SERFF Product Steering Committee Meeting

Wednesday, November 30

NAIC NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

Table of Contents

Roll Call

- Roll was called for current PSC members
- Interested parties who are calling in and wish their attendance to be recorded can email lbandle@naic.org

SERFF Modernization Progress Updates

Phase 1 - 8.1 Release

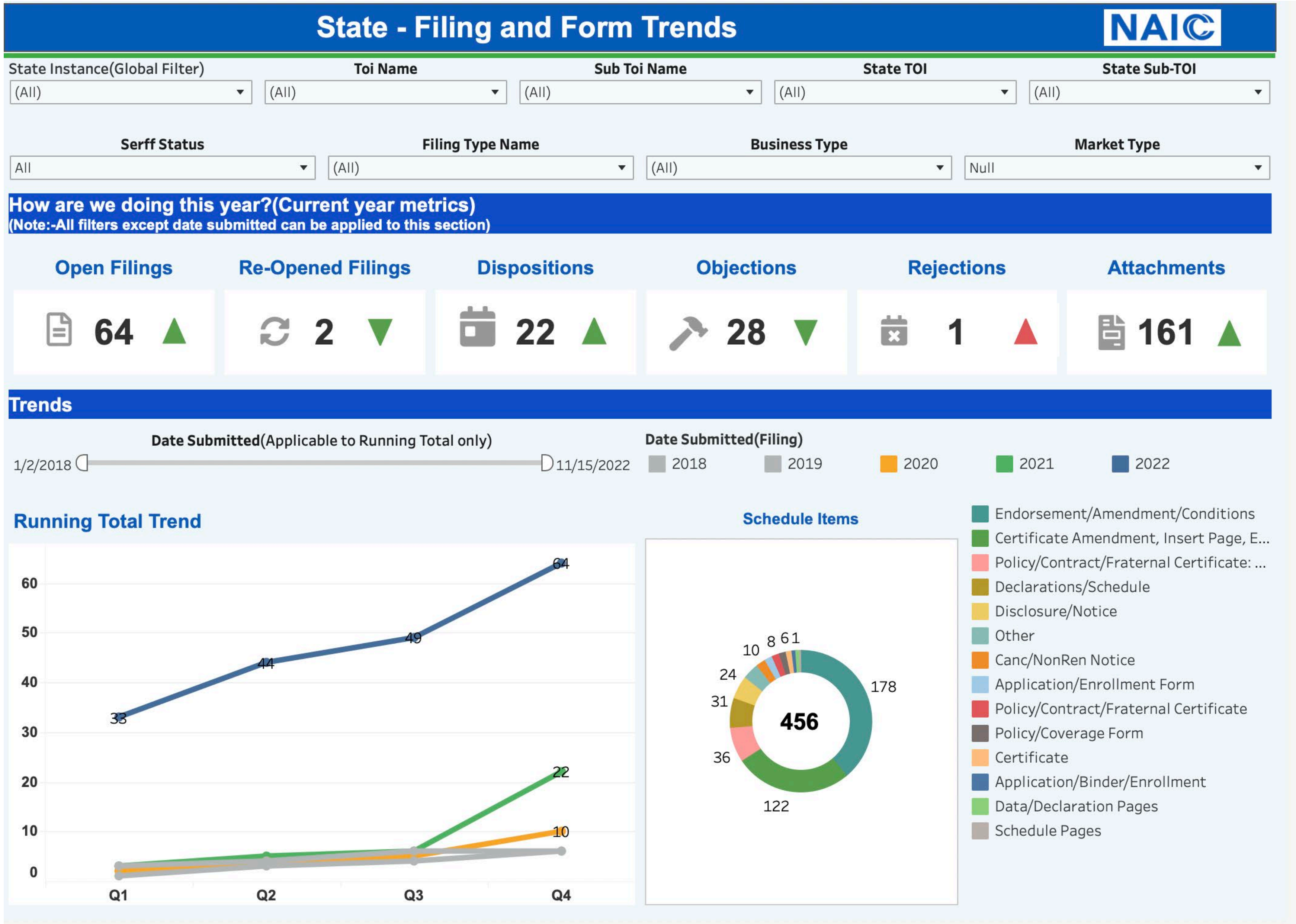
- Introduction of the Pilot Search page
  - Query updates to use the OpenSearch index for this page
  - Document search enabled for all users
  - Document search enabled for phrase searching
  - Removal of stop words
- Defect remediation
  - Action specific data for LAH filings will no longer be required
  - Internal filing notes will no longer show user last modified incorrectly
  - Included states will again show on reopened Compact filings

Phase 1 - 8.2 Release

- Compare Attachments
  - All users will be able to compare two attachments in the same filing: Form, Rate/Rule, URRT, Supporting Documentation
  - Supported file types: PDF, text, PowerPoint
- Backend fix for URRT validation
- Remove invalid state tutorial
- Technical updates

Phase 2 – Reporting Capabilities

- Most of the progress has been behind the scenes
- Focused on moving data into the Enterprise Data Warehouse
- Next will be working on developing more Tableau dashboards


State - Filing and Form Trends
NAIC
State Instance(Global Filter)
(All)
Toi Name
(All)
Sub Toi Name
(All)
State TOI
(All)
State Sub-TOI
(All)
Serff Status
All
Filing Type Name
(All)
Business Type
(All)
Market Type
Null
How are we doing this year?(Current year metrics)
(Note:-All filters except date submitted can be applied to this section)
Open Filings
64
Re-Opened Filings
2
Dispositions
22
Objections
28
Rejections
1
Attachments
161
Trends
Date Submitted(Applicable to Running Total only)
1/2/2018
11/15/2022
Date Submitted(Filing)
2018
2019
2020
2021
2022
Running Total Trend
60
50
40
30
20
10
0
33
44
49
64
22
10
Q1
Q2
Q3
Q4
Schedule Items
456
178
122
36
31
24
10
8
6
1
Endorsement/Amendment/Conditions
Certificate Amendment, Insert Page, E...
Policy/Contract/Fraternal Certificate: ...
Declarations/Schedule
Disclosure/Notice
Other
Canc/NonRen Notice
Application/Enrollment Form
Policy/Contract/Fraternal Certificate
Policy/Coverage Form
Certificate
Application/Binder/Enrollment
Data/Declaration Pages
Schedule Pages

Phase 3.1 - Interstate Compact

- Recent work:
  - Business rules implementation
  - Add/Remove States and Companies on filings
  - Started work on Public Access
- Technical work:
  - Filing configuration versioning
  - How filing configuration updates affect filings
  - This work will also apply to updating the TOI/Sub-TOI/Filing Type on a filing

Industry Focus Group Survey

- Link: Focus Group Survey
- Only for industry users
  - State users are being contacted separately for focus group participation
- Focus groups will be spun up gradually during the project

SERFF Modernization Engagement Activity

- Used online tool – Menti
- About 75 PSC attendees participated
- Main topics covered: Form Schedule, Filing Submission & Intake
- Questions from the activity are on pages 12-13
- Results from the Menti Activity start on page 17-50
- **If you were not able to participate in the activity or would like to expand on your answers, feel free to email responses to the questions to Lauren (lbandle@naic.org) and Bridget (bkieras@naic.org)**

Engagement Activity Questions: Form Schedule

When answering, please provide what type of user you are (state or industry) and how often you use SERFF (daily, weekly, etc).

- **How predictable is the placement of the form number in a form attachment? Choose one.**
  - The same place in most/all forms
  - There are a couple of different formats
  - The placement varies widely
- **Is the form number placement dictated by the state or company? Choose one.**
  - State
  - Company
  - There is no format rule for form number
- **Does a form schedule item always have an actual form attachment? Yes/No**
- **Would you like to have two attachment areas for a form schedule item, one for the form and one for any related attachments? Yes/No**
- **What are the related attachments that are added to a form schedule item? (Not the actual form.)**

Engagement Activity Questions: Filing Submission/Intake

Industry Users:

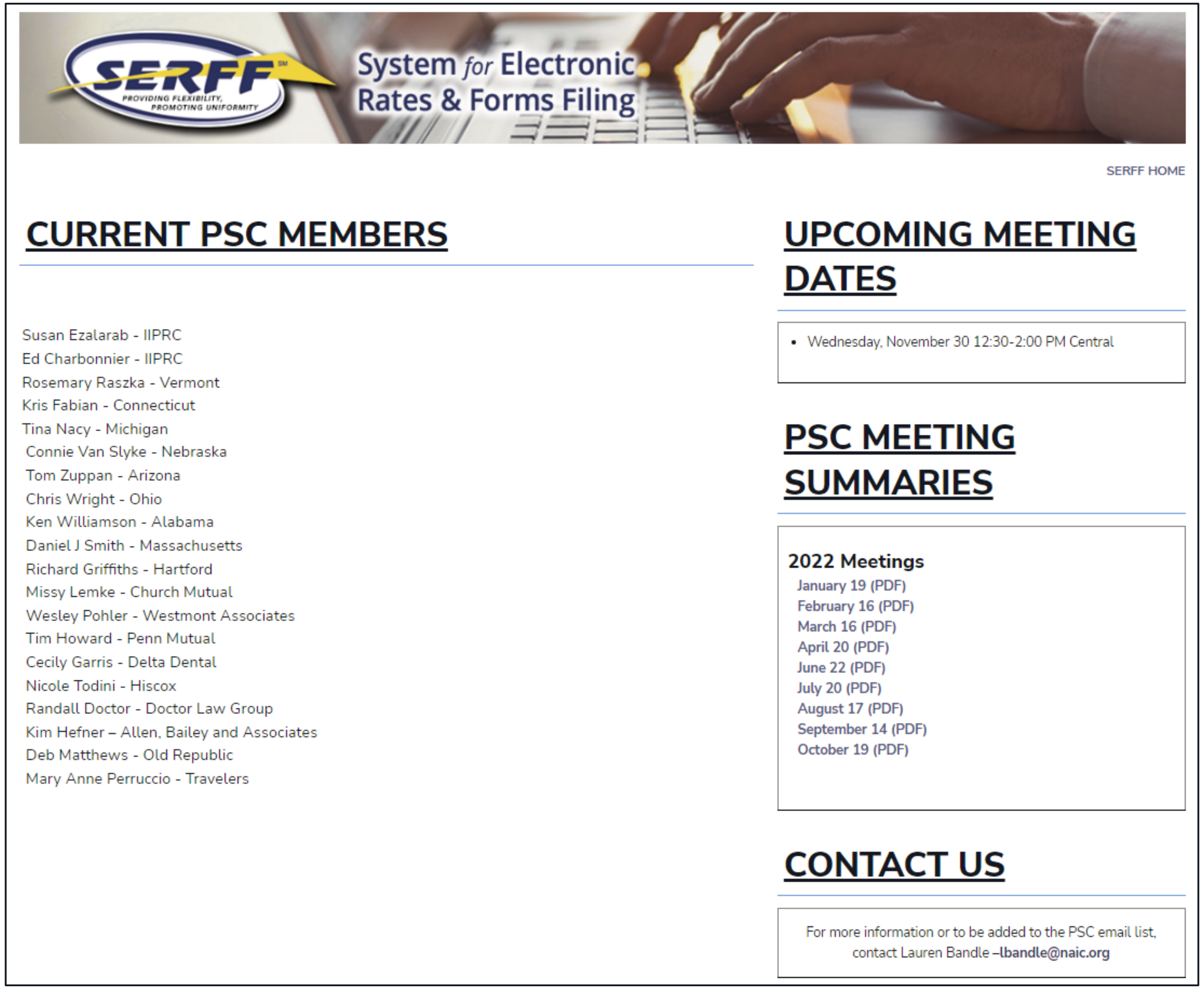
- **What things do you double check before submitting a filing to make sure it's ready to go? Not including any SERFF validations.**

State Users:

- **What things do you check on filing intake before assigning the filing?**

PSC Website Update

- Website is updated!
- Link: https://serff.com/serff_product_steering_committee.htm
- Is also linked from serff.com under the Regulator or Industry links
- Includes: current members, upcoming meeting info, and past meeting summaries
- If there is other information you would like to see, please email Lauren – lbandle@naic.org



