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Introduction

The System for Electronic Rate and Form Filing (SERFF) is a smart Internet application designed to provide an efficient process for rate and form filing. The SERFF application provides for the submission of electronic rate and form filings and facilitates electronic storage, management analysis, and communication regarding filings and their disposition. The system is designed to improve the accuracy of rate and form filings, speed approval processes, and reduce the time and cost associated with the regulatory filing process. Using SERFF, insurance companies submit rate and form filings to the State Departments of Insurance for approval of newly developed products, as well as rate or other changes to existing products.

The NAIC Membership has established SERFF as the premier vehicle for rate and form filing. SERFF is accepted in nearly all jurisdictions for almost every line of business — more than any other electronic rate and form application.

SERFF promotes uniformity and has the added benefit of supporting the flexibility states need to accommodate their differing requirements and laws. SERFF itself is a Speed-to-Market tool, providing ease of use and offering a wide range of functionality. SERFF demonstrates the NAIC Member's commitment to uniformity by incorporating NAIC Member endorsed Speed-to-Market / uniformity initiatives such as the NAIC Product Coding Matrices and the NAIC Uniform Transmittal Documents. Additionally, the Interstate Insurance Compact utilizes SERFF for its filings.

The ultimate benefits that any electronic application should offer are speed, precision, and, most importantly, efficiency. SERFF offers all of that and more!

Industry users can rest assured that once a filing is submitted to the state, it will be delivered - immediately. Furthermore, insurance carriers can take advantage of real-time state filing requirements, resulting in an accurate filing submission process. A Filing Wizard has been implemented to guide filers through creating and submitting filings - single or multi-state – it doesn't matter with SERFF.

For states, the incorporation of the NAIC Uniform Transmittal Documents assists in gathering all of the critical data needed on rate and form filings. Communicating objections has never been easier. Enhanced navigation along with the ease of use features makes reviewing filings online a straightforward and uncomplicated process.

For both states and industry – it is simply *the* economical solution. The only software required is Internet Explorer and a PDF producer such as Adobe Acrobat. Consider the time saved in filing preparation by eliminating the copying and delivering of paper filings. States will no longer have to flip through stacks and stacks of paper to find what they need in a filing. Furthermore, this automated nationwide system provides some key benefits to both industry and state:

- a) Filing submission process accommodates individual state filing requirements.
- b) Accelerated review cycle allows for more responsiveness to market change.
- c) Enhanced competitive advantage that allows faster product marketing, resulting in accelerated revenues.

Thank you for choosing SERFF as your rate and form solution. We think you will enjoy your experience.

The SERFF Team

About this Course

This training manual was created to assist SERFF users.

This manual was written using SERFF v5.11, Internet Explorer 8.0 and Acrobat 8.0 Professional.

Using this Manual

We believe that teaching concepts is just as important as teaching procedures. With this in mind each topic is introduced and background information provided. Then details and procedures are presented in easy to absorb segments.

Conventions Used In This Manual

The following special features are included in this book to assist readers:

Bold fonts – are used to emphasize an idea or a representation.

The green pointer hand is used represent a task the user may perform.

The red pointer hand is used to represent a note of special interest.

Lesson 1

SERFF is a complete web-based program and can be accessed through your browser. The SERFF application supports use of Internet Explorer and Firefox. Using a browser the same way it is used for other websites, type in the URL to access the SERFF application. Upon reaching the website, you will be asked to login.

This lesson covers the following topics:

- Browser Configuration
 SERFF Tracking Number
 SERFF Billing
 Billing Export Tool
 SERFF Website
 Accessing SERFF
 SERFF Roles
- Conline Help



Browser Configuration

The NAIC recommends Internet Explorer (IE) to access SERFF. The SERFF views are based on advanced technologies currently available in IE, resulting in a better choice for efficiency. This section highlights browser configuration settings that need to be applied prior to using the SERFF application. Only IE browsers configured with the following settings will be supported.

Note: The screen shots for illustration purposes use IE 8.0. Users with other versions, such as IE 5.5 or 7.0 may notice differences in their actual screen display.

For instructions on configuring your settings for other browsers (including IE7 and Firefox), please visit our website, www.serff.com

Start Internet Explorer by choosing Programs \rightarrow Internet Explorer or by clicking the desktop Internet Explorer shortcut.

Use the following instructions to configure your browser for optimal SERFF operation.

Browser Settings for SERFF

1. Select Internet Options from the Tools menu.

National Association of Insu	rance Commissioners - Microsoft Internet Explorer
<u>File E</u> dit <u>V</u> iew F <u>a</u> vorites	Tools Help
← Back → → → 🙆 🛃 🙆	Mail and News Synchronize es (Media (3) B→ (1) + (1) 8
	Send To Bluetooth
	Show Related Links
7 7	Sun Java Console ME ABOUT THE NAIC CONTACT US HELP
N_{\perp}	Internet Options vernment Relations Office
making	rogress logemer Securities valuation once
Great J	BACILITATE THE FAIR AND EQUITABLE
Great B	enefits TREATMENT OF INSURANCE CONSUMERS
The NA	IC is Hiring Today!

2. Under the General Tab, click **Settings** button in the Temporary Internet Files section.

Internet Options ? 🗙
General Security Privacy Content Connections Programs Advanced
Home page
You can change which page to use for your home page. Address: http://www.serff.com/
Use Current Use Default Use Blank
Temporary Internet files
Pages you view on the Internet are stored in a special folder for quick viewing later.
Delete Cookies Delete Files Settings
- History
The History folder contains links to pages you've visited, for quick access to recently viewed pages.
Days to keep pages in history. 20 🚆 Clear History
Colors Fonts Languages Accessibility
OK Cancel Apply

 Select the option <u>Every visit to the page under</u> "Check for newer versions of stored pages".

Settings ?X
Check for newer versions of stored pages: Every visit to the page Cetwiny time you start Internet Explorer Automatically C Never
Temporary Internet files folder
Current location: C:\Data\Internet Explorer\Temporary Internet Files\
Amount of disk space to use:
Move Folder View Files View Objects
OK Cancel

- 4. Go to the Advanced Tab.
- 5. Scroll to the Browsing options.
- 6. Check the option for **Disable script debugging**.

Internet Options ? 🗙				
General Security Privacy Content Connections Programs Advanced				
Settings				
🔺 🚳 Accessibility 📃 🔺				
Always expand ALT text for images				
Move system caret with focus/selection changes				
Browsing				
Always send URLs as UTF-8 (requires restart)				
Automatically check for Internet Explorer updates				
Close unused folders in History and Favorites (requires restart)				
Display a notification about every script error				
Enable rolder view for FTP sites				
Enable Install On Demand (Internet Explorer)				
 Enable install on Demand (other) Enable offline items to be supply on a schedule 				
Enable orrine items to be synchronized on a schedule				
Enable Personalized Favorites Menu				
Enable third-party browser extensions (requires restart)				
Restore Defaults				
OK Cancel Apply				

7. Scroll to the Java (Sun) options (If you do not have these options, skip to the next step).



- 8. Scroll to the Microsoft VM options.
- 9. Check the option for the Java or JIT compiler. This will enable the Java applets.



10. Click the DK button.

Pop-Up Blockers

SERFF will not work correctly for users with pop-up blockers. If you have a pop-up blocker installed, please contact your IT department or the SERFF Help Desk for assistance in configuring it to allow pop-ups from the SERFF application.

SERFF Tracking Number

To ensure uniqueness and provide audit capabilities, the SERFF tracking number represents a meaningful identifier for each filing.

Instance Identifier	Filing ID
ABCD	125000123

- 1. **Instance Identifier:** A four character representation of the industry instance. Each industry instance will be assigned their own code for this portion of the tracking number.
- 2. **Unique Number:** This filing ID number consists of nine digits.

SERFF Billing

SERFF offers both pre-paid and "pay as you go" options for filing entities. Industry users can monitor the balance of their prepaid filing blocks in the Billing tab.

Accessing Billing Information

Industry users can click on the Billing tab to access their billing information. Users will have one or more Billing Profiles which they may view. To access a Billing Profile, click on the blue, underlined link.

Filings	Billing	Settings	Filing Rules	Reports	Templates		
Billing Export							
Billing Pr	ofile						
Billing Prof	iles						Billing Profiles 1-2 of 2 First Previous Next Last
Instance Name						Custor	ner #
SERFF Train 0	5					55555	555
SERFF Train 0	<u>6</u>					66666	666

Industry users will want to take note of the Units Remaining and Units Used columns in the Pre-Paid Block table. These totals are updated nightly based on that day's usage. Blocks can be split among instances and each instance will have a separate Entity Billing Form and usage statistics. Pre-paid customers who allow their blocks to run out will be billed the Pay as you Go rate, which is currently \$15.00 per transaction. Companies on the Pay as you Go plan will not have any blocks listed.

Billing Profile						
Instance Name:	JEM01					
PeopleSoft Customer ID:	1					
Address ID:	1					
Billing Contact ID:	1					
Customer Type:	SERFF					
Number of Free Filings:	0					
Note to Customer:	Thanks for using SER	FF!				
Clos	se Previous	Next				
Block Name Date Created Bl	ock ID Product ID	Unit Price (USD)	Paid Ref ID	TotalFilingUnits	Units Used	Units Remain
Filing Block 2/8/2004 12 A	25000563 SER-B- 00400	\$9.00	NA	400	0	400

Users will receive a reminder message in their Message Center when their Units Remaining falls below 25% of the Total Filing Units and another block is not available. This message serves as a reminder to order a new filing block. Only one reminder per block will be generated. It is the company's responsibility to monitor their usage and remaining transactions to avoid being billed at a higher rate.

Billing Export Tool

Pay as you Go customers may want to balance their monthly invoice against their transactions each month. The Billing Export Tool will allow users to export their monthly transactions into a .csv file, which can be converted into an Excel file.

Filings	Billing	Settings	Filing Rules	Reports	Templates		
Billing Export		,					
Billing Pr	ofile						
Billing Prot	iles						Billing Profiles 1-2 of 2 First Previous Next Last
Billing Prof	iles					Customer #	Billing Profiles 1-2 of 2 First Previous Next Last
Billing Prof Instance Name SERFF Train 0	11es					Customer # 55555555	Billing Profiles 1-2 of 2 First Previous Next Last
Billing Prof Instance Name SERFF Train 0 SERFF Train 0	11es					Customer # 55555555 666666666	Billing Profiles 1-2 of 2 First Previous Next Last

- 1. Click on the Billing Export link.
- 2. Choose the applicable Month and Year. The report can only be generated per month.
- 3. Choose the applicable instance(s).
- 4. Click the **Export** button.

SERFF Website

SERFF's informational website is located at http://www.serff.com.

The information available at this site includes:

- The v5 Insider Newsletter
- State Insurance Department contacts
- Information on getting started with SERFF
- Frequently Asked Questions
- State Participation grid
- EFT Implementation Guides

...and more!



Accessing SERFF

Industry users log in to SERFF at <u>https://login.serff.com/</u> with a registered user name and password. SERFF IDs and passwords are obtained by e-mailing the SERFF Help Desk at <u>serffhelp@naic.org</u>.

The SERFF application home page is regularly updated with details about new releases, upcoming events, and other useful information. Users should bookmark this page for accessing SERFF. Clicking on the <u>Login here</u> link in the upper right hand corner will take the user to the log in page.



SERFF Roles

The ability to perform various functions within SERFF is based on the roles assigned to the user ID. Role assignments are made by the SERFF Help Desk. Role updates and inquiries must be made by a Filing Manager and should be emailed to serffhelp@naic.org.

The roles available for industry are detailed below.

Role	Description
	Grants the ability to create and edit instance
Configuration Manager	preferences and Company and Contact data.
	Grants the ability to create/submit new filings
Filer	as well as view or modify filings on which the
	user is listed as an Author.
Filing Manager	Grants the ability to create/submit new filings

	as well as modify any filing in the instance.
FFT Liser	Grants the ability to submit filings with EFT
	payments for state filing fees.
EFT Report	Grants the ability to run SERFF EFT reports.
Industry Read Only	Grants the ability to view any filing in the
	instance but does not provide edit capabilities.
Compact Filer	Grants the ability to create and submit filings to
	the Interstate Insurance Compact.
	Grants the ability to extract data from SERFF
Export	using the Export Tool. Works at data host site
	only.

Users may have one role – such as Filer – or may combine roles – such as Filer with Read Only.

Online Help

Online Help is intended to assist users with their questions about SERFF. Users should first access Online Help and then, if their question has still not been answered, contact the SERFF Help Desk at serffhelp@naic.org or (816) 783-8990.

Online Help can be accessed by clicking on the <u>Help</u> link in the upper right hand corner of the screen, opposite the SERFF logo and under the user's name and instance.



Lesson 2

SERFF is a secure, web-based application. Each user has an ID and password that allows access to the system and controls the functions they may perform as well as the data available for them to view. This lesson will focus on accessing the system and maintaining preferences and other settings.

This lesson covers the following topics:

- SERFF Login
- SERFF Passwords
- The SERFF Workspace
- User Preferences
- Instance Preferences
- Company Maintenance
- Contact Maintenance
- New User/Update Request Form



SERFF Login

Users must have an ID and password assigned by the SERFF Help Desk before they can log into SERFF.

Logging into SERFF

- 1. Open a browser window and navigate to <u>https://login.serff.com</u>.
- 2. Click on the <u>Login here</u> link in the upper right hand corner of the page to access the application login page.

Home About SERFF Contact Us naic.org	
	National Association of Insurance Commissioners
	Already a User? <u>Login here.</u>

3. At the login page, type in the User Name and Password. Both are case sensitive.

Home About SERFF Contact Us naic.org	
SERFF	National Association of Insurance Commissioners
Change My Password	
User Name: *	
Password: *	
Login	

- 4. Click the **Login** button.
- 5. If a valid User Name and Password were entered, the SERFF Workspace will be displayed.

Home About SERFF Contact Us naic.org				
SERFF				Welcome, Frances Stuart. aaalifeinsurancecompany Help Logoff
				Search
Filings Billing Settings Filing F	Rules Reports Templates			
My Workfolder My Open Filings My Draft Filings	Messages Search Create Filing	Create Paper Filing	EFT Report	
My Workfolder				Most Recently Viewed Filings
Remove from Workfolder				
Filings				0 Filings
66 State Product Name	Company Tracking #	Filing Date	Created By	SERFF Status
	No filings in folder	•		

If an invalid User Name or Password is entered, the user will be prompted to try again. To have a forgotten password reset, the user should email the SERFF Help Desk at <u>serffhelp@naic.org</u>.

User Name:	brkindustry		
Password:			

SERFF Passwords

SERFF IDs and passwords are obtained by e-mailing the SERFF Help Desk at serffhelp@naic.org. The SERFF Help Desk administers user accounts for both state and industry users. New users will be assigned a temporary password to log into SERFF and will be prompted to change the password at first login.

- SERFF passwords must be at least 7 characters and must contain both letters and a numbers.
- SERFF passwords expire after 90-days and are case sensitive.

User Name: *	
Existing Password: *	
New Password: *	
New Password: *	
Change Password Cancel	

Changing a Password

Users will be required to change their password every 90-days but may change them more often as desired.

1. To initiate a password change, click the <u>Change My Password</u> link on the login page.

Home About SERFF Contact Us naic.org	
	National Association of Insurance Commissioners
Change My Password	
User Name: *	
Password: *	
Login	

2. The Password Change page will be displayed. This page will display automatically for 90-day password changes.

Home About SERFF Contact Us naic.org	
SERFF	National Association of Insurance Commissioners
User Name: *	
Existing Password: *	
New Password: *	
New Password: *	
Change Password Cancel	

3. Enter the User Name and Existing Password.

- 4. Select a new password that meets the stated requirements and enter it in the first New Password box. *Remember that passwords are case sensitive.*
- Retype the selected password again in the second New Password box to confirm the entry. The system will not complete the password change if the two New Password entries do not match.
- 6. Click on the **Change Password** button.

The SERFF Workspace

After a successful login, the user will be taken to the SERFF Workspace. For most users, the My Workfolder view is the default page. After a password change, the User Preference Contact page is displayed, prompting the user to review and update their contact information as needed. See the User Preferences section of this lesson for more information.

The SERFF Workspace contains several tabs, each of which has a defined purpose. The tabs for industry users may vary depending on the roles assigned to the user, and whether the user is accessing SERFF at the NAIC or at their Data Hoster. The standard tabs for an industry user logged into SERFF at the NAIC are Filings, Billing, Settings, Filing Rules, and Templates. If an industry user is logged in to SERFF via their Data Hoster, a Reports tab will also be present.



Filings - The Filings tab is where filings are created and managed. The Filings tab also contains the Message Center, Search, and EFT Reporting capability. The Filings tab is covered in more detail later in this lesson.

Billing – The Billing tab is where industry users can view their billing information, including the number of remaining prepaid transactions for their instance(s) and create a Billing Export report. The Billing tab was covered in Lesson 1.

Settings – The Settings tab is where all user and instance preferences are stored and where Filing Companies and Contacts are maintained. The Settings tab will be covered later in this lesson.

Filing Rules – The Filing Rules tab allows the industry user to review the Submission Requirements and other information for each state participating in SERFF. The Filing Rules tab will be covered in Lesson 3.

Templates – Templates provide industry users the convenience of entering Form, Rate/Rule, and Supporting Documentation schedules once and using them across multiple filings. Templates are covered in Lesson 4.

Reports – The Reports tab contains the reports used by those users who have a Data Hoster to monitor their SERFF filings. From the Data Hoster site, an authorized user can select one of several reports to run against the filings database.

User Preferences

Each user has a set of "User Preferences" that contains their contact information and some configurable settings that affect some aspects of SERFF. The User Preferences are navigated by clicking on the tabs running down the left side of the screen. The preferences apply to all instances to which the user has access.

The first area under User Preferences is **Contact Information**. This area contains the name, e-mail address, phone number, and address of the user. Some fields are required and are denoted with a red asterisk (*). The user can complete or update this information at any time and should click Save when finished.

Filings Bi	ing Settings Filing Rules Reports Templates
User Preferences	Istance Preferences Companies Contacts
Contact Information Message Settings	Contact Information
User Preferences	First Name * Frances
	Email Address * [fstuart@naic.org Ex: name@domain.com
	Address * 2301 McGee
	City * Kansas City
	State * Missouri
	Postal Code * 64108
	Phone * (816)783-8586 Ext. Ex: (123) 555-4567
	Fax Ext. Ext (123) 555-4567
	Save Cancel

The second area of User Preferences is **Message Settings**. Under this tab, users can indicate any type of SERFF message that they do not wish to receive. The user selects the action(s) for which they would like to receive message by moving them from the list on the left to the list on the right. Remove items for which you no longer wish to receive messages by moving them back to the list on the left. These settings are specific to the user.

nformation lessage Settings lser Preferences	Filing Activity Messages Image: Strain S
	State Generated Messages State Generated Messages Help Business Type: Life, Accident/Health, Annuity & Credit Property & Casualty District:
	Alabama Alaska A

The final area under User Preferences is called **User Preferences**. This section contains two items – a setting for Current Instance and another for Default Business Type. The Current Instance setting only applies to users with more than one instance. By selecting an instance from the list and clicking Save, the user can switch between instances.

Default Business Type is an optional setting that allows the user to indicate whether they are primarily Life/Accident/Health or Property/Casualty. Making a selection prepopulates the Business Type field for the Filing Wizard and Search.

Filings Billing	Settings Filin	g Rules Reports Templates
User Preferences Insta	nce Preferences Compa	nies <u>Contacts</u>
Contact Information Message Settings User Preferences Current Instance Default Business Type		aaalifeinsurancecompany
User Preferences	for New Filings	-Piedse Seleci-
	Save Cancel	

Instance Preferences

Instance Preferences are used to define options for the entire instance. Each instance has its own set of preferences that includes status options and EFT settings. Instance Preferences are located under the Settings tab. Some of these settings can be modified by an Industry Configuration Manager; others are maintained by the SERFF Help Desk.

When accessing Instance Preferences, the default view is of the Settings area. Like User Preferences, Instance Preferences are navigated by clicking on the tabs running down the left side of the screen. An Edit button will appear for users authorized to make changes.

The fields under Settings include the Instance Name and Prefix, as well as indicators for Advisory/Rating Organizations, Third Party Filers, License Agreement status, and Data Hoster. These flags are maintained by the SERFF Help Desk and cannot be changed by industry users.

Switch Instance		Industry Instance Profile	
Settings	Prefix: ST06	Instance Name: SERFF Train 06	
Status Options		Preference Settings for SERFF Train 06	
EFT Options	Is Advisory/Rating Org	anization:	No
	Is Third Party Filer:		No
	Is SERFF License Agre	ement Required:	No
	Data Hoster:		None

Adding Status Options

Status Options are used to populate the Company Status field on a filing. Utilizing Company Status is an excellent tool to manage filings. After putting the Instance Preferences in Edit, follow these steps to add, change, or remove Status Options:

1. Click the **Status Options** tab.

- 2. Click inside the Status Options text box.
- 3. Add, update, or delete Status Options as needed. Hit the Enter key between each option.

Filings	Billing Settings	Filing Rules	Reports	Templates				
User Preferences	Instance Preferences	<u>Companies</u>	<u>Contacts</u>					
Settings]	industry Insta	ance Profile			
Status Options	Prefix: AAAL Instance Name: aaalifeinsurancecompany							
EFT Options	Edit Status Options							
	Edit Status Options Status Options: Pending Actuarial Response Pending other Dept Response Response in progress Submitted/Pending DOI Review							
			Save	Cancel				
Click <mark>5a</mark>	ve to finali	ze or 드	ancel t	o discaro	the cha	nges ma	de.	

EFT Options

4.

The final section under Instance Preferences is for Electronic Funds Transfer. EFT is a quick and easy way to send state fees to states that accept SERFF EFT. When a state receives an EFT filing, they consider the fees received and can begin review immediately. Implementation is minimal and is coordinated by the SERFF team. For questions about getting started, please review the SERFF EFT Implementation Guide at www.serff.com.

The first field in this section is **EFT Enabled**. If the EFT Enabled flag is set to yes, the instance is able to submit payment via EFT to states that are accepting such payments. The SERFF team sets this flag.

Settings	Industry Instance Profile					
Status Options	Prefix: SRFF Instance Name: SERFF Test Industry					
EFT Options	Edit EF	Γ Options				
	EFT Enabled:					
	Company	EFT Settings				
	Company Name	Payer UNID	Disabled for EFT			
	Test Group Name	SERFF Test				
	Metropolitan Property and Casualty Insurance Company		V			
	Economy Premier Assurance Company (Former USFG)					
	Economy Premier Assurance Company (Former Economy)		V			
	99999 #2					
	SERFF Test	SERFF Test				
	New Company 41414	EFTA123				
	SPI Prod Test					
	BRK Houston Ins	EFTA124a				
	Save	Cancel				

The rest of this section is for Company EFT Settings. This information can be updated by the SERFF team or an Industry Configuration Manager. This section is usually completed during EFT implementation, but may be updated later.

The section contains a list of the companies set up for the instance. To modify this list, updates must be made to the company profile first. Company maintenance is covered later in this lesson.

Each company has two attributes – **Payer UNID** and **Disabled for EFT**. A Payer UNID controls the bank account from which funds are drawn for the company. If a new account is needed, contact the SERFF Marketing/Implementation Team - serffmktg@naic.org or call them at 816.783.8787.

If a particular company should not be eligible for EFT submissions, check the Disabled for EFT box. For these companies, a Payer UNID is not necessary.

Company Maintenance

Company information for an instance can be accessed and edited by clicking the 'Companies' link under the Settings tab. When creating a filing, the information for the company/companies comes from data entered here. Most SERFF users will only be able to view company information. Users must have the Industry Configuration Manager role assigned to their ID in order to add or edit company information.



One or more companies will need to be set up before filings can be made. Companies can be added, updated, activated, or deactivated.

Adding a Company

- 1. Click on the Settings tab.
- 2. Click on the Companies link.
- 3. Click the Add Company button.
- Enter the NAIC Company Code (CoCode) for the company to be added or check "Allow Empty CoCode" if the company to be added does not have an NAIC Company Code.

CoCode			
Industry Instance Allow Empty CoCode CoCode	aaalifeinsurancecompany	Search Tips Enter a CoCode to add or edit a company. If the CoCode you enter is already assigned to a company. you will be allowed to view, and if you choose, modify or add, the company.	

5. Click the **Create** button.

P

If the CoCode entered already exists; the user will be given the option to edit that company profile or to create a new one. This feature allows two versions of the company to be maintained if needed. One example of this need would be when a company files under different names in different states.

 Complete the first section, Company Information. Fields denoted with a red asterisk (*) are required.

 Company Information 				
Instance: *	aaalifeinsurancecompany		? Instructions	
CoCode:	12345			
Company Name: *			Field labels followed by	
Address: *			an asterisk are required.	
Citru #				
City: *				
State: *	×			
Postal Code: *				
Telephone Number: *		Ext.	Ex: (123) 555-4567	
Fax Number:		Ex: (1	23) 555-4567	
Company Type:				
Group Code:				
Group Name:				
FEIN Number: *		Ex: 22	-7777777	
State of Domicile: *	×			

7. If the instance has implemented EFT, two additional fields will display. Uncheck EFT Enabled if this company will not be participating in EFT. Otherwise, enter a valid UNID for the company. UNIDs are discussed earlier in this lesson. For assistance, contact the SERFF Help Desk.

EFT Enabled: *	
UNID: *	

8. The last section of the company profile is used to indicate the state(s) in which the company is licensed. To indicate a company is licensed in a given state, select that state from the drop down list. Enter a State ID Number if applicable and click the Add State button to save the change.

State ID 1	Number
*	Add State
AL-123	Remove State
	AL-123

- Each state added will appear under the entry boxes and each will have a Remove State button. To change the State ID number, the state must be removed and added back with the correct number.
 - This section is optional, but the list of licensed states is used in the Filing Wizard (see Lesson 4) and the State ID Numbers will be displayed for the appropriate state filings.
- 10. Click **Save** to finalize or **Cancel** to discard the changes made.

Finding a Company

Once companies have been set up, the Company Search feature will aid in opening the company profile for viewing or updating.

1. Click the Companies link to search for a company.

oompanj namo		Search Tips
Company Type		
Group Code		may be used.
Group Name		Fields in bold must n exactly, All other field
CoCode		will match partial ent starting with whateve
FEIN Number	Ex: 22-77777	you type. If you do n make an entry in a f
State of Domicile	Alabama Alaska Alberta AMERICAN SAMOA	that field will be mad Filling out no fields w return all companies can view.
	Status © Active C Inactive C Either	
Industry Instances	aaalifeinsurancecompany SERFF Test Industry	
	Search	Reset

- Any combination of fields may be used. With the exception of CoCode, Group Code, and FEIN, the wild card (*) may be used in the search fields.
- Users with access to more than one instance may choose which instance(s) to include in the search.
- When leaving the search criteria in the default state, a list of all companies will return.

Company Search Results

The search results page for Companies displays information to assist in identifying the correct company to view or edit. Click on the blue, underlined link in the Company Name column to open a company profile. The user may also add a company if they are the Configuration Manager, start a new company search, or refine their existing search.

Add Company New Search Edit Search									
Company Name	Company Type	CoCode	Group Name	Group Code	FEIN Number	State of Domicile	Instance	Active	Modified
ABC NoCocode				0	24-8745987	Kansas		Active	12-09-2010
ForceMega Force	Casualty	10	Underwriters	30000	22-7878758	Missouri		Active	12-09-2010
SERFF Test		11111		0	11-1111111	Kansas		Active	12-09-2010
BRK Houston Ins		11111		0	12-8765432	Kansas		Active	12-09-2010
SERFF PPACA		12061		0	45-4545454	Mississippi		Active	12-09-2010
Encompass Indemnity	Property &	15130	Allstate	4545	59-2366357	Illinois		Active	12-11-2010

Editing Company Profiles

Once a company profile has been retrieved via company search, authorized users may edit the company information. Changes made to the company will update draft filings and future filings for this company, but will not change any filings already submitted. 1. Open the company profile to be edited.

Edit Deactivate	Back to Search Results		
Company Information			
Instance:	SERFF Test Industry		
CoCode:	11111		
Company Name:	SERFF Test		
Address: 2301 McGee, Kansas City, Missouri 64108			
Telephone Number:	(816)783-8990		
Fax Number:			
Company Type:			
Group Code:	0		
Group Name:			
FEIN Number:	11-111111		
State of Domicile:	Kancac		
Active	Active		
Liconsod States	Active		
State	State ID Number		
Alabama	AL-123		

- 2. Click the Edit button to open the fields for changes.
 - If the company is no longer needed, click the Deactivate button. The company will not be available for selection on new filings.
- 3. Make the necessary changes.
 - CoCode is not an editable field. If the CoCode has been entered incorrectly, the company should be deactivated and a new company added with the correct CoCode.
- 4. Click **Save** to finalize or **Cancel** to discard the changes made.
- 5. If one or more draft filings include the edited company, the user will be presented with a list of affected filings. This list will not display if this company is not listed on any current draft filings.

SERFF Tracking Index	Product Name	Reference Title	Reference Number
SRFF-126884988	Test		
SRFF-125320542	Test III		
SRFF-125129318	test		
SRFF-125171846	Test		
SRFF-126680418	test		
SRFF-125147343	Test 1	1	1
SRFF-125136870	TEst 1		

- 6. Click **Save** to finalize or **Cancel** to discard the changes made.
 - Save will finalize the changes made and update the filings listed. Cancel will discard any changes to the company profile and no draft filings will be updated.

Contact Maintenance

P

Contact information for an instance can be accessed and edited by clicking the 'Contacts' link under the Settings tab. At least one contact must be set up before any filings can be created. The contact is the person whom the state should contact if they must communicate outside of SERFF. Contacts may also be users, but they must still be set up as directed below. Users must have the Industry Configuration Manager role assigned to their ID in order to add or edit contact information.

Adding Contacts

- 1. Click on Settings tab.
- 2. Click on Contacts link.
- 3. Click the **Add Contact** button.
- Complete the information for the Contact. Fields denoted with a red asterisk (*) are required.

- Contact Information		
Industry Instance: *	aaalifeinsurancecompany	
First Name: *]
Last Name: *]
Job Title:]
Email Address: *		Ex: name@domain.com
Address: *]
]
]
City: *]
State: *	~]
Postal Code: *]
Telephone Number: *		Ext. Ex: (123) 555-4567
Fax Number:		Ex: (123) 555-4567
		Save Cancel

5. Click **Save** to finalize or **Cancel** to discard the changes made.

Finding Contacts

Once contacts have been set up, the Contact Search feature will aid in opening the contact profile for viewing or updating.

1. Click the Contacts link to search for a company.

Find a Contact			
Last Name]	Search Tips
First Name]	
Email Address]	Any combination of fields may be used. All fields will match partial entries,
Job Title]	starting with whatever text you type.
Industry Instances	aaalifeinsurancecompany SERFF Test Industry		To avoid misspellings that may alter your results, try entering only a few characters in each
	Active		field.
	Search		

- 2. Enter one or more criteria and click **Search**
- Any combination of fields may be used. The wild card (*) may be used in all search fields.
- Users with access to more than one instance may choose which instance(s) to include in the search.
- When leaving the search criteria in the default state, a list of all contacts will return.

Contact Search Results

The search results for Contacts displays information to assist in identifying the correct company to view or edit. Click on the blue, underlined link in the Name column to open a contact profile. The user may also add a new contact from this page.

Add Contact				
Last Name, First Name	Title	Email Address	Instance Name	Active
Donner, Stacie	Admin	sd@yahoo.com	SERFF Test Industry	Active

Editing Contact Profiles

Once a contact profile has been retrieved via search, authorized users may edit the contact information. Changes made to the contact will update all filings on which that contact is listed, including filings already submitted to the state. In order to correct contact information without impacting filings, the contact should be deactivated and a new one created.
1. Open the contact profile to be edited.

Edit Deactivate	
Contact Information	
Last Name:	Kieras
First Name:	Bridget
Job Title:	Product Support
Email Address:	bkieras@naic.org
Address:	2301 McGee, Kansas City, Missouri 64108
Telephone Number:	(816)783-8990
Fax Number:	
Active:	Active

2. Click the Edit button to open the fields for changes.

If the contact is no longer needed, click the Deactivate button. The contact will not be available for selection on new filings.

- 3. Make the necessary changes.
- 4. Click **Save** to finalize or **Cancel** to discard the changes made.

New User/Update Request Form

Authorized users on the instance will be able to make requests to the SERFF help desk to add/update users.

Filings	Billing Settings	Filing Rules	Templa	ates		
User Preferences	Instance Preferences	<u>Companies</u>	Contacts	Request New User	<u>Request User Update</u>	<u>Request User Deactivate</u>
Poquest	Now Lloor					
Request	New User					
1. Click t	the Request New	User link				

2. Complete the Information for a new user. Fields denoted with a red asterisk (*) are required.

New User Request	
Submit Reset	
Requestor E-mail: * stuart@naic.org	② Disclaimer
New User's First *	
New User's Last *	Please be aware that this request will send an email to the Help Desk and they will process the
New User's E-Mail *	request. The Help Desk will contact
Instances: *	you when the new request has been processed.
aaalifeinsurancecompany SERFF Test Industry	
Appropriate Dalos *	
Appropriate roles. Primary Roles:	
Industry Filer - Industry Filer Role	
Industry Manager - Industry Manager Role	
Read-only User - Read-only User Role	
Industry Configuration Manager - Industry Configuration Manager Role	
User-Admin Request User - User who can make user-admin requests on behalf of their	
Instances.	
EFT Koles,	
FIT Gent - ET Gent Role	
Lotar Polac:	
Industry Export - Export Role for an Industry user	
Subscriptions:	
SERFF Newsletter	
✓ Tutorial Notification	
Additional Info:	
×	
* indicates a required field.	
Submit Reset	
3. Click the button.	

4. Click ok button to verify the request.

Window	s Internet Explorer 🛛 🔀
2	Please verify that your email address is FStuart@naic.org.
~	This is how the SERFF Help Desk will contact you regarding this request.
	If this is not correct, please press cancel to correct it now.
	OK Cancel

After the request has been submitted the submitting user will receive confirmation that

their request was successfully processed. The SERFF Help Desk will contact you when the new request has been processed.

Filings	Billing	Settings	Filing Rules	Temp	lates		
User Preferences	Instance	Preferences	<u>Companies</u>	Contacts	Request New User	Request User Update	Request User Deactivate
Thank you! Your user request has been submitted. The SERFF Help Desk will notify you when your request has been successfully processed. Would you like to make another user request?							
			ound you m	Reques	t New User	equesti	
				<u>Request</u> Request Us	<u>User Update</u> ser Deactivate		

Request User Update

1. Click the Request User Update link.

Update Existin	Update Existing User Request					
Submit Reset						
Requestor E-mail: *	fstuart@naic.org					
User: *	Please Select					
Instances: *	Please Select M Anthony Joris (ajoris) Barbara Hassell (bhassell)					
aaalifeinsurancecompany SERFF Test Industry	EDS EDSSupport (edssupport) Eric Hartwell (ehspi) Fran Scharz (fschwarz) Frances Stuart (fsimor)					

- 2. Select the user from the drop down list.
- 3. Select the roles that you want to change or add.

4. Click the **Submit** button.

5. Click oK button to verify the request.



After the request has been submitted the submitting user will receive confirmation that their request was successfully processed. The SERFF Help Desk will contact you when the new request has been processed.

Filings	Billing	Settings	Filing Rules	Temp	lates			
User Preference	es Instance	Preferences	Companies	Contacts	<u>Requ</u>	<u>est New User</u>	Request User Update	Request User Deactivate
Thank you! Your user request has been submitted. The SERFF Help Desk will notify you when your request has been successfully processed.								
	Would you like to make another user request?							
				Reques	t New U	ser		
				Request	User Up	<u>date</u>		
				Request Us	ser Dea	ctivate		

Request User Deactivate

- 1. Click the Request User Deactivate link.
- 2. Select the user.

Deactivate Us	er Request	
Submit Reset		
Requestor E-mail: *	fstuart@naic.org	
User: *	Please Select	~
Additional Info:	Please Select Anthony Joris (ajoris) Barbara Hassell (bhassell)	
	EDS EDSSupport (edssupport) Fric Hartwell (ebsni)	
	Fran Scharz (fschwarz) Frances Stuart (fsimor)	
5. Click the 6. Click Click	button.	
Windows Internet Expl	orer	
Please verify tha This is how the S	t your email address is FStuart@naic.org. ERFF Help Desk will contact you regarding this	request.
If this is not corr	ect, please press cancel to correct it now.	
	OK Cancel	
After the request has b	peen submitted the submitting user	r will receive confirmation that

their request was successfully processed. The SERFF Help Desk will contact you when the new request has been processed.

Filings	Billing	Settings	Filing Rules	Templ	ates		
User Preferences	Instance Prefe	erences <u>Co</u>	ompanies <u>o</u>	Contacts	Request New User	Request User Update	Request User Deactivate
	Tha	ank you! Y Help Desl Woul	our user i k will notif suc d you like	equest y you v cessfull to mak	has been submi vhen your reque y processed. e another user r	tted. The SERFF est has been request?	
				<u>Request</u> Request l	<u>New User</u> Jser Update		
			<u>R</u>	lequest Us	er Deactivate		

Lesson 3

Filing Rules contains information regarding state General Instructions, Types of Insurance, Requirements, and Submissions Requirements. This lesson looks at where information can be found that pertains to how a user needs to prepare and submit filings in SERFF.

This lesson covers the following topics:

Filing Rules Overview
 Requirements
 General Instructions
 Types of Insurance
 Submission Requirements



Filing Rules Overview

The Filing Rules tab contains the state specific information needed to submit a filing. It is created and managed by authorized users from each state. Filing Rules includes Requirements, General Instructions, Types of Insurance (TOI), Sub-Types of Insurance (Sub-TOIs) and Submission Requirements. Industry users can browse the information in Filing Rules when preparing filings.



- **Requirements** Items that need to be submitted on a filing. These become Supporting Documents on SERFF filings.
- **General Instructions –** Includes information, not specific to a product, about submitting SERFF filings to the state instance.
- **Types of Insurance –** The Types of Insurance (TOIs) and Sub-Types of Insurance (Sub-TOIs) accepted by a specific state instance in SERFF.
- Submission Requirements A compilation of TOIs, Sub-TOIs, Filing Types and Requirements. The Submission Requirements identify the specific Requirements that need to be submitted to a state, specific to the TOI, Sub-TOI, and Filing Type selected.

Requirements

A Requirement, when included in a Submission Requirement, is a request from the state for Supporting Documentation to aid in the review of a filing. States use the Requirements list in this view when creating their Submission Requirements. A Requirement can be used in multiple Submission Requirement documents, but are instance specific. The Requirement search page allows searches based on the following information:

- **Name -** The Requirement name.
- Business Type The line of business to which the requirement applies
- State Instances The State instance(s) participating in SERFF.

Find Requirem	ents	
Name:		
Business Type:	Property & Casualty	*
State Instances:		
Alabama AlabamaLife Alaska AlaskaLH Arizona ArizonaLH Arkansas ArkansasLH California CaliforniaLAH		
		Find

Find Requirements

- 1. Click the Filing Rules tab to initiate a search.
- 2. Enter the desired search criteria.
- 3. Click the **Find** button.
- The Name field uses a "starts with" search mechanism just type in the first few characters of the Requirement name. Wild cards are not supported in this search.

Requirements			
New Search Refine Search			
Requirements			Requirements 1-50 of 115 First Previous Next Last
Instance Name	Att.	Category	Name
Alabama			Actuarial Support Exhibits
Alabama			Actuarial Memorandum
AlabamaLife			Actuarial Memorandum - Life & Health
Alaska		P&C	Actuarial Support
Alaska			Actuarial Memorandum
AlaskaLH			Actuarial Support

The Requirements view displays up to 50 requirements per page.

First – Displays the first page of Requirements in the search results.Previous – Displays the previous page of Requirements in the search results.

Next – Displays the next page of Requirements in search results.

Last – Displays the last page of Requirements in the search results.

The user may choose to resort the Requirements by clicking on the column headers.

When a user resorts a view by any of the columns, that sort will be maintained until the user loads a different view or goes to the Search screen.

The following buttons are available on the Search Results screen:

New Search

Clears all search field criteria so that a new search may be started.

Refine Search

Takes user back to the search criteria display without clearing the previously entered search criteria

View Requirements

1. To open the Requirement, click anywhere on the Requirement row.

Requirement	6			
New Search	Refine Search			
Requirements				Requirements 1-3 of 3 First Previous Next Las
Instance Name 🖃		Att.	Category	Name
New HampshireLH				Actuarial Memorandum
New H_hpshireLH				Actuarial Memorandum with Rates
New HampshirePC				Actuarial Memorandum

- 2. The Requirement information and any related attachments are displayed.
- 3. Click the **Return to Search** button to go back to the previously displayed search results.

View the 'Actua	View the 'Actuarial Memorandum - Life, Variable, Annuity' Requirement			
Return to Search				
State Instance:	TennesseeLAH			
Name:	Actuarial Memorandum - Life, Variable, Annuity			
Description:	Any filing that includes a form that develops cash value must include an actuarial memorandum.			
Business Type:	Life, Accident/Health, Annuity, Credit			
View Category:	Life, Variable, Annuity			
Attachments:	No Attachments			
Author:	Stotzer, Vicky			

General Instructions

General Instructions contain overall filing information advising companies how they should submit SERFF filings to a particular state instance.

^{CP}View General Instructions

- 1. Click the Filing Rules tab.
- 2. Click on the General Instructions

A list of all General Instructions is displayed. General Instructions for all state instances are displayed. The user may choose to resort the General Instructions by clicking on the column headers.

When a user resorts a view by any of the columns, that sort will be maintained until the user loads a different view or goes to the Search screen.

