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 the 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.

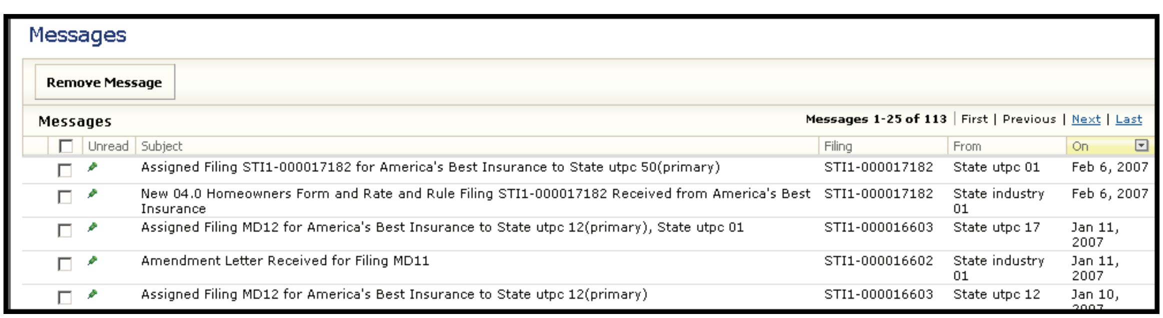
Messages are identified by a distinct subject line. Once the message is opened, additional information is displayed and the user can link directly to the filing referenced.

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.

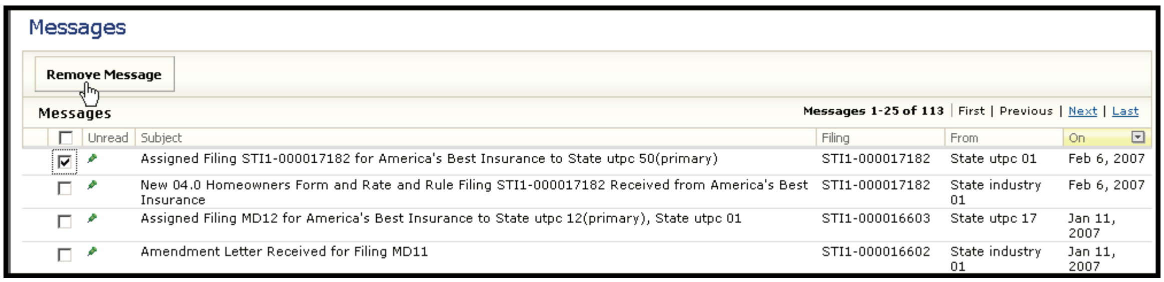


The Message Center displays 50 messages at a time. To see additional messages, use the First, Previous, Next and Last links.

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.

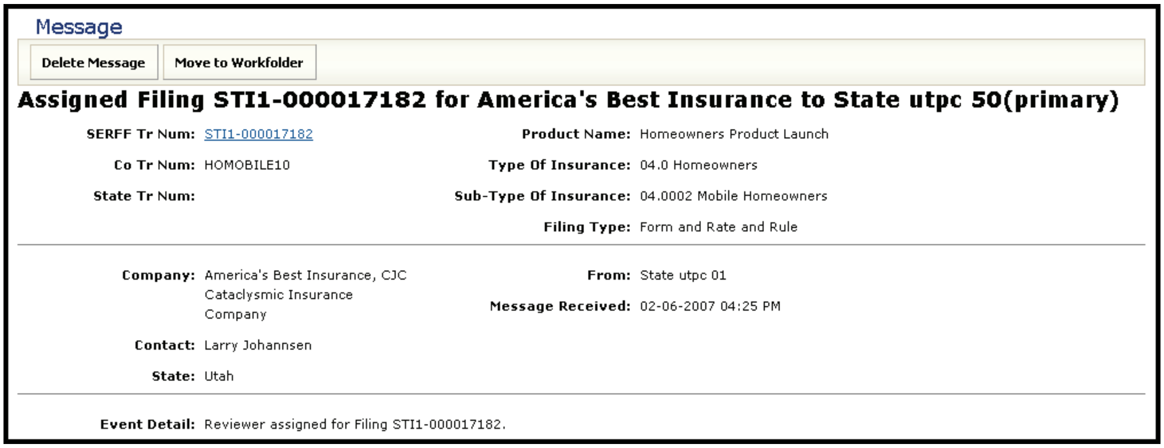


2. Click the Remove Message button to delete the selected messages. The messages will only be removed for the current user.