Q&A

- Q: Will the data/charts from Tableau be exportable?
  - A: Yes, that will be an option.
- Q: Is there a schedule for when focus groups will be starting in 2023?
  - A: There is not a current schedule for focus groups. They are started as our development schedule unfolds and we need input on specific topics.
- Q: When an item is added to the feature wishlist, how is that prioritized?
  - A: When we get ready to start a component, we collect all the related wishlist items and start evaluating whether we can fit them in. We are working iteratively on this project, so we start with the MVP functionality and then layer in some of the other suggestions. To prioritize a suggestion, we look at how many customers will it benefit, does it support the tenants of the project, and the estimate for implementation.
- Q: Is there going to be a presentation in Tampa for SERFF Modernization?
  - A: There will not be a SERFF Modernization presentation in Tampa.
- Q: Can items still be added to the feature wishlist?
  - A: Yes! Feel free to email ideas to Lauren (lbandle@naic.org) and Bridget (bkieras@naic.org)

2023 Call Dates

- No December 2022 meeting
- Meeting attendees ranked the proposed meeting times by preference:
  - 2nd or 3rd Tuesday
  - 2nd or 3rd Wednesday
  - 2nd or 3rd Thursday
- 2023 call dates will be sent out before the end of the year, once the new scheduling method is determined.

Mentimeter

November SERFF PSC

Go to

www.menti.com

Enter the code

Or use QR code

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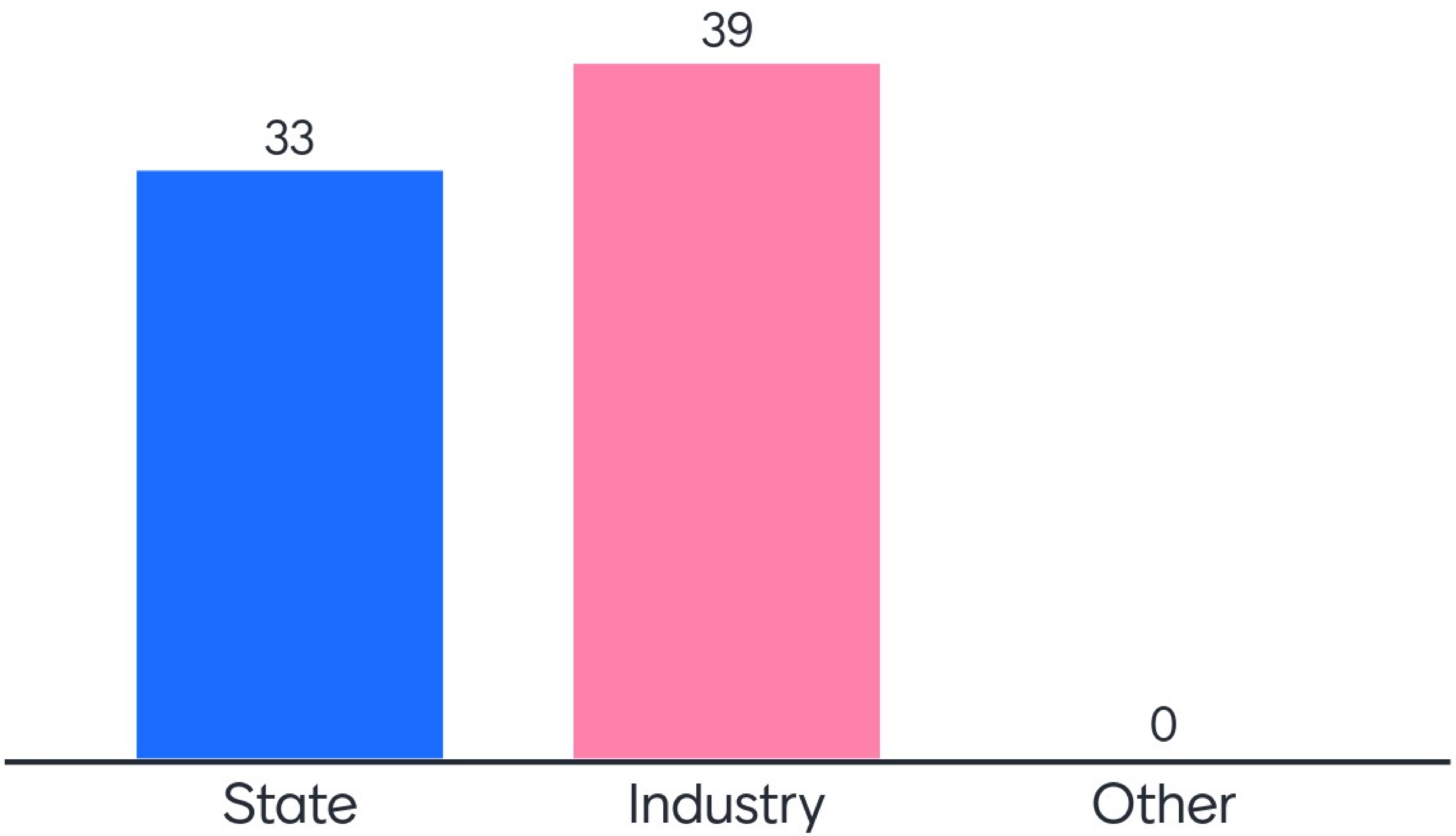
What type of user are you?



