Lesson 3

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

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

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

This lesson covers the following topics:

- Requirements
- General Instructions
- Types of Insurance
- Submission Requirements
Filing Rules Overview

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

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

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

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

The following buttons are available on the Search Results screen:

- **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.
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.

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

The following links display next to the count:

**First** – Displays the first page of Requirements in the search results.

**Previous** – Displays the previous page of Requirements in the search results.
Next – Displays the next page of Requirements in the search results.
Last – Displays the last page of Requirements in the search results.

Finding Specific Requirements

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

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

2. Type the first few characters of the Requirement name (ex. act).
4. Using the >> or the > button, move the State Instances to search on to the box on the right. Items can be moved out of this box by using the < and the << buttons. Multiple states can be selected by holding down the Ctrl key while clicking on states.

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

5. Click the Find button.
Viewing a Requirement

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

2. The content of the Requirement will be displayed.

---

View the 'Flesch Score' Requirement

- **State Instance:** Indiana
- **Name:** Flesch Score
- **Description:** In accordance with Indiana Code 1.27-1.26-7, 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.
- **Business Type:** P&C and LAH
- **View Category:** -- None Selected --
- **Attachments:** -- No Attachments --
- **Author:** Hartwell, Eric

The following buttons are available on the Search Results screen:
Displays to authorized users and allows changes to be made to the Requirement.

Removes the Requirement from the system.

Returns the user to the search results.

**Adding a Requirement**

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

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

4. Enter the Requirement information.
   a. Enter name of the Requirement.
   b. Enter Requirement description. Be concise but specific about what is expected from the industry in this description. Websites may be included.
to reference a citation, regulation or to download a form. Include the complete web address to create a live link (i.e. http://www.serff.com).

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

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

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

8. Click the **Save** button.
Editing a Requirement

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

1. Click the Filing Rules tab.
2. Click on the **Requirements** link.
4. Click the Requirement to view it.
5. Click the **Edit** button.
6. Edit the Requirement information, as necessary.
7. Click the **Save** button.
General Instructions

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

View General Instructions

1. Click the Filing Rules tab.
2. Click on the link. A General Instructions Search screen is displayed.
Users will be able to search General Instructions using the field-based design to allow for a more targeted review of each state’s filing guidelines.

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

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

3. To open the General Instructions for a state instance click anywhere in the General Instructions row.
4. The selected General Instruction document is displayed.

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

5. To close the General Instruction screen click on the button or on any of the links or tabs.
**Editing General Instructions**

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

1. Click the Filing Rules tab.
2. Click on the [General Instructions](#) link.
3. Choose the General Instructions to edit.
4. Click the **Edit** button.
5. Update the General Instructions document as necessary.
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.
The Type of Insurance search feature allows the user to search by one or more criteria.

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

- **Starts With** – The text entered is at the beginning of the item and might be followed by other text.
- **Contains** – The text entered is somewhere in the item and could be preceded by or followed by other text.
- **Equals** – The text entered should match exactly to the item.
The Methods radio buttons allow the user to search by the various uses for which a TOI or Sub-TOI is set.

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

**Finding Types of Insurance**

1. Click on the Filing Rules tab.
2. Click on the **Types of Insurance** link.
3. Type in the TOI Name or a portion of the TOI Name.
4. Set the search type radio button.
5. Type in Sub-TOI (optional).
6. Select the Business Type.
7. Change the Methods setting as needed.
8. Using the \( \text{>>} \) and the \( \text{>} \) 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 \( \text{<} \) and the \( \text{<<} \) buttons. Multiple states can be selected by holding down the Ctrl key while clicking on states.

9. Click the \( \text{Find} \) button.

### Viewing Types of Insurance

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

2. To close the Type of Insurance screen click on the \( \text{Return to Search} \) button or any of the links or tabs within the SERFF Workspace.
Adding a Type of Insurance

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

1. Click on the Filing Rules tab.

2. Click the **Types of Insurance** link.

3. Click the **Add Type of Insurance** button.

4. Select the Business Type.

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

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

7. Type the name of the Sub-TOI and click the **Add New Sub-T01** button.

8. Repeat steps 7 and 8 until all Sub-TOIs have been added.
9. Place a check mark if Sub-TOI is available for any of the following filings.
   - Electronic
   - State Paper
   - State Update

10. Click the **Save** button.

## Editing a Type of Insurance

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

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

4. Click the **Edit** button.
5. Update the TOI information, as necessary.

6. Click the **Save** button.
Submission Requirements

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

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

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

Finding Submission Requirements for Specific States

1. Click on the Filing Rules tab.
2. Click on the Submission Requirements link.

Find Submission Requirements

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

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

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

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

4. Select the PCM Sub-TOIs.

5. Click the **Find** button.
If a state has not implemented the NAIC Uniform Product Coding Matrix, no results will come back for that state.