General In	structions		
New Search	Refine Search		
General Instru	ctions		General Instructions 1-111 of 111 First Previous Next Last
Instance Name	Att	Description	Date Last Modified Date Created
Alabama	Ð	IMPORTANT: All filings must clearly outline items	11/03/2009 06/29/2006
AlabamaLife	Ø	All forms MUST be submitted in the PDF format. You	02/09/2009 09/18/2006
Alaska	Ð	PLEASE READ THE SERFF INSTRUCTIONS CAREFULLY BEFOR	06/29/2009 05/18/2006
AlaskaLH	Ð	IMPORTANT NOTE: PLEASE SUBMIT NEW AND REVISED FORM	10/14/2009 04/12/2007
Arizona	Ð	Updated for SERFF v5: IMPORTANT NOTE: PLEASE C	08/05/2009 05/02/2006
ArizonaLH	Ð	The matrix can be downloaded at: http://www.naic.o	11/02/2009 08/24/2006
Arkansas	Ð	If you have questions or problems please contact	06/08/2009 10/18/2007
ArkansasLH	Ð	Description: General Instructions Document Accid	02/09/2009 10/18/2007
California	Ð	INTRODUCING NEW MULTI-COVERAGE RATE TEMPLATES FOR	10/15/2009 08/10/2006
CaliforniaLAH	Ð	Life illustration certifications can be filed thro	10/22/2009 06/01/2009
Colorado	Ð	IIII ALL RATE AND LOSS COST FILINGS ARE REQUIRED T	11/03/2009 06/09/2006
Connecticut	Ð	These are general instructions for all property an	11/12/2009 02/23/2005
ConnecticutLH		These are general instructions for all life and he	02/10/2009 06/03/2005
DelawareLRF	Ð	Delaware LRF - General Instructions	02/11/2009 07/26/2007
DelawarePC	Ð	***Important*** Effective 5/23/07, Delaware Proper	07/29/2009 11/22/2005

To open a General Instruction document, click anywhere on that row. The selected General Instruction document is displayed.

View the 'IllinoisLAH' General Instructions
Return to Search
General Instructions Last Updated 02/08/2008 Instance Business Type Life, Accident/Health, Annuity, Credit
General Information
Multi Companies Allowed on Filings? PC: Yes LAH: Yes
Fees
Public Access
Public Access Detail Date Last Modified: Confidentiality requests are: Not Allowed Date Last Modified:
Explanation: Illinois does not want to allow companies to indicate a form is confidential. Please reference 215 ILCS 5/404, which reads in part:
"The office of the Director shall be a public office and the records, books, and papers thereof on file therein, except those records or documents containing or disclosing any analysis, opinion, calculation, ratio, recommendation, advice, viewpoint, or estimation by any Department staff regarding the financial or market condition of an insurer not otherwise made part of the public record by the Director, shall be accessible to the inspection of the public"
 Explanation: Illinois does not want to allow companies to indicate a form is confidential. Please reference 215 ILCS 5/404, which reads in part: "The office of the Director shall be a public office and the records, books, and papers thereof on file therein, except those records or documents containing or disclosing any analysis, opinion, calculation, ratio, recommendation, advice, viewpoint, or estimation by any Department staff regarding the financial or market condition of an insurer not otherwise made part of the public record by the Director, shall be accessible to the inspection of the public"

If there are attachments, they will be displayed at the bottom of the document.

Attachments	
Attachments	Date Uploaded: 12/01/2010 12:35
Ø serffmqr2.pdf	PM

4. To close the General Instruction screen click on the Return to Search button or on any of the links or tabs.

Search General Instructions

- 1. Click the Filing Rules tab to initiate a search.
- 2. Click on the General Instructions link.

3. Click the New Search button.	
Find General Instructions	Find Reset
State Instances: Alabama AlabamaLife Alaska	General Instructions Last Updated
AlaskaLH Arizona ArizonaLH Arkanasa ArkanasaLH	End:
California CaliforniaLAH	◯ Yes ◯ No ④ Either
Instance Business Types:	Is This State Retaliatory?
Property and Casualty	Confidentiality Requests Are:
Status In Domicile: Domiciliary Approval Required Domiciliary Status Required Not Applicable	EFT is: Accepted Not Accepted Required
Multiple Company Filings - P&C ◯ Yes ◯ No ⓒ Either	Payment is:
Multiple Company Filings - L&H ◯ Yes ◯ No ⓒ Either	Due at Submission
Available Filing Modes:	Filings Become Public: At Effective Date
Exempt File & Use File with Certification Informational Other Prior Approval Use & File	At Submission Other Upon Authorization for Use Upon Disposition Upon Request Only <
	Find Reset

Enter the desired search criteria.

4. Click the **Find** button

General Instructions							
where St	where State Instance is 'Alabama' or 'AlabamaLife' and 'Is a Fee Required?' is 'Yes'						
New Search	Refine	5earch					
General Inst	General Instructions 1-2 of 2 First Previous Next Last						
Instance Name	Att.	Description	Date Last Modified	Date Created			
Alabama	Ð	1) MANUAL PAGE The Alabama Department of Insura	11/30/2010	06/29/2006			
AlabamaLife	sbamaLife 🖉 PPACA Filings: hhhddhhhzz zzzzgqqzzzzzzjjjjjzzz 12/01/2010 09/18/2006						
General Instructions 1-2 of 2 First Previous Next Last							
New Search Refine Search							

Types of Insurance

The Types of Insurance (TOI) tab includes the lines of insurance that a given state is accepting through SERFF and any Sub-Types of Insurance (Sub-TOIs) that are associated with those TOIs. The following information is stored about Types of Insurance:

- **TOI Name -** The Type of Insurance name.
- **Sub-TOI name –** The Sub-TOI name.
- Business Type The line of business.
- State Instance The State Instance.

^{CC} Find Types of Insurance

- 1. Click on the Filing Rules tab.
- 2. Click on the Types of Insurance link.

Find Types of Insurance						
TOI Name:						
	O Starts With	Contains	O Equals			
Sub-TOI Name:						
	O Starts With	Contains	O Equals			
Business Type:	Both			*		
State Instances:						
Alabama AlabamaLife Alaska AlaskaLH Arizona ArizonaLH Arkansas ArkansasLH California CaliforniaLAH	>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>					
			F	ind		

Tip: Search for TOI and Sub-TOI has wildcard options that can be helpful in locating the appropriate TOI and Sub-TOI.

- **Starts With** The text entered is at the beginning of the TOI or Sub-TOI Name and might be followed by other text.
- **Contains** The text entered is somewhere within the TOI or Sub-TOI Name and could be preceded by or followed by other text.
- Equals The text entered should match exactly to the TOI or Sub-TOI Name.

TOI Name:			
	O Starts With	Ontains	Cequals
Sub-TOI Name:			
	O Starts With	Oontains	O Equals

3. Enter criteria in one or more of the search fields:

5. Using the state Instance(s) to search

on to the box on the right. Items can be moved out of this box by using the

and the buttons. Multiple State Instances can be selected by holding down the Ctrl key while clicking on State Instances.

6. Click on the **Find** button.

In the example below the Business Type selected is Property and Casualty, with the resulting TOIs (partial list) displayed for the Alabama P&C State Instance.

Types of I	nsurance	
New Search	Refine Search	
Types Of Insur	ance	Types of Insurance 1-50 of 279 First Previous Next Last
Instance Name	TOI	Sub-TOI
Alabama	01.0 Property	01.0001 Commercial Property (Fire and Allied Lines)
Alabama	01.0 Property	01.0002 Personal Property (Fire and Allied Lines)
Alabama	02.1 Crop	02.1000 Crop-Hail Sub-TOI Combinations
Alabama	02.1 Crop	02.1001 Crop-Hail Non-Federally Reinsured Only

^{CP}View Types of Insurance

1. To view the TOI details, click anywhere on the TOI row.

Types Of I	nsurance	Types of Insurance 1-50 of 279 First Previous Next Last
Instance Name	TOI	Sub-TOI
Alabama	01.0 Property	01.0001 Commercial Property (Fire and Allied Lines)
Alabama	01.0 Property	01.0002 Personal Property (Fire and Allied Lines)

Return to Search		
State Instance:	Alabama	
Business Type: *	Property & Casualty	
		Electronic
Type Of Insurance:	01.0 Property	×
Sub-Types of Insurance:	01.0001 Commercial Property (Fire and Allied	V
	Lines)	
	01.0002 Personal Property (Fire and Allied	 Image: A start of the start of
	Lines)	

2. To close the Type of Insurance screen click on any of the links on the SERFF Workspace.

Filings	Billing	Settings		Filing Rules	Reports	Templates	
Requirements General Inst		ructions	<u>Түре</u>	s of Insurance	Submission Re	<u>quirements</u>	

Submission Requirements

The Submission Requirements are a set of specific Requirements for a particular combination of TOI, Sub TOI(s) and Filing Type(s).

The following information is stored in a Submission Requirement:

- State Instance
- Type of Insurance
- Sub Types of Insurance
- Filing Types The type of filing (ex. Form, Rate, Rule)
- **Requirements** Items that need to be submitted on a filing

The Submission Requirements, which are located on the Supporting Documentation Schedule of a filing, must be satisfied or bypassed in order to submit a filing for review.

	Requirements		
State Instances:			
Alabama AlabamaLife Alaska AlaskaLH Arizona ArizonaLH Arkansas ArkansasLH California CaliforniaLAH			
- Requirement Name	e —	Select	
Included Text:	-		
	Starts With Scontain	ns 🔘 Equals	Enter text that should be in the requirement name.
Excluded Text:			
	Starts With Scontai	ns 🔘 Equals	Enter text that should <u>not</u> be in the requirement name.
PCM Types Of			
Insurance:			
01.0 Property 02.1 Crop 02.3 Flood 03.0 Personal Farmowners 04.0 Homeowners 05.0 CMP Liability and Non- 05.1 CMP Non-Liability Port 05.2 CMP Liability Portion C 06.0 Mortoage Guaranty	s -Liability ion Only Dnly		

Find Submission Requirements for State Instances that have implemented the

Product Coding Matrices (PCM)

 PCM Types of Insurance – A standardized naming convention for Types of Insurance, defined and adopted annually by the Operational Efficiencies Working Group and implemented by states. This standard naming convention demonstrates uniformity and consistency, while also allowing the industry to easily identify the Type of Insurance to file in any state. There are two Product Coding Matrices - one for Property and Casualty products and another for Life/Accident/Health, Credit and Annuity products.

- **PCM Sub Types of Insurance –** The standardized Sub-TOIs that are affiliated with each TOI.
- 1. Click on the Filing Rules tab.
- 2. Click on the Submission Requirements link.
 - Clicking in the State Instances box and then typing the first letter of the state you are looking for will move the highlight to the first instance of the state that begins with that letter. For example, typing "N" will move the highlight to Nebraska. Typing "N" again will take you to the second State Instance that begins with "N" (ex. NebraskaPC.)
- 3. Highlight the State Instance(s) and click on button.
- Type a Requirement Name in either the 'Included Text' or 'Excluded Text' field if looking for a specific Requirement and you want to see when it is used for specified State Instance(s), PCM TOIs and PCM Sub TOIs.

Find Submission	Requirements		
AlabamaLife Alaska AlaskaLH Arizona ArizonaLH Arkansas ArkansasLH California CaliforniaLAH Colorado	Alabar	na	
Requirement Nan	10	Select	
Included Text:	Actuarial O Starts With O Co	ontains O Equals	Enter text that
			should be in the requirement name.
Excluded Text:	Starts With 💿 Co	ontains 🔘 Equals	Enter text that should <u>not</u> be in the requirement name.

- 5. Select PCM Type(s) of Insurance.
- 6. Click on the **Select** button.

^C Once the Type of Insurance has been selected, the PCM Sub Type(s) of

Insurance will be displayed based on the TOI selected.

× ×	01.0 Property
~	
> < <	
	× × ×

- 7. Select the PCM Sub-Type(s) of Insurance and click the button.
- 8. Click on the **Find** button.

P

Submissior	n Requirements	
New Search	Refine Search	
Submission Red	quirements	Submission Requirements 1-4 of 4 First Previous Next Last
Instance Name	TOI/Sub-TOI	Filing Type
Alabama	01.0 Property/ 01.0002 Personal Property (Fire and Allied Lines)	Rate
Alabama	01.0 Property/ 01.0001 Commercial Property (Fire and Allied Lines)	Rate
Alabama	01.0 Property/ 01.0001 Commercial Property (Fire and Allied Lines)	Rate/Rule
Alabama	01.0 Property/ 01.0002 Personal Property (Fire and Allied Lines)	Rate/Rule
		Submission Requirements 1-4 of 4 First Previous Next Last
New Search	Refine Search	

Search results can be resorted by clicking on the column headers.

Submission Requi	irements	Submission Requirements 1-4 of 4 First Previous Next Last
Instance Name	TOI/Sub-TOI	Filing Type
Alabama	01.0 Property/ 01.0002 Personal Property (Fire and Allied Lines)	Rate
Alabama	01.0 Property/ 01.0001 Commercial Property (Fire and Allied Lines)	Rate

^CFind Submission Requirements for Specific State Instance

For State Instances that have not implemented the Product Coding Matrices in SERFF, the user must search on their Submission Requirements individually.

- 1. Click on the Filing Rules tab.
- 2. Click on the Submission Requirements link.
- 3. Highlight the State instance and click on button.
- 4. Click on the select button.

^C Once the State Instance has been selected; all Requirements and TOIs are

ind Submission Requirements	
State Instances:	
AlabamaLife Alaska AlaskaLH Arizona ArizonaLH Arkansas ArkansasLH California CaliforniaLAH Colorado	
	Select
Requirements:	Evolution
	Explanatory Memorandum Home - Actuarial Memorandum and Support Loss Mitigation Discounts Marked up Manual Pages (Workers Compensation) PPA - Actuarial Memorandum and Support PPA - Supporting Exhibits Required by AL Department of Pres-Approval Property and Casualty Certificate of Compliance
Types Of Insurance:	
01.0 Property 02.1 Crop 02.3 Flood 03.0 Personal Farmowners 04.0 Homeowners 05.0 CMP Liability and Non-Liability 05.1 CMP Jubility Portion Only 05.2 CMP Liability Portion Only 05.2 CMP Liability Portion Only 05.0 Mortgage Guaranty 09.0 Inland Marine	>>> >> < <<
	Select

displayed and added to the selector boxes.

- 5. Highlight the TOI(s) that you are researching Submission Requirements for and click on the button.
- 6. Click the **Select** button. The Sub-TOIs associated to the TOIs selected will populate the selector box.

Included:	Excluded:
Types Of Insurance:	 Marked up Manual Pages (Workers Compensation) Marked up Symol Pages PPA - Actuarial Memorandum and Support PPA - Supporting Exhibits Required by AL Department of Pre-Approval Property and Casualty Certificate of Compliance Property and Casualty Rate, Rule and Form Filings side-by-side comparison Summary of Supporting Information Form (Workers Comp)
1.0 Property 0.1 0 Property 0.2 1 Crop 0.3 0 Personal Farmowners 05.0 CMP Liability and Non-Liability 05.1 CMP Non-Liability Portion Only 05.2 CMP Liability Portion Only 06.0 Mortgage Guaranty 09.0 Inland Marine 1.0 Financial Guaranty	04.0 Homeowners
Sub Type of Insurance: 04.0002 Mobile Homeowners 04.0003 Owner Occupied Homeowners 04.0004 Tenant Homeowners 04.0005 Other Homeowners	Select 04.0000 Homeowners Sub-TOI Combinations 04.0001 Condominium Homeowners
	Find

- 7. Highlight the Sub-TOI(s) and click on the button. Clicking on the button moves an entire list.
- 8. Click the **Find** button.

If you are looking for Submission Requirements that include or exclude a

particular Requirement, add that criteria by moving Requirements into the Included or Excluded selector boxes by using arrow buttons.

^{CP}View Submission Requirement

- 1. To open the Submission Requirement, click anywhere on the Submission Requirement row.
- Users can return to their previous search results by clicking on the 'Refine Search' button. To return to the Find Submission Requirements page, click on the 'New Search' button and all search criteria will be refreshed.

Submission	equirements
New Search R	ne Search
Submission Requ	ements Submission Requirements 1-10 of 10 First Previous Next Last
Instance Name	TOI/Sub-TOI Filing Type
Alabama	04.0 Homeowners/ 04.0000 Homeowners Sub-TOI Combinations, 04.0001 Condominium Homeowners, 04.0002 Mobile Homeowners, Rule
	04.0003 Owner Occupied Homeowners, 04.0004 Tenant Homeowners, 04.0005 Other Homeowners
Alabama	04.0 Homeowners/ 04.0000 Homeowners Sub-TOI Combinations, 04.0001 Condominium Homeowners, 04.0002 Mobile Homeowners, Form
	04.0003 Owner Occupied Homeowners, 04.0004 Tenant Homeowners, 04.0005 Other Homeowners
Alabama	04.0 Homeowners/ 04.0000 Homeowners Sub-TOI Combinations, 04.0001 Condominium Homeowners, 04.0002 Mobile Homeowners, Consent-to-

2. To close the Submission Requirement screen click on any of the links on the SERFF Workspace. To return to the Find Submission Requirements view, click on the 'Return to Search' button.

Return to Search	
State Instance:	Alabama
TOI:	04.0 Homeowners
Sub-TOI:	04.0001 Condominium Homeowners 04.0002 Mobile Homeowners 04.0003 Owner Occupied Homeowners 04.0004 Tenant Homeowners 04.0000 Homeowners Sub-TOI Combinations 04.0005 Other Homeowners
Filing Types:	Form
Requirements:	Actuarial Memorandum
	Authorization Form
Additional Information:	

Lesson 4

Whether you are filing to one state or multiple states, SERFF's Filing Wizard makes the process quick and easy. Speed-to-Market Tools such as the NAIC Product Coding Matrices and Uniform Transmittal Documents are built into the system. Instance and user preferences and other ease of use features make creating and submitting a SERFF filing simple. A single, efficient system means less time creating and submitting your filing, which translates into increased productivity. This lesson covers the basics of preparing a SERFF filing.

This lesson covers the following topics:

- Create a Filing
- Create a Single/Multi State Filing
- P&C Filing at a Glance
- LAH Filing at a Glance
- Attaching Files for Schedule Items
- Bypass/Satisfy
- Templates
- Requesting Confidentiality



Create a Filing

SERFF allows insurers to submit new products, in addition to revisions to their rates and forms, to State Insurance Departments. The Filing Wizard guides the user through the preparation and submission of their electronic filing, making the filing process simple.



column. (Step 1 and 2 of the Filing Wizard.)

Remove AllRemoves all companies from the right column.(Step 7 of the Filing Wizard.)

This button allows you to return to Step 2 from Steps 3, 4, or 5 of the Filing Wizard. It allows the user to change the state(s) that he/she wants to file to.

Go back a step in the Filing Wizard.

Advance to the next step in the Filing Wizard.

This button will save the filing under the 'My Draft Filings' link and close the view. The user may then access the filing from the 'My Draft Filings' link under the Filings tab.

This button is available at Step 6 of the Filing Wizard. This button will allow the author to save the filing. Once this button is clicked changes to the prior Filing Wizard values cannot be changed.

Save

Save and Continue

Add or Remove States

Previous

Next

Save and Close

Saves data entered thus far.

Cancel

Cancels the Filing Wizard process.



Create a Single/Multi State Filing

Step 1- Create a Filing

The first step in the Filing Wizard is to accurately complete the following fields.

- Business Type: In accordance with the NAIC Speed to Market tools, there are two Business Types: Property & Casualty, and Life, Accident/Health, Annuity, Credit. The Business Type can be predefined in the 'User Preferences' area of SERFF. Once set in 'User Preferences', this field will default to the defined Business Type without the user selecting it on each filing. The Author has the ability to change Business Types as some Authors cross business areas and types.
- **Product Name**: The Author enters the name of the product that they are submitting. This is a required field on the filing.
- **Project Name**: The Author may enter a project name for this filing. This is not a required field.
- **Project Number**: The Author may enter a project number. This is not a required field.
- Other Authors: The Creator or Author of the filing may assign Other Authors to a filing(s). Once given permission as an Other Author, full access to the filing is granted.

The Creator or Author can remove themselves as an author if needed. This would prevent the Creator from getting unwanted messages about filings to which they are no longer responsible. However, the Creator or Author must select an additional author before they will be able to progress to Step 2 of the Filing Wizard.

Step 1 - Create	e a Filing	
* Asterisk image denotes re	required field.	
Business Type: *	* Property & Casualty	
Product Name: *	*	
Project Name:		
Project Number:		
Authors: *	* Hassell, Barbara Plesuchenko, Kathy Scharz, Fran Sulfaro, Susan Thompson, Tamara Windham, Victoria	
Next Cancel		

Step 1 – Create a Filing



- Click on the 'Business Type' drop down box and select appropriate 'Business Type' for filing. If the setting has been pre-determined in the users' 'User Preferences', this field will be automatically populated, but can be changed if needed.
- 2. Enter Product Name for Filing.
- 3. Enter Project Name for Filing.
- 4. Enter Project Number for Filing.
- 5. Assign Other Authors if needed. Other Authors can also be added later in the

process. Highlight the name of the Other Author and click on the button.

6. Click on the **Next** button to advance to Step 2.

If the Author clicks on the Cancel button all information completed at Step 1 will be lost.

Step 2-Select States

The **Select States** step allows the Author to choose a single state or multiple states for which the contact is authorized to file. Hold down the **Ctrl** or **Shift** key to select multiple states from the list.

Step 2 - Select States						
* Asterisk image denotes r	equired field.					
States: *	Alabama Alaska Arizona Arkansas California Colorado Connecticut Delaware District of Columbia Florida		>> < <			
Previous Next Save and Close	Save Cancel					

Step 2 – Select States

- 1. Select the state(s) for the filing.
- 2. Click the **Next** button to continue to advance to Step 3.
- 3. Click the **Previous** button to change data entered on Step 1.
- 4. Click the **Save and Close** button to save changes and continue to work on your filing later. This places the filing "In Process Filing Constructors".
- 5. Click the **Cancel** button to cancel the filing entirely.

The "In Process Filing Constructors," found by clicking the My Draft Filings

link, is where all filings are stored if the Author has not completed all of the Filing

Wizard Steps. When the Author is ready to resume the draft filing, simply click on the filing and the filing will open to the last updated step in the Filing Wizard.

My Draft Filings									
Delete Constructor	Delete Constructor								
In Process Filing Const	tructors								
Product Name		Business Type	Da	ate Created	Created By	Master Track	cing Index		
Homeowners Prod	luct Launch	Property & Casua	lty De	ac 13, 2010	Frances Stuart				
Delete Constructor									
Move to Workfolder	Submit Selected Filings	Import Templates	Bypass/Satisfy	Delete Draft					
Filings					Filings	1-2 of 2 First	Previous Next Last		
66° 🕅 State	Product Name	Company Trackin	ig #	Created Date	Created By		SERFF Status		
\$ 🗌 Alabama	Health Test			Nov 30, 2010	Frances Stuart		Draft		
💲 🔲 Alabama	Health Test			Nov 30, 2010	Frances Stuart		Draft		
					Filings	1-2 of 2 First	Previous Next Last		
Move to Workfolder	Submit Selected Filings	Import Templates	Bypass/Satisfy	Delete Draft					

Step 3- Select Types of Insurance

Step 3 of the Filing Wizard exhibits improvements made by states to promote uniformity as well as automation that results in speedy filing creation for industry users. SERFF has incorporated the NAIC Uniform Product Coding Matrices, a key Speed to Market and uniformity tool, into the Wizard Type of Insurance Selector.

The Wizard Type of Insurance Selector will only display on multi-state filings. The Author can select from the "Wizard Type of Insurance Selector" or select from the TOI drop down next to each state.



Wizard Type of Insurance Selector: The Author selects the Type of Insurance from the Wizard Type of Insurance Selector drop down. For those states that have

implemented the Product Coding Matrix and accept the Type of Insurance (TOI) specified, the information will auto populate for each state selected.

For the states that haven't implemented the Product Coding Matrix, the Author will have to click on the drop down arrow next to the TOI for each state.

Add or Remove States

Click the Add State or Remove states button to change the states included in the filing.

Multi-State Filing

Step 3 - Select Types of Ins	urance
Type of Insurance Selector: Please select a	value
Selected States	Type Of Insurance *
Alabama	Please select a value
Colorado	Please select a value
Florida	Please select a value
Previous Next Add or Remove States	
Save and Close Save Cance	

Single State Filing – The Wizard Type of Insurance Selector does not display in a single state filing.

Step 3 - Select Types of Insurance				
Selected States	Type Of Insurance *			
Alabama	Please select a value			
Previous Next Add or Remove States Save and Close Save				

Step 3 – Select Types of Insurance

1. Click on the drop down arrow next to the "**Wizard Type of Insurance Selector**" or to the right of the selected state.

- 2. Select the appropriate TOI (Type of Insurance).
- If there is not an exact match for the Type of Insurance, when using the Wizard Type of Insurance Selector, click the drop down next to each applicable state and select the appropriate TOI.

In the example below, notice that Florida does not accept the TOI specified. The Author would then be required to select a TOI from the offerings presented in the TOI drop down list specific to Florida.

Type of Insurance Selector:	04.0 Homeowners	¥	
Selected States		Type Of Insurance *	
Alabama		04.0 Homeowners	*
Colorado		04.0 Homeowners	*
Florida Previous Next		Please select a value Please select a value P&C - Personal Lines	
Add or Remove States			
Save and Close Sa	Cancel		

A state can be added or removed at this point by clicking the

Add or Remove States button.

4. Click on the **Next** button to advance to Step 4.

Step 4 – Select Sub-Type of Insurance

Select the Sub-Type of Insurance. The Sub-TOI drop down arrow will list those Sub-Types that are available based off of the TOI selected in the previous step.



Wizard Sub-Type of Insurance Selector: The Author selects the Sub-Type of Insurance from the Filing Wizard Sub-Type of Insurance Selector drop down. For those states that have implemented the Product Coding Matrix and accept the Sub-Type of Insurance (Sub-TOI) specified, the information will auto populate for each state selected. For the states that haven't implemented the Product Coding Matrix, the Author will have to click on the drop down arrow next to the Sub-TOI field to select the Sub-TOI for that state.

Multi-State Filing

Sub-Type of Insurance Selector:	04.0001 Condominium Homeowners	V
elected States		Sub-Type Of Insurance *
Alabama TOI: 04.0 Homeowners		04.0001 Condominium Homeowners
Colorado TOI: 04.0 Homeowners		04.0001 Condominium Homeowners
Florida TOI: P&C - Personal Lines		Please select a value 🔽
Previous Next		

Single State Filing – The Wizard Sub-Type of Insurance Selector does not display in a single state filing.

Selected States	Sub-Type Of Insurance *	
Alabama TOI: 04.0 Homeowners	Please select a value	~
Previous Next		
incides next		

Step 4 – Select Sub-Type of Insurance

1. Select the Sub-TOI by using the Wizard Sub-Type of Insurance Selector or by individual state.
- 2. If there is not an exact match for the Sub-Type of Insurance, when using the Wizard Sub-Type of Insurance Selector, click the drop down next to each applicable state and select the appropriate Sub-TOI.
- In the example below, notice that Florida does not accept the Sub-TOI specified. The Author would then be required to select a Sub-TOI from the offerings presented in the Sub-TOI drop list specific to Florida.

Sub-Type of Insurance	04.0001 Condominium Homeowners	~
Selector: Selected States		Sub-Type Of Insurance *
Alabama TOI: 04.0 Homeowners		04.0001 Condominium Homeowners
Colorado TOI: 04.0 Homeowners		04.0001 Condominium Homeowners
Florida TOI: P&C - Personal Lines		Please select a value
Previous Next		PPA

3. Click on the **Next** button to advance to Step 5.

Step 5 – Select Filing Types

Filing Type Selector: The Filing Type Selector uses a standard naming convention for the most commonly used filing types in SERFF. When Filing Types are selected using the Filing Type Selector, Filing Types will auto-populate for those states that have implemented the standard naming convention. The Filing Types listed next to each state contain all of the Filing Types that have been setup by the state and are based on the TOI and Sub-TOI selected.

Multi-State Filing

Step 5 - Select Filing Types				
Filing Type Selector: 🛛 Advertising 🗹 Form 🗋 Form/Rate 🗋 Form/Rate/Rule 🗌 Form/Rule 💟 Rate 🗌 Rate/Rule 🗌 Rule				
Selected States	Filing Types *			
Alabama TOI: 04.0 Homeowners Sub-TOI: 04.0001 Condominium Homeowners	□ Consent-to-Rate □ Credit Model ♥ Form ♥ Rate □ Rate/Rule □ Rule			
Colorado TOI: 04.0 Homeowners Sub-TOI: 04.0001 Condominium Homeowners	Loss Cost 🗹 Rate 🗌 Rate/Rule 📄 Rule			
Florida TOI: P&C - Personal Lines Sub-TOI: PPA	₹ Rate			
Previous Next Add or Remove States Save and Close Save Cancel				

Single State Filing – The Wizard Type of Insurance Selector does not display in a single state filing.

Step 5 - Select Filing Types					
Selected States	Filing Types *				
Alabama TOI: 04.0 Homeowners Sub-TOI: 04.0001 Condominium Homeowners	Consent-to-Rate Credit Model				
Previous Next	•				
Add or Remove States					
Save and Close Save Cancel					

^{CP} Step 5 – Select Filing Types

- Using the Filing Type Selector, place a checkmark next to the Filing Type(s) applicable to the filing. Wherever there is an exact match, the Filing Type for the state will auto-populate. If there are no Filing Type matches, select the appropriate Filing Type for each state.
- 2. Click on the **Next** button to advance to Step 6.



Selecting more than one Filing Type will create **unique** filings for each type selected. In the example above we have selected "Form" and "Rate". In Step 6 there will be four filings displayed for the three states.

Step 6 – Confirm Selections

Step 6 displays a summary of the filing for review and confirmation of all the data entered in previous steps. Click on the **Previous** button to make changes to the filing, prior to saving. Once the **Save and Continue** button is clicked, changes to the prior Filing Wizard values cannot be changed.

Step 6 – Confirm Selections

State	TOI	Sub-TOI	Filing Types
Alabama	04.0 Homeowners	04.0001 Condominium Homeowners	Rate
Alabama	04.0 Homeowners	04.0001 Condominium Homeowners	Form
Colorado	04.0 Homeowners	04.0001 Condominium Homeowners	Rate
Florida	P&C - Personal Lines	PPA	Rate
Previous	Save and Continue		
Previous Save and Cl	Save and Continue ose Save Cancel		
Previous Save and Cl	Save and Continue Ose Save Cancel		
Previous Save and Cl	Save and Continue		

Step 7 – Select Companies and Contact

The Author selects the contact and company or companies for the filing. All contacts and companies need to be created in both the Companies and Contacts views (Settings) prior to completing the Filing Wizard. The Industry Configuration Manager is responsible for adding contacts and companies. Refer to Lesson 2 for instructions.

Step 7 – Select Companies

1. Select the contact from the drop down list.

Step 7 - Select * Asterisk image denotes re	Companies and Contact							
Contact: *	Victoria Windham							
Companies: *		AAA Life Insurance Company Auto Club Life						
Next Save and Close	Next Save and Close Save							

- 2. Select the company or companies and click on the companies or button. Multiple companies can be added at one time holding down the Ctrl or Alt buttons on your keyboard.
- 3. Click Next to advance to Step 8.

Step 8 – Selection Companies

When multiple states are selected in the filing, the Author will select the companies for each state. Clicking on the **Select All Companies** button places a check(s) next to each company. Clicking on the **De-Select All Companies** button will remove the check(s).



Based on a state setting, states can pre-determine if multiple companies are allowed on a single filing. If the state has established this functionality and multiple companies are allowed, company fields will auto populate if the company's profile reflects that it is licensed in that state. If multiple companies are not allowed by the state, SERFF will break out the filing **automatically** for the industry.

Reset Select All Companies	De-Select All Companies
+ - Multiple companies accepted on a filing	
Alabama + ☑ AAA Life Insurance Company ☑ Auto Club Life	Colorado + □ AAA Life Insurance Company ☑ Auto Club Life
Florida + ☑ AAA Life Insurance Company ☑ Auto Club Life	

^{CP} Step 8 – Select Companies for States

1. Click on the **Save and Continue** button to advance to Step 9.

Step 9 – Default Filing Data

In Step 9 of the Filing Wizard, the Author has the opportunity to enter the required Filing Description. This is intended to replace a state's Cover Letter requirement, but a Cover Letter may still be required – please check each state's individual requirements. In addition, the Author may enter data for certain fields on the filing. These fields will vary by Business Type and can be modified later. This is the point in the creation of a filing where users begin to see differences between PC and LAH.

- **Filing Description:** This area should be used in lieu of a Cover Letter or Filing Memorandum and is free-form text. This is a required field.
- **Company Tracking Number:** This field allows the user to enter a company tracking number. This can be very useful for companies that are creating multistate filings that share a Company Tracking Number. This is not a required field.
- Submission Type (LAH only): Select New or Resubmission. If Resubmission, provide the state tracking number for the prior Submission if it was provided by the state. If no state tracking number is available, and the prior filing was made in SERFF, provide the prior filing's SERFF Tracking Number. If neither is available, leave this blank.
- Implementation Date Requested (LAH only): The date the industry would like to have the product available to sell.
- Lead Form Number (LAH only): Lead Form Number of the policy, rider, endorsement, etc.
- **Overall Rate Impact (LAH only):** This is the statewide average percentage change to the Accepted rates for the coverage's included for each company.
- Market Type (LAH only): Identification of the targeted group or individuals. If Group is selected (see below), fields for Group Market Size and Group Market

Type are presented. Group Market Size and Type are required for all PPACArelated filings.

Market Type:	Group	IIPR Field Help
Group Market Size:	Small	
Group Market Type:	Employer Association Blanket	Discretionary 🗌 Trust 🗌 Non Employer Group 🔲 Other

If Individual is selected (see below), fields for Individual Market Type are presented.

Market Type:	Individual 👻	IPR Field Help
Individual Market Type:	🗌 Individual 🗌 Non Employer Group - Ind	dividual

- Effective Date Requested (New or Renewal P&C only): This is the effective date the company is requesting their product be available to sell. It is not necessarily the date the filing officially becomes effective. The State Insurance Department will determine the definitive effective date. This is also where the company can indicate the different effective dates for new or renewal business. (P&C only).
- Add Rate Data: Filers can indicate whether they will provide information relevant to rates with this submission. This setting can be overridden on individual filings. Wherever rates are involved the filer must select the 'Yes' radio button to Add Data. This process is encouraged in the filing wizard or can be completed on the Rate/Rule Schedule.

The state will require rate data on PPACA-related rate filings and in that instance the rate data will always be a required and can not be overridden by the industry filer.

- **Status of Filing in Domicile:** This field is used to indicate the status of a product filing in a company's domiciliary state. This is not a required field.
- Date Approved in Domicile (LAH only): Date contract or other filing or form filing was approved in state of domicile.
- **Domicile Status Comments:** This is a free-form text field in which companies can supplement Domicile Status information. For example, if a form is pending in a company's domiciliary state.

- Reference Organization (if applicable P&C only): The name of the advisory organization—i.e. ISO, NCCI, AAIS, etc. or an Insurance Company name if a "me too filing" is permitted. Some states allow companies to reference another company's filing. A "me too" filing is when one company adopts another company's filing. Usually, they are not part of the same group. You should check with each state to determine their rules on these filings. If permitted, use this area to indicate either an advisory organization name or "me too" company name.
- Reference Organization Number & Title (if applicable P&C only): This is the unique number that the reference organization gives to the filing. It is generally not the same number as the circular number.
- Advisory Org Circular (P&C only): This is a unique number that references the circular number.

Step 9 – Default Filing Data

1. Complete the Filing data page.

PC Filing

Step 9 - Default Filing	g Data	
Filing Description:		
Company Tracking Number:		
Effective Date Requested (New):	On Approval	
Effective Date Requested (Renewal):	⊙ On Approval	
Add Rate Data?:	○Yes ④No	
Status of Filing in Domicile:	-Please Select-	
Domicile Status Comments:		
Reference Organization:		
Reference Number:		
Reference Title:		
Advisory Org. Circular:		
Previous Next Cancel		

LAH Filing

SERFF			
Step 9 - Default Filin	g Data		
Filing Description:			4
Commente a bien Montheau			
Company Tracking Number:			
Submission Type:	-Please Select-		
Implementation Date Requested:	⊙		
Add Rate Data?:	O Yes 💿 No		
Lead Form Number:			
Overall Rate Impact:	%]	
Market Type:	-Please Select-	HIPR Field Help	
Status of Filing in Domicile:	-Please Select-		
Date Approved in Domicile:			
Domicile Status Comments:			*
			-
Previous Next			
Cancel			

The Health Insurance Premium Review (HIPR) field help link is available on step 9 for the filer when a PPACA Sub-TOI is selected in the Filing Wizard process.



2. Click on the **Next** button to advance to Step 10.

Step 10 – Final Filing Summary

The final step in the Filing Wizard, Step 10 represents a summary of the filing(s) for review and confirmation by the Author. By clicking the **Previous** button, the Author is able to navigate back to Step 7 of the Filing Wizard if changes are necessary.

ate	TOI	Sub-TOI	Filing Types	Companies
abama	04.0 Homeowners	04.0001 Condominium Homeowners	Rate	AAA Life Insurance Company Auto Club Life
labama	04.0 Homeowners	04.0001 Condominium Homeowners	Form	AAA Life Insurance Company Auto Club Life
Colorado	04.0 Homeowners	04.0001 Condominium Homeowners	Rate	Auto Club Life
lorida	P&C - Personal Lines	PPA	Rate	AAA Life Insurance Company Auto Club Life

^{CP} Step 10 – Final Filing Summary

1. Click the **Finish** button to complete the Filing Wizard process. The completed filing(s) is available from the **My Draft Filings** link. *(see below)*

At this point you have selected your state(s), TOI, Sub-TOI, Filing Types and added the companies and contact(s). Your filing container has been created. The next step is to add the state required documentation to each filing and submit to the state(s).

Filings <u>My Workfolde</u>	Billing Settings r <u>My Open Filings My Dra</u>	Filing Rules Reports	Templates Create Filing	Create Paper Filing	EFT Report	
Draft Filings for Product: Homeowners Product Launch						
State	TOI	Sub-T	DI	Filing Type	25	Companies
Alabama	04.0 Homeowners	04.0001 Condominium Home	owners	Rate	AAA Life Auto Cli	e Insurance Company ub Life
Alabama	04.0 Homeowners	04.0001 Condominium Homeowners		Form	AAA Life Auto Cli	e Insurance Company ub Life
Colorado	04.0 Homeowners	04.0001 Condominium Home	owners	Rate	Auto Clu	ub Life
Florida	P&C - Personal Lines	PPA		Rate	AAA Life Auto Cli	e Insurance Company ub Life

P&C Filing at a Glance

Filing at a Glance contains key information about the filing and is always displayed at the top of the page, regardless of where the Author is working.

The Filing at a Glance contains the following fields:

- **Product Name:** The name of the product being filed to the state.
- SERFF Tracking (Tr) Num: This number is defined by SERFF.
- SERFF Status: This value is assigned by the SERFF application and automatically updates as activity occurs on a filing. This field has three main purposes: (1) Give state and industry a common measure as to where the filing is in the process, (2) give the SERFF application a mechanism to control activities that can take place on a filing, and (3) allow for the reporting of metrics information.
 - **Draft:** Filing has been assigned a tracking number but has not been completed and submitted to the state.
 - **Submitted to State:** Author has submitted the filing to the state and the filing has passed all applicable validations. State can now access the filing.
 - **Assigned:** State has assigned the filing to one or more reviewers, but no additional action has been taken.
 - **Pending Industry Response:** There are one or more open Objection Letters on the filing that need a response from industry.
 - **Pending State Action:** One or more Objection Letters have been responded to by industry. Filing is still open.
 - **Closed:** The state has created a Disposition Report indicating the final action of the filing. The asterisk indicates that the state Disposition Status (i.e., Approved, Acknowledged, and Disapproved) will be appended to the SERFF status.
 - **Reopened:** The state has reopened the filing.

Directly behind the SERFF Status there is a dash and then the Disposition Status will be listed. This status will only be shown on a closed filing. See example below:

Add Authors Update Create Reminder Move to	Workfolder PDF Pipeline Return to Search	
& This filing has been marked public access.		
		View General Instructions View Filing Log
Product Name: * CIC 2007 Std Med Supp Rate	SERFF Tr Num: XXXX-000517984	SERFF Status: Closed Approved
TOI: Accident and Health	State Tr Num: 196936	State Status: Approved
Sub-TOI: Individual Medicare Supplement	Co Tr Num:	Co Status:
Filing Type: Rate	Date Submitted: 03/26/2007	Disposition Date: 03/26/2007

- **TOI:** Type of Insurance.
- **SUB TOI:** Sub-Type of insurance.
- State Tracking (Tr) Num: The state will enter their tracking number, if applicable.
- State Status: The state will select a State Status, if applicable.
- Company Tracking Number (Co Tr Num): The company will enter their tracking number for this filing.
- Company Status (CO Status): The Company will select a Company Status, if applicable.
- Filing Type: Defined in the Filing Wizard during the preparation on the filing.
- Date Submitted: The date the filing is submitted to the state.
- **Disposition Date:** The date the Disposition Report was submitted to company and final action taken.
- Effective Date Requested (New or Renewal): This is the effective date the company is requesting their product be available to sell. It is not necessarily the date the filing officially becomes effective. The State Insurance Department will determine the definitive effective date. This is also where the company can indicate the different effective dates for new or renewal business.
- Authors: Author(s) of the filing.
- View General Instructions link: Click the <u>View General Instructions</u> link to be brought to the specific state instances General Instructions document.

Add Authors Edit Set Confidentiality Submit Filing	Treate Reminder Move to Workfolder PDF Pipeline	
		Alabama
		View General Instructions View Filing Log
Product Name: * Homeowners Product Launch	SERFF Tr Num: AAAL-126885436	SERFF Status: Draft
TOI: 04.0 Homeowners	State Tr Num:	State Status:
Sub-TOI: 04.0001 Condominium Homeowners	Co Tr Num:	Co Status:
Filing Type: Form	Date Submitted: Not Submitted	Disposition Date:
Effective Date Requested (New):	Effective Date Requested (Renewal):	Authors: Frances Stuart

LAH Filing at a Glance

Filing at a Glance contains key information about the filing and is always displayed at the top of the page, regardless of where the Author is working.

The Filing at a Glance contains the following fields:

- **Product Name:** The name of the product being filed to state.
- SERFF Tracking (Tr) Num: This is the number defined by SERFF
- SERFF Status: This value is assigned by the SERFF application and automatically updates as activities happen on a filing. This field has three main purposes: (1) Give state and industry a common measure as to where the filing is in the process, (2) give the SERFF application a mechanism to control activities that can take place on a filing, and (3) allow for the reporting of metrics information.
 - **Draft:** Filing has been assigned a tracking number but has not been completed and submitted to the state.
 - Submitted to State: Author has submitted the filing to the state and the filing has passed all applicable validations. State can now access the filing.
 - **Assigned:** State has assigned the filing to one or more reviewers, but no additional action has been taken.
 - **Pending Industry Response:** There are one or more open Objection Letters on the filing that need a response from industry.
 - **Pending State Action:** One or more Objection Letters have been responded to by industry. Filing is still open.
 - Closed: The state has created a Disposition Report indicating the final action of the filing. The asterisk indicates that the state Disposition Status (i.e., Approved, Acknowledged, and Disapproved) will be appended to the SERFF status.)

