

# SERFF End User Training Manual

## 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](#)



# SERFF End User Training Manual

## 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:.

Filings	Settings	Filing Rules	Reports
Requirements	General Instructions	Types of Insurance	Submission Requirements

- **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.

# SERFF End User Training Manual

## **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:

**Add Requirement**

Takes user to area for adding a new Requirement.

**New Search**

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

**Refine 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.

# SERFF End User Training Manual

**Find Requirements**

Name:

Business Type:

State Instances:

Alabama	>>	Alaska
AlabamaLife	>	
Arizona	<	
ArizonaLH	<<	
Arkansas		
California		
CaliforniaLD		
Colorado		
Connecticut		
ConnecticutLH		

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.

**Requirements**

Add Requirement | New Search | Refine Search

Requirements				Requirements 1-50 of 94   First   Previous   <a href="#">Next</a>   <a href="#">Last</a>
Instance Name	Alt.	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.

Requirements 1-50 of 94 | First | Previous | [Next](#) | [Last](#)

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.

# SERFF End User Training Manual

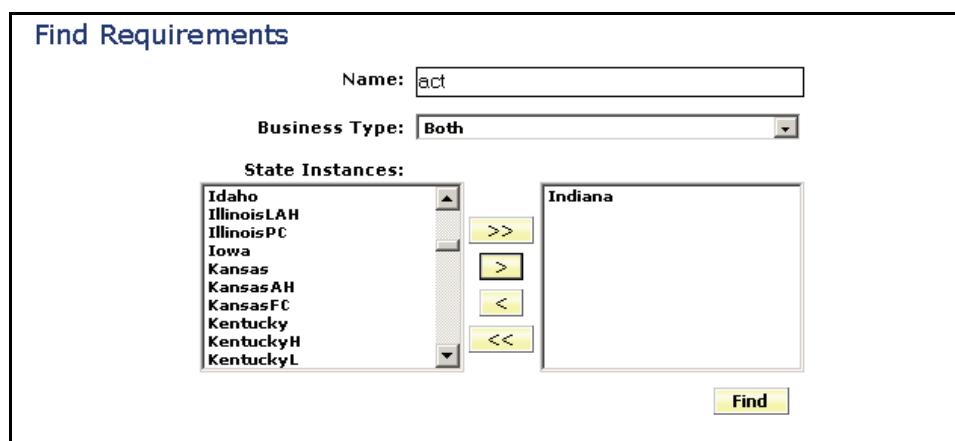
**Next** – Displays the next page of Requirements in the search results.

**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.



The screenshot shows the 'Find Requirements' dialog box. At the top, there are two input fields: 'Name:' containing 'act' and 'Business Type:' set to 'Both'. Below these is a section titled 'State Instances:' with a list of states on the left: Idaho, IllinoisLAH, IllinoisPC, Iowa, Kansas, KansasAH, KansasFC, Kentucky, KentuckyH, and KentuckyL. To the right of this list is a box labeled 'Indiana'. Between the lists are several buttons: '>>', '>', '<', and '<<'. At the bottom right of the dialog is a yellow 'Find' button.

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 **<<** 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.

SERFF End User Training Manual

Filings	Settings	Filing Rules	Reports																
Requirements	<a href="#">General Instructions</a>	<a href="#">Types of Insurance</a>	<a href="#">Submission Requirements</a>																
<h2>Requirements</h2> <p> <a href="#">Add Requirement</a>          <a href="#">New Search</a>          <a href="#">Refine Search</a> </p> <table border="1"> <thead> <tr> <th colspan="2">Requirements</th> <th colspan="3">Requirements 1-1 of 1   First   Previous   Next   Last</th> </tr> </thead> <tbody> <tr> <td>Instance Name</td> <td><input type="checkbox"/></td> <td>Att.</td> <td>Category</td> <td>Name</td> </tr> <tr> <td>Indiana</td> <td></td> <td></td> <td></td> <td>Actuarial Memorandum</td> </tr> </tbody> </table>					Requirements		Requirements 1-1 of 1   First   Previous   Next   Last			Instance Name	<input type="checkbox"/>	Att.	Category	Name	Indiana				Actuarial Memorandum
Requirements		Requirements 1-1 of 1   First   Previous   Next   Last																	
Instance Name	<input type="checkbox"/>	Att.	Category	Name															
Indiana				Actuarial Memorandum															

