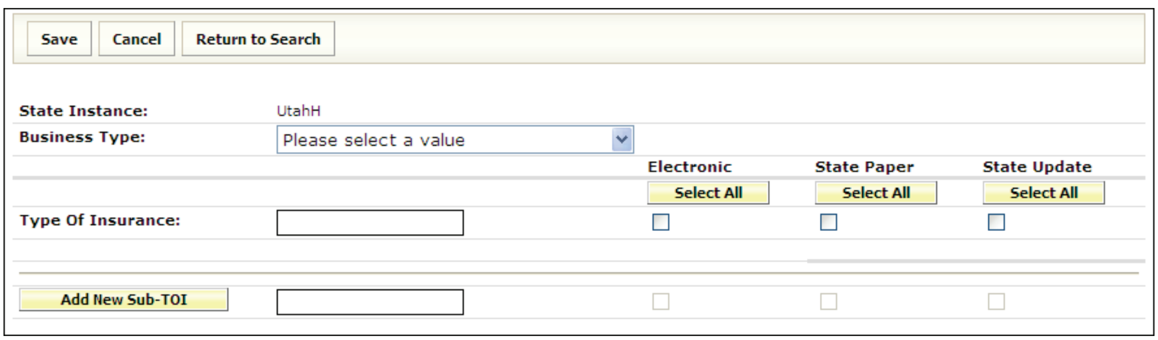
☞ Adding a Type of Insurance

You must have the State Configuration Manager role assigned to your SERFF User ID to add a Type of Insurance.

1. Click on the Filing Rules tab.
2. Click the Types of Insurance link.
3. Click the Add Type of Insurance button.



4. Select the Business Type.



5. Type the name of the TOI.
   (ex 05.2 Commercial Multi-Peril - Liability Portion Only)

6. Place a check mark if TOI is available for any of the following uses.
   - Electronic
   - State Paper
   - State Update

7. Type the name of the Sub-TOI and click the Add New Sub-TOI button.

8. Repeat steps 7 and 8 until all Sub-TOIs have been added.

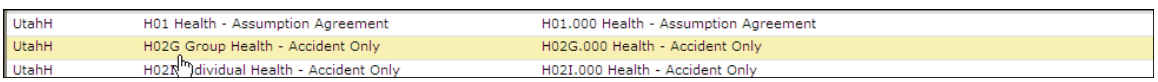
9. Place a check mark if Sub-TOI is available for any of the following filings.
    - Electronic
    - State Paper
    - State Update

10. Click the **Save** button.

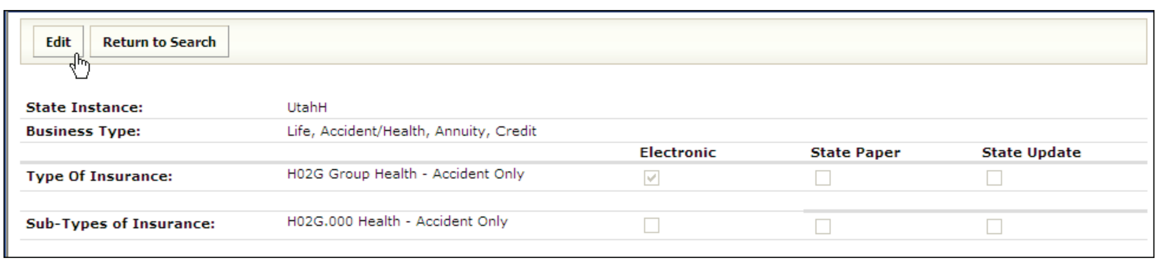
Editing a Type of Insurance

You must have the State Configuration Manager role assigned to your SERFF User ID to edit a Type of Insurance.

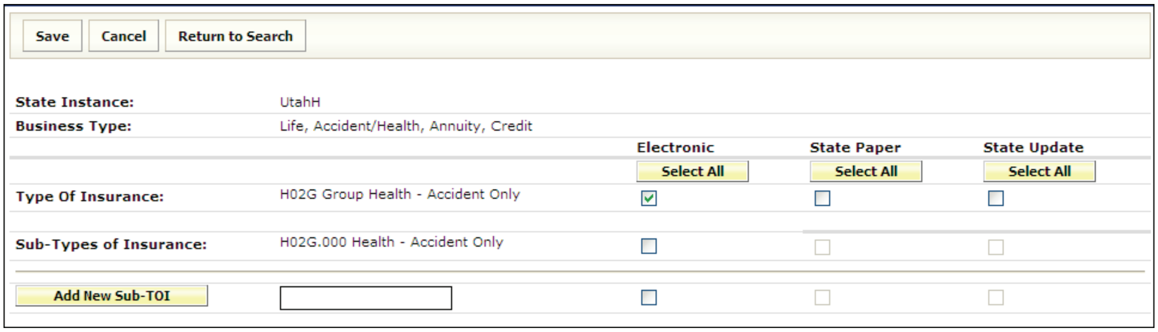
1. Click on the Filing Rules tab.
2. Click the Types of Insurance link.
3. Search for and select the TOI to be edited.



4. Click the **Edit** button.



5. Update the TOI information, as necessary.



6. Click the 

button.

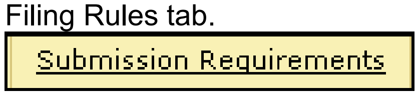
Submission Requirements

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

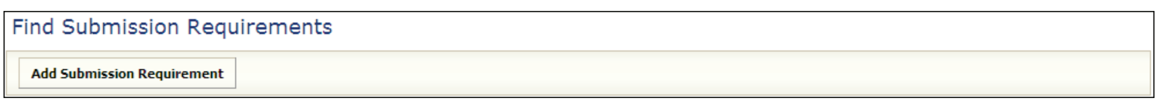
The Submission Requirements, located on the Supporting Documentation Schedule, must be met or bypassed for the state to receive the filing for review. The following information is stored about Submission Requirements:

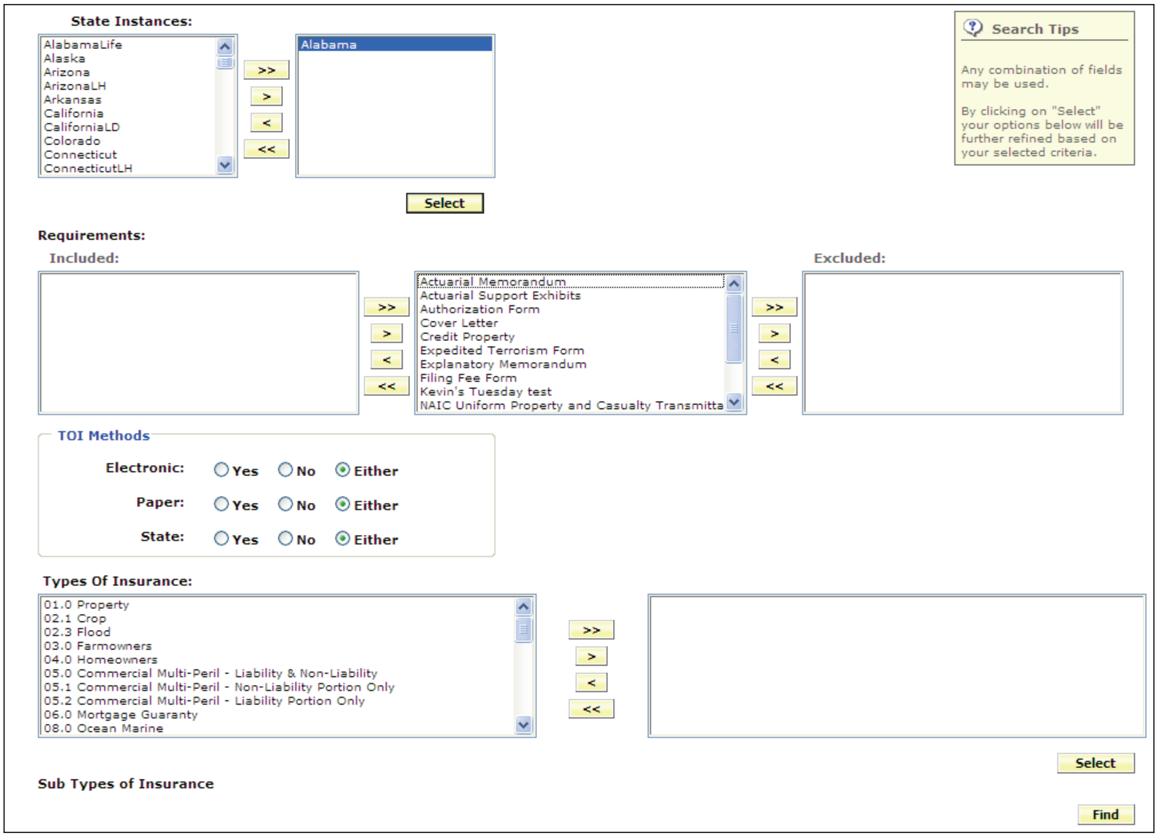
- **State Instance**
- **Requirements** – Items that need to be submitted on a filing.
- **Type of Insurance**
- **Sub-Types of Insurance**
- **Filing Types** – The type of filing (ex. Form, Rate, Rule).

☞Finding Submission Requirements for Specific States

1. Click on the Filing Rules tab.
2. Click on the 

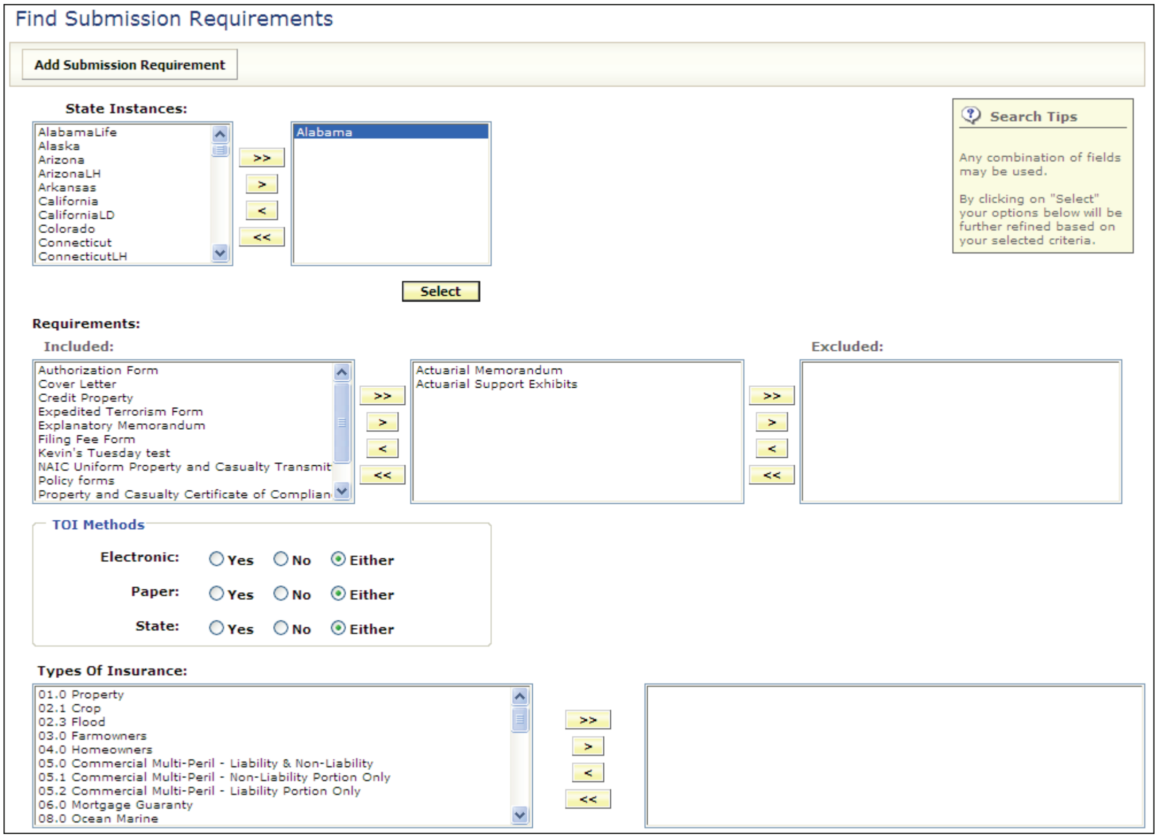
link.



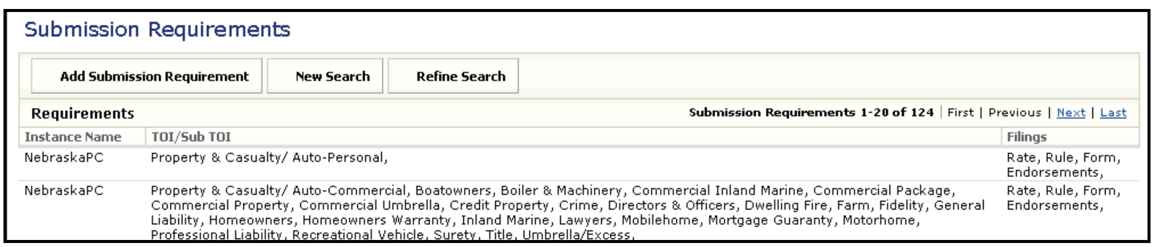


Typing the first letter of the state in the State Instances box will move the highlight to the first state that begins with that letter. For example, typing "N" takes the highlight to Nebraska. Typing "N" again will take the user to the next state instance that starts with "N."

6. Using the >> and the > buttons, move the state instances to search on to the box on the right. Items can be moved out of this box by using the < and the << buttons. Multiple states can be selected by holding down the Ctrl key while clicking on states.



3. Click the **Find** button.



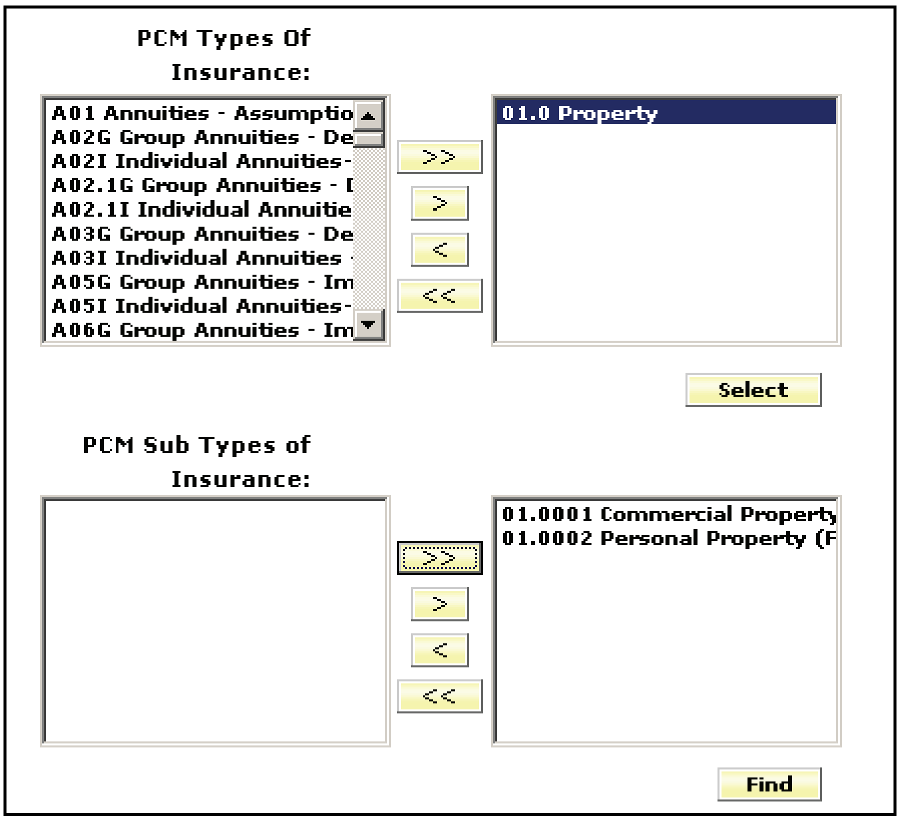
☞ Finding Submission Requirements under the NAIC Uniform Product Coding Matrices (PCM)

1. Click on the Filing Rules tab.
2. Click the Submission Requirements link.
3. Remove the state from the State Instances select box or using the >> and the > buttons, move multiple state instances to search on to the box on the right. Items can be moved out of this box by using the < and the <<

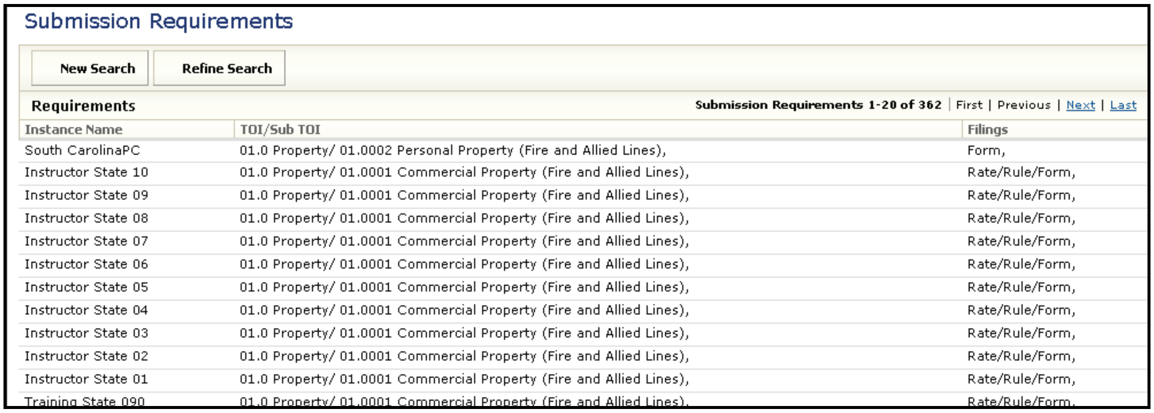
buttons. Multiple states can be selected by holding down the Ctrl key while clicking on states.

4. Select the PCM TOI(s).
5. Click the Select button.

☞ Once the PCM TOI(s) have been chosen and the Select button has been clicked, the PCM Sub-TOIs will be displayed based of the TOIs previously selected.



4. Select the PCM Sub-TOIs.
5. Click the Find button.



Submission Requirements

New Search | Refine Search

Requirements — Submission Requirements 1-20 of 362 | First | Previous | Next | Last