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.



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.

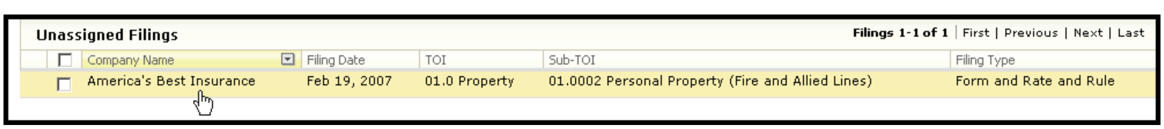
Moving a filing to the Workfolder from within the message also automatically removes the message from the Message Center.

- 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.



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.

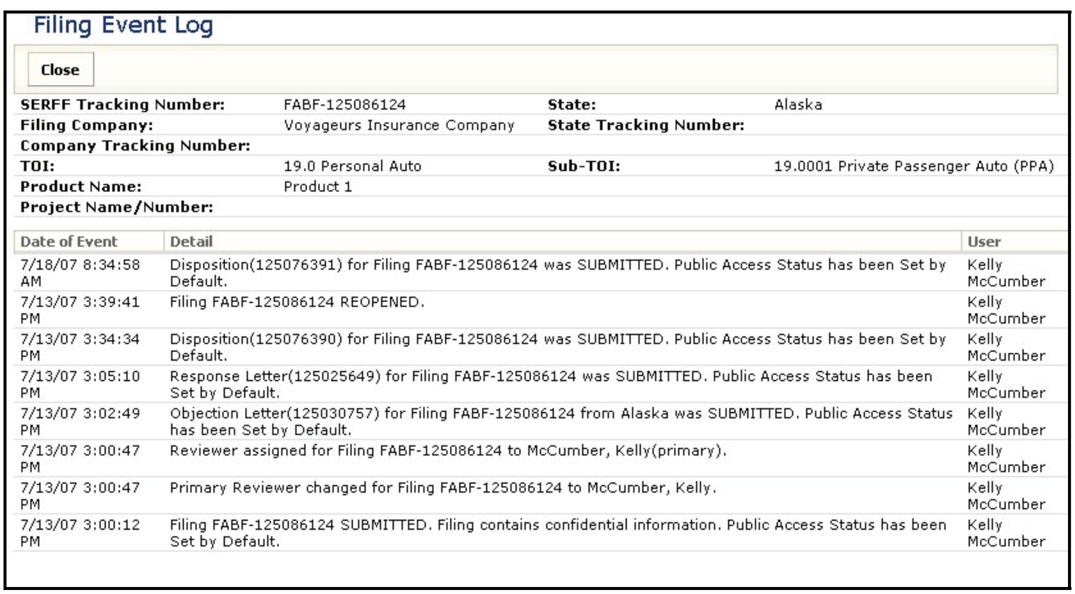
View Filing Log

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.

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.


Filing Event Log

Close

SERFF Tracking Number:	FABF-125086124	**State:**	Alaska
Filing Company:	Voyageurs Insurance Company	**State Tracking Number:**	
Company Tracking Number:			
TOI:	19.0 Personal Auto	**Sub-TOI:**	19.0001 Private Passenger Auto (PPA)
Product Name:	Product 1		
Project Name/Number:			

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

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.

View Filing Log

Filing Company Allianz Life Insurance Company
TOI: A03I Individual Annuities - Deferred Variable
Sub-TOI: A03I.002 Flexible Premium
Filing Type: Form
Assigned To:
Date Submitted: 07/27/2007
State Description:

SERFF Tr Num: ALLC-
SERFF Status: Closed-No Objection
State Tr Num:
State Status: Completed
Co Tr Num:
Disposition Date: 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.

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.