## Viewing a Requirement

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

<a href="#">Filings</a>	<a href="#">Settings</a>	<a href="#">Filing Rules</a>	<a href="#">Reports</a>																																									
<a href="#">Requirements</a>	<a href="#">General Instructions</a>	<a href="#">Types of Insurance</a>	<a href="#">Submission Requirements</a>																																									
<h2>Requirements</h2> <p> <a href="#">Add Requirement</a>          <a href="#">New Search</a>          <a href="#">Refine Search</a> </p> <table border="1"> <thead> <tr> <th colspan="2">Requirements</th> <th colspan="2">Requirements 1-9 of 9</th> <th><a href="#">First</a></th> <th><a href="#">Previous</a></th> <th><a href="#">Next</a></th> <th><a href="#">Last</a></th> </tr> </thead> <tbody> <tr> <td>Instance Name</td> <td>Alt.</td> <td>Category</td> <td>Name</td> <td colspan="4"></td> </tr> <tr> <td>Indiana</td> <td></td> <td></td> <td>Actuarial Memorandum</td> <td colspan="4"></td> </tr> <tr> <td>Indiana</td> <td></td> <td></td> <td>Filing Fee</td> <td colspan="4"></td> </tr> <tr> <td>Indiana</td> <td></td> <td></td> <td>Flesch Score</td> <td colspan="4"></td> </tr> </tbody> </table>					Requirements		Requirements 1-9 of 9		<a href="#">First</a>	<a href="#">Previous</a>	<a href="#">Next</a>	<a href="#">Last</a>	Instance Name	Alt.	Category	Name					Indiana			Actuarial Memorandum					Indiana			Filing Fee					Indiana			Flesch Score				
Requirements		Requirements 1-9 of 9		<a href="#">First</a>	<a href="#">Previous</a>	<a href="#">Next</a>	<a href="#">Last</a>																																					
Instance Name	Alt.	Category	Name																																									
Indiana			Actuarial Memorandum																																									
Indiana			Filing Fee																																									
Indiana			Flesch Score																																									

2. The content of the Requirement will be displayed.

Filings	Settings	Filing Rules	Reports
Requirements	General Instructions	Types of Insurance	Submission Requirements
<h2>View the 'Flesch Score' Requirement</h2> <p><a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Return to Search</a></p> <p><b>State Instance:</b> Indiana</p> <p><b>Name:</b> Flesch Score</p> <p><b>Description:</b> In accordance with Indiana Code § 27-1-26-7, forms filed with the Department must be accompanied by a certification signed by an officer of the company giving the actual Flesch Score for the form and stating that the form meets the minimum Flesch Score of 40. This signed certification should be scanned and submitted with the filing.</p> <p><b>Business Type:</b> P&amp;C and LAH</p> <p><b>View Category:</b> -- None Selected --</p> <p><b>Attachments:</b> -- No Attachments --</p> <p><b>Author:</b> Hartwell, Eric</p>			

The following buttons are available on the Search Results screen:

## SERFF End User Training Manual

**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.

The screenshot shows the 'Add Requirement' interface. At the top, there are 'Save' and 'Cancel' buttons. Below them is a section labeled 'State Instance: Pennsylvania'. This section contains fields for 'Name' (a text input field) and 'Description' (a large text area). Underneath is a 'Business Type' dropdown menu set to 'Please select a value'. A 'View Category' section follows, featuring a dropdown menu labeled 'Select: Please Select' and a text input field for 'New Category', with a yellow 'Add Category' button next to it. At the bottom is an 'Attachments' section with a text input field and a yellow 'Attach Files' 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

## SERFF End User Training Manual

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.

**SERFF File Attachment Upload**

Attachments larger than 3MB or Microsoft Word(tm) documents cannot be uploaded to SERFF.

File 1:

File 2:

File 3:

File 4:

File 5:

8. Click the **Save** button.

# SERFF End User Training Manual

Filings	Settings	Filing Rules	Reports
Requirements	General Instructions	Types of Insurance	Submission Requirements
<b>View the 'Actuarial Memorandum' Requirement</b>			
<b>Edit</b> <b>Delete</b> <b>Return to Search</b>			
<p><b>State Instance:</b> Indiana <b>Name:</b> Actuarial Memorandum <b>Description:</b> Attach an actuarial memorandum that is compliant and that is signed by a certified officer of the company. <b>Business Type:</b> Life, Accident/Health, Annuity, Credit <b>View Category:</b> Actuarial <b>Attachments:</b> -- No Attachments -- <b>Author:</b> MayorgaMgr, Courtney</p>			

## 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.

Filings	Settings	Filing Rules	Reports
Requirements	General Instructions	Types of Insurance	Submission Requirements
<b>Requirements</b>			
<b>Add Requirement</b> <b>New Search</b> <b>Refine Search</b>			
Instance Name	Att.	Category	Name
Pennsylvania			Market Value Adjustment Formula - Variability
Pennsylvania			Authorization to File
Pennsylvania			Reserve Calculation
Pennsylvania			Change of Nonforfeiture Interest Rate or Mortality Table Certification
Pennsylvania			Replacement Form with Highlighted Changes
Pennsylvania			Requirements for App, Replacement Coverage and Notice
Pennsylvania			Bonus Certification
Pennsylvania			Rider Explanation