Finding Specific Submission Requirements

1. Click on the Filing Rules tab.

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

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

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

5. Using the [ ] and the [ ] buttons, move the TOIs to search on to the box on the right. Items can be moved out of this box by using the [ ] and the [ ] buttons. Multiple TOIs can be selected by holding down the Ctrl key while clicking on states.

6. Click on the **Select** button.

7. Using the [ ] and the [ ] buttons, move the Sub-TOIs to search on to the box on the right. Items can be moved out of this box by using the [ ] and the [ ] buttons. Multiple Sub-TOIs can be selected by holding down the Ctrl key while clicking on Sub-TOIs.
8. Click the **Find** button.
Viewing a Submission Requirement

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

<table>
<thead>
<tr>
<th>Instance Name</th>
<th>Filings</th>
</tr>
</thead>
<tbody>
<tr>
<td>28.0 Credit Property</td>
<td>Form, Rate, Rule, Loss Cost, File, Rate, Rule, Loss Cost (Fire and Allied Lines)</td>
</tr>
<tr>
<td>28.0002 Personal Property (Fire and Allied Lines)</td>
<td>Form, Rate, Rule, Loss Cost, File, Rate, Rule, Loss Cost (Fire and Allied Lines)</td>
</tr>
<tr>
<td>21.0 Mobile Home/Under Transport</td>
<td>Form, Rate, Rule, Loss Cost, File, Rate, Rule, Loss Cost (Fire and Allied Lines)</td>
</tr>
</tbody>
</table>

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

   **State Instance:** Alabama
   **TOI:** 01.0 Property
   **Sub-TOI:** 01.0002 Personal Property (Fire and Allied Lines)
   **Filing Types:** Rate
   **Requirements:** Actuarial Support Exhibits, Explanatory Memorandum
   **Additional Information:**

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

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

1. Click on the Filing Rules tab.
2. Click the **Submission Requirements** link.
3. Click the **Add Submission Requirement** button.
4. Select a TOI from the drop down list.
5. Using the `>>` and the `>` buttons, move the Sub-TOIs to be added to the box on the right. Items can be moved out of this box by using the `<` and the `<<` buttons. Multiple Sub-TOIs can be selected by holding down the Ctrl key while clicking on Sub-TOIs.

6. Using the `>>` and the `>` buttons, move the Requirements to be added to the box on the right. Items can be moved out of this box by using the `<` and the `<<` buttons. Multiple Requirements can be selected by holding down the Ctrl key while clicking on Requirements.
The **Up** and **Down** buttons reorder the selected Requirements. Their order on the Submission Requirements determines the order in which they appear on the filing.

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

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

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

9. Enter Additional Information, if applicable.
10. Click the `Save` button.

<table>
<thead>
<tr>
<th>State Instance:</th>
<th>Indiana</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOI:</td>
<td>Individual Accident and Health</td>
</tr>
<tr>
<td>Sub-TUI:</td>
<td>Accidental Death &amp; Dismemberment, Basic Hospital, Basic Surgical, Critical Illness Only, Disability Income, Hospital Indemnity, Limited Benefit, Long Term Care, Major Medical, Medicare Supplement, Specified Disease</td>
</tr>
<tr>
<td>Filing Types:</td>
<td>Form</td>
</tr>
<tr>
<td>Requirements:</td>
<td>Filing Fee, Third Party Filers, Form Needing Approval, Flesch Score</td>
</tr>
<tr>
<td>Additional Information:</td>
<td></td>
</tr>
</tbody>
</table>
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 Table]

<table>
<thead>
<tr>
<th>Instance Name</th>
<th>TOI-Toi TOI</th>
<th>Filings</th>
</tr>
</thead>
<tbody>
<tr>
<td>New HampshirePC</td>
<td>22.5 Aircraft</td>
<td>Form,</td>
</tr>
<tr>
<td>New HampshirePC</td>
<td>22.0 Aircraft</td>
<td>Form,</td>
</tr>
</tbody>
</table>

4. Click the **Edit** button.

   ![Edit Button]

   **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:**
5. Update the Submission Requirement information.

6. Click the **Save** button.