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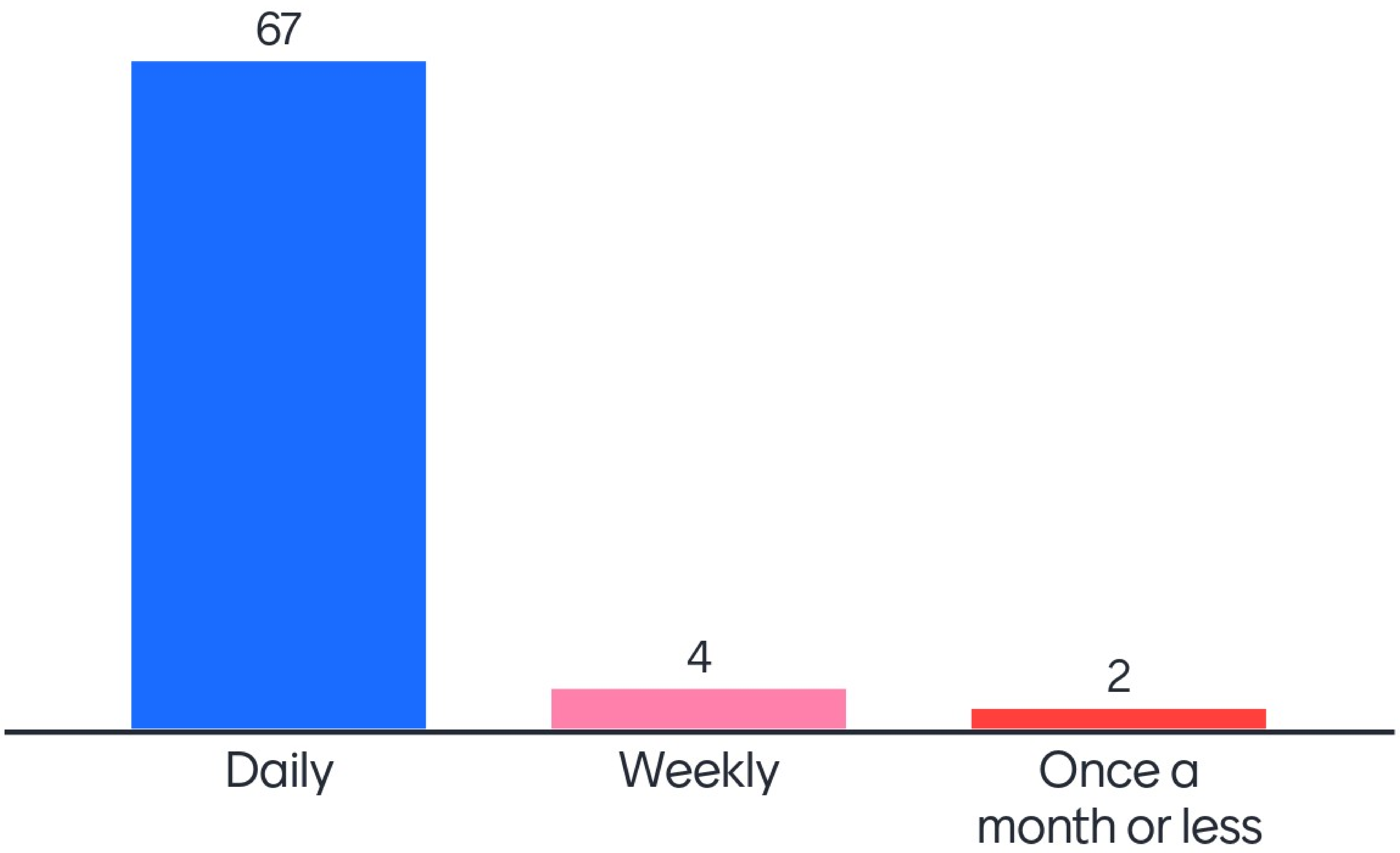
How often do you use SERFF?

Mentimeter

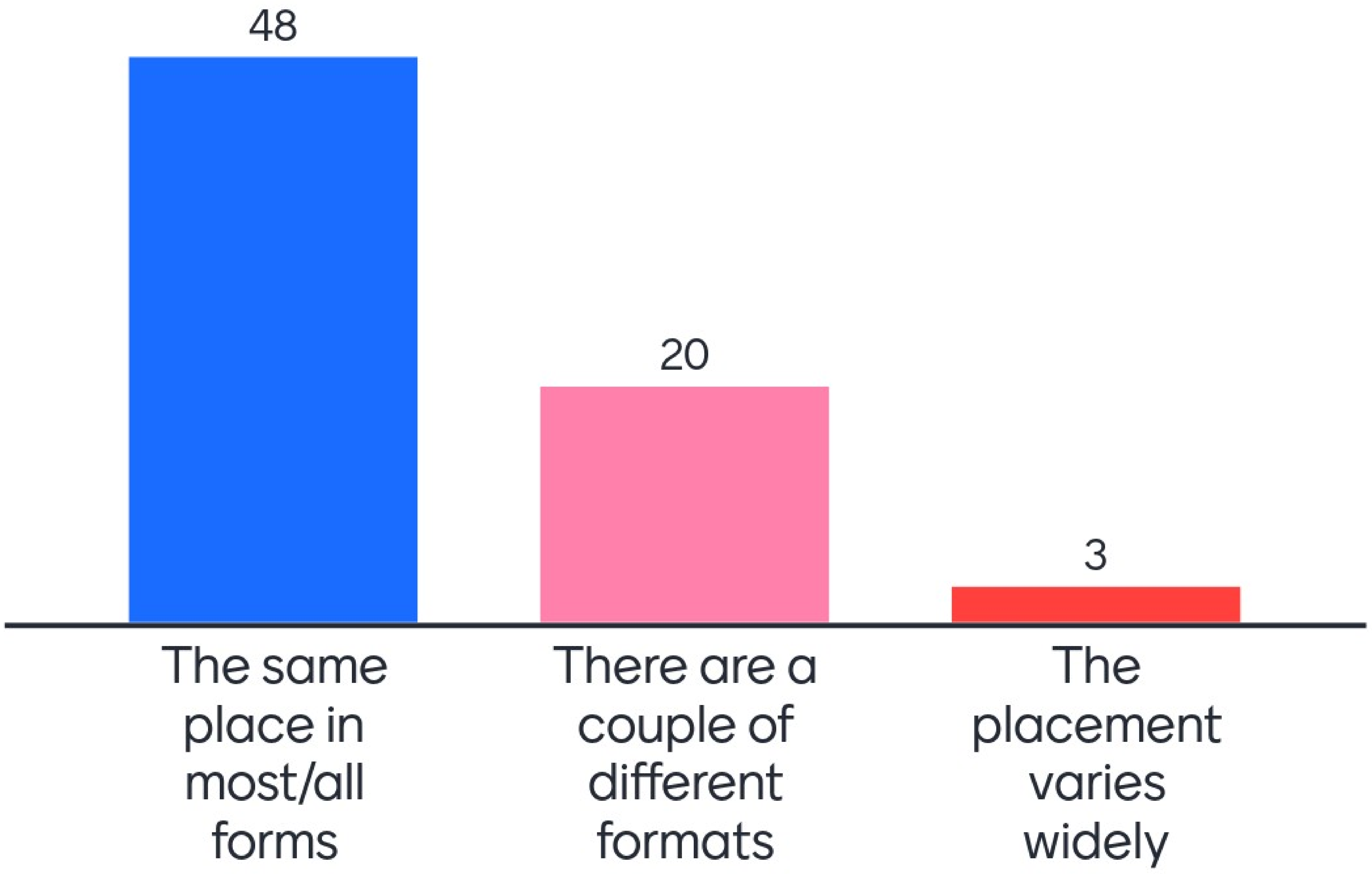


Form Schedule

1

How predictable is the placement of the form number in a form attachment?

