

## **Lesson 4**

This lesson covers the basics of the SERFF Message Center, gives an overview of the filing, and covers some of the basic functions a state might perform when a filing is first received or through the review lifecycle.

The SERFF Message Center is a useful tool for keeping track of changes that are made to a filing. Messages are generated to users for many of the changes that occur on their filings. As stated previously, both industry and state users have the ability to suppress specific messages from being delivered to their Message Center.

The NAIC Uniform Transmittal Documents have been incorporated into SERFF, allowing for the export and reporting of the rate and form fields.

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

### **This lesson covers the following topics:**

- [Message Center](#)
- [Filing Overview](#)
- [Intake Filings](#)
- [Assigning a Filing](#)
- [Updating a Filing](#)



## **Message Center**

The Message Center contains notifications about key activities on SERFF filings.

Messages can be viewed in the **Messages** link under the Filings tab. There are a number of messages that are generated to notify the state user when an event occurs related to a filing. Reviewers receive messages for all events on filings to which they are assigned; Managers receive messages for all events on *all* filings in their instance.

Receivers only see messages on new filings.

Messages are identified by a distinct subject line. Once the message is opened, additional information is displayed and the user can link directly to the filing referenced.

The following filing events generate a message for the state:

- Receipt of Filing
- Creation of Reviewer Note
- Receipt of Note to Reviewer
- Receipt of Response or Amendment
- Assignment of Filing

## **The Message Center View**

Like the other views in SERFF, the columns in the Message Center can be sorted. Click once to sort the column in ascending order, click again to sort in descending order. The default sort order for the Message Center is descending by date. The column on which the view is currently sorted is highlighted in yellow.

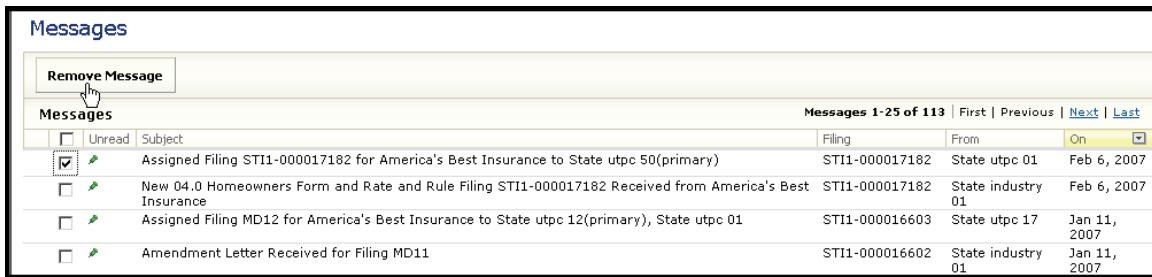
Messages				
<a href="#">Remove Message</a>				
Messages 1-25 of 113   First   Previous   <a href="#">Next</a>   Last				
	Filing	From	On	
<input type="checkbox"/>  Unread	Subject			
<input type="checkbox"/>  Assigned Filing STI1-000017182 for America's Best Insurance to State utpc 50(primary)	STI1-000017182	State utpc 01	Feb 6, 2007	
<input type="checkbox"/>  New 04.0 Homeowners Form and Rate and Rule Filing STI1-000017182 Received from America's Best Insurance	STI1-000017182	State industry 01	Feb 6, 2007	
<input type="checkbox"/>  Assigned Filing MD12 for America's Best Insurance to State utpc 12(primary), State utpc 01	STI1-000016603	State utpc 17	Jan 11, 2007	
<input type="checkbox"/>  Amendment Letter Received for Filing MD11	STI1-000016602	State industry 01	Jan 11, 2007	
<input type="checkbox"/>  Assigned Filing MD12 for America's Best Insurance to State utpc 12(primary)	STI1-000016603	State utpc 12	Jan 10, 2007	

The Message Center displays 50 messages at a time. To see additional messages, use the First, Previous, Next and Last links.

### **Removing Messages**

From the Message Center view, messages can be removed individually or several at a time.

1. Select the message(s) to be removed by clicking in the box to the left of the message subject. Click the box in the column header to select the entire page of messages.



The screenshot shows a 'Messages' screen with a 'Remove Message' button at the top left. Below it is a table with columns: Filing, From, On, and a header row with checkboxes for Unread and Subject. There are four rows of data:

Unread	Subject	Filing	From	On
<input checked="" type="checkbox"/>	Assigned Filing STI1-000017182 for America's Best Insurance to State utpc 50(primary)	STI1-000017182	State utpc 01	Feb 6, 2007
<input type="checkbox"/>	New 04.0 Homeowners Form and Rate and Rule Filing STI1-000017182 Received from America's Best Insurance	STI1-000017182	State industry 01	Feb 6, 2007
<input type="checkbox"/>	Assigned Filing MD12 for America's Best Insurance to State utpc 12(primary), State utpc 01	STI1-000016603	State utpc 17	Jan 11, 2007
<input type="checkbox"/>	Amendment Letter Received for Filing MD11	STI1-000016602	State industry 01	Jan 11, 2007

2. Click the Remove Message button to delete the selected messages. The messages will only be removed for the current user.

When a message is received, it will have an icon indicating that it has not been read. Once a user opens the message, that icon will be removed. The icon is user specific. If two users received the same message and only one reads it, the other user will still see the icon.

### **Opening a Message**

1. To open a message, move the pointer to the message. Click when the message to be read is highlighted in yellow.
2. The message will display. The message contains details about the filing and a description of the event that triggered the message.

**Message**

[Delete Message](#) [Move to Workfolder](#)

**Assigned Filing STI1-000017182 for America's Best Insurance to State utpc 50(primary)**

SERFF Tr Num: <a href="#">STI1-000017182</a>	Product Name: Homeowners Product Launch
Co Tr Num: HOMOBILE10	Type Of Insurance: 04.0 Homeowners
State Tr Num:	Sub-Type Of Insurance: 04.0002 Mobile Homeowners
	Filing Type: Form and Rate and Rule
<hr/>	
Company: America's Best Insurance, CJC Cataclysmic Insurance Company	From: State utpc 01
Contact: Larry Johannsen	Message Received: 02-06-2007 04:25 PM
State: Utah	
<hr/>	
Event Detail: Reviewer assigned for Filing STI1-000017182.	

When viewing a message, the user has several options.

- To return to the Message Center, click the [Messages](#) link.
- To delete the message for the current user, click the Delete Message button.
- To move the referenced filing to the user's Workfolder, click the Move to Workfolder.

 Moving a filing to the Workfolder from within the message also automatically removes the message from the Message Center.

- To open the filing referenced in the message, click the blue, underlined SERFF Tracking Number.

## Filing Overview

### Opening a Filing

1. To open the filing, navigate to any of the filing views showing that filing. Click anywhere on the filing row.

Unassigned Filings					Filings 1-1 of 1   First   Previous   Next   Last	
<input type="checkbox"/>	Company Name	<input checked="" type="checkbox"/>	Filing Date	TOI	Sub-TOI	Filing Type
	America's Best Insurance		Feb 19, 2007	01.0 Property	01.0002 Personal Property (Fire and Allied Lines)	Form and Rate and Rule

<a href="#">Assign Reviewers</a>	<a href="#">Update</a>	<a href="#">Set Public Access</a>	<a href="#">Create Objection</a>	<a href="#">Create Reminder</a>	<a href="#">Move to Workfolder</a>	<a href="#">PDF Pipeline</a>																																										
<b>Alabama</b> <a href="#">View Filing Log</a>																																																
<b>First Filing Company</b> AAA Life Insurance Company, ... TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations Filing Type: Form Assigned To: Date Submitted: 12/22/2009 State Filing Description:				SERFF Tr Num: XXXX-000536279 SERFF Status: Submitted to State State Tr Num: State Status: Co Tr Num: Disposition Date:																																												
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 14.2857%;">General Information</td> <td style="width: 14.2857%;">Form Schedule</td> <td style="width: 14.2857%;">Rate/Rule Schedule</td> <td style="width: 14.2857%;">Supporting Documentation</td> <td style="width: 14.2857%;">Companies and Contact</td> <td style="width: 14.2857%;">Filing Fees</td> <td style="width: 14.2857%;">Filing Correspondence</td> </tr> <tr> <td>Product Name: * Homeowners Product Launch</td> <td colspan="3"></td> <td colspan="3">Deemer Date:</td> </tr> <tr> <td>Project Name: HPL-10-10</td> <td colspan="3"></td> <td colspan="3">Project Number: 0112</td> </tr> <tr> <td>Effective Date Requested (New): On Approval</td> <td colspan="3"></td> <td colspan="3">Effective Date Requested (Renewal):</td> </tr> <tr> <td>Status of Filing in Domicile: Authorized</td> <td colspan="3"></td> <td colspan="3"></td> </tr> <tr> <td>Domicile Status Comments: Approved in State of Domicile</td> <td colspan="3"></td> <td colspan="3"></td> </tr> </table>							General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence	Product Name: * Homeowners Product Launch				Deemer Date:			Project Name: HPL-10-10				Project Number: 0112			Effective Date Requested (New): On Approval				Effective Date Requested (Renewal):			Status of Filing in Domicile: Authorized							Domicile Status Comments: Approved in State of Domicile						
General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence																																										
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There are six buttons at the top of the page. Some of the buttons may not display, depending on the access of the user and the status of the filing:

- [Assign Reviewers](#)** Allows the assignment of the filing to one or more reviewers.
- [Update](#)** Puts the filing in edit mode and allows update of certain fields.
- [Set Public Access](#)** Displays the list of filing items and allows the change of Public Access settings.
- [Create Objection](#)** Create Objection(s) on the filing which may be incorporated into an Objection Letter.
- [Create Reminder](#)** Create a reminder to display in the message center for the author or anyone who has access to the filing.
- [Move to Workfolder](#)** Move filing(s) to the user's Workfolder.
- [PDF Pipeline](#)** Creates a PDF of the filing with options to include the entire filing or selected portions.

## View Filing Log

Users have the ability to view activity history on a filing with the View Filing Log feature. The activities displayed are limited to Filing Events and do not include events that occur outside the filing flow. The View Filing Log feature is particularly helpful if more than one person has worked on a filing or if there was a problem with the filing.

### ☞ How to Access the Filing Log

1. To access View Filing Log, click on the [View Filing Log](#) hyperlink in the upper right-hand corner – under the state name.

A screenshot of a web page for a filing in Alabama. At the top, there are several buttons: Assign Reviewers, Update, Set Public Access, Create Objection, Create Reminder, Move to Workfolder, and PDF Pipeline. Below these buttons, the state name "Alabama" is displayed in yellow. Underneath the state name is a blue hyperlink labeled "View Filing Log". To the left of the link, there is a list of filing details:

**First Filing Company:** AAA Life Insurance Company, ...  
**TOI:** 04.0 Homeowners  
**Sub-TOI:** 04.0000 Homeowners Sub-TOI Combinations  
**Filing Type:** Form  
**Assigned To:**  
**Date Submitted:** 12/22/2009  
**State Filing Description:**

To the right of the filing details, there are several status fields:

**SERFF Tr Num:** XXXX-000536279  
**SERFF Status:** Submitted to State  
**State Tr Num:**  
**State Status:**  
**Co Tr Num:**  
**Disposition Date:**

2. A new window will open, containing a list of all activity on a filing. The activity is listed in chronological order, with the most recent activity on top. The View Filing Log hyperlink is available on open and closed filings.

