



NAIC **SERFF**

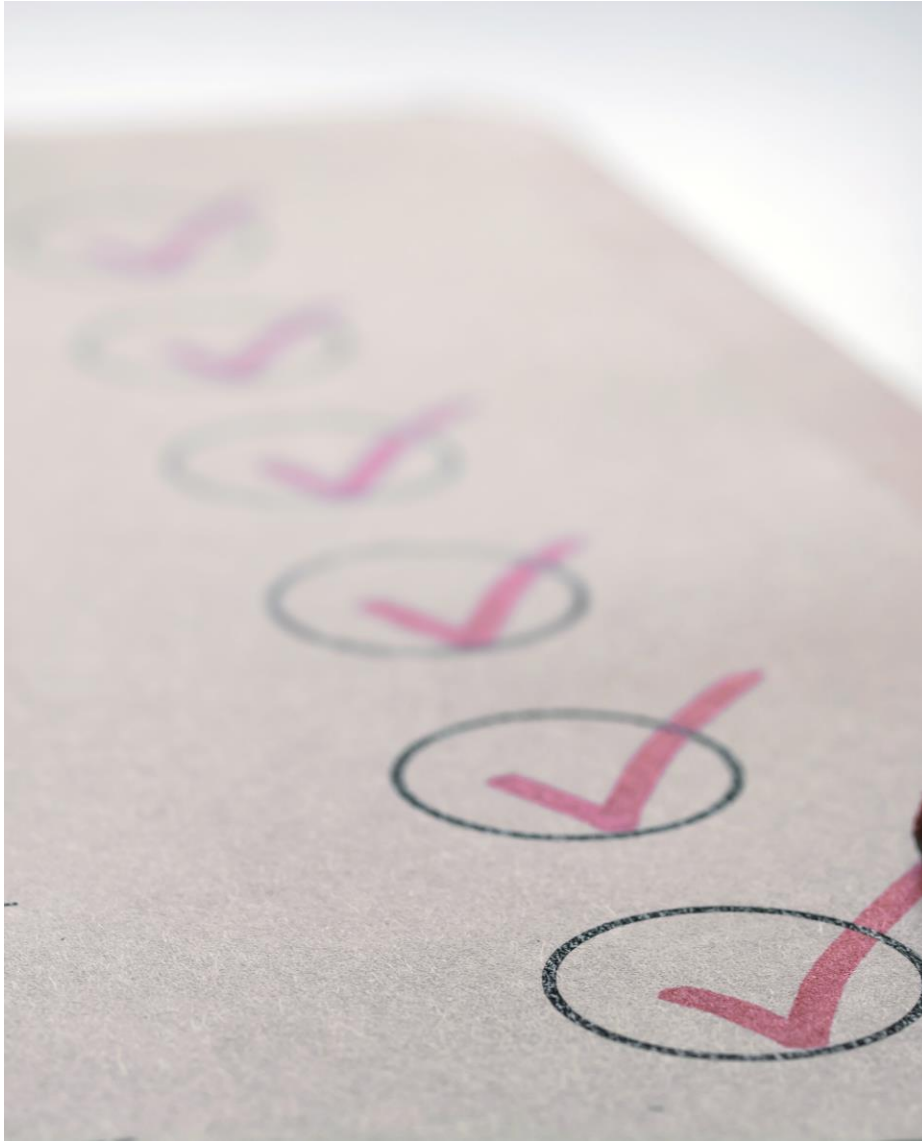
SERFF Product Steering Committee
May 27, 2026

Meeting Recording:

<https://naic.webex.com/naic/ldr.php?RCID=0a40a73b6beea60571b80207cae>

Member Attendance

- Attendance was 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

- Year One Reflection
- Roadmap to Adoption
- Platform Highlights & Future Enhancements
- 2026 Meeting Dates

Drivers for Change

Operational Efficiency

- Organizations increasingly resource constrained
- Loss of business and process knowledge
- Need to move from data entry to analysis

Product Complexity & Innovation

- Increase in innovative and complex products
- Need advanced tools to support submission and review of these products

Technological Advances

- Current architecture makes integration difficult
- Modern technology provides needed capabilities

One Year

Live in Production

The Insurance Compact launched on the modernized platform in 2025, pioneering the new system - an important first step in SERFF's Modernization journey.