Mentimeter



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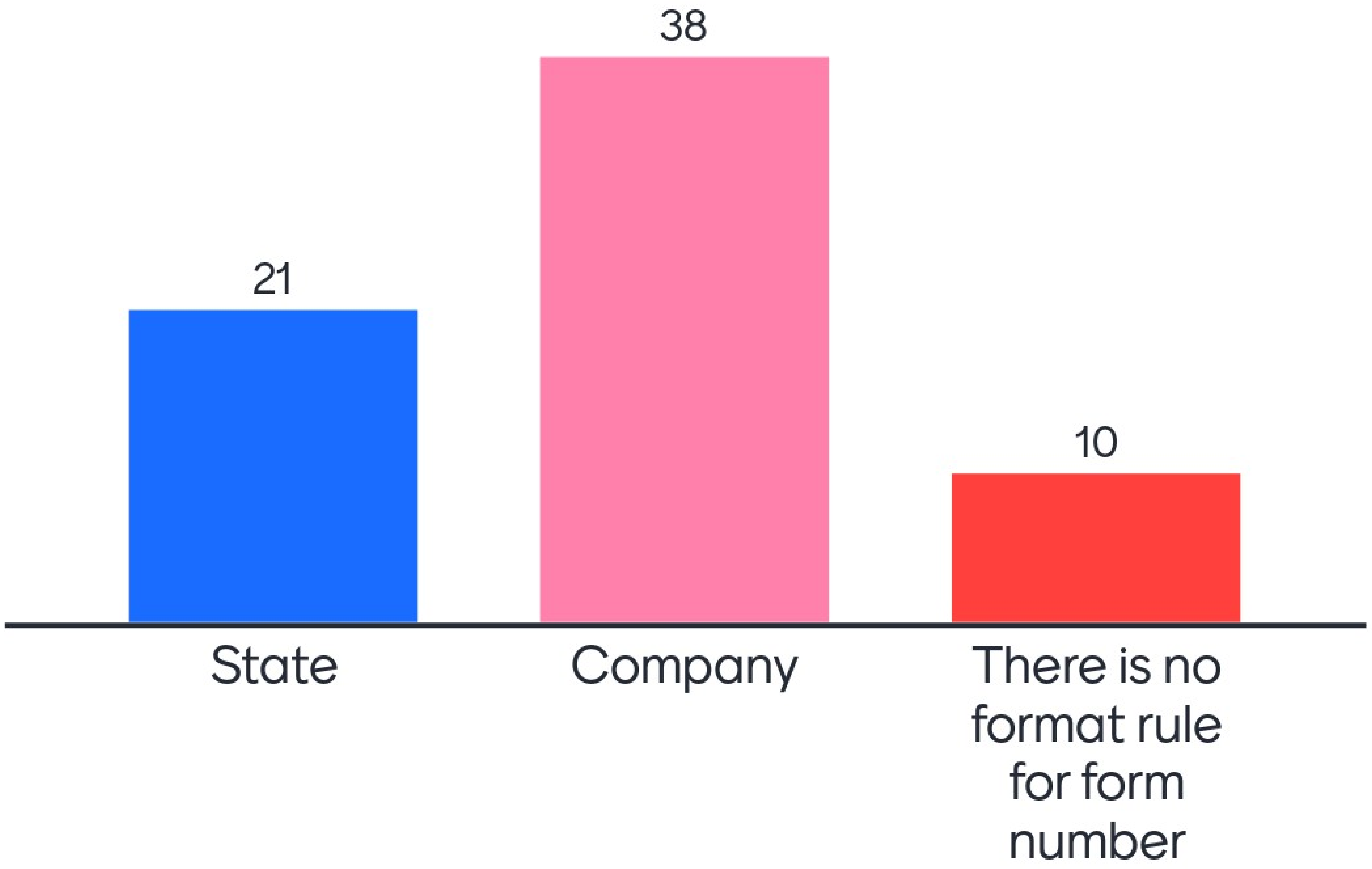
Is the form number placement dictated by the state or company?

Mentimeter



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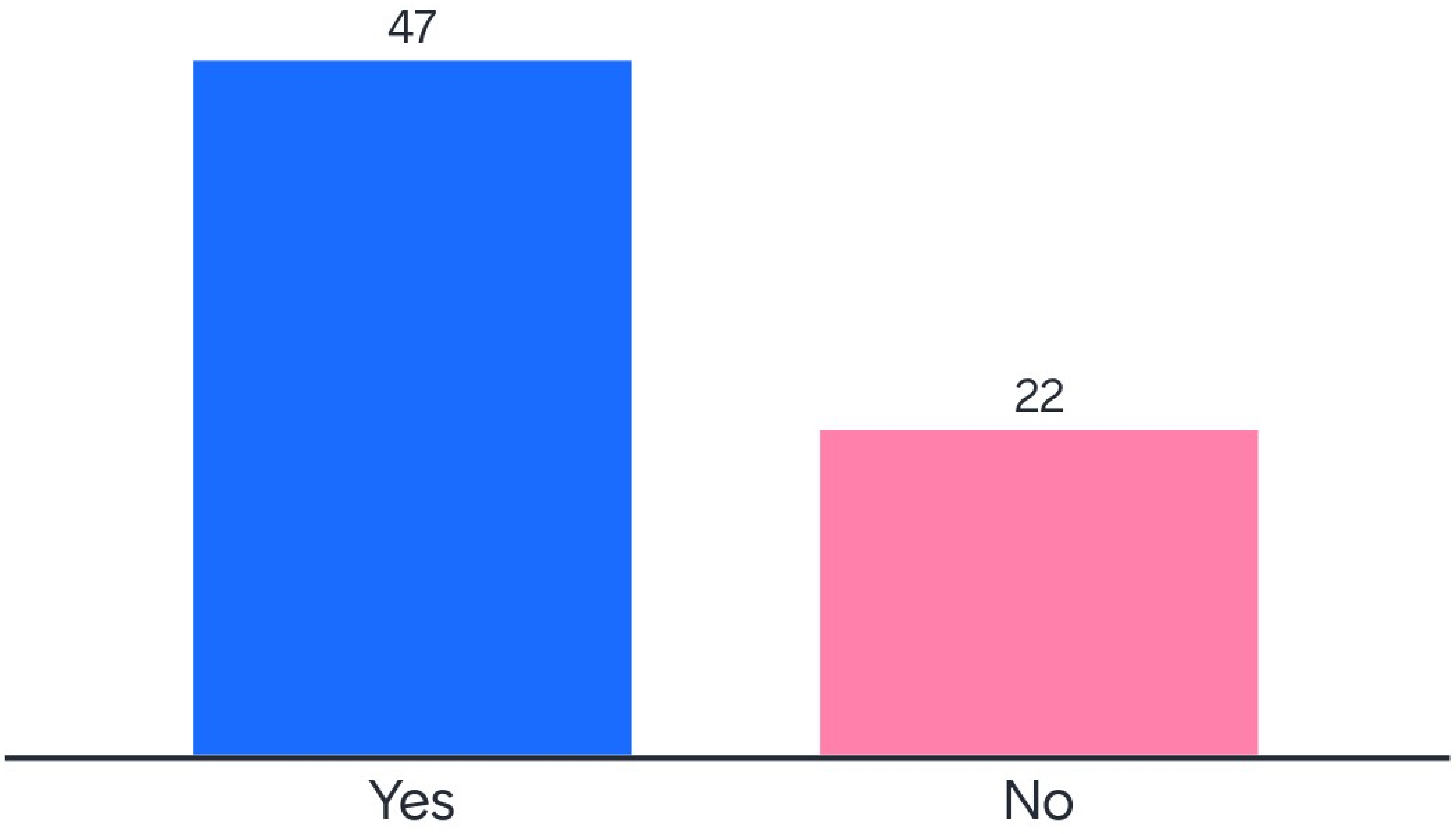
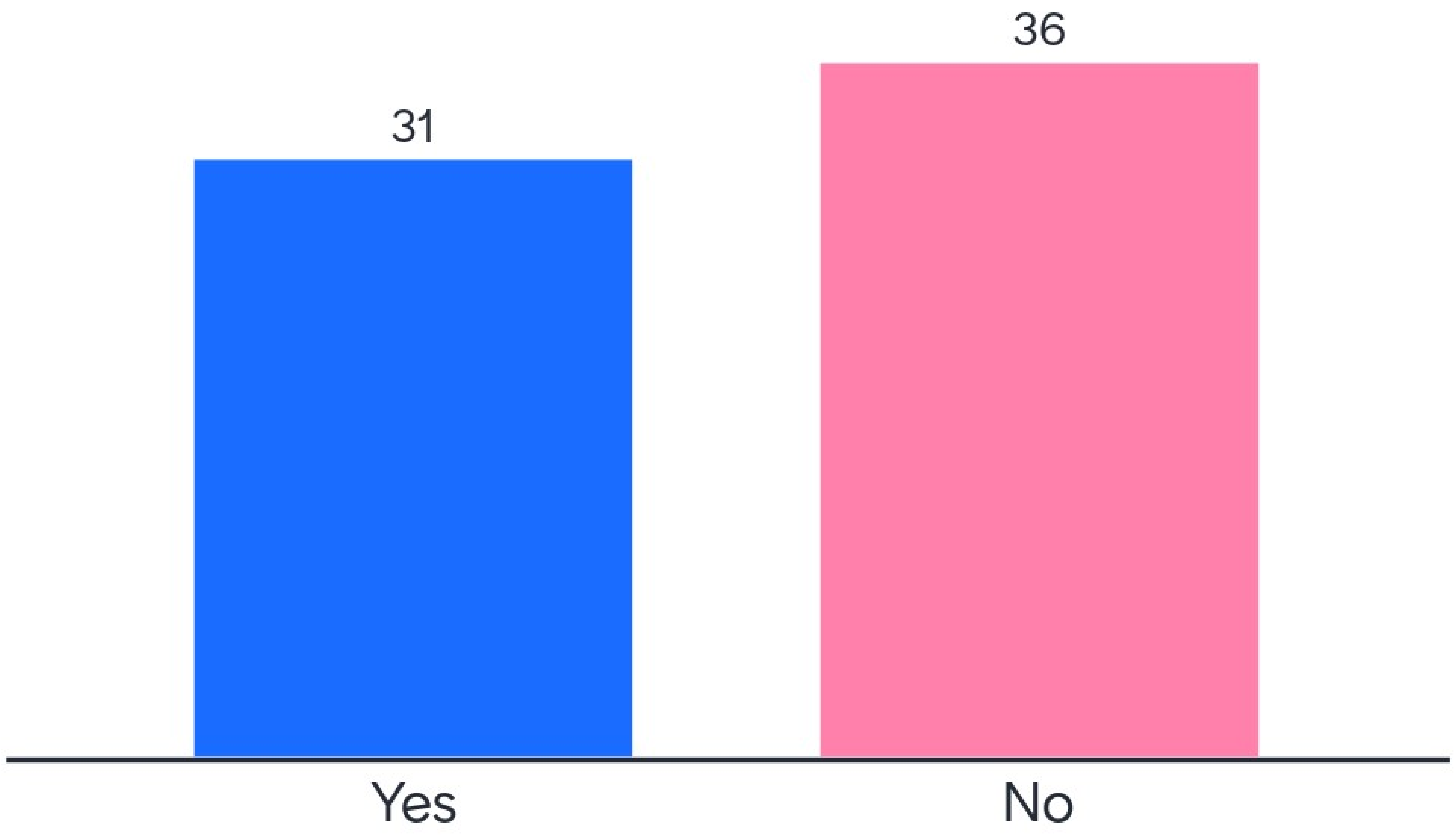
Does a form schedule item always have an actual form attachment?



