

Providing flexibility, promoting uniformity

The Insider

HAVE A SERFF QUESTION? DISCOVER ONLINE HELP!

The SERFF team is committed to providing assistance to state and industry users throughout the filing process. Online Help is a time saving feature in SERFF that provides answers to some of the most frequently asked questions that come into the Help Desk.

The Help link, located in the upper right hand corner of the SERFF application, provides quick and easy access to the answers you need. On the industry side, users can read about topics such as Responses and Amendments, Requesting Confidentiality, Adding Contacts and Users, and Data Hosting. State users can browse through topics such as Quick Text, Editing and Ordering Objections, and State Settings. In addition, release notes are also available in Online Help.

While the SERFF team loves hearing from our users, Online Help was implemented to provide an alternative to calling or emailing the Help Desk and users are encouraged to review Online Help before contacting the Help Desk. Next time you have a SERFF question, click on the Help link and explore the world of online help.

5.7 UPDATE

Since the SERFF 5.7 release, industry users have the ability to request confidentiality on submitted filing components including Schedule Items and Correspondence. Previously, this could only be done prior to submission.

Industry users can request confidentiality on the following:

- Filing components, including Form, Rate/Rule, and Supporting Documentation Schedule Items, that are not already public access or confidential.
- Correspondence items that are not already public access or confidential. *Note:* Schedule Items referenced in the Correspondence will abide by their own public access and confidentiality flags.

As they could previously, state users can mark any item as public access and override the confidentiality request.

For questions please contact the SERFF Help Desk.

TAKE ACTION

Soon enough, v5 will be just a memory, so we're asking you to help us rename "The v5 Insider" newsletter!

All entries should be submitted via email to serffmktg@naic.org by close of business October 30, 2009. Please make sure your name, your 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 for all future newsletters. The "founder" of the winning newsletter name will be featured in an upcoming newsletter as well.

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FILING RULES—ARE THEY CORRECT?

Calling all Regulators! When were Filing Rules last reviewed on your state instance? If it has been a while, now is the time to review and update Filing Rules to ensure that the information you are requesting from companies is up-to-date. Requirements and General Instructions are the two areas that are most often overlooked. Requirements are the supporting information that a company submits on the Supporting Documentation Schedule. Well defined Requirements are one of the key steps a state can take to ensure a clean filing, the first time. General Instructions contain overall filing information advising companies how they should submit SERFF filings to a particular state instance. This is the opportunity for the state to outline exactly how a state prefers to receive a filing. It is important to be as specific and thorough as possible when updating the General Instructions to ensure industry users submit the most complete and accurate filing. SERFF staff recommends that Filing Rules be reviewed by the states on a quarterly basis. Implementing this best practice will assist both the industry and the state. The result should be less time spent preparing and submitting filings and less time spent reviewing and requesting additional information. Please contact the Implementation Team for assistance at serffhelp@naic.org.

TAKE ACTION

MISSOURI BECOMES A MEMBER OF THE IIPRC

On August 28th, Missouri officially became the 36th member of the Interstate Insurance Product Regulation Commission (IIPRC). It is very simple to add Missouri to a product filing already approved by the IIPRC. A filer can request the IIPRC re-open a previously-approved filing at any time to add another compacting state. There is no additional IIPRC filing fee, and the applicable state filing fee(s) and SERFF transaction fees would apply.

The IIPRC provides an opportunity, pursuant to the Compact statute, for a new member to exercise its regulatory right to opt out of any Uniform Standards that were adopted before the state became a member of the IIPRC. Missouri is the first state to send the IIPRC a notice of opt out for one of the 54 adopted Uniform Standards. The pertinent Uniform Standard relates to an annuity benefit feature known as the Market Value Adjustment Feature Provided through the General Account ("General Account MVA Standard").

Missouri has not opted out of any other Uniform Standards and, except for this limited annuity benefit feature, it will accept the full suite of individual life and annuity forms available for filing with the IIPRC, including the Market Value Adjustment Feature Provided through the Separate Account. Missouri's opt out also does not affect the effectiveness of the General Account MVA Standard in any other compacting state.

Missouri's notice of opt-out is only the first step in the process for effectuating an opt-out by regulation. On September 18th, the IIPRC granted Missouri's request to stay the effectiveness for Missouri of the General Account MVA Standard for 90 days while it pursues an opt-out regulation.

SERFF has the functionality to allow a state to opt out of a particular Uniform Standard. When selecting the TOI or Sub-TOI in SERFF's Filing Wizard corresponding to the particular Uniform Standard, the opting-out state will not appear in the list of available states. In the event, a state notifies the IIPRC that its opt-out is no longer effective, SERFF will enable the option of selecting the particular compacting state and filers would simply use the "add-a-state" process.

REMINDER TO OUR USER ADMINISTRATORS

Effective **October 12, 2009**, the SERFF Help Desk asks that all User Admin changes utilize the request forms added in the 5.7 release. These forms are available to authorized users on the Settings tab. After October 12, requests received via email will not be processed and the requestor will be asked to resubmit using the appropriate form. This will help to provide more complete information and ensure that only users who have the appropriate role will be able to submit requests.

TO SAVE OR NOT TO SAVE YOUR PASSWORD-THAT IS THE QUESTION

While it's true that saving your password for a website is very convenient, there are some drawbacks associated with this action; particularly when your password changes or you forget what it is after a period of time goes by. If you are trying to log into SERFF, and your password has been changed, you may not be able to log in if you allow the auto-complete feature (in Windows) to fill in your password for you. The password that is filled in with auto-complete is stored in your system, and Windows will not automatically fill in your new password for you, but will instead grab whatever is stored and fill out the field for you automatically.

We recommend disabling this feature in order to prevent the occasional lockout from a password change. To do this, you must turn off the auto-complete feature.*

1. While in an Internet Explorer window, click on "Tools" in the menu bar.
2. Click on "Internet Options"
3. Select the "Content" tab.
4. The third section from the top is the AutoComplete section. Click the "Settings" button in that area.
5. Uncheck the boxes that say "User names and passwords on forms" and "Prompt me to save passwords."
6. Click the "OK" button.
7. Click "OK" again in the next menu to save.



This will require you to type in your password each time you log into SERFF. Although it may seem more convenient for your system to remember your password for you, it's safer to type it in each time. It will also keep you from experiencing problems with the auto-complete feature when SERFF requires you to change your password every 90 days.

* **Note:** These instructions will work with Internet Explorer 7. If you have another browser version, we would suggest contacting your IT department for assistance in turning off the "Auto-Complete" functionality.



For Questions and/or Comments contact us at 816-783-8990 or serffhelp@naic.org