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
- Message Center
- Responding to an Objection Letter
- Amendments
- PDF Pipeline
- Filer Note
- Note to Reviewer
- Dispositions
My Open Filings

All filings that have been assigned to an analyst appear under the My Open Filings link. Open filings can be moved to My Workfolder 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.

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 filings that they have been working with most recently.
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 contain draft filings, open filings, and closed filings. Filings can be moved to My Workfolder from any view on the Filings tab.
**Move to My Workfolder**

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.

2. Click on the **Move to Workfolder** button.

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

---

**Remove from My Workfolder**

1. Click on the **My Workfolder** link.

2. Place a check mark in the box next to the filing(s) to be removed from My Workfolder.

3. Click the **Remove from Workfolder** button.
Removing filings from My Workfolder will not 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 state 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 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 received
- 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
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.

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.

1. 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.
2. Click the **Remove Message** button.

![Messages](image)

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.

![Assigned Filing MTIC-000501920 for Maine.](image)

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 **Delete Message** button.

• To move the referenced filing to the user’s Workfolder, click the **Move to Workfolder** button.

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 Suppression

Message Suppression allows users to control the types of Messages they 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 Suppression Settings.

<table>
<thead>
<tr>
<th>Filings</th>
<th>Billing</th>
<th>Settings</th>
<th>Filing Rules</th>
<th>Templates</th>
</tr>
</thead>
<tbody>
<tr>
<td>User Preferences</td>
<td>Instance Preferences</td>
<td>Companies</td>
<td>Contacts</td>
<td></td>
</tr>
</tbody>
</table>

---

**Contact Information**

- **Last Name**: Donner
- **First Name**: Stacie
- **Email Address**: sd@yahoo.com

Ex: name@domain.com
The following screen shows all pieces of Correspondence that can be suppressed:

<table>
<thead>
<tr>
<th>Contact Information</th>
<th>Message Suppression Settings</th>
<th>User Preferences</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Message Suppression Settings

<table>
<thead>
<tr>
<th>INDUSTRY ACTION MESSAGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>☑ Filer Note Created</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STATE ACTION MESSAGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective/Implementation Date Updated</td>
</tr>
<tr>
<td>Filing Reopened</td>
</tr>
<tr>
<td>Filing State Info Changed</td>
</tr>
<tr>
<td>Filing Public Access Changed</td>
</tr>
<tr>
<td>Filing Submitted with Default Public Access</td>
</tr>
<tr>
<td>Filing Primary Reviewer Changed</td>
</tr>
<tr>
<td>Compact Filing Acknowledge Included State</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NEW CORRESPONDENCE FROM STATE MESSAGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Objection Letter Submitted</td>
</tr>
<tr>
<td>Disposition Submitted</td>
</tr>
<tr>
<td>Note To Filer Submitted</td>
</tr>
</tbody>
</table>

**Suppress a Message(s)**

1. Click on the Settings tab.
2. Click on the left side of the page.
3. Click on the type of Message(s) that are to be suppressed. In the example below, ‘Filer Note Created’ has been selected.
4. Click **Save**.

5. The user preferences have now been saved.

   ![Image](image_url)

   **User preferences saved successfully.**
All Message Suppression options are specific to each individual user. Users can update their Message Suppression settings at any time by following the same steps as above.

**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.

**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.

![Objection Letter Icon]

Clicking on the icon provides the user with the details of the related Objections.
### Objections for Supporting Document Item:
Exhibit A, B, & C (20 CSR 500-4.200)

<table>
<thead>
<tr>
<th>Objection</th>
<th>Objection Also Associated With:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Filing Memorandum (Supporting Document)</td>
</tr>
<tr>
<td></td>
<td>Actuarial Justification (Supporting Document)</td>
</tr>
<tr>
<td></td>
<td>Training Form, TF4829, 01/01/2009, Declarations/Schedule (Form)</td>
</tr>
<tr>
<td></td>
<td>Training Exhibit, 95 (Rate)</td>
</tr>
<tr>
<td></td>
<td>Training Co Authorization Form (Supporting Document)</td>
</tr>
<tr>
<td>Comments:</td>
<td>All documents need page numbers - centered on bottom.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Objection</th>
<th>Objection Also Associated With:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Actuarial Justification (Supporting Document)</td>
</tr>
<tr>
<td>Comments:</td>
<td>These documents must be printable on 8 and 1/2 by 11 paper. Currently they are printing on legal.</td>
</tr>
</tbody>
</table>

**Close this Window**
(You may also click anywhere outside this window)
This information can also be viewed within the Objection Letter on the Filing Correspondence tab.