Would you like to have two attachment areas for a form schedule item, one for the form, one for related attachments?



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What are the related attachments that are added to a form schedule item? Not the actual form.

Mentimeter

side-by-sides

Comparison or redline documents

N/A

redline

Red-lined version

Side by side comparison (some states require this to be placed into the form schedule)

form comparisons

Statement of Variability

nothing

59

What are the related attachments that are added to a form schedule item? Not the actual form.

Mentimeter

none	redlines	redlines
N/A	Variability statement	EOVs
Redlines	redline/comparisons	side-by-sides

59

What are the related attachments that are added to a form schedule item? Not the actual form.

- Final print of the form.
- Form Comparison. Old to New
- john doe copy of a dec
- red-lined version
- side-by-side comparison exhibit showing revisions from previous edition
- N/A
- Redlined documents
- Opportunities to make mistakes :)
- redline versions (side by side comparison)

59

What are the related attachments that are added to a form schedule item? Not the actual form.

Mentimeter

N/A

Explanatory memo, Red-lined versions

Rate ScheduleVariability Schedule

redlines, SOV

Some states require comparisons to be attached on forms schedule along with the prior form that is being replaced.

redline, statement of variability

John Doe versions of apps

Marked copies and side by sides, but those should be attached in the supporting documentation tab

Compliance checklists

59

What are the related attachments that are added to a form schedule item? Not the actual form.

Mentimeter

Revision-marked prior form.

Red-lined items

nothing

red lines, SOV, John Doe

statements of variability

n/a

marked copies when a state wants it attached to the form schedule. some states have us attach to the supporting doc tab.

N/A - we only attach forms being submitted for DOI approval to the Form Schedule tab.

The redlined version of a form that is replacing a previous version. For the purposes of the SERFF API, a separate field for form-related attachments is definitely preferred to 2 attachments in the same form attachment field.

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What are the related attachments that are added to a form schedule item? Not the actual form.

Maybe "red-lined" copies showing revisions within the form.

tracked or redlined version

Variability, readability, redlines

Supporting Docs tab usually contains statement of variability for bracketed items within a form. Sometimes previous versions of the form are attached or redline versions

Explanatory memo

you mean like an SOI on Compact files?

The form schefule should be for forms; related forms are Supporting documents.

side-by-sides / redlines; Statement of Variability; John Doe version

Mental Health Parity requirements

59

What are the related attachments that are added to a form schedule item? Not the actual form.

Mentimeter

side by sides

I cannot think of a situation where this would be necessary. Anything attached to the Form Schedule is a form and requires it's own unique form number and line. Sorry - not any help at thinking "outside the box" on this one.

some states require the tracked version be attached there too.

Only attach forms submitted for approval.

redlined versions, which is a preferred under the supporting docs tab as only the final drafted form should be approved

Answered No to last question as would only want the final approved form attached to Forms Schedule, nothing else. This feedstracking systems at the Company accurately when only one attachment.

These could be disclosure forms or a copy of the base policy that is amended by a new endorsement.

We only attach forms needing approval to form schedule tab, all else in supporting docx

John/Jane Doe versions

59

What are the related attachments that are added to a form schedule item? Not the actual form.

Mentimeter

Nothing but the form itself. Only the form under review for approval.

Redlined versions. Possibly different covers for example age 60+ on CA. Statement of Variability (CA).

States are not consistent in requirements. Some consider redlines supporting docs while others advise to attach to the form schedule

Anything additional required by the state.

Clean copies of the final forms should only be attached on the Form Schedule

None

We only want forms for approval on the Form Schedule as we do not approve supporting documents.

Only the Form being approved should be on the tab

Nothing

59

What are the related attachments that are added to a form schedule item? Not the actual form.

Mentimeter

- supporting docs
- filing fees, effective date
- TOI, Sub-TOI
- Filing Fees.
- 2nd or 3rd Wednesday

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Submission/Intake

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Industry: What things do you double check before submitting a filing to make sure it's ready to go? (Not including SERFF validations)

Mentimeter

n/a	filing fee is correct	Fee's
EFT box for filing fee	Filing Fee Calculation	all attachments that are needed are added
Everything!	Correct forms are attached	effective dates

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Industry: What things do you double check before submitting a filing to make sure it's ready to go? (Not including SERFF validations)

Mentimeter

- forms are correct
- fees
- n/a
- State Specific Questions
- Just that i have reviewed all the items attached. Also, have I made the file public.
- Effective Date rules, Fees, attachments
- Filing fee, components being satisfied, forms entries correct, etc... we conduct a peer review of all filings.
- filing fee
- All attachments (optional) are included

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Industry: What things do you double check before submitting a filing to make sure it's ready to go? (Not including SERFF validations)

Form numbers all match up on SERFF fields, certifications, etc.

General information - make sure description is correct; effective dates; filing fees

filing fees, all supporting documentation has been included, form schedule to be sure form is attached

All exhibits are attached in appropriate locations

correct filing fee

general instructions

Proposed numbers are correctFiling Fees correctattachmentsdatesstate questions

fees, state specific questions

Effective Dates

39

Industry: What things do you double check before submitting a filing to make sure it's ready to go? (Not including SERFF validations)

Mentimeter

Fees, correct supporting docs attached, State Spec Questions, entire SERFF set up pretty much.

Filing fees, correct forms are attached, all appropriate certifications are attached.

