



NAIC **SERFF**

SERFF Product Steering Committee

11/13/2024

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[https://naic.webex.com/naic/ldr.php?
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Roll Call

- Roll was called for current PSC members
 - Please note that the 2023 PSC Member list was called by mistake. Member attendance has been recorded using the Webex attendee feature.
- Interested parties who are calling in and wish their attendance to be recorded can email adysart@naic.org

Let's Get Right To It...

The question on everyone's mind:
What caused the release to be delayed?

Background

- In July, we announced that the first release of the modernized SERFF platform would “go live” on November 11.
- As a reminder, this release includes functionality for Interstate Compact filings and a self-service user management module.
- Earlier this week, we announced that the release would be delayed.

What Happened?

- Performance and load testing indicated the potential for slow response times in production.
- Industry training and user acceptance testing yielded feedback we wanted to address.
- We discovered some data migration issues that need to be corrected.
- Production rehearsal revealed work needed on deployment processes.
- Discussed with Compact leadership, who supported a delay.

Now What?

- Expert guidance obtained to identify and correct causes of slow response times.
- Minor adjustments being made to improve functionality and usability.
- Data migration scripts undergoing scrutiny and refinement.
- Second rehearsal being scheduled.

All these changes need to be thoroughly tested.

- Team is working to establish a new date.

Further Impact of Delay

- We still plan to release over a weekend - 5 pm CT Friday to 7 am CT Monday downtime for legacy system.
- We still plan on a "warranty" period of 6-8 weeks to address any issues and continue refinement of Release 1 features.
- The team is working on strategies to reduce domino effect on future phases.

SERFF at the National Meeting

- Two project update sessions (same content.)
 - Sunday, 11/17, 8 AM
 - Monday, 11/18, 8:30 AM
 - Both sessions in the Crest 3 meeting room.
 - Sessions are not available for hybrid participation.
- **No Table Topics this meeting!**
- Want 1:1 time? Email bkieras@naic.org.
- State Liaisons in attendance: Lauren Bandle, Anna Dysart, Manisha Shinde-Kandlur

Self Service User Management

Demo & Overview

Key Points

- The self-service user management portal will be on the new platform but will provide access for both the new platform as well as the existing ("Legacy") platform.
- The rollout will be in phases, starting with industry instances accessing the new platform to make Compact filings.
- The user request forms in the Legacy platform will remain in place until rollout is complete.
- Some scenarios are not yet accommodated in the new platform and NAIC Service Desk team will continue to handle those.

Terminology Changes

- **Regulatory Organization > Agency > Business Unit**
 - Recognizes not all receiving entities are states
 - Supports rules and configurations at both agency and business unit level
 - Industry "instances" unchanged for this release.
- **People Group**
 - Replaces Legacy roles concept
 - Modeled after job functions
 - Users can have more than one People Group
 - Standard and custom People Groups anticipated
- **Role Group**
 - Distinct actions in the system
 - Can allow or disallow user privileges via People Groups

Self-Service User Management Demo

Demonstration Timestamps: 30:14 – 42:02

Multifactor authentication is a layered approach to securing data and applications where a system requires a user to present a combination of two or more credentials to verify a user's identity for login. MFA increases security because even if one credential becomes compromised, unauthorized users will be unable to meet the second authentication requirement and will not be able to access the targeted physical space, computing device, network, or database.

*Cybersecurity and
Infrastructure Security Agency,
www.cisa.gov*



MFA in SERFF

- MFA is an important security initiative.
- The new platform ("SERFF Mod") will have MFA implemented - targeted for the first release. MFA would apply to most NAIC applications and work with single sign on.
- The existing platform ("SERFF Legacy") may have MFA implemented next year. It could look different than other NAIC applications.
- MFA options include text, email, phone, and several authentication apps.
- TBD on how often MFA is triggered - it could be at each login or it could be daily from each device .
- Additional communication will be sent as MFA is rolled out.

User Migration

- As part of the first release, and to support the self-service module, all active SERFF users will be migrated into the NAIC single sign on system, called Okta.
- People already using another NAIC system will already be in Okta and their legacy SERFF ID and their Okta ID will be linked.
- People not already in Okta will receive an email to activate their Okta account.
- There is no impact to credentials for the Legacy system.
- The credentials for the new platform are the Okta credentials.
- Additional communication and instructions are in the works.

Q&A Summary

- Thank you to everyone for the great questions and discussion!
- If you have any other questions about the SERFF Modernization project, please email serffmodernizationquestions@naic.org
- The 20 questions and answers start on page 18.