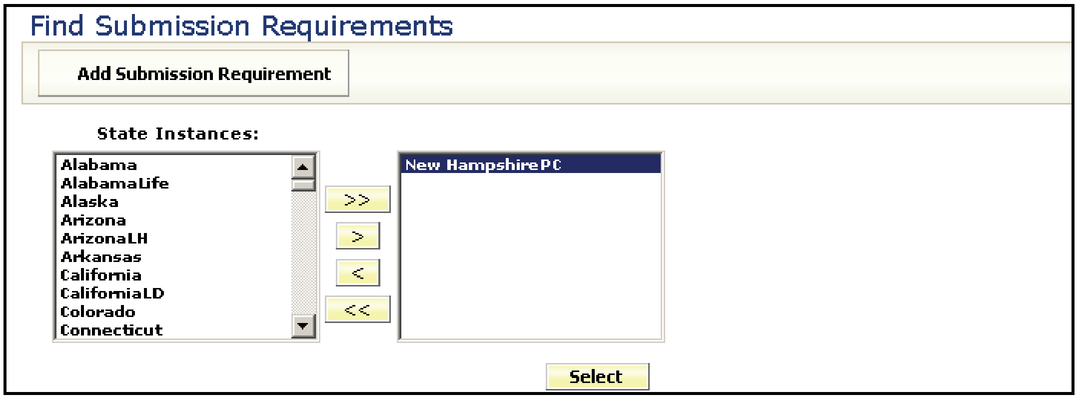
Instance Name	TOI/Sub TOI	Filings
South CarolinaPC	01.0 Property/ 01.0002 Personal Property (Fire and Allied Lines),	Form,
Instructor State 10	01.0 Property/ 01.0001 Commercial Property (Fire and Allied Lines),	Rate/Rule/Form,
Instructor State 09	01.0 Property/ 01.0001 Commercial Property (Fire and Allied Lines),	Rate/Rule/Form,
Instructor State 08	01.0 Property/ 01.0001 Commercial Property (Fire and Allied Lines),	Rate/Rule/Form,
Instructor State 07	01.0 Property/ 01.0001 Commercial Property (Fire and Allied Lines),	Rate/Rule/Form,
Instructor State 06	01.0 Property/ 01.0001 Commercial Property (Fire and Allied Lines),	Rate/Rule/Form,
Instructor State 05	01.0 Property/ 01.0001 Commercial Property (Fire and Allied Lines),	Rate/Rule/Form,
Instructor State 04	01.0 Property/ 01.0001 Commercial Property (Fire and Allied Lines),	Rate/Rule/Form,
Instructor State 03	01.0 Property/ 01.0001 Commercial Property (Fire and Allied Lines),	Rate/Rule/Form,
Instructor State 02	01.0 Property/ 01.0001 Commercial Property (Fire and Allied Lines),	Rate/Rule/Form,
Instructor State 01	01.0 Property/ 01.0001 Commercial Property (Fire and Allied Lines),	Rate/Rule/Form,
Training State 090	01.0 Property/ 01.0001 Commercial Property (Fire and Allied Lines),	Rate/Rule/Form,

☞ If a state has not implemented the NAIC Uniform Product Coding Matrix, no results will come back for that state.

☞ Finding Specific Submission Requirements

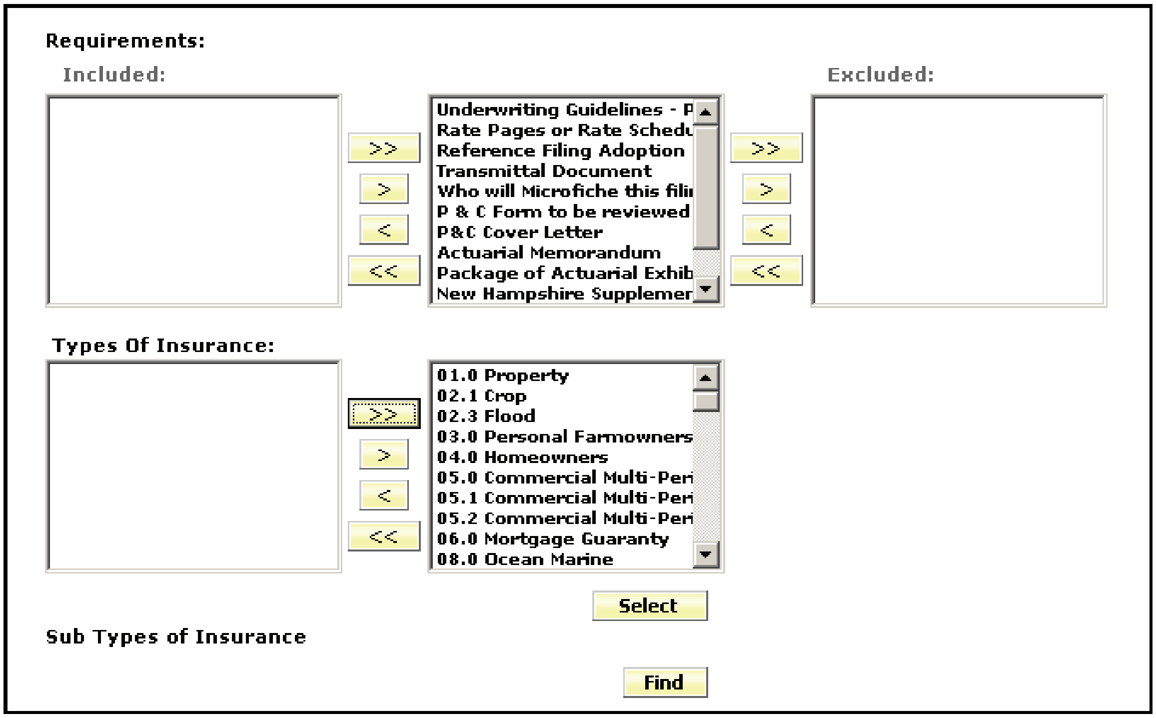
1. Click on the Filing Rules tab.
2. Click on the Submission Requirements link.
3. Using the >> and the > buttons, move the State Instances to search on to the box on the right. Items can be moved out of this box by using the < and the << buttons. Multiple states can be selected by holding down the Ctrl key while clicking on states.

☞ If no states are selected or when multiple states are selected, users may only choose from the PCM TOIs and Sub-TOIs. If one state is selected (see next section), the TOIs and Sub-TOIs for that state are available in the search selection.

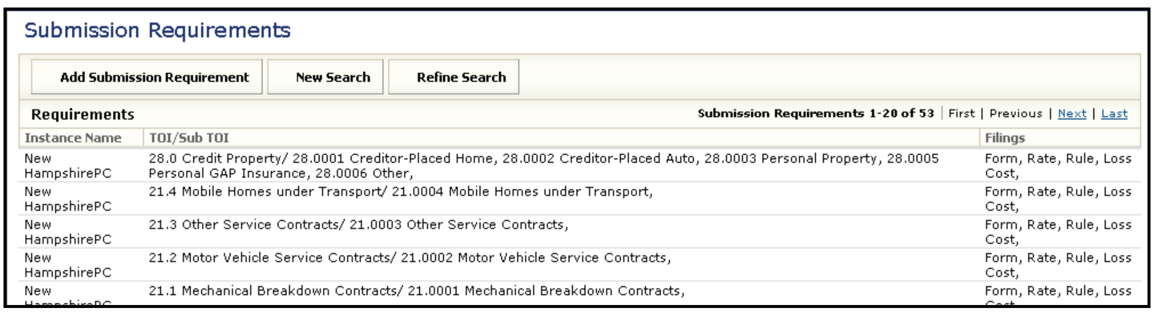


4. Click on the **Select** button.
5. Using the **>>** and the **>** buttons, move the TOIs to search on to the box on the right. Items can be moved out of this box by using the **<** and the **<<** buttons. Multiple TOIs can be selected by holding down the Ctrl key while clicking on states.
6. Click on the **Select** button.

