



# NAIC **SERFF**

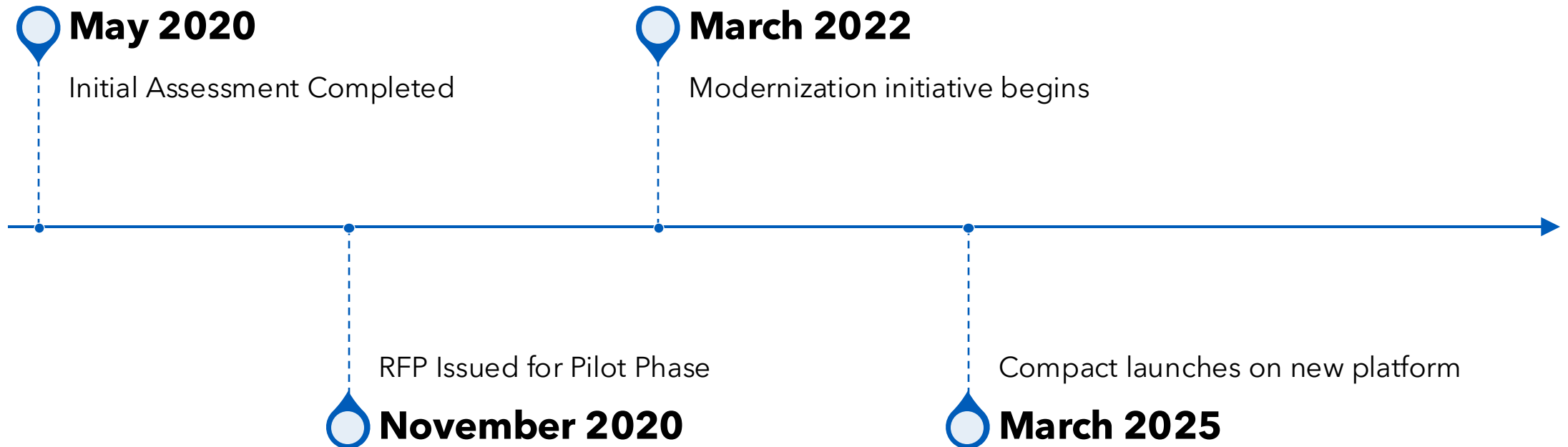
**SERFF Product Steering Committee**  
**August 27, 2025**



# Drivers for Change

- **Operational Efficiency** - streamlining processes and improving operations to achieve better results with less manual effort
- **Product Complexity & Innovation** - managing the increasing complexity of insurance products while ensuring compliance
- **Technological Advances**- keeping up with rapid advances in technology and positioning for future growth

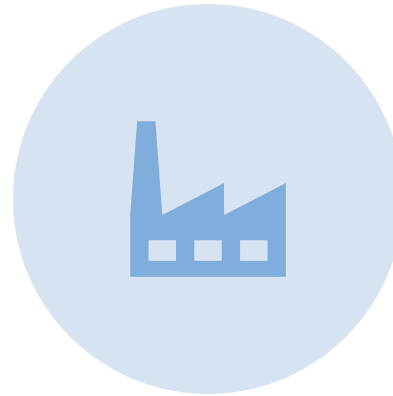
# Project Milestones



# Progress Since Launch



IMPROVING  
USABILITY

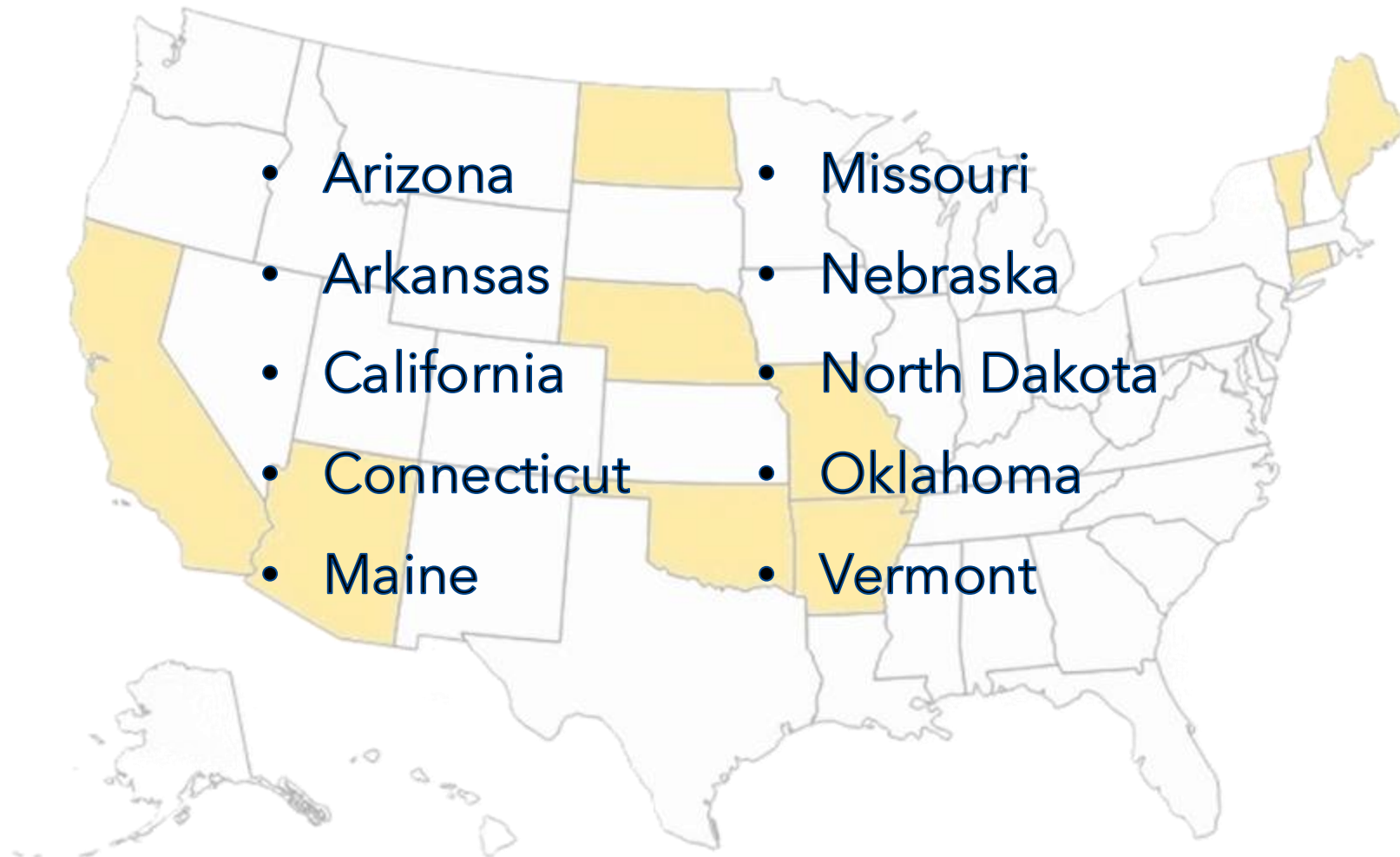


SUPPORTING USERS



ADDRESSING  
PERFORMANCE

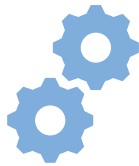
# Early Adopter Pivot



# Why Pivot?



Service Quality



Migration  
Complexity



Feature  
Richness



Learning &  
Refinement

# Co-Existence & Transition Timelines



EA states may have different transition dates



Many users will operate in both systems for a time



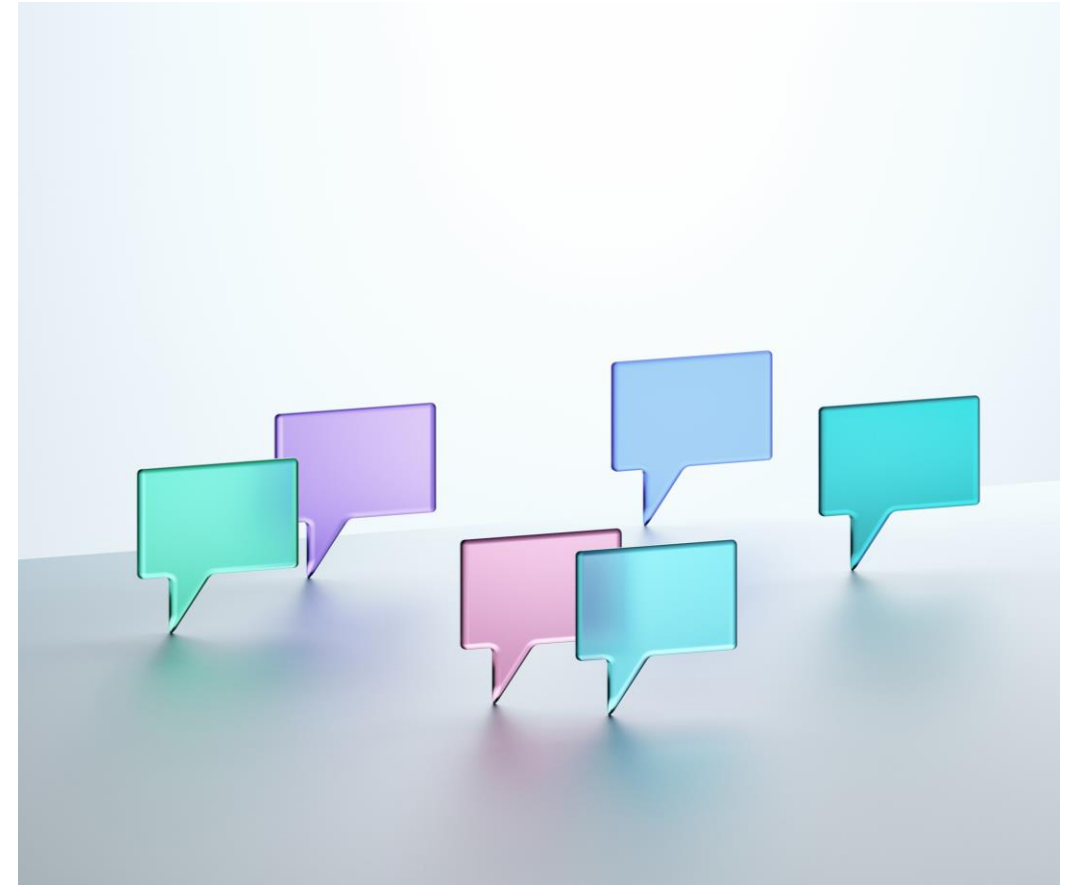
Both system will have messaging and tools to help guide users



