

Providing flexibility, promoting uniformity

## The Insider

### RENAME THE INSIDER

Remember back to late October 2006 when SERFF released v5? Ah... those were the days. Everyone was excited about SERFF's sleek, new design and fancy functionality. Well, it's time, again, to generate some SERFF excitement!

SERFF v5.7 was just released and v5.8 will be released by the end of the year. Soon enough, v5 will be just a memory, so we're asking you to help us rename "The v5 Insider" newsletter!

As you know, the v5 Insider is a monthly newsletter packed full of all of the latest SERFF information. What name will reflect the power and knowledge offered by such a newsletter? You tell us!

**All entries should be submitted via email to [serffmktg@naic.org](mailto:serffmktg@naic.org) by close of business October 30, 2009.**

**Please make sure your name, your state/company name, email address, and phone number are included in the email.**

The SERFF team will choose the winning entry and introduce the "new and improved" name in future newsletters. The "founder" of the winning newsletter name will be featured in an upcoming newsletter as well.

Get your creative juices flowing and send us your ideas!



## September is National Apple Month



### September 2009, Issue 39

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#### VERY IMPORTANT DATES WITHIN A FILING

Outside of the Disposition Date, that is automatically populated in SERFF, there are three very important dates available for reference upon the approval of a filing. These are the Implementation Date, the Effective Date and the Deemer Date. All approved filings, regardless of means of approval, can include an Implementation Date or Effective Date. This is the date the company may begin to use the Forms or Rates that have been approved and completion of these dates is helpful for compliance with approvals. Many states' filings are eligible for implementation when the Disposition is submitted on a filing. The Implementation Date or Effective Date may still be recorded and if a state Deems a filing approved, the Deemer Date can also be completed. Filers can then review these dates for compliant implementation of approved Rates and Forms. As states complete the Implementation/Effective Date more consistently, as well as the Deemer Date where it applies, uniformity in filing approval will diminish communication errors on proper implementation times and increase compliance with expected product rollouts.

#### PUBLIC ACCESS OPEN FORUM

The SERFF Board will hold an open forum at the Fall National Meeting in Washington, DC to gather comments from states and companies regarding access to filings data in SERFF. Current discussion on this topic centers around the states' need to satisfy requests for information on filings via the Internet. Today, a requestor interested in viewing a filing submitted via SERFF must travel to the state office to use the SERFF public access terminal in order to view filings marked as available for public viewing. States are requesting that the filings be made accessible, with the appropriate ID and password, from any computer by opening up access to Internet addresses outside of the departments of insurance. Interested parties are invited to speak on this issue at the SERFF Board meeting scheduled for Tues, Sept 22. Should you not be able to attend the National Meeting, your written comments are still welcome and, if submitted, will be provided to the Board. Please submit your comments to Joy Morrison, SERFF Board staff support, at [jmorrison@naic.org](mailto:jmorrison@naic.org).

## DID YOU KNOW...YOU CAN SEARCH GENERAL INSTRUCTIONS IN SERFF?

Did you know that you can now search the General Instructions in SERFF? Yes, it is true! SERFF v5.7 introduced new functionality that allows you to search General Instructions.

Simply go to the Filing Rules tab and select the 'General Instructions' link. Next, click on the 'New Search' button. You can search on 13 different items. The searchable items include state instance, instance business type, status in domicile, if multiple company filings are accepted, available filing modes, date of last General Instruction update, if fees are required, if state is retaliatory, if confidentiality requests are accepted, if EFT is accepted, if payment is billed in arrears or due at submission, and when the filing becomes public.

Keep in mind that when multiple search fields are used, the result set will represent state instances meeting all the criteria. For instance, a search for which states bill in arrears and require EFT will return no results, as both those conditions would not exist for the same state instance. In cases such as this, multiple searches might better serve your purpose.

Be sure to check out this exciting new functionality the next time that you are in SERFF.

## IIPRC UPDATE

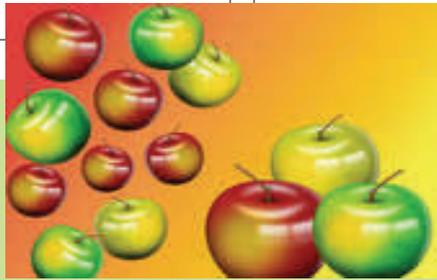
Are you getting ready to introduce or revise an individual life or annuity product, application or benefits rider? You could prepare one filing under one set of product standard requirements and receive approval in less than thirty (30) days for up to 35 states and Puerto Rico.

Registering and filing with the IIPRC affords filers access to 54 Uniform Standards covering more than a dozen TOIs with over 70 Sub-TOIs including whole life, term life, endowment, adjustable life (both non-variable and variable), deferred variable annuity, deferred non-variable annuity, immediate variable annuity, and immediate non-variable annuity. Check out the IIPRC's TOI Link on its Industry Resources web page to see the many filing options available today.

An IIPRC product filing is subject to one set of Uniform Standards that have been agreed to by its Member States, so are not subject to state-specific filing requirements. This is because, by joining the Compact, Member States agreed the requirements in the Uniform Standards would apply to the products approved through the IIPRC. So, rather than preparing multiple filings for the same product to accommodate state variances, consider using the IIPRC to prepare one filing under very detailed, easy-to-follow standards. The IIPRC's current review and disposition turnaround time is under twenty (20) days.

Are you coming to the NAIC's National Meeting in September? If so, please plan to attend the IIPRC's Filing Demonstration on Wednesday, September 23rd at 10:00 in Maryland 6 of the Gaylord Convention Center. Also, look for the IIPRC Team at the upcoming AICP Annual Meeting in October and we would be more than happy to answer questions and walk through the benefits of filing with the IIPRC.

## Extra! Extra! Read all about it!



## Hawaii has removed their requirement for two paper copies of SERFF filings to be sent via mail. Hawaii is now SERFFing the paperless wave all the way to the shore!

## Attention User Administrators!

Did you know that there are new options for you under your "Settings" tab?

Check it out! You can now request user updates, additions and deactivations through interactive forms in SERFF.

### Special notes to consider:

- If you are requesting user role updates, only check or uncheck the roles that are changing. Leave everything else as it is.
- The "User" dropdown on the deactivate and update forms is for the user to whom you wish to make changes (not your account).

These forms generate an email to the SERFF Help Desk, so changes aren't effective immediately. You will receive an email from the SERFF Help Desk when the changes are complete.

If you do not see these options, but believe you should have them, please check with your manager or the SERFF Help Desk.



For Questions and/or Comments contact us at 816-783-8990 or [serffhelp@naic.org](mailto:serffhelp@naic.org)