That it includes a description, explanatory memo, actuarial exhibits if necessary, that all forms are attached as applicable, that correct fee is being paid.

naic description

Are all documents attached. Are attachments where the state wants them. Effective dates. is the rate data complete.

cover letter has enough information

review the submission - everything matches

TOI/Sub-TOIs

I make a PDF pipeline to check the entire submission

39

Industry: What things do you double check before submitting a filing to make sure it's ready to go? (Not including SERFF validations)

Mentimeter

fees paid, everything attached and readable, TOI's correct, correct state info, following general instructions, effective dates ok etc

filing fee calculation

All supporting docs responded to

proper fees; correct attachments; correct corresponding filing numbers

companies

General info tab is completed correctly

Effective date, fees, all required supporting documents are attached

That I have loaded the correct form, That all components have been satisfied or bypassed, fees, form numbers and names are correct, etc.

Spelling, filing description language, filing fees, correct contact person. All attachments are correct in all areas and all attachments are correct.

39

Industry: What things do you double check before submitting a filing to make sure it's ready to go? (Not including SERFF validations)

Mentimeter

correct attachments

Generate a pdf pipeline and peer review the entire filing for accuracy.

All EOVs are included

Companies and Contact

correct authors

All attachments are in the correct place.

Make sure the form numbers match the Form Description and Form Schedule. All forms mentioned in Form Description are attached. Filing fees are included, if applicable.

Filing Fee, Effective Dates, correct attachments are included.

everything

39

Industry: What things do you double check before submitting a filing to make sure it's ready to go? (Not including SERFF validations)

Mentimeter

Supporting docs are all there.

I verify that all fields are submitted correctly, then hand it off for a peer to review. This includes: Form #, Form Name, TOI's, Form Schedule, Supporting Docs, Filing Fees, State Specific...

Filing Type

company tracking number

Type of Insurance

Check filing support - indication and rate request match filing memo. Filing memo clearly describes the changes proposed. Confirm that all state required support is included. That state/line/company are correct.

3 states require specific statements in the filing description. making sure they are there so the filing doesn't get rejected.

Not applicable

corresponding filing number(s)

39

Industry: What things do you double check before submitting a filing to make sure it's ready to go? (Not including SERFF validations)

Mentimeter

All required support has been been added, Experience and Expense Exhibits, LCM forms, Rate Pages, Revised Manual pages, All Support, State Specific data, Filing fees, Rate Data, Filing Description, Reference Filing Adoption info, Filing Type, TOI...

Definitely good to have a second set of eyes give a draft filing a once over. Especially in CA where the 60 day review doesn't start until the file is out of the review stage where they make sure everything is submitted correctly.

rate impact information

state specific fields

State Specific Info is complete/accurate.

State user

Company entries are correct - including group number. Some states will disapprove a filing for not entering an appropriate group number as applicable.

All forms are included, filing numbers, filing fees, State forms, etc.

no commas in PDF names

39

Industry: What things do you double check before submitting a filing to make sure it's ready to go? (Not including SERFF validations)

Mentimeter

Correct filing feesAuthorized to write TOIValid Eff Dates

39

State: What things do you check on filing intake before assigning the filing?

Mentimeter

N/A

NA to me.

N/A

N/A

N/A

Paid fee.

effective date matches what is shown on attached documents

correct fees

Does analyst review a particular TOI

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State: What things do you check on filing intake before assigning the filing?

Mentimeter

Categories, Attachments, Notes and Other Information.

form number and form name fields are populated

From Name, Number and Edition Date, Readability Score for some lines

Filing Fees

Many things - previous filing numbers, form names, form numbers, company names, that company is licensed for the line of insurance they are filing for.

naic/group #, licensure, filing fee is paid

TOI Codes, Filing Types

TOI

Fees, TOI/SubTOI, supporting docs are all there.

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State: What things do you check on filing intake before assigning the filing?

Mentimeter

documents are attached to the correct tabs (i.e. no supporting documentation attached to the rate/rule schedule tab, etc.)

Includes correct attachments. only forms if form only filing. etc.

form number column and effective date match what is shown on attachment

toi/sub-toi correct, filing fees, cover letter, market type, group market size

form numbers must match exactly, no edition dates allowed, they must put them within the form number and edition date field,

Toi/subToi match filing; form numbers; certificates properly executed; attachment format; certain provisions or exclusions

required attachments are not bypassed, filing type and TOI, fees

Correct TOI and subTOI

Correct feesCompleted Certifications, as required by statute, regulation or bulletin

37

State: What things do you check on filing intake before assigning the filing?

Mentimeter

filing name, TOI, sub-TOI, Filing Description, form numbers

Filing Fees.

form name column conforms to custom app/enr naming requirement

Fees in required amount, filing type matches what is in the filing, authorized states included in the filing, TOI, form numbers match on form and field, form numbers comply with requirement, etc etc

state certification, attachments

TOI/SubTOIs and filing types. Examiners assigned check everything else.

Check form names against form schedule for accuracy.

Product Name

Reference numbers being adopted for the correct filing types, lines of insurance; manual pages numbers

37

State: What things do you check on filing intake before assigning the filing?

Mentimeter

Several items - would have to send a separate list.

Checklists

That line items have attachments where required

Authorization, Supporting Documents, TOI, Sub TOI, effective date(s), State Spec Codes.

Certificate of Compliance must be signed by 2 people, I make sure the TOI and Sub-Toi are correct,

Filing FeesAuthorized for TOIValid Eff Dates

Form usage table, filing memorandum, reference filing numbers/list for accuracy

Delegated Authorization Authority

Make sure use correct TOI/Sub-TOI and Filing Type; Filing Description

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State: What things do you check on filing intake before assigning the filing?

Mentimeter

- documents are loaded on the correct schedule, i.e. rates on rate/rule schedule, redlines on supporting documentation.
- rate data (that it is completed)
- Filing Fees, Correct TOI/Sub-TOI, Missing transmittals, forms, rates, and or rules, Filing Fee explanations, and missing requirements
- Making sure companies are licensed to do business in our state.
- Licensed in State for TOI
- product name field is populated and correct
- N/A
- filing contents meets filing instruction requirements
- Third party filers must fill out a form authorizing them for this file.

37

State: What things do you check on filing intake before assigning the filing?

Mentimeter

TOIs/Sub-TOIs, filing fees, all non-pdf docs (e.g., Excel attachments) are also provided in .pdf format for Pipeline; company licensing authority, responses to state specific fields especially re: public record requirements; delegated authorization;

whether it is on or off exchange health filing

n/a

make sure the right product standards have been attached.

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