Early adopters will inform next steps and the longer-term roadmap

# Outreach & Communication

- Critical to Project Success
- Impeded by Post-Launch Priorities
- Renewed Focus and Expanded Outreach Ahead





# Progress on AI for Form Review



Proof of Concept debuted at Early Adopters Workshop in June



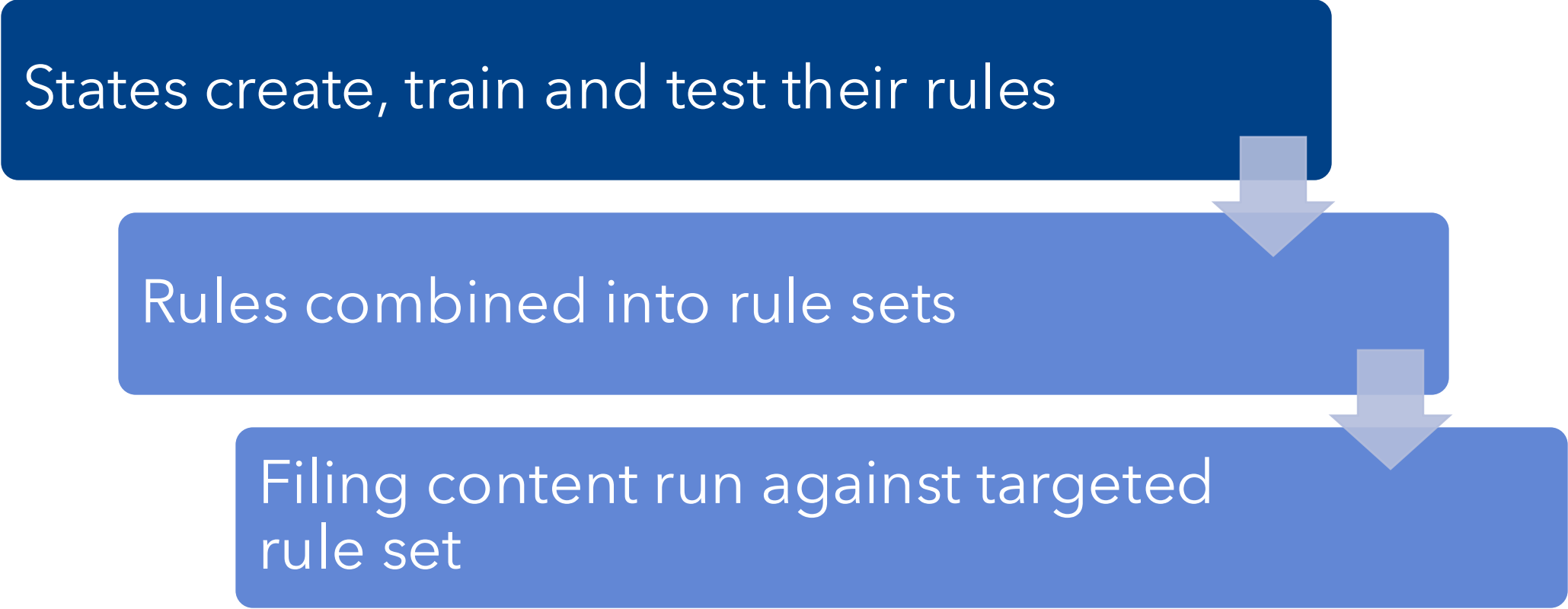
POC now transitioning to a pilot program



Stand-alone application - for now

# Pilot Features

States create, train and test their rules



```
graph TD; A[States create, train and test their rules] --> B[Rules combined into rule sets]; B --> C[Filing content run against targeted rule set];
```