A screenshot of a "Filing Event Log" table. The table has a header row with columns for "Date of Event" and "Detail". Below the header, there are ten rows of data, each representing an event:

Date of Event	Detail	User
7/18/07 8:34:58 AM	Disposition(125076391) for Filing FABF-125086124 was SUBMITTED. Public Access Status has been Set by Default.	Kelly McCumber
7/13/07 3:39:41 PM	Filing FABF-125086124 REOPENED.	Kelly McCumber
7/13/07 3:34:34 PM	Disposition(125076390) for Filing FABF-125086124 was SUBMITTED. Public Access Status has been Set by Default.	Kelly McCumber
7/13/07 3:05:10 PM	Response Letter(125025649) for Filing FABF-125086124 was SUBMITTED. Public Access Status has been Set by Default.	Kelly McCumber
7/13/07 3:02:49 PM	Objection Letter(125030757) for Filing FABF-125086124 from Alaska was SUBMITTED. Public Access Status has been Set by Default.	Kelly McCumber
7/13/07 3:00:47 PM	Reviewer assigned for Filing FABF-125086124 to McCumber, Kelly(primary).	Kelly McCumber
7/13/07 3:00:47 PM	Primary Reviewer changed for Filing FABF-125086124 to McCumber, Kelly.	Kelly McCumber
7/13/07 3:00:12 PM	Filing FABF-125086124 SUBMITTED. Filing contains confidential information. Public Access Status has been Set by Default.	Kelly McCumber

**Close**

3. Once user has completed their review of the activity, click **Close**. The user will be returned to the filing.

### SERFF Tracking Number

To ensure uniqueness and provide audit capabilities, each SERFF filing has a unique SERFF Tracking Number. The SERFF Tracking number is comprised of two parts.

Instance Identifier	Unique Numeric Characters
ABCD	000004382

1. **Instance Identifier:** A unique, four character ID assigned to an instance by the SERFF Help Desk. Both states and industry are assigned Instance Identifiers.
2. **Numeric Value:** Numeric string that, when combined with an Instance Identifier, create a unique SERFF Tracking Number. This portion of the tracking number is created by the application.

### Filing at a Glance

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

The Filing at a Glance contains the following fields:

- **Filing Company:** The company submitting the filing for approval. If more than one company is listed on the filing, the field will be called **First Filing Company** and will list the first company on the filing.
- **SERFF Tracking (Tr) Num:** This is the unique tracking number assigned by SERFF.
- **SERFF Status:** This value is assigned by the SERFF application and automatically updates as changes are made to the filing. This field has three main purposes: (1) give state and industry a common measure as to where the

filing is in the process, (2) give the SERFF application a mechanism to control activities that can take place on a filing, and (3) allow for the reporting of metrics information.

- **Submitted to State:** Industry has submitted the filing to the state and the filing has passed all applicable system validations. State can now access the filing.
- **Assigned:** State has assigned the filing to one or more reviewers, but no additional action has been taken.
- **Pending Industry Response:** There are one or more open Objection Letters on the filing that need a response from industry.
- **Pending State Action:** Industry has responded to all Objection Letters sent by the state. Filing is still open and awaiting further action by the state.
- **Closed:** The state has created a Disposition Report indicating the final action on the filing.

 This filing has been marked public access.	
<a href="#">View Filing Log</a>	
<b>Filing Company:</b> Allianz Life Insurance Company <b>TOI:</b> A03I Individual Annuities - Deferred Variable <b>Sub-TOI:</b> A03I.002 Flexible Premium <b>Filing Type:</b> Form <b>Assigned To:</b> <b>Date Submitted:</b> 07/27/2007 <b>State Description:</b>	<b>SERFF Tr Num:</b> ALLC- <b>SERFF Status:</b> Closed <span style="border: 1px solid red; padding: 2px;">No Objection</span> <b>State Tr Num:</b> <b>State Status:</b> Completed <b>Co Tr Num:</b> <b>Disposition Date:</b> 07/27/2007

- **TOI:** Type of Insurance.
- **Sub-TOI:** Sub-Type of Insurance.
- **Filing Type:** The type of filing being submitted.
- **State Tracking (Tr) Num:** The state tracking number, if applicable.
- **State Status:** The state specific filing status.
- **Co Tr Num:** The company tracking number, if applicable.
- **Assigned To:** The reviewers assigned to review the filing.
- **Date Submitted:** The date the filing was submitted to the state.
- **Disposition Date:** The date the Disposition Report was submitted to company.
- **State Description:** This field is intended for the state to use however they deem necessary. They can enter state specific comments, track data, etc. This field is not seen by the industry.

<a href="#">Save</a>	<a href="#">Apply</a>	<a href="#">Cancel</a>
This filing has been marked public access.		
<b>Filing Company:</b> Western Reserve Life Assurance Co. of Ohio 00 <b>TOI:</b> 01.0 Property <b>Sub-TOI:</b> 01.0001 Commercial Property (Fire and Allied Lines) <b>Filing Type:</b> Form <b>Assigned To:</b> Kelly McCumber (primary) <b>Date Submitted:</b> 07/17/2007		<b>SERFF Tr Num:</b> AEGA-125086612 <b>SERFF Status:</b> Assigned <b>State Tr Num:</b> _____ <b>State Status:</b> <select style="width: 150px;">Please Select...</select> <b>Co Tr Num:</b> _____ <b>Disposition Date:</b> _____
State information here. <b>State Description:</b> _____		

## General Information – P&C

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

<a href="#">General Information</a>	<a href="#">Form Schedule</a>	<a href="#">Rate/Rule Schedule</a>	<a href="#">Supporting Documentation</a>	<a href="#">Companies and Contact</a>	<a href="#">Filing Fees</a>	<a href="#">Filing Correspondence</a>
<b>Product Name:</b> * Homeowners Product Launch 2007 <b>Project Name:</b> HO/Mobile3-2007 <b>Effective Date Requested (New):</b> 03-01-2007	<b>Deemer Date:</b> <b>Project Number:</b> 03-01-2007 <b>Effective Date Requested (Renewal):</b>					
<b>Status of Filing in Domicile:</b> <b>Domicile Status:</b> Forms approved in state of domicile <b>Comments:</b>	<b>State Status:</b> 01-11-2007 <b>Changed:</b> <b>Reference Number:</b>					
<b>Filing Status Changed:</b> <b>Reference Organization:</b> <b>Reference Title:</b> <b>Authors:</b> State industry 01	<b>Changed:</b> <b>Reference Number:</b>					
<b>Corresponding Filing Tracking Number:</b> <b>Filing Description:</b> * January 2007 Dear Commissioner,	We are submitting forms and rates for our Mobile homeowners product we expect to launch, March 2007. All forms and rates are state compliant.					

The General Information Tab contains the following fields:

- **Project Name:** The industry filer may enter a project name for this filing.
- **Project Number:** The industry filer may enter a project number.
- **Effective Date Requested (New/Renewal):** This is the effective date the company is requesting their product to be available to sell. It is not necessarily the date the filing officially becomes effective. The State Insurance Department will determine the definitive effective date.
- **Status of Filing in Domicile:** Place to indicate the status of a company's pending form and/or rate in their domiciliary state.

- **Deemer Date:** This is the date that the company may begin using the filed product unless the state has contacted them and notified them otherwise.
- **Filing Status Changed:** The date the SERFF status of the filing last changed.
- **State Status Changed:** The date the State Status last changed.
- **Domicile Status Comments:** Additional comments may be added in this field.
- **Reference Organization (if applicable):** The name of the advisory organization, i.e. ISO, NCCI, AAIS, etc. or an Insurance Company name if “me too filing” is permitted. A “me too” filing is when one company adopts another company’s filing.
- **Reference Organization Number & Title (if applicable):** This is the unique number that the reference organization gives to the filing. It is generally not the same number as the circular number.
- **Advisory Org Circular:** This is a unique number that references the circular number.
- **Authors:** The Industry Author(s) of the filing.
- **Filing Description:** This area can be used in lieu of a Cover Letter or Filing Memorandum and is free-form text.

#### **General Information – LAH**

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

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
<b>Product Name:</b> * Group Dental Product Launch <b>Project Name:</b> GDPL-2-2007 <b>Implementation Date Requested:</b> 02-01-2007 <b>Status of Filing in Domicile:</b> Pending <b>Domicile Status Comments:</b> Forms pending in state of domicile <b>Filing Status Changed:</b> 01-03-2007 <b>Requested Filing Mode:</b> Unselected <b>Submission Type:</b> New Submission  <b>Overall Rate Impact:</b> 3.56 % <b>Market Type:</b> Group <b>Group Market Size:</b> Small and Large  <b>Authors:</b> State industry 01 <b>Corresponding Filing Tracking Number:</b> 10-2006V5  <b>Filing Description:</b> * October 2006 <p style="margin-left: 20px;">Dear Commissioner,</p> <p style="margin-left: 20px;">We are submitting forms and rates for our new Group Dental product scheduled to launch in February 2007. All forms and rates are state compliant.</p>	<b>Deemer Date:</b> <b>Project Number:</b> 02-2007  <b>Date Approved in Domicile:</b>  <b>State Status Changed:</b> <b>Explanation for Combination/Other:</b>  <b>Group Market Type:</b> Employer Association 						

The General Information Tab contains the following fields:

- **Project Name:** The industry filer may enter a project name for this filing.
- **Project Number:** The industry filer may enter a project number.
- **Implementation Date:** This is the date the company is requesting their product to be available to sell. It is not necessarily the date the filing officially becomes effective. The State Insurance Department will determine the definitive effective date.
- **Deemer Date:** This is the date that the company may begin using the product unless the state has contacted them and notified them otherwise.
- **Status of Filing in Domicile:** Place to indicate the status of a company's pending form and/or rate in their domiciliary state.
- **Domicile Status Comments:** Additional comments may be added in this field.
- **Filing Status Changed:** The date the SERFF status of the filing last changed.
- **State Status Changed:** The date the State Status last changed.
- **Submission Type:** If resubmission, provide the State Tracking Number for the prior submission if it was provided by the state.
- **Overall Rate Impact:** This is the statewide average percentage change to the accepted rates for the coverage included for each company.
- **Market Type:** An identification of the targeted group or individuals.
- **Filing Description:** This area can be used in lieu of a Cover Letter or Filing Memorandum and is free-form text.

## Form Schedule

The Author adds all Form Schedule data under the Form Schedule tab. All Form related documents are attached here.