1. Click on the Filing Correspondence tab.

- **Project Name:** Vet Pack
- **Status of Filing in Domicile:** Not Filed
- **Comments:** Our domicile state does not require this form for animal mortality.
- **Filing Status Changed:** 09-21-2006
- **State Status Changed:**
- **Company Status Changed:** 09-21-2006
- **Deemer Date:**
- **Reference Organization:**
- **Reference Title:**
- **Assigned To:** Melissa Miller (primary)
- **Filing Tracking Number:**
- **Filing Description:** This form submission is

2. 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 NAIC-125064199

<table>
<thead>
<tr>
<th>Close</th>
<th>View Response Letter</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SerfF Tracking Number:</strong> NAIC-125064199</td>
<td><strong>State:</strong> Maine</td>
</tr>
<tr>
<td><strong>First Filing Company:</strong> NAIC</td>
<td><strong>State Tracking Number:</strong></td>
</tr>
<tr>
<td><strong>Company Tracking Number:</strong></td>
<td><strong>Sub-TOI:</strong> Ocean Marine</td>
</tr>
<tr>
<td><strong>Project Name:</strong> Animal Mortality</td>
<td><strong>Product Name:</strong></td>
</tr>
<tr>
<td><strong>Objection Letter Status:</strong> <em>Pending Industry Response</em></td>
<td><strong>Objection Letter Date:</strong> 09/21/2009</td>
</tr>
<tr>
<td><strong>Respond By Date:</strong> 09/20/2009</td>
<td><strong>Submitted Date:</strong> 09/20/2009</td>
</tr>
</tbody>
</table>

Dear [Last Name],

Please review the objections included in this letter and respond appropriately for review.

**Objection 1**

**Comment:** The filing description was left incomplete. Please attach the description in a PDF and send as an amendment.

**Objection 2**

**Comment:** The current attached form is a Word document. Please replace with a PDF version so that it will be included in the PDF Pipeline.

Sincerely, [Your Name]

3. 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.

### Revising Schedule Items

1. Click **Change Schedule Items** from the filing view.
2. The filing will be put into “Revise Mode.”

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

![Revise Mode](image)

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.

![Add Schedule Item(s)](image)

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.

6. Attach the revised files by clicking on the button.

   a. Click to find the file.
b. After selecting the appropriate file, click the Open button to add the attachment to your file list.

c. Click on the Upload button.
7. Continue in this manner until all the necessary Schedule Item changes have been made. Be sure to click **Apply** to save your changes periodically.
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.

8. Click **Save** to save changes and exit Revise mode.
If a Schedule Item has been replaced in error, click the Undo Draft button.

**Build the Response Letter**

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

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.

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

No Rate/Rule Schedule items changed.
No Supporting Documents changed.

Add Schedule 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 **Save** 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 **Submit**.

---

**Response Letter for NAIC - 125961740**

<table>
<thead>
<tr>
<th>Submit</th>
<th>Edit</th>
<th>Delete</th>
<th>Close</th>
<th>View Objection Letter</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **SERFF Tracking Number**: NAIC - 125961740
- **State**: Arizona
- **Company Tracking Number**: Stack's Test Company
- **T0I**: L071 Individual Life - Whole
- **Sub-T0I**: L071.513 External Index - Single Premium - Joint (Last Survivor)
- **Product Name**: Response - Testing
- **Project Name**: 
- **Status**: Draft
- **Dear Reviewer**:
- **Introduction**: Hello.

**Objection 1**

**Comments**: This is wrong.

**Response**: And hello again.

**Changed Items**:

<table>
<thead>
<tr>
<th>Form Schedule Item Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Form Number</td>
</tr>
<tr>
<td>-------------</td>
</tr>
<tr>
<td>Form Number 1</td>
</tr>
</tbody>
</table>

**Previous Version**

<table>
<thead>
<tr>
<th>Form Schedule Item Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Form Number</td>
</tr>
</tbody>
</table>
How to Edit the Response Letter

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.

### Response Letter for NAIC-125961740

<table>
<thead>
<tr>
<th>Switch</th>
<th>Save</th>
<th>Apply</th>
<th>Cancel</th>
<th>View Objection Letter</th>
</tr>
</thead>
</table>

**SERFF Tracking Number:** NAIC-125961740  
**State:** Arizona

**Filing Company:** State’s Test Company  
**State Tracking Numbers:**

**Company Tracking Number:**

**TOI:** L071 Individual Life - Whole

**Sub-TOI:** L071.512 External Index - Single Premium - Joint (Last Survivor)

**Product Name:** Response - Testing

**Project Name:**

**Status:** Draft

Dear No primary reviewer set on filing,

**Introduction:**

Introduction.

**Objection 1**

**Comments:**

This is wrong.

**Response:**

**Comments:**

Comment.

**Changed Items:**

3. If needed, change the updated Schedule Items. Select **Remove** next to the item being updated.
4. Click \textbf{Add Schedule Item(s)} and select Schedule Item changes that belong with the Objection.

\textbullet{} 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 \textbf{Save} button.

6. The Response has now been changed. The user may Submit, Edit, Delete, Close, or View Objection Letter.
7. Click [View Objection Letter] if you would like to see the Objection Letter again.

If the Response Letter is incorrect, click the [Delete] button to delete the entire Response Letter.
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).

Example 1:

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

- By clicking the button, the user is directed to the Response Letter.
### Objection Letter for NAIC-125084199

<table>
<thead>
<tr>
<th>SERFF Tracking Number: NAIC-125084199</th>
<th>State: Maine</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Filing Company: NAIC</td>
<td>State Tracking Number:</td>
</tr>
<tr>
<td>Company Tracking Number:</td>
<td>Sub-TOI: Ocean Marine</td>
</tr>
<tr>
<td>TOI: Ocean Marine</td>
<td>Product Name: Animal Mortality</td>
</tr>
<tr>
<td>Project Name/Number:</td>
<td>Respond By Date: 09/30/2006</td>
</tr>
</tbody>
</table>

**Objection Letter Status** Pending Industry Response

**Objection Letter Date** 09/21/2006

**Submitted Date** 09/21/2006

Dear Melissa Moller,

Please review the objections included in this letter and respond appropriately for review.

**Objection 1**

Comment: The Filing Description has left incomplete. Please attach the description in a PDF and send as an Amendment.

**Objection 2**

- Animal Mortality Policy Form (Form)
  
  Comment: The current attached form is a Word document. Please replace with a PDF version so that it will be included in the PDF Pipeline.

Sincerely, Stacie Donnar
Example 2:

By clicking on the Author’s name (under Responded by), the user will be able to view the draft Response Letter.

Click the Close button to close the Response Letter when finished reviewing.

How to Submit the Response Letter

1. Click the Submit button to send the Response Letter.
2. A confirmation message appears confirming this action.

![Confirmation Message]

3. Click the **OK** button.

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

Revising/Adding Schedule Items

1. Click **Change Schedule Items** from the filing view.

2. The filing will be put into “Revise Mode.”

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

New items may also be added while in ‘Revise mode’ by clicking on the ‘Add Schedule Item(s)’ button.
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.

   ![SERFF File Attachment Upload](attachment upload)

   b. After selecting the appropriate file, click **Open** button to add the attachment to your file list.
c. Click on the **Upload** button.

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 **Apply** to 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.

<table>
<thead>
<tr>
<th>Action</th>
<th>Action Specific Data</th>
<th>Readability Score</th>
<th>Attachments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Replaced</td>
<td>Previous Filing #</td>
<td>MTIC-00000000780</td>
<td>2</td>
</tr>
<tr>
<td>Replaced</td>
<td>Previous Filing #</td>
<td>MTIC-00000033783</td>
<td>2</td>
</tr>
</tbody>
</table>

6. Click [Save] to save changes and exit Revise mode.

**Build the Amendment**

1. Click on the Filing Correspondence tab.
2. Click the [Create Amendment] link.
3. Enter Comments in the Comment field.
4. To make an association between draft Schedule Items and the Amendment, click [Add Schedule Item(s)] and select Schedule Item changes that belong with the update.
5. From the 'Draft Schedule Items for Filing' window, select the draft items to be included in the Response Letter. Click [Add Item(s)].
5. Throughout the process, click \[Apply\] to periodically save updates.

6. Click \[Save\] once all updates have been made.

7. The user may then Submit, Edit, Delete or Close the Amendment.
The Date Submitted field is now populated with the date and time the Amendment was sent to the State.

<table>
<thead>
<tr>
<th>Amendments</th>
<th>Created By</th>
<th>Created On</th>
<th>Date Submitted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change</td>
<td>industryadmin, sd</td>
<td>03/03/2019</td>
<td>03/03/2019 03:32 PM</td>
</tr>
</tbody>
</table>
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** button.

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 NAIC -125085016

<table>
<thead>
<tr>
<th>Generate PDF</th>
<th>Cancel</th>
<th>Select All</th>
<th>Select None</th>
</tr>
</thead>
</table>

**Please note:**

For the Form Schedule, Rate Schedule and Supporting Documentation Schedule:

The Schedule and at least one item from the Schedule must be selected for the Schedule itself to print. If just the Schedule is selected or just Schedule items are selected, nothing will print.

Select the portions of the filing to include in the generated PDF.

- [ ] Filing Information
- [ ] Supporting Document Schedule
  - Certification of Qualified Actuary (Form P-124) Bypassed
  - Review Requirement Checklist Bypassed
  - LH Actuarial Memorandum Bypassed
- [ ] Form Schedule
  - Form 123, Other, Life Ins.
- [ ] Rate Information
  - There are no Rate/Rule schedule items to include.
  - There is no correspondence to include.

3. Select the individual items or click the [Select All] 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.

Click on the button to save the PDF file outside of the SERFF system.

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

**Generate PDF for NAIC-000502311**

| Generate PDF | Cancel | Select All | Select None |

⚠️ Please note:

For the Form Schedule, Rate Schedule and Supporting Documentation Schedule:

The Schedule and at least one item from the Schedule must be selected for the Schedule itself 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. If just the Schedule is selected and no items, nothing will print.

Select the portions of the filing to include in the generated PDF.

- [ ] Filing Information
- [ ] Supporting Document Schedule
  - [ ] NAIC Uniform Transmittal Document: Unsatisfied
  - [ ] Cover Letter: Satisfied
  - [ ] Filing Memorandum: Unsatisfied

Created by SERFF on 12/21/2006 6:09 PM

Attachment "F&C Serff Filing.doc" is not a PDF document and cannot be reproduced here.
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.

1. Click the Filing Correspondence tab.
2. Click the ‘Create Filer Note’ link.
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 button to attach related files.
6. Click the button to save the Filer Note.
7. Click the button to cancel the Filer Note.
Filer Note for NAIC-125085014

[Table with details]

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

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

1. Click the Filing Correspondence tab.
2. Click the 'Create Note to Reviewer' link.
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 Note to Reviewer.
7. Click the Cancel button to cancel the Note to Reviewer.
After clicking on the button a preview of the note is displayed. The user can Submit, Edit, Delete, or Close the note.
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.

4. Click the OK button.

5. If you choose not to Delete, click the Close 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.

<table>
<thead>
<tr>
<th>Subject</th>
<th>Note Type</th>
<th>Created By</th>
<th>Created On</th>
<th>Submitted On</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notice</td>
<td>Note To Reviewer</td>
<td>Donner, Stacie</td>
<td>07/10/2007 10:42 AM</td>
<td></td>
</tr>
<tr>
<td>Status</td>
<td>Filer Note</td>
<td>Donner, Stacie</td>
<td>07/17/2007 03:32 PM</td>
<td></td>
</tr>
<tr>
<td>Status</td>
<td>Filer Note</td>
<td>Donner, Stacie</td>
<td>07/17/2007 03:32 PM</td>
<td></td>
</tr>
</tbody>
</table>

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

![Microsoft Internet Explorer dialog box](image)

7. A confirmation message appears confirming the action.

8. Click the **Close** button.
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’ link at the bottom of the page. Some states may provide an explanation in place of the link, if there is no explanation, then that area will just be left blank.
**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**

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.

   **Disposition Received for 987 from New Hampshire, Attn: Frances Stuart**

   **SERFF Tr Num:** D8LT-000802249
   **Filing Tr Num:** 987
   **State Tr Num:** 9813-2006
   **From:** Frances Stuart - MGR
   **Message Received:** 04-04-2007

   **Product Name:** Animal Mortality-PS
   **Type Of Insurance:** Cat inland marine
   **Sub-Type Of Insurance:** 94.0001 Animal Mortalit
   **Filing Type:** Form

   **Company:** American Banker, GEICO, ABC Company
   **Contact:** Claims, Larry
   **State:** New Hampshire

   **Event Detail:** Disposition(980006) for filing D8LT-000802249 was submitted.

3. To open the filing referenced in the message, click the blue, underlined SERFF Tracking Number.
4. Click on the Filing Correspondence tab.
5. Click the blue link under Dispositions.

The Disposition is now viewable.

### Disposition for DELT-000502249

- **Disposition Date:** 09-13-2006
- **Effective Date (New):** 10-01-2006
- **Effective Date (Renewal):**
  - **Status:** Approved

Rate form missing

**Rate data** applies to filing.

#### Company Rate Information

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Overall % Rate Impact</th>
<th>Written Premium Change for this Program</th>
<th># of Policy Holders Affected for this Program</th>
<th>Premium</th>
<th>Maximum % Change (where required)</th>
<th>Minimum % Change (where required)</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Banker</td>
<td>2.560 %</td>
<td>$ 500</td>
<td>34</td>
<td>$ 750</td>
<td>24.700 %</td>
<td>1.320 %</td>
</tr>
<tr>
<td>GEICO</td>
<td>3.000 %</td>
<td>$ 1000</td>
<td>78</td>
<td>$ 1250</td>
<td>27.000 %</td>
<td>0.000 %</td>
</tr>
<tr>
<td>ABC Company</td>
<td>2.560 %</td>
<td>$ 500</td>
<td>34</td>
<td>$ 750</td>
<td>27.700 %</td>
<td>1.320 %</td>
</tr>
</tbody>
</table>