November 2024 SERFF Product Steering Committee Q&A

- Will the system create one filing or two filings when multiple TOI's and Sub-TOI's are selected?
 - The Modernized SERFF Platform supports multiple TOIs and Sub-TOIs on a single filing. In this example, we would anticipate a single filing to be generated.
- How do you get access to the Practice Environment for the new SERFF?
 - Please e-mail serffmodernizationquestions@naic.org to make a request. Please note we are unable to accommodate every request but may accept additional testing users in the future.
- Will we be able to set up hybrid products filings like Life and an LTC rider?
 - This would be supported by multiple TOIs and Sub-TOI. We encourage filers to only do what is appropriate for state guidelines. We are working with the Compact on guidance for appropriate hybrid filings and will discuss future business rules within the application.
- If multiple TOIs are selected but not allowed per the state requirement, how do we prevent that?
 - We anticipate each state will have guidance on situations when multiple TOIs are permitted. We are working with states to determine system validations for the SERFF filing wizard based on their predetermined filing rules.
- Is there going to be hands-on training once we all have access?
 - We have completed the first round of virtual hands-on training with Industry Compact Filers and are working to ensure 2 filers from each industry instance that files to the Interstate Compact have been trained. Full, immersive hands-on training would require comprehensive data setup for the current volume of SERFF users. As we move into 2025, we plan to offer recurring training sessions and will expand the invited attendees to those outside of the current 2-person limit.
- Will the expedited filing process change?
 - We are not aware of any changes to the expedited filing process.
- Will a company be able to revise the TOI, Sub-TOI, filing type post submission?
 - The ability to revise TOI and Sub-TOI post-submission is currently under development and will not be available immediately upon the first release. We intend to support TOI and sub-TOI revisions in the future and are working to ensure that backend fee verification and licensing checks accommodate those revisions.
- Will there be a read-only role in the new user management module?
 - As of today, there is not a read-only role. Our team is working diligently to determine requirements for additional People Groups.
- I am a user advocate in legacy, will i automatically be a user advocate in the new system?
 - The rollout of the self-service user management feature will occur in phases, beginning with industry instances that will use the new platform for Compact filings. For instances that are in the later phases of the User Management rollout, the existing form process will remain in place in legacy until your instance is onboarded for self-service.

- Will the new SERFF work in Dark Mode? In the current SERFF, many buttons are not viewable in dark mode.
 - That is a great question – we will take this back to the team.
- When will we receive training materials to begin preparing to train people?
 - We are in the process of writing training materials and preparing an Industry launch guide. The Modernized platform will also include a GenAI Knowledge Center where users will ask a question and get directed to applicable documentation.
- When a filing is submitted through Compact and gets kicked to the states (i.e., LTC rates over threshold), will the two filings be in each platform - Legacy and Modernization?
 - For the first release, only Compact filings will be in the Modernized SERFF platform. State filings will remain in the legacy platform until further releases.
- For compact filings can we file LTC hybrid products?
 - Per the Compact, yes. Please contact the Insurance Compact at comments@insurancecompact.org with any hybrid product filing questions.
- In the legacy system, if we want to add authors to a filing, we also need to set up Contact information for those users. Will this also be the same in the new User Management system?
 - The Modernized SERFF platform does not have Filing Authors. In Release 1, anyone with a SERFF account assigned to an instance can view all filings within that instance.
- Will there be a recorded version of the hands-on training that we can share with the others in our company that cannot attend as only 2 users were allowed?
 - Yes, the team is working to select the best overall industry training recording and intend to make that recording available.
- Will the legacy system & the new SERFF Modernization system be accessed through the same website/ same link?
 - No. The legacy system and Modernized SERFF platform will have two independent URLs. We do anticipate both URLs to be accessible through serff.com upon release.
- Is a check list going to be provided for the steps necessary to set up an account under the new Compact SERFF?
 - Yes. We will have a User Management Guide for non-compact filers, and a Launch Guide for Compact Filers.
- Are there any plans to change the frequency or format of these meetings given the delays?
 - We do not anticipate any changes at this time. We have previously canceled meetings during slow periods, but we are still receiving plenty of questions and feedback on these calls. Dates for the 2024 SERFF PSC meetings will be announced on the December 11, 2024, call.

2024 Call Dates - *Wednesdays 12:30-2PM CT*

- December 11

NAIC **SERFF**

Thank You