General

1. Does NAIC have a budget or budgetary range allocated for this SERFF Modernization Mobilization and Pilot that can be communicated? We understand you’re looking for a healthy balance of price and capabilities. If you can’t provide a budget or range, can you share your best-case scenario target for the entire project?

   **Response:** The NAIC is open to considering a wide range of solutions for SERFF and does not currently have a budget for this project. The ultimate budget will depend on the value generated by the selected proposal.

2. Does NAIC have an expected period of performance within which they would ideally complete this SERFF Modernization Mobilization and Pilot phase? Should the period of performance outlined within the NAIC SERFF Modernization Recommendation document for the Mobilization and Pilot phase still be used or is there a newly envisioned performance period to be used? