



NAIC **SERFF**

SERFF Product Steering Committee
April 22, 2026

Post-Meeting Note

This meeting did not successfully record, so we are unable to provide a meeting recording link.

The primary focus of this session was ZipPDF, which is the functional replacement for the PDF Pipeline in SERFF Modernization. Key highlights are summarized below.

Current status

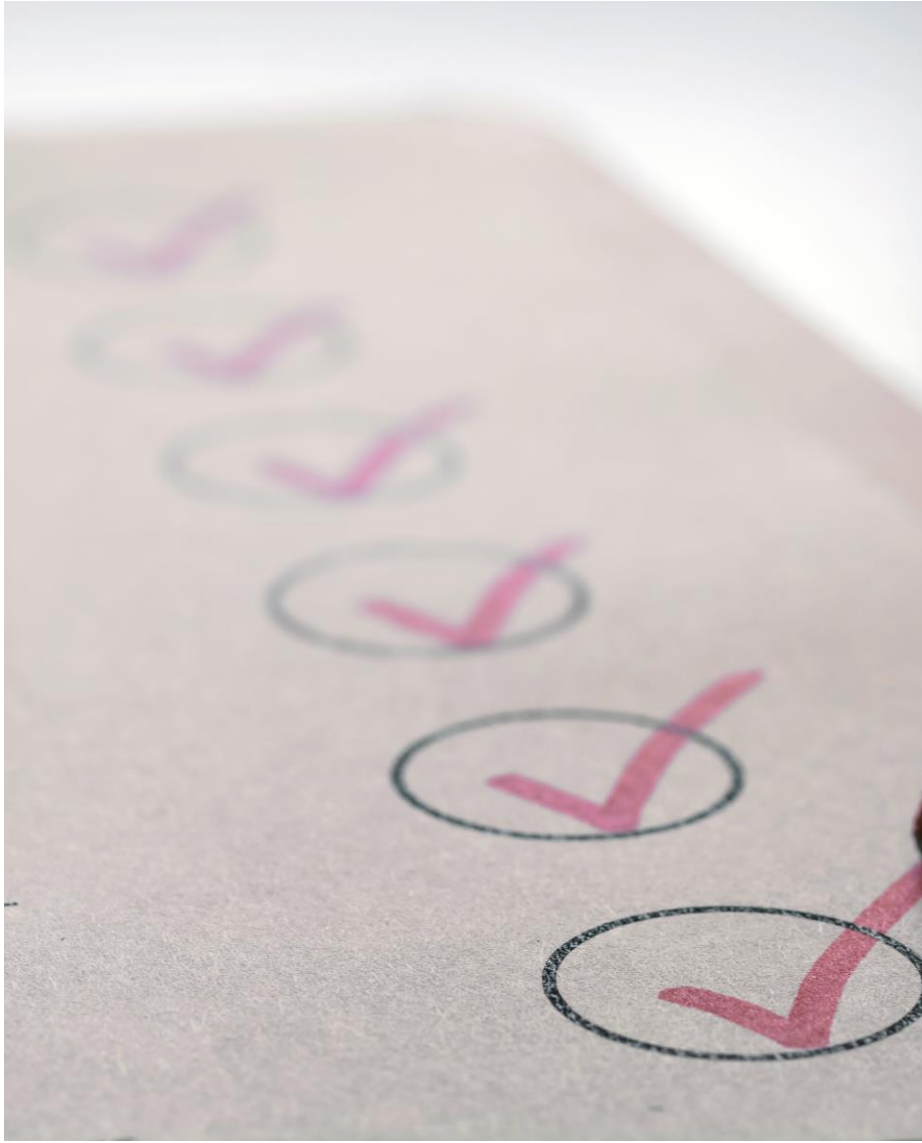
- ZipPDF is already in use within SERFF Legacy for record retention and filing access
- It is live in the Compact Filing Access portal (<https://portals.naic.org/serff-filing-access>)
- It is available in SERFF Modernization as part of an active pilot, with broader rollout expected following pilot completion

What users may notice

- ZipPDF produces a ZIP package rather than a single consolidated PDF
- Users may need to take additional steps outside of SERFF if they wish to merge documents into one PDF
- Performance is improved for large filings, reducing the risk of timeouts or failures

Member Attendance

- Attendance will be verified against the meeting participant list
- Interested parties who called in via phone and wish their attendance to be recorded can email adysart@naic.org



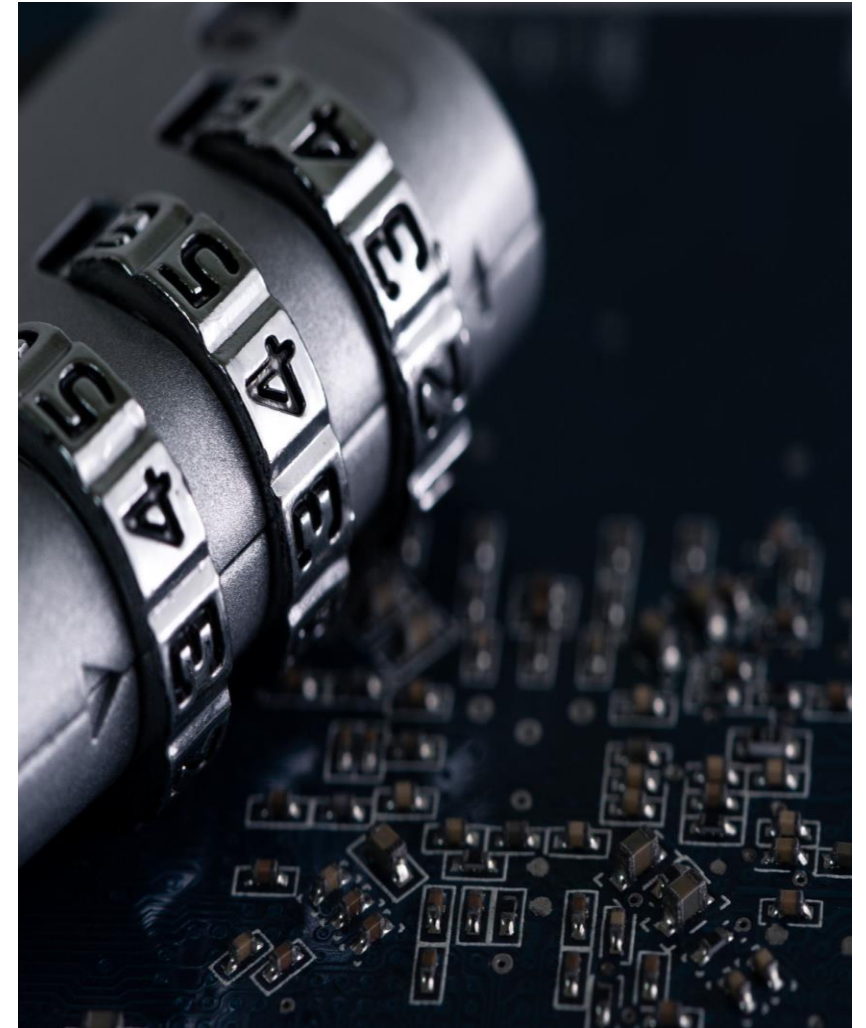
Agenda

- General Updates
- ZipPDF Overview
- Open Q&A

General Updates

Transition to Okta is Complete!

- Gradually increasing "Okta only" windows were used to prompt users to take action
- About 10-15% of users who had not switched needed help desk intervention
- Some related tickets are still in progress
- On Thursday, April 9, the SERFF system was switch to Okta only and left in that state



SERFF Education & Training

- SERFF Legacy Training – Regulator
 - Scheduled by Request, e-mail education@naic.org
- SERFF Modernization Training for Industry Compact Filers
 - Next session May14, 2026 ([EDU300-186](#))

Zip PDF

Current State

- ZipPDF is already in use for:
 - Industry Record Retention (SERFF Legacy)
 - SERFF Filing Access (SERFF Legacy)
 - Compact Filing Access Portal (SERFF Modernization)
- The feature is also in pilot in the authenticated SERFF Modernization platform
- Users interested in trying out the feature can contact serffmodernizationquestions@naic.org
- Pilot expected to transition to full usage within 4-6 weeks

A "For Now" Decision

- We are not slamming the door shut on PDF Pipeline.
- We are moving forward with ZipPDF as the tool to provide complete copy of filings for storage and use outside of SERFF.
- We are building new tools for your needs.

ZipPDF

Pros	Cons
Faster & manages large filings with less risk to system	Extra steps needed for users who want a single file
Provides one tool for SERFF and SERFF Filing Access	Learning curve for end users
Capabilities are comparable to PDF Pipeline	Not (yet) available for draft filings
Early feedback has been positive	
All file types supported & attachment level security doesn't block creation	

Zip PDF Demo

Live Demonstration

Additional Platform Updates

Improvements to the new SERFF system

AI Document Classification Improvements

	IDP (Current)	Gen AI (New)	Improvement
Accuracy*	66.7%	80.8%	14.1%
Classification Time (average per doc)	3m 21s	7 seconds	96.6%
Avg. Total Processing Time (classify + extract)	3m 42s	1m 49s	51.0%

** based on ~80 provided representative test documents*

Filing Performance Gains

- **Filing & Record Screens:** ~25% faster page loads; industry users see 10-25% gains, state users 15-20%
- **Filing Actions:** ~15% faster cancel and accept processing for pending changes
- **High-Impact Tabs:** Up to 45% faster for Filing Documents, up to 80% faster for Companies & States, ~10% faster for Filing Fees
- **Search & Filtering:** ~30% faster search results across filing lookups; advanced filters now return in under 2 seconds
- **Filing Access Portal:** Achieved 80-90% faster response times for large filings and 30-50% for smaller ones, eliminating portal failures
- **PDF / ZIP Pipeline:** Achieved 10-30% faster response times across all filings

New Feature: CI Report Download

A new downloadable CI Report will soon be available directly from individual filings.

