

**Speed to Market Tool Suggestions**  
To be Implemented January 1, 2010

Item #	Date Submitted	Contact	Classification	Affiliation	Regulator or IP	IDENTIFICATION OF SPEED TO MARKET TOOL SUGGESTED FOR CHANGE	DESCRIPTION OF SUGGESTED TOOL CHANGE	REASON OR JUSTIFICATION FOR SUGGESTED CHANGE
1	4/23/2008	Doris J. Kullman	Supervising Attorney	New York Ins Dept.-Health Bureau	I am a regulator	Uniform Life, Accident and Health, Annuity, Credit Product Coding Matrix	Many states have a state medical program typically designed to help resolve the uninsured problem. For example, in New York, it's Healthy NY. Usually these programs offer a standardized set of benefits that may be more limited than other health coverages. We suggest adding a TOI to the Product Coding Matrix that is common across the states.	Our current Product Coding Matrix makes no distinction to identify the filings submitted for this type of coverage from other types. Identification of the filing as the state program is significant to the assignment and standards used to review the filing. (Without this distinction, states may need to create their own TOIs, contrary to our goal of standardization.) I'd like to raise it as an issue to be discussed in a future conference call to see if this would help other states and, if so, what naming convention and sub-TOIs we could agree on.
2	11/26/2008	Sue Ezalarab	Bureau Director	Wisconsin Office of Commissioner of Insurance	I am a regulator	Uniform Life, Accident and Health, Annuity, Credit Product Coding Matrix	add MSO4I-Other and MS04G-Other	Wisconsin is a waived state for medicare supplement. We would like a code to track individual and group Medicare select filings.
3	11/21/2008	Maureen Hartsmith	Life and Health Manager	NH Ins Dept	I am a regulator	Uniform Life, Accident and Health, Annuity, Credit Transmittal Document	Item 16. from the Universal Transmittal Document should be incorporated into SERFF as it sets a different standard for paper filings verses electronic filing.	Many states have a requirement for Certification which is why section 16 is on the UTD 16. Certification: I hereby certify that I have reviewed the applicable filing requirements for this filing and the filing complies with all applicable statutory and regulatory provisions for the State of : _____ Print Name: _____ Signature: _____ Title: _____ Date: _____

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4	11/21/2008	Maureen Hartsmith	Life and Health Manager	NH Ins Dept	I am a regulator	Uniform Life, Accident and Health, Annuity, Credit Transmittal Document	Add in 8. Market New Item: Premiums. ____ Billed to and paid by Individuals. ____ Billed to and paid by Policyholder funds. ____ Billed to Policyholder but paid by Policyholder funds____% and by individual funds____%. ____ Billed to Individual and paid by individual who is a member of an Association, Trust or Franchise, specify_____.	It is important to know when who is paying for premiums for classification purposes. (True Group, Discretionary, Employer HIPAA)
5	11/26/2008	Sue Ezalarab	Bureau Director	Wisconsin Office of Commissioner of Insurance	I am a regulator	Uniform Life, Accident and Health, Annuity, Credit Transmittal Document	Wisconsin would like to add the following as filing types in SERFF and on the UTD: Actuarial certification for Life Insurance Illustrations Workers compensation dividend filings	Companies want to file these through SERFF. Note - this form only let me pick one transmittal type. It applies to the UTD for Property and Casualty Insurance as well.

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6	7/17/2008	Jayne Garon	Statistical Assistant	North American Specialty Insurance Company	I am an interested party	Uniform Property and Casualty Transmittal Document	Form Schedule- Readability Score Standard tool to measure readability scores.	As many states require flesch reading scores in SERFF submissions, specifically within the Form Schedule of SERFF or the Uniform Transmittals, states should recognize and agree upon a universal" Flesch-Kincaid Readability tool within SERFF or a specific website to measure the readability scores of forms/endorsements etc. As you are probably aware there are different tools available out there including MSWord's built in version; however if you test each "tool" you will find that each one produces different scores. Sometimes there are significant differences in the overall results which could affect the outcome of the filing-approval or disapproval. All tools use the same calculations/formulas but why are the results so significantly different? Could consistency in this area be developed so regulators and filers are all the same page?
7	12/12/2008	Valerie Baader	Contract Analyst	Ohio Dept of Insurance - P&C	I am a regulator	Uniform Property and Casualty Product Coding Matrix	TOI NAME CHANGE FOR CLARIFICATION ONLY - Change 28.1000 from Credit-Commercial Property to Credit Default	If you read the description for this TOI you will see that it has nothing to do with property. The coverage for commercial entities who extend credit for goods or services and suffer a loss due to NONPAYMENT OF DEBTS OWED. Such nonpayment is NOT dependent on loss of or damage to property. The current name causes confusion and filers consistently use it when they should be using the appropriate 28.2 codes.