5. Click the **Edit** button.
6. Edit the Requirement information, as necessary.

# SERFF End User Training Manual

Filings	Settings	Filing Rules	Reports	
Requirements	General Instructions	Types of Insurance	Submission Requirements	
Edit the 'Bonus Certification' Requirement				
<input type="button" value="Save"/> <input type="button" value="Cancel"/>				
<p><b>State Instance:</b> Pennsylvania</p> <p><b>Name:</b> <input type="text" value="Bonus Certification"/></p> <p><b>Description:</b> <input type="text" value="If a form provides for a bonus a certification that the applicant will be provided with a written disclosure of the bonus, as required by CONTRACT/FORM"/></p> <p><b>Business Type:</b> <input type="text" value="P&amp;C and LAH"/></p> <p><b>View Category</b></p> <p>Select: <input type="text" value="Please Select"/></p> <p>New Category: <input type="text"/></p> <p><input type="button" value="Add Category"/></p> <p><b>Attachments</b></p> <p><input type="button" value="Attach Files"/></p>				

7. Click the  button.

# SERFF End User Training Manual

## 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.

**Find General Instructions**

**Find** **Reset**

**State Instances:**

- AlabamaLife
- Alaska
- Arizona
- ArizonaLH
- Arkansas
- California
- CaliforniaLD
- Colorado
- Connecticut
- ConnecticutLH

**Alabama**

>> > < <<

**General Instructions Last Updated**

Start:

End:

**Is There A Fee?**

Yes  No  Either

**Is This State Retaliatory?**

Yes  No  Either

**Confidentiality Requests Are:**

Allowed  Not Allowed  Either

**EFT is:**

Accepted  Not Accepted  Required

**Payment is:**

Billed in Arrears  Due at Submission

**Available Filing Modes:**

- Exempt
- File & Use
- File with Certification
- Informational
- Other
- Prior Approval
- Use & File

>> > < <<

**Filings Become Public:**

- At Effective Date
- At Submission
- Other
- Upon Authorization for Use
- Upon Disposition
- Upon Request Only

>> > < <<

**Find** **Reset**

## SERFF End User Training Manual

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
<b>General Instructions</b>		
Instance Name	Att.	Description
Alabama	0	IMPORTANT: All filings must clearly outline items
AlabamaLife	0	All forms MUST be submitted in the PDF format. You
Alaska	0	PLEASE READ THE SERFF INSTRUCTIONS CAREFULLY BEFOR
AlaskaLH	0	IMPORTANT NOTE: PLEASE SUBMIT NEW AND REVISED FORM
Arizona	0	Updated for SERFF v5: IMPORTANT NOTE: PLEASE C
ArizonaLH	0	The matrix can be downloaded at: <a href="http://www.naic.o">http://www.naic.o</a>
Arkansas	0	If you have questions or problems please contact
ArkansasLH	0	Description: General Instructions Document Accid
<b>General Instructions 1-8 of 8   First   Previous   Next   Last</b>		
		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.

## SERFF End User Training Manual

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

**Multiple Companies Allowed on Filings?:** PC: Yes LAH: Yes      *Date Last Modified: 02/09/2009 12:39 PM*

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

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

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

**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.

# SERFF End User Training Manual

## 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:** Not Applicable      *Date Last Modified: 02/09/2009 01:27 PM*

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

**Effective Date Rules:** 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.      *Date Last Modified: 02/09/2009 01:27 PM*

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

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

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

Arizona Revised Statutes Web Address: *Date Last Modified: 02/09/2009 01:27 PM*

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

Arizona Administrative Code Web Address: *Date Last Modified: 02/09/2009 01:27 PM*

[http://www.azsos.gov/public\\_services/table\\_of\\_contents.htm](http://www.azsos.gov/public_services/table_of_contents.htm)

Arizona Department of Insurance Exemption Order Web Address: *Date Last Modified: 02/09/2009 01:27 PM*

<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.

# SERFF End User Training Manual

Edit the 'ArizonaLH' General Instructions

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

**General Information**

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

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

Effective Date Rules: 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. Date Last Modified: 02/09/2009 01:27 PM

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

Additional Information Links: Arizona Department of Insurance Web Address: http://www.id.state.az.us/ Date Last Modified: 02/09/2009 01:27 PM

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

6. Click the **Save** 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.

## SERFF End User Training Manual

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

**Find Types of Insurance**

Add Type of Insurance

TOI Name:   Starts With  Contains  Equals

Sub TOI Name:   Starts With  Contains  Equals

Business Type:

Methods

Electronic:  Yes  No  Either

Paper:  Yes  No  Either

State:  Yes  No  Either

State Instances:

0525	>>	New HampshirePC
4	>	
Alabama	<	
AlabamaLife	<<	
Alaska		
Arizona		
ArizonaLH		
Arkansas		
California		
CaliforniaLD		

Find

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.