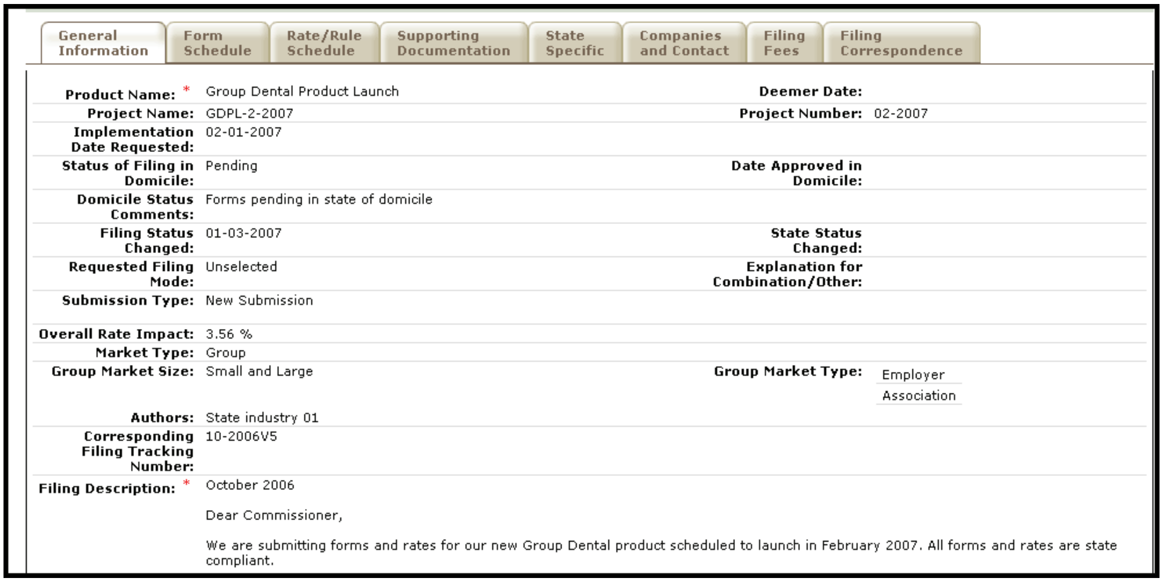
The General Information Tab contains the following fields:

- **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

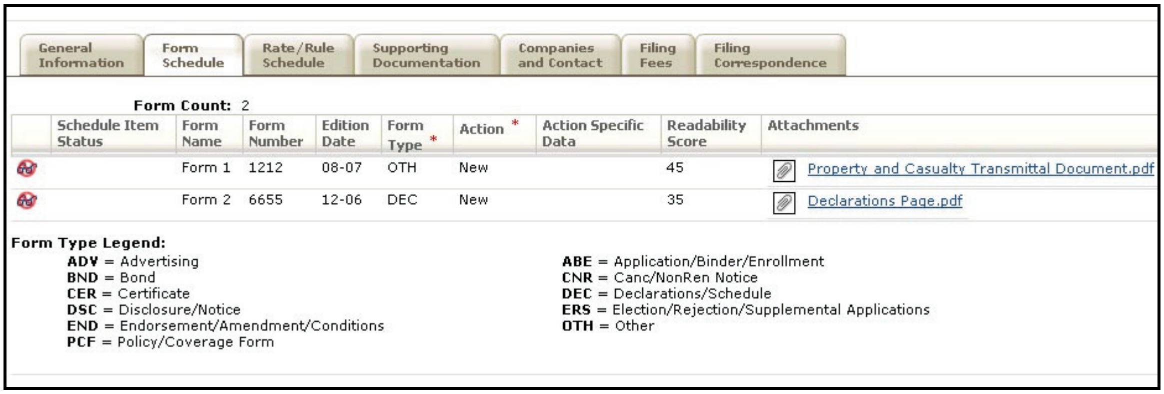
Product Name: *	Group Dental Product Launch	Deemer Date:	
Project Name:	GDPL-2-2007	Project Number:	02-2007
Implementation Date Requested:	02-01-2007		
Status of Filing in Domicile:	Pending	Date Approved in Domicile:	
Domicile Status Comments:	Forms pending in state of domicile		
Filing Status Changed:	01-03-2007	State Status Changed:	
Requested Filing Mode:	Unselected	Explanation for Combination/Other:	
Submission Type:	New Submission		
Overall Rate Impact:	3.56 %		
Market Type:	Group		
Group Market Size:	Small and Large	Group Market Type:	Employer Association
Authors:	State industry 01		
Corresponding Filing Tracking Number:	10-2006V5		
Filing Description: *	October 2006 Dear Commissioner, 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.		