Rules combined into rule sets

Filing content run against targeted rule set

# Q4 Outlook

- Launch of **Zip PDF** feature for offline retention
- Enhanced **search and reporting** capabilities for improved data insights
- Improved **notification system** for better user awareness and responsiveness
- Broader **access options** to support diverse user needs
- Ongoing **performance enhancements** for faster and more reliable operations
- Support for **single-state filing creation**, including API integration
- Expanded **state fee calculation** coverage for greater accuracy
- Continued work on **AI for Form Review**



# Q&A

# 2025 Meeting Dates

- *September 24*
- *October 22*
- *November 19\**
- *December 17\**

*\*Revised date due to holiday.*

# Thank you!

bkieras@naic.org (or state liaison)  
serffmodernizationquestions@naic.org

## **August 27, 2025 PSC Q&A:**

### **Q: Will the SERFF AI be able to determine if the form is a policy declaration, etc.?**

**A:** That's already built into the new platform. When a filer uploads a form, it goes through an AI classification process that identifies the form type, name, and number. The filer can then reconcile and correct the information if needed. This is separate from the AI for form review.

### **Q: Will states be able to withdraw or delete issued objections in the new SERFF?**

**A:** That use case hasn't been discussed yet, but it's something we can explore with the states.

### **Q: How far in advance will states be notified of which instances have moved over?**

**A:** States won't move until they're ready, and filers will receive at least 30 days' notice.

### **Q: Is feedback comparing old and new SERFF being gathered?**

**A:** Yes, surveys are sent to compact filers and comparison metrics are collected.

### **Q: How many worker hours does it take to set up each AI rule?**

**A:** We don't have that data yet, but our AI specialist is working closely with states and may have insights we can share later.

### **Q: Will these Q&As be posted somewhere?**

**A:** Yes, they'll be sent out via email and posted on the PSC website.

### **Q: What are you most excited for regarding these updates?**

**A:** Improving usability and adding new features based on user feedback.

### **Q: Will cloned filing be going away in the new platform?**

**A:** We're evaluating how it's used and whether the legacy feature is the best way to meet user needs. It may change or be replaced.

### **Q: Will we have the ability to set reminders in the new platform?**

**A:** Yes, there's a task module that allows for automatic and ad hoc tasks with due dates and reminders.

### **Q: Are there plans for AI for rate and rule review or collaborative AI training between states?**

**A:** Not sure about rate and rule review. Collaborative training is likely, especially if states have similar rules.

**Q: Will the new PDF pipeline be available in Q4?**

**A:** Yes, though it will be a zip format rather than a single PDF like legacy. Future iterations may combine into one PDF.

**Q: Can a state upload its code book and ask AI if a form violates something?**

**A:** We'll need a deeper AI update to answer that. It depends on rule size and structure.

**Q: Will only filing authors receive objection messages?**

**A:** Currently yes, but we're working on a watchers feature to expand notifications.

**Q: Can we see a presentation of the AI program and rule setup?**

**A:** We can look at bringing more details to a future PSC call.

**Q: Any progress on alternatives to the canceled industry user conference?**

**A:** A virtual call is being scheduled in response to feedback.

**Q: Is the new platform only for compact filings?**

**A:** Yes, currently only compact filings are in the new platform.

**Q: What transparency will industry have into state AI training and rules?**

**A:** We'll discuss this further with our internal teams.

**Q: Was a presentation of the new platform done for CL filers?**

**A:** We have historically done demonstrations and training for Compact filers.

**Q: Will states be able to create hard stops for incomplete submissions?**

**A:** Yes, submission validations will be implemented per state requirements.

**Q: Will most recently viewed filings be added to the new platform?**

**A:** It's been requested and is under investigation as a future deliverable.

**Q: Can an amendment table be created for each filing component?**

**A:** Please email us with more details so we can evaluate the suggestion.

**Q: Can someone other than the filing author amend and respond to inquiries?**

**A:** Yes, users with access to the instance, and the correct filer roles, can respond - allowing for increased collaboration.

**Q: Will tasks be archived once a filing is approved?**

**A:** We'll investigate whether this is a needed enhancement or a defect.

**Q: Are all Q&As in one document or separate per meeting?**

**A:** They're meeting-specific due to volume and repetition, but we'll consider a generalized document.



**Q: Is there a resource showing terminology changes (e.g., objections to compliance issues)?**

**A:** Yes, it's in the industry knowledge article for compact filers. We'll consider making it more visible.

**Q: Any news on using the public access filing component?**

**A:** It was broken last week but has been restored.

**Q: Will industry users still be able to respond to compliance issues one at a time?**

**A:** Yes, filers can respond to individual items, but must address all issues on a given form. Reviewers may wait until all issues are addressed before reviewing.