Form Count: 2								
Schedule Item Status	Form Name	Form Number	Edition Date	Form Type *	Action *	Action Specific Data	Readability Score	Attachments
✓	Form 1	1212	08-07	OTH	New		45	 <a href="#">Property and Casualty Transmittal Document.pdf</a>
✓	Form 2	6655	12-06	DEC	New		35	 <a href="#">Declarations Page.pdf</a>
Form Type Legend:								
<b>ADV</b> = Advertising <b>BND</b> = Bond <b>CER</b> = Certificate <b>DSC</b> = Disclosure/Notice <b>END</b> = Endorsement/Amendment/Conditions <b>PCF</b> = Policy/Coverage Form				<b>ABE</b> = Application/Binder/Enrollment <b>CNR</b> = Canc/NonRen Notice <b>DEC</b> = Declarations/Schedule <b>ERS</b> = Election/Rejection/Supplemental Applications <b>OTH</b> = Other				

- **Form Name** – The name entered by the filer.
- **Form Number** – The number entered by the filer.
- **Edition Date** – The date entered by the filer.
- **Form Type** – There are many types of forms. Reference the Form Type Legend for an overview.
- **Action** – The Action selected by the filer.
- **Replaced Filing Number** – The form number that is being replaced by a previously submitted form.
- **Previous Filing number** – The previous Filing Number.
- **Readability Score** – The Readability Score entered by the filer.
- **Attachments** – Click on the name of the file to view the attachment in a new window.

## Rate/Rule Schedule – P&C

The Author completes any Rate/Rule Schedule items under the Rate/Rule Schedule tab. All Rate/Rule related documents are attached here.

<b>Rate data</b> applies to filing.					
<b>Filing Method:</b>					
<b>Rate Change Type:</b>			Increase		
<b>Overall Percentage of Last Rate Revision:</b>			5.000 %		
<b>Effective Date of Last Rate Revision:</b>			08-30-2006		
<b>Filing Method of Last Filing:</b>					
<b>Company Rate Information</b>					
<b>Company Name:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program :</b>	<b>Premium:</b>	<b>Maximum % Change (where required):</b>
American Bankers	2.500 %	1000	500	\$ 1000000	15.000 %
Melissa's P&C Company	2.500 %	1000	600	\$ 500000	10.000 %
<b>Overall Rate Information for Multiple Company Filings</b>					
<b>Overall Percentage Rate Impact For This Filing:</b>			2.5 %		
<b>Effect of Rate Filing - Written Premium Change For This Program:</b>			\$ 2000		
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>			1100		
<b>Property &amp; Casualty - Rate/Rule Schedule</b>					
<input type="checkbox"/> Review Status	Exhibit Name:	Rule# or Page #:	Rate Action:	Previous State Filing Number:	Attach Document:
-Please Select- <input type="button" value="▼"/>	Auto	2323	Replacement	123	
09-05-2006					

- **Filing Method** – This is the review method for which the filing is being submitted.
- **Rate Change Type** – The filer can choose from either:
  - Increase
  - Decrease
  - Neutral
- **Overall Percentage of Last Rate Revision** – This is the statewide average of the last percentage change implemented in the state.
- **Effective Date of Last Rate Revision** – This is the implementation date of the last overall percentage rate impact.
- **Filing Method of Last Filing** – This is the review method for which the last filing was submitted. See State Specific Requirements.
- **Company Rate Information** –
  - Overall % Indicated Change - This field is only to be completed when an actuarial indication is included in the filing submission.
  - Overall % Rate Impact – This is the statewide average percentage change to the accepted rates for the coverage's included for each company.
  - Written Premium Change for This Program – This is the statewide change in written premium based on the proposed overall percentage rate impact for each company.

- # of Policyholders Affected for This Program – This is the number of policyholders affected by the overall percentage rate impact for each company.
- Written Premium for This Program – This is the statewide written premium for each company.
- Maximum % Change & Minimum % Change – This information should be completed if required by the state to which the filing is being submitted.

These fields will be display when a filer submits a multiple company filing.

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

The Rate/Rule schedule contains the following fields:

Property & Casualty - Rate/Rule Schedule					
Review Status	Exhibit Name:	Rule# or Page #:	Rate Action:	Previous State Filing Number:	Attach Document:
<input type="button" value="Please Select..."/>	Auto	2323	Replacement	123	
09-05-2006					

- **Exhibit Name** – This is a list of Rate/Rule and various exhibit data being filed.
- **Rate/Rule or Page number** – This is the list of changes to the Rate/Rule manual.
- **Rate Action** – The type of rate action being submitted.
  - New
  - Replacement
  - Withdrawn

## Rate/Rule Schedule – LAH

The filer completes any Rate/Rule Schedule items under the Rate/Rule Schedule tab. All Rate/Rule related documents are attached here.

<a href="#">General Information</a>	<a href="#">Form Schedule</a>	<a href="#">Rate/Rule Schedule</a>	<a href="#">Supporting Documentation</a>	<a href="#">Companies and Contact</a>	<a href="#">Filing Fees</a>	<a href="#">Filing Correspondence</a>
Life, Accident & Health, Annuity, Credit - Rate/Rule Schedule						
Schedule Item Status	Document Name:	Affected Form Numbers: (Separate with commas)	Rate Action:	Rate Action Information:	Attach Document:	

- **Document Name** – This is a list of Rate/Rule and various exhibit data being filed.
- **Affected Form Number(s)** – This is the list of changes to the Rate/Rule manual.
- **Rate Action** – The type of Rate Action being submitted.
- **Rate Action Information** – Selecting Revised or Other from the Rate Action. The Rate Action Information is displayed.

## Supporting Documentation

<a href="#">General Information</a>	<a href="#">Form Schedule</a>	<a href="#">Rate/Rule Schedule</a>	<a href="#">Supporting Documentation</a>	<a href="#">State Specific</a>	<a href="#">Companies and Contact</a>	<a href="#">Filing Fees</a>	<a href="#">Filing Correspondence</a>
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The Supporting Documentation tab provides functionality for attaching information to a filing that may be required by the state. Clicking the tab displays a list of requirements that have been satisfied or bypassed.

<a href="#">General Information</a>	<a href="#">Form Schedule</a>	<a href="#">Rate/Rule Schedule</a>	<a href="#">Supporting Documentation</a>	<a href="#">Companies and Contact</a>	<a href="#">Filing Fees</a>	<a href="#">Filing Correspondence</a>
<a href="#">Expand All</a> <a href="#">Collapse All</a>						
Schedule Item Status:						
<input checked="" type="checkbox"/> <a href="#">Name: Actuarial Memorandum</a>						
<input checked="" type="checkbox"/> <a href="#">Name: Explanatory Memorandum</a>						
<input checked="" type="checkbox"/> <a href="#">Name: Supporting Documentation</a>						
<b>Legend:</b>  - No Action Taken  - Satisfied  - Bypassed  - User Added  - Draft Schedule Item  - Open Objection						

**Expand All**

To expand all the Requirements and see the comments and/or attachments submitted with the filing.

**Collapse All**

To collapse all of the Requirements.

+/- To expand or collapse a single requirement.

### **State Specific**

The **State Specific Fields** tab holds additional fields that are required by the state. The state can customize these fields in the Instance Preferences on the Settings tab. See Lesson 2 for more information. The industry will be required to input data in the State Specific Fields if information is requested by the state.

## **Companies and Contact**

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

<b>General Information</b>	<b>Form Schedule</b>	<b>Rate/Rule Schedule</b>	<b>Supporting Documentation</b>	<b>State Specific</b>	<b>Companies and Contact</b>	<b>Filing Fees</b>	<b>Filing Correspondence</b>
<b>Filing Contact Information:</b>  Larry Cleaver, lceaver@spico.com 2301 Main (816)555-1212 ext. [Phone] Kansas City, MO 64108 [FAX]							
<b>Filing Company Information:</b> (This filing was made by a third party - SPI Co..)  TAVIS CO 999 Sunset Blvd PO BOX 2111 Hollywood, CA 55555 (816)816-4444 ext. 4444 [Phone] <b>CoCode:</b> 90522 <b>Group Code:</b> 454545 <b>Group Name:</b> Underwriters <b>FEIN Number:</b> 22-78787585444 <b>State of Domicile:</b> Missouri <b>Company Type:</b> Property							
Soccer Master! 1000 NW Road PO BOX 2111 Nowhere, MO 55555 (816)816-4444 ext. 4444 [Phone] <b>CoCode:</b> 12345 <b>Group Code:</b> 454545 <b>Group Name:</b> Underwriters <b>FEIN Number:</b> 22-78787558844 <b>State of Domicile:</b> Missouri <b>Company Type:</b> Property							

## **Filing Fees**

This is the section where rate and form fees are entered by the company and EFT and check information is displayed (if applicable).

<b>General Information</b>	<b>Form Schedule</b>	<b>Rate/Rule Schedule</b>	<b>Supporting Documentation</b>	<b>Companies and Contact</b>	<b>Filing Fees</b>	<b>Filing Correspondence</b>						
<b>Overall</b> <b>Fee Required?</b> Yes <b>Fee Amount:</b> \$500.00 <b>Retaliatory?</b> No <b>Fee Calculation Explanation :</b> \$300 for forms \$200 for rates			<b>Checks</b> <table border="1"><tr><td>Check Number</td><td>Check Amount</td><td>Check Date</td></tr><tr><td>54543</td><td>\$500.00</td><td>03-01-2007</td></tr></table> <b>EFT</b> This filing is NOT eligible for EFT.				Check Number	Check Amount	Check Date	54543	\$500.00	03-01-2007
Check Number	Check Amount	Check Date										
54543	\$500.00	03-01-2007										

## **Filing Correspondence**

The Filing Correspondence tab is where communication between industry and state is stored. The Filing Correspondence tab will contain Notes to Reviewer, Notes to Filer, Reviewer Notes, Reminders, Post Submission Updates, Objections Letters, Amendments, Response Letters, and Dispositions. See Lesson 5 for more information.

<a href="#">General Information</a>	<a href="#">Form Schedule</a>	<a href="#">Rate/Rule Schedule</a>	<a href="#">Supporting Documentation</a>	<a href="#">Companies and Contact</a>	<a href="#">Filing Fees</a>	<a href="#">Filing Correspondence</a>
<p><b>No Pending Objections</b></p> <p><b>No Objection Letters</b></p> <p><a href="#">Create Objection Letter</a></p> <p><b>No Amendments</b></p> <p><b>No Post-Submission Updates</b></p> <p><b>No Dispositions</b></p> <p><a href="#">Create Disposition</a></p> <p><b>No Filing Notes</b></p> <p><a href="#">Create Reviewer Note</a> <a href="#">Create Note to Filer</a></p> <p><b>No Reminders</b></p>						

## Intake Filings

Filings	Settings	Filing Rules	Reports										
<a href="#">My Workfolder</a>	<a href="#">My Open Filings</a>	<a href="#">Intake Filings</a>	<a href="#">Messages</a>										
<a href="#">Search/Export</a> <a href="#">Create Paper Filing</a> <a href="#">EFT Report</a>													
<b>Intake Filings</b> <a href="#">Most Recently Viewed Filings</a>													
<a href="#">Move to Workfolder</a> <a href="#">Assign Reviewers</a>													
<b>Unassigned Filings</b> <a href="#">Filings 1-13 of 13</a>   <a href="#">First</a>   <a href="#">Previous</a>   <a href="#">Next</a>   <a href="#">Last</a>													
<table border="1"> <thead> <tr> <th>Company Name</th> <th>Filing Date</th> <th>TOI</th> <th>Sub-TOI</th> <th>Filing Type</th> </tr> </thead> <tbody> <tr> <td>AAA Life Insurance Company</td> <td>Dec 22, 2009</td> <td>04.0 Homeowners</td> <td>04.0000 Homeowners Sub-TOI Combinations</td> <td>Form</td> </tr> </tbody> </table>				Company Name	Filing Date	TOI	Sub-TOI	Filing Type	AAA Life Insurance Company	Dec 22, 2009	04.0 Homeowners	04.0000 Homeowners Sub-TOI Combinations	Form
Company Name	Filing Date	TOI	Sub-TOI	Filing Type									
AAA Life Insurance Company	Dec 22, 2009	04.0 Homeowners	04.0000 Homeowners Sub-TOI Combinations	Form									

The **Intake Filings** view displays all incoming filings. A filing does not display in the Open Filing view until it has been assigned. The filing documents only show in the **Intake Filings** view for users with the Receiver and/or Filing Manager role.

**Receiver:** The Receiver is an optional state role. Potentially, the person in this role will be responsible for checking the filing for completeness. The Receiver is generally responsible for ensuring any applicable fees have been received, that all necessary documentation was submitted, and that data elements such as State Tracking Number and State Status have been populated. The Receiver is usually the person that assigns the filing to another user for review. Until the filing is assigned to another user, the Receiver can access the filing from the Intake View or by moving the filing to the Workfolder. A Receiver can create Correspondence on a filing and may be assigned to a filing.

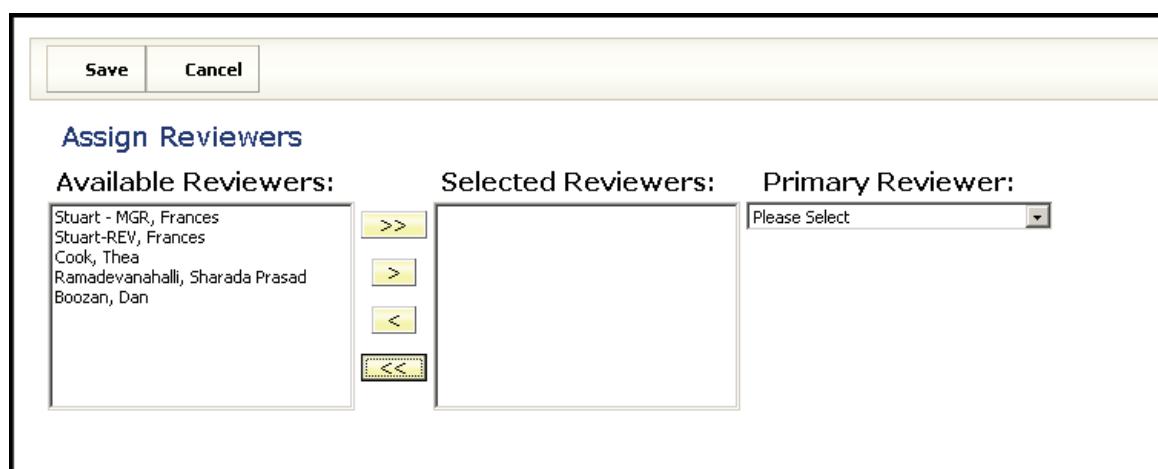
## **Assigning a Filing**

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

The Reviewer is an individual or group of individuals at a state with the responsibility to perform an assessment of all filings throughout the Disposition process. Reviewers analyze the individual components on the schedules, create Objection Letters as needed, make notes, and create and submit final Dispositions. Reviewers are only able to view individual filings assigned to them by the State's Receiver and/or Filing Manager.

### **Assigning a Reviewer to the Filing**

1. Click on the **Assign Reviewer** button.



The screenshot shows a dialog box titled "Assign Reviewers". At the top left are "Save" and "Cancel" buttons. The main area is divided into three sections: "Available Reviewers" (a list box containing names), "Selected Reviewers" (a list box containing names), and "Primary Reviewer" (a dropdown menu set to "Please Select"). Between the two lists are four buttons: "">>>" (move all to selected), ">" (move selected to selected), "<" (move selected to available), and "<<" (move all to available). The "Available Reviewers" list contains the following names:

- Stuart - MGR, Frances
- Stuart-REV, Frances
- Cook, Thea
- Ramadevanahalli, Sharada Prasad
- Boozan, Dan

2. Select the one or more reviewers and click the **>** button.

Assign Reviewers	
<b>Available Reviewers:</b>	<b>Selected Reviewers:</b>
Stuart-REV, Frances Cook, Thea Ramadevanahalli, Sharada Prasad Boozan, Dan	Stuart - MGR, Frances  >> > < <<
<b>Primary Reviewer:</b> <input type="text" value="Stuart - MGR, Frances"/>	

3. Click the **Save** button.

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

To assign one or more filings from the Intake view, check the boxes next to the filings in the view and click the Assign button in the view header. The process from this point is the same as assigning from within a filing.