TOI Name:   Starts With  Contains  Equals

Sub-TOI Name:   Starts With  Contains  Equals

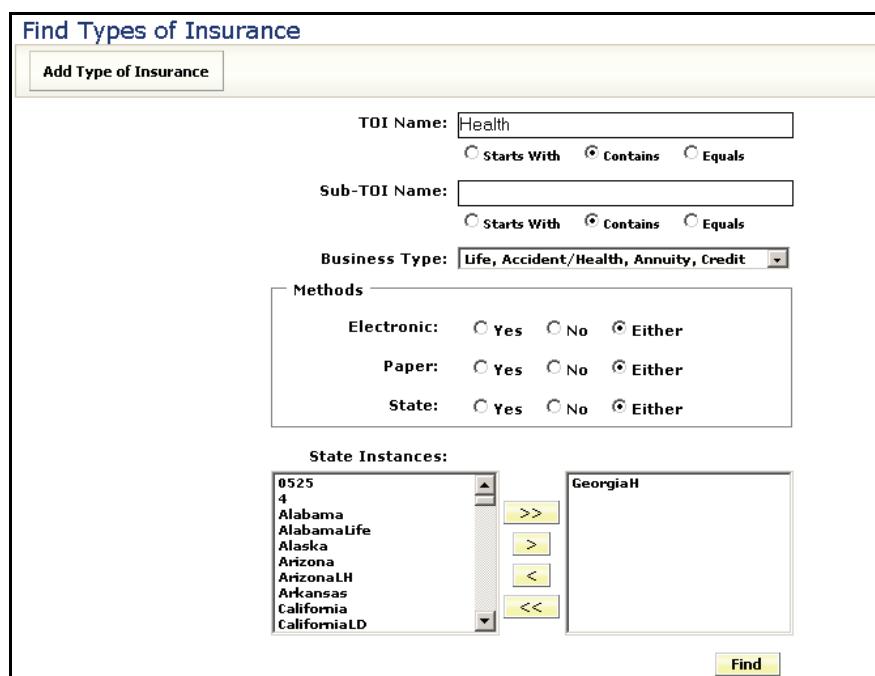
## SERFF End User Training Manual

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.



The screenshot shows a search interface titled 'Find Types of Insurance'. At the top left is a button labeled 'Add Type of Insurance'. Below it are three search fields: 'TOI Name' (containing 'Health'), 'Sub-TOI Name' (empty), and 'Business Type' (containing 'Life, Accident/Health, Annuity, Credit'). Under the heading 'Methods', there are three sets of radio buttons: 'Electronic' (radio button 'Contains' is selected), 'Paper' (radio button 'Contains' is selected), and 'State' (radio button 'Contains' is selected). At the bottom is a section titled 'State Instances' with two panes: a left pane showing a list of states like '0525', 'Alabama', 'Alabamalife', etc., and a right pane showing 'GeorgiaH'. Between them are four navigation buttons: '>>', '>', '<', and '<<'. A 'Find' button is located at the bottom right of the pane area.

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.

## SERFF End User Training Manual

8. Using the >> button and 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 < button and the << button. Multiple states can be selected by holding down the Ctrl key while clicking on states.
9. Click the button.

**Types of Insurance**

Types Of Insurance		Types of Insurance 1-20 of 118   First   Previous   <a href="#">Next</a>   <a href="#">Last</a>	
Add Type of Insurance	New Search	Refine Search	
Instance Name <input checked="" type="checkbox"/> 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**

Types Of Insurance		Types of Insurance 1-20 of 118   First   Previous   <a href="#">Next</a>   <a href="#">Last</a>	
Add Type of Insurance	New Search	Refine Search	
Instance Name <input checked="" type="checkbox"/> TOI			Sub-TOI
GeorgiaH	Health		AD&D
GeorgiaH	Health		Cancer
GeorgiaH	Health		Cancer *First Diagnosis
GeorgiaH	Health		Credit Disability

<b>State Instance:</b>	New HampshirePC			
<b>Business Type:</b>	Property & Casualty			
<b>Type Of Insurance:</b>	01.0 Property	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Sub-Types of Insurance:</b>	01.0001 Commercial Property (Fire and Allied Lines)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	01.0002 Personal Property (Fire and Allied Lines)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

[Return to Search](#)

# SERFF End User Training Manual

## ☞ 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.

The screenshot shows a navigation bar with tabs: Filings, Settings, Filing Rules (which is selected and highlighted in blue), and Reports. Below the navigation bar, there are several links: Requirements, General Instructions, Types of Insurance (which is also highlighted in blue), and Submission Requirements. A main title 'Find Types of Insurance' is displayed, followed by a large button labeled 'Add Type of Insurance' with a hand cursor icon pointing at it.

4. Select the Business Type.

The screenshot shows a form with three buttons at the top: Save, Cancel, and Return to Search. Below these are fields for 'State Instance' (set to UtahH) and 'Business Type' (a dropdown menu currently showing 'Please select a value'). There are three checkboxes for 'Type Of Insurance': 'Electronic', 'State Paper', and 'State Update', each with a 'Select All' button. At the bottom left is a 'Add New Sub-TOI' button.