- Reopened: The state has reopened the filing.
- TOI: Type of Insurance.
- **Sub TOI:** Sub-Type of insurance.
- State Tracking (Tr) Num: The state will enter their tracking number, if applicable.
- State Status: The state will enter a State Status, if applicable.
- **Company Tracking Number (Co Tr Num):** The company will enter their tracking number for this filing.
- Company Status (CO Status): The Company enters their status of the filing.
- Filing Type: Defined in the Filing Wizard during the preparation on the filing.
- Date Submitted: The date the filing is submitted to the state.
- **Disposition Date:** The date the Disposition Report was submitted to company and final action taken.
- Implementation Date Requested: The date the company expects to have the product ready for market.
- Authors: Author of the filing.
- View General Instructions link: Click the <u>View General Instructions</u> link to be brought to the specific state instances General Instructions document.

Add Authors Edit Set Confidentiality Submit Filing C	eate Reminder Move to Workfolder PDF Pipeline	
		Alabama
		View General Instructions View Filing Log
Product Name: * Health Product Launch	SERFF Tr Num: AAAL-126885444	SERFF Status: Draft
TOI: H02G Group Health - Accident Only	State Tr Num:	State Status:
Sub-TOI: H02G.000 Health - Accident Only	Co Tr Num:	Co Status:
Filing Type: Form/Rate	Date Submitted: Not Submitted	Disposition Date:
Implementation Date Requested:	Authors: Frances Stuart	

Draft Filings



After completing the Filing Wizard process, the Filing Wizard automatically generates the number of draft filings to be prepared for submission to the selected states.

Prior to submission, the Author must complete the filing requirements. Placing the cursor over a filing in the Draft view, highlights that filing and the filing can be opened by clicking anywhere on that row.

Filing	s	Billing	9	Set	tings	Filing	Rules	Re	ports	Т	emplates						
My Wor	kfolde	r My Op	en Fili	ings	My Draft	Filings	Messa	ges	Search	<u>h</u> <u>Cr</u>	eate Filing	Create Pap	er Filing	EFT Report			
My D	raf	t Filings	5													Most Rec	ently Viewed Filings
· ·																	
Move	Move to Workfolder Submit Selected Filings Import Templates Bypass/Satisfy Delete Draft																
Filings	Filings Filings 1-10 of 10 First Previous Next Last																
66	Г	State		Produc	t Name					Con	npany Trackin	ng #	Created	Date	Created By		SERFF Status
\$		Alabama		Health Product Launch								Dec 14	, 2010	Frances Stuart		Draft	
\$		Alabama		Health Product Launch Dec 14, 2010 Frances Stuart Draft				Draft									
\$		Alabama		Health Product Launch Dec 14, 2010 Frances Stuart Draft					Draft								
\$		Alabama		Health Product Launch Dec 14, 2010 Frances Stuart Draft					Draft								
\$		Alabama		Homeowners Product Launch					Draft								
\$		Alabama		Homeowners Product Launch							Dec 14	, 2010	Frances Stuart		Draft		
\$		Alabama		Health	n Test								Nov 30	, 2010	Frances Stuart		Draft
\$		Alabama	ia Health Test Nov 30, 2010 Frances Stuart					Draft									
		Colorado	orado Homeowners Product Launch Dec 14, 2010 Frances Stuart Draft					Draft									
	Florida Homeowners Product Launch Dec 14, 2010 Frances Stuart Draft						Draft										
	Filings 1-10 of 10 First Previous Next Last																
Move	to Wo	rkfolder	Subi	mit Sele	ected Filin	igs i	Import Te	emplat	tes	Bypass	s/Satisfy	Delete Draf	:				

There is a grey dollar sign next to the Draft Filing for Alabama in the above screen shot. This icon indicates that Alabama is eligible for EFT. Once the EFT section of the Filing Fees tab has been completed and the filing submitted, the dollar sign will turn to green, as shown below:

66 °	2	Alabama	Jul 25,	L07I Individual Life - Whole/L07I.101	Form	Closed-	AAAL-126737026	SL-10
			2010	Fixed/Indeterminate Premium - Single		Approved as		
				Life		revised		

^{CP} Opening a Filing from Draft Filings

- 1. To open the filing, click anywhere on the filing.
- 2. To edit the filing, click on the **Edit** button.

Add Authors Edit Set Confidentiality Submit Filing Crea	ate Reminder Move to Workfolder PDF Pipeline	
		Alabama
		View General Instructions View Filing Log
Product Name: * Homeowners Product Launch	SERFF Tr Num: AAAL-126885436	SERFF Status: Draft
TOI: 04.0 Homeowners	State Tr Num:	State Status:
Sub-TOI: 04.0001 Condominium Homeowners	Co Tr Num:	Co Status:
Filing Type: Form	Date Submitted: Not Submitted	Disposition Date:
Effective Date Requested (New):	Effective Date Requested (Renewal):	Authors: Frances Stuart

View Filing Log

Users have the ability to view activity history on a filing with the View Filing Log feature. The activities displayed are limited to Filing Events and do not include events that occur outside the filing flow. The View Filing Log feature is particularly helpful if more than one person has worked on a filing or if there was a problem with the filing.

How to Access the Filing Log

1. When in a filing, <u>View Filing Log</u> will be shown under the state name.

Add Authors Update Create Reminder Move to Workfolder	PDF Pipeline Return to Search	
& This filing has been marked public access.		Alabama
		View General Instructions View Filing Log
Product Name: * Whole Life	SERFF Tr Num: AAAL-126737026	SERFF Status: Closed-Approved as revised
TOI: L07I Individual Life - Whole	State Tr Num:	State Status:
Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life	Co Tr Num: SL-10	Co Status:
Filing Type: Form	Date Submitted: 07/25/2010	Disposition Date: 08/06/2010
Implementation Date Requested: On Approval	Authors: Victoria Windham , Barbara	Hassell

- 2. Click on View Filing Log link.
- 3. The View Filing Log will appear showing activity on the filing.

Filing Ev	ent Log					
SERFF Track	ing Number:	AAAL-126737026	State:	Alabama		
Filing Compa	ny:	AAA Life Insurance Company	State Tracking Num	ber:		
Company Tra	cking Number:	SL-10				
TOI:		L07I Individual Life - Whole	Sub-TOI:	L07I.101 Fixed/Indeterminate Premium - Single Life		
Product Nam	e:	Whole Life				
Project Name: Simple Life						
Date of Event	Date of Event Detail					
8/6/10	Public Access Status of Disposition(126557060) submitted on 08/06/2010 was Chanced to true. Jannif.					
8:11:43 AM	Haskell					
8/6/10	Disposition(126557060) f	for Filing AAAL-126737026 was Submi	itted with a Status of Appro	ved as revised. Public Access Status has been Set by Default.	Jennifer	
8:11:43 AM					Haskell	
8/6/10	Public Access Status of th	his filing was Changed to true. Public	Access Status of Objection	Letter(125668501) submitted on 07/27/2010 was Changed to true.	Jennifer	
8:11:38 AM	Public Access Status of R	lesponse Letter(125676295) submitte	d on 08/05/2010 was Chan	ged to true. Public Access Status of Whole Life Insurance Policy	Haskell	
	(140427286) was Change	ed to true. Public Access Status of Ac	celerated Death Benefit En	dorsement (140257183) was Changed to true. Public Access Status (of	
	Disability Waiver of Prem	nium (140257184) was Changed to tri	ue. Public Access Status of	Travel Accident Rider(140427287) was Changed to true. Public		
	Access Status of Daily Be	enefit Rider (140257186) was Change	ed to true. Public Access Sta	atus of Accidental Death Benefit Rider (140257187) was Changed to		
	true. Public Access Status of Child Term Rider (140257188) was Changed to true. Public Access Status of Direct Sold Application(140257189) was Changed to					
	true. Public Access Status of Agent Sold Application(140257190) was Changed to true. Public Access Status of Third Party Authorization(140242036) was					
	Changed to true. Public Access Status of Readability Certification(140257191) was Changed to true. Public Access Status of Statement of Variability					
	(14025/192) was Changed to true. Public Access Status of Accelerated Death Benefit - Supporting Documents(140257193) was Changed to true. Public					
	Access Status of Base Pr	emiums(14025/194) was Changed to	o true.			
8/5/10	Response Letter(1256762	295) for Filing AAAL-126737026 was S	SUBMITTED.		Barbara	
4:55:37 PM					Hassell	

4. When finished, click

. The user will be returned to the filing.

General Information

The General Information tab contains the filing description and is Business Type specific. It is designed to capture both the general information needed for a filing and the specific information requested in the NAIC Uniform Transmittal Document. *This information is not editable once the filing has been submitted.*

		Alabama
		View General Instructions View Filing Log
Product Name: * Homeowners Product Launch	SERFF Tr Num: AAAL-126885435	SERFF Status: Draft
TOI: 04.0 Homeowners	State Tr Num:	State Status:
Sub-TOI: 04.0001 Condominium Homeowners	Co Tr Num:	Co Status:
Filing Type: Rate	Date Submitted: Not Submitted	Disposition Date:
Effective Date Requested (New):	Effective Date Requested (Renewal):	Authors: Frances Stuart
General Information Schedule Schedule Documentation	State Companies Filing Filing Specific and Contact Fees Correspondence	

These fields may also be entered during the Filing Wizard.

Close

- **Project Name**: The Author may enter a project name for this filing.
- Project Number: The Author may enter a project number.
- **Status of Filing in Domicile:** Place to indicate the status of company's authorization to file in state. This is not a required field.
- Filing Status Changed: The Date the status of the Filing changed.

- State Status Changed: The Date the State status changed.
- Domicile Status Comments: Additional comments may be added in the field.
- **Corresponding Filing Tracking #:** For those states that do not accept a rate and a form in the same filing, the Author can use this field to reference the Form / Rate SERFF Tracking Number.
- Reference Organization (if applicable): The name of the advisory organization—i.e. ISO, NCCI, AAIS, etc. or an Insurance Company name if "me too filing" is permitted. Some states allow companies to reference another company's filing. A "me too" filing is when one company adopts another company's filing. Usually they are not part of the same group. You should check with each state to determine their rules on these filings. If permitted, use this area to indicate either an advisory organization name or "me too" company name.
- **Reference Organization Number & Title (if applicable):** This is the unique number that the reference organization gives to the filing. It is generally not the same number as the circular number.
- Advisory Org Circular: This is a unique number that reference the circular number.
- **Company Status Changed (if applicable):** The Date the Company status changed.
- Assigned to: This is the State reviewer(s) assigned to the filing.
- **Request Filing Mode (if applicable):** The reason the filing is being submitted to the State.
- Submission Type (if applicable): If resubmission, provide the state tracking number for the prior Submission if it was provided by the state. If no state tracking number is available, and the prior filing was made in SERFF, provide the prior filing's SERFF Tracking Number. If neither is available, leave this blank.
- **Overall Rate Impact (if applicable):** This is the statewide average percentage change to the Accepted rates for the coverage's included for each company.
- Market Type (if applicable): An identification of the targeted group or individuals. (This is a required field for PPACA-related filings only, but is encouraged to be completed on all LAH filings)

 Individual Market Type: If Individual is selected on Market Type then the filing author will select Individual or Non-Employer Group-Individual under Individual Market type (for PPACA-related filings only).

Market Type: *	Individual 🗸
Individual Market Type:	Individual
	🗌 Non Employer Group - Individual

• **Group Market Size**: If Group is selected under Market Type fields for Group Market Size fields are presented. (This is a required field for PPACA-related filings only, but encouraged to be completed for all LAH filings)

Market Type: *	Group 😽		
Group Market Size: *	-Please Select-	Group Market Type:	Employer
			Association
			Blanket
			Discretionary
			Trust
			Non Employer Group
			Other
			Explanation For Other Group Market Type:

- Filing Description (if applicable): This area should be used in lieu of a Cover Letter or Filing Memorandum and is free-form text.
- Patient Protection and Affordable Care Act (PPACA- LAH Only): This field is
 used to identify filings that are being submitted to comply with the requirements
 of the Patient Protection and Affordable Care Act (PPACA). Select 'Not PPACARelated' when NONE of the filing content is related to PPACA. If 'Not PPACARelated' is chosen, no other values may be selected. While the field allows for
 multiple PPACA-related selections, please check the state General Instructions
 to determine if the state to which you are filing allows multiple selections. (This is
 a required field.)

PPACA: *	Not PPACA-Related
What is PPACA?	Non-Grandfathered Immed Mkt Reforms
	Grandfathered Immed Mkt Reforms

The only other difference between a PPACA filing and a typical SERFF filing is the addition of a required Supporting Documentation item – the PPACA Uniform Compliance Summary.

🗌 🟯 🖯 Nan	ne: PPACA Uniform Compliance Summary
Comment	
🖉 <u>index hea</u>	Ith reform ppaca uniform compliance summary.pdf Remove
Attach File	s
Remove	

The PPACA Uniform Compliance Summary intends to assist the industry by ensuring filings comply with immediate market reforms, effective 9/23/2010. Please complete the form in full and 'Satisfy' this Submission Requirement in the same manner you would other Submission Requirements. Accurate and completeness of the form will help the states' identify and review your PPACArelated filing. Complete the balance of your SERFF filing as usual (attach the necessary forms and address any other Submission Requirements), and then submit your filing.

P&C Filing – General Information

General Form Rate/Rule Information Schedule Schedule	Supporting State Companies Filing Filing Correspondence
Project Name:	HPL 2010 Project Number: 9566
Status of Filing in Domicile:	-Please Select- V
Domicile Status Comments:	
Filing Status Changed:	12/14/2010 State Status Changed:
Company Status Changed:	
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Assigned To:	
Created By:	Frances Stuart Submitted By:
Corresponding Filing Tracking Number:	
Filing Description: *	
	v

LAH Filing – General Information

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence						
	€ What	PPACA: * at is PPACA?	Not PPACA-Relat	ed ed Immed Mkt R nmed Mkt Reforr	eforms							
	P	roiect Name:	HPL 2011	1		Project Numbe	er: 9889					
	Status of Filing	, in Domicile:	-Please Select- V	Please Select-								
	Domicile Status	Comments:				< >	(m)					
	Filing Stat	us Changed:	12/14/2010			State Status Change	ed:					
	Company Stat	us Changed:										
	Requested	Filing Mode:	-Please Select-									
	Subm	nission Type:	-Please Select- 💙									
	Overall	Rate Impact:		%								
	Ма	rket Type: *	Group 💙									
	Group Ma	arket Size: *	-Please Select-	×		Group Market Type:	Employer Second					
		Assigned To:										
		Created By:	Frances Stuart			Submitted E	зу:					
Correspon	ding Filing Track	ting Number:										
	Filing De	escription: *										

Form Schedule

The Author adds all Form Schedule data under the Form Schedule tab.

- Form Name Enter name of Form being submitted.
- Form Number Enter Form Number of Form being submitted.
- Edition Date (P&C only)- Enter the month and year the form was developed.
- Form Type- There are many types of forms (i.e. policy, contract, advertisement, etc.). Click the Form Type selection box and choose appropriate type of form for the filing.
- Action- Click the Action selection box and select appropriate action for the filing
 - New (P&C)
 - Replacement (P&C)
 - Withdrawn (P&C)
 - o Initial (LAH)
 - o Other (LAH)
 - Revised (LAH)

• Action Specific Data:

- **Replaced Filing Number -** Enter the form number that is being replaced by a previously submitted form.
- **Previous Filing Number-** Enter the previous filing number if a replacement form is being submitted.
- **Readability Score-** Indicates reader comprehension. Enter if required by the state.

Attaching Files for Schedule Items

The Author may attach and upload up to 5 files per line item at one time.

Select	Form Number	Form Type *	Form Name *	Action *	Action Specific Data	Readability Score	Attachments	Submitted
		~		-Please Select- 💙			Attach Files	

1. Click on the **Attach Files** button on the line item.

2. Click on the Browse... button.

SERF	SERFF File Attachment Upload									
Attachments larger than 3MB or Microsoft Word(tm) documents cannot be uploaded to SERFF.										
File 1:	Browse									
File 2:	Browse									
File 3:	Browse									
File 4:	Browse									
File 5:	Browse									
	Upload Cancel									

Word documents and files over 3mb will not be allowed to be uploaded into the system.

<u>O</u>pen

3. Select the appropriate file and click on

Choose file		?×
Look jn:	- IA ► E 🛱 💷 -	
History Desktop My Documents My Computer	HealthCompAffidavit.pdf HealthTransmittal2003-07-24.pdf hipaainst_worksheet.pdf	
My Network P	File name: Image: Op Files of type: All Files (*.*)	en icel

4. Click on **Upload** button when all files are uploaded.

SERF	F File Attachment Upload										
Attachments larger than 3MB or Microsoft Word(tm) documents cannot be uploaded to SERFF.											
File 1:	HealthCompAffidavit.pdf Browse										
File 2:	Browse										
File 3:	Browse										
File 4:	Browse										
File 5:	Browse										
	Upload Cancel										

Form Schedule

Form Co	unt: 1								
Select	Form Name *	Form Number	Edition Date	Form Type *	Action *	Action Specific Data	Readability Score	Attachments	Subn
	FormA	234	2010	ADV 🗸	New			Attach Files GodzillaExclusion.pdf Remove	

- 1. Click the **Add** button to initiate a row where Form data will be entered.
- 2. Complete the required fields.
- 3. The Author attaches all forms related items on the Form Schedule tab.
- 4. Continue to click on the **Add** button in order to add additional rows and attachments.

Form Schedule Using Templates The Import Template button will be visible if the Author has created Schedule Templates. See how to create Schedule Templates later in this lesson. Click the Import Template button to import a Schedule Template.

Genera Inform	l Form ation Sched	Rate/R Schedu	ule Supp le Docu	orting mentation	Companies and Contact	Filing Fees	Filing Corresponden	ce			
Colort	Form Count: 0										
Select	Name *	Number	Date	Type *	Action *	Data	ecific	Score	Attachments	Submitted	
	Delete Selected Add Import Template										

2. Select the appropriate Template to import. Click the **Import** button.

Select Template(s) to Import
Import Close	
Template Name	Template Owner
Form - P&C	Frances Stuart
Import Close	

3. The Form Schedule item has now been added to the filing.

General Information	Form Rate/I Schedule Schedu	Rule Supporting Documentation	State Specific	Compar and Con	nies Itact	Filing Fees	Filing Correspondence	1		
Form Co	ount: 1									
Select	Form Name *	Form Number	Edition Date	Form Type *	Action	*	Action Specific Data	Readability Score	Attachments	Sub
	FormA	9865	2010	ADV 🗸	New	*		0	Attach Files	

Rate/Rule Schedule – P&C

The Author completes any Rate/Rule Schedule items under the Rate/Rule Schedule tab. The information in this tab can be updated post-submission. All Rate/Rule related attachments will be attached here.

- **Filing Method** This is the review method for which the filing is being submitted. See state specific requirements.
- Rate Change Type The Author can choose from either:
 - ♦ Increase
 - Decrease
 - Neutral
- **Overall Percentage of Last Rate Revision** -This is the statewide average of the last percentage change implemented in the state.
- Effective Date of Last Rate Revision-This is the implementation date of the last overall percentage rate impact.
- Filing Method of Last Filing- This is the review method for which the last filing was submitted. See state specific requirements.
- Company Rate Information
 - Overall Percentage Indicated Change (when applicable) This field is only to be completed when an actuarial indication is included in the filing submission.
 - Overall % Rate Impact This is the statewide average percentage change to the accepted rates for the coverage's included for each company.
 - Written premium change for this program This is the statewide change in written premium based on the proposed overall percentage rate impact for each company.
 - Number of policyholders affected for this program This is the number of policyholders affected by the overall percentage rate impact for each company.
 - Written premium for this program This is the statewide written premium for each company.

- Maximum % Change & Minimum % Change This information should be completed if required by the state to which the filing is being submitted.
- Overall Percentage Rate Indicated for this Filing Overall % Rate Indicated.
- Overall Percentage Rate Impact for this Filing- Overall % Rate Impact.
- Effect of Rate Filing Written Premium Change for this Program- Written premium for this program.
- Effect of Rate Filing Number of Policyholders Affected Number Policyholders impacted.

If there are multiple companies on a filing, the Overall Rate Information (Premium and Policyholders) will automatically calculate for the user

General Information	on Schedule S	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence							
Add Rate Da	ata? • Yes O No												
Filing Meth	od:												
Rate Chang	је Туре:					-Pleas	e Select-			/			
Overall Per	centage of Last Rate	e Revision:								%			
Effective D	ate of Last Rate Rev	rision:											
Filing Meth	od of Last Filing:												
Company Name:	Company Rate Information Company Overall % Indicated Overall % Rate Written Premium # of Policy Holders Written Premium for Maximum % Change Minimum % Change Name: Change: Impact: Change for this Affected for this this Program: (where required): (where required):												
AAA Life Insurance Company		%	%	\$			\$					%	%
America's Best Company		%	%	\$			\$					%	%
			c	verall Rate Info	rmation	for Multiple Cor	npany	y Filing	Is				
Overall Pe	rcentage Rate Indica	ated For Th	s Filing:					[%	
Overall Pe	rcentage Rate Impa	ct For This	Filing:					[%	
Effect of Ra	te Filing-Written Pre	emium Char	ge For This Pr	ogram:				\$	0]	
Effect of Ra	te Filing - Number o	of Policyhold	lers Affected:					[0				
elect Ext	hibit Name: *	Rule# or	Page #:	Rate Action: *		Previous State Fili	ng Num	nber:		Atta	ch Document:		Submitted:
	Delete Selected	Add	Import Templ	ite	_								
Ic	:on Legend: 🚺 - Dra	aft Schedule	ltem <u> -</u> Open	Objection									

The Rate/Rule schedule contains the following fields:

- Exhibit Name- This is a list of Rate and Rules and various exhibit data being filed.
- **Rule/Page #** This is the list of changes to the Rate/Rule manual.

- **Rate Action** The type of rate action being submitted.
 - o New
 - o Replacement
 - o Withdrawn

Rate Action: *	
-Please Select- 💌	l
-Please Select-	Ń
New	
Replacement	
Withdrawn	

• **Previous State Filing Number** - If rate data is being replaced or withdrawn, the Previous State Filing Number field is displayed. This field will not display if a 'Rate Action' of new is selected. This is required field.

Rate/Rule Schedule – LAH

The Author completes any Rate/Rule Schedule items under the Rate/Rule Schedule tab. The information in this tab can be updated post-submission. All Rate/Rule related attachments will be attached here.

General Form Rate/Rule Supporting State Companies Filing Filing Filing Correspondence Information Schedule Schedule Documentation Specific and Contact Fees Correspondence					
Add Rate Data? © Yes C No					
Filing Method:					
Rate Change Type:	-Please Select-				
Overall Percentage of Last Rate Revision:	%				
Effective Date of Last Rate Revision:					
Filing Method of Last Filing:					
Company Rate Information					
Company Company Rate Overall % Indicated Overall % Rate Written Premium # of Policy Holde Name: Change? Change: Impact: Change for this Affected for this Program: Program: Program: Program: Program:	rs Written Premium for Maximum % Change Minimum % Change this Program: (where required): (where required):				
Auto Club -Please Select. V % %	\$ %				
Life					
A Edit Rate Review Detail					
Droduct Types:	EES Other				
Number of Policy Holders: *					
Number of Covered Lives: *					
Select Document Name: * Alfected Form Numbers: Rate Action: * Rate Action I (Separate with commas)	Information: Attach Document: Submitted:				
Delete Selected Add					
I con Legend: 👔 - Draft Schedule Item 🌇 - Open Objection 🦁 - Complete Rate Review Detail 🛕 - Incomplete Rate Review Detail					
Save Apply Cancel					

The Rate/Rule Schedule contains the following fields:

• **Company Rate Change**: The industry filer will identify the type of rate change. (see below) This field is only applicable to PPACA-related rate filings.



• **Product Type**: For each company on a PPACA-related Rate filing, a table of Product Types will display. (see below) These fields will be used

by the states that applied for and received Premium Review Grant Funds to report to HHS.

Product Type Help	×
HMO - Health Maintenance Organization	
PPO - Preferred Provider Organization	
EPO - Exclusive Provider Organization	
POS - Point of Service	
HSA - Health Savings Account	
HDHP - High Deductible Health Plan	
FFS - Fee for Service	//.

Edit Rate Review Detail

For each company on a PPACA-related rate filing the industry filer will complete fields that will be used by the state to report to HHS. Fields marked with an asterisk are required fields which will vary depending on the Company Rate Change selection. All data that is entered by the company is for the company that you are submitting this rate related filing.

- HHS Issuer id: The unique identifier as assigned by the HHS HIOS system. This will be required upon submission for a PPACA-related rate filing.
- Product Names: The "street" name of the insurance product as sold by the insurance company. This will be one string but may have commas in the data for other systems benefit. This will be required on submission on PPACA rate related filings.
- Trend Factors: Text description of trend factors and rating factors used in developing the rate.
- New Policy Forms: A policy is a 'New' issue if it has never been issued before. HHS wants the names of all new policies listed here.
- Affected forms for Closed Blocks: Demonstrates if the rate for the policy is "open", "closed". An open policy is one that is available for sale to new enrollees

- Other Affected Forms: The insurer will list other affected forms. Requested Rate Change Information
- Change Period: Demonstrates the time for which the premium change is effective. If there are multiple different change periods on products within the filing, the filer should select 'Other'. The choices are Annual, Semi-annual, Quarterly or Other. This is a required field.
- Member Months: The member months used for the purpose of the rate development. This is not a required field on a New Product.
- Benefit Change: Data will be collected at the company level. This is a dropdown with the options of No Change, Increase, Decrease.
- Percent Change Requested- (Min, Max, Weighted Average): The percentage of change approved can be a positive or negative number or 0.

Prior Rate

- Total Earned Premium: The total dollar amount collected for the purpose of premium payments.
- Total Incurred Claims: The total dollar amount paid for services incurred.
- Annual Dollars-(Min, Max, Weighted Average): The dollar amount of the Prior Annual Rate. This will be identified in 3 fields that should show minimum, maximum, and a weighted average.

Requested Rate

- Projected Earned Premium: The total dollar amount collected for the purpose of premium payments.
- Projected Incurred Claims: The total dollar amount paid for services incurred.
- Annual Dollars (Min, Max, Weighted Average): The minimum dollar amount of the New Annual Rate.

The weighted average should be calculated by weighting the increases using

volume of premiums.

	Premium	Weighting of the Premium		
Minimum increase requested: 10%	\$10M	10% of \$10M= \$1M		
Maximum increase requested: 20%	<u>\$20M</u>	20% of \$20M= <u>\$4M</u>		
Total:	\$30M	\$5M		
\$5M/\$30M= .1667 Weighted Average = 16.67%				

	*
Company Name:	Auto Club Life
HHS Issuer ID: *	
Product Names: 🥹 *	
Trend Factors:	
FORMS: * 🗐 New Policy Forms:	
Affected Forms for Closed Blocks:	
Other Affected Forms:	
REQUESTED RATE CHANGE INFORM Change Period: * Member Months: * Benefit Change: * Percent Rate Change Requested:	ATON: -Please Select. -Please Select. Min: * Max: * Weighted Avg.: *
PRIOR RATE:	
Total Earned Premium: *	
Total Incurred Claims: *	
Annual \$:	Min: * Max: * Weighted Avg.:: • *
REQUESTED RATE:	
Projected Earned Premium: *	
Projected Incurred Claims: *	
Annual \$:	Min: * Max: * Weighted Avg.:: ④ *
	Cancel Apply

^C On the Edit Rate Review Detail page there are help links for some of the

fields. Click on the level button to display the related help. (see below)

FORMS: * New Policy Dims: Affected Forms for Closed Blocks: Other Affected Forms:	Rate Review Detail Forms Help X At least one of the three Form fields must be completed. All form numbers must be listed individually and separated by commas.		
After completing all the fields the filer will click the button.			

Edit Rate Review Detail

After the industry filer saves the filing the icon will change to complete if industry filer has completed all the required fields.

Icon Legend: 📓 - Draft Schedule Item 📊 - Open Objection 🧔 - Complete Rate Review Detail 🔌 - Incomplete Rate Review Detail

- Number of Policy Holders –For each company on a PPACA-related Rate filing, a table of Product Types will display and at least one column (pair) of values must be entered for the new fields: Number of Covered Lives and Number of Policy Holders). These fields will be used by the states that applied for and received Premium Review Grant Funds to report to HHS.
- Number of Covered Lives For each company on a PPACA-related Rate filing, a table of Product Types will display and at least one column (pair) of values must be entered for the new fields: Number of Covered Lives and Number of Policy Holders). These fields will be used by the states that applied for and received Premium Review Grant Funds to report to HHS.
- **Document Name** This is a list of Rate and Rule and various exhibit data being submitted.
- Affected Form Number- This is the list of changes to the Rate/Rule manual.

- **Rate Action** The type of rate action being submitted.
 - o New
 - o Revised
 - o Other

-Please Select-	·]
-Please Select-	
New	٩
Revised ¹	A.
Other	

• Rate Action Information – Select Revised or Other from the Rate Action. The Rate Action Information is displayed. This is a required field.

Rate/Rule Schedule

- Select radio button if Rate data applies or does **NOT** apply to filing. If 'does NOT apply to filing' is selected, rate related fields will not display. The Rate/Rule Schedule defaults to 'does NOT apply'.
- 2. If Rate data applies to filing, complete the appropriate fields.
- 3. Click on the Button to add Rate and /or Rule data and file attachments.

Select	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
			-Please Select-		Attach Files	
Delete Selected Add Import Template						

The P&C Rate/Rule schedule contains the following fields:

- Exhibit Name- This is a list of Rate and Rules and various exhibit data being filed.
- Rate/Rule or Page Number- This is the list of changes to the Rate/Rule manual.
- Rate Action The type of rate action being submitted.
 - New
 - Replacement
 - Withdrawn
- Previous State Filing Number If rate data is being replaced or withdrawn, the Previous State Filing Number field is displayed. This field will not display if a 'Rate Action' of new is selected.
- The LAH Rate/Rule schedule contains the following fields:
 - Document Name- This is the name of the data being filed.
 - Affected Form Numbers- This is the list of changes to the Rate/Rule manual.
 - Rate Action The type of rate action being submitted.
 - New
 - Other
 - Revised
 - Rate Action Information If rate data is being replaced or withdrawn, the Previous State Filing Number field is displayed. This field will not display if a 'Rate Action' of new is selected.

[©] Remove a Rate/Rule Schedule or Attachment

1. Click on the check box next to the line item and then click the

Delete Selected button to remove information from the Rate/Rule Schedule. All information entered will be deleted.

Select	Exhibit Name: *
	Delete Selected

Note: Clicking on the Remove link next to the added attachment deletes the attached file (see below). This does not delete the new rate information displayed on the rate/rule schedule. Clicking on the Delete Selected button next to the exhibit name deletes the added rate information and any attached files (see above).

ľ	Atta	ch Documen	t:		
	P	Attach Files			
	Ø	01-EVENT	NO	TES.doc	<u>Remove</u>

^{CP} Rate Schedule Using Templates

The Import Template button will be visible if the Author has created

Schedule Templates. See how to create a Schedule Templates later in this lesson.

1. Click the **Import Template** button to import a Schedule Template.

General Form Information Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companie and Conta	s Filing act Fees	Filing Correspondence			
Add Rate Data? O Yes 💿 No									
Select Exhibit Name: * Rule# or Page #: Rate Action: * Previous State Filing Number: Attach Document: Submitted:									
Delete Selected Add Import Template									
Icon Legend: 🚡 - Draft Schedule Item 🛐 - Open Objection									

2. Select the appropriate template to import. Click the **Import** button.

Select Template(s) to Import					
Import Close					
Template Name	Template Owner				
Rate - P&C	Frances Stuart				
Import Close					

3. The Rate/Rule Schedule item has now been added to the filing.

General Information	Form Rate/Ru Schedule Schedule	e Supporting Documentation	State Co Specific an	mpanies Filing d Contact Fees	Filing Corresp	ondence			
Add Rate Data? O Yes O No									
Select	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing	Number:	Attach Document:	Submitted:		
	Rate		New			Attach Files PremiumandLoss Experience Exhibit.xls Remove PremiumandLoss Experience Exhibit off			
Delete Selec	ted Add I	mport Template							

Supporting Documentation

The Supporting Documentation tab provides functionality for attaching information to a filing that might be required when submitting a SERFF filing. Clicking the tab displays a list of state-defined requirements.

Each requirement has an option to Bypass or Satisfy. If the Author chooses to Bypass the requirement, an explanation is required. If the Author chooses to Satisfy the requirement, the Author must first either attach a file *or* check **No Attachment Required.** Once one of the above has been completed, the Author may enter an optional comment pertaining to the requirement.

General Form Rate/Rule Supporting Information Schedule Schedule Documentation	State Companies Filing Specific and Contact Fees	Filing Correspondence					
Expand All Collapse All View Additional Info							
🔺 🕀 Actuarial Memorandum							
🔺 🕀 Authorization Form							
Icon Legend: 🛕 - No Action Taken 🥝 - Satisfied 🕲 - Bypassed 🤱 - User Added 👔 - Draft Schedule Item 📊 - Open Objection							

The Author can expand, collapse, or bypass multiple requirements. When collapsed, only the **Requirement Name** and its **Status** (No Action Taken, Satisfied, or Bypassed) are visible. When a requirement is expanded, the Author can also see the state's description of the requirement and any attachments the state has added for the requirement. Links in the requirement description will be active, meaning they can be clicked and a new window will open with the web address referenced.

General Form Rate/Rule Information Schedule Schedule	Supporting Documentation Specific	Companies Fil and Contact Fe	ling Filing Correspondence	
Expand All Collapse All Vie	w Additional Info			
Constraint Memorandum Description				
Any actuarial documents that will help to percentage of insured's falling with a ran considered. Also, if it is an initial program	support the change. Of those, ge of premium increase. i.e. (0 n, a competitors comparison ex	the required exhibits cor -10%, 10-20% increase chibit is always helpful.	nsist of a 5-year rate chang , etc.) and a worst case so	e history, a histogram showing the enerio after all changes have been

Clicking the Satisfy button reveals the following options:

- Comment text box- Comments may be added after attaching a file.
- No Attachment Required check box- Use this check box to indicate that no attachment was required for this item. This will allow the requirement to pass completeness validation when submitting the filing to state regulators.
- Attach Files button- Use this button to attach supporting documentation to this requirement.
- Reset button- Clears all information from the requirement and resets the status flag to "No Action Taken" (this is applicable to both satisfy and bypass).

Expand All Collapse All Bypass Multiple View Additional Info A A Name: Actuarial Memorandum A Name: Actuarial Memorandum Image: Actuarial Memorandum A Image: Actuarial Memorandum Image: Actuarial Memorandum Image: Actuarial Memorandum Image: Actuarial Memorandum Image: Actuarial Memorandum Image: Actuarial Memorandum Image: Actuarial Memorandum Image: Actuarial Memorandum Image: Actuarial Memorandum Image: Actuarial M	
Description For rate filings,in addition to standard actuarial support, please provide a 5 year rate history; the overall proposed impact of this particular filing and a histogram of the changes.	
Comment	
No Attachment Required Attach Files Reset	

^{CC} Supporting Documentation

Bypass

1. To Bypass Multiple Requirements, click the **Bypass Multiple** button and click on the check box port to each Requirement

click on the check box next to each Requirement.

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence	
Expand All	Collapse	All Byp	ass Multiple	View Add	itional Info			
🗹 🔺 🕀 Actuarial	Memorandu	m						
🔽 🔺 🕀 Authoriza	🔽 🔺 🕀 Authorization Form							
Add Supporting Documentation								
Icon Legend: 🔌 - No Action Taken 🥏 - Satisfied 🔯 - Bypassed 🖧 - User Added 📊 - Draft Schedule Item 📊 - Open Objection								

Expand All	Collapse All	Bypass Multiple							
Multiple Suppo Bypass Reason	Multiple Supporting Document Bypass								
Please see filing fee:	s tab and Form Schedul	e	~						
			~						
Bypass	Cancel								

2. Enter explanation in the Bypass Reason text box and click the

Bypass button.

- 3. To Bypass an Individual Requirement, click the **Bypass** button to skip the item listed.
- 4. Enter explanation in the Bypass Reason text box.

Satisfy

5. Click the **Satisfy** button to attach a file and add comments.

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence			
Expand All	Collapse A	ll Byp	ass Multiple	View Ad	ditional Info]				
Descripti Any actuar	A G Actuarial Memorandum Description Any actuarial documents that will help to support the change. Of those, the required exhibits consist of a 5-year rate change history, a histogram showing the									
considered	e of insured's fa I. Also, if it is ar	lling with a ran n initial program	ige of premium incre n, a competitors cor	ase. i.e. (0-1 nparison exhi	.0%, 10-20% incr ibit is always help	ease, etc.) ful.	and a worst case sce	nerio after all changes have been		
	Bypass									
	Satisfy	13								
6. Click th	ne Atl	tach Files	butto	n to sp	ecify files	for a	ssociating v	with the filing.		
	-						-			
Expand All	Collapse Al	I Вур	ass Multiple	View Add	litional Info					
🔲 🔺 🖂 Actuarial	Memorandum									
Description Any actuarial documents that will help to support the change. Of those, the required exhibits consist of a 5-year rate change history, a histogram showing the percentage of insured's falling with a range of premium increase. i.e. (0-10%, 10-20% increase, etc.) and a worst case scenerio after all changes have been considered. Also, if it is an initial program, a competitors comparison exhibit is always helpful.										
Comme	ent									
						~				

7. You may attach up to 5 files at a time. Use the Browse button to navigate to the

No Attachment Required

Attach Files

file you wish to attach. Then click the **Upload** button to link the file or files to the requirement.

Word documents and files over 3mb will not be allowed to be uploaded into the system.

SERFF File Attachment Upload									
Attachments larger than 3MB or Microsoft Word(tm) documents cannot be uploaded to SERFF.									
File 1:	C:\Documents and Settings\FStuart\D Browse								
File 2:	Browse								
File 3:	Browse								
File 4:	Browse								
File 5:	Browse								
	Upload Cancel								

Comments may be added before or after files have been attached. The attached files are listed below the comment box, adjacent to the file Remove option. Attached files may be removed from the requirement by clicking on the Remove link.

Expand All	Collapse All	Bypass Multiple	View Additional Info	
Expand Air	compservi	oppositionapic	The Francisco and Amo	1
🗌 🞯 🖯 Actuaria	Memorandum			
Descripti	on			
Any actuar percentage	ial documents that will of insured's falling wit	help to support the chang h a range of premium inc	ge. Of those, the required exhibit rease. i.e. (0-10%, 10-20% incr	Is consist of a 5-year rate change history, a histogram showing the ease, etc.) and a worst case scenerio after all changes have been
considered	. Also, if it is an initial p	program, a competitors c	omparison exhibit is always help	ful.
Comm	ent			
Туре ус	our comments in this text bo	x.		
The tex	t box has a grey backgroui	id when editing is not available	e.	
The tex	t box becomes active after	a file has been attached.		
R A	tuprial Managandum n	df. Bomovo		
A	ttach Files	di <u>Remove</u>		
Re	set			

The document links will be active, meaning they can be clicked and a new window will open with the web address referenced (*see below*).

Actuarial Memorandum.pdf Remove
Attach Files
Reset



The Status Flag Legend is located at the bottom of the page. Each symbol is described for easy reference. When a requirement is satisfied, the flag becomes a green dot with a white check mark inside.

General Form Rate/Rule Information Schedule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence	
Expand All Collapse All					
🗳 🕏 🗄 Actuarial Memorandum - Life & Health					

Legend:	🔺 - No Action Taken 🥏 - Satisfied 🙆 - Bypassed 🖧 - User Added
	📝 - Draft Schedule Item 🏧 - Open Objection

Users may review Supporting Documentation by clicking on the plus sign (*expand button*). Clicking the expand link reveals the information contained in the comment box and the attached files are listed below the comments.

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence
Expand All	Collapse	All				
🐔 🖾 🖯 Actuar	al Memorandum	- Life & Health				
Descrip This is the the valid descripti Additiona health po and the attached opinion.	tion e document prod ty of the filing in on of the policy a illy, annuities mu licies, include th actual premium r to this compone	duced and signe formation. For l and reserve and ust include a sur le rating method rates to be used ant header as ne	ed by a Certified Actu life policies, this inclu I nonforfeiture value rrender charge descr dology with all approj . All necessary exhit ecessary to substanti	uary that attests t ides a methodology. iption. For all priate factors pit files shall be ate the actuary	:0	
Submitte Date S By: Fr	Actuarial Memor d Submitted: 12/14 ances Stuart	andum.pdf 1/2010				

The Author can add one or more items of Supporting Documentation in addition to the list provided, which is generated from the state's Submission Requirements for the selected TOI/Sub-TOI/Filing Type combination. For each item of Supporting Documentation added, the Author must provide a **Name** and **Comments** or one or more attachments. The Author may also supply both comments and attachments.

Any of the information on this tab can be modified until the time the filing is submitted with the exception of removal of any requirement items created from the state Submission Requirements list. Once the filing has been submitted, new or revised items can be added, but the original submission cannot be changed or removed. The State can define a requirement as Non-Bypassable. When the Author views the requirement the only available button will be Satisfy.

View Additional Information

The view additional information button under the Supporting Documentation tab will display information provided by the state to assist the filer in completing the supporting documentation requirements.

General	Form	Rate/Rule	Supporting	State	Companies	Filing	Filing	
Information	Schedule	Schedule	Documentation	Specific	and Contact	Fees	Correspondence	
Expand All	Collapse	All By	pass Multiple	View Add	litional Info]		

Additional Information for XXXX-000535778 <u>Close</u> Please submit the Property and Casualty Certificate of Compliance Form when submitting filings in compliance with Regulation 123 <u>http://www.aldoi.gov/PDF/123r22001.pdf</u>

^C Bypass/Satisfy Multiple Supporting Documents from the Draft View



To increase efficiency in preparing a SERFF filing, a user may bypass and/or satisfy multiple Supporting Document Schedule Items from the Draft view.

My E	1y Draft Filings Most Recently Viewed Filings										
Move	Hove to Workfolder Submit Selected Filings Import Templates Bypass/Satisfy Delete Draft										
Filings							Filings 1-10 of 10	irst Previous Next Last			
66°	State	Product Name		Com	pany Tracking #	Created Date	Created By	SERFF Status			
\$	Alaba	ma Health Product L	aunch			Dec 14, 2010	Frances Stuart	Draft			
\$	Alaba	ma Health Product L	aunch			Dec 14, 2010	Frances Stuart	Draft			
\$	Alaba	ma Health Product L	aunch			Dec 14, 2010	Frances Stuart	Draft			
\$	Alaba	ma Health Product L	aunch			Dec 14, 2010	Frances Stuart	Draft			
\$	🗌 Alaba	ma Homeowners Pr	oduct Launch			Dec 14, 2010	Frances Stuart	Draft			
\$	Alaba	ma Homeowners Pr	oduct Launch			Dec 14, 2010	Frances Stuart	Draft			



Bypass/Satisfy

will be available to users in the Draft view.

 Select the filings in which multiple Supporting Document Schedule Items are going to be bypassed or satisfied.

My I	My Draft Filings Most Recently Viewed Filings										
Move	to W	Vorkfo	lder	Submit Selected Filings	Import Templates	Bypass/Satis	fy Delete Draft				
Filing										Filings 1-10 of 10	irst Previous Next Last
66°	Г	Sta	ite	Product Name			Company Tracking #		Created Date	Created By	SERFF Status
Ş	~	Ala	abama	Health Product L	aunch				Dec 14, 2010	Frances Stuart	Draft
\$	v	Ala	abama	Health Product L	aunch				Dec 14, 2010	Frances Stuart	Draft
Ş		Ala	abama	Health Product L	aunch				Dec 14, 2010	Frances Stuart	Draft
			_ [

- 2. Select Bypass/Satisfy
- 3. Use the empty fields to filter the filings that you wish to bypass or satisfy.

Note: The empty fields in the filter are case sensitive when narrowing the

requirement list.

Bypass Satisfy	Reset Apply Filter	Clear Filter			
Tracking Number	State	Filing Type	Company Name(s)	Status	Requirement Name
AAAL-126885441	AlabamaLife	Form/Rate	Auto Club Life	Al V	Actuarial Memorandum - Life & Health Requirement Last Modified: Jan 27, 2004
AAAL-126885441	AlabamaLife	Form/Rate	Auto Club Life		<u>Third Party Authorization</u> Requirement Last Modified: Nov 18, 2010
AAAL-126885443	AlabamaLife	Form/Rate	AAA Life Insurance Company		<u>Actuarial Memorandum - Life & Health</u> Requirement Last Modified: Jan 27, 2004
AAAL-126885443	AlabamaLife	Form/Rate	AAA Life Insurance Company	۸	<u>Third Party Authorization</u> Requirement Last Modified: Nov 18, 2010
AAAL-126885444	AlabamaLife	Form/Rate	Auto Club Life		<u>Actuarial Memorandum - Life & Health</u> Requirement Last Modified: Jan 27, 2004
AAAL-126885444	AlabamaLife	Form/Rate	Auto Club Life		<u>Third Party Authorization</u> Requirement Last Modified: Nov 18, 2010

Bypass Satisfy	Reset Apply Filter	Clear Filter			
Tracking Number	State	Filing Type	Company Name(s)	Status	Requirement Name
				All 🗸	Actuarial Memorandum - L
AAAL-126885441	AlabamaLife	Form/Rate	Auto Club Life	۸	Actuarial Memorandum - Life & Health
					Requirement Last Modified: Jan 27, 2004
AAAL-126885443	AlabamaLife	Form/Rate	AAA Life Insurance Company	۸	Actuarial Memorandum - Life & Health
					Requirement Last Modified: Jan 27, 2004
AAAL-126885444	AlabamaLife	Form/Rate	Auto Club Life	<u> </u>	Actuarial Memorandum - Life & Health
					Requirement Last Modified: Jan 27, 2004

- 5. Once the filter has been applied, the user may:
 - a. Select Bypass or Satisfy

The user will need to enter a Bypass reason or Satisfy the requirement as they would when working in a single draft filing. Either option can be cancelled.

Bypass Window:

Ca	ncel Action					
	Bypass Reason Document n	ot required for this filing.		8		
	Bypass					
	Tracking Number	State 💌	Filing Type	Company Name(s)	Status	Requirement Name
~	AAAL-126885441	AlabamaLife	Form/Rate	Auto Club Life	<u>ه</u>	Actuarial Memorandum - Life & Health
						Requirement Last Modified: Jan 27, 2004
~	AAAL-126885443	AlabamaLife	Form/Rate	AAA Life Insurance Company	۸	Actuarial Memorandum - Life & Health
						Requirement Last Modified: Jan 27, 2004
	AAAL-126885444	AlabamaLife	Form/Rate	Auto Club Life	<u> </u>	Actuarial Memorandum - Life & Health
						Requirement Last Modified: Jan 27, 2004

Satisfy Window:

Car	ncel Action					
	Comment			< S		
		No Attachment Required	I			
A	ttach Files	Satisfy				
П	Tracking Number	State	Filing Type	Company Name(s)	Status	Requirement Name
	AAAL-126885441	AlabamaLife	Form/Rate	Auto Club Life	۸.	Actuarial Memorandum - Life & Health
						Requirement Last Modified: Jan 27, 2004
	AAAL-126885443	AlabamaLife	Form/Rate	AAA Life Insurance Company	۸	Actuarial Memorandum - Life & Health
						Requirement Last Modified: Jan 27, 2004
	AAAL-126885444	AlabamaLife	Form/Rate	Auto Club Life	۸	Actuarial Memorandum - Life & Health
						Requirement Last Modified: Jan 27, 2004

- b. Select Reset . This will reset the status of the requirement.
- c. Select all the requirements that need to be reset.

Bypass Satisfy	Reset Apply Filter	Clear Filter			
Tracking Number	State	Filing Type	Company Name(s)	Status	Requirement Name
				All 🗸	Actuarial Memorandum - L
AAAL-126885441	AlabamaLife	Form/Rate	Auto Club Life	8	Actuarial Memorandum - Life & Health
					Requirement Last Modified: Jan 27, 2004
AAAL-126885443	AlabamaLife	Form/Rate	AAA Life Insurance Company	8	Actuarial Memorandum - Life & Health
					Requirement Last Modified: Jan 27, 2004
AAAL-126885444	AlabamaLife	Form/Rate	Auto Club Life	8	Actuarial Memorandum - Life & Health
					Requirement Last Modified: Jan 27, 2004



2. Select to confirm the action.



3. The statuses have now been updated.

Bypass Satisfy	Reset Apply Filter	Clear Filter			
cking Number	State	Filing Type	Company Name(s)	Status	Requirement Name
				All	Actuarial Memorandum - L
AL-126885441	AlabamaLife	Form/Rate	Auto Club Life	<u></u>	Actuarial Memorandum - Life & Health
					Requirement Last Modified: Jan 27, 2004
AL-126885443	AlabamaLife	Form/Rate	AAA Life Insurance Company	۸	Actuarial Memorandum - Life & Health
					Requirement Last Modified: Jan 27, 2004
AL-126885444	AlabamaLife	Form/Rate	Auto Club Life	۸	Actuarial Memorandum - Life & Health
					Requirement Last Modified: Jan 27, 2004

d. Select Clear Filter

If **Clear Filter** is selected, the window will show all requirements found in the filings.

Bypass Satisfy	Reset Apply Filter	Clear Filter						
Tracking Number State Filing Type Company Name(s) Status Requirement Name								
				All 🗸				
AAAL-126885441	AlabamaLife	Form/Rate	Auto Club Life	۸	Actuarial Memorandum - Life & Health			
					Requirement Last Modified: Jan 27, 2004			
AAAL-126885441	AlabamaLife	Form/Rate	Auto Club Life	<u>ه</u>	Third Party Authorization			
					Requirement Last Modified: Nov 18, 2010			
AAAL-126885443	AlabamaLife	Form/Rate	AAA Life Insurance Company	<u>ک</u>	Actuarial Memorandum - Life & Health			
					Requirement Last Modified: Jan 27, 2004			
AAAL-126885443	AlabamaLife	Form/Rate	AAA Life Insurance Company	۸	Third Party Authorization			
					Requirement Last Modified: Nov 18, 2010			
AAAL-126885444	AlabamaLife	Form/Rate	Auto Club Life	۸	Actuarial Memorandum - Life & Health			
					Requirement Last Modified: Jan 27, 2004			
AAAL-126885444	AlabamaLife	Form/Rate	Auto Club Life	۸	Third Party Authorization			
					Requirement Last Modified: Nov 18, 2010			

^CSupporting Documentation - Using Templates

- The Import Template button will be visible if the Author has created Supporting Documentation Templates. See how to create Supporting Documentation Templates later in this lesson.
 - 1. Click the Import Template button to import a Supporting Documentation Template.
 - 2. Select the appropriate template to import. Click the **Import** button.

Select Template(s) to Import									
Import Close									
Template Name	Template Owner								
2010 Annual Illustration Certification Barbara Hassell									
2010 MLTA Riders - Supporting Documents	Victoria Windham								
Annual Illustration Certification	Kathy Plesuchenko								
Import Close									

- 3. Click the button to initiate a row where Supporting Documentation data will be entered.
- 4. The Supporting Documentation Template has now been added to the filing.

Annual Illustration Certification	
Comment	'
aaa.ia.cert.2010.doc.pdf Remove Attach Files	
Remove	

State Specific Fields

The **State Specific Fields** tab holds additional fields that are required by the state to which you are filing. These are required fields and must be completed prior to submitting the filing to the state. The state may define up to ten State Specific Fields.

If a state does not have State Specific Fields defined; this tab will not appear on the filing.

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
Electron	ic Field 1 :]				
Electron	ic Field 2 :						
Electron	ic Field 3 :						
Electron	ic Field 4 :						
Electron	ic Field 5 :						
Electron	ic Field 6 :						

Companies and Contacts

This is the section of the filing where the Author views the company and contact information. The State Insurance Department will also view company and contact

information here. This information was specified on Step 7 of the Filing Wizard, but can be modified prior to submission.

A company can be added to the filing by selecting the company name in the drop-down and then clicking Add. Companies can also be removed, but there must be at least one company and one contact on the filing. Multiple companies may be added to a filing, but only one contact per filing is permitted.

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence					
Filing Contact Information: Victoria Windham, Compliance Specialist VWindham@aaalife.com 17900 N. Laurel Park Drive (800)624-1662 ext. 2075 [Phone] Livonia, MI 48152-3985 (734)805-6282 [FAX]											
Filing Company Info	ormation:										
Auto Club Life c/o AAA Life 1 17900 N. Lau Livonia, MI (734)591-632	e Insurance Con rel Park Dr. 48152 29 [Phone]	ipany	St	CoCode: Group Code: Group Name: FEIN Number: ate of Domicile: Company Type:	84522 38-204366 Michigan L & H	51					
				Company Type:	L&H						

Companies and Contacts

- 1. Click on the **Change** button to change the contact for the filing.
- 2. Click on the **Add** button to add additional companies to the filing.
- 3. Click on the **Remove** button to remove companies from the filing.

Filing Fees

This is the section where rate and form filing fees, including EFT, will be recorded.

- Fee Required: Defaults to No for all filings. If left at no, the rest of the fields will be hidden. Click the Yes radio button to display fee related fields.
- Fee Amount: Enter the state filing fee. Allows only valid US currency.
- **Retaliatory:** Click the Yes/No radio button if state filing fee is retaliatory.

• Fee Explanation: Enter the explanation of where your state filing fee was derived if required by state.

General Information	Form Schedule	Rate Sche	/Rule dule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence	
Overall Fees	Fee Requi	red?	• Yes	○ No					
	Fee Ame	ount:	\$						
	Retaliat	ory?	OYes	⊙ No					
Fee Calcu <u>Electronic Fund</u>	ulation Explana Is <u>Transfer</u>	tion :						X	
Company				Amount					
AAA Life Ins	surance Compa	any		\$ 0.00		🗆 Вур	ass EFT for	this company?	
Auto Club Li	ife			\$ 0.00		🗌 Вур	ass EFT for	this company?	
Checks There is no ch Add Chec	heck informatic c k	on ente	red on th	is filing.					

Filing Fees Required

- 1. Click on Yes Radio button.
- 2. Complete the appropriate fields.

Adding a Check to Filing Fees

- 1. Click the **Add Check** button.
- 2. Complete the appropriate fields.

<u>C</u>	necks			
	Check Number	Check Amount	Check Date	
		\$		Remove

Adding EFT to Filing Fees

1. Enter the EFT amount owed for the filing (either on a per company or per filing basis – depending on the state setting).

If the filing is eligible for EFT, there will be a note in the EFT portion of the Filing Fees tab while in View mode.

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence	
Overall Fees								
	Fee Requ	ired? Yes						
	Fee Am	iount: _{\$}						
	Retalia	tory? No						
Eng Calu		ation :						
<u>Electronic Fund</u> This filing is e	l <u>s Transfer</u> eligible for EFT.	>						
Checks	-		Chack Amoun			Cha	ek Date	
Спеск митр	er		\$	E		Che	ck Date	

General Form Information Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
Overall Fees						
Fee Requ	ired? 💽 Yes	○ No				
Fee Am	ount: _{\$}					
Retalia	tory? Ores	⊙ No				
Fee Calculation Explana Not Eligible for EFT	ation :					~
Electronic Funds Transfer Checks There is no check information Add Check	on entered on th	nis filing.				

- If the filing is eligible for EFT, the filer must enter an amount. If no fees are to be submitted, the filer must check the 'Bypass' box in order to submit the filing. If the state charges per company, there will be a field next to each company in which the filer is submitting EFT.
- Companies without a Payer UNID *cannot be* included on an EFT submission.

Overall Fees Fee Required?	/es 🔘 No	
Fee Amount: 💲		
Retaliatory?	(es 💿 No	
		~
Electronic Funds Transfer		_
Company	Amount	
AAA Life Insurance Company	\$ 0.00	Bypass EFT for this company?
Auto Club Life	\$ 0.00	Bypass EFT for this company?

If the state charges per filing, the filer must select one of the companies from the dropdown list to which the Filing Fees should be attributed.

General Information Form Schedule Rate/Rule Schedule Supporting Documentation Companies and Contact Filing Fees Filing Correspondence
Overall Fees Fee Required?
Retaliatory? Ves No
Electronic Funds Transfer
Company Amount Auto Club Life(84522) \$ Auto Club Life(84522) \$ AAA Life Insurance Company(71854) Bypass EFT for this filing?
Checks There is no check information entered on this filing. Add Check

New or additional fees may be sent on a previously submitted filing if it is eligible for EFT. While in view mode, click on the Filing Fees tab and click 'Submit Additional EFT Fees.' A window will appear in which you can enter the fee amount and submit.

General Form Rate/Rule Supporting State Companies Filing Filing Information Schedule Schedule Documentation Specific and Contact Fees Correspondence									
Overall Fees									
Fee Required? No									
Electronic Funds Transfer									
All companies on this filing have been bypassed. Submit Additional EFT Fees									
<u>Checks</u> There is no check information entered on this filing.									

Submit Additional Fees using EFT	
Submit Cancel	
Additional EFT Information:	
Company	Amount
AAA Life Insurance Company(71854) 💙	\$ 50.00
AAA Life insurance Company(/1854)	\$ 50.00

Filing Correspondence

The Filing Correspondence tab is where communication will be stored between the industry and the state. The Filing Correspondence tab will contain Notes to Filer, Notes to Reviewer, Filer Notes, Amendments, Objections Letters, Responses, and Dispositions. The links will not be available until the filing is submitted.

General Information	Rate/Rule Schedule	Form Schedule	Companies and Contact	Filing Fees	Supporting Documentation	State Specific	Filing Correspondence	
No filing notes available.								

Submit Filing

This will submit the filing to the state selected.

- 1. Click on the **Submit** button to send the filing to the state.
- If the Author doesn't complete all the required requirements, a Submission Failed message appears with a list of all the missing requirements. The error message will contain a link to the filing so the Author can complete the missing requirements.



If all requirements have been satisfied, the filing will be submitted to the state.
 The Author will receive the following confirmation if the filing was successful.

Filings Billing Settings			Filing Rules Reports		Templates					
My Workfolde	My Workfolder My Open Filings My Draft Filings Messages Search Create Filing Create Paper Filing EFT Report									
My Draft Filings										
Your fi	Your filing was submitted to Alabama									

Templates

The use of Templates allows Authors to create reusable Schedules. A Template can be attached to any new or draft filing. Once attached to a filing, a Schedule created from a Template is identical to any other Schedule. It can be edited prior to submission and will appear in the same manner as other Schedules at both the state and industry.

^C Creating A Template for Rate/Rules and Forms

1. Click on the Templates tab.

Filings	Billing	Settings	Filing Rules	Reports	Templates
					· (***)

2. Click on the Create Schedule Template button.

Schedule Templates				
Create Schedule Template	Filter Templates			
Template Name	Business Type	Schedule Type	Template Owner	
	All	All	All	
Rate/Rule Schedule	Property & Casualty	Rate/Rule	Frances Stuart	
Form Template	Property & Casualty	Form	Frances Stuart	
Form	Life, Accident/Health, Annuity, Credit	Form	Frances Stuart	

• The following page will appear:

Creat	Create Schedule Template							
Next	Next Cancel							
Temp	late Owner: * Frances Stuart							
Indu	ustry Name: * aaalifeinsurancecompany							
Bus	Business Type: * Property & Casualty							
Schedule Type: * Form								

3. Select the Business Type.



4. Select the Schedule Type.

Form
Supporting Document
Rate/Rule
Form

5. Click the **Next** button.

Create Schedule Template								
Next Cancel								
Template Owner * Stacie Donner Industry Name * NAIC Business Type * Property & Casualty Schedule Type * Form								

• The following page will appear:

Previe	Preview Template									
Previous	Previous Save Apply Cancel									
	Template Owner: * Frances Stuart									
	Industry Name	* aaalifeinsurancec	ompany							
	Business Type	* Property & Casua	lty							
	Schedule Type	* Form								
Sche	dule Template Name	*								
Salact	Form	Form	Edition	Form	a - N *	Action Energific	Peadability	Attachments		
	Name	Number	Date	Туре*	Action	Data	Score	Accounteres		
Form Type	Legend:									
ABE	= Application/Binde	er/Enrollment		A	DV = Advertising					
BND	= Bond			CI	ER = Certificate					
CNR	= Canc/NonRen No	tice		DI	EC = Declarations/Sch	edule				
DSC	= Disclosure/Notice	•		EI	ND = Endorsement/An	nendment/Conditions				
ERS	ERS = Election/Rejection/Supplemental Applications					OTH = Other				
PCF	PCF = Policy/Coverage Form									
Delete	Selected	Id								

- 6. Enter the Schedule Template Name.
- 7. Click the **Add** button to complete the information for the Schedule Item. For Forms:
 - a. Form Number Enter Form Number of Form being submitted.
 - b. Form Type- There are many types of forms (i.e. policy, contract, advertisement, etc.) Click the Form Type selection box and choose appropriate type of form for this filing.
 - c. Form Name Enter name of Form being submitted.
 - d. Action- Click the Action selection box and select appropriate action for this filing
 - Initial ٠
 - Revised
 - ♦ Other

e. Action Specific Data:

Replaced Filing Number -

Enter the form number that is being replaced by a previously submitted form.

- Previous Filing number- Enter the previous filing number if a • replacement form is being submitted.
- Readability Score- Enter the Readability if required by state. ٠





Preview Te	Preview Template							
Previous Sa	ve Apply Cancel							
Ten	Template Owner: * Frances Stuart							
в	usiness Type: * Property	& Casualty						
S	chedule Type: * Form							
Schedule Te	Schedule Template Name: *							
Select	Form Name	Form Number	Edition Date	Form Type *	Action *	Action Specific Data	Readability Score	Attachments
				*	-Please Select- 👻	Previous Filing #		Attach Files
Replaced Form #								

For Rate/Rules:

- a. Exhibit Name This is a list of Rate and Rules and various exhibit data being filed.
- b. Rate/Rule or Page number This is the list of changes to the Rate/Rule manual.
- c. Rate Action The type of rate action being submitted.
 - New
 - Replacement
 - Withdrawn

Rate Action:	
-Please Select-	-
-Please Select-	
New	
Replacement	N
Withdrawn	

d. Previous State Filing number – If rate data is being replaced or withdrawn, the Previous State Filing Number field is displayed. This field will not display if a 'Rate Action' of new is selected.

Preview Templa	Preview Template				
Previous Save	Previous Save Apply Cancel				
Template C	Owner: * Frances Stuart				
Industry	Name: * aaalifeinsurancecompany				
Business	Type: * Property & Casualty				
Schedule	• Type: * Rate/Rule				
Schedule Template	Name: *				
Select	Exhibit Name:	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:
	-Please Select- V			Attach Files	
Delete Selected Add					

- 12. The Author attaches all forms. *Please see "Attaching Files for Schedule Items" for instructions.*
- 13. The Author may then click on one of the following three options:
 - a. Click the Previous button to go back a step.
 b. Click the Cancel button to cancel this action.
 c. Click the Apply button to save, but stay in Edit mode.
 d. Click the Save button to save the Schedule Template.
 - Templates can be edited or deleted by the user who created them or by a Filing Manager. Templates can be viewed, created, or added to a filing by any user on the instance.

Preview Template	Preview Template				
Edit Copy Delete	Edit Copy Delete Close				
Template Owner:	* Frances Stuart				
Industry Name:	* aaalifeinsurancecompa	iny			
Business Type:	* Property & Casualty				
Schedule Type:	* Rate/Rule				
Schedule Template Name:	* P&C Rate Template				
Exhibit Name: Rul	le# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	
Rate	Rate New			PremiumandLoss Experience Exhibit.pdf	
				PremiumandLoss Experience Exhibit.xls	
Edit Copy Delete	Edit Copy Delete Close				

- 14. Once the Template has been saved, the Author may do any of the following:
 - Click the **Edit** button to update the Schedule Template.
 - Click the button to create another Schedule Template based off the selected template.
 - Click the Delete button to delete the Schedule Template.



^C Creating a Template for Supporting Documentation

1. Click on the Templates tab.

Filings	Billing	Settings	Filing Rules	Reports	Templates

2. Click on the Create Schedule Template button.

Schedule Templates			
Create Schedule Template	Filter Templates		
Template Name	Business Type	Schedule Type	Template Owner
	All	All	All
Rate/Rule Schedule	Property & Casualty	Rate/Rule	Frances Stuart
Form Template	Property & Casualty	Form	Frances Stuart
Form	Life, Accident/Health, Annuity, Credit	Form	Frances Stuart

3. Select the Business Type.



4. 4. Select the Schedule Type.

Form 💌	
Supporting Document	
Rate/Rule	
Form	

5.	Click the	Next	button.

Create Schedule Template		
Next Cancel		
Template Owner: * Frances Stuart		
Industry Name: * aaalifeinsurancecompany		
Business Type: * Property & Casualty		
Schedule Type: * Supporting Document		

The following page will appear:

Preview Template
Previous Save Apply Cancel
Template Owner: * Frances Stuart
Industry Name: * aaalifeinsurancecompany
Business Type: * Property & Casualty
Schedule Type: * Supporting Document
Schedule Template Name: * P&C Supporting Document
Delete Selected Add

6. Enter the Schedule Template Name.

7. Click the Add button to complete the information for the Schedule Item.

The following page will appear:

Preview Template	
Previous Save Apply Cancel	
Template Owner: * Frances Stuart	
Industry Name: * aaalifeinsurancecompany	
Business Type: * Property & Casualty	
Schedule Type: * Supporting Document	
Schedule Template Name: * P&C Supporting Document	
Comment	
	<u>^</u>
	~
✓ No Attachment Required	
Attach Files	
Remove	

- 8. For each item of Supporting Documentation added, the Author must provide a Name and either Comments or one or more attachments. The Author may also supply both Comments and attachments. The Author will be able to choose the following options:
 - **Comment text box –** Enter comments related to the status of the requirement.
 - No Attachment Required check box Use this check box to indicate that no attachment was required for this item. This will allow the Supporting Documentation to pass completeness validation when submitting the filing to the state.
 - Attach Files button Use this button to add attachments to the Supporting Documentation.
 - **Remove button** Use this button to remove the Supporting Document item.

_	
📃 🚳 🖂 Name:	State Requirement
Comn	nent
	~
	eclaration.pdf
-	Attach Files
R	emove
Delete Selec	ted Add

- 9. The Author may then chose one of the three following options:
 - Click the Previous button to go back a step.
 - Click the ______ button to cancel this action.
 - Click the button to save the Schedule Template
 - Click the button to save, but stay in Edit mode.
- 10. Once the Template has been saved, the Author may do any of the following:
 - Click the button to update the Schedule Template.
 - Click the button to create another Schedule Template based off the selected template.
 - Click the button to delete the Schedule Template.
 - Click the button to close the Schedule Template.

Preview Template
Edit Copy Delete Close
Template Owner: * Frances Stuart
Industry Name: * aaalifeinsurancecompany
Business Type: * Property & Casualty
Schedule Type: * Supporting Document
Schedule Template Name: * P&C Supporting Document
State Requirement
Edit Copy Delete Close

^{CP} How to Search for a Schedule Template

Schedule Templates			
Create Schedule Template	Filter Templates		
Template Name	Business Type	Schedule Type	Template Owner
	All	All	All
LAH Form	Life, Accident/Health, Annuity, Credit	Form	Frances Stuart
Rate/Rule Schedule	Property & Casualty	Rate/Rule	Frances Stuart
Form Template	Property & Casualty	Form	Frances Stuart
Form	Life, Accident/Health, Annuity, Credit	Form	Frances Stuart

- Type in the first few characters of a Template Name in the Description field. (Ex. lah)
- 2. Choose a Business Type.
 - a. All
 - b. Property & Casualty
 - c. Life, Accident/Health, Annuity, Credit

All
All
Property & Casualty
Life, Accident/Health, Annuity, Credit

- 3. Choose the Schedule Type.
 - a. All
 - b. Rate/Rule
 - c. Form
 - d. Supporting Document

All	-
All	
Supporting Document	
Rate/Rule	I
Form	

- 4. Select the Template Owner.
- 5. Click on the **Filter Templates** button.

Schedule Templates			
Create Schedule Template	Filter Templates		
Template Name	Business Type	Schedule Type	Template Uwner
Template Name	Business Type	Schedule Type	All

Add a Schedule Template to a Filing

- 1. Create a new filing or open a draft filing.
- 2. Click the button.
- 3. Click the "Rate/Rule Schedule," "Form Schedule," or "Supporting Documentation" tab.

	General Informa	Form tion Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence			
^	dd Rate D	Data? O Yes 💿 No	0							
s [elect	Exhibit Name: *	Rule# o	r Page #:	Rate Action: *	F	Previous State Filing Nu	mber:	Attach Document:	Submitted:
		Delete Selected	Add	Import Templat	te					

4. Click the Import Template button.

Select Template(s) to Import						
Imp	ort	e				
Ten	nplate Name	Template Owner				
🗆 Rate	e/Rule Schedule	e Frances Stuart				

5. Select the Template(s). You may select more than one template at a time.



The Schedule is now populated with the information from the Template.

Se	elect	Exhibit Name: *	Rule# or Page #:	Rate Action: *		Previous State Filing Number:	Attach Document:	Submitted:
[Rates	123	New	*		Attach Files Retaliatory Fee Summary Remove Pagefor SERFF Acrobat Form1.pdf	
	De	elete Selected	Add Import Ten	plate				
	Icor	1 Legend: <u> </u> - Draft :	Schedule Item 🌃 - Op	en Objection				

8. Click the **Save** button to save the filing.

^{CP} Importing Templates from the Draft view

To increase efficiency when preparing a SERFF filing, a user may import templates to one or multiple filings from the Draft view.

My Draft Filings	My Draft Filings Most Recently Viewed Filings						
Move to Workfolder S	ubmit Selected Filings Import Ten	olates Bypass/Satisfy	Delete Draft				
Filings					Filings 1-9 of 9 First	Previous Next Last	
රු 🔽 State	Product Name	C	ompany Tracking #	Created Date	Created By	SERFF Status	
\$ 🗌 Alabama	Health Product Launch			Dec 14, 2010	Frances Stuart	Draft	
\$ 🗌 Alabama	Health Product Launch			Dec 14, 2010	Frances Stuart	Draft	

The Import Templates button will be available to users in the Draft view if Schedule Templates have been created. See how to create Schedule Templates in the previous section.

1. Select the filings in which a Template will be added.

M	My Draft Filings Most Recently Viewed Filings											
м	Move to Workfolder Submit Selected Filings Import Templates Bypass/Satisfy Delete Draft											
Fili	ngs										Filings 1-9 of 9 First	Previous Next Last
66		Г	State	Product Name				Com	pany Tracking #	Created Date	Created By	SERFF Status
	\$	~	Alabama	Health Proc	uct Launch					Dec 14, 2010	Frances Stuart	Draft
	\$		Alabama	Health Proc	uct Launch					Dec 14, 2010	Frances Stuart	Draft

- 2. Select Import Templates
- 3. Select the Template that should be added to the filing.

Sel	Select Templates for Multiple Filings								
Im	Import Cancel Filter Templates								
	Schedule Template Name	Business Type	Schedule Type	Template Owner					
		Life, Accident/Health, Annuity, Credit	All	All					
	2010 Annual Illustration Certification	Life, Accident/Health, Annuity, Credit	Supporting Document	Barbara Hassell					
	2010 MLTA Riders - Supporting Documents	Life, Accident/Health, Annuity, Credit	Supporting Document	Victoria Windham					

4. Select Import

5. The template has now been added to the two filings.

My	/ Draft Filings
	1 templates were applied to the 2 selected filings.

Confidentiality

The Confidentiality option allows a user the ability to make a request that certain parts of a filing be kept confidential and not be made available via Public Access. The pieces of the filing will be labeled with an icon to indicate a request for confidentiality. The state reserves the option to override the request. If the request is overridden, the user will receive notice that the Public Access has changed on the filing. The confidentiality request icon will change from red to grey.

Requesting Confidentiality

1. Open the draft filing.

My Draft Filings						Most	Recently Viewed Filings	
Move to Workfolder Submit S	elected Filings Impo	rt Templates	Bypass/Satisfy	Delete Draft				
Filings Filings 1-13 of 13 First Previous Next La								
60 State Product Name			Com	oany Tracking #	Created Date	Created By	SERFF Status	
S Alabama Homeowners Product Launch Dec 2,					Dec 2, 2009	Frances Stuart	Draft	
2. Select .								
						<u>View General Instru</u>	Alabama	
Product Name: * Homeowners Product Launch			SERFF 1	r Num: XXXX-000	535771	SERFF Status: Draft		
TOI: 04.0 Homeowners			State T	Num:		State Status:		
Sub-TOI: 04.0001 Condominium Homeowners			Co Tr N	um: hmitted: Not Subr	nitted	Co Status: Disposition Date:		
Effective Date Requested (New):			Effecti	Effective Date Requested (Renewal):		Authors: Frances Stuart		

3. Select the parts of the filing to be kept confidential.

OK

OK

Click

Update Confidentiality for AAAL-126885436							
Save Cancel							
Alabama accepts Confidentiality requests.							
O Mark entire filing as confidential.							
 Mark parts of filing as confidential. 							
🖯 🗌 Form Schedule Items							
FormA, 9865, 2010, Advertising	9865						
Filing Rate Information							
Supporting Documents							
Actuarial Memorandum	Satisfied						
Authorization Form	Satisfied						
Save Cancel							
 Click Save A confirmation message will appear verifying this action. 							
Message from webpage							
You are about to save changes to the filing's confidentiality. Are	you sure?						

Cancel
5. The Confidentiality icon () will display next to the items for which the user requested confidentiality.

Г

	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
68	Rates	123	New		Retaliatory Fee Summary Pagefor SERFF Acrobat Form1.pdf	

Lesson 5

After an industry user submits a filing, it is assigned to a Reviewer by the state's intake staff in order to be processed. The Reviewer, or Intake Clerk, may send Objection Letters or Note to Filers before a Disposition is finally attained on a filing. This lesson also looks at the different types of Correspondence used in SERFF.

This lesson covers the following topics:

My Open Filings	3
-----------------	---

- Message Center
- Post Submission Update
- Responding to an Objection Letter
- Amendments
- PDF Pipeline
- Filer Note
- Note to Reviewer
- Reminders
- Dispositions



My Open Filings

All filings that have been assigned to an analyst appear under the	<u>Μγ Open Filings</u> link.
Open filings can be moved to <u>My Workfolder</u> by placing a check	mark in the check box
next to the filing(s) that the user wishes to move and clicking the	Move to Workfolder
button to execute the move.	

Filing Managers will not see filings in the 'My Open Filings' view unless they are added as an Author to the filing. Filing Managers must use the Search feature to locate filings that are not assigned to them.

F	lings	Billing	5	Settings Filing	Rules F	leports	Templates				
My \	Vorkfolde	er My Open	Filings	My Draft Filings	Messages	Search	Create Filing	Create Paper Filing	EFT Report		
M	/ Opei	n Filings								Most I	Recently Viewed Filings
M	Move to Workfolder										
Fili	igs								Filing	s 1-1 of 1 First	Previous Next Last
66	Г	State	P	roduct Name	Company	Tracking #	1	Filing Date	Created By		SERFF Status
66 °	\$	Alabama	н	lealth Test			1	Dec 14, 2010	Frances Stu	art	Submitted
	Filings 1-1 of 1 First Previous Next Last										
M	ove to Wo	orkfolder									

Most Recently Viewed Filings

When a user logs into SERFF, they are able to view their most recently viewed files by clicking on the 'Most Recently Viewed Filings' link. This provides an easy and fast way to access the last 10 filings that they have been working with most recently.

Home About SERFF Contact Us naic.org				
SERFF				Welcome, Frances Stuart. aaalifeinsurancecompany Help Logoff Tracking Number: Search
Filings Billing Settings Filing Rules	Reports Templates			
My Workfolder My Open Filings My Draft Filings Message	es Search Create Filing	Create Paper Filing	EFT Report	
My Workfolder				Most Recently Viewed Filings
Remove from Workfolder				
Filings				0 Filings
60° Company	y Tracking #	Filing Date	Created By	SERFF Status
	No filings in folde	r.		
				0 Filings
Remove from Workfolder				

View Filing

1. Click anywhere on the filing row to open a filing you wish to view.

My Workfolder is a customizable, user specific, view. The Workfolder may P contain draft filings, open filings, and closed filings. Filings can be moved to My Workfolder from any view on the Filings tab.

^{CP} Move to My Workfolder

2. Click on the

1. Place a check mark in the box next to the filing by clicking inside the box. To remove the check, click in the box again.

Move to Workfolder

button. 3. The user is notified that the selected filing has been moved to their Workfolder.

Filings	Billing	Settings	Filing	Rules	Reports	Templates				
<u>My Workfolder</u> <u>My Open F</u>		ngs <u>My Draf</u>	<u>as My Draft Filings Mes</u>		<u>s</u> <u>Search/E</u>	<u>xport</u>	<u>Create</u>	Filing	<u>Create Paper Filing</u>	EFT Report
My Open Filings		1 filing wa	moved	to your V	Vorkfolder.					

[©] Remove from My Workfolder

- 1. Click on <u>My Workfolder</u> link.
- 2. Place a check mark in the box next to the filing(s) to be removed from My Workfolder.

My Workfold	der										
Remove from W	Remove from Workfolder										
Filings	<u>(</u>)				Filings 1-2 of 2 First Previous Next Last						
🔲 State 🗷	Product Name	Company Tracking #	Filing Date	Created By	SERFF Status						
🔽 Maine	Personal Property		Sep 17, 2006	Melissa Moeller	Assigned						

3. Click the Remove from Workfolder button.

Filings	Billing	Settings Filing		Rules Reports		Templates						
My Workfolder My Open Filing		ngs <u>My Draft</u>	<u>My Draft Filings</u>		<u>les</u>	<u>Search/E</u>	Search/Export		Filing	<u>Create Paper Filing</u>	EFT Report	
My Work	folder	1 filing was r	emoved	l from y	our	Workfolde	er.					

Removing filings from My Workfolder <u>will not</u> remove or delete the filing from SERFF. The filings can still be found under the My Open Filings link or the My Draft Filings link.

Message Center

The Message Center contains notifications about activity on SERFF Filings.

Messages can be viewed by clicking on the Messages link under the Filings tab. There are a number of messages that are generated to notify the user of their filings' status. Authors receive messages for all events on filings to which they are assigned. Managers receive messages for *all* events on *all* filings in their instance.

Messages are identified by a distinct subject line. Once the message is opened, additional information is displayed and the user can link directly to the filing referenced. If two Authors receive messages on the same filing, and one user opens the message, the icon will disappear for the filer who reads the message. The message for the other Author will be displayed with a push-pin icon *k* indicating that the message has not been read.

Types of Messages:

- Assigned/Changed Reviewer
- Note to Filer received
- Filer Note created
- Objection Letter received
- Disposition submitted
- Filing submitted with Default Public Access
- Public Access status change
- Reopened Filing
- Compact Filing Acknowledgement
- Effective/Implementation Date Updated
- Filing State Info Changed
- Billing Low Block Warning
- Reminder Notification Generated
- Post Submission Update Approved/Disapproved

The Message Center View

Like the other views in SERFF, the columns in the Message Center can be sorted. Click once to sort the column in ascending order, click again to sort in descending order. The default sort for the Message Center is descending by date. The column on which the view is currently sorted is highlighted in yellow.

Filings	Billing	Settings Filing	Rules	Reports	Templates						
My Workfolde	r <u>My Open Filings</u>	My Draft Filings	Messages	Search	Create Filing	Create Paper Filing	EFT Report				
Message	s							Most Recently	/ Viewed Filings		
Remove Me	Remove Message										
Messages							Message	s 1-6 of 6 First Previo	us Next Last		
🗌 🗌 Unrea	d Subject						Filing	From	On 💌		
	Filing AAAL-126884	4560 Updated by Al	abama. Attn:	Frances St	uart		AAAL-12688	4560 Frances Stuart	Dec 14, 2010		
	Public Access State	us Changed for Filir	g AAAL-1268	84560 to A	labama . Attn: F	rances Stuart	AAAL-12688	4560 Frances Stuart	Dec 14, 2010		
	🗌 🕗 Note to Filer Received for AAAL-126884560 from Alabama. Attn: Frances Stuart 🛛 AAAL-126884560 Frances Stuart Dec 14, 2010								Dec 14, 2010		
	Assignment Made	on Filing AAAL-1268	884560 to Ala	bama. Attn	: Frances Stuart		AAAL-12688	4560 Frances Stuart	Dec 14, 2010		
	Public Access Set b	by Default for AAAL	-126884560	Submitted t	o Alabama. Attn	: Frances Stuart	AAAL-12688	4560 Frances Stuart	Dec 14, 2010		

The Message Center displays 50 messages at a time. To view additional messages, use the First, Previous, Next and Last links.

Remove a Message

From the Message Center view, messages can be removed individually or several at a time.

 Select the messages to be removed by clicking in the box to the left of the Message Subject. Click the box in the column header to select the entire page of messages.

Filings	Billing	Settings	Filing Rules	Reports	Templates				
My Workfolde	r <u>My Open Fi</u>	ings <u>My Draft</u>	Create Paper Filing	EFT Report					
Message	IS				-	·			
Remove Me	Remove Message								
Messages							Messages	1-6 of 6 First Previou	us Next Last
Unrea	Subject						Filing	From	On
	Filer Note Created on West VirginiaLH filing 2011TERMAD Attn: Victoria Windham AAAL-126813428 Frances Stuart Nov 17, 2010								Nov 17, 2010
	Public Access	Set by Default f	or AAAL-12688	1560 Submitted 1	o Alabama. Attn	: Frances Stuart	AAAL-126884	560 Frances Stuart	Dec 14, 2010



Messages 1 message was removed from your message center.

When a Message is received, it will have an icon indicating that it has not been read. If two users receive the same message and only one reads it, the other user will still see the icon as it is user specific. Once a user opens the message, the icon will be removed.

Open a Message

- 1. To open a Message, move the pointer to the Message. Click when the Message to be read is highlighted in yellow.
- 2. The Message will display. The Message contains details about the filing and a description of the event that triggered the Message.

Message			
Remove Message	Move to Workfolder		
Assignment M	ade on Filing AAA	AL-126884560 to /	Alabama. Attn: Frances Stuart
SERFF Tr Num:	AAAL-126884560	Product Name:	Health Test
Co Tr Num:		Type Of Insurance:	H03G Group Health - Accidental Death & Dismemberment
State Ir Num:		Sub-Type Of Insurance:	H03G.000 Health - Accidental Death & Dismemberment
		Filing Type:	Form/Rate
Company:	AAA Life Insurance Company	From:	Frances Stuart
Contact:	Fran Schwarz	Message Received:	12/14/2010 01:44 PM
State:	Alabama		
Event Detail:	Primary Reviewer changed for	Filing AAAL-126884560 to Stuart, I	Frances.

When viewing a Message, the user has several options.

• To return to the Message Center, click the Messages link.

- To delete the Message for the current user, click the
 Remove Message
 button.
- To move the referenced filing to the user's Workfolder, click the

n

Moving a filing to the Workfolder from within the Message also removes the Message from the Message Center.

• To open the filing referenced in the Message, click the blue, underlined SERFF Tracking Number.

Message Setting

Message Settings allows users to control two types of Messages they receive the first type is Filing Activity Messages the second is State Generated Messages.

Filing Activity Messages

The user can specify which messages they will receive so that their Message view remains manageable. For example, if a particular user is a Filing Manager, he/she may not want to receive a Message each time a Filer Note is created on a filing. To access this feature, click on the Settings tab and then click on Message Settings.

Filings	Bi	lling	Settings	Filing Rul	es	Repo	orts	Templates	
User Preferen	ces	Instance	Preferences	Companies	<u>C</u>	ontacts			
Contact Information	n	-	Contact Inform	nation					
Message Se	ttings		Last	Name * Stua	rt				
User Pr	ences		First	Name * Fran	ces				
			Email Ac	dress * fstu	art@n	aic.org			

The following screen shows all pieces of Correspondence that can be activated:

Contact Information Message Settings User Preferences	Filing Activity Messages Image: Second S
	State Generated Messages State Generated Messages Help Business Type: Life, Accident/Health, Annuity & Credit Property & Casualty District:
	Alabama Alaska Alberta ALBRICAN SAMOA Arizona Arkansas Australia British Columbia California Colorado

Clicking on the <u>Seling Activity Messages Help</u> link will open the following help page information.

Filing Activity Messages will be created when a state updates a filing or submits Correspondence. These messages are also generated when a Filer Note is created, on a Reminder's due date, or with Low Block warnings. Select the action(s) for which you would like to receive messages by moving them from the list on the left to the list on the right. Remove items for which you no longer wish to receive messages by moving them back to the list on the left.

Users will receive all action messages that are listed in the right list box. In our example above this user will not receive any messages regarding low block warnings, but will receive all other messages that they are listed as the Filing Author or have the Filing Manager Role in SERFF.

^C Remove actions that you no longer wish to receive a Message(s)

- 1. Click on the Settings tab.
- 2. Click on Message Settings the left side of the page.
- 3. Click on the type of Message(s) that want to move to the left list box. In the example below, 'Filer Note Created' has been selected.
- 4. Click the souther button.

Contact Information	Filing Activity Messages
Message Settings User Preferences	Billing Low Block Warning Compact Filing Acknowledge Included State Effective/Implementation Date Updated Disposition Submitted >> Public Access Defaults Restored < Filing Reopened Filing Submitted with Default Public Access < Filing Number
	State Generated Messages Image: State Generated Messages Help Business Type: Life, Accident/Health, Annuity & Credit Property & Casualty District: Image: State Generated Messages Help Image: State Generated Messages Help Alabama Image: State Generated Messages Help Image: State Generated Messages Help Alabama Image: State Generated Messages Help Image: State Generated Messages Help Alabama Image: State Generated Messages Help Image: State Generated Messages Help Alabama Image: State Generated Messages Help Image: State Generated Messages Help Alabama Image: State Generated Messages Help Image: State Generated Messages Help Alabama Image: State Generated Messages Help Image: State Generated Messages Alabama Image: State Generated Messages Image: State Generated Messages Alabama Image: State Generated Messages Image: State Generated Messages Alabama Image: State Generated Messages Image: State Generated Messages Alabama Image: State Generated Messages Image: State Generated Messages Alabama Image: State Generated Messages Image: State Generated Messages Alabama Image: State Generated Messages

- 4. Click Save
- 5. The user preferences have now been saved.

Filings		Billing	Settings	Filing Rul	es	Repo	orts	Templates	
User Prefere	nces	Instance	Preferences	<u>Companies</u>	<u>C</u>	ontacts			
User	orefe	ences sav	ved successfu	lly.					
Contact Information	on	_	Contact Informa	ation					
Message S	etting	s	Last	Name * Stua	rt				
User Prefe	rence	s	First	Name * Fran	ces				

All Message Settings options are specific to each individual user. Users can

update their Message Settings at any time by following the same steps as above.

State Generated Messages

State Generated Messages may generated when a state would like to send a general message to SERFF industry users.

^CSetting up to Receive State Generated Messages

- 1. Click on the Settings tab.
- 2. Click on Message Settings on the left side of the page.
- 3. Select the Business Type.

Contact Information	Filing Activity Messages
Message Settings User Preferences	Billing Low Block Warning Compact Filing Acknowledge Nucledded State Filer Note Created > Public Access Defaults Restored Filing Submitted Filing Submitted with Default Public Access Filing Submitted Note To Filer Submitted Objection Letter Submitted Filing Primary Reviewer Changed V
	State Generated Messages State Generated Messages Help Business Type: Life, Accident/Health, Annuity & Credit Property & Casualty District: Alabama Alaberta Alaberta AlaBerta AltERICAN SAMOA Artcona Artanass Australia British Columbia California
	Save Cancel

- 4. Select the state(s) for which you would like to receive messages by moving them from the list on the left to the list on the right. Remove states for which you no longer wish to receive messages for by moving them back to the list on the left.
- 5. Click the 🔁 button
- 6. Click **Save** button.

^{CP}Viewing State Generated Messages

- 1. Click on the Filings tab.
- 2. Click the Message link.
- 3. To open a Message, move the pointer to the Message. Click when the Message to be read is highlighted in yellow.

Mes	Messages							
Ren	Remove Message							
Mess	Messages							
Г	Unread	Subject	Filing	From				
	1	State Message Received from Alabama		Frances Stuart				

4. The Message will display. The Message contains the message sent by the state.

Remove Message	
State Messa	ge Received from Alabama
Business Type:	P&C and LAH
Message Received:	01/20/2011 03:33 PM
Message Detail:	The state of Alabama has updated their General Instructions. Please reveiw them prior to submitting any filings to our state.

Post Submission Update

The Post Submission Update feature of SERFF gives industry users the ability to update various filing fields after the filing has been submitted. Depending upon a state setting, these updates will be allowed on open filings, both open and closed filings, or none at all. Once received, the state will review the request and allow or disallow the changes.

Note: The filers will only be able to submit post submission updates if the state allows the functionality on their instance. If the state does not accept updates, the link will be replaced by explanatory text.

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence	
Objection Lette No Objection	<u>rs</u> Letters							
<u>Amendments</u> No Amendme There are no	Amendments No Amendments There are no draft Schedule Items to submit in an Amendment.							
Post Submissio This filing doe	o <mark>n Updates</mark> es not support	post-submission	updates.					
Dispositions No Disposition	ıs							
Filing Notes No Filing Note	Filing Notes							
Create F	iler Note	Create N	lote to Reviewer					
Reminders No Reminders Create F	s Reminder]						

Creating a Post-Submission Update

- 1. Click on the Filing Correspondence tab.
- 2. Click on the Create Post-Submission Update button.

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence	
Objection Letter	r <u>s</u> Letters						
<u>Amendments</u> No Amendme There are no	nts draft Schedule	e Items to subm	it in an Amendment.				
Post Submissio No Post-Subm Crea Dispositions	<u>n Updates</u> iission Update te Post-Submi	s ssion Update					
No Disposition <u>Filing Notes</u> No Filing Note	s						
Create F	iler Note	Create	lote to Reviewer				
Reminders No Reminders Create F	eminder]					

The Post Submission Update request will show the fields available for update. The current values of the fields will be displayed. Please note that there will be slight differences between filings of different business types.

^{CP}Note: If you chose the incorrect PPACA Value option when creating your original PPACA filing, you must use the Post-Submission Update feature to make changes to your filing.

Save Apply Cancel						
Post-Submission Update	for AAAL-126885444	4				
This state accepts post-submission updates.						
Status: Draft						
General Information						
Product Name: * Health Produc	t Launch	Project Name: HPL 2011				
Project Number: 9889						
PPACA: V Not PF	ACA-Related					
Non-G	randfathered Immed Mkt Refor	ms				
Grand	fathered Immed Mkt Reforms					
What is PPACA?						
Status of Filing in Domicile:	Please Select					
Domicile Status Comments:						
			~			
Doguosted Filing Medau	Discus Octobel					
Requested rining mode.	Please Select					
Market Type:	Group	* 				
Group Market Size:	Small and Large	•				
Group Market Type:	Association 🔽 Blanket	Discretionary Employer V No	n Employer Group 🔲 Other 🔄 Trust			
Implementation Date Requested:	•	🗐 🔿 On Approval				
Corresponding Filing Tracking Number:						
Rate Information						
Rate Info Applies: Yes C No						
Filing Method:						
Rate Change Type:Please Sele	t 💙					
Effective Date of Last Revision						
Filing Method of Last Filing:						
Company Name: Company Rate	Overall % Overall % Rate	Written Premium # of Policy Holders	Written Premium Maximum % Minimum %			
Change:	Change:	Program: Program:	required): required):			
Auto Club LifePlease Select 💙	% %	s	\$9%			
Product Types: HMO	PPO EPO	POS HSA HDHP	FFS Other			
Number of Policy Holders: *						
Number of Covered Lives: *						
Sava Aashi Sanad						
Save Apply Cancel						

- 3. Update the fields as needed and click the **Save** button.
- Note: Rate Data can be added or updated on a Post Submission Update,

regardless of whether it was included on the original filing.

4. After saving the update the author will receive confirmation that the submission has been saved.

Submit Edit Delete Close					
The post-submission update has been saved.					
Post-Submission Update for AAAL-126885444					
This state accepts post-submission updates. Status: Draft					
5. Click the Submit button to send to the state.					
Message from webpage					
Are you sure you wish to submit this update? Once submitted, no other updates may be created until the state reviews and processes this change. OK Cancel					
6. Click the ok button to submit.					

Note: Once submitted, the request cannot be changed and another request cannot be created until the state takes action on the current request.

Filings with pending Post Submission Updates will have an icon above Filing at a Glance. The full request can be accessed from the Correspondence tab.

Filings Billing Settings Filing R	ules Reports Templates	
My Workfolder My Open Filings My Draft Filings	Messages Search Create Filing Create Pape	r Filing EFT Report
Add Authors Update Change Schedule Items	Set Confidentiality Create Reminder Mov	e to Workfolder PDF Pipeline
🍪 This filing has been marked public access. 🚳	This filing has a pending post submission update.	Alabama
		View General Instructions View Filing Log
Product Name: * Health Product Launch	SERFF Tr Num: AAAL-126885444	SERFF Status: Submitted to State
TOI: H02G Group Health - Accident Only	State Tr Num:	State Status:
Sub-TOI: H02G.000 Health - Accident Only	Co Tr Num:	Co Status:
Filing Type: Form/Rate	Date Submitted: 12/14/2010	Disposition Date:
Implementation Date Requested:	Authors: Frances Stuart	

On the filing correspondence, tab the filing author can view the post submission that was submitted to the state.

P	Post Submission Updates											
		Status	Created By	Created On	Submitted By	Date Submitted	Processed By	Date Processed				
	6 <u>6</u>	Submitted	Stuart, Frances	12/14/2010	Stuart, Frances	12/14/2010 02:30 PM						

Once the state has reviewed your Post Submission Update, the filer will receive a message in your SERFF Message Center advising that your request has been allowed or disallowed.

Message				
Remove Message	Move to Workfolder			
Post-Submissi	on Update	ALLOWED for Filing AAA	L-126885444.	Attn: Frances Stuart
SERFF IT NUM:	AAAL-126885444	Product Name:	Health Product Launch Dec	2010
Co Tr Num:		Type Of Insurance:	H02G Group Health - Accid	ent Only
State Tr Num:		Sub-Type Of Insurance:	H02G.000 Health - Acciden	t Only
		Filing Type:	Form/Rate	
Company:	Auto Club Life	From:	Frances Stuart	
Contact:	Victoria Windham	Message Received:	12/14/2010 02:33 PM	
State:	Alabama			
Event Detail:	Post-Submission Up ALLOWED. State Co	date(125006338) for Filing AAAL-126885444 t mment: The request has been approved	o Alabama was	

After allowing the update, the icon and wording in Filing at a Glance changes, as does the status of the request. If the request is disallowed, the icon above Filing at a Glance is removed and the request status is changed to Disallowed.



When a request is approved, the applicable fields on the filing are updated. Fields that has been changed post submission will have an icon next to them representing changed data. This icon does not appear if the change was not approved.

^{CP} View Approved Post Submission Updates

1. Click on the schedule tab to view the approved updates.

PPACA Example:

General Form R Information Schedule S	ate/Rule Su chedule Do	pporting Companies Filing Filing cumentation and Contact Fees Correspondence						
Prior Value: Not PPACA-Related								
Proj	Changed By:	Frances Stuart		er: 9889				
Status of Filing in	Change Date:	12/14/2010		ile:				
Domicile Status C								
Filing Status		<u>View Related Update</u>		əd:				

Rate/Rule Example:

G	eneral nformation	Forn Sche	n Ra dule Sc	nte/Rule hedule	Supporting Documenta	tion Companies and Contact	Filing Fees	Filing Correspondence			
© _	dd Rate Da	ita? Yes									
	Filing Meth	od:								Filing & Use	
	Rate Chang	e Type:								Increase	
Ove	Verall Percentage of Last Rate Revision: %										
Effe	ective Date	of Last	Rate Revi	sion:							
Fili	ng Method	of Last	Filing:								
						Com	oanv Rate	e Information			
Com	ipany Nam	e: Ove Ind Cha	rall % icated nge:	Overal Rate Iı	l % W npact: Cl Pi	ritten Premium hange for this rogram:	# of Pol Affected Program	licy Holders N d for this f n :	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
		5.65	0 %	2.560 %	6 Ś	10000	1000	s	\$ 500	6.560 %	8.560 %
Insu Con	Name	Prior ¥alue	Last Changed By	Last Changed Date	View X Related Update						
Am Con	Overall %	%	Frances Stuart	12/07/2009	View			s	5	%	%
	Indicated Change										
	Overall % Rate	%	Frances	12/07/2009	<u>View</u>	verall Rate Inform	nation fo	r Multiple Compa	ny Filings		

- 2. Clicking the sicon for a field with changes will trigger the display of the history of changes for that field, including prior values and the date the field was changed.
- 3. The user can click the <u>View</u> link to be taken to the Post Submission Update for that change
- Note: The post submission update will show the changes in bold.

Rate Info	rmation											
	Rate Info Ap	plies: Yes										
	Filing Method: Filing & Use											
	Rate Change Type: Increase											
Overall	Pct. of Last Revi	ision:										
Effective	Date of Last Rev	/ision										
Filing	Method of Last F	iling:										
Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program :	Written Premium for this Program:	Maximum % Change (wher required):						
AAA Life Insurance Company	5.650%	2.560%	\$10,000	1,000	\$500	6.560%						
America's Best Company	%	%	\$		\$	%						

Responding to an Objection Letter

If a filing does not meet all of a state's filing requirements, an Objection Letter will be created by the state. An Objection Letter requires the Author or another user to submit a Response Letter, which may include one or more Schedule Item revisions or additions. The Reviewer will create Objections while reviewing the filing, which will be inserted into an Objection Letter and sent to the Author indicating what needs to be revised and/or added. The Author will receive a message in the Message Center stating that an Objection Letter has been received.

^{CC} Review the State's Objections

An 'Open Objection' icon will appear next to any Schedule Item that has an open Objection. In cases where an Objection Letter has no Objections, or has Objections not related to a specific Schedule Item, the icon will display in the Filing at a Glance section.

	Gene	ral Form mation Schedul	Rate/Rule S e Schedule I	Add Authors Update Char
		For	n Count: 1	
		Schedule Item Status	Form Name *	
-	1		Training Form	Product Name: * Training Filing TOI: 04.0 Homeowners Sub-TOI: 04.0001 Condominium Ho
F	orm Ty	pe Legend:		Filing Type: Form/Rate

Clicking on the icon provides the user with the details of the related Objections.

Exh	ibit A, B, & C (20 CSR 500-4.200)
Θ	Objection -Objection Also Associated With: • Filing Memorandum (Supporting Document) • Actuarial Justification (Supporting Document) • Training Form, TF4829, 01/01/2009, Declarations/Schedule (Form) • Training Exhibit, 95 (Rate) • Training Co Authorization Form (Supporting Document) -Comments: All documents need page numbers - centered on bottom.
Θ	Objection - Objection Also Associated With: • Actuarial Justification (Supporting Document) - Comments: These documents must be printable on 8 and 1/2 by 11 paper. Currently they are printing on legal.
Clos (You	e this Window J may also click anywhere outside this window)

This information can also be viewed within the Objection Letter on the

Filing Correspondence tab.

P

1. The Filing Author will receive notification in their message center that the state reviewer has created an objection letter to their filing.

Message			
Remove Message	Move to Workfolder		
Objection Lett	ter Received	for Filing AAAL-12688!	5444 from Alabama. Attn: Frances Stuart
SERFF Tr Num:	AAAL-126885444	Product Name:	Health Product Launch Dec 2010
Co Tr Num:		Type Of Insurance:	H02G Group Health - Accident Only
State Tr Num:		Sub-Type Of Insurance:	H02G.000 Health - Accident Only
		Filing Type:	Form/Rate
Company:	Auto Club Life	From:	Frances Stuart
Contact:	Victoria Windham	Message Received:	12/14/2010 02:50 PM
State:	Alabama		
Event Detail:	Objection Letter(125 SUBMITTED. Public A	717264) for Filing AAAL-126885444 from Ala Access Status has been Set by Default.	bama was

2. Open the filing by clicking on the SERFF tracking number in the message and then go to the Filing Correspondence tab.

	General Informa	Form Schedu	Rate/Rule schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence		
<u>c</u>	bjection)	Status	Created By	Created On	Date Submitted		Responded By	Response Created On	Response Submitted On
	es.	Under review. Stuart, Frances		12/14/2010	12/14/2010 02:50 F	м	Respond		

4. Click on the Status link under the Objection Letters header.

Once the user has clicked on the Status link, the letter should be displayed. The user will see the Objection(s) that the Reviewer has noted regarding the filing. In the example below, there are two Objections included in the Objection Letter. Objection 1 refers to the entire filing, which is why a Schedule Item is not given in parentheses. Objection 2 refers to an item from the Form Schedule, with the Form Name 'Animal Mortality Policy Form.'

The Objection Letter Status is state specific and set by the Reviewer. The Objection Letter Date is the date that the Reviewer sent the Objection Letter. The Respond by Date is a date by which the state expects the Author to respond. The Submitted Date is the date that the Objection Letter was actually submitted and viewable by the Author.

Objection Letter for AAAL-126885444								
Close								
SERFF Tracking Nu	umber:	AAAL-126885444	State:	Alabama				
Filing Company:		Auto Club Life	State Tracking Number:					
Company Tracking) Number:							
TOI:		H02G Group Health - Accident Only	Sub-TOI:	H02G.000 Health - Accident Only				
Product Name:		Health Product Launch Dec 2010						
Project Name:		HPL 2011						
Objection Le Under review.	etter Status:							
Objection I 12/14/2010	Letter Date:							
Respo	nd By Date:							
Subr 12/14/2010 02:50 PM	nitted Date:							
Dear Victoria Windhar	m,							
Introduction:								
Objection 1 Comments:	One or more with this type	of the required forms is missing from th of submission.	e filing. The state of Alabama	requires the following documents				
	File 1, etc.							
	For more info	omation on filing to Alabama please visit	our website. <u>http://www.naic.c</u>	orq				
Objection 2 • 5501W	L, Policy/Contr	ract/Fraternal Certificate, Whole Life Inst	urance Policy (Form)					
Comments:	Text: The for	m that is attached is not the correct form	n for this request.					

5. Click on the **Close** button after reviewing.

The first step in the Response Letter process is to make the requested changes to the Schedule Items. **NOTE: Do not click on the 'Respond' button. This will be the last step in the process.

^{CC} Revising Schedule Items

e filing view.
e filina vie

Filings	Billing	Settings Filin	g Rules	Templates				
My Workfolder	My Open Filir	ngs <u>My Draft Filings</u>	Messag	es <u>Search</u>	<u>Create Filing</u>	EFT Report		
Add Author	s Update	Change Schedule It	ems Se	t Confidentiality	Create Re	minder Mo	ove to Workfolder	PDF Pipeline

2. The filing will be put into "Revise Mode."

Filings	Billing	Settings	Filing R	ules R	eports	Templates		
My Workfolder	My Open Fil	ings <u>My Dra</u>	ft Filings	Messages	<u>Search</u>	Create Filing	Create Paper Filing	EFT Report
Save A	pply Cancel	Re	vise Mode					

3. Click **Revise** to the left of the item to be changed.

Form Rat Schedule Sch	e/Rule Supp edule Docu	oorting Imentation	Filing Corres	pondence				
Form Count Lead Form Number	: 9							
	Schedule Item Status	Form Number	Form Type *	Form Name *	Action *	Action Specific Data	Readability Score	Attachments
🤹 <u>ग</u> Revise		5501WL	POL	Whole Life Insurance Policy	Initial		50.3	5501WL Whole Life Insurance Policy.pdf

New items may also be added while in 'Revise mode' by clicking on the 'Add Schedule Items' button.

4. Make necessary changes to the Schedule Item.

Form Rate Schedule Sche	e/Rule Suppo dule Docur	rting nentation	Filing Correspon	dence					
Form Count:	9								
Lead Form Number:									
	Schedule Item Status	Form Number		Form Type *	Form Name *	Action *	Action Specific Data	Readability Score	Attachments
Undo Draft		5501WL		POL 🗸	Whole Life Insurance Polic	Initial 🗸		50.3	Attach Fil
									5501WL Whole Life Insuran Policy.p
Previous Ve	rsion								
<i>‱</i> , <mark>∏</mark>		5501WL		POL	Whole Life Insurance Policy	Initial		50.3	5501WL Life Insu Policy.pt

When revising a Schedule Item, a new line (in white) is automatically populated with the information from the original version (in grey) because many of the items may not change. (Please refer to the area pertaining to Forms Schedule Item Changes.) All fields and attachments can be changed in order to respond appropriately to the Objection Letter.

- 5. Click on the 'Remove' link next to the document on the revision line (white) to remove the duplicated original document.
- Clicking on the Remove link that is after the attachment will remove the previous version of the attachment and enable the user to submit an amended file. The user should remove the attachment that is being revised and attach the updated version. The original attachment is still seen below the attachment in the grayed out area and cannot be removed or changed
- 6. Attach the revised files by clicking on the **Attach Files** button.

a. Click Browse to find the fi	ile.
--------------------------------	------

SER	FF File Attachment Upload	
	Attachments larger than 3MB or Microsoft Word(tm) documents cannot be uploaded to SERFF.	
File	1: Browse]
File	2: Browse]
File	3: Browse]
File	4: Browse]
File	5: Browse]
	Upload Cancel	
		Onen

b. After selecting the appropriate file, click ______ button to add the attachment to your file list.

Choose file		? ×
Look in:	: 🔄 New Folder 💿 🔶 🖽 -	
History Desktop My Documents My Computer	Filing Description.pdf	
	File name: Filing Description.pdf	Open 📐
My Network P	Files of type: All Files (*.*)	Cancel

c. Click on the **Upload** button.

SER	RFF	File Attachment U	pload
	A W	ttachments larger than 3MB or Mi ord(tm) documents cannot be upl SERFF.	crosoft oaded to
File	1:		Browse
File	2:		Browse
File	3:		Browse
File	4:		Browse
File	5:		Browse
		Upload Cancel	

Up to five files can be attached at a time before uploading.

 Continue in this manner until all the necessary Schedule Item changes have been made. Be sure to click Apply to save your changes periodically. 8. Click **Save** to save changes and exit Revise mode.

If a Schedule Item has been replaced in error, click the Undo Draft button.

^{CC} Build the Response Letter

1. Click **Respond** button located next to the Objection Letter on the Filing Correspondence tab. This will generate your Response Letter.

General Informa	ition	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence		
Objectio	n Letter	S							
	Statu	5	Created By	Created On	Date Submitted		Responded By	Response Created On	Response Submitted On
6 <u>6</u>	Under	review.	Stuart, Frances	12/14/2010	12/14/2010 02:50 F	м	Respond		

SERFF will automatically pull all Draft Schedule Items (the filing revisions) into the Response Letter. Each Response will automatically match up with the corresponding Objection.

 Enter an Introduction, Comments (per Objection) and Conclusion in the respective fields. The Comments field is required and must be completed for each Objection.

Objection 2										
Applies To:										
• 5501 (Form	IWL, Policy/Cont m)	tract/Frater	nal Certifi	icate, Whole Life Ir	nsurance Po	olicy				
Comment: Respon	ise 1:	that is atta	ched is no	ot the correct form	for this re	quest.				
Coi	nments: *									
Plea	ase see the attache	ed file for the	requested o	changes.		~				
Ch	anged Items:	ula Tham C	h							
	Form Schedu	Form	Form	Form	Action *	Action Specific	Readability	Atta	chments	Submitted
		Number	Type *	Name	ACCION	Data	Score	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	cincies	Submitted
	Remove	5501WL	POL	Whole Life Insurance Policy	Initial		50.3	Ø	<u>Health Rider.pdf</u>	
	Previo	us Versior	1							
	<i>°</i> ⊈ <mark>ī⊼</mark>	5501WL	POL	Whole Life	Initial		50.3	Ð	5501WL Whole Life Insurance	Date Submitted:
				Insurance Policy					Policy.pdf	12/14/2010
										By: Frances Stuart
	No Rate/Rule Sc	hedule iten	ns change	d.						
I	No Supporting D	ocuments o	hanged.							
	Add Schee	dule Item(s)							

- If there are no Schedule Item changes for a given Objection, enter a comment relating to the particular Objection.
 - 3. Throughout the process, click **Apply** to periodically save updates.
 - 4. Click once all updates have been made.
- After clicking on the **Save** button, the user can Submit, Edit, Delete or Close the Response Letter. The user can also View the original Objection Letter sent by the Reviewer.
 - 5. After reviewing the Response Letter and the changes, click

Response Letter for AAA	L-126885444				
Submit Edit Delete Close	e View Objection Letter	Expand All	Collapse All		
SERFF Tracking Number:	AAAL-126885444		State:	Alabama	
Filing Company:	Auto Club Life		State Tracking	Number:	
Company Tracking Number:					
TOI:	H02G Group Health - Acc	ident Only	Sub-TOI:	H02G.000 Health - Accident O	only
Product Name:	Health Product Launch D	ec 2010			
Project Name:	HPL 2011				
Status : Draft					
Introduction: <u>Objection 1</u> Applies To: Entire filing Comment: O from the filing. The state of Alabama of submission.	ne or more of the required requires the following docu	forms is missing iments with this typ	e		
File 1, etc.					
For more infomation on filing to Alaba	ama please visit our websit	e. <u>http://www.naic</u> .	org		
Comments: * Please see attached. Changed Items:					
Form Schedule Item	Changes				
Form Form Number Type *	Form Action *	Action Specific Data	Readability Score	Attachments	Submitted
FormA CER	Certificate Initial			Compliance Certification.pdf	

The Provide Set and Set Up and S

- 1. Open the Response Letter and click the **Edit** button to update.
- 2. Update the Introduction, Response Comments and/or the Conclusion fields as needed.

next to the

Response Lett	er for /	AAAL-126885444	1					
Save Apply	Cancel	View Objection Letter	Expand All	Collapse All				
SERFF Tracking Nur	nber:	AAAL-126885444		St	ate:		Alabama	
Filing Company:		Auto Club Life		St	ate Tracki	ing Number:		
Company Tracking	Number:							
TOI:		H02G Group Heal	th - Accident C	Only Su	b-TOI:		H02G.000 Health - Accident Only	
Product Name:		Health Product La	unch Dec 2010	D				
Project Name:		HPL 2011						
Status :	Draft							
Dear Frances Stuart, Introduction:								
Introduction								~
								V
Objection 1								

3. If needed, change the updated Schedule Items. Select **Remove** item being updated.

Changed Items: Form Schedule Item Changes Form Form Form Form Number Type * Name Action * Action Specific Readability Score Attachments Submitted Remove 5501WL POL Whole Life Initial 50.3 PHealth Rider.pdf Insurance Policy	lease see the attac	hed file for the	requested	changes.		 				
Form Number Form Type Form Name Action Action Specific Data Readability Score Attachments Submitted Remove 5501WL POL Whole Life Insurance Policy Initial 50.3 Image: Health Rider.pdf	Changed Items:	dule Item C	hanges				2			
Remove 5501WL POL Whole Life Initial 50.3 Ø Health Rider.pdf Insurance Policy		Form Number	Form Type *	Form Name	Action *	Action Specific Data	Readability Score	Atta	chments	Submitted
	Remove	5501WL	POL	Whole Life Insurance Policy	Initial		50.3	Ø	<u>Health Rider.pdf</u>	
Previous Version	Prev	ious Versioi	n							
د 5501WL POL Whole Life Initial 50.3 المحتمد 5501WL Whole Life Date Subn Insurance Policy 12/14/2010 By: France	<i>₩</i> \$ <mark>17</mark>	5501WL	POL	Whole Life Insurance Policy	Initial		50.3	Ø	5501WL Whole Life Insurance Policy.pdf	Date Submitted 12/14/2010 By: Frances Stud

belong with the Objection.

- If updates need to be made to individual Schedule Items, please refer to the section titled 'Revising Schedule Items' for complete instructions.
 - 5. Click the **Save** button.
 - 6. The Response has now been changed. The user may Submit, Edit, Delete, Close, or View Objection Letter.

	Delete	Close	View Ob	jection Letter	Expand All	Collapse All		
SERFF Tracking N	lumber:		AAAL-12688	35444		State:	Alabama	
Filing Company:			Auto Club L	ife		State Tracking	g Number:	
Company Trackir	g Number	:						
TOI:			H02G Group	Health - Accid	dent Only	Sub-TOI:	H02G.000 Health -	Accident Only
Product Name:			Health Prod	uct Launch Dec	c 2010			
Project Name:			HPL 2011					
Statu Dear Frances Stuar ntroduction:	S: Draft							
Applies To: Entire	iling Comm	ient: On	e or more of	the required f	forms is missina			
Applies To: Entire i from the filing. The of submission. File 1, etc. For more infomatic Response 1: Comment Please see Changed I	iling Comm state of Al n on filing t s: * attached. tems:	ient: On abama r	e or more of equires the f na please vi	the required f ollowing docun	forms is missing nents with this typ . <u>http://www.naic.</u>	e ora		
Applies To: Entire I from the filing. The of submission. File 1, etc. For more infomatic Response 1: Comment Please see Changed I	iling Comm state of Al n on filing t s: * attached. rems:	ient: On abama r to Alabar	ne or more of equires the f ma please vis	the required f ollowing docun	forms is missing nents with this typ . <u>http://www.naic.</u>	e ora		
Applies To: Entire i from the filing. The of submission. File 1, etc. For more infomatic Response 1: Comment Please see Changed I	iling Commission of Al In on filing t s: * attached. ems: Schedule Primmber Fr Imber Fr	E Item C	e or more of equires the f ma please vis changes Form Name	the required f ollowing docun sit our website.	forms is missing nents with this typ http://www.naic.	e ora Readability Score	Attachments	Subm
Applies To: Entire i from the filing. The of submission. File 1, etc. For more infomatic Response 1: Comment Please see Changed I Fin N Fin	iling Commission of Al n on filing t s: * attached. eems: Schedule prm Fr Tr prmA C	Titem C orm ype * ER	ie or more of equires the f ma please vis Changes Form Name Certificate	the required f ollowing docun sit our website.	forms is missing nents with this typ http://www.naic. http://www.naic.	e orq Readability Score	Attachments	Subm
Applies To: Entire i from the filing. The of submission. File 1, etc. For more infomatic Response 1: Comment Please see Changed I Form File Click	iling Commission of Al in on filing t s: * attached. terms: Schedule primber Fr Tr primA C iew Obj	internet: On abama r o Alabar o Alabar so Alabar so Alabar so Alabar so Alabar so Alabar so Alabar so Alabar so Alabar	e or more of equires the f ma please vis ihanges Form Name Certificate	Action *	Action Specific Data	Readability Score	Attachments Compliance Certification.pdf the Objection Letter	subm again.

^{CP} How to View the Response Letter

The draft of the Response Letter is located under the Filing Correspondence tab. The user will be able to view the Response Letter two ways (please see the following two examples).

	G	eneral nformat	ion Schedule	Rate/Rule Schedule	Supporting Documentation	Companies on and Contact	Filing Fees	Filing Correspondence		
Г	Objection Letters									
			Status	Created By	Created On	Date Submitted		Responded By	Response Created On	Response Submitted On
L		6 <u>6</u>	<u>Under review.</u>	Stuart, Frances	12/14/2010	12/14/2010 02:50 PM		Stuart, Frances	12/14/2010	

Example 1:

When clicking on the Objection Letter link, the user will be directed to the Objection Letter sent by the Reviewer.

General Informat	Form Schedule	Rate/Rule Schedule	Supporting Documentatio	Companies F and Contact F	Filing Fees	Filing Correspondence		
Objection	Letters Status	Created By	Created On	Date Submitted		Responded By	Response Created On	Response Submitted On
65	<u>Under review,</u>	Stuart, Frances	12/14/2010	12/14/2010 02:50 PM		Stuart, Frances	12/14/2010	
Py eligking the View Response Letter button, the upper is directed to the								

• By clicking the **Example 2** button, the user is directed to the Response Letter.

Objection Letter for AAAL-126885444							
Close View Response Letter							
SERFF Tracking Number:	AAAL-126885444	State:	Alabama				
Filing Company:	Auto Club Life	State Tracking Number:	State Tracking Number:				
Company Tracking Number:	Company Tracking Number:						
TOI:	H02G Group Health - Accident Only	Sub-TOI:	H02G.000 Health - Accident Only				
Product Name:	Health Product Launch Dec 2010						
Project Name:	HPL 2011						
Objection Letter Status:	Under review.						
Objection Letter Date:	12/14/2010						
Respond By Date:							
Submitted Date:	12/14/2010 02:50 PM						
Dear Victoria Windham, Introduction:							
Example 2:

By clicking on the Author's name (under Responded by), the user will be able to

view the draft Response Letter.

G	eneral nformat	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence		
<u>o</u>	bjection	Letters							
		C1 1			On Date Submitted				
		Status	Created By	Created On	Date Submitted		Responded By	Response Created On	Response Submitted On



^{CP} How to Submit the Response Letter

1. Click the Subm	it button to send the F	Response Letter.									
Response Letter for AAAL-126885444											
Submit Edit Delete Close	e View Objection Letter Expand All	Collapse All									
SERFF Tracking Number:	AAAL-126885444	State:	Alabama								
Filing Company:	Auto Club Life	State Tracking Number:									
Company Tracking Number:											
TOI:	H02G Group Health - Accident Only	Sub-TOI:	H02G.000 Health - Accident Only								
Product Name:	Health Product Launch Dec 2010										
Project Name:	HPL 2011										
Status : Draft											
Dear Frances Stuart,											
Introduction: Introduction											
Objection 1											

2. A confirmation message appears confirming this action.

Message from webpage											
?	You are about to submit this Response Letter. Are you sure?										
	OK Cancel										

3. Click the OK button.

*The Response Submitted on Date is now populated with the date sent to the State.

General Informat	ation Schedule Schedule Supporting Companies And Contact Filing Correspondence								
Objection	Letters								
	Status	Created By	Created On	Date Submitted		Responded By	Response Created On	Response Submitted On	
6 <u>6</u>	Under review.	Stuart, Frances	12/14/2010	12/14/2010 02:50 PM	6 <u>6</u>	Stuart, Frances	12/14/2010	12/14/2010 03:55 PM	

Amendments

*This is only used when the amendment is not in response to an Objection Letter (i.e. -The filer has decided to add a schedule item.).

^{CP} Revising/Adding Schedule Items

1. Click Chang	e Schedule Items	from the fili	ng view.		
Filings Billing	Settings Filing Rules	Templates			
My Workfolder My Open Filing	as <u>My Draft Filings</u> <u>Me</u>	ssages <u>Search</u> C	Create Filing EFT Re	port	
Add Authors Update	Change Schedule Items	Set Confidentiality	Create Reminder	Move to Workfolder	PDF Pipeline

2. The filing will be put into "Revise Mode."

Filings	Billing	Settings	Filing Ru	ules R	leports	Templates		
My Workfolder	My Open Filin	gs <u>My Draf</u>	: Filings	Messages	Search	Create Filing	Create Paper Filing	EFT Report
Save A	pply Cancel	Rev	ise Mode ·					

3. Click **Revise** to the left of the item to be revised.

Form Rate/Rule Supporting Schedule Schedule Documentation					ng rrespondence						
	Form Count: 1										
			Schedule Item Status	Form Name *	Form Number	Edition Date	Form Type *	Action *	Action Specific Data	Readability Score	Attachments
	Undo Draft			FormA	9865	2010	ADV 🕶	New		0	Attach Files
	Previo	us Ver	sion								
				FormA	9865	2010	ADV	New		0	GodzillaExclusi

New items may also be added while in 'Revise mode' by clicking on the

Add Schedule Item(s) button.

Undo Draft		-Please Select- V	Previous Filing # Replaced Form #
Add Schedule Item(s)			

- When revising a Schedule Item, a new line (in white) is automatically populated with the information from the original version (in grey) because many of the items may not change. (Please refer to the area pertaining to Forms Schedule Item Changes.) All fields and attachments can be changed.
 - 4. Attach any appropriate files by clicking on the **Attach Files** button.
 - a. Click Browse... to find the file.

SERF	F File Attachment Upload									
V	Attachments larger than 3MB or Microsoft Word(tm) documents cannot be uploaded to SERFF.									
File 1:	Browse									
File 2:	Browse									
File 3:	Browse									
File 4:	Browse									
File 5:	Browse									
	Upload Cancel									

b. After selecting the appropriate file, click ^{Open} button to add the attachment to your file list.

Choose file					? ×
Look in:	🔄 New Folder		•	+ 🗈 💣 🎟	•
History Desktop My Documents My Computer	Filing Descriptio	on.pdf			
	, File name:	Filing Description.pdf		•	Open 2
My Network P	Files of type:	All Files (*.*)		•	Cancel

c. Click on the **Upload** button.

SERFF File Attachment Upload											
	Attachments larger than 3MB or Microsoft Word(tm) documents cannot be uploaded to SERFF.										
File 1:	C:\Documents and Settings\FStu Browse										
File 2:	Browse										
File 3:	Browse										
File 4:	Browse										
File 5:	Browse										
	Upload Cancel										

Up to five files can be attached at a time before uploading.

5. Continue in this manner until all the necessary Schedule Item changes have been made. Be sure to click for a save your changes periodically.

Clicking on the Remove after the attachment will remove the previous version of the attachment and enable the user to submit an amended file. The user should remove the attachment that is being revised and attach the updated version. The original attachment is still seen below the attachment in the grayed out area and cannot be removed or changed.

Form Schedule	Rate, Sche	/Rule dule	Suppo Docun	rting nentation	Filing Correspo	ndence									
Form Count: 1															
		Schedul Status	e Item	Form Name *		Form Number	,	Edition Date	Form Type	*	Action *	Action Specific Data	Readability Score	Att	achments
Undo Dra	aft			FormA		9865		2010	ADV	*	New		0		Attach Files
														Ø	<u>Revised</u> GodzillaExclusi
Previo	ous Ver	sion													
				FormA		9865		2010	ADV		New		0	Ø	GodzillaExclus

6. Click **Save** to save changes and exit Revise mode.

^{CC} Build the Amendment

- 1. Click on the Filing Correspondence tab.
- 2. Click the **Create Amendment** button.

General Form Information Schedule	Rate/Rule Supporting Schedule Documentation	State Companies Specific and Contact	Filing Fees Correspondence	e
Objection Letters No Objection Letters				
Amendments No Amendments				
Create Amendment				
Post Submission Updates This filing does not support	post-submission updates,			
Dispositions No Dispositions				
Filing Notes No Filing Notes				
Create Filer Note	Create Note to Reviewer			
<u>Reminders</u> No Reminders				
Create Reminder				

3. Enter Comments in the Comment field.

Amendment of AAAL-126885435						
Save Apply Cancel						
SERFF Tracking Number:	AAAL-126885435	State:	Alabama			
First Filing Company:	AAA Life Insurance Company ,	State Tracking Number:				
Company Tracking Number:						
TOI:	04.0 Homeowners	Sub-TOI:	04.0001 Condominium Homeowners			
Product Name:	Homeowners Product Launch					
Project Name:	HPL 2010					
Date Submitted: Comments: *						
Changed Items: No Form Schedule items changed. No Rate/Rule Schedule items changed. No Supporting Documents changed. Add Schedule Item(s)						
Save Apply Cancel						

4. To make an association between draft Schedule Items and the Amendment, click

e Item changes that belong

with the update.

Amendment of AAAL-126885435						
Save Apply Cancel						
SERFF Tracking Number:	AAAL-126885435	State:	Alabama			
First Filing Company:	AAA Life Insurance Company ,	State Tracking Number:				
Company Tracking Number:						
TOI:	04.0 Homeowners	Sub-TOI:	04.0001 Condominium Homeowners			
Product Name:	Homeowners Product Launch					
Project Name:	HPL 2010					
Date Submitted: Comments: * Here is my ame	ndment.		< ×			
Changed Items: No Form Schedule items changed. No Rate/Rule Schedule items changed. No Supporting Documents changed. Add Schedule Item(s)						
Save Apply Cancel						

5. From the 'Draft Schedule Items for Filing' window, select the draft items to be

included in the Response Letter. Click Add Item(s)

Draft Schedule Items for Filing SERFF Tracking No: AAAL-126885435	
FormA, 9865, 2010, Advertising (Form)	
Add Item(s)	
Close this Window	
(You may also dick anywhere outside this window)	
5. Throughout the process, click Apply to periodically save u	pdates.
6. Click Save once all updates have been made.	

7. The user may then Submit, Edit, Delete or Close the Amendment.

Amendment of AAAL-126885435							
Submit Edit Delete Close							
SERFF Tracking Number:	AAAL-126885435	State:	Alabama				
First Filing Company:	AAA Life Insurance Company ,	State Tracking Number:					
Company Tracking Number:							
TOI:	04.0 Homeowners	Sub-TOI:	04.0001 Condominium Homeowners				
Product Name:	Homeowners Product Launch						
Project Name:	HPL 2010						
Date Submitted: Comments: * Here is my ame Changed Items:	endment.						
Form Schedule Item Changes							
Form Form Edition For Name Number Date Ty	rm Action * Action Specific Re Data Sc	adability Attachments	Submitted				
FormA 9865 2010 AD	V New 0	<u>Revised GodzillaExclused</u>	usion.pdf				
Previous Version							
FormA 9865 2010 Al	DV New 0	GodzillaExclusion.pdf GodzillaEx	Date Submitted: 12/14/2010 By: Frances Stuart				
No Rate/Rule Schedule items changed. No Supporting Documents changed.							
Submit Edit Delete Close	e						

The Date Submitted field is now populated with the date and time the

Amendment was sent to the State.

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence	
Objection Letters No Objection Letters Amendments								
Comment				Created By (Created On	Date Submitted	
Here is my amendment			Stuart, Fra	ances		12/14/2010	12/14/2010 04:07 PM	

PDF Pipeline

PDF Pipeline provides users with the ability to create a single PDF file of their entire filing or selected parts of their filing. The PDF Pipeline is generated on demand. The results will be displayed instantly and the user can save the PDF locally to their network or review online.

All Schedule Items and Correspondence including Reviewer Notes and Filer Notes will be available to PDF Pipeline.

PDF Pipeline

1. Open the SERFF filing.

2. Click the PDF Pipeline b	button.	
Add Authors Update Change Schedule Items	Set Confidentiality Create Reminder Move to We	orkfolder PDF Pipeline
		Alabama
		View General Instructions View Filing Log
Product Name: * Homeowners Product Launch	SERFF Tr Num: AAAL-126885435	SERFF Status: Submitted to State
TOI: 04.0 Homeowners	State Tr Num:	State Status:
Sub-TOI: 04.0001 Condominium Homeowners	Co Tr Num:	Co Status:
Filing Type: Rate	Date Submitted: 12/14/2010	Disposition Date:
Effective Date Requested (New):	Effective Date Requested (Renewal):	Authors: Frances Stuart

When selecting the Form, Rate and Supporting Documentation Schedules, at least one item must be selected for the Schedule to print. If just an item from the Schedule is chosen and not the Schedule itself, only the attachment and/or details for that item will generate. Nothing will print if just the Schedule is selected and no items.

A dialog box will appear that lists all of the pieces of the filing that can be included in the PDF.

Generate PDF for AAAL-126885435							
Generate PDF Cancel Select All Select None							
Select the portions of the filing to include in the generated PDF.	Select the portions of the filing to include in the generated PDF.						
Filing Information							
Form Schedule Summary							
Detail for All Items	Date Submitted						
FormA, 9865, 2010, Advertising	12/14/2010						
FormA, 9865, 2010, Advertising	12/14/2010						
There is no Rate information to include.							
🛛 🗌 Rate/Rule Schedule Summary							
Detail for All Items	Date Submitted						
🗌 🥝 🔕 🛛 Rate, [No rule/page number]	12/14/2010						
🛛 🗌 Supporting Document Schedule Summary							
Detail for All Items	Date Submitted						
🗌 🛇 Actuarial Memorandum	Satisfied 12/14/2010						
Authorization Form	Bypassed 12/14/2010						
Filing Correspondence Summary							
Detail for All Items	Date Submitted						
Amendment Letter	12/14/2010						
3. Select the individual items or click the button.							
4. Click the Select None button to deselect all the items.							
5. Click the Cancel button to cancel the action.							

6. Click the **Generate PDF** button to create the PDF.



After clicking on the

button the PDF file will open in a new window.

Click on the individual bookmarks to navigate to the different sections of the filing.



Non-PDF attachments and attachments that are larger than 3 MB will not work with PDF Pipeline. A Non- PDF attachment will be displayed with a symbol. That symbol indicates the attached file is not a PDF document. If the box is checked prior to selecting the

Generate PDF button it will display Non-PDF attachment in the bookmarks and on the

page.

Generate PDF for AAAL-126885435							
Generate PDF Cancel Select All Select None							
Select the portions of the filing to include in the generated PDF.							
Filing Information							
🖯 🗌 Form Schedule Summary							
Detail for All Items	Date Submitted						
FormA, 9865, 2010, Advertising	12/14/2010						
FormA, 9865, 2010, Advertising	12/14/2010						
There is no Rate information to include.							
Rate/Rule Schedule Summary							
Detail for All Items Date Submitted							
🔲 🙋 🚳 Rate, [No rule/page number]	12/14/2010						
R Supporting Document Schedule Summany							

8		9 / 13 🚺 🖑 🥰 💿 🖲 48.3% र 🄬 र 🥢 र 🌮 र
++	Find 🗸	
L.	At least one signature is invalid.	Signature Pane
ß	Bookmarks 🔳	Attachment "PremiumandLoss Experience Exhibit.xls" is not a PDF document and cannot be reproduced here.
111 111 172	 Attachment: PremiumandLoss Experience Exhibit.pdf Non-PDF Attachment: PremiumandLoss Experience Exhibit.xls 	

Filer Note

A Filer Note is internal communication. Only those users who have access to the filing will be able to read the Filer Note. Filer Notes can be added to an open or closed filing.

General Informa	Form ation Schee	lule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence			
Objectio No Obj	Objection Letters No Objection Letters									
Amendn No Am There	Amendments No Amendments There are no draft Schedule Items to submit in an Amendment.									
Post Sul No Pos	Post Submission Updates No Post-Submission Updates									
<u>Disposit</u> No Dis	ions positions									
Filing No No Fili	i <u>tes</u> ng Notos Create Filer Note		Create	lote to Reviewer						
Reminde No Rei	ers minders									
	Create Reminde	r								

Filer Notes

- 1. Click the Filing Correspondence tab.
- 2. Click the Create Filer Note button.
- 3. Type a subject in the Subject Field (this is a Required Field).
- 4. Type a comment in the comments field (the comments section can contain up to 4000 characters and is a required field).
- 5. Click the **Attach Files** button to attach related files.
- 6. Click the **Save** button to save the Filer Note.
- 7. Click the **Cancel** button to cancel the Filer Note.

Filer Note for AAAL-126885443						
Save Apply Cancel						
SERFF Tracking Number:	AAAL-126885443	State:	Alabama			
Filing Company:	AAA Life Insurance Company	State Tracking Number:				
Company Tracking Number:						
TOI:	H02G Group Health - Accident Only	Sub-TOI:	H02G.000 Health - Accident Only			
Product Name:	Health Product Launch					
Project Name:	HPL 2011					
Product Name: Health Product Launch Project Name: HPL 2011 Submitted by: N/A Subject: Status Comments: What is the status of this filing?						
Save Apply Cancel	Attach Files Save Apply Cancel					

After clicking the **Save** button, the user can then click on the Filing Note subject link. The user can then Edit, Delete, or close the Filer Note.

Filer Note for AAAL-126885443						
Edit Delete Close						
SERFF Tracking Number:	AAAL-126885443	State:	Alabama			
Filing Company:	AAA Life Insurance Company	State Tracking Number:				
Company Tracking Number:						
TOI:	H02G Group Health - Accident Only	Sub-TOI:	H02G.000 Health - Accident Only			
Product Name:	Health Product Launch					
Project Name:	HPL 2011					
Created by: Frances Stuar	t on 12/14/2010 04:15 PM					
Submitted by: N/A						
Subject: * Status						
Comments: * What is the status of this filing?						
Edit Delete Close						

All Filer Notes are located under the Filing Correspondence tab of the filing. The Filing Notes section lists all notes, whether it is a Filer Note or a Note to Reviewer, as well as the respective 'Created On' date.

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence		
Objection Letters No Objection Letters Amendments There are no draft Schedule Items to submit in an Amendment. Post Submission Updates No Post-Submission Updates								
Crea	te Post-Submi	ssion Update						
Dispositions No Disposition	ns							
Filing Notes								
Subje	ect	Note Type	Created By		Cre	ated On	Submitted On	Submitted By
Statu	19	Filer Note	Stuart, Fran	ices	12/	14/2010		
Create F <u>Reminders</u> No Reminders Create F	Status Filer Note Stuart, Frances 12/14/2010 Create Filer Note Create Note to Reviewer Reminders No Reminders Create Reminder							

Note to Reviewer

A Note to Reviewer is sent to the Reviewer from the user. It becomes part of the filing.

Note to Reviewer

- 1. Click the Filing Correspondence tab.
- 2. Click the **Create Note to Reviewer** button.

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence			
Objection Lette No Objection	Objection Letters No Objection Letters								
Amendments No Amendme There are no	<u>Amendments</u> No Amendments There are no draft Schedule Items to submit in an Amendment.								
Post Submissio No Post-Subm	<u>n Updates</u> hission Update	s							
Crea	te Post-Submi	ission Update							
Dispositions No Disposition	IS								
Filing Notes									
Subje	ect	Note Type	Created By		Cre	ated On	Submitted On	Submitted By	
Statu		Filer Note	Stuart, Fran	ices	12/	14/2010			
Create F	iler Note	Create	lote to Reviewer						
Reminders									
No Reminders	No Reminders								
Create F	teminder]							

- 3. Type a subject in the Subject Field (this is a required field).
- Type a comment in the Comments Field (the comments section can contain up to 4000 characters and is a required field).
- 5. Click the **Attach Files** button to attach related files.
- 6. Click the **Save** button to save the Note to Reviewer.
- 7. Click the **Cancel** button to cancel the Note to Reviewer.

Note To Reviewer for A	AAL-126885443		
Save Apply Cancel			
SERFF Tracking Number:	AAAL-126885443	State:	Alabama
Filing Company:	AAA Life Insurance Company	State Tracking Number:	
Company Tracking Number:			
TOI:	H02G Group Health - Accident Only	Sub-TOI:	H02G.000 Health - Accident Only
Product Name:	Health Product Launch		
Project Name:	HPL 2011		
Submitted by: N/A Subject: * Comments: *			
Г			

After clicking on the **Save** button a preview of the note is displayed. The user can Submit, Edit, Delete, or Close the note.

Note To Reviewer for AAAL-126885443					
Submit Edit Delete Close					
SERFF Tracking Number:	AAAL-126885443	State:	Alabama		
Filing Company:	AAA Life Insurance Company	State Tracking Number:			
Company Tracking Number:					
TOI:	H02G Group Health - Accident Only	Sub-TOI:	H02G.000 Health - Accident Only		
Product Name:	Health Product Launch				
Project Name:	HPL 2011				
Created by: Frances Stuart on 12/14/2010 04:17 PM Submitted by: N/A Subject: * Notice					
Comments: * Notice to reviewer.					
Submit Edit Delete Close					

- 1. Click the **Edit** button to edit the Reviewer Note.
- 2. Click the **Delete** button to delete the Reviewer Note.
- 3. A confirmation message appears confirming this action.

Message	e from webpage 🛛 🔀
2	You are about to delete this Note To Reviewer. Are you sure?
	OK Cancel

- 4. Click the OK button.
- 5. If you choose not to Delete, click the button to save the Note to Reviewer as a draft.
- The Submitted On field is blank. When the Note to Reviewer has been submitted, the Submitted On field will be populated with the date submitted and the draft icon will no longer be displayed.

!	Filing Not	es					
		Subject	Note Type	Created By	Created On	Submitted On	Submitted By
		Notice	Note To Reviewer	Stuart, Frances	12/14/2010		

6. Click the **Submit** button to send the Note to Reviewer.



7. A confirmation message appears confirming the action.

Note To Reviewer for AAAL-126885443							
Close							
SERFF Tracking Number:	AAAL-126885443	State:	Alabama				
Filing Company:	AAA Life Insurance Company	State Tracking Number:					
Company Tracking Number:							
TOI:	H02G Group Health - Accident Only	Sub-TOI:	H02G.000 Health - Accident Only				
Product Name:	Health Product Launch						
Project Name:	HPL 2011						
Created by: Frances Stuart	t on 12/14/2010 04:17 PM						
Last edited by: Frances Stuart	t on 12/14/2010 04:19 PM						
Submitted by: Frances Stuart	t on 12/14/2010 04:19 PM						
Subject: * Notice							
Comments: * Notice to reviewer.							
Close							

A Note to Reviewer may be sent with the original submission of the filing, as well as on a closed filing (provided the states have not disabled this option). Submitting a Note to Reviewer on a closed filing is beneficial if the user needs to change an effective or implementation date or to ask that the filing be re-opened for another purpose. It is important to note that attachments may not be added to a Note to Reviewer on a closed filing.

When States Restrict NTR on Closed Filings

Some states will not accept a 'Note to Reviewer' on a Closed Filing. In this instance, there will not be a 'Create Note to Reviewer' button at the bottom of the page. Some states my provide an explanation in place of the button, if there is no explanation, then that area will just be left blank.

Reminders

Reminders are user defined messages that will be sent to the Message Center are there due date.

Create a reminder

Add Authors Update	Change Schedule Items	Set Confidentiality	Create Reminder	Move to Workfolder	PDF Pipeline
1. Open the fili	ing, click the	reate Reminder	button.		

1. Open the filing, click the Create Reminder

Reminder for XXXX-000535780						
Save Apply	Cancel					
SERFF Tracking Number:	XXXX-000535780	State:	Alabama			
First Filing Company:	AAA Life Insurance Company ,	State Tracking Number:				
Company Tracking Number:						
TOI:	03.0 Farmowners	Sub-TOI:	03.0001 Commercial Farmowners			
Product Name:	Farmowners					
Project Name:	Commercial					
Due Date: *						
comments.						
Send To: Creator O All						
Generate Reminder	r on Closed Filing: Cancel					

2. Type the Subject and Due Date (required fields) and comments.



- If the creator radio button is selected upon creation, then the message will appear in the creator message center, if the all radio button is selected, then everyone who has access to the filing will receive the message in their message center.
- 4. Click the **Save** button.
- 5. The reminder will be displayed under the filing correspondence tab.

Reminders				
Subject	Created By	Created On	Date Due	Processed
Reminder	Stuart, Frances	12/22/2009 03:04 PM	12/23/2009	

Dispositions

When a Disposition Report is created for a filing, the SERFF status of that filing is changed to "Closed." The filing is then removed from the "My Open Filings" view. The user can find any closed filings by using the Advanced Search. The Disposition can be found on the Filing Correspondence Tab of the filing. The user receives a message in the Message Center indicating that there is a Disposition.

View a Disposition

Mes	Messages Most Recently V								
Rem	Remove Message								
Messa	Messages Messages 1-16 of 16 First Previous Next Last								
	Unread	Subject	Filing	From	On 💌				
	1	Disposition Received for AAAL-126885443 from Alabama. Attn: Frances Stuart	AAAL-126885443	Frances Stuart	Dec 14, 2010				
	Þ	Public Access Status Changed for Filing AAAD 26885443 to Alabama . Attn: Frances Stuart	AAAL-126885443	Frances Stuart	Dec 14, 2010				

- 1. To open a message, move the pointer to the message. Click when the message to be read is highlighted in yellow.
- 2. The message will display.

Message					
Remove Message	Move to Workfolder				
Disposition Re	eceived for A	AAL-126885443 from A	Alabama. Attn: Frances Stuart		
SERFF Tr Num:	AAAL-126885443	Product Name:	Health Product Launch		
Co Tr Num:		Type Of Insurance:	H02G Group Health - Accident Only		
State Tr Num:		Sub-Type Of Insurance:	H02G.000 Health - Accident Only		
		Filing Type:	Form/Rate		
Company:	AAA Life Insurance	Company From:	Frances Stuart		
Contact:	Victoria Windham	Message Received:	12/14/2010 04:23 PM		
State:	Alabama				
Event Detail: Disposition(126653734) for Filing AAAL-126885443 was Submitted with a Status of Approved. Public Access Status has been Set by Default.					

- To open the filing referenced in the message, click the blue, underlined SERFF Tracking Number.
- 4. Click on the Filing Correspondence tab.

	General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence	
--	------------------------	------------------	-----------------------	-----------------------------	--------------------------	----------------	--------------------------	--

5. Click the blue link under Dispositions.

Dis	Dispositions									
		Status	Created By	Created On	Date Submitted					
	6 <u>6</u>	Approved	Stuart, Frances	12/14/2010	12/14/2010 04:23 PM					

The Disposition is now viewable.

Disposition for AAAL	Disposition for AAAL-126885443							
Close								
SERFF Tracking Number:	AAAL-126885443	State:	Alabama					
Filing Company:	AAA Life Insurance Company	State Tracking Nun	nber:					
Company Tracking Number:								
TOI:	H02G Group Health - Accident O	only Sub-TOI:	H02G.000 Health - Accident Only					
Product Name:	Health Product Launch							
Project Name:	HPL 2011							
Disposition Date:	12/14/2010							
Implementation Date:								
Status:	Approved							

Lesson 6

This lesson covers the Search functionality of SERFF. Search is available to all users.

SERFF offers two levels of search – a Tracking Number Search that provides quick access to a particular filing and an Advanced Search that allows queries of the filings database based on several criteria.

This lesson covers the following topics:



Tracking Number Search





Tracking Number Search

The Tracking Number Search box displays in the upper right portion of the SERFF Workspace. This search will use the value entered to search the SERFF Tracking Number, State Tracking Number, or Company Tracking Number fields.

Home About SERFF Contact Us naic.org									
SERFF				Welcome, Frances Stuart. aaalifeinsurancecompany Help Logoff					
Ancourt of T				Tracking Number: Search					
Filings Billing Settings Filing Rules	Reports Templates								
My Workfolder My Open Filings My Draft Filings Messi	ages Search Create Filing	Create Paper Filing	EFT Report						
My Workfolder Most Recently Viewed Filings Remove from Workfolder									
Filings				0 Filings					
66° 🔽 State 🖂 Product Name Co	ompany Tracking #	Filing Date	Created By	SERFF Status					
No filings in folder.									
0 Filings									
Remove from Workfolder									

^C Running a Tracking Number Search

		Tracking Number:	
1.	Click in the		field.

 Enter the SERFF Tracking Number, State Tracking Number, or Company Tracking Number of the filing being sought.

Tracking Number:	
UNSE-000014037	Search

3. Click the **Search** button, and then select the type of Tracking Number.

Tracking Number:			
UNSE-000014037	Search		
SERFF Tracking Number			
State Tracking Number			
Company Tracking Nu	mber		

If only one match is found for the Tracking Number entered, the user will be taken directly to the filing. However, it is possible that the search will bring back two or more filings. In such a case, the search results screen will display and the user must select a filing.

Advanced Search

Advanced Search allows users to search their filings database on one or more predefined criteria options. To access this feature, click on the Search link from the Workspace. For some users, the link may be called Search/Export.



The Advanced Search Screen

From Advanced Search, the user can enter search criteria, execute the search, and save and maintain frequently used searches. As discussed later in this lesson, authorized users can also export data from filings based on their search criteria.

Advanced Search utilizes several field types, including text fields, date ranges, select lists, source-target lists, and radio buttons. All fields are optional, but at least one field must be used to execute a search.

Search Filings		Most Rei	cently Viewed Filings
Search Reset			
Tracking Number Type: Tracking Number: Form Number: Product Name: Project Name: State: Company Name: Group Code: NAIC Company Code: Filing Medium © Electronic © Pa	SERFF	Search Tips To execute a search, enter one or more criteria options and hit the Search button. Business Type and Filing Medium can only be used in conjunction with other criteria. You may use a wildcard (*) in any text field. Click the Help link for more information on Search. Saved Searches Searches: No Saved Searches	
O LAH O P&C	Soth	~	
Submission Date Start:		Company Status: Pending Actuarial Response	
State Disposition D Start: End:	ate	Pending other Dept Response >> Response in progress >> Submitted/Pending DOI Review > <	

The following screens show the criteria available in Advanced Search:

Continued...

State Disposition Date	Response in progress
Start:	
End:	<
(m)	
Date Status Last Changed	
Type: SERFF	Users on Filing:
Start:	Author User Created User Submitted
End:	Hassell, Barbara Plesuchenko, Kathy
	Scharz, Fran Stuart, Frances
Correspondence Submission Date	Sulfaro, Susan
Type: Disposition	Windham, Victoria
Start:	
End:	
- Demond Ry Dote	DDACA
Start:	Not PPACA-Related
Endu (New York for the second state of the Defense
Market Type (LAH Only)	Grandfathered Immed Mkt Reforms
🔲 Individual 🔲 Small Group 📃 Large Group	Pre-PPACA Submission
Small and Large Group	Product Type:
	НМО
	PPO >>
	POS
	HDHP <
	FFS Other
	t I

Tracking Number

Users can search for filings based on three Tracking Numbers: SERFF, State, and Company. If users are not sure of the entire Tracking Number, a wild card (*) can be used before and/or after the criteria string.

Text Fields

The text search fields include Form Number, Product Name, Company Name, Group Code, NAIC Company Code and Project Name. When using any of these fields to search, remember that unless a wild card is used, the search will be looking for an exact match. An asterisk (*) can be used as a wildcard before or after the criteria string.

Date Ranges

The date ranges available in Advanced Search include Submission Date, State Disposition Date, Date Status Last Changed, Correspondence Submission Date, and Respond by Date. These date fields are inclusive, meaning the date entered will be part of the search. For instance, a search for Submission Date that starts with 01-01-2010 will include filings submitted *on* 01-01-2010.

Select Lists

The select lists in Advanced Search are State, Date Status Last Changed Type and Correspondence Submission Date Type. The State list includes all states available for paper or electronic filing. The Correspondence Submission Date type includes all types of Correspondence. Only one value from each of these lists may be chosen for each search.

Source-Target Lists

The source-target lists for Advanced Search are SERFF Status, Company Status, Product Type and Filing Authors. The SERFF Status options are those status indicators used by the system. The Users on a Filing list includes all active and inactive users on the current instance with the authority to create a filing. The search results may be filtered according to the user that was the author, the creator or the submitter of the filing(s). To use these lists, move one or more of the options from the source box on the left to the target box on the right. If more than one option is selected, the system will search for filings that contain *either* selection.

Radio Buttons

The two radio button search options are Filing Medium and Business Type. Both are set to a default of "Both" and can be changed by clicking a different option in the set. Searching by either of these fields requires the use of at least one other criteria item.

Check Boxes

The two check box search options are Market Type (LAH only) and PPACA. The user can select one or all items available in these two fields.

Running an Advanced Search

1. Click the 'Search' or 'Search/Export' link on the Workspace.

 Filings
 Billing
 Settings
 Filing Rules
 Reports
 Templates

 Mv Workfolder
 Mv Open Filings
 Mv Draft Filings
 Messages
 Search
 Create Filing
 Create Paper Filing
 EFT Report

- 2. The Advanced Search page displays.
- 3. Enter the desired search criteria.
- 4. Click the 'Search' button at the top of the page.

The Search Filings screen displays the search criteria and all the filings that match the criteria. Click on any row to open a filing.

S	earc	h F	ilinas							Most Recently Viewed Filings
-										
I										
I .	where SEREE Status is 'Assigned' or 'Closed' or 'Draft' or 'Pending Industry Response' or 'Pending State Action' or 'Reopened' or 'Submitted to State'									
and	Curre	nt R	evision is	'No'	a of closed of brait	or renaing	rindustry respons	ie of renaing but	c Action of Ac	opened of Subinitied to State
			1	1						
M	love to	Wo	rkfolder	New Search	Refine Search					
Fil	Filings Filings 1-50 of 66 First Previous Next Last									
66		П	State 🛛	Filing Date	TOI/Sub-TOI	Filing Type	SERFF Status	SERFF Tracking #	Company Status	Company Tracking #
6 6°			Connecticu	ut Apr 27, 2009	Commercial Auto/All Sub types	- Form	Closed-Rejected	SRFF- 126130237		CO9393993
			Florida		Test 2/Sub-TOI A	Form	Draft	SRFF- 125835605		
			Florida		P&C - Personal Lines/PPA	Rate	Draft	SRFF- 125835604		
ଟେ			Florida	Aug 29, 2008	P&C - Personal Lines/PPA	Rate	Submitted	SRFF- 125797271		
ଟେ			Florida	Aug 29, 2008	P&C - Personal Lines/PPA	Rate	Submitted	SRFF- 125797265		



Refine Search

The Refine Search button on the search results page takes the user back to the search criteria screen without erasing the search criteria previously entered. The search can be refined without having to re-enter the existing criteria.

	Filings	;	Billing	s	ettings	Filing	Rules	Reports	Templates							
My	Work	folder	My Oper	n Filings	My Draft	Filings	Messag	es <u>Search</u>	Create Filing	Create Paper	Filing <u>E</u> l	FT Report				
s	Search Filings Most Recently Viewed Filings															
	where SERFF Status is 'Assigned' or 'Submitted to State'															
P	1ove t	o Wor	kfolder	New Sear	ch Ref	ine Searc	h									
Fil	ings												Filing	gs 1-15 of 15 F	irst Previous Nex	d Last
66		П	State 🔄	Filing Date	e TOI/Sub	-TOI			Filing Ty	/pe S	ERFF Status	SERFF Trac	king #	Company Status	Company Tracking #	
	\$		Alabama	Dec 14,	04.0 Ho	meowne	rs/04.000	1 Condominiu	m Rate	s	Submitted	AAAL-126	885435			
				2010	Homeo	wners										
66 ^	\$		Alabama	Dec 14,	H03G G	roup He	alth - Acci	idental Death 8	& Form/F	Rate A	Assigned	AAAL-126	884560			
				2010	Dismen	nbermen	t/H03G.00	00 Health - Acc	cidental							
					Death 8	& Dismer	nberment									

Saving an Advanced Search

Users can also save frequently run searches. The Saved Searches are user specific and can be updated or deleted as needed.

1. Set up an Advanced Search as previously described.

Search Filings			Most Recently Viewed Filings
Search Reset			
Tracking Number Type: Tracking Number:	SERFF	Search Tips To execute a search, enter one or more criteria options and hit the Search button. Business Type and Filing Medium can only be used in conjunction with other criteria.	-
Form Number:		You may use a wildcard (\ast) in any text field. Click the Help link for more information on Search.	
Product Name:		Saved Searches	
Project Name: State:	Diseas Salast	Searches: - No Saved Searches	Load
Company Name:		Save As	Save
Group Code:		SERFF Status:	
NAIC Company Code:		Closed Draft Pending Industry Response Pending Industry Response	
	per 💿 Both	Pending State Action > Reopened	

2. Enter a name to identify this search in the Search Name text box.

Save Search ——	
Search Name:	Save

3. Click the **Save** button.

^{CP}Loading a Saved Search

1. From the Advanced Search, click on the drop down arrow in the Saved Searches field and select a search to load.

Saved Searches -	
Searches:	Please Select
	Please Select
	American Bankers

- 2. Click the **Load** button.
- 3. The screen will be updated to show the criteria for this search. The criteria may be modified without affecting the saved search.

4. Click the Search button as with any search.

To modify an existing saved search, update the criteria and re-enter the same name in the Search Name box, then click Save. The system will prompt for confirmation to overwrite the existing search.

^{CP} Deleting a Saved Search

- 1. Go to the Advanced Search screen.
- 2. Click on the drop down arrow in the Saved Searches field and select the search to be deleted.

Saved Searches -	
Searches:	Please Select
	Please Select
	American Bankers

3. Click the **Load** button.

Saved Searches	
Current Search: American Bankers	Delete
Searches: Please Select	•
	Load Reset

4. Click the **Delete** button.

OK

Message	e from webpage 🛛 🔀
2	Are you sure you want to delete the search 'American Bankers'? It will be deleted permanently.
	OK Cancel

5. A confirmation message appears confirming this action. Click button to delete.
Search Results

The results screen for Advanced Search is similar to the others views used in the system, such as My Open Filings. From the search results page, the user can start a new search, refine the current search, open a filing, or move one or more filings to the Workfolder.

The search results screen also displays the criteria used for the search and shows the number of filings found. All of the columns in the search results page can be sorted.

Filings		Billing	Settir	ngs Fili	ng Rules	P	leports	Template					
<u>My Workfo</u>	older <u>N</u>	My Open Fili	ngs My	<u>y Draft Filing</u>	<u>s Mes</u>	<u>sages</u>	<u>Search</u>	<u>Create Filin</u>	<u>Create</u>	Paper Filing			
Search	Search Filings												
			J 1122-9-										
Move t	to Workfa	older Ne	w Search	Refine Se	earch								
Filings											F	Filings 1-8 of 8 Firs	t Previous Next Last
	State 💽	Filing Date	,	TOI/Sub-TOI			Filing Typ	be :	ERFF Status	SERFF Track	king #	Company Status	Company Tracking #
	Georgia	Sep 16,	2006	Life/Term Li	fe		Forms 8	& Rates	ssigned	KIER-0005	500620	Submitted	99999not a toi
	Georgia	Sep 14,	2006	Credit Life/:	×120 Mo	nths	Adverti	sing :	ubmitted	KIER-0005	500669		
	Georgia	Sep 16,	2006	Credit Life/~	:120 Mo	nths	Form	:	ubmitted	KIER-0005	500777		
	Georgia	Sep 16,	2006	Credit Life/~	:120 Mo	nths	Form	:	ubmitted	KIER-0005	501000		
	Georgia	Sep 17,	2006	Credit Life/«	:120 Mo	nths	Form	:	ubmitted	KIER-0005	501005		
	Georgia	Sep 16,	2006	Credit Life/>	>120 Mo	nths	Form	:	ubmitted	KIER-0005	500666		
	Georgia	Sep 16,	2006	Credit Life/:	>120 Mo	nths	Forms 8	& Rates 🔅	ubmitted	KIER-0005	500667		
	Georgia	Sep 16,	2006	Credit Life/:	>120 Mo	nths	Rate	:	ubmitted	KIER-0005	500668		

Lesson 7

Adobe Acrobat software is a document exchange program that enables users to share files that can be viewed and printed easily with a freely downloadable Acrobat reader. Acrobat allows you to convert virtually any document easily, in a shareable Portable Document Format (PDF). Documents in PDF format retain likeness of the original document with a smaller file size, making them easier to share the document via email, disk, or other means. In addition, Adobe Acrobat contains tools for you to markup, review, and edit changes with PDF documents. Adobe Acrobat allows you to create interactive table of contents, notes, stamps, annotations, bookmarks, and indexes for your document.

The following lesson will show you how to use Adobe Acrobat. In addition, SERFF standards for documents will also be included.

Note: When a state receives a filing for review, it is important to understand that in order for Adobe Acrobat files to be edited, they must first be detached from the original filing, annotations and/or corrections must be made to the document, the document must be saved as the edited version (with a different file name), and finally, the edited version must be attached to the filing in either a Response Letter or Amendment. The original Adobe file always stays with the original filing.

This lesson covers the following topics:

- Introduction to Acrobat
- Creating and Editing Acrobat Pages
- Marking Up an Acrobat Document
- Advanced Acrobat Features
- Creating Forms



Introduction to Acrobat

Opening a File in Adobe Acrobat

Adobe Acrobat allows you to open any PDF formatted file. Below are the steps to open a file in Adobe Acrobat or, you can also double click on an attached PDF file to open Adobe. Click the Start Menu, choose Programs then Adobe Acrobat Professional and click the name of the program you want to start. You can also double-click the Adobe Acrobat icon on your desktop to start the Acrobat program, or double-click a PDF file icon to start the program with that file open.

Opening a File

Click or select File, Open from the main menu. The Open dialog box will appear.

Open		? ×
Look jn:	🔁 Acrobat 7.0 💌 🗢 🗈 📸 📰 -	
History Desktop My Documents My Computer	Acrobat I TempIccProfiles Acrobat Elements Update ActiveX Designer 7.0 Esl Help PDFMaker Reader Resource Setup Files	
My Network P	File name: Op Files of type: Adobe PDF Files (*.pdf) Car	oen ncel
My Network 1	Files of type: Adobe PDF Files (*.pdf)	ncel

Select the appropriate file and click <u>Dpen</u>. The file will open in the Adobe Acrobat program window.

Adobe Acrobat Work Area

The Acrobat work area includes a window with document pane, control icons, menu bars, status bars and several toolbars. The *document pane* is used to view PDF documents, and an accompanying *navigation pane* shows bookmarks, signatures, layers, pages and several other navigation elements pertaining to the document. Below is an example of an open document in Acrobat.



The following table explains each the most commonly used buttons:

Button	Purpose
2	Open a PDF file.
1	Create PDF from Web Page.
	Save the file currently in the Adobe Acrobat program window.
	Print the file currently open in the Adobe Acrobat program window.
	Navigates to the first page of the document currently open in the Adobe Acrobat program window.
4	Navigates to the previous page of the document currently open in the Adobe Acrobat program window.
	Navigates to the next page of the document currently open in the Adobe Acrobat program window.
	Navigates to the last page of the document currently open in the Adobe Acrobat program window.
0	Navigates to the previous view you had displayed in the Adobe Acrobat program window.
0	Navigates to the next view available in the Adobe Acrobat program window.
	Displays the document in actual size in the Adobe Acrobat program window.
	Shrinks the document to display the entire page in the Adobe Acrobat program window.
	Displays the document width to fit the Adobe Acrobat program window but you must scroll to see the full length of the document.

0	Find a word or phrase in the current document open in the Adobe Acrobat program window.
< m	Navigate through the document testing hyperlinks, inserted items, etc by clicking on them.
•	Zoom in on a portion of the current document open in the Adobe Acrobat program window.
Ţ	Touch up text in the current document open in the Adobe Acrobat program window.
ţ	Crop a portion of the current document open in the Adobe Acrobat program window.
Ţ	Add a note to the current document open in the Adobe Acrobat program window.
Ŧ	Write directly on the current document open in the Adobe Acrobat program window.
T	Highlight a portion of the current document open in the Adobe Acrobat program window.
	Insert a movie file on the current document open in the Adobe Acrobat program window.
8	Create a hyperlink on the current document open in the Adobe Acrobat program window.
Ŵ	Identify article properties for a portion of the current document open in the Adobe Acrobat program window.
L	Insert a digital signature on the current document open in the Adobe Acrobat program window.
Ĩī	Select the text on the current document open in the Adobe Acrobat program window.

Navigate an Acrobat Document

Use the following areas of the Acrobat screen to help you navigate through multi-page documents.



Navigation Toolbar Buttons

There are quick navigation buttons available on the toolbar within Adobe. These buttons will help you navigate quickly through any large documents you may be reviewing.



^{CP}Using Adobe Acrobat Help

The help file in Adobe Acrobat contains information on what the program can do, how to perform functions in the program, and why you would use certain things in the program. Below are the steps to use the Adobe Acrobat Help file:

1. To open the help file and look through the bookmarks in the file, select the main menu item Help, Complete Acrobat 7.0 Help. This will display the help file and a list of bookmarks in the navigation pane on the left side of the screen.



- To see sub-topics of a bookmark, click the
 button to the left of the bookmark.
 This will expand the sub-topic list.
- 3. To search the help file for a particular word or phrase, click the Search tab.

Using Bookmarks in an Acrobat File

Bookmarks are electronic links within an Adobe Acrobat document. If a document is originally created in a word processing program and has a table of contents, when it is converted to an Acrobat document, bookmarks are automatically created from the table of contents. In addition, you can add your own bookmarks to an Acrobat document, similar to paper bookmarks, and mark parts of documents that you often return to. Bookmarks can also be used as an outline for a lengthy document.

Many of the documents you will work with in Adobe Acrobat will contain bookmarks in them. Use the following steps to navigate the bookmarks of an Acrobat file:

Bookmarks

- 1. Open the appropriate file in Adobe Acrobat.
- 2. Select **View**, **Navigation Tabs**, **Bookmarks**, from the menu bar if the Bookmark pane is not already open.



- 3. Expand the main level in the list by clicking the . to the left of the title.
- 4. Click on the Subtitle name. The view pane will display that portion of the document.

Adding Bookmarks

Bookmarks allow you to move quickly to important parts of documents. Below are the steps to add bookmarks to an acrobat file:

- 1. Open the appropriate document in the Adobe Acrobat program window.
- 2. If the bookmark window is not open, click on the 'Bookmarks' tab.



- 3. Click the **Text Selection Tool** button eleft toolbar.
- 4. Click and drag to highlight the text you would like for the bookmark title. This is usually a portion of the first sentence of the area you want book marked.
- 5. Right mouse click on the highlighted text and select **Add Bookmark** from the shortcut menu. A bookmark with the highlighted text as the title will appear in the bookmark pane.

^{CC} Renaming a Bookmark Title

Bookmark titles are generally a section header or a few words in an important sentence. Once the bookmark has been established to point to a certain part of the document, you can change the bookmark title to something more descriptive and it will not affect the document text.

1. Open the appropriate document in the Adobe Acrobat program window. Be sure the bookmark pane is also open.



2. Right mouse click on the title of a bookmark in the bookmark pane. A shortcut menu will appear.



- 3. Select Rename from the shortcut menu.
- 4. Enter the appropriate text for the Bookmark title. Click the **Enter** key on your keyboard to save the change.

^{CC} Deleting a Bookmark Title

Deleting bookmarks allows you to keep only the bookmarks you are currently using.

1. Open the appropriate document in the Adobe Acrobat program window. Be sure the bookmark pane is also open.



2. Right mouse click on the title of a bookmark in the bookmark pane. A shortcut menu will appear.

🐚 POL	ICY NOTICE(S)
🔈 TAB	LE OF CONTENTS
[ТАВ	<u>G</u> o to Bookmark
🗄 🚺 DEF	Cu <u>t</u> Ctrl+X
PRE	Delete
Ð 🔁 PRE	Set Destination
	<u>R</u> ename
	Use Current Appearance as New Default
	<u>W</u> rap Long Bookmarks
	Properties Ctrl+I

- 3. Select **Delete** from the shortcut menu.
- 4. Select **File**, **Save** from the main menu or click **main** to save the changes.

Reviewing Comments

You may receive an Acrobat file that contains comments. Use the following steps to review the comments attached to the document:

- 1. Open the appropriate file in Adobe Acrobat.
- 2. Select **View, Comments, Show Comments List** from the menu bar if the Bookmark pane is not already open. If the Bookmark pane is open, click on the **Comments** tab.



- 3. Click on a comment pane. The view pane will display that portion of the document.
- For a summary list of all annotation notes, select **Document, Summarize Comments**. Choose a 'layout type'. A summary document will be prepared, listing all annotations in the PDF file. See an example summary document below.

Summary of Comments on Changes to the G-.2130-S policy form



Author: FStuart Subject: Approved Date: 8/14/2006 4:45:16 PM

Page: 1

Creating and Editing Acrobat Pages

Adobe Acrobat Professional allows users to convert existing files into a PDF File format. There are a few ways this can be completed, depending on the original file formats. Microsoft applications such as Word, Excel and PowerPoint are easily converted using the Create Adobe PDF toolbar icon. Other applications, other than Microsoft products can also be converted fairly easily. Image files, such as Bitmap's or JPEG's can be converted into an Acrobat file. This lesson contains information about converting a Microsoft document, a non-Microsoft document, and an image file into a PDF Document. This lesson also includes editing an Acrobat file. It covers changing text in a single sentence to deleting entire pages and adding new pages. Adobe Acrobat is not a word processing program; so editing features are not as simple as they are with Microsoft Word or WordPerfect. Remember, the reasons for using Acrobat are file size and the ease of transport through email, not because it is a better word processing program.

Many times the document you would like to submit with your SERFF filing has already been created in a word processing program like WordPerfect or Microsoft Word. Use the following steps to convert a Microsoft Word document to a PDF file. There are similar steps for other word processing programs.

Create an Acrobat File from a Word Processing Program

- 1. Open the appropriate document in your word processor.
- 2. Select Adobe PDF, Convert to Adobe PDF from the main menu or click D on the toolbar.
- 3. You will be brought to the Save PDF file as dialog box.

Save Adobe PDF	File As	? ×
Save jn:	PVCS_work 💽 🗲 🛍 🖽	
History Desktop My Documents My Computer	ACCESS Acrobat ETS ABC COMPANY -policy.pdf	
My Network P	File name: Lesson-11.pdf Save as type: PDF files	<u>S</u> ave Cancel

4. Enter the appropriate name for the document and click **Save** button.

Note: When you have returned to your word processor program, the file has been created and will be found in the folder you selected during the saving process. Conversion can take a several minutes depending on the size of the document being converted.

Create an Acrobat File from a Word Processing Program (Alternate Method)

In some word processing programs, the previous method is not available. If that is the case, follow the steps below to use your print dialog box to create an Acrobat file:

^CCreate an Acrobat File

 Open the appropriate document in your word processor and select File, Print from the main menu. The *Print* dialog box appears.

Print			? ×
Printer			
<u>N</u> ame:	HP LaserJet 9000 PCL 6_709		
Status:			<u> </u>
Type: Where: Comment:	HP Color LaserJet 8550 PCL 5C HP LaserJet 9000 PCL 6_709 HP Mobile Printing	_701_mailrm	Print to fi <u>l</u> e
Page range			v
⊙ <u>A</u> II		Number of copies:	1 🛓
C Curr <u>e</u> nt p	page C Selection		
C Pages: Enter page n separated by	umbers and/or page ranges / commas. For example, 1,3,5–12		✓ Collate
		Zoom	
Print <u>w</u> hat:	Document 💌	Pages per s <u>h</u> eet:	1 page 💌
P <u>ri</u> nt:	All pages in range	Scale to paper size:	No Scaling 💌
Options]	OK	Cancel

2. Select Adobe PDF from the Name: field. Click . The Save PDF file as dialog box appears.

Save PDF File As					? ×
Savejn:	🔁 History		•	🗢 💼 💣	
	Name 🛆	Modified			▲
	Dia 2005 February	3/8/2005 7:02 AM			
History	ABC COMPANY -p	3/8/2005 8:49 AM			
	🛃 Access Level 1 M	1/27/2005 9:39 AM			
	Airline Military Poli	3/2/2005 9:31 AM			
Desktop	bsb_catalog.pdf (2)	1/24/2005 1:13 PM			
	BSBorder.pdf	1/20/2005 12:50 PM			
	CriticalDatesDocu	3/3/2005 1:50 PM			
My Documents	ENUtxt.pdf	3/2/2005 9:28 AM			
	etime (2)	1/25/2005 10:47 AM			
	petime	3/8/2005 7:03 AM			
My Computer	ETS Manual 2004	2/24/2005 12:45 PM			-
	[Consel /o]	10/1/2004 0-14 DM			
	File <u>n</u> ame: Less	on-11.pdf		•	<u>S</u> ave
My Network P	Save as type: PDF	files (*.PDF)		•	Cancel

Enter the appropriate name for the document and click Save. When you have returned to your word processor program, the file has been created and will be found in the folder you selected during the saving process.

Using the Drag and Drop Option to convert an image file into an Adobe PDF File Format

If the file is an image, you can convert it to a PDF without opening Adobe or the original document. Drag the image file within the Windows desktop onto the Adobe Acrobat application window. If you drag the image onto the Adobe icon, Acrobat will create a new PDF file for each image; multiple images will be opened into multiple PDF documents. The file name will remain the same, but the file extension will be changed to .pdf.

If you drag the image file onto an already opened Adobe Acrobat file, it will place the image at the end of the document. This might be a useful tool if a state seal needs to be added to a document.

Only image files (such as .gif, jpg, .bmp or .png) can be converted this way. Text documents must be converted using the previous two types of file conversions.

Drag and Drop

- 1. Ensure that all applications on the desktop have been minimized.
- 2. Find the image file that you want to convert to a PDF file format, select the file by single clicking on it and hold your mouse down while you drag it over the Adobe Acrobat desktop icon and release.

Make sure that you are dragging the file onto the Adobe Acrobat icon and not the Adobe Acrobat Reader icon.)



3. Adobe will automatically convert the image into a PDF file format. (**Note**: the file extension will have been changed to .pdf, but the name of the initial file name will carry over.)



To convert multiple images, select the images using the Ctrl + Click option (to select particular files) or Shift + Click options (to select a range of files), hold down your mouse and release the selected images over the Acrobat shortcut. Each image will be opened into its own PDF file.

Editing Text in an Acrobat Document

An Adobe Acrobat file is text converted to a compressed graphical format. Therefore, editing text within the document is very restrictive. You may add new text only on a line that currently has text. When you delete an entire line of text, you are left with white space on the page. The text does not move up the page as it does in a word processing program. If you need to make major changes to a document that has been saved as an Adobe Acrobat file, it is better to make the changes in the original word processing version of the document and re-save it as a PDF file again. Below are the steps to edit text in an Adobe Acrobat document.

Editing Text

1. Open the appropriate document in the Adobe Acrobat program window.



2. Right Click on the Toolbars to activated the Advanced Editing Toolbar



- 3. Click the Touchup Text Tool button **T** from the Advanced Editing Toolbar.
- 4. Click on the text you would like to edit. A box will appear around the text block with the text highlighted.

	ABC COMPANY
	ABC Company, a stock company, will pay the benefits specified in the Exhibits of this policy subject to the terms and provisions of this policy. The Schedule of Exhibits lists each Exhibit to this policy, to whom it applies and its effective date.
39	[Polloyholder: AnyCompany]
	Shoup Folloy Yo.: 2000000
	EFFECTIVE DATE
(2)	This policy will take effect on [October 1, 1999. This policy replaces Group Policy Number YYYYYY which was issued by ABC Company and took effect on October 1, 1997.]
	POLICY ANNIVERSARIES
	Policy anniversaries will be [October 1, 2000 and each subsequent October 1.]
	PREMIUM PAYMENTS
	This policy is issued in return for the payment by the Policyholder of required Premiums. Premiums are payable at the home office of ABC Company or to its authorized agent. The first Premium is due on and must be
	(i)paid by this policy's effective date. Any later Premiums are due (monthly in advance on the first day of each Policy Month). These dates are the Premium Due Dates.
	POLICY SITUS
(4)	This policy is issued for delivery in and governed by the laws of (Jurisdiction).
	Signed by(A licensed agent or resident agent as required by law.)
(5)	[THIS POLICY IS INTENDED TO BE A QUALIFIED LONG-TERM CARE INSURANCE CONTRACT UNDER SECTION 7702B(b) OF THE INTERNAL REVENUE CODE OF 1988, AS AMENDED.]
	THIS POLICY MAY NOT COVER ALL THE COSTS ASSOCIATED WITH LONG-TERM CARE INCURRED BY THE BUYER DURING THE PERIOD OF COVERAGE. THE BUYER IS ADVISED TO CAREFULLY REVIEW ALL POLICY LIMITATIONS.
5)	GROUP (QUALIFIED) LONG TERM CARE INSURANCE POLICY NON-DIVIDEND PAYING

- i. Move the cursor to the appropriate spot using the arrow keys on the keyboard. Use the delete key on the keyboard to **Delete** any text to the right of the cursor and the **Backspace** key to delete any text to the left of the cursor. Enter any new text you would like to add in its place.
- ii. Select **File**, **Save** from the main menu or click 📔 to save the changes.

Adding Pages to an Acrobat Document

While working on a document in Acrobat, you can insert another file into the current document. If you would like to insert only certain pages from a file, simply save them as their own file.

Adding Pages

- 1. Open the document to which you would like to add pages in the Adobe Acrobat program window.
- 2. Select **Document, Pages, Insert** from the main menu. The **Select File to Insert** dialog box appears.

Select File To Ins	ert					? ×
G Look in:	🔁 History		•	æ 🛍 (* 🎟 🕇	
	Name 🛆	Modified				
	肩 2005 February	3/8/2005 7:02 AM				
History	ABC COMPANY -p	3/8/2005 8:49 AM				
	Access Level 1 M	1/27/2005 9:39 AM				
	Airline Military Poli	3/2/2005 9:31 AM				
Desktop	bsb_catalog.pdf (2)	1/24/2005 1:13 PM				
	BSBorder.pdf	1/20/2005 12:50 PM				
	CriticalDatesDocu	3/3/2005 1:50 PM				
My Documents	ENUtxt.pdf	3/2/2005 9:28 AM				
	etime (2)	1/25/2005 10:47 AM				
	petime	3/8/2005 7:03 AM				
My Computer	ETS Manual 2004	2/24/2005 12:45 PM				-
	[[] [] [] [] [] [] [] [] [] [10/1/2004 0-14 PM				
	File <u>n</u> ame:				-	Select
My Network P	Files of type: Adol	pe PDF Files (*.pdf)			•	Cancel
	1.100					
		S <u>e</u> ttings				1.

- 3. Navigate to and select the appropriate PDF file. (You cannot insert a file of any other type.)
- 4. Click Select . The *Insert* dialog box will appear.

Insert Pages X
Insert File: ENUtxt.pdf
Location: After
Page
C Eirst
C Last
• Page: 1 of 19
OK Cancel

- 5. Select the appropriate position for the new file. The pages from the selected file will be inserted into the current document at the location specified.
- 6. Select **File**, **Save** from the main menu or click **File** to save the changes.

^{CP} Moving Pages in an Acrobat Document

Adobe Acrobat allows you to rearrange the pages of a document using a simple drag and drop method.

- 1. Open the appropriate document in the Adobe Acrobat program window.
- 2. Select the '**Pages**' tab to open the thumbnail pane on the left side of the document.

This pane can be widened by moving the mouse pointer to the line dividing it and the display pane. The mouse pointer will turn into a double headed arrow. Click and drag to the right to make the pane wider.



- 3. Click and drag the appropriate thumbnail page to its new location which is identified by a blue line under the page number. Acrobat will cut the entire page and paste it to the new location.
- 4. Select **File**, **Save** from the main menu or click **File** to save the changes.

^{CP} Deleting Pages in an Acrobat Document

Adobe Acrobat allows you to delete unwanted pages from a document. Below are the steps to delete pages in an Adobe Acrobat document:

- 1. Open the appropriate document in the Adobe Acrobat program window.
- 2. Locate the pages you wish to delete from the document. (You will need to know the page numbers.)
- 3. Select **Document, Pages, Delete** from the main menu. The Delete Pages dialog box appears.

Delete Pages	×
C Selected	
• Erom: To: 1 of 19	
	1
OK Cancel	

- Enter the appropriate page numbers and click OK. The pages will be removed from the document.
- 5. Select **File**, **Save** from the main menu or click **File** to save the changes.

Extracting Pages from an Acrobat Document

If you find pages in your document that would be better suited in a document of its own, you can extract them to a new document while at the same time deleting them from the current document. You can also extract pages from a document without deleting them. This may be done to insert these pages into other documents or to let them stand alone as their own document while still retaining them as part of the original document.

- 1. Open the appropriate document in the Adobe Acrobat program window.
- 2. Locate the page numbers of the pages you would like to extract.
- 3. Select **Document**, **Pages**, **Extract** from the main menu. The *Extract Pages* dialog box appears.

Extract Pages	X
Erom: I <u>I</u> o: I of 19	
ОК	Cancel

- Enter the appropriate page numbers in the dialog box. Select the Delete Pages
 After Extracting checkbox if you would like the pages to be deleted from the
 original document upon extraction.
- Click OK button. The pages will be extracted to a new document in your Adobe Acrobat program window.
- 6. Select **File**, **Save** from the main menu or click **File** to save the new document.
- 7. Select **File**, **Close** to close the new document and return to the original document.

8. Select **File**, **Save** from the main menu or click **[]** to save the changes to the original document.

Replacing Pages in an Acrobat Document

Adobe Acrobat allows you to replace pages in a document with another Acrobat file. This is helpful if you have an original document in a word processing program and you saved a copy of it as a PDF file to insert it into another PDF document. Every time you make changes to the original word processing file, you will want to save the changed document as a PDF file and replace the pages in the other document with the new updated information. The only restriction to replacing pages is that the number of pages being replaced and replacing must be the same.

- 1. Open the document that needs updating in the Adobe Acrobat program window.
- 2. Locate the page numbers of the pages you would like to replace.
- 3. Open the document that has the updated information in the Adobe Acrobat program window.
- 4. Locate the pages numbers of the pages you would like to replace.
- 5. Select **File**, **Close** from the main menu to close the document with updated information.

^CYou cannot insert an open file into another file.

 Select Document, Pages, Replace from the main menu. The Select File with New Pages dialog box appears.

Select File With N	lew Pages				? X
Look jn:	PVCS_work		•	+ 🗈 💣 🎟-	
History Desktop My Documents My Computer	CCESS Acrobat ETS	-policy.pdf			
My Network P	File <u>n</u> ame: Files of <u>t</u> ype:	Adobe PDF Files (*.	pdf)	- -	Select Cancel
		S <u>e</u> ttings			

- 7. Select the file with the updated information in it.
- 8. Click Select button. The **Replace Pages** dialog box will appear.

Replace Pages	×
Original <u>R</u> eplace Pages: To: 1 of 19 in 'ABC COMPANY -policy.pdf'	
Replacement <u>W</u> ith Pages: 1 To: 1 of 64 from 'PeopleSoftRegusitionsManual.pdf'	
OK Cancel	

- 9. Enter the appropriate page numbers from step 2 in the **Original** section of the dialog box.
- 10. Enter the appropriate page numbers from step 4 in the **Replacement** section of the dialog box.

11. Click ok button. The pages from the updated document will replace the appropriate pages in the original document.

Marking Up an Acrobat Document

When a state reviewer receives Adobe Acrobat files attached to a filing, it is their job to review the document and make any suggestions directly on the document. They do this through the use of annotations.

There are many types of annotations in Adobe Acrobat. You can create notes, stamps, highlight, text, etc. In addition to being able to create all of these annotations, both state and industry employees must know how to edit and delete the annotations.

Adding a Note to an Acrobat Document

Notes are similar to the paper post-it notes that we use every day to put reminders or changes on printed documents, except they are electronic and placed on an electronic document.

1. Open the appropriate document in the Adobe Acrobat program window.

🔁 Eile Edit View Document Comme	nts Tools Advanced Window Help
🔷 睯 🖹 🚖 🛅 🛷 •	👔 🛛 式 Create PDF 🗸 🥰 Comment & Markup 🗸 🌌 Send for Review 👻 🔒 🖌 🏄 🛀
🕅 🚺 Select 📷 🔍 - 📋	📜 💀 😇 50% 🔻 🐑 🎦 🔭 🍸 🎲 🕼 🚱 Help 🗸
Commenting	X
Note Tool Text Edits *	🚣 Stamp Tool 🔻 🏆 🗸 🍓 Show 🗸
Book	ABC Company, a stock company, will pay the benefits specified in the Exhibits of his policy subject to the terms and provisions of this policy. The Schedule of Exhibits lists each Exhibit to this policy, to whom it applies and its effective case.
(I)	(Polloyholder: AnyCompany)
Note Tool	Group Pelloy No.: (00000)
ja l	EFFECTIVE DATE
() ()	This policy will take effect on [October 1, 1999. This policy replaces Group Folicy Number YYYYYY which was Issued by ABC Company and took effect on October 1, 1997.]
8	POLICY ANNVERSARIES
age	Policy anniversaries will be [October 1, 2000 and each subsequent October 1.]
	PREMIUM PAYMENTS
· 문	This policy is issued in return for the payment by the Policyholder of required Premiums. Premiums are payable at the home office of ABC Company or to its authorized agent. The first Premium is due on and
Att	must be (i)paid by this policy's effective date. Any later Premiums are due (monthly in advance on the first day of each Policy Month These dates are the Premium Due Dates.
<u> </u>	POLICY SITUS
(4)	This policy is issued for delivery in and governed by the laws of (Jurisdiction).
Comme	Signed by
(5)	THIS POLICY IS INTENDED TO BE A QUALIFIED LONG-TERM CARE INSURANCE CONTRACT UNDER SECTION 7702B(0) OF THE INTERNAL REVENUE CODE OF 1988, AS AMENDED.]
	THIS POLICY MAY NOT COVER ALL THE COSTS ASSOCIATED WITH LONG-TERM CARE INCURRED BY THE BUYER DURING THE PERIOD OF COVERAGE. THE BUYER IS ADVISED TO CAREFULLY REVIEW ALL POLICY LIMITATIONS.

2. Click the **Note Tool** button Solution on the commenting toolbar.

3. Click on the document where you would like the note to appear. A Note box will appear on the document.



- 4. Enter the desired text in the note.
- 5. Click x to close the Note.
- 6. Click $\langle n \rangle$ to turn off the Note feature.
- 7. The document will contain a \equiv at the location of the note.
- 8. Select **File**, **Save** from the main menu or click **H** to save the changes.

Editing a Note in an Acrobat Document

Acrobat allows you to add, change, or delete part of a note previously created. Use the following steps to edit a note:

1. Open the appropriate document in the Adobe Acrobat program window.



- 2. Click the 😑 on the document. The note will open.
- 3. Change the information in the note as desired.
- 4. Click 🔀 to close the Note.
- 5. Select **File**, **Save** from the main menu or click **||** to save the changes.
^{CC} Deleting a Note in an Acrobat Document

Acrobat allows you to add, change, or delete part of a note previously created. Use the following steps to edit a note:

1. Open the appropriate document in the Adobe Acrobat program window.



2. Right mouse click the 🥃 on the document. A shortcut menu will appear next

to the note icon.



- 3. Select **Delete** from the menu.
- 4. The note is deleted from the document.

Adding a Stamp to an Acrobat Document

Acrobat allows you to apply a stamp to a document much the same way you would use a rubber stamp on a paper document.

- 1. Open the appropriate document in the Adobe Acrobat program window.
- 2. Click on the **Notes Tool button**. The stamp type will appear.



3. Click the Stamp Tool button

The cursor will turn into the stamp symbol.

4. Click the mouse on the document where you wish the stamp to appear. The **Approved** stamp graphic will appear on the document.



5. Select **File**, **Save** from the main menu or click **H** to save the changes.

^{CP} Deleting a Stamp in an Acrobat Document

Acrobat allows you to delete stamps from documents. Use the following steps to delete a stamp:

1. Open the appropriate document in the Adobe Acrobat program window.



2. Right Mouse Click on the stamp graphic. A shortcut menu will appear.

will pay the benefits s	Exhibits of this policy su	bje wl
APPNU	S <u>e</u> t Status	F
pany]	Mark with C <u>h</u> eckmark	
	Open Pop-up Note	
	Reset Pop-up Note Location	
[Delete	
ber 1. 1999. This pol	Reply	
effect on October 1,	Show Comments List	
	Make Current Properties Default	
	Properties	

- 3. Select **Delete** from the menu. The stamp is deleted from the document.
- 4. Select **File**, **Save** from the main menu or click **File** to save the changes.

^CHighlighting Text in an Acrobat Document

Acrobat has the ability to highlight text just as many of the current word processing programs can. Highlighted text draws attention to the words. This can be very helpful if this document is often read online. The highlighting will only print if you have a color printer.

- 1. Open the appropriate document in the Adobe Acrobat program window.
- 2. Click the Highlight Text Tool button 🐨 🔸



3. Select the text you would like highlighted. The text will be highlighted with a yellow color.

^CYou may need to click away from the text to see the highlight color.

4. Select **File**, **Save** from the main menu or click **File** to save the changes.

^C Changing the Highlight Color

The default color for the Acrobat Highlighter is yellow. However you can use multiple colors, or change the color you highlight the text with. Use the following steps to change the highlight color.

1. Open the appropriate document in the Adobe Acrobat program window.



2. Right mouse click on the highlighted text. A shortcut menu appears.

	ABC Company a stoc	A k company, will pa		this policy subject to the
	terms and provisions of applies and its effective	f this policy. The e date.	S <u>e</u> t Status • Mark with C <u>h</u> eckmark	this policy, to whom it
)	[Policyholder:	AnyCompany]	Open Pop-up Note	
	Group Policy No.:	[XXXXX]	Reset Pop-up Note Location	
			Delete	
	EFFECTIVE DATE		Reply	
)	This policy will take eff	ect on [October 1,	Show Comments List	Number YYYYY which w
	issued by ABC Compa	iny and took effect	Make Current Properties Default	
	POLICY ANNIVERSA	RIES	Properties	

3. Select **Properties...** from the menu. The *Highlight Properties* dialog box will open.

Hiç	ghlight Prope	erties	×
	Appearance	General Review History	_
	C <u>o</u> lor:		
	O <u>p</u> acity:	100%	
		J	
			1
	FOCKED	<u><u>C</u>lose</u>	

- 4. Click in the **Color:** field. The **Color** dialog box appears.
- 5. Select the color you would like to use as your highlighter. The highlighted text will be highlighted with your new color choice.
- 6. Select **File**, **Save** from the main menu or click **||** to save the changes.

All highlighted comments and other marked-up comments are easily found by clicking on the comments tab. You can easily find your comments by using the bookmarks automatically created in the comments tab.

^CDelete Highlighting in an Acrobat Document

If the text no longer needs to be highlighted, you can delete the highlighting without affecting the text. Use the following steps to delete highlighting in a document:

1. Open the appropriate document in the Adobe Acrobat program window.



2. Right mouse click on the highlighted text. A shortcut menu appears.

ABC Company, a sto	k company will pay the benefits specifie
terms and provisions	S <u>e</u> t Status
applies and its effectiv	Mark with C <u>h</u> eckmark
[Policyholder:	Open Pop-up Note
Group Policy No.:	Reset Pop-up Note Location
	Delete 💦
EFFECTIVE DATE	Repl <u>v</u>
This policy will take ef	Show Comments List
issued by ABC Comp	Make Current Properties Default
POLICY ANNIVERSA	Properties

- 3. Select **Delete** from the menu. The highlighting will be removed from this area of the document.
- 4. Select **File**, **Save** from the main menu or click **[]** to save the changes.

Advanced Adobe Features

There are some advanced features that can be done in Adobe that allow users to more efficiently use the Acrobat product. Individuals can add links within an Adobe document to other locations in the same document, to other electronic documents or to Web sites.

The second advanced feature that is referenced in this section will save users time when a revised document has been submitted. The comparison feature is ideal for using with documents that are nearly identical. In Adobe Acrobat, you can open an original document and then open a revised copy of that very same document and pinpoint the exact changes that have been made. Within Adobe Acrobat there are two options that allow for comparing PDF documents: page-by-page visual differences, and textual differences including fonts. (It is important to note that you must have the complete version of Adobe Acrobat Professional utilize the comparison options.)

The third advanced feature included in this section is how to create a customized stamp. Most image files can be converted to stamps. This feature would be ideal for individuals that need to insert a seal or special image into a PDF file.

Adding Links to an Acrobat Document

Links can be used to ensure that readers have immediate access to related information. Simple links can be established that connect users to other places within the same document, other documents out on a network or Web sites.

- 1. Go to the place in the documents where you would like to establish a link.
- 2. Select the **link tool** icon **on the advanced editing toolbar**. When this option has been selected, the pointer turns into a crosshair -;- and existing links within the same document will become visible.
- 3. Create a box, or rectangle, around the text.

4. Hold down the mouse on the top left corner of the text that will become the link and drag the mouse to the bottom right area of the text to be selected. When the mouse is released a text box should appear around the text.



5. Once the text has been selected the **Create Link** dialog box will display.

Create Link			
Link Appearance			
Link <u>T</u> ype:	Visible Rectangle 🔽	Li <u>n</u> e Style:	Solid
Highlight <u>S</u> tyle:	Invert	Colo <u>r</u> :	
Line Thickness:	Thin		
Link Action			
• Go to a page view			
O Open a <u>f</u> ile			
O Open a <u>w</u> eb	page		
⊂ <u>c</u> ustom link			
	r		
Help		Next	Cancel

6. There are four Link Action choices in the create link dialog box.

The Link Action option on the Create Link Window allows users to define what action type the link will perform.

- <u>Go to a page view</u> This action type will allow users to link to another place in the existing document.
- <u>Open File</u> The Open File action type will allow users to create links to other documents that could PDF files or other file types.
- Open a web page Establishing a World Wide Web Link will allow users to connect directly to a Web site by selecting the active link.
- <u>Custom Link</u> This action allows you to create a link based off a variety of choices.

Linking within a PDF Document or to Another Document

Adobe Acrobat does allow for links to be set that will connect users from a word or text phrase to another place within that PDF file or another document. In addition, links to other PDF files can also be established. It is recommended that the connected file be in a location that all users have access to.

To Establish a Link within the Same Document

- 1. Complete steps one through five of the Adding Links to Adobe Acrobat Document within this lesson.
- 2. With the Create Link Window open, under Link Action click on the Go to a Page view radio button.

Cre	eate Link				
	-Link Appearance -				
	Link <u>T</u> ype:	Visible Rectangle 🔽	Li <u>n</u> e Style:	Solid 💌	
	Highlight <u>S</u> tyle:	Invert 💌	Colo <u>r</u> :		
	Line Thickness:	Thin		_	
	Link Action Go to a page Open a <u>fi</u> le Open a <u>w</u> eb O <u>c</u> ustom link	view K			
	Help	[Next	Cancel	

3. Move to the linked destination.

Cre	eate Go to View	×
	Use the scrollbars, mouse, and zoom cools to select the target view, then press Set Link to create the link destination.	
	Set Link Cancel	
 1.	Click the <u>Set Link</u> button	

OR

To Establish a Link to another Document

- 1. Complete steps one through five of the Adding Links to another document within this lesson.
- 2. With the Create Link Window select open a file.

Cro	eate Link
	Link Appearance
	Link Iype: Visible Rectangle 💌 Line Style: Solid 💌
	Highlight Style: Invert 🔽 Colo <u>r</u> : 🔳
	Line Thickness: Thin
	Link Action
	O Go to a page view
	💿 Open a file
	O Open a <u>w</u> eb page
	C Custom link
	Help Next Cancel

3. Click on the Next button.

Select File to Open			<u>? ×</u>
Look in: 🖂 Adobe Files	•	+ 🗈 💣 🎟-	
History History Desktop My Documents My Computer My Network P File name: Files of type: Aldobe Acrobat Internal Trans SERFF Files Suspected Trash Suspected Trash My Documents My Computer File name: Files of type:	ining Files Y -policy.pdf ument.pdf pdf pproval Procedures.pdf	Cer Cer Cer Cer Cer Con Cov Dec Dec Dec Dec Prie Frie Hea	tificate of Comp tificates for Add ts for Albany.de ts for NY.doc ts for NY.pdf npare.pdf ver Letter.pdf claration.pdf clarationModified ft.pdf m2004.pdf endly Insurance ader Footer test Select Cancel
	Select		

4. Select the file and location and click on **Select** button.

^C Linking a PDF Document to a World Wide Web Page

This option does require that the user have connection to the Internet. Internet Web Browser configurations can be altered by reviewing the information available in the Adobe Acrobat Help. It is necessary to include the entire World Wide Web Link name.

- 1. Complete steps one through five of the Adding Links to Adobe Acrobat Document within this lesson.
 - Many Web links utilize the standard appearance of blue underlined text. It is recommended to create the original document with text that is blue and underlined for the location that the link will be inserted prior to converting it into a PDF file format.

Cr	eate Link				
	-Link Appearance -				
	Link <u>T</u> ype:	Visible Rectangle	•	Li <u>n</u> e Style:	Solid 💌
	Highlight <u>S</u> tyle:	Invert	•	Colo <u>r</u> :	
	Line Thickness:	Thin	•		
	Link Action				
	C Go to a page	view			
	🔿 Open a <u>f</u> ile				
	🖲 Open a <u>w</u> eb	page			
	\bigcirc Custom link				
			Г		1
	Help			Next	Cancel

- Complete the Appearance features that apply to the link. If the text of the PDF document is already blue and underlined, you may want to make the Type Invisible Rectangle and to select None for the Highlight option.
- 3. With the Create Link Window select open a web page.
- 4. Click on the Next button.

Edit URL		×
Enter a URL for this link:		
www.naic.org		•
1		
	ОК	Cancel

- 5. Type in the complete Website address. (ex. www.naic.org.)
- 6. Click the OK button.

^{CC} Editing a link in a PDF Document

You can edit a link at any time. You can change its appearance, associated link action, delete or resize the link rectangle, or change the destination of the link. Changing the properties of an existing link affects only the currently selected link.

- 1. **Select the Link tool** or the Select Object tool, and then move the pointer over the link rectangle. The cross hair changes to an arrow when the cursor is over a corner. If the cursor is not directly over a corner of the link rectangle, the cursor is a standard pointer.
- 2. Do **one** of the following:
 - a. To move the link rectangle, position the arrow anywhere in the rectangle, and drag it to the new location.

- b. To resize the link rectangle, drag any corner point until the rectangle is the size you want.
- c. Select the Link tool or the Select Object tool, and double-click inside the link rectangle to open the Link Properties dialog box or right click and choose properties.

POLICY ANNIVERSARIES	
	Edit •
Policy anniversaries will be	Align
	<u>⊂</u> enter ►
PREMIUW PATWENTS	Distribute
This policy is issued in retu	<u>S</u> ize
payable at the home office must be (3)paid by this policy's effe	Use Current Appearance as New Default
	Properties

Appearance Tab

You can define the appearance of a link before you set the link or after you set the link. You define the link appearance in the Properties toolbar or in the Link Properties dialog box. The Link Properties dialog box opens automatically when you create a custom link. For other link types, you must open the dialog box manually.

To define the visibility of a link, you must use the Properties dialog box. You cannot define the visibility of a link in the Properties toolbar.

Lin	k Properties					×
	Appearance Acti	ons				
	Link <u>T</u> ype:	Visible Rectangle	Li <u>n</u> e Style:	Solid	•	
	Highlight <u>S</u> tyle:	Invert	Colo <u>r</u> :			
	Line Thickness:	Thin				
	Locked				⊆lose	

Actions Tab

To add an action, you must generally define a trigger that causes the action to occur and then define the action itself. You can add multiple actions to one trigger. Triggers are not available when setting actions for bookmarks and links. These actions are activated only by a mouse click.

Link Properties
Appearance Actions
Add an Action
Select Action: Go to a page in this document
<u>A</u> dd
Actions
Open a file File: C:\Documents and Settings\fstuart\Desktop\Adobe File
Lp Down Edit Delete
Locked



^CComparing Two PDF Documents

There are two comparison options available with the Professional version of Acrobat. **The Acrobat Standard version does not include the compare feature.** The two comparisons available are page by page visual differences, textual differences including fonts.

- 1. Close all open Adobe files.
- 2. Open the two documents that will be compared.



- 3. From the menu bar select **Document, Compare Documents.**
- 4. The following window will be displayed:

Compare Documents
Compare (older document)
Document: Declaration.pdf
Revision:
To (newer document)
Docyment: DeclarationModified.pdf
Re <u>v</u> ision:
Type of Comparison
Page by page visual differences Detailed analysis (very slow) Markup color:
○ Textual differences
Choose compare report type
C Consolidated Report
Help OK Cancel

Type of Comparison

Page by page visual differences – to find any textual or graphic differences between the documents. (Note: If many changes have been made to the revised document, it may denote changes to every page. This feature is best used for comparing changes to document with minor revisions, such as the addition of a signature file.)

Types of Analysis:



Markup color - To change the result color

Textual differences – to show which text has been inserted, deleted, or moved.
 Select 'Include Font Information' to compare any formatting differences.

To compare text-based documents, you may want to select Textual Differences to appear in Side-by-Side Report format. For technical drawings, you may want to select Page-by-Page Visual Differences to appear in Consolidated Report format.

Once a compare option has been selected a new compare document is created that has two sections. The initial section displays two pages and the changes between the two documents. The next section displays the differences between the original and revised document.

5. Click OK button.





Creating a Stamp from a Converted Image File

Adobe offers users the ability to add customized stamps to the Adobe stamp library. In order to start this process, it is necessary to have the image file converted into an Adobe file format (PDF). The following exercise will walk you through the process of taking a previously converted image file into a separate category of stamps:

Stamps

1. Select **Tools**, **Stamp Tool** and the option of **Create Custom Stamp** from the menu bar.



2. Click the button to navigate to the appropriate PDF file.

Select Image for Custom Stamp	
Eile:	Browse
Sample	
	OK Cancel

3. Click on the ______ button.



Select Eile:	Image for Custom Stamp /C/Documents and Settings/fstuart/Des Browse
	Missouri
	1 out of 1 images
	OK Cancel
4. Click the	ок button.

Create Custom Stamp		
Missouri Department of Insurance	⊆ategory: <u>N</u> ame:	Missouri Logo Down sample stamp to reduce file size
Select Image for Custom Stamp		
Help		OK Cancel

- 5. Type a Category name and a Name for the image. For this example, we will title this category of Stamps "**Missouri**" and the name "**Logo**."
- 6. Click on button.

When you add a stamp annotation to a document, you will now have an option of Missouri. From the new option you will see the image named logo.

Tools Advanced Window	Help	
	▶ 🧊 <u>N</u> ote Tool	for Review 👻 🤗 Secure 👻 🌽 Sign 👻 📄 For
Drawing Markyps	Text Edits	
Ba <u>s</u> ic	Stamps	Dynamic 🕨
<u>Z</u> oom	▶ 🛃 Show	Sign Here
<u>A</u> dvanced Editing	111	Missouri
<u>M</u> easuring	Department of	Standard Sisiness
Print Production		Eavorites
<u>O</u> bject Data		Paste Clipboard Image as Stamp Tool
	Attach a File as a Comment	Create Custom Stamp
		Mapage Stamps
		<u>H</u> anago Stampstin
	Show <u>C</u> ommenting Toolbar	Show Stamps Palette

Creating Forms

Adobe Acrobat Professional has the tools necessary to transform regular PDF documents into interactive forms. Standardizing forms can be very useful in speeding up the user's completion of the form, and reduce input errors that may delay filing processing. Although it will not be covered in this manual, it is also possible to electronically capture the data from the form to be entered into a database.

Some of the form tools available in Adobe Acrobat include text boxes, buttons, check boxes, combo boxes, list boxes, radio buttons and signature fields. In this chapter you will familiarize yourself with the different form field options and you will be provided with practical exercises for some of the more common ones.

Getting Started

The first step is to import a document into Adobe Acrobat. Here is a portion of a document created in Microsoft Word and distilled into a PDF. We will be using this document as the base to create our form.

Re	ataliatory Fee	Summary Page	
Company Name on Check		Date Check Mailed with this Form	Attached
Check Amount		Type of Filing Life and Health Property and Casualt	у
Check Number		Company Filing Number	
Date on Check		Submissions/SERFF Tracking Number	
Ret	aliatory Filing	Fee Calculation	
Companies Filing	State of Domicile	Show Retaliatory Fee Calculation	Fee Total

While it is possible to create a similar layout in Acrobat using the Text, Box, and Line tools, it is more efficient to use your word processing application. Also, form fields created in word processing applications will **not** translate into the PDF document, so don't include them in the document.

Types of Form Fields

A **Form Field** is the portion of the form that is interactive. It is created with the **Form Tool bar** represented by the following:

SAVE	
Please press	the button to save the file

data to a Web server, and much more.

• Check Box Tool. Check boxes allow the user to make one or more selections of items on the list.



- The size of the check inside the check box is determined by the size of the font you specify on the Appearance tab.)
- **Combo Box Tool**. A Combo Box allows the user to view the choices for that item using a drop-down menu.
- The highlighted item in the Item List box appears as the default selected item in the combo box field. To change the default item, highlight another item from the list.)

Select a State		4
Select a State	•	
Arizona	4	Н
Alabama		
Alaska		=
Am. Samoa		П
Arkansas		1
California		\sim

• List Box Tool. List boxes are similar to combo boxes in that they display a list of options from which the user can make a selection. In the list box, though, the user can add items to the drop-down menu.



• **Radio Button Tool**. Radio buttons provide the means to limit the user to one choice (either-or).



 Text Field Tool. Text fields can be set up to accept user input, to display text strings, and to allow multiple lines of text. You can also limit the number of characters a user can type into the field, and allow users to add text formatting.

User can type information into this field

Some property settings are dependent on others. For example, you cannot check the spelling of a password field or a field used for file selection. These options appear unavailable. You must deselect the check spelling option before you can select the password or field used for file selection options.

• **Digital Signature.** A digital signature box allows the user to "sign" the documents with an electronic signature and then inserts a graphic representation of that signature. A digital ID contains your signature information. Digital IDs are also referred to as credentials or profiles.



Creating Text Form Fields

The **Text Box** is the most commonly used field. The initial procedure for creating any of the above options is exactly the same. Ensure that the document you intend to make into a form is open and displayed in Adobe Acrobat.

1. Click on the text field tool button.



After you click the Text Field Tool Button, Acrobat's cursor will turn into crosshairs (¹/₂). Position the crosshairs at the point where you want the form

field to begin then click and hold the left mouse button and drag to create a box.

Company Name on Check	Date Oreck Mailed with this Form Attached
Check Amount	Type of Filing Life and Health Property and Casualty
Check Number	Company Filing Number
Date on Check	Submissions/SERFF Tracking Number

3. When you release the mouse button the form field will be automatically inserted and the **Field Properties** text box will appear.

Te	kt Field Properties	×
	General Appearance Options Actions Format Validate Calculate	-1
	Name Text5	
	Tooltip	
	Common Properties	
	Eorm Field: Visible	
	Orientation: 0 💌 degrees 🗖 Required	
ļ	Locked Close	

- 4. In the text field properties there are 7 tabs to choose to format a text field.
 - a) **General** Enter a name, tooltip text, and other general properties. Select the Read Only option to prevent the field from being modified by the user.
 - b) Appearance The appearance properties determine how the form field looks on the page. Remember, if you select a background color, you won't be able to see through to any graphics behind the form field.
- c) **Options** In the Text Field Properties dialog box, click the Options tab, and then do any of the following:
 - Select the text field alignment from the Alignment menu. This sets the alignment of text within the text box; it does not align the text box itself.
 - 2) Type the default value text for the text field. You can leave the text box empty.
 - Select Multi-line to allow for more than a single-line entry in the text field.
 - Select Scroll Long Text to compensate for text that extends beyond the boundaries of the text field.
 - 5) Select Allow Rich Text Formatting to allow users to apply styling information to the text, such as bold, italic, etc. This might be useful in certain text fields where such styling information is important to the meaning of the text, such as an essay.
 - Select Limit of Characters to set a limit to the number of characters that can be entered in the field.
 - 7) Check spelling.
- Actions The Actions tab, and specify any actions that you want to associate with the form field, such as jumping to a specific page or playing a media clip.
- e) Format You can choose the format of data entered in text and combo box form from the Select Format Category menu, such as numbers, percentages, dates, and times.
- f) Validate Use validation properties to restrict entries to specified ranges, values, or characters. This ensures that users enter the appropriate data for a specified form field.

- g) Calculate The calculation options let you perform mathematical operations on existing form field entries and display the result. You can use the common operations predefined in the Calculate Properties dialog box.
- 5. The Name: field is mandatory and it is recommended that you select a name that is descriptive and unique to each field. In our example we named the field "Company Name." The Short Description field is optional. Text entered into this box will appear as a tool-tip like pop-up when the user's mouse passes over it. This makes it extremely useful for displaying short instructions.

Text Field Properties	×
General Appearance Options Actions Format Validate Calculate	
Name Company Name	
Tooltip Type in the Company Name	
Common Properties	
Eorm Field: Visible Read Only	
Orientation: 0 💌 degrees 🗆 Required	
Locked Close	



6. Next, click the **Appearance** tab.

Text Field Properties
General Appearance Options Actions Format Validate Calculate
Borders and Colors
Border Color:
Eill Color: N Line Style: Solid
Font Size: Auto Text Color:
Font: Helvetica
Locked Close

From this window you can change the appearance of the text box and text by changing the respective options. If you want a visible border around your text box or a color background, simply check the boxes next to the option and select the style and colors.

7. Click the **Close** button to close the Field Properties box and return to the form.

Company Name on Check	
Company Name	
Check Amount	
Check Amount	
Check Number	
Check Number	

While still in the Form Tool view, the text boxes will be displayed with the

name of the field inside the box (the box and field name will not be visible while the form is being used). Note that we've created fields for the other form items, using the same methods described above.

The Field Properties box can be redisplayed by double clicking on the name of the text box you want to view.

8. The size of the form field can be changed to increase, or decrease, the field area. Single clicking on the field will cause the field box to turn red and squares, called "handles" will appear in the corners of the box. Place the cursor over one of the boxes and note what you see.



Notice the double-headed arrow that has appeared, indicating that you can change the box. With the arrow showing, left mouse click and drag the box to the desired size and shape, then release.



9. Once the form field is created, you can test it by clicking the **Hand Tool** button. This will activate the form and allow you to enter information just as the user would.

^{CP} Formatting Text Form Fields

To ensure the information being entered by the users is consistent, the text fields can be formatted. Some of the formatting options that are available are date and time, number and currency, zip code, telephone numbers, and social security numbers. You can also create custom formats to use with organizationally specific entries (such as the SERFF Tracking Number).

- Open the Field Properties box by clicking on the text field tool and then double clicking the form field, "CheckAmt" then select the **Format** tab. Numbers entered in the "Check Amount" field will represent United States currency. We will change the formatting to always display the numbers as currency.
 - (Field Properties: Right click on the field and choose properties after clicking on the text field tool.)

Company Name on Check		Date Check Mail
Company Name		
Check Amount	Edit	•
	<u>A</u> lign	+
\$0,000.00 <u>entermanent</u>	<u>C</u> enter	+
Check Number	Distribute	+
Check Number	Size	+
Date on Check	Create <u>M</u> ultiple Copies	
	Duplicate	
03/10/2005 Check Date	Use Current Properties as f	New Defaults
	Properties	

Text Field Properties	×
General Annearance Ontions Actions Format Validate Calculate	
Select tormat category: None	
The field value will be formatted as it is entered. To	
Format fields automatically, select a format from the Format Category list.	
Locked Close	

2. Since the default format is "**None**," click the "**Number**" choice in the **Category** window.

Text	Field Properties		×
G	eneral Appearance Options	Actions Format Validate Calculate	
	Select format category: Num	nber 🔽	
	Number Options		
	Decimal Places:	2 💌	
	<u>S</u> eparator Style:	1,234.56	
	Currency Symbol:	Dollar (\$)	
	Negative Number Style:	Show parentheses	
		Use red text	
	Example of current format:	-\$4,123.03	
	Use the Number for	mat category to display	
_			
	Locked	⊆lose	

Making selections from the drop-down menus will make changes to the format. Select "Dollar" from the **Currency Symbol:** drop down list and leave the other defaults unchanged.

 Clicking the Close button will save the format and close the box. Click the Hand Tool and test the formatting by entering a number into the field. After clicking off of the field the number should be formatted like this:

Check Amount

\$6,000.00

Formatting the date would also be a fairly common requirement. If the data in the form were being captured to export to a database, making sure the date was in the required format would be vital since there are numerous ways of writing a date.

4. To format the **date field**, open the Field Properties box and select the **Format** tab.

Text Field Properties	×
General Appearance Options Actions Format Validate Calculate	1
Select format category: Date	
m/d m/d/w	
m/d/yyy mm/dd/yy mm/dd/yyy	
mm/yy	
Example of current format: 03/09/2005	
Use the Date format category to display only the date or both date and time values. Use the Time format category to display only the time.	

We have chosen the format that separates the date by slashes and will require the user to type the four-digit year. If the user does not include the four-digit year, a warning message will appear.



5. Click **Close** to exit the **Field Properties** box.

Now, regardless of how the user enters the date, it will always display the way you choose. After activating your form, type in:

Date on Check

March 10, 2005

Click off of the field (or press the **Enter** key) and you will see that the date has been changed to meet our criteria.

Date on Check

03/10/2005

Creating and Editing Combo and List Boxes

Combo boxes, or drop-down menus, are very useful when the user must be given several choices to select from, but form space must be conserved. In this example, we will create a list of states the user can choose from. **List boxes** are created in the same manner as combo boxes.

- 1. Select the combo box Tool 📑 button from the Forms tool bar
- 2. Open the Field Properties and Choose the **Options Tab**. The Options Tab allows you to create the list of choices from which the user can make their selection.
- 3. Type the first item you want displayed into the **Item:** box. Only one item can be entered at a time. When text is entered into the **Item:** box, the **Add** button will become active. Clicking the **Add** button will add the item to the box in the center of the window.



- Combo Box Properties × General Appearance Options Actions Format Validate Calculate Item: Export Value: Item List: American Samoa . ΑZ AR Uр co СТ CA -Sort items Allow user to enter custom text Check spelling Commit selected value immediately Select an item in the list to make it the default choice. Locked ⊆lose
- 4. Repeat the process for all of the choices you want displayed.

Notice from the preceding diagram that California (CA) was

entered out of order. There is no need to retype the list. Use the **Up** and **Down** buttons to move the selection to different positions in the list. You could also check the **Sort Items** check box to automatically sort the items as you enter them into the list.

5. Before exiting the form, create a blank item to be used as the default selection. This will prevent the field from being automatically populated and will make it more noticable if it is not filled out. It will also reduce unnecessary clutter on the page.





Click the arrow button to reveal the list and make the selection.

Creating Radio Buttons and Check Boxes

Radio buttons and **Check boxes** are tools that allow the user to makes selections from a list of items. If you want to restrict the user to making one choice, a radio button would be your best choice. Though if you want to give the user the option of making more than one choice, use check boxes. The procedures for setting up radio buttons and check boxes are exactly the same. For our example, use radio buttons in the **"Type of Filing"** section on the Retaliatory Fee Form. The user will be given the choice of either Life and Health or Property and Casualty.

 Select the radio button from the Forms tool bar. Filing Type has been entered into the "Name:" box under the general tab. Open the Field Properties box and select "Options Tab."

Radio Button Properties	×
General Appearance Options Actions	_
Button Style: Circle	
Export Value: Yes	
Button is checked by default	
Buttons with the same name and value are selected in unison	
To create a set of mutually exclusive radio buttons (i.e., where only one can be selected at a time), give the fields the same name but different export values.	
Locked Close	

- From the Radio Style drop-down, you have the choice of several different styles of radio buttons: Circle, Check, Cross, Diamond, and Star. For this example, use the "Circle" style, since it is the most common.
- 3. In the **Export Value** box, the default entry is "**Yes**" and will remain that way for this Field Property. Click the **Close** button.
- 4. With the Filing Type form field still highlighted, copy and paste the field using the Edit menu, keyboard shortcuts (Ctrl+C and Ctrl+V), or right mouse-click the field and use the Edit menu in the pop-up box.

When you **Paste**, the new field will appear somewhere in the middle of the form. Move the duplicated field under the first.