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.


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

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	Property and Casualty Transmittal Document.pdf
		Form 2	6655	12-06	DEC	New		35	Declarations Page.pdf

Form Type Legend:

ADV = Advertising
BND = Bond
CER = Certificate
DSC = Disclosure/Notice
END = Endorsement/Amendment/Conditions
PCF = Policy/Coverage Form
ABE = Application/Binder/Enrollment
CNR = Canc/NonRen Notice
DEC = Declarations/Schedule
ERS = Election/Rejection/Supplemental Applications
OTH = 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.

Rate data applies to filing.

Filing Method:	
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	5.000 %
Effective Date of Last Rate Revision:	08-30-2006
Filing Method of Last Filing:	

Company Rate Information

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program :	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
American Bankers	2.500 %	1000	500	$ 1000000	15.000 %	0.000 %
Melissa's P&C Company	2.500 %	1000	600	$ 500000	10.000 %	0.000 %

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Impact For This Filing:	2.5 %
Effect of Rate Filing-Written Premium Change For This Program:	$ 2000
Effect of Rate Filing - Number of Policyholders Affected:	1100

Property & Casualty - Rate/Rule Schedule

Review Status	Exhibit Name:	Rule# or Page #:	Rate Action:	Previous State Filing Number:	Attach Document:
-Please Select- 09-05-2006	Auto	2323	Replacement	123	

- **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:
-Please Select- 09-05-2006	Auto	2323	Replacement	123	

- **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

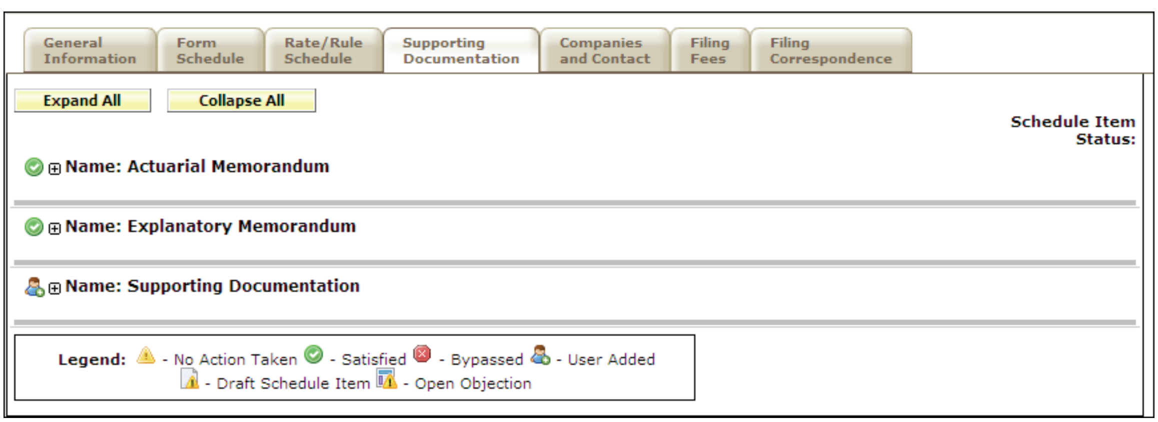
Rate/Rule Schedule – LAH

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

- **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

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.



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.