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.

## SERFF End User Training Manual

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

- Electronic
- State Paper
- State Update

10. Click the  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  link.

3. Search for and select the TOI to be edited.

UtahH	H01 Health - Assumption Agreement	H01.000 Health - Assumption Agreement
UtahH	H02G Group Health - Accident Only	H02G.000 Health - Accident Only
UtahH	H02I Individual Health - Accident Only	H02I.000 Health - Accident Only

4. Click the  button.

<a href="#">Edit</a>	<a href="#">Return to Search</a>			
				
<b>State Instance:</b>	UtahH			
<b>Business Type:</b>	Life, Accident/Health, Annuity, Credit			
<b>Type Of Insurance:</b>	H02G Group Health - Accident Only	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Sub-Types of Insurance:</b>	H02G.000 Health - Accident Only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## SERFF End User Training Manual

5. Update the TOI information, as necessary.

<input type="button" value="Save"/>	<input type="button" value="Cancel"/>	<input type="button" value="Return to Search"/>
<b>State Instance:</b> UtahH <b>Business Type:</b> Life, Accident/Health, Annuity, Credit		
<b>Electronic</b> <b>State Paper</b> <b>State Update</b>		
<input type="button" value="Select All"/> <input type="button" value="Select All"/> <input type="button" value="Select All"/>		
<b>Type Of Insurance:</b>	H02G Group Health - Accident Only	<input checked="" type="checkbox"/>
<b>Sub-Types of Insurance:</b>	H02G.000 Health - Accident Only	<input type="checkbox"/>
<input type="button" value="Add New Sub-TOI"/> <input type="button" value=""/>		
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		

6. Click the  button.

# SERFF End User Training Manual

## ***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 **Submission Requirements** link.

Find Submission Requirements
<input type="button" value="Add Submission Requirement"/>

# SERFF End User Training Manual

The screenshot shows a search interface for the SERFF system. At the top left is a list of 'State Instances' with a dropdown arrow. To its right is a box labeled 'Alabama' with navigation buttons (>>, >, <, <<). Below these are 'Search Tips' and a 'Select' button. The 'Requirements' section includes an 'Included' box and an 'Excluded' box, both with navigation buttons. Under 'TOI Methods', there are three radio button groups: Electronic (Yes, No, Either), Paper (Yes, No, Either), and State (Yes, No, Either). The 'Types Of Insurance' section lists categories like Property, Crop, Flood, etc., with a dropdown arrow. To its right is a box with navigation buttons and a 'Select' button. The 'Sub Types of Insurance' section has a 'Find' button.

☞ 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.

# SERFF End User Training Manual

**Find Submission Requirements**

**Add Submission Requirement**

**State Instances:**

**Requirements:**

**Included:**

- Authorization Form
- Cover Letter
- Credit Property
- Expedited Terrorism Form
- Explanatory Memorandum
- Filing Fee Form
- Kevin's Tuesday test
- NAIC Uniform Property and Casualty Transmit
- Policy forms
- Property and Casualty Certificate of Compliance

**Excluded:**

- Actuarial Memorandum
- Actuarial Support Exhibits

**TOI Methods**

Electronic:  Yes  No  Either

Paper:  Yes  No  Either

State:  Yes  No  Either

**Types Of Insurance:**

- 01.0 Property
- 02.1 Crop
- 02.3 Flood
- 03.0 Farmers
- 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

- Click the **Find** button.

**Submission Requirements**

**Add Submission Requirement** **New Search** **Refine Search**

**Requirements**

Instance Name	TOI/Sub TOI	Filings
NebraskaPC	Property & Casualty/ Auto-Personal,	Rate, Rule, Form, Endorsements,
NebraskaPC	Property & Casualty/ Auto-Commercial, Boatowners, Boiler & Machinery, Commercial Inland Marine, Commercial Package, Commercial Property, Commercial Umbrella, Credit Property, Crime, Directors & Officers, Dwelling Fire, Farm, Fidelity, General Liability, Homeowners, Homeowners Warranty, Inland Marine, Lawyers, Mobilehome, Mortgage Guaranty, Motorhome, Professional Liability, Recreational Vehicle, Surety, Title, Umbrella/Excess,	Rate, Rule, Form, Endorsements,

Submission Requirements 1-20 of 124 | First | Previous | [Next](#) | Last

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

- Click on the Filing Rules tab.

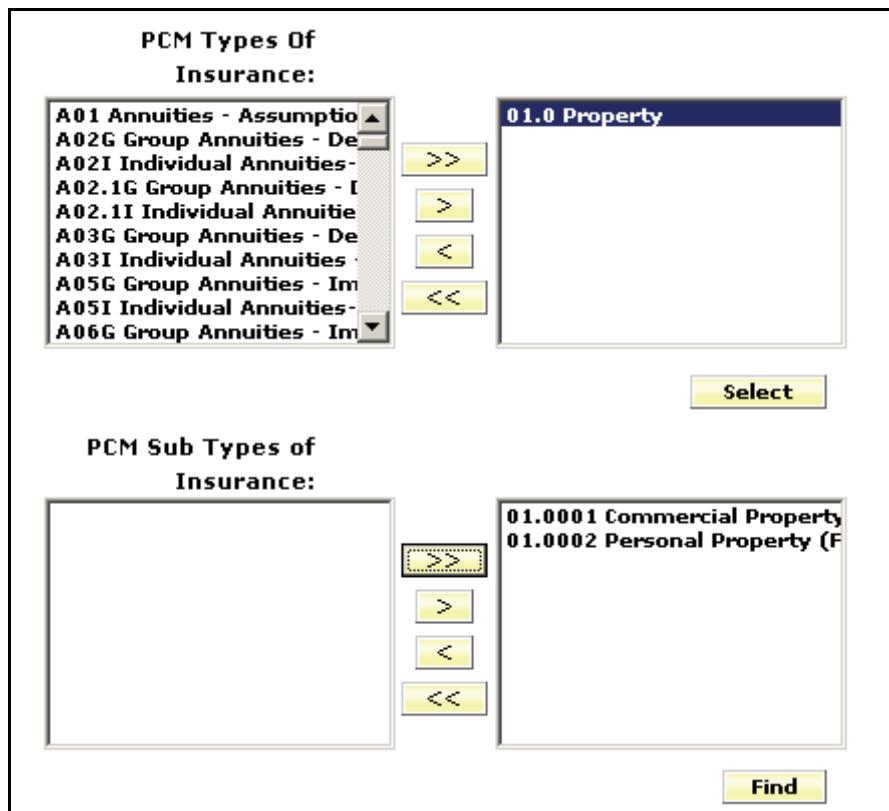
- Click the **Submission Requirements** link.
- Remove the state from the State Instances select box or using the **>>** and **>** buttons, move multiple state instances to search on to the box on the right. Items can be moved out of this box by using the **<** and the **<<** buttons.

## SERFF End User Training Manual

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.

# SERFF End User Training Manual

Submission Requirements		
<a href="#">New Search</a> <a href="#">Refine Search</a>		Submission Requirements 1-20 of 362   <a href="#">First</a>   <a href="#">Previous</a>   <a href="#">Next</a>   <a href="#">Last</a>
Requirements		
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.

## SERFF End User Training Manual



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.

# SERFF End User Training Manual

**Requirements:**

Included:

Excluded:

**Types Of Insurance:**

**Select**

**Find**

8. Click the **Find** button.

Submission Requirements		
		<a href="#">Add Submission Requirement</a> <a href="#">New Search</a> <a href="#">Refine Search</a>
Requirements		<a href="#">Submission Requirements 1-20 of 53</a>   <a href="#">First</a>   <a href="#">Previous</a>   <a href="#">Next</a>   <a href="#">Last</a>
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,

# SERFF End User Training Manual

## Viewing a Submission Requirement

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

Submission Requirements		
<a href="#">Add Submission Requirement</a> <a href="#">New Search</a> <a href="#">Refine Search</a>		Submission Requirements 1-20 of 53   First   Previous   <a href="#">Next</a>   <a href="#">Last</a>
Requirements		
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,

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

<a href="#">Edit</a>	<a href="#">Delete</a>	<a href="#">Return to Search</a>
<b>State Instance:</b> Alabama		
<b>TOI:</b> 01.0 Property		
<b>Sub-TOI:</b> 01.0002 Personal Property (Fire and Allied Lines)		
<b>Filing Types:</b> Rate		
<b>Requirements:</b> <a href="#">Actuarial Support Exhibits</a> <a href="#">Explanatory Memorandum</a>		
<b>Additional Information:</b>		

<b>View the 'Actuarial Support Exhibits' Requirement</b>	
<a href="#">Close</a>	
<b>State Instance:</b> Alabama	
<b>Name:</b> Actuarial Support Exhibits	
<b>Description:</b> Any actuarial documents that will help to support the change. Of those, the required exhibit consist of a 5-year histogram. Also, if it is an existing program, a competitors comparison exhibit is always helpful.	
<b>Business Type:</b> P&C and LAH	
<b>View Category:</b> -- None Selected --	
<b>Attachments:</b> -- No Attachments --	

