

Draft: 10/14/25

Speed to Market (D) Working Group  
Virtual Meeting  
October 8, 2025

The Speed to Market (D) Working Group of the Market Regulation and Consumer Affairs (D) Committee met Oct. 8, 2025. The following Working Group members participated: Maureen A. Motter, Chair (OH); Julie Fairbanks, Vice Chair (VA); Austin Childs (AK); Jimmy Gunn (AL); Susan Jennette (DE); Stephanie Clayton (ID); Julie Rachford (IL); Cathy Abbott (KS); Tammy Lohmann (MN); Camille Anderson-Weddle (MO); LuAnne J. King (NH); Tanji J. Northrup (UT); Todd C. Merkley (WA); Mary Kay Rodriguez (WI); and Tana Howard (WY). Also participating was: Nour Benchaaboun (MD).

1. Adopted its Aug. 21 Minutes

Motter said that the Working Group met Aug. 21 and took the following action: 1) adopted its June 24 minutes; 2) approved a product coding matrix (PCM) revision regarding Affordable Care Act (ACA)-related dental products; 3) discussed the survey for System for Electronic Rates & Forms Filing (SERFF) Tableau dashboards, metrics, and reporting; 4) received an update on the *Product Filing Review Handbook*; 5) heard a report on the SERFF modernization project and SERFF Product Steering Committee (PSC); and 6) received an update on the Interstate Insurance Product Regulation Commission (Compact).

Northrup made a motion, seconded by Fairbanks, to adopt its Aug. 21 minutes (Attachment 01). The motion passed unanimously.

2. Received an Update on the SERFF Metrics Report

Motter provided background on a recent request from Director Cameron to reinstate the type of metrics report that directors and commissioners had historically received at national meetings. She explained that such reports had not been distributed for approximately five years. Previously, they included data such as the number of filings submitted through SERFF, turnaround times for those filings, and the extent to which states were adopting and using market regulation tools, including the SERFF system, the Product Requirements Locator, and review checklists. To address this renewed request, a small subgroup met with Director Cameron's staff to clarify what information should be included in the reports and how that information compares to past reporting. The group also met with members of the SERFF team to discuss the scope and format of the proposed metrics. The SERFF team is expected to provide sample reports in the coming weeks. Once available, those samples will be shared with the Working Group for review and approval before being distributed to directors and commissioners.

Motter explained that the intent is to provide the report on an annual basis using year-end data, with the first report anticipated for presentation at the 2026 Spring National Meeting. Each commissioner or director will receive a state-specific report summarizing activity by system instance (for example, property/casualty [P/C] and life and health) and comparing 2024 to 2025 data. Reports will include monthly filing and closure counts, five-year trend data, turnaround times, and product-specific details for several key TOIs, including personal auto, homeowners, and long-term care. The report will focus solely on individual states and will not include state-to-state comparisons.

Motter added that commissioners and directors will be encouraged to collaborate with their state staff for more detailed or granular analysis using existing reporting tools. She emphasized that transparency is a primary goal and that the data provided should be easily reproducible by state staff so they can explain figures confidently to their leadership.

Motter confirmed that Compact data would not be part of the report and that it would reflect only filings submitted directly to the states. Nour also noted that Maryland uses the “Life Other” and “Annuity Other” types of insurance (TOIs) to capture long-term care hybrid products and suggested that those categories be included in the reporting for completeness.

Fairbanks commented that isolating long-term care (LTC) TOIs may prove more complex than initially anticipated. She suggested that, once sample reports are developed, the group may wish to seek additional input on the best approach for capturing that data.

Motter noted that the subgroup would continue refining the proposed report before bringing it back to the Working Group for review. She reiterated that the ultimate goal is to provide transparent, replicable information to commissioners and directors, ensuring consistency and clarity in how SERFF metrics are reported.

### 3. Received an Update on the *Product Filing Review Handbook*

Motter explained that the *Product Filing Review Handbook* is reviewed on a two-year cycle. Petra Wallace (NAIC) recently conducted a technical review of the document. This review included verifying the accuracy of URLs, correcting grammar and punctuation errors, and ensuring overall consistency and clarity. The updated handbook carries the 2024 publication year on its cover and was officially published to the publications section of the NAIC website on July 29, following completion of the technical review.

Maureen noted that although the handbook has just been refreshed and published, the MCAS Working Group will soon begin assessing whether any substantive updates are needed. She invited Working Group members to share any recommendations for additions, deletions, or edits to the handbook. Members were encouraged to contact her or committee support with specific suggestions to ensure the document remains accurate and useful for regulators and industry stakeholders.

### 4. Received a Report on the SERFF Modernization Project and SERFF PSC

Brandy Woltkamp (NAIC) provided an update on the ongoing SERFF modernization project, which has been progressing steadily since its launch in March. The project focuses on three primary areas: 1) improving usability; 2) enhancing user support; and 3) optimizing system performance. Based on user feedback, several process and feature improvements have been made to increase usability, and subsequent feedback has been positive. To strengthen user support, the project team has involved Tier 2 staff as well as business analysts, including Bridget Kieras (NAIC), Lauren Bandle (NAIC) (the product owner for the Appian team), and others. This collaborative approach ensures that users receive comprehensive assistance during the transition to the modernized platform.

Woltkamp explained that system performance has been a particular area of focus. The initial launch, originally planned for November, was delayed until March to address performance issues. Since then, ongoing improvements have been implemented, resulting in measurable gains in performance and overall user satisfaction. The team continues to monitor and refine performance as additional phases of the project roll out, recognizing that a large number of users will be transitioning to the new platform.

Woltkamp then described the updated implementation approach. Rather than moving all business areas and jurisdictions to the new platform simultaneously, the project has transitioned to a “wave” approach, designating a group of 10 early adopter states. These states were selected based on engagement and other criteria, with a mix of large and small jurisdictions included to ensure diverse feedback. Not all business areas will move for each early adopter state—some will transition only P/C, while others will move only life, accident, and health. One consistent rule, however, is that health-related filings (those under PCM beginning with “H” and “NA” for network adequacy) will remain in the legacy system. Woltkamp explained that this is due to existing connections between those filings and federal plan management requirements, including relationships with binders and the Unified Rate Review Template, which necessitate maintaining those filings in the legacy environment.

The decision to shift to a phased adoption model was made to avoid overwhelming both users and support staff. Transitioning all 53 jurisdictions at once was deemed impractical given the data volume and resource demands. The wave-based strategy allows the team to refine processes as they go, provide individualized support, and ensure a smooth transition. The modernization is not simply a rebuild of the legacy system; it represents a new platform with updated terminology, design, and workflows, requiring careful onboarding and user training. During the initial coexistence phase, early adopter states will operate in both the legacy and new systems. Some filings, such as health and network adequacy filings, will remain in legacy, while other types will move to the new platform. This will result in a bifurcated experience for both regulators and industry filers. To minimize confusion, system messaging and tools are being developed to clearly indicate which platform should be used for each filing type and state. The transition will begin with one state at a time, allowing the team to refine the data migration process before expanding to larger groups of states.

Several backend adjustments have also been made in preparation for the transition. The legacy system has been updated under a feature flag, so users will not see changes until their state moves to the new platform. For example, the filing wizard in legacy will notify filers if their selected state has moved to the new platform and will redirect them accordingly, with a note that health and network adequacy filings should still be submitted in legacy. For filings that have been transferred, legacy versions will become read-only, allowing users to view but not edit them. In contrast, filings that remain in legacy will continue to function normally.

Woltkamp shared several lessons learned from the Compact migration process, including maintaining the state dropdown for easier file searches and ensuring that legacy reporting remains available for historical filings. However, it was noted that open or “in-flight” filings moved to the new platform will appear as permanently open in legacy reports, since the systems will not exchange updates once migration occurs. The team is working to finalize these legacy adjustments in advance of the next Appian release and the data migration for early adopter states.

Motter opened the floor for questions from Working Group members, interested regulators, and interested parties. She asked a clarifying question regarding the handling of closed filings that are transferred from the legacy system to the new platform, specifically whether closed filings could be reopened if a company later needed to make corrections.

Woltkamp confirmed that closed filings transferred to the new platform could be reopened and reclosed as needed. The functionality would mirror what is currently available in the legacy system, allowing full review and completion capabilities within the new platform.

Having no further business, the Speed to Market (D) Working Group adjourned.

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