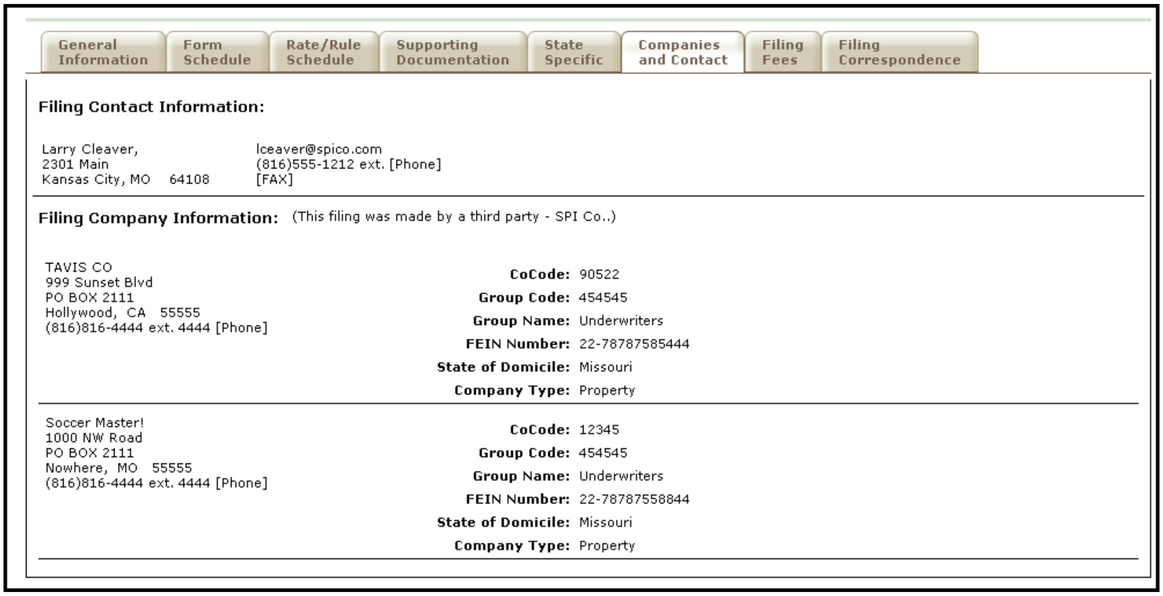
+/- To expand or collapse a single requirement.

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.

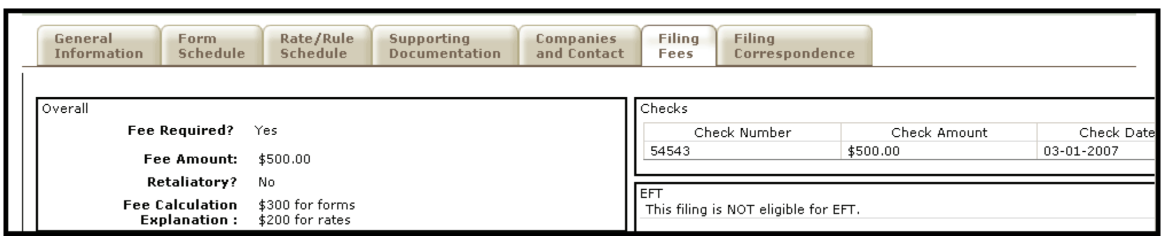
Companies and Contact

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



Filing Fees

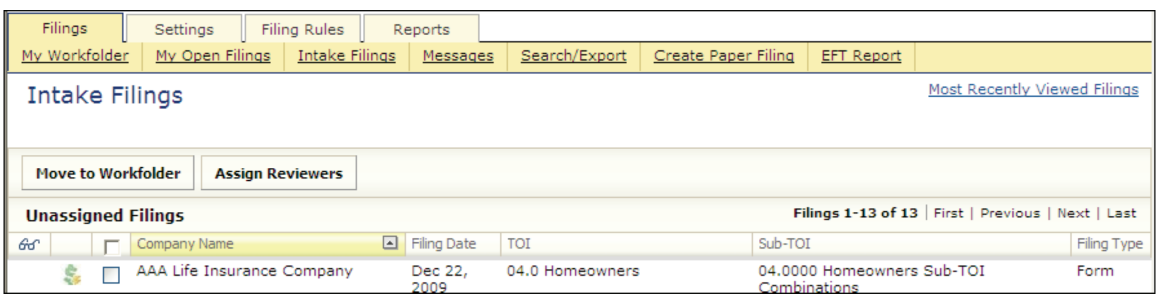
This is the section where rate and form fees are entered by the company and EFT and check information is displayed (if applicable).



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.

Intake Filings



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

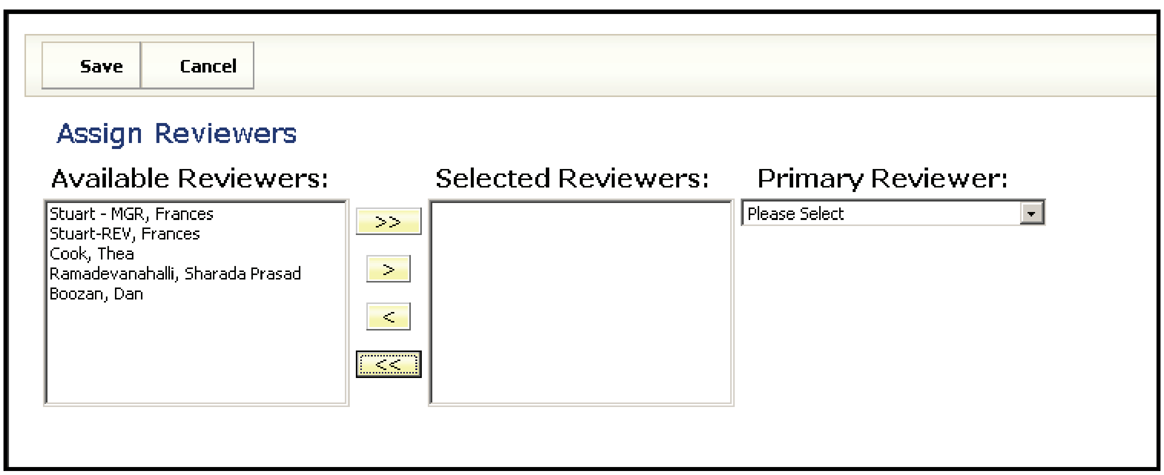
Assigning a filing is the mechanism for distributing filings among the state users responsible for reviewing them. Unless a user has a Manager role, they cannot edit or create correspondence on filings to which they are not assigned. A filing can be assigned to more than one Reviewer. If multiple Reviewers 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**

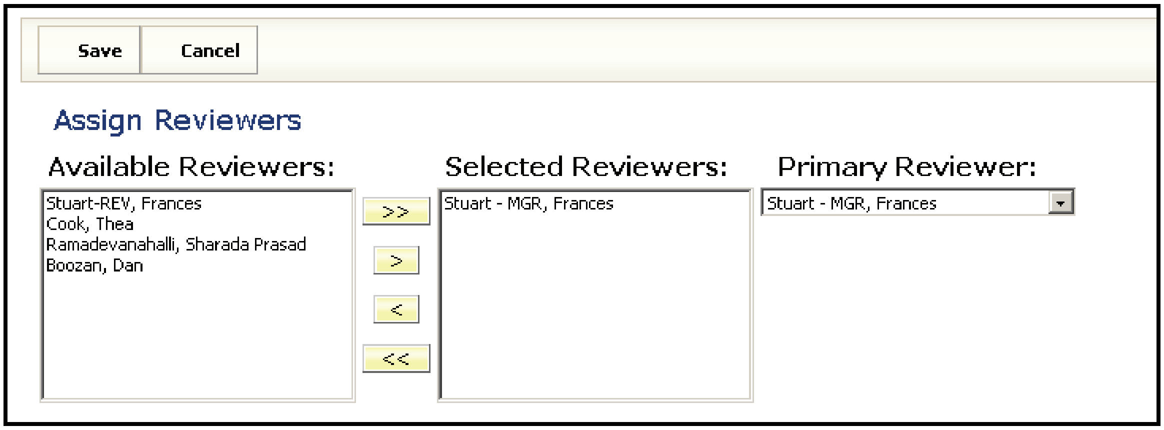
1. Click on the 

button.



2. Select the one or more reviewers and click the 

button.