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

# SERFF End User Training Manual

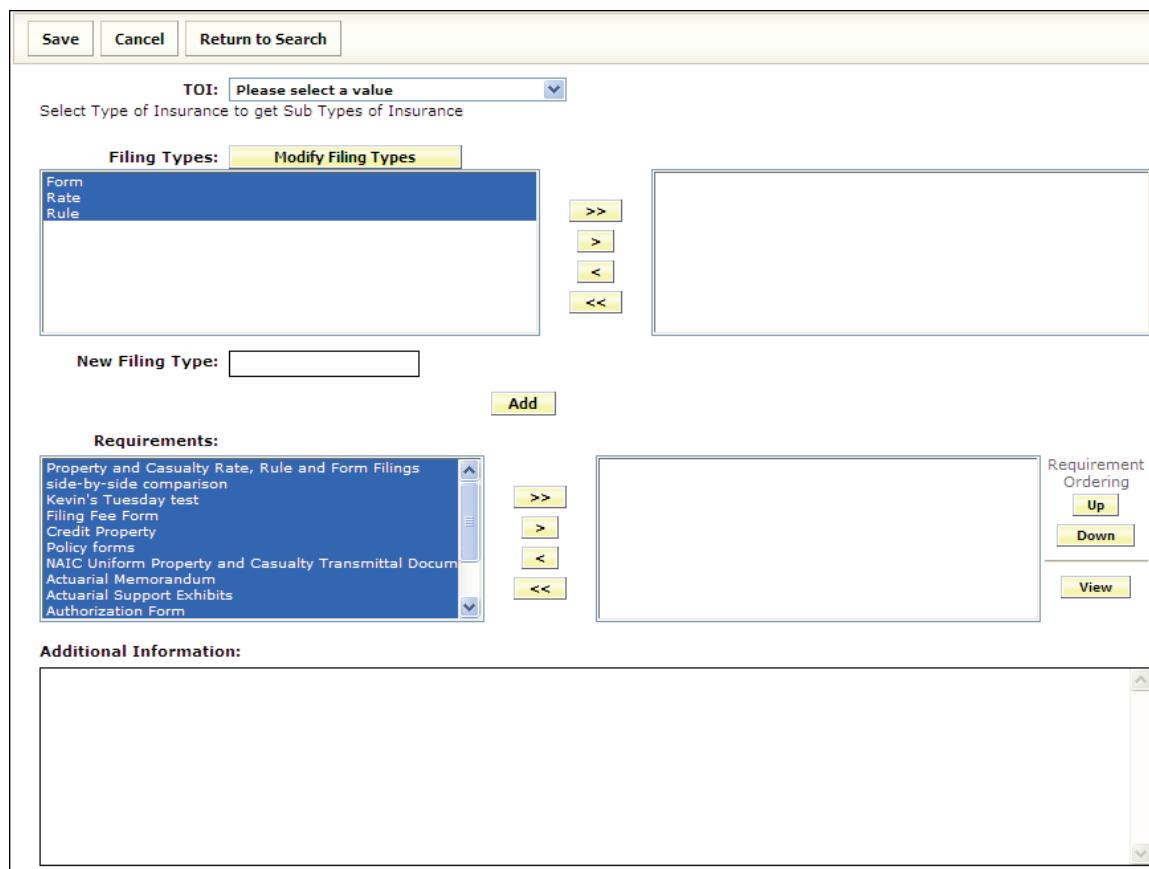
## Adding a Submission Requirement

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.

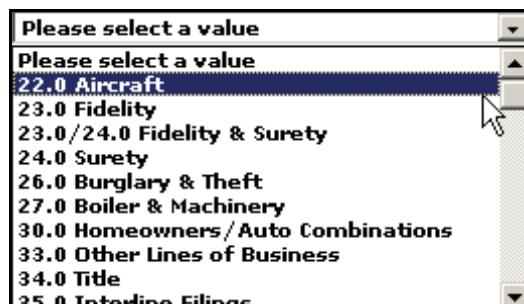
2. Click the **Submission Requirements** link.