Partnering Forward

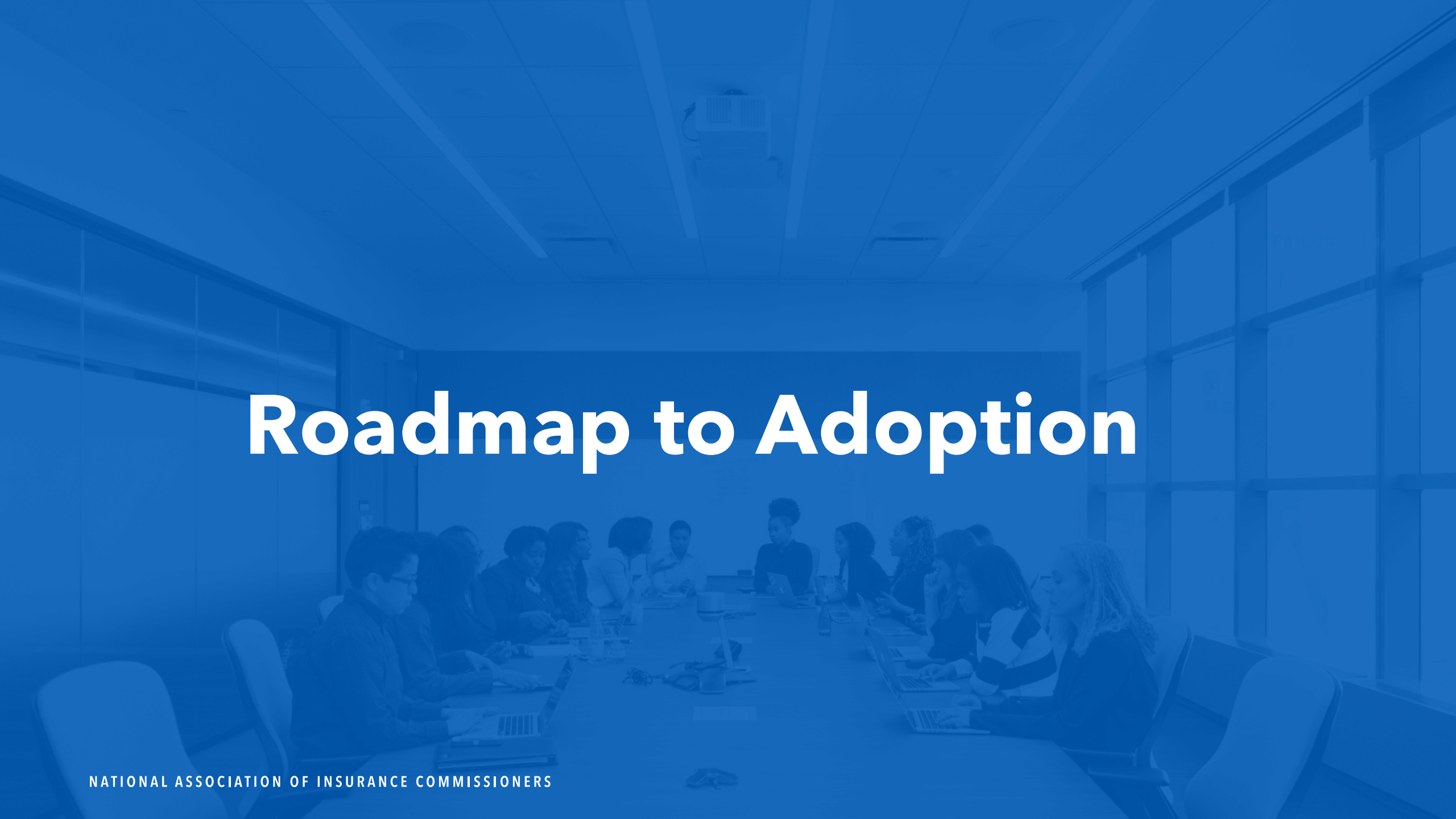
With Industry & States

Continuing to refine features for the Insurance Compact and their filers while working closely with the States on their specific requirements, validations, and migration readiness.

