

Draft: 11/28/22

Speed to Market (D) Working Group
Virtual Meeting
November 10, 2022

The Speed to Market (D) Working Group of the Market Regulation and Consumer Affairs (D) Committee met Nov. 10, 2022. The following Working Group members participated: Rebecca Nichols, Chair (VA); Maureen Motter, Vice Chair (OH); Sian Ng-Ashcraft (AK); Erick Wright (AL); Jessica Luff and Frank Pyle (DE); Julie Rachford (IL); Tammy Lohmann (MN); Camille Anderson-Weddle and Jo LeDuc (MO); Garlinda Taylor (NC); Melissa Robertson (NM); Cuc Nguyen (OK); Tashia Sizemore (OR); Marianne Baker (TX); Kelly Christensen (UT); Lichiou Lee and Gail Jones (WA); Allan L. McVey (WV); and Barry Haney and Mary Kay Rodriguez (WI).

1. Adopted its July 12 Minutes

The Working Group met July 12 and took the following action: 1) adopted its April 20 minutes; and 2) discussed and considered suggestions received on the product coding matrix (PCM) and uniform transmittal document (UTD).

McVey made a motion, seconded by Lohmann, to adopt the Working Group's July 12 minutes (Attachment XX). The motion passed unanimously.

2. Received an Update on Edits to the Handbook

Motter stated work continues with bringing the *Product Filing Review Handbook* (Handbook) up to date. She stated edits to Chapter 3 were passed down from the Casualty Actuarial and Statistical (C) Task Force with respect to information updating the modeling techniques of insurance companies and their filing submissions. She stated the ongoing updates include formatting and style updates, bringing outdated information current, and review by members of the System for Electronic Rates & Forms Filing (SERFF) team with respect to the speed to market tools. Motter stated that Chapters 1–3 have been reviewed and that Chapter 4 and Chapter 5 would be reviewed later this month. She stated the Handbook updates will be shared with everyone once complete and will be reviewed annually to keep the Handbook as current as possible. Motter stated if anyone would like to join the discussions on the Handbook updates, let her know.

3. Received an Update on SERFF and the PSC

Bridget Kieras (NAIC) stated there are six new Product Steering Committee (PSC) members that are replacing members rolling off the committee. The new members were selected based on their participation in various forums, such as the PSC interested parties group, focus groups, and other opportunities to give input into SERFF. She stated they also looked for states that had not participated in the PSC for a while and also included one industry member as part of the new members. Kieras stated the full PSC includes 10 industry and 10 state members, and that the Interstate Insurance Product Regulation Commission (Compact) holds two permanent seats on the state side. She stated these are balanced across property and life and health, and they try to stagger their terms to have some consistency from year to year. She stated updates were previously reported to the SERFF Advisory Board, but now updates will be reported to this Working Group to have some transparency.

Kieras stated the SERFF Modernization Project has three phases that are running concurrently right now. She stated the first phase focuses on search improvements and document capabilities in the legacy system. She stated

these are improvements directly to the legacy platform that are used today, but they also provide foundational components for the future system. Kieras stated they are working on the OpenSearch index, which is a cloud technology that is primed for searching both data and attachments. She stated that over the past months, they have moved all the data from the SERFF legacy database, and those historical attachments are being processed and loaded to this new OpenSearch index.

She stated they went to production just a week or two ago with the second big release as part of this, and that is where they are starting to build the index. Kieras stated there are more than 30 million portable document format (PDF) files that have already been processed, which includes reading through the PDFs and parsing out all the text so the data is searchable. She stated there are about 40 million total documents that will be processed in this phase. This includes some of the scanned PDFs, which is something they were not able to do before. She stated there is a special tool now that reads those scanned PDFs and turns them into text that can go into the index, which can be searchable. Kieras stated there is a document search feature in SERFF, but it is limited and slow. She stated the new tool has significantly improved response times, and there is a pilot group that is working on the testing. She stated the target time frame for all users to use the new document search is the end of Jan. 2023.

Kieras stated part of this phase includes a document comparison feature, which should be available to all users in early December 2023. She stated currently users must download and save documents to run comparisons in a separate tool, but this tool will be built into the platform and allow side-by-side comparisons in the SERFF interface.

Kieras stated the second phase started recently, which is the introduction of Tableau dashboards. She stated 25 years of data is being moved over, starting with the initial fields that are key to the dashboards being built. She stated five dashboards will be introduced for states and two additional dashboards for industry, which are a starting point. Then feedback will be sought to refine and further build upon those dashboards as needed. She stated there is also a pilot group for this piece of the project and that testing is planned to begin in January 2023.

Kieras stated that phase 3.1 is the third and largest of the in-progress phases. She stated this phase is the first part of the build-out of the user interface that filers and reviewers log in to every day, and that there are multiple phases for this, beginning with the Compact. Kieras stated after the Compact goes into production, the other business types will be added. She stated a user management module will be added to this phase because the Help Desk volume for SERFF user management requests is so significant. She stated the majority of user management will be turned to self-service, so anyone authorized to make a request via the form that is built in legacy SERFF will have a similar form, but when they click submit, the changes will be automatic. She stated this will allow manager users to manage their roles without going through the Help Desk. Kieras stated there probably will not be 100% self-service in this release because of some of the complexity around certain user segments, but it will be a lot, and the rest will be delivered in subsequent phases. She stated this phase will also include a better implementation of the PCM. Kieras stated this phase will also include a business rule configuration for filing fees and field rules at a state-specific level. She stated multiple types of insurance (TOIs) and sub-TOIs have been implemented, and they are working through what happens when use cases are edited on a filing. She stated most of the licensing verification has been worked out on the Compact filings, and they are leveraging the NAIC's state producer license database.

Kieras stated there is still a lot of work to do since SERFF is such a large application, but many new features are being added in the first phase. She stated they are leaning on the PSC and have monthly meetings and are also making use of focus groups. She stated anyone interested in participating and providing user input should reach out and let her know.

Nichols stated the next Working Group meeting will take place after the Fall National Meeting and that meeting details will be shared once a date is confirmed.

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

SharePoint/NAIC Support Staff Hub/Committees/D Committee/2022 Fall National Meeting/S2M WG/S2M WG Minutes NOV 10.docx

Regulator or IP	IDENTIFICATION OF SPEED TO MARKET TOOL SUGGESTED FOR CHANGE	DESCRIPTION OF SUGGESTED TOOL CHANGE	REASON OR JUSTIFICATION FOR SUGGESTED CHANGE	ADDITIONAL THOUGHTS TO CONSIDER WHEN EVALUATING THE SUGGESTION?	OUTCOME
1 Regulator	H27G.000/H27I.000 - Group/Individual (non-HMO); and HOrg07G.000/HOrg07I.000 - Group/Individual (HMO)	New TOI codes	I would like to propose a new TOI code for Mental Health Parity type filings. ACA-eligible TOI code for all companies submitting any MHPAEA or Behavioral Health/Substance Use Disorder type filings.	<i>State TOI, Filing Labels</i> - Would additional benefits field work, could a filing type fit? Where do these filings come in today? How many Sub-TOI's are included with this request? <i>Group/Ind</i> - Is this in referral to the Product Filing or compliance for Mental Health Parity laws in each state? <i>Health - Other with MHPAEA Filing Type</i> . Could OPTins fit the need alternatively?	
2 Regulator	Paid Family Medical Leave (PFML)	New TOI codes	New coverage in Colorado. I know other states allow this type of coverage plans.	<i>State TOI, Filing Labels</i> - Where do these filings come in today? <i>H21 - Other</i> - New type of product filing, are new states adopting this product? How many states are currently receiving these filings?	
3 Regulator	Occupational/Accident (similar to Work Comp for independent workers such as Independent Truckers)	New TOI codes	Benefits for this coverage are similar to Workers Compensation. Coverage is on an individual basis and ONLY covers the Independent Trucker - no passengers & no family members.	Do these belong in the LAH instance? This is available on the P&C side under 16.0005. Where are these filings coming in today? Current Accident/Health TOI's under the LAH PCM for 24/7 coverage	

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1 Regulator	36.0 TOI Rating Organization License. Sub-TOI 36.0000 is for a New Rating Organization License. Sub-TOI 36.0001 is for a Renewal Rating Organization License. Sub-TOI 36.0002 is for a Rating Organization Members List either New, Changes or Updates.	New TOI (36.0) and Sub-TOIs (36.0000, 36.0001, 36.0002)	Only to be used for Rating Organization Licenses (New and Renewal) and Members Lists (New, Changes or Updates). Sub-TOI 36.0000 is for a Rating Organization New License. Sub-TOI 36.0001 is for a Rating Organization Renewal License. Sub-TOI 36.0002 is for a Rating Organization Members List (New, Changes or Updates).	Confidentiality is a consideration that needs to be discussed. State Fees included with filings and licensing renewal fees. Other NAIC Applications to be a better fit? (OPTins)	
2 Regulator	37.0 TOI Advisory Organization. If an Advisory Organization license is issued, use Sub-TOI 37.0000 for a New Advisory Organization License and Sub-TOI 37.0001 for a Renewal Advisory Organization License (if a license is issued). Sub-TOI 37.0002 is for an Advisory Organization Members List either New, Changes or Updates.	New TOI (37.0) and Sub-TOIs (37.0000, 37.0001, 37.0002)	Only to be used for Advisory Organizations. If an Advisory Organization License is issued and if there are Members Lists (New, Changes or Updates). Sub-TOI 37.0000 is for an Advisory Organization New License (if a license is issued). Sub-TOI 37.0001 is for an Advisory Organization Renewal License (if a license is issued). Sub-TOI 37.0002 is for an Advisory Organization Members List (New, Changes or Updates).	Confidentiality is a consideration that needs to be discussed. State Fees included with filings and licensing renewal fees. Other NAIC Applications to be a better fit? (OPTins)	
3 Regulator	38.0 Third Party Models.	New TOI (38.0) and Sub-TOI 38.0000 for the initial filing and 38.0001 for subsequent filings of the same model name and number with updates. If the model name or number has changed then it will be considered a 38.0000 new model filing.	To be used for the filing of third party models.	Models come in under the TOI in which the Product the model is used for - (ie. Auto comes under Auto).	