3. Click the **Add Submission Requirement** button.

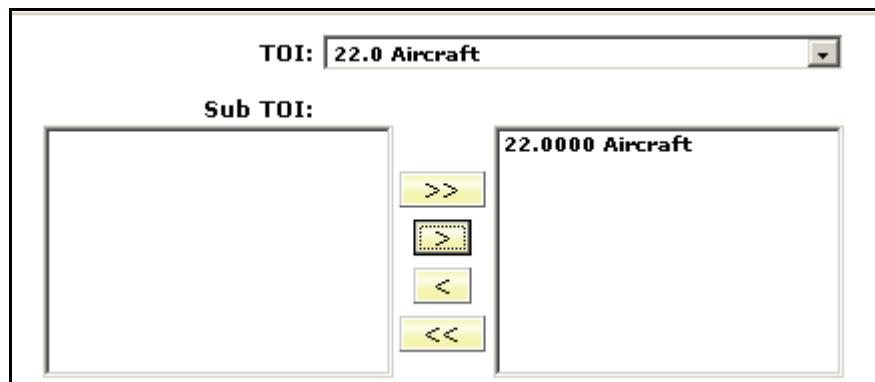


4. Select a TOI from the drop down list.

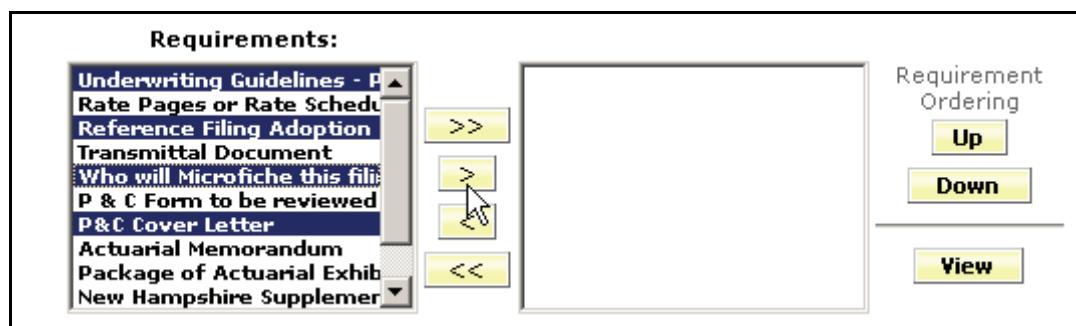
## SERFF End User Training Manual



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.

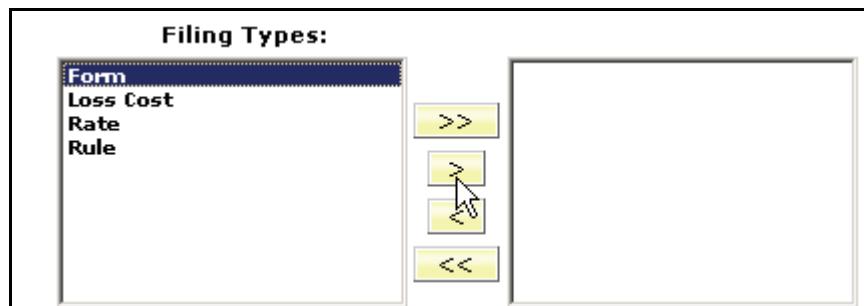


## SERFF End User Training Manual

☞ 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.

A screenshot of a dialog box titled "New Filing Type". It contains a text input field labeled "New Filing Type:" followed by a "Add" button.

9. Enter Additional Information, if applicable.

A screenshot of a dialog box titled "Additional Information". It is a large text area with a vertical scroll bar on the right side.

## SERFF End User Training Manual

10. Click the  button.

<b>Edit</b>	<b>Delete</b>	<b>Return to Search</b>
<b>State Instance:</b> Indiana		
<b>TOI:</b> Individual Accident and Health		
<b>Sub-TOI:</b> Accidental Death & Dismemberment Basic Hospital Basic Surgical Critical Illness Only Disability Income Hospital Indemnity Limited Benefit Long Term Care Major Medical Medicare Supplement Specified Disease		<b>Filing Types:</b> Form
<b>Requirements:</b> <a href="#">Filing Fee</a> <a href="#">Third Party Filers</a> <a href="#">Form Needing Approval</a> <a href="#">Flesch Score</a>		
<b>Additional Information:</b>		

# SERFF End User Training Manual

## 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.

<input type="button" value="Edit"/>	<input type="button" value="Delete"/>
-------------------------------------	---------------------------------------

**State Instance:** New HampshirePC

**TOI:** 22.0 Aircraft

**Requirements:** [P&C Cover Letter](#)  
[Reference Filing Adoption Form - Loss Cost Filings](#)  
[Underwriting Guidelines - Personal Lines Rate Filings](#)  
[Who will Microfiche this filing?](#)

**Sub-TOI:** 22.0000 Aircraft

**Filing Types:** Form

**Additional Information:**

## SERFF End User Training Manual

5. Update the Submission Requirement information.

The screenshot shows the 'Submission Requirements' section of the SERFF software. At the top, there are 'Save' and 'Cancel' buttons. Below them, the text 'TOI: 22.0 Aircraft' is displayed. The 'Sub TOI:' section contains a large empty box with four navigation buttons ('>>', '>', '<', '<<') to its right. To the right of this is a list box titled '22.0000 Aircraft' containing the entry '22.0000 Aircraft'. The 'Requirements:' section contains two lists of documents. The left list includes: Rate Pages or Rate Schedules, Transmittal Document, P & C Form to be reviewed, or, Actuarial Memorandum, Package of Actuarial Exhibits, New Hampshire Supplemental, NH Retaliatory Fee Summary, and Filing Memorandum. The right list includes: P&C Cover Letter, Reference Filing Adoption Form, Underwriting Guidelines - Pers, Who will Microfiche this filing?, and a partially visible item starting with 'Who will Microfiche this filing?'. Between these lists are four navigation buttons ('>>', '>', '<', '<<'). To the right of the lists is a 'Requirement Ordering' section with 'Up', 'Down', and 'View' buttons. The 'Filing Types:' section contains two lists: 'Loss Cost', 'Rate', and 'Rule' on the left, and 'Form' on the right. Between these lists are four navigation buttons ('>>', '>', '<', '<<').

6. Click the **Save** button.