5. Double click the **second** Filing Type form field to open it.

Radio Button Properties	X
General Appearance Options Actions	
Button Style: Circle	
Export Value: No	
Button is checked by default	
Buttons with the same name and value are selected in unison	
To create a set of mutually exclusive radio buttons (i.e., where only one can be selected at a time), give the fields the same name but different export values.	
□ Locked <u>Close</u>	

6. Change the Export value in this field to "No."

IMPORTANT: In order to make the FilingType radio buttons

mutually exclusive, the **Export Values** must be different but the form fields must have the **same name**.

7. Activate the form using the hand tool to view the "**Type of Filing**" radio buttons.



^CYou will only be able to select one of the buttons at a time.

^CCreating Calculated Fields

In our example, there are additional rows to add subsidiary companies to the form.

Retaliatory Filing Fee Calculation

Companies Filing	State of Domicile	Show Retaliatory Fee Calculation	Fee Total
	•		
	•		

For each row there is a calculation that results in a value that is placed in

the "Fee Total" column. Adobe Acrobat has the ability to calculate the

sum of the values in the "Fee Total" column for the user.

1. First, set up a **Text Form Field** in each of the cells in the "**Fee Totals**" column using the techniques used earlier in the chapter. Give each of the cells a different name to make them unique.

Companies Filing	State of Domicile	Show Retaliatory Fee Calculation	Fee Total
Filing Co 1	•	Fee Cal 1	Fee Total 1
Filing Co 2	•	Fee Cal 2	Fee Total 2
Filing Co 3	•	Fee Cal 3	Fee Total 3
Filing Co 4	•	Fee Cal 4	Fee Total 4
		Total of Retaliatory Fees for this Filing Submission	

- Copy and paste one of the "FeeTotal" fields and place it into the cell beneath "FeeTotal 4." Open the Field Properties box by double clicking the new field and change the Name: to an appropriate title.
- Make sure the field is formatted for Numbers and Currency. If it's not, the Calculate tab will not allow access to the calculating functions.
- 4. Next, select the Calculate tab. The default selection is "Value is not calculated" so select the "Value is the [calculation] of the following fields:" button. Once that button is selected you will have access to the calculation options.

Select 'sum (+)' from the drop down.

Text Field Properties
General Appearance Options Actions Format Validate Calculate
C Value is not calculated
Malue is the sum (+) ▼ of the following fields:
Eick
C Simplified field notation:
Edit.,,
C Custom calculation script:
Edit
Locked

5. Next, Acrobat must be told which fields to sum. This is done using the **Pick...** button. When the button is pressed, a dialog box containing a list of the available form fields will appear.



Field Selection	×
Select Fields for Calculation Check Number Growpany Name Fee Cal 1 Fee Cal 2 Fee Cal 3 Fee Cal 3 Fee Cal 4 Fee Total 1 Fee Total 2 Fee Total 3 Fee Total 3 Fee Total 4 Filing Co 1 Filing Co 2 Filing Co 2 Filing Co 3	Select All Deselect All
	OK Cancel

Text Field Properties
General Appearance Options Actions Format Validate Calculate
C Value is ngt calculated
✓ value is the sum (+) ✓ of the following fields:
Fee Total 1, Fee Total 2, Fee Total 3, Fee Total 4
C Simplified field notation:
Edit
C Custom calculation script:
Edit
Locked

6. Click the **Close** button to close the Field Properties then the **Hand Tool** to activate the form.

Show Retaliatory Fee Calculation	Fee Total
Total of Retaliatory Fees for this Filing Submission	\$0.00

The table should look like this:

The zeros are displayed in the "Total of Retaliatory Fees" cell because no values have been entered into the cells above it. Once those values are entered, the sum will be calculated and displayed in the cell.

Appendix

Many companies use the services of a Data Hoster. There are many benefits to using a Data Hoster; like Disaster Recovery and special SERFF functionality only available to Data Hoster users.

This lesson covers the following topics:





Export Tool

The Export Tool is available to authorized industry users from their Data Hosting site. If a user has access to the Export Tool, the link in the Workspace on the Filings tab will read 'Search/Export' rather than 'Search'.

The Export Tool utilizes the Advanced Search feature as the mechanism to write the query and identify filings to be exported. *Refer to the sections on creating and running Advanced Searches for more information*.

Running an Export

- 1. In the Advanced Search screen, enter the search criteria or load a saved search.
- Before exporting data, it's a good idea to run the query as a search and validate that the desired results are being returned.
 - 2. Click the button on the Advanced Search screen.
- Users that do not have the Export role will not have this button and cannot run exports.
 - 3. Select the objects to be included in the export. Each object has a defined set of fields. See the next section for a list of the fields.

Select Export Object	Z
	Objects
	Filing
	Company
	Supporting Document Schedule Item
	Form Schedule Item
	Rate/Rule Schedule Item
	🗆 Company Rate Data
	Export Cancel

4. For each object selected, a 'sub-level' of options becomes available. The User may choose which fields should be in the result file and what order those fields

should be in. (See example below.) The user should utilize the arrow buttons to determine which fields will be included and the up and down buttons to determine the order in which the fields should appear.

Objects Filing Company Supporting Document Schedule Item	
Supporting Document Name Supporting Document Status Supporting Document Bypass E >> Supporting Document Commen >> Supporting Document Review S >	
Form Schedule Item	
□ Rate/Rule Schedule Item	
Company Rate Data	
Export Cancel	

- 5. Click the **Export** button.
- 6. The File Download dialog opens.



- 7. Choose an action.
 - a. Open launches Microsoft Excel and displays the export results.
 - b. Save prompts the user to save the export file to a local or network drive.
 - c. Cancel returns the user to the Select Export Objects screen.
 - d. More Info provides more information for the user.

Export Objects

The objects available for export are Filing, Company, Supporting Document Schedule Item, Form Schedule Item, Rate/Rule Schedule Item, and Company Rate Data. Some objects, such as the Filing Object, only occur once per filing while others, like the Company Object, may return several records per filing.

Understanding the Export Result File

When a single object is exported, the resulting file is relatively easy to manage. The fields are listed in the columns and each row is a new occurrence of the object. For instance, if the Filing object is selected, each row in the result is a filing that met the search criteria.

If additional objects are selected, the columns showing the fields for the second object do not start until the end of the fields for the first object.

In the example below, parts of the Filing Object, Company Object, and Supporting Document Object were all exported.

The first three fields, SERFF Tracking #, TOI, and Product Name, are from the Filing Object. The two tracking numbers represent the two filings returned. The third column starts the Company Object fields – Cocode and Company Name. The first filing has one company, the second filing has two. Finally, the last two columns are from the Supporting Document Schedule Item Object.

Note that the cell is empty for columns that do not apply for the row. Thus, the first three columns and the last two columns have no data for the rows that contain the Company Object.

						Support
SERFF Tracking #	тоі	Produ ct Name	Co- Code	Company Name	Supporting Document Name	ing Docum ent
						Status
	1					
000500245	Lite	Test				
				Life Ins Co of		
			12345	Kansas		
					Transmittal/ Filing Fee	
					Form	Satisfied
					Readability - Life	Satisfied
					Forms - Life & Credit	Satisfied
					Third Party Filing	Bypasse
					Authorization - Life	d
					Cover Letter - Life & Credit	Satisfied
		Form				
KIER-	Credit	Filing				
000500666	Life	Test				
				Life Ins Co of		
			12345	Kansas		
				SERFF Ins		
			65987	Со		
					Forms - Life & Credit	Satisfied
					Third Party Filing	Bypasse
					Authorization - Life	d
					Readability - Life	Satisfied
					Cover Letter - Life & Credit	Satisfied

Quick Export Tool

As with the Export Tool, Quick Export is available to authorized industry users from their Data Hosting site. If a user has access to Quick Export, the link in the Workspace on the Filings tab will read 'Search/Export' rather than 'Search'.

Quick Export utilizes the Advanced Search feature as the mechanism to pull back data on the filings that meet the criteria entered. Refer to the sections on creating and running Advanced Searches for more information.

Quick Export will always pull back the same fields. The data is exported into an Excel spreadsheet, allowing users to create custom reports.

^{CC} Running a Quick Export

- 1. In the Advanced Search screen, enter the search criteria or load a saved search.
- Before exporting data, it's a good idea to run the query as a search and validate that the desired results are being returned.
 - 2. Click the Quick Export button on the Advanced Search screen.
- Users that do not have the Export role will not have this button and cannot run exports.
 - 3. The File Download dialog opens.

File Dow	nload X	1
?	Some files can harm your computer. If the file information below looks suspicious, or you do not fully trust the source, do not open or save this file.	
	File name: filing-export.xls	I
	File type: Microsoft Excel Worksheet	
	From: serff-int.naic.org	l
	Would you like to open the file or save it to your computer?	
	<u>Open</u> <u>Save</u> Cancel <u>More Info</u>	
	$\overline{\!$	

- 4. Choose an action:
 - a. Open launches Microsoft Excel and displays the quick export results.
 - b. Save prompts the user to save the file to a local or network drive.
 - c. Cancel returns the user to the Advanced Search screen.
 - d. More Info provides more information for the user.

Fields

The fields returned, contained to one row per filing, via Quick Export are as follows:

State, Company Name, Co-Code, Third Party Filer, SERFF Tracking Number, State Tracking Number, Company Tracking Number, SERFF Status, SERFF Status Date Changed, Company Status, State Status, State Status Date Changed, TOI, Sub-TOI, State TOI, State Sub-TOI, Filing Type, Primary Reviewer, Other Reviewers, Author, Filing Contact Name, Overall Fee Amount, Submitted Date, Disposition Status, Disposition Date, Effective Implementation Date Request new, Effective Implementation Date Request Renew, Effective Date New, Effective Date Renewal, Requested Filing Mode, Requested Filing Mode Explanation, Product Name, Project Name, Project Number, Form Number, Form Count, Rule Number and Deemer Date

Reports

The Reports tab is where authorized users can run reports on their filings. There are four reports available to industry users.

The Export Tool and Quick Export tools are a good way to create custom reports if none of the reports meet the user's needs.

Filings	Billing	Settings	Filing Rules	Reports	Templates
Select a Repo	<u>rt</u>				
 <u>Dispositio</u> <u>Filing Sta</u> <u>Metrics B</u> <u>Productiv</u> <u>Sample F</u> Summar 	on y Filer ity &eport y Text				

Disposition Report – Provides a list of all the filing with a Disposition in the given date range.

Filing Status – Provides a summary of all open filings.

Metrics by Filer – Provides an aging report of open filings by filer.

Productivity – Provides the number of filings submitted, Objection Letters received, and response sent by filer.

^{CC} Generating a Report

- 1. Click the Reports tab.
- 2. Click the link for the report to run.
- 3. Set the report criteria. Criteria may include:
 - a. Date Ranges enter a start date and end date. Dates are inclusive.
 - b. Filing Medium choose to include paper or electronic filings, or both.

SERFF Industry Proc	luctivity Report
Submit Cancel	
Please choose the parame	ters for your report.
Begin Date (inclusive):	12/15/2010
End Date (inclusive):	12/15/2010
Report format:	OPDF file
	O Excel file
	O CSV file
	Xml file
Submit Cancel	

- 4. Select the Report Format.
 - a. PDF file Portable Document File that can be opened by Adobe Reader, Adobe Acrobat, or similar PDF software tools.
 - Excel file A file that can be opened in Microsoft Excel or similar spreadsheet tools.

- c. CSV file Comma Separated Value file that defaults to Microsoft Excel, but can be opened in any word processing, spreadsheet or database applications.
- d. XML file Extendible Markup Language that can be opened in any browser window.
- 5. Click the **Submit** button to run this report or click **Cancel** to return to the Reports main page.
- 6. A notification page appears asking the user to wait.



8. The File Download dialog opens.

File Dow	vnload 🛛 🔀
Do you	ı want to open or save this file?
POF	Name: Serff-Industry-Productivity-Report.pdf Type: Adobe Acrobat Document From: serff-int.naic.org
2	While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not open or save this file. <u>What's the risk?</u>

9. Click the Open button to open the file.
10. Click the Save button to save the file.

11. Click the **Cancel** button to cancel this action.

Create a Paper Filing

Industry users have the flexibility to enter their paper filings into SERFF, making SERFF their sole repository for all filings. Using the Paper Tracking feature SERFF allows users to have all filings, both electronic and those submitted to states via other filing mediums, stored in one place.

Searching, Reporting, and the Export Tool can be used to gather metrics on paper filings as well as SERFF filings. The look and feel is much the same as an electronic filing and the industry has the option to enter as much or as little data as they deem necessary.

Paper Filing Wizard Definitions:



Save and Continue

Save

Move all states to the right column.

Move the selected states to the right column.

Remove the selected states from the right column.

Remove all states from the right column.

To go back a step in the Filing Wizard.

To advance to the next step in the Filing Wizard.

This button will save the Filing under the My Draft Filings link and close the view. The Author may then access the

Filing from the <u>My Draft Filings</u> link under the Filings tab.

This button is available after Step 6 of the Filing Wizard. This button will allow the Author to save the filing. Once this button is clicked, changes to the prior Filing Wizard values cannot be changed.

This will save the paper filing under the My Draft Filings



Cancels the Filing Wizard

Create a Paper Filing

Paper filings are similar to electronic filings in many ways. Each paper filing created will have a SERFF Tracking Number. The primary difference between an electronic filing and a paper filing is that the paper filing does not contain Supporting Documentation and is not visible to the state. The process to create a paper filing is similar to creating an electronic filing - they both utilize the Filing Wizard.

Filings	Billing	s	Settings	Filing	Rules					
<u>My Workfolder</u>	<u>My Open Filings</u> <u>My Draft</u>			<u>Filings</u>	Messag	es <u>S</u>	Search	<u>Create Filing</u>	Create Paper Filing	
My Workfolder									4	

Simply click on Create Paper Filing link under the Filings tab to begin using the Filing Wizard.

Step 1- Create a Paper Filing

The first step in the Paper Filing Wizard is to accurately complete the following fields:

- Business Type: In accordance with the NAIC Speed to Market tools, there are two business types: Property & Casualty and Life, Accident/Health, Annuity, Credit. These are lines of business under which an insurance company is licensed by its state of domicile. The business type can be predefined in the User Preferences area of SERFF, located by clicking on the Settings tab. Once set within User Preferences, this field will default to the defined business type without the user selecting it on each filing. The Author has the ability to change business types as some Authors will work across multiple business areas and thus require this flexibility.
- **Product Name**: The Author enters the name of the product that they are submitting. This is a required field on the filing.

- **Project Name**: The Author may enter a project name for this filing. This is not a required field, but the Author is encouraged to complete it if they use Project Names within their organization.
- **Project Number**: The Author may enter a project number. This is not a required field, but the Author is encouraged to complete it if they use Project Number within their organization.
- **Other Authors**: The creator or 'Author' of the filing may assign Other Authors to a filing(s). Once given permission as an 'Other Author', full access to the Filing is granted. An Author may also be removed from a filing.

Step 1 - Create a PAPER Filing * Asterisk image denotes required field. Business Type: * Please Select Product Name: * Project Name: Project Number: Authors: * Hassell, Barbara Plesuchenko, Kathy Scharz, Fran Sulfaro, Susan Thompson, Tamara				
* Asterisk image denotes required field. Business Type: * Please Select Product Name: * Project Name: Project Number: Authors: * Hassell, Barbara Plesuchenko, Kathy Scharz, Fran Sulfaro, Susan Thompson, Tamara	Step 1 - Create	a PAPER Filing		
Business Type: * Please Select Product Name: * Project Name: Project Number: Authors: * Hassell, Barbara Plesuchenko, Kathy Scharz, Fran Sulfaro, Susan Thompson, Tamara Sulfaro, Susan	* Asterisk image denotes re	equired field.		
Business Type: * Please Select Product Name: * Project Name: Project Number: Authors: * Hassell, Barbara Plesuchenko, Kathy Scharz, Fran Sufaro, Susan Thompson, Tamara Sufaro, Susan Thompson, Tamara				
Project Name: * Project Number: Authors: * Hassell, Barbara Plesuchenko, Kathy Scharz, Fran Sulfaro, Susan Thompson, Tamara	Business Type: *	Please Select	*	
Project Name: Project Number: Authors: * Hassell, Barbara Plesuchenko, Kathy Scharz, Fran Sulfaro, Susan Thompson, Tamara	Product Name: *			
Project Number: Authors: * Hassell, Barbara Plesuchenko, Kathy Scharz, Fran Sulfaro, Susan Thompson, Tamara	Project Name:			
Authors: * Hassell, Barbara Plesuchenko, Kathy Scharz, Fran Sulfaro, Susan Thompson, Tamara	Project Number:			
Windham, Victoria	Authors: *	Hassell, Barbara Plesuchenko, Kathy Scharz, Fran Sulfaro, Susan Thompson, Tamara Windham, Victoria	>> > <	Stuart, Frances

Step 1 – Create a Paper Filing

- Click on the 'Business Type' drop down box and select appropriate 'Business Type' for the Filing. If setting has been pre-determined in the user's 'User Preferences', the field will be automatically populated, but can be changed if needed.
- 2. Enter Product Name for filing.
- 3. Enter Project Name for filing. This is not a required field.

- 4. Enter Project Number for filing. This is not a required field.
- Assign Other Authors if needed. Other Authors can also be added and removed later in the process. Highlight the name of the other Author and click on the button.
- 6. Click on the **Next** button to advance to Step 2.
- Wizard now will discard what was entered in Step 1.
 Canceling the Filing

Step 2-Select State

- 1. Select the states using the **CTRL** or **SHIFT** key for this filing.
- 2. Click the **Next** button to continue to advance to Step 2.
- 3. Click the **Previous** button to change data entered on Step 1.
- 4. Click the **Save and Close** button to save changes and continue to work on your Filing later.
- 5. Click the **Cancel** button to cancel Filing entirely.
- Note: The "In Process Filing Constructors," found by clicking the <u>Save and Close</u> link, is where all filings are stored if the Author has not completed all of the Filing Wizard Steps. When the Author is ready to resume the draft filing, simply click on the Filing and the Filing will open to last updated step in the Wizard.

Step 2 - Select	States
 * Asterisk image denotes r 	quired field.
States: *	Alabama Alaska Alberta AMERICAN SAMOA Arizona Arkansas Australia British Columbia California Colorado
Previous Next Save and Close	Save Cancel

Step 3- Select Types of Insurance

As with electronic filings, Step 3 demonstrates SERFF's use of the NAIC Uniform Product Coding Matrices, a key Speed to Market and uniformity tool, in the Wizard Type of Insurance Selector. This is a nice enhancement for paper filings if the company has submitted the same forms to multiple states.

Note: The Wizard Type of Insurance Selector will only display on multi-state filings. The Author can select from the "Wizard type of Insurance Selector" or select from the TOI drop down next to each state.



Wizard Type of Insurance Selector: The Author selects the Type of Insurance (TOI) from the Wizard Type of Insurance Selector drop down. For those states that have implemented the Product Coding Matrix and accept the (TOI) specified, the information will auto populate for each state selected.

Note: For the states that haven't implemented the Product Coding Matrix, the Author will have to click on the drop down arrow next to the TOI for those to select the TOI for each state.

Add or Remove States

Click the Add State or Remove states button to change the states involved in the filing.

Step 3 - Select Type	es of Insurance		
Type of Insurance Selector:	Please select a value	~	
Selected States		Type Of Insurance *	
Alabama		Please select a value	~
California		Please select a value	~
Previous Next Add or Remove States Save and Close Sa	ve Cancel		

Step 3 – Select Types of Insurance

- 1. Click on the drop down arrow next to the "**Wizard type of Insurance Selector**" or to the right of the selected state to select TOI.
- 2. Select the appropriate TOI.
- 3. If there is not an exact match for the TOI, when using the Wizard Type of Insurance Selector, click the drop down next to each applicable state and select the appropriate TOI.
- 4. Click on the Next button to advance to Step 4.
- NOTE states can be added or removed at this point by clicking the

Add or Remove States button.

Step 4 – Select Sub-Type of Insurance

Select the Sub-Type of Insurance. The Sub-Type drop down arrow will list the Sub-Type of Insurance that are available based on the TOI selected in the previous step.



Wizard Sub-Type of Insurance Selector: The Author selects the Sub-Type of Insurance from the Filing Wizard Sub-Type of Insurance Selector drop down. For those states that have implemented the Product Coding Matrix and accept the Sub-Type of Insurance (Sub-TOI) specified, the information will auto populate for each state selected.

NOTE: For the states that haven't implemented the Product Coding Matrix, the Author will have to click on the drop down arrow next to the Sub-TOI for those to select the Sub-TOI for each state.

Sub-Type of Insurance	Please select a value	▼
Selector:		
elected States	Sub-Type Of Insurance *	
Alabama TOI: 19.0 Personal Auto		Please select a value
California TOI: 19.0 Personal Auto		Please select a value
Previous Next		
Step 4 – Select Sub-Type of Insurance

- 1. Select the Sub-TOI by using the Wizard Sub-Type of Insurance selector or by individual state.
- 2. If there is not an exact match for the Sub-TOI, when using the Wizard Sub-Type of Insurance Selector, click the drop down next to each applicable state and select appropriate Sub-TOI.
- 3. Click on the **Next** button to advance to Step 5.

Step 5 – Select Filing Types

The Filing Type Selector uses a standard naming convention for the most commonly used Filing Types in SERFF. When Filing Types are selected using the Filing Type Selector, Filing Types will auto populate for those states that have implemented the standard naming convention. The Filing Types listed next to each state contain all of the Filing Types that have been setup by the state and are based on the TOI and Sub-TOI selected.

Step 5 - Select Filing Types							
Filing Type Selector: 🗌 Advertising 🗌 Form 🗌 Fo	orm/Rate 🗌 Form/Rate/Rule 🗋 Form/Rule 🗌 Rate 🗌 Rate/Rule 🗌 Rule						
Selected States	Filing Types *						
Alabama TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations	Advertising Form Form/Rate Form/Rate/Rule Form/Rule Rate						
California TOI: 19.0 Personal Auto Sub-TOI: 19.0000 Personal Auto Combinations	Advertising Form Form/Rate Form/Rate/Rule Form/Rule Rate						
Previous Next Add or Remove States Save and Close Save							

Step 5 – Select Filing Types

 Using the Filing Type Selector, place a checkmark next to the Filing Type(s) applicable to the filing. Wherever there is an exact match, the Filing Type for the state will auto-populate. If there are no Filing Type matches, simply select the appropriate Filing Type for each state. 2. Click on the **Next** button to advance to Step 6.

Step 6 – Confirm Selections

Step 6 displays a summary of the Filing for review and confirmation of all the data entered in previous steps. Click on the **Previous** button to make changes to the Filing, prior to saving. Once the **Save and Continue** button is clicked, changes to the prior Filing Paper Wizard values cannot be changed.

Step 6 - Confirm Selections							
State	тоі	Sub-TOI	Filing Types				
Alabama	19.0 Personal Auto	19.0000 Personal Auto Combinations	Form/Rate				
California	19.0 Personal Auto	19.0000 Personal Auto Combinations	Form/Rate				
Previous Save and Clo	Save and Continue	19.0000 Personal Auto Combinations	Form/Rate				

Step 6 – Confirm Selections

1. Click on the **Save and Continue** button to advance to Step 7.

Step 7 – Select Companies

The Author selects the contact and company, or companies, for the Filing. Go to the Companies view to create Companies and the Contacts view to create contacts. All contacts and companies need to be created prior to completing the Filing Paper Wizard. The Configuration Manager will be able to create contacts and companies. Refer to Lesson 2 for instructions.

Step 7 - Select * Asterisk image denotes re	Companies and Contact
Contact: *	Please select a contact
Companies: *	AAA Life Insurance Company Auto Club Life
Next Save and Close	Save Cancel

Select the Contact and Company

- Select the company or companies and click on the or Move All button.
 Multiple companies can be added at one time by holding down the Ctrl or Shift buttons on your keyboard.
- 2. Click Next to advance to Step 8.

Step 8 – Select Companies for States

When multiple states are selected in the Filing the Author will select the companies for each state. Clicking on the **Select All Companies** button places a check(s) next to each company. Clicking on the **De-Select All Companies** button will remove the check(s). Choose the appropriate companies for each state.

Multiple companies accorted on a filing	
+ - Multiple companies accepted on a filing	
Alabama +	California +
AAA Life Insurance Company	AAA Life Insurance Company
Auto Club Life	Auto Club Life

Step 8 – Select Companies for States

1. Click on the **Save and Continue** button to advance to Step 9.

Step 9 – Default Filing Data

Step 9 in the Filing Paper Wizard is where the Author will enter the description of the Filing. In addition, the fields in this step will vary by Business Type. These fields can also be modified at a later time.

- **Filing Description:** This area can be used in lieu of a Cover Letter or Filing Memorandum and is free-form text. This is not a required field.
- Effective Date Requested (New or Renewal): This is the effective date the company is requesting for their product to be available to sell. It is not necessarily the date the filing officially becomes effective. The State Insurance Department will determine the actual effective date. This is also where the company can indicate the different effective dates for new or renewal business. (P&C only). This is a not required field.
- **Status of Filing in Domicile:** Field to indicate the status of companies' authorization to file in a state. This is not a required field.

- **Domicile Status Comments:** Free-form text field for company to supplement Domicile Status. For example, if company license is pending in a state where filings will be accepted. This is not a required field.
- Reference Organization (if applicable): The name of the advisory organization -i.e. ISO, NCCI, AAIS, etc. or an Insurance Company name if "me too filing" is permitted. Some states allow companies to reference another company's filing. A "me too" filing is when one company adopts another company's filing. Usually they are not part of the same group. You should check with each state to determine their rules on these filings. If permitted, use this area to indicate either an advisory organization name

or "me too" company name. This is not a required field.

- Reference Organization Number & Title (if applicable): This is the unique number that the reference organization gives to the Filing. It is generally not the same number as the circular number. This is not a required field.
- Advisory Org Circular: This is a unique number that references the circular number. This is not a required field.

Step 9 - Default Filin	g Data	
Filing Description:		
Company Tracking Number:		
Effective Date Requested (New):		
	🔿 On Approval	
Effective Date Requested		
(Renewal):	On Approval	
Add Rate Data?:	○ Yes ⑧ No	
Status of Filing in Domicile:	-Please Select-	
Domicile Status Comments:		
Reference Organization:		
Reference Number:		
Reference Humber.		
Reference Title:		
Advisory Org. Circular:		
Previous		
Court I		
Cancel		

Step 9 – Default Filing Data

- 1. Complete the Filing Data page.
- 2. Click on the **Next** button to advance to Step 10

Step 10 – Final Filing Summary

This is the final step in the Filing Paper Wizard and represents a summary of the filing(s) for review and confirmation by the Author. By clicking the **Previous** button, the Author is able to navigate back to the step in the Filing Paper Wizard where companies are selected for states if changes need to be made.

ate	TOI	Sub-TOI	Filing Types	Companies
Alabama	19.0 Personal Auto	19.0000 Personal Auto Combinations	Form/Rate	AAA Life Insurance Company Auto Club Life
California	19.0 Personal Auto	19.0000 Personal Auto Combinations	Form/Rate	AAA Life Insurance Company Auto Club Life

Step 10 – Final Filing Summary

Click Finish button to complete the Filing Paper Wizard process. The completed filing(s) is available from the My Draft Filings My Draft Filings link. (see below)

At this point you have selected your state(s), TOI, Sub-TOI, Filing Types and added companies and contact. Your Filing container has been created. The next step is to add the filing documentation if desired.

Draft Filings for Product: Auto Product							
State	тоі	Sub-TOI	Filing Types	Companies			
Alabama	19.0 Personal Auto	19.0000 Personal Auto Combinations	Form/Rate	AAA Life Insurance Company Auto Club Life			
California	19.0 Personal Auto	19.0000 Personal Auto Combinations	Form/Rate	AAA Life Insurance Company Auto Club Life			

Draft Paper Filings

After completing the Filing Paper Wizard process, the Filing Paper Wizard automatically generates the number of draft filings to be prepared for the selected states.

Placing the cursor over a Filing in the Draft view, highlights that Filing and the Filing can be opened by clicking anywhere on that line.

🔲 Kansas	Paper Manual	Sep 18, 2006	Thea Cook	Draft
🗖 Iowa	Homeowner's Filing	Sep 18, 2006	Thea Cook	Draft
🔲 Kansas	Homeowner's Filing	Sep 18, 2006	Thea Cook	Draft

The indicates that this is a Paper Filing

^{CC} Open a Paper Filing

1. To open the filing, click anywhere on the Filing.

Add Authour Edit Sat Canfidantiality	Cuesta Deminder	Maura ta Washfaldan	DDE Diseline	
Add Authors Edit Set Conndentiality	Create Reminder	Hove to workloider	PDF Pipeline	
				Alabama
				View General Instructions View Filing Log
Product Name: * Auto Product		SERFF Tr Num:	AAAL-126885557	SERFF Status: Draft
TOI: 19.0 Personal Auto		State Tr Num:		State Status:
Sub-TOI: 19.0000 Personal Auto Combinations		Co Tr Num:		Co Status:
Filing Type: Form/Rate		Date Submitted:	Not Submitted	Disposition Date:
Effective Date Requested (New):		Effective Date Re	equested (Renewal):	Authors: Frances Stuart
General Form Rate/Rule Information Schedule Schedule	Supporting Documentation	Companies Filing and Contact Fees	Filing Paper Correspondence Informat	ion
Project Name:				Project Number:
Status of Filing in Domicile:				
Domicile Status Comments:				
Filing Status Changed:	12/15/2010			State Status Changed:
Company Status Changed:				
Reference Organization:				Reference Number:
Reference Title:				Advisory Org. Circular:
Assigned To:				
Created By:	Frances Stuart			Submitted By:
Corresponding Filing Tracking Number:				
Filing Description: *				
Add Authors Edit Set Confidentiality	Create Reminder	Move to Workfolder	PDF Pipeline	

2. Click the **Edit** button to update the Filing.

Save Apply Cancel				
				Alabama
				View General Instructions View Filing Log
Product Name: * Auto Product	SERFF T	Num: AAAL-126885557	SERFF Status	s: Draft 🗸
TOI: 19.0 Personal Auto	State Tr	Num:	State Status	:
Sub-TOI: 19.0000 Personal Auto Combinations	Co Tr N	m:	Co Status:	Please Select 💙
Filing Type: Form/Rate 💙	Date Su	omitted:	Disposition E	Date:
Effective Date Requested (New):	Effectiv	Date Requested (Renewal):	Authors: F	rances Stuart
•	\odot			
 On Approval 	0 0	n Approval		
General Form Rate/Rule Information Schedule Schedule	Supporting Com Documentation and	oanies Filing Filing Contact Fees Corres	pondence Paper Information	
Project Name:			Project Number:	
Status of Filing in Domicile:	-Please Select- 💌			
Domicile Status Comments:		~		
		~		
Filing Status Changed:	12/15/2010		State Status Changed:	
Company Status Changed:				
Reference Organization:			Reference Number:	
Reference Title:			Advisory Org. Circular:	
Assigned To:				
Created By:	Frances Stuart		Submitted By:	
Corresponding Filing Tracking Number:				
Filing Deparintions*				

General Information Tab

Unlike electronic filings, *all* the data on the General Information Tab of a Paper Filing can be modified at any time in the filing process. On a Paper Filing, the SERFF Status field is Author-generated and not system-generated. This allows the Author to change the status to match feedback they may be receiving from the state, outside of the SERFF system.

Note: The TOI, Sub TOI and Filing Type fields may be changed on a paper filing after it has been created. However, if TOI is changed, a new Sub TOI and Filing Type fields must be selected before saving the filing.

Other Paper Filing Tabs

The Rate/Rule Schedule, Form Schedule, Companies and Contacts and Filing Fees Tabs all work the same in Paper Filings as they do in Electronic Filings.

State Specific Tab

There is no information required on the Paper State Specific Tab.

Add Authors	Edit	Move to	Workfolder	Generat	e PDF				
								Rho	de Island
Product Name: Paper Filing for Manual 2SERFF Tr Num: JEM1-000501015SERFF Status: DraftTOI: A01 Annuities - Assumption AgreementState Tr Num:State Status:Sub-TOI: A01.000 Annuities - Assumption AgreementCo Tr Num:Co Status:Filing Type: FormDate Submitted: Not SubmittedDisposition Date:Implementation Date Requested:Authors: Joy User , Filer UserState Status:							F Status: Draft Status: tatus: osition Date:		
General Information Filing Corresponde	Ra	te/Rule hedule Paper Informa	Form Schedule	Com and	panies Contact	Filing Fees	Supporting Document	g ation	State Specific
No state sp	ecific	: inform	ation rec	quired.					

Paper Filing Completion

At this point, SERFF offers several options depending on company workflow. One option would be to complete the Filing requirements by adding a scanned copy of the submitted paper filing to the Supporting Documentation Tab. For other companies, it may be enough to add a Filer Note with a description or filing locator explaining where the hard copy filing resides. A third option is to attach the individual forms and rates, the same process followed when creating an electronic SERFF filing. The Author now adds any supporting documentation to the paper filing prior to sending the paper company to the state.

Add Supporting Documentation

- 1. Click on the Supporting Documentation tab.
- 2. Click on the Add Supporting Documentation link.



- 3. Add the Supporting Document Information. (See Lesson 4 for details on completing requirements).
- 4. Repeat steps 2 and 3 for each item needed for the paper filing.

Expand All Collapse All Bypass Multiple View Additional Info	
Comment	
No Attachment Required Attach Files Remove	
Add Supporting Documentation Import Template	

Filing Correspondence Tab

Authors may use the Filing Correspondence Tab to record correspondence to and from states as the paper filing goes through the review process. All correspondence is added

via the 'Create Filer Note' link on the Filing Correspondence Tab. Multiple Filer Notes can be created if desired.

General Form Information Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence	Paper Information
Dispositions						
<u>Filing Notes</u> No Filing Notes						
Create Filer Note]					
Reminders						
No Reminders						
Create Reminder						

Filer Notes

- 1. Click the Filing Correspondence tab.
- 2. Click the Create Filer Note link.

Filer Note for AAAL-126885557				
Save Apply Cancel				
SERFF Tracking Number:	AAAL-126885557	State:	Alabama	
First Filing Company:	AAA Life Insurance Company ,	State Tracking Number:		
Company Tracking Number:				
TOI:	19.0 Personal Auto	Sub-TOI:	19.0000 Personal Auto Combinations	
Product Name:	Auto Product			
Project Name:				
Submitted by: N/A				
Subject: *				
Comments: *			~	
Attach Files				
Save Apply Cancel				

3. Type a subject in the Subject Field (this is a Required Field).

- 4. Type a comment in the comments field (the comments section can contain up to 4000 characters and is a required field).
- 5. Click the **Attach Files** button to attach related files.
- 6. Click the **Save** button to save the Filer Note.
- 7. Click the **Cancel** button to cancel the Filer Note.

After clicking the **Save** button a preview of the Filer Note is displayed. The Author can then edit, delete, or close the Filer Note.

Filer Note for AAAL-126885557				
Edit Delete Close				
SERFF Tracking Number:	AAAL-126885557	State:	Alabama	
First Filing Company:	AAA Life Insurance Company ,	State Tracking Number:		
Company Tracking Number:	Company Tracking Number:			
TOI:	19.0 Personal Auto	Sub-TOI:	19.0000 Personal Auto Combinations	
Product Name:	Auto Product			
Project Name:				
Created by: Frances Stuart on 12/15/2010 09:20 AM				
Submitted by: N/A				
Subject: * Author Status				
Comments: * This is my note.				
Edit Delete Close				

Paper Information Tab

This tab contains fields that are not on the electronic version of a SERFF filing. Unlike the electronic version, all fields on this tab and every other tab in SERFF can be modified at any time.

- The Date Mailed to State field is used as the Filing Date when the filings are categorized in the views.
 - 1. Click on the Paper Information tab.
 - 2. Complete the Paper Information Page.



SERFF Glossary

Company – A Company view is used to store all the pertinent information about an individual company. When creating a filing, the information for the company specified comes from data entered in the company view, via the Companies link. Also, when a Contact document is created, a user can specify companies on whose behalf they can file. Users must have the Industry Configuration Manager role assigned to their ID in order to have the "Add Company" option. A SERFF filing must have at least one, but can have many companies listed on it; depending on the states' requirements for multi-company filings.

Contact – A contact is the authorized person responsible for the filing. Most Industry SERFF users will only be able to view contact information. Users must have the Industry Configuration Manager role assigned to their ID in order to have the "Add Contact" option. A SERFF filing can have only one Contact.

Disposition – When a Disposition Report is created for a filing, the SERFF status of that filing is changed to "Closed. The filing is then moved from the "My Open Filings." The user can find any closed filings by using the Search tool. Disposition Reports can be found on the Filing Correspondence Tab of the filing.

Filing – A Filing is a package of information sent from an insurance company to a state rate and form filing review department. A filing contains one or more Schedules including a Supporting Documentation schedule and Notes from the insurance company. The state reviewer may add Notes, Objection Letters and Reports as responses. All of these pieces make up the SERFF filing.

Filing types -

Туре	Definition
Rate	A filing that contains a company's proposed rates and documents that support the rate filing.
Rule	A filing that contains a company's proposed rules and documents that support the rule filing.
Form	A filing that contains a company's proposed forms and documents that support the form filing.
Advertisement	A filing that contains a company's proposed advertisements and documents that support the advertisement filing.
Multi	A filing that contains components from more than one filing type. Ex. Rates/Rules, Rates/Forms

Filing Wizard – A component of SERFF that helps guide a user through the initial creation of a single or multi-state filing. The Filing Wizard leverages uniformity found with the Product Coding Matrix and the standard Filing Types.

General Instructions – Each state/state instance has a General Instructions document. The General Instructions document provides basic information from the state on how to submit SERFF filing in that state. Users are encouraged to read through the General Instructions before filing in a state for the first time and periodically after that in case the state makes changes.

Instance Preference – Instance Preferences are settings that apply to all users of that instance. Settings for things like EFT, Company Status Options, and Data Hoster are found on the Instance Preference Only users with the Configuration Manager Role have access to modify the Instances Preferences—some settings can only be modified by the SERFF Help Desk. The Instance Preferences can be found on the Settings Tab.

Message – A Message is used to notify a filer about the activity of a filing. Messages can be viewed and deleted in the Message Center view on the SERFF Workspace page.

Messages are shared notifications. If two filers or reviewers receive messages on the same filing, and one person deletes the message, it will still be available for the other filer. A status indicator in the left column of the Messages view lets the filer know if he/she has read that message. There is no information on a Message that is not in the filing itself. Filers are encouraged to read and then delete messages.

Multi-State Filing – A Multi-State Filing is a filing intended for multiple states. A filer creates the filing and identifying all the states to which they would like to submit their filing. The Filing Wizard walks the filer through the creation process, selecting the base information on a filing that might be the same for all the states selected. Once the Filing Wizard is completed, the filer can go back through the filings and add state specific information.

Notes – Notes are used as a means of communicating between filer and reviewer, or internally on either the state or industry side. A Note is created from the filing and becomes part of the filing.

Туре	Definition
Note to	Sent from the company to the state where it will be read by the
Reviewer	reviewer and becomes a part of the filing. This is more general
	communication to the reviewer.
Note to Filer	Sent from the state to the company, this is information a reviewer may
	want to add to a filing outside of other reports. More general
	communication to the filer.
Reviewer Note	Created on the state side. For internal use only, this note is not seen
	by the industry
Filer Notes	Created on the industry side. For internal use only, this note is not
	seen by the state.

Report – Communication from the reviewer to the filer about a specific filing will be done with Reports. A Report is created to reference the entire filing or only specific pieces of the filing. There are two types of Reports a reviewer may send to a filer.

Туре	Definition
Objection Letter	Reports indicating errors and/or omissions found in schedules during review.
Disposition	The results of a review of the filing. A filing rejection is also handled
Report	with a Disposition Report.

Requirement – A Requirement identifies an individual requirement that can be requested by the state. Requirements are used when creating Submission Requirements. A Requirement can be used in multiple Submission Requirement documents.

Schedule – A schedule is one of the actual documents submitted for review. It will be attached to the "Form" or "Rate/Rule" schedule in PDF format.

SERFF Filing Status –

Status	Definition	
Draft	Filing has been assigned a tracking number but	
	has not been completed and submitted to the	
	state.	
Submitted to State	Filer has chosen to submit filing and the filing has	
	passed all applicable validations. State can now	
	access the filing.	
Assigned	State has assigned the filing to one or more	
	reviewers, but no additional action has been	
	taken.	
Pending Industry	There are one or more open objection letters on	
Response	the filing that need a response from industry.	
Pending State	One or more objection letters have been created	
Action	and fulfilled by industry. Filing is still open.	
Closed - *	The state has created a disposition report	
	indicating the final action on the filing. The	
	asterisk indicates that the state disposition status	
	(i.e., Approved, Acknowledged, Disapproved) will	
	be appended to the SERFF status.	
Closed - Rejected	The filing has been rejected by the state and is	
	closed.	

SERFF Tracking Number

To ensure uniqueness and provide audit capabilities, the SERFF Tracking Number collectively represents several meaningful identifying components for each company filing.

Each industry instance will be assigned their own code for this portion of the tracking number.

Instance Identifier	Random Unique
	Alpha/Numeric
	Characters
ABCD	12A34B56C

- Instance Identifier: A four alpha character representation of the first four characters of the company name.
- Random Number: This overall filing number is a combination of nine alpha/numeric characters.

SERFF Workspace – The SERFF Workspace is the active window for the filings database where the industry users will create new filings and check the status of submitted filings. The SERFF Workspace is the first screen accessed by industry users to perform most SERFF related tasks.

State Specific Fields – State Specific are unique fields to an Electronic and Paper Filings. Any company submitting through SERFF to your state will have a State Specific tab on their filing that contains the fields you specify on the state instance view. These fields are text only fields and are not fixed-length fields. There are up to 10 fields that can be used for Electronic/Paper filings. States may provide information regarding the expected entry for those fields in their General Instructions document.

Submission Requirements – For each filing combination (Type of Insurance/Sub-Type/Filing Type) there is a set of submission requirements that must be met for the state to receive the filing for review. **Type of Insurance** – A Type of Insurance is used to organize the lines of insurance, which a state is accepting through SERFF and any sub-types that fall under them.

User Preferences – A User Preference is designed to allow the SERFF Application to be customized to the specific needs and work processes for a single user of SERFF. The User Preferences inherits some of its values from the Instance Preference.

The User Preferences contains the following information.

- Contact Information update users' contact information.
- Industry Preferences set Default Industry instance and Default Business
 Type