Continuous Improvements

Deployed Since Launch

Enhancements across filing workflows, communication tools, user management, and API integrations — all informed by direct feedback from the Compact and industry filers.



Roadmap to Adoption

Why the Compact First?

Strategic Rationale:

- As a large, complex project, the initial launch needed to be targeted and controlled
- The Compact operates as a single entity with one set of business rules vs. 50+ state-specific configurations
- Smaller, well-defined user base allowed for “white glove” support during transition
- Compact was a collaborative partner that worked closely with the team throughout development and Year 1 challenges

Paving the Way for States:

- Compact served as the “innovator” in a product adoption curve model
- Lessons learned shaped a staggered rollout – shifted from all states at once to an early adopter approach
- Feedback from Compact and filers is driving refinements before broader state deployment
- Base functionality, migration processes, and training approach can be fine-tuned for states that follow

Pivot to an Early Adopter Model

Why We Shifted:

- Original plan: migrate all Life/Annuity/Credit states in a single release after the Compact
- Key lesson: moving all states at once creates too much risk – change management, state-specific rules, and complex migration need a deliberate approach

Advantages:

- “White glove” support for regulators and filers
- Rapid feedback loops to refine the platform before broader rollout
- Increasing speed as migration and launch processes mature

How States Were Chosen:

- States were evaluated against technical and engagement criteria
- Finalized a group of 10 early adopter states

Goal:

- States that will help drive change and innovation in SERFF
- Move states to the new platform iteratively for rapid feedback
- Manage risk and continue to provide excellent support and resources

What Filers Need to Know

During the Transition:

- You'll file in both legacy and new SERFF until your states fully transition
- Historical filings migrate; legacy version becomes read-only
- Draft filings do not migrate - submit before cutover or recreate in new system
- 30 days' advance notice before each state's cutover date