Filings	Settings	Filing Rules	Reports	
My Workfolder	My Open Filings	Intake Filings	Messages	Search/Export
<a href="#">Most Recently Viewed Filings</a>				
<a href="#">Intake Filings</a>				
<a href="#">Move to Workfolder</a>	<a href="#">Assign Reviewers</a>			
<a href="#">Unassigned Filings</a>				<a href="#">Filings 1-13 of 13</a>   <a href="#">First</a>   <a href="#">Previous</a>   <a href="#">Next</a>   <a href="#">Last</a>
<input type="checkbox"/>	<input type="checkbox"/>	Company Name	<input type="button"/>	Filing Date TOI Sub-TOI Filing Type
	<input checked="" type="checkbox"/>	AAA Life Insurance Company	Dec 22, 2009	04.0 Homeowners 04.0000 Homeowners Sub-TOI Form
	<input checked="" type="checkbox"/>	AAA Life Insurance Company	Dec 7, 2009	03.0 Farmowners 03.0001 Commercial Farmowners Form
	<input checked="" type="checkbox"/>	ABC Insurance Company 1	Jun 6, 2007	01.0 Property 01.0002 Personal Property (Fire and Allied Lines) Rate

## **Updating a Filing**

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

### **Updating a Filing**

**Update**

1. Click the **Update** button. The filing is put into update mode.



The screenshot shows the 'Utah' instance of the SERFF system in update mode. At the top, there are three buttons: 'Save', 'Apply', and 'Cancel'. Below them is a large text area containing filing details:

<b>First Filing Company:</b> America's Best Insurance, ...	<b>SERFF Tr Num:</b> STI1-000016559
<b>TOI:</b> 04.0 Homeowners	<b>SERFF Status:</b> Closed
<b>Sub-TOI:</b> 04.0002 Mobile Homeowners	<b>State Tr Num:</b> [empty]
<b>Filing Type:</b> Form and Rate and Rule	<b>State Status:</b> [(22) Closed - Approved With Review]
<b>Assigned To:</b> State utpc 17 (primary)	<b>Co Tr Num:</b> HOMOBILE10-2006
<b>Date Submitted:</b> 12-18-2006	<b>Disposition Date:</b> 01-11-2007

Below this is a 'State Description:' input field. Underneath the main form are several tabs: General Information, Form Schedule, Rate/Rule Schedule, Supporting Documentation, Companies and Contact, Filing Fees, and Filing Correspondence. The 'General Information' tab is currently selected. At the bottom of the form, there are additional fields for Product Name, Deemer Date, Project Number, Effective Date, and Requested (New).

2. Enter a State Tracking Number (optional).
3. To set a State Status, click the State Status drop down list and select the correct value. The list is derived from the State Status list in the Instance Preferences.
4. Enter a State Description. The information in this field is for state reference only. It can be used to capture a state perspective on the nature of the filing.
5. Enter a Deemer Date using the standard date format of mm-dd-yyyy.
6. Save the filing.

### **Updating Status on Schedule Items**

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

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence																							
<b>Form Count: 1</b>																													
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Schedule Item Status</th> <th>Form Name *</th> <th>Form Number</th> <th>Edition Date</th> <th>Form Type *</th> <th>Action *</th> <th>Action Specific Data</th> <th>Readability Score</th> <th>Attachments</th> <th>Submitted</th> </tr> </thead> <tbody> <tr> <td><input type="button" value="▼"/></td> <td>Form A</td> <td>1324</td> <td></td> <td>ADV</td> <td>New</td> <td></td> <td>65</td> <td> <a href="#">Readability Certification.pdf</a></td> <td>Date Submitted: 12/22/2009 By: Frances Stuart</td> </tr> </tbody> </table> <p><b>Form Status:</b> Approved</p> <p><b>Legend:</b></p> <ul style="list-style-type: none"> <li><b>BND</b> = Bond</li> <li><b>CER</b> = Certificate</li> <li><b>DSC</b> = Disclosure/Notice</li> <li><b>END</b> = Endorsement/Amendment/Conditions</li> <li><b>PCF</b> = Policy/Coverage Form</li> </ul> <p><b>Abbreviations:</b></p> <ul style="list-style-type: none"> <li><b>ABE</b> = Application/Binder/Enrollment</li> <li><b>CNR</b> = Canc/NonRen Notice</li> <li><b>DEC</b> = Declarations/Schedule</li> <li><b>ERS</b> = Election/Rejection/Supplemental Applications</li> <li><b>OTH</b> = Other</li> </ul>										Schedule Item Status	Form Name *	Form Number	Edition Date	Form Type *	Action *	Action Specific Data	Readability Score	Attachments	Submitted	<input type="button" value="▼"/>	Form A	1324		ADV	New		65	<a href="#">Readability Certification.pdf</a>	Date Submitted: 12/22/2009 By: Frances Stuart
Schedule Item Status	Form Name *	Form Number	Edition Date	Form Type *	Action *	Action Specific Data	Readability Score	Attachments	Submitted																				
<input type="button" value="▼"/>	Form A	1324		ADV	New		65	<a href="#">Readability Certification.pdf</a>	Date Submitted: 12/22/2009 By: Frances Stuart																				

1. Click the **Update** button to put the filing in Edit mode.
2. Navigate to the schedule to be updated.
3. Click the drop down list next to a schedule item.
4. Select the status appropriate for the item.
5. Save the filing.

## Updating State TOI and State Sub-TOI

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

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

When the filing arrives, the State TOI and State Sub-TOI will be set to match the TOI and Sub-TOI submitted by the industry *if* those are configured for “State Use.” See the Filing Rules lesson for more information.

If the system cannot set the fields, the state will be required to set them before they can save the filing.

1. Put the filing in Update.
2. Select the correct State TOI.
3. Select the correct State Sub-TOI.
4. Save the filing.