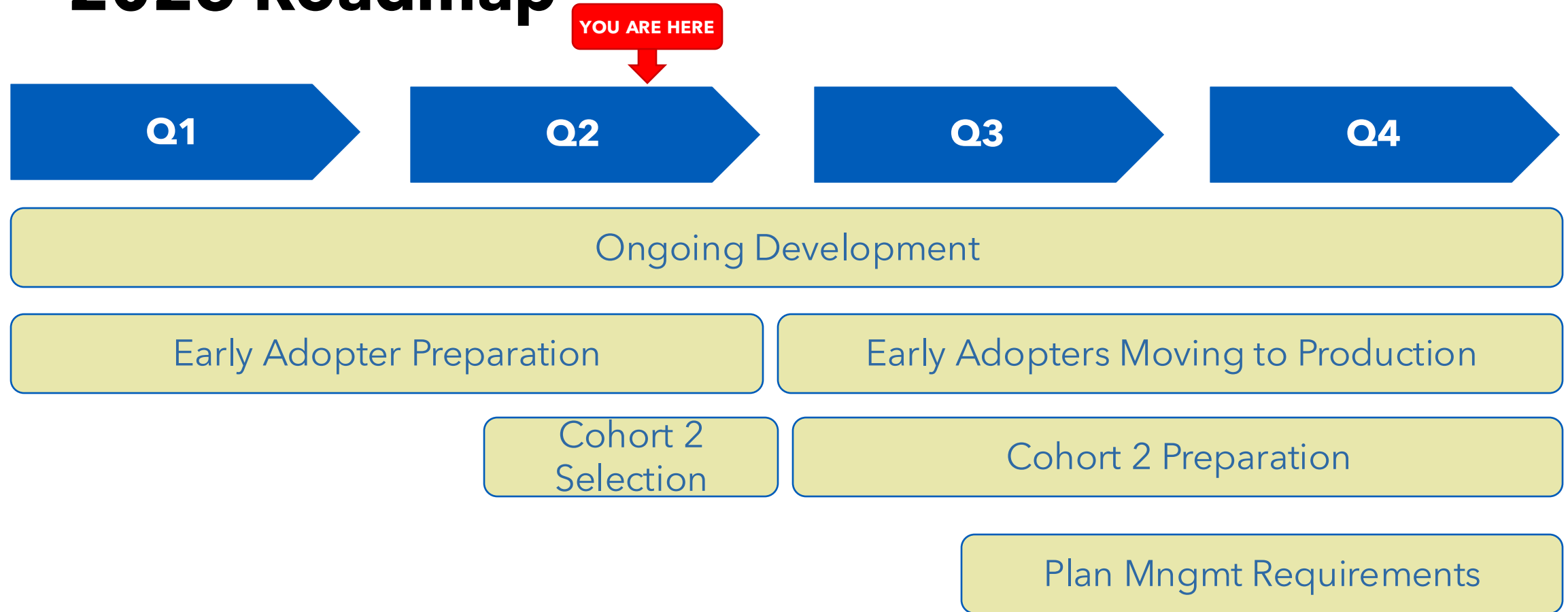
CI is Compliance Issue, the new term for Objection

- **Filing-Specific:** Each report includes the CIs from that specific filing
- **Excel Format:** Delivered as an Excel spreadsheet for easy sorting, filtering, and analysis
- **Key Fields Included:** CI ID, Field and Component, Status, Creation Date, Respond By Date, and more
- **Designed for Filers:** Gives industry users a comprehensive view of CI activity tied to their filings, all in one convenient report

Potential future enhancement: CI report across filings

2026 Roadmap

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Early Adopter States

Property & Casualty

- Arizona
- Arkansas
- Connecticut
- Maine
- Missouri
- Nebraska
- North Dakota
- Vermont

Early Adopters



Life, Accident, Health*

- Arizona
- Arkansas
- California
- Nebraska
- North Dakota
- Oklahoma

**ACA-related Types of Insurance (TOIs), specifically those beginning with "H" or "NA" from the Product Coding Matrix, will temporarily remain in the legacy SERFF system due to their complex integrations with CMS and dependencies on Plan Management and PPACA workflows. These TOIs will migrate at a later date.*

Co-Existence & Transition Timelines



EA states may have different transition dates



Many users will operate in both systems for a time



Both systems will have messaging and tools to help guide users



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

Training & Transition



States undergo hands-on, immersive training



Partial hands on training for companies, supplemented with videos and written documentation



A 30-day notice will be given prior to state cutover



Extensive outreach occurring through multitude of channels



Project email: serffmodernizationquestions@naic.org

Open Q&A (Menti)

2026 Meeting Dates

- May 27
- June 24
- July 22
- August 26
- September 23
- October 28
- November 18
- December 16

Thank You