7. Using the **>>** and the **>** buttons, move the Sub-TOIs to search on to the box on the right. Items can be moved out of this box by using the **<** and the **<<** buttons. Multiple Sub-TOIs can be selected by holding down the Ctrl key while clicking on Sub-TOIs.



8. Click the Find button.


Submission Requirements

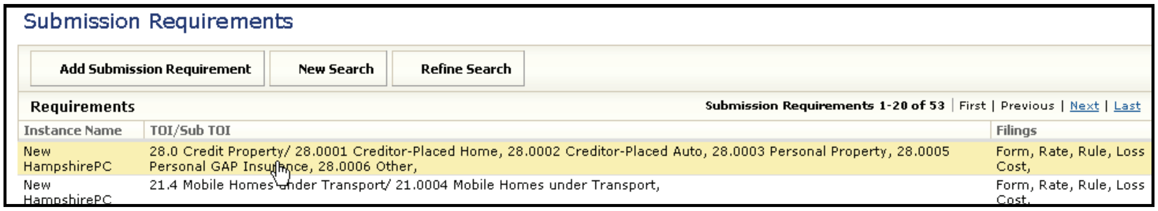
Add Submission Requirement | New Search | Refine Search

Requirements — Submission Requirements 1-20 of 53 | First | Previous | Next | Last

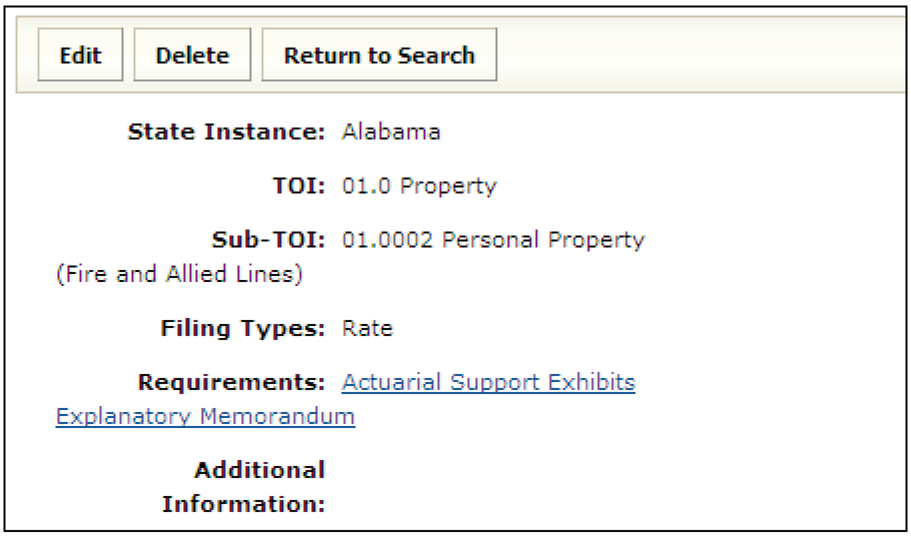
Instance Name	TOI/Sub TOI	Filings
New HampshirePC	28.0 Credit Property/ 28.0001 Creditor-Placed Home, 28.0002 Creditor-Placed Auto, 28.0003 Personal Property, 28.0005 Personal GAP Insurance, 28.0006 Other,	Form, Rate, Rule, Loss Cost,
New HampshirePC	21.4 Mobile Homes under Transport/ 21.0004 Mobile Homes under Transport,	Form, Rate, Rule, Loss Cost,
New HampshirePC	21.3 Other Service Contracts/ 21.0003 Other Service Contracts,	Form, Rate, Rule, Loss Cost,
New HampshirePC	21.2 Motor Vehicle Service Contracts/ 21.0002 Motor Vehicle Service Contracts,	Form, Rate, Rule, Loss Cost,
New HampshirePC	21.1 Mechanical Breakdown Contracts/ 21.0001 Mechanical Breakdown Contracts,	Form, Rate, Rule, Loss Cost,