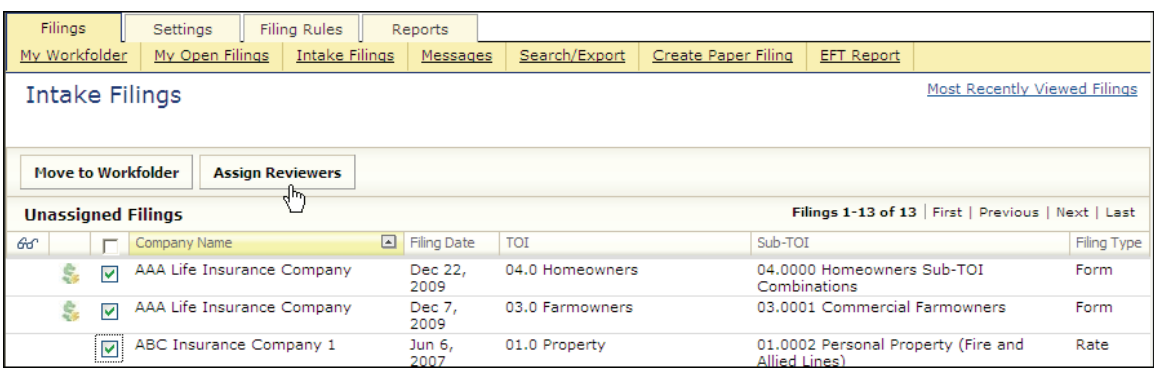


3. Click the 

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.

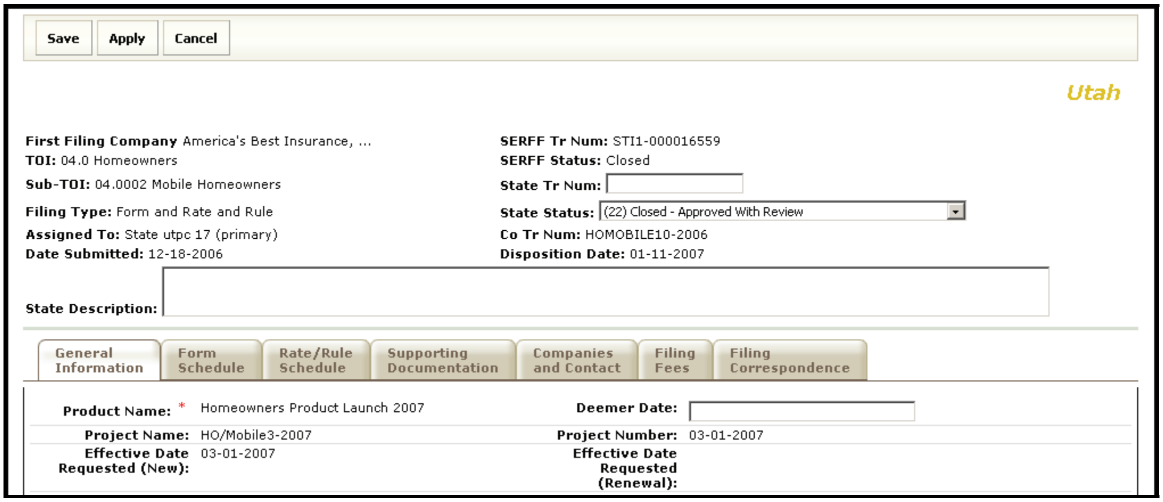


Updating a Filing

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

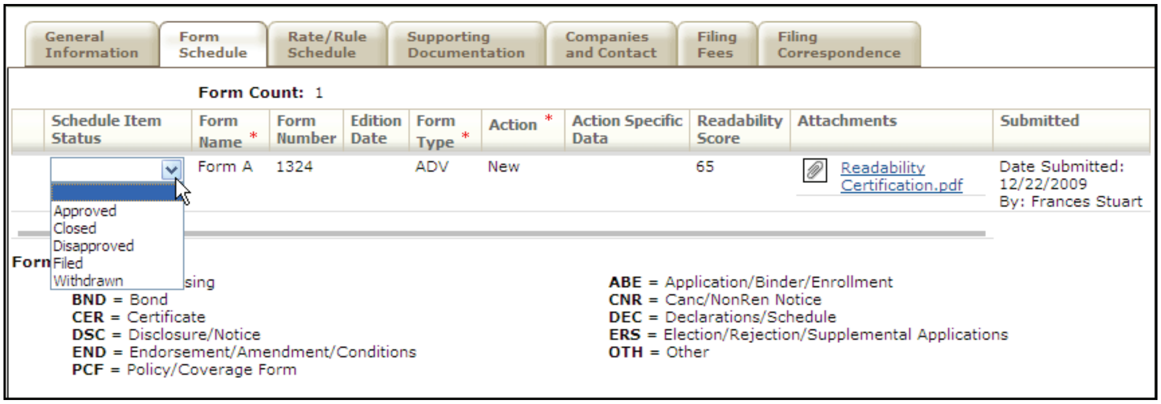
1. Click the **Update** button. The filing is put into update mode.



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.



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.