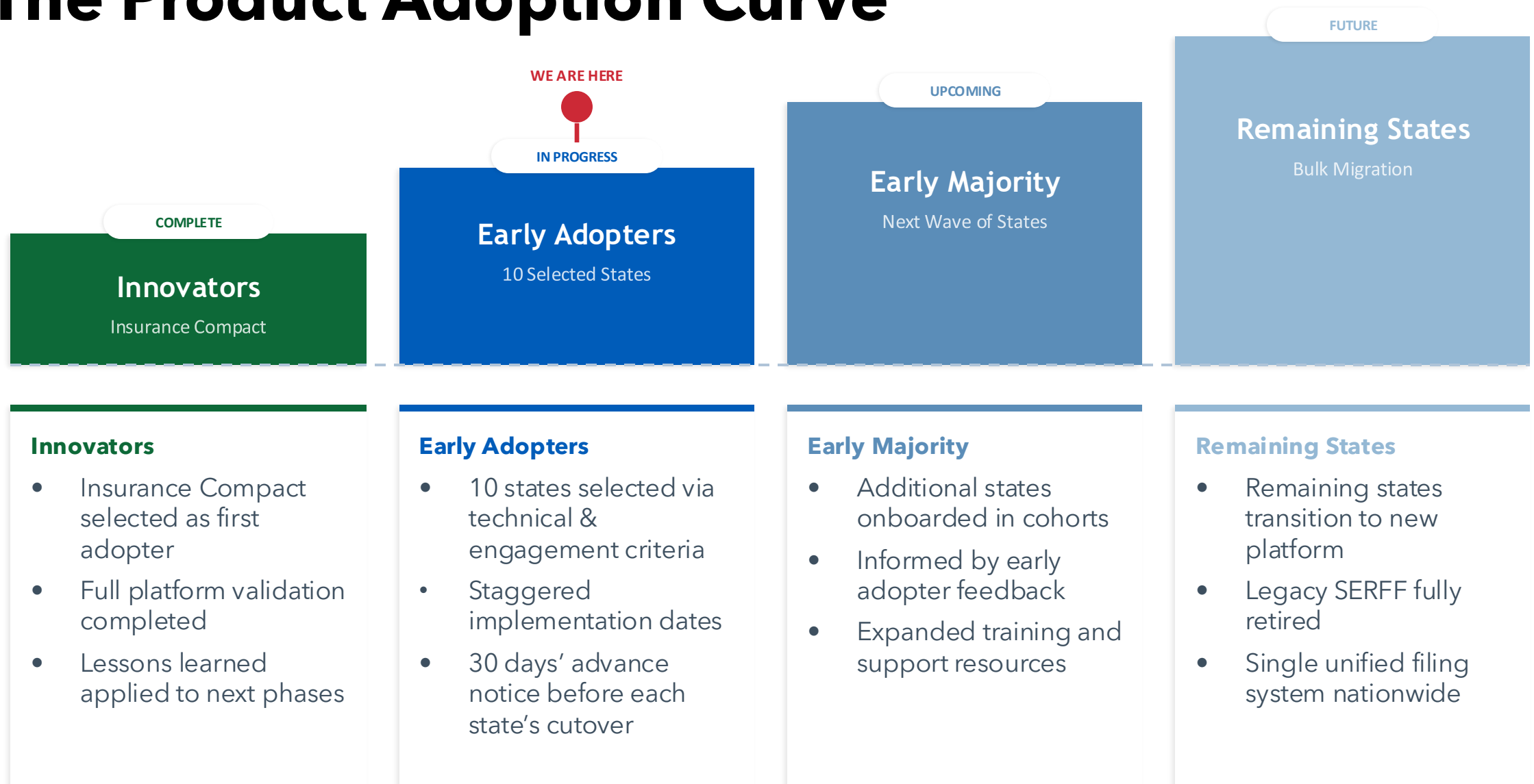
Training & Support:

- Partial hands-on sessions, videos, and written documentation
- Enterprise Copilot for in-platform guided assistance

Stay Informed:

- SERFF notifications and targeted emails for cutover updates

The Product Adoption Curve



Early Adopter States

Property & Casualty

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

Life, Accident & Health*

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

**ACA-related Types of Insurance (TOIs beginning with "H" or "NA") will temporarily remain in legacy SERFF due to CMS integrations and Plan Management dependencies. These TOIs will migrate at a later date.*

 BREAKING NEWS

Northern Mariana Islands: Direct to New SERFF

What's Happening:

- CNMI is joining SERFF for the first time - going directly onto the new platform
- Filings currently handled via paper and email will transition to electronic submission
- Implementation tasks are beginning; launch date is TBD

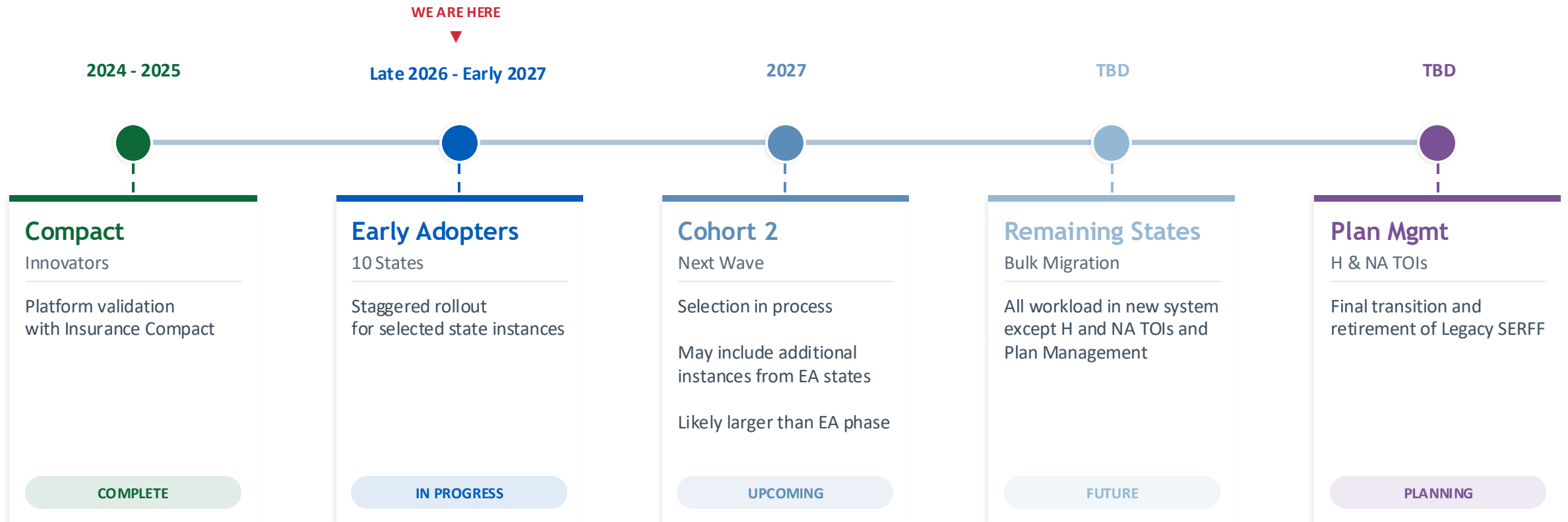
Who Files in NMI:

- Around 14 domestic and 40+ foreign insurance carriers licensed in CNMI
- 2 alien insurers with active filings
- Health insurance filings make up the majority of submissions

What to Expect:

- Companies will file rate and form submissions through new SERFF
- Onboarding and training provided as CNMI goes live

Adoption Timeline



Special Considerations for Plan Management

Which TOIs Are Affected:

- All TOIs beginning with “H” or “NA” temporarily remain in legacy SERFF
- These TOI prefixes cover more than just ACA products – but splitting at the prefix is the cleanest line for the transition

Why:

- Migration requires coordination with federal systems – requirements being defined in 2026
- Plan Management cycle cannot afford disruption

Impact on Filers:

- H and NA TOI filings stay in legacy SERFF for now
- Likely scenario is that all H/NA filings and Plan Management move at the same time for all states

Calling All States!

- Interested in being part of Cohort 2?
We want to hear from you
- If your state has not yet connected with us, now is the time to start the conversation
- Reach out to Bridget Kieras (bkieras@naic.org) to schedule a discussion





Platform Highlights & Future Enhancements

Closing the Gap

Our approach to growing the platform

- Build a stable core, then add the highest-impact capabilities in waves
- Address usability and "quality of life" quick wins along with major changes
- Rethink legacy (“as-is”) features—redesign to improve or reinvent, not replicate
- Ship frequent releases, iterate based on feedback and metrics

Performance

Improving responsiveness and processing speeds so the system scales with usage growth.

✓ What We've Delivered

Platform Stability & Monitoring Improvements

Expanded visibility into performance signals to identify and address hotspots early.

Background Processing Enhancements

Better handling of long-running tasks so users can continue while processing completes.

Faster Loading & Navigation

Reduced load times through smarter caching and more efficient data retrieval.

► What's Next

Enhanced ML Model for Form Uploads

Machine learning to further reduce manual entry on uploaded forms

Continued Response Time Improvement

Contract focus on improving response time and ensuring new features meet performance standards.

Scalability For More Concurrent Users

Continued work to support growth in usage while maintaining consistent responsiveness during peak periods.

Reduction of Clicks

Consolidate information and reduce steps with existing processes.

User & Contact Management

Streamlining how companies manage access, authentication, and administration across NAIC products.

✓ What We've Delivered

Self-Service User Management

Add, modify, or remove users directly in the platform

Okta Single Sign-On

One secure Okta ID across legacy and modernized SERFF

Removed Separation of Contact and User

Filing contact is now an active user and can be changed post submission

Improved Access Control

Less restrictive by default and support for different access by instance

► What's Next

Additional Roles and Permissions

More granular permission controls for different user types and organizational roles

Accommodation for Demographic Changes

One place to update information like name and phone number

Company Level Contacts

Ability to add contacts that are not filers and reuse across filings

Filing Preparation & Reusability Tools

Streamlining the filing process with validation, automation, and tools that let filers reuse prior work.

✓ What We've Delivered

Streamlined Filing Wizard

Compact filing reduced from 10 screens to 3

Multiple TOI Filings

Submit multiple Types of Insurance per filing type

License Checks

NAIC data source used to verify licensing

Pre-Submission Check

System validation that catches common errors before filings are submitted, reducing revision cycles and reviewer workload

▶ What's Next

Modifying TOI and Sub-TOI

Allow TOI and Sub-TOI to be changed after submission

Filing Projects

Group related filings into organized project sets for coordinated tracking

Copy & Reuse Filings

Duplicate previous filings to pre-populate new submissions

Template-Based Filing

Reusable templates to standardize common submission types

Shift Left Validations

Helping insurers submit more compliant filings to reduce review time.

✓ What We've Delivered

Configurable Rules Engine

Configurable rules per jurisdiction with prompts to guide filers

Automatic Fee Calculations

Fees auto-calculated for most Compact States, reducing manual work and speeding up filings

Overpayment Warnings

Alerts flag potential overpayments before submission, helping avoid costly errors

► What's Next

Early Adopter State Rules

Implementing state-specific validation rules, TOI configs, and requirements for 10 early adopter states

Full State Fee Coverage

Extending automatic fee calculations to all Compact States and preparing rules for early adopter instances

Amendments

Supporting updates to filings while reducing reviewer and filer effort over time.

✓ What We've Delivered

Comment-Only Responses

Eliminated the need for placeholder changes when a response does not require any schedule item revisions

Cross-Component Warnings

Filers are now informed when compliance issues exist in other components, making it easier to address all CIs in a single amendment

Partial Accept/Decline for Reviewers

Streamline how Regulators review responses that may partially meet compliance

▶ What's Next

Improved Usability

Discussions ongoing regarding changes and improvements prior to state implementations

Responding on Different Components

Allow filers to respond to compliance issues with changes to other Forms, Supporting Documents, or Filing areas to achieve compliance.

Statement of Intent (SOI)

Addressing SOI challenges from the Compact launch and building a better experience for filers and reviewers.

✓ What We've Delivered

Bulk Upload on Draft Filings

Excel upload template available for draft filings – in pilot.

Certification moved to Support Document

Allows for easier management of changes.

▶ What's Next

SOI File Upload Extension

Extend bulk upload to submitted filings

Move SOI Outside Amendments (tentative)

Reclassify SOI changes to work like Associated Filings, allowing filers to update directly without the accept/decline cycle

ZipPDF (PDF Pipeline)

Modern replacement for the PDF pipeline to improve packaging, handling, and access to filing outputs.

What We've Delivered

Pilot Delivered

Industry and Compact regulator pilot to validate the functionality and end-to-end flow.

What's Next

ZipPDF for all Compact Filers

Moving from a pilot phase to production for all industry compact filers

Download/Export Compliance Issues

Enable users to download or export compliance issues outside current in-platform functionality.

Notifications and E-mail

Expanding how filers and reviewers stay informed throughout the filing lifecycle.

✓ What We've Delivered

E-mail Notifications

Automated e-mail alerts keep filers and reviewers informed of filing activity, status changes, and important updates

Task Management Visibility

Team workload and activity tracking so managers can monitor progress and prioritize assignments

▶ What's Next

In-Platform Activity Notifications

Real-time alerts within SERFF so users can act on filing updates without switching to e-mail

Configurable E-mail Preferences

User-level controls to choose which filing events trigger e-mail notifications, reducing inbox noise

Questions?
Email our team!

Serffmodernizationquestions@naic.org

2026 Meeting Dates

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

Thank You