Viewing a Submission Requirement

1. To open the Submission Requirement, click anywhere on the row.



2. Click a Requirement link to view the specific Requirement.

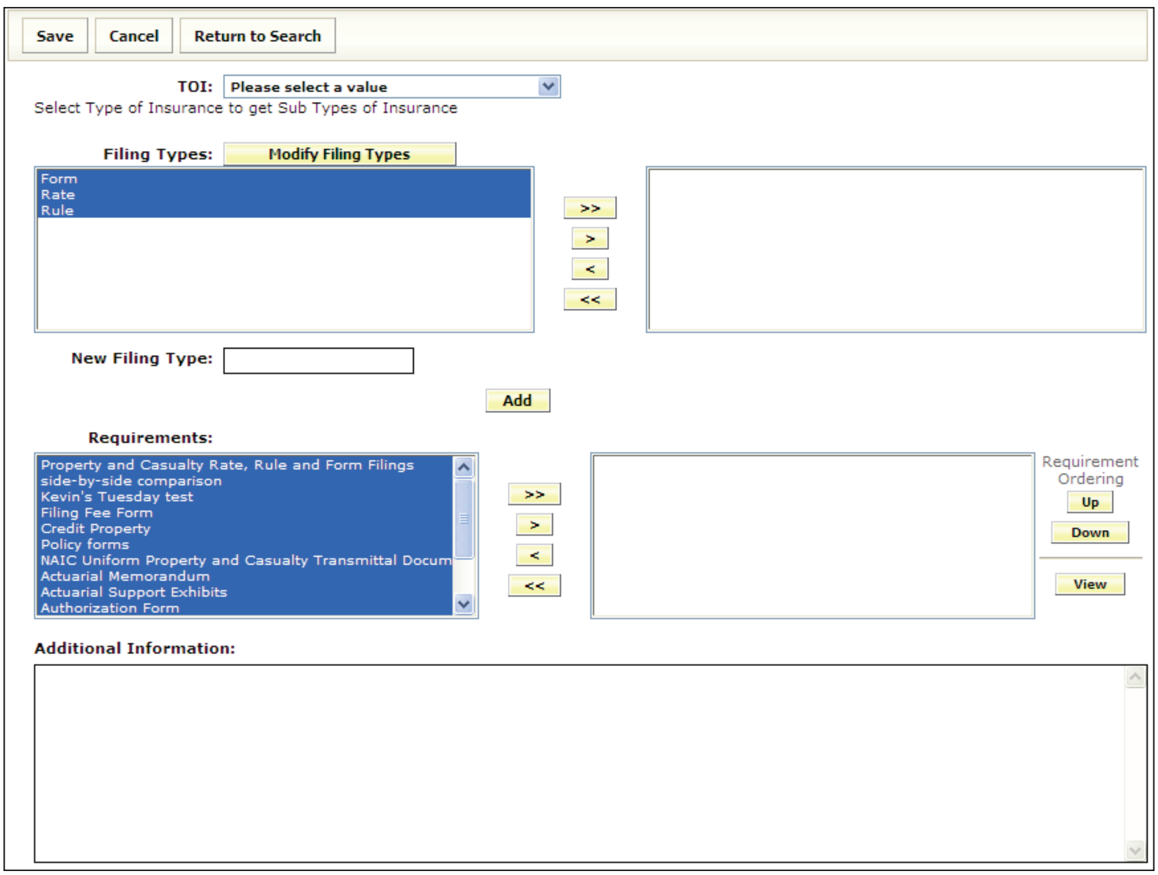


3. To close the Submission Requirement screen click on  or any of the links on the SERFF Workspace.

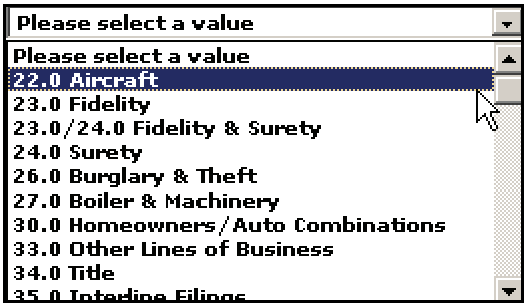
☞ Adding a Submission Requirement

You must have the State Configuration Manager role assigned to your SERFF User ID to add a Submission Requirement.

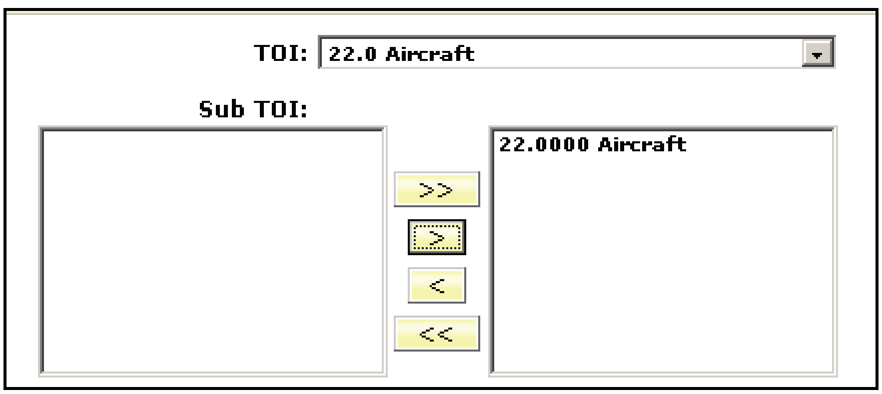
1. Click on the Filing Rules tab.
2. Click the Submission Requirements link.
3. Click the Add Submission Requirement button.



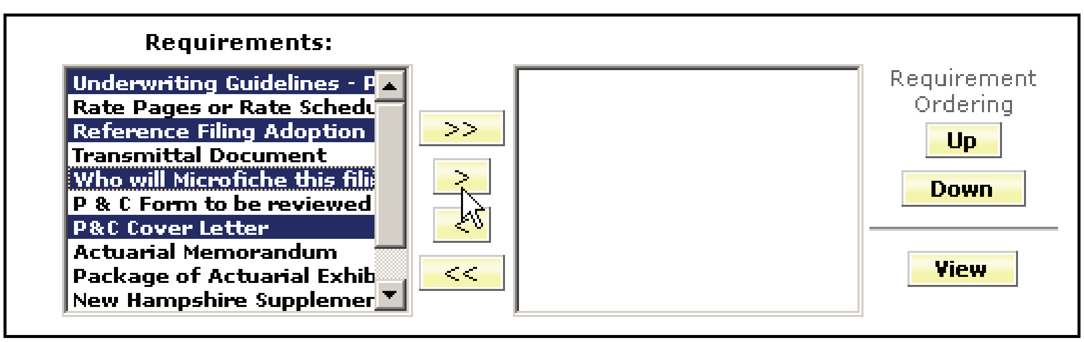
4. Select a TOI from the drop down list.



5. Using the >> and the > buttons, move the Sub-TOIs to be added to the box on the right. Items can be moved out of this box by using the < and the << buttons. Multiple Sub-TOIs can be selected by holding down the Ctrl key while clicking on Sub-TOIs.



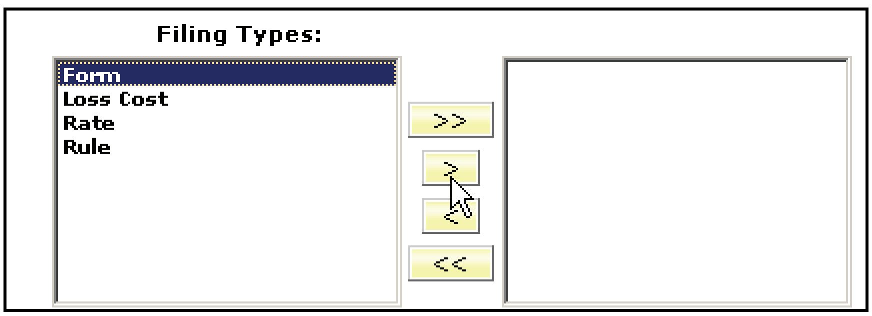
6. Using the >> and the > buttons, move the Requirements to be added to the box on the right. Items can be moved out of this box by using the < and the << buttons. Multiple Requirements can be selected by holding down the Ctrl key while clicking on Requirements.



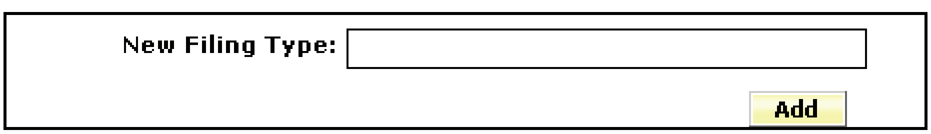
☞ The Up and Down buttons reorder the selected Requirements. Their order on the Submission Requirements determines the order in which they appear on the filing.

☞ The View button takes the user to a detailed view of the Requirement that is highlighted when the button is clicked.

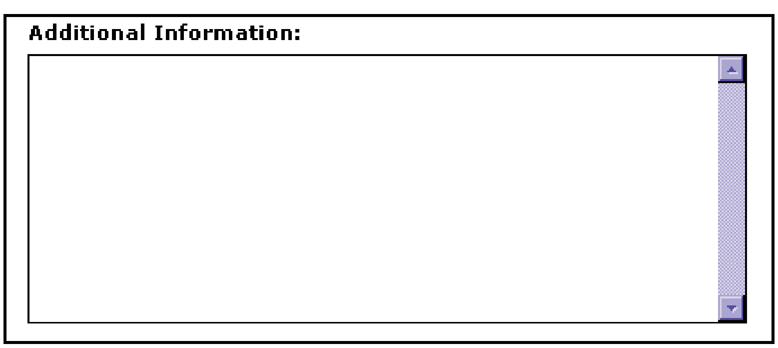
7. Using the >> and the > buttons, move the Filing Types to be added to the box on the right. Items can be moved out of this box by using the < and the << buttons. Multiple Filing Types can be selected by holding down the Ctrl key while clicking on Filing Types.



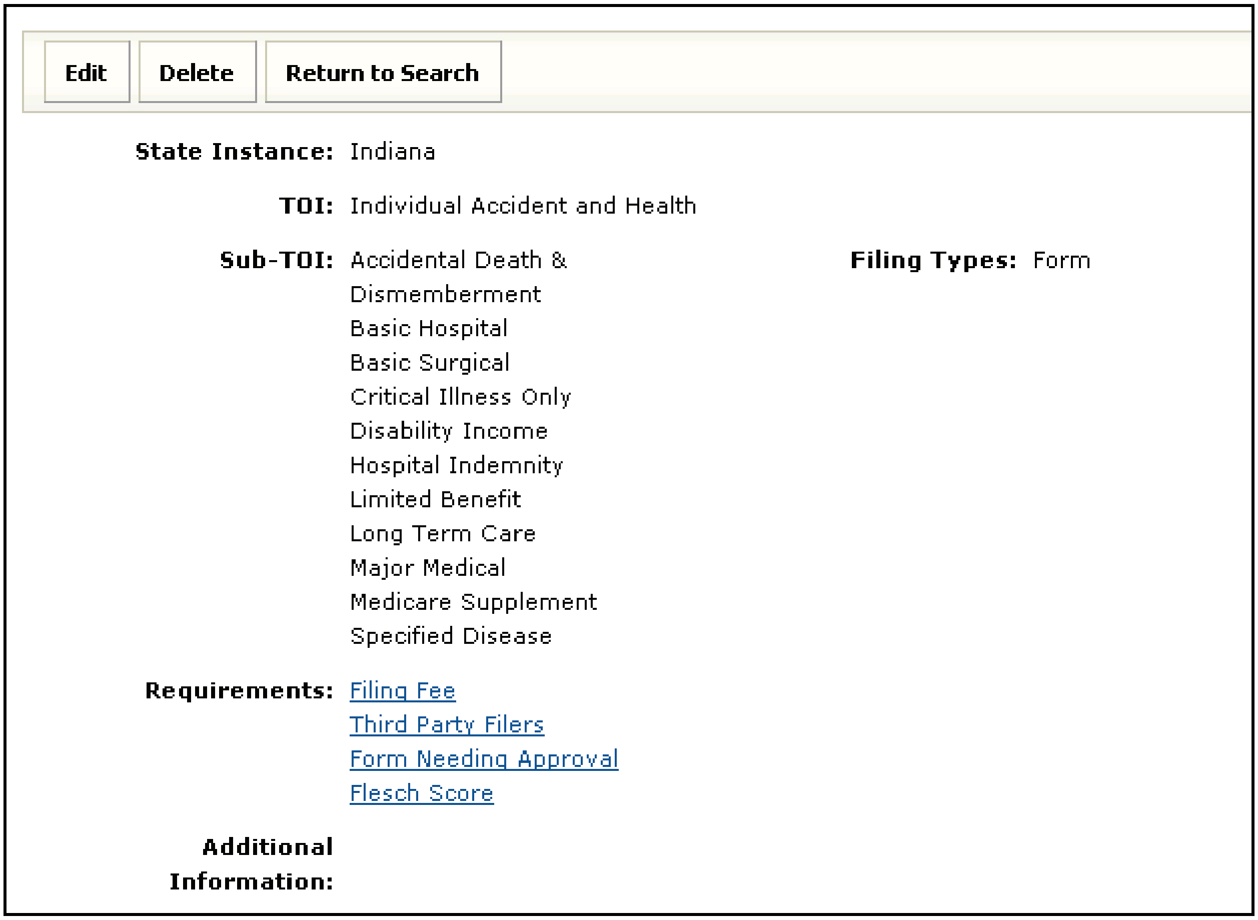
8. The State Configuration Manager can create a New Filing Type. Type in the Filing Type name and click the Add button.



9. Enter Additional Information, if applicable.



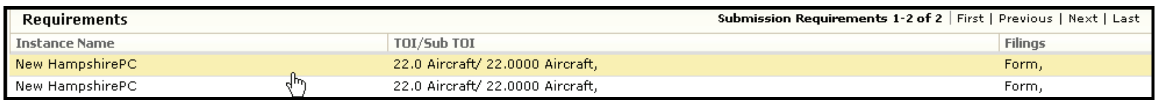
10. Click the **Save** button.



Editing a Submission Requirement

You must have State Configuration Manager rights assigned to your SERFF login ID to edit a Submission Requirement.

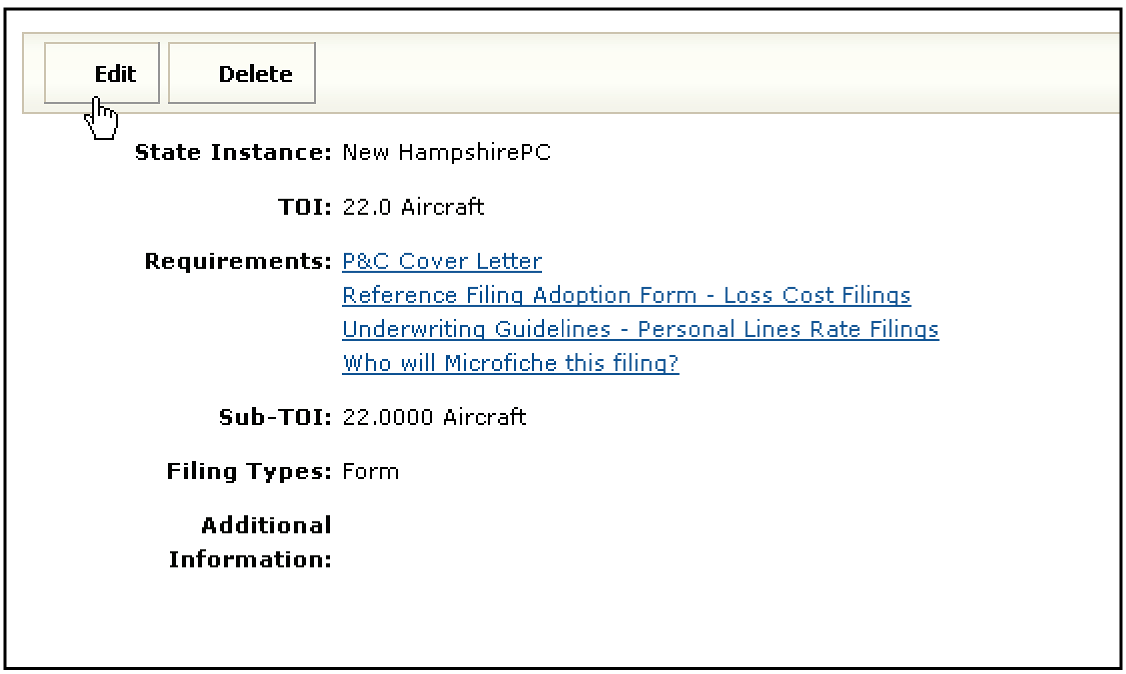
1. Click on the Filing Rules tab.
2. Click the Submission Requirements link.
3. Search and select the Submission Requirement to be edited.



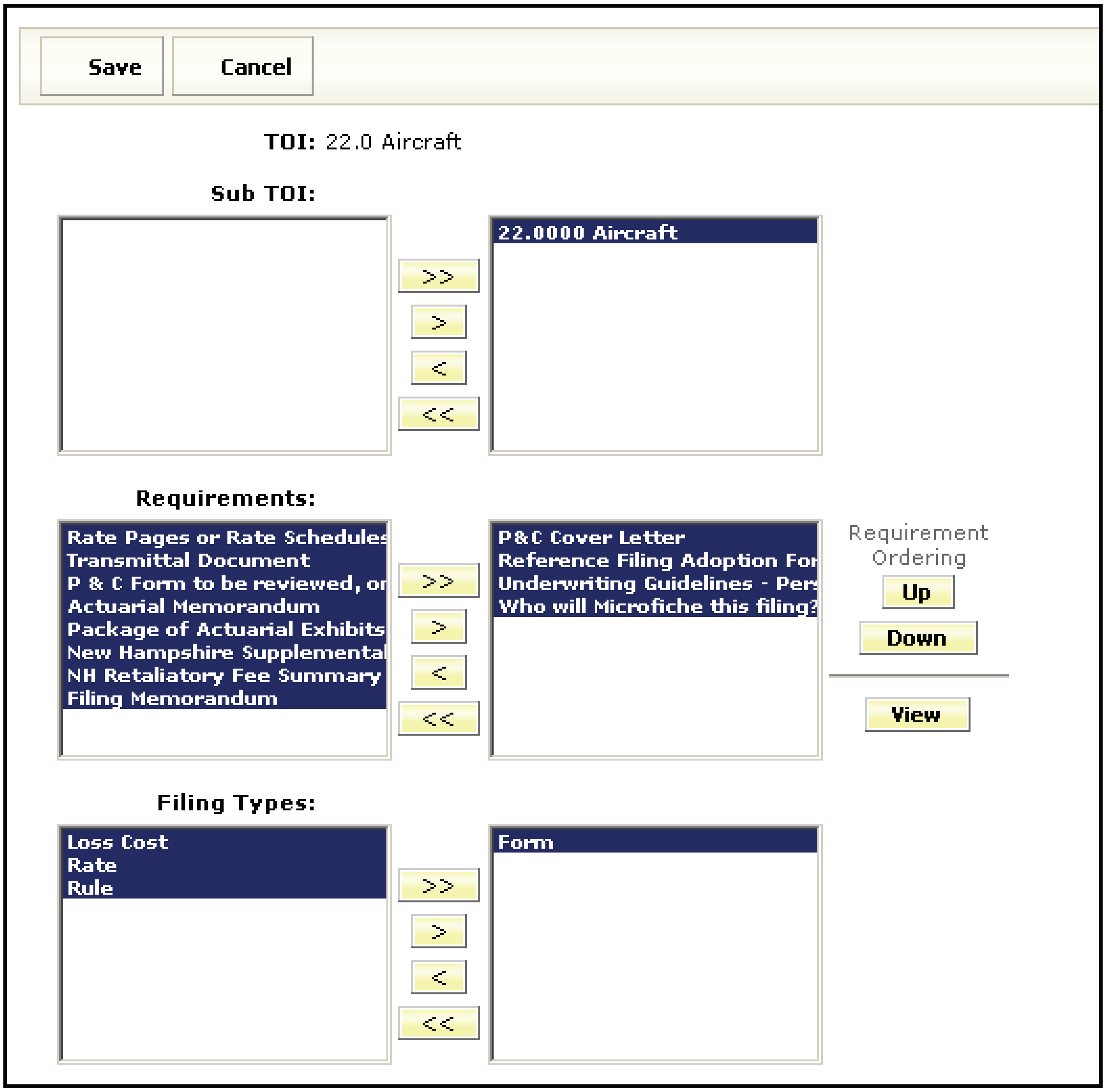
Requirements — Submission Requirements 1-2 of 2 | First | Previous | Next | Last

Instance Name	TOI/Sub TOI	Filings
New HampshirePC	22.0 Aircraft/ 22.0000 Aircraft,	Form,
New HampshirePC	22.0 Aircraft/ 22.0000 Aircraft,	Form,

4. Click the Edit button.



5. Update the Submission Requirement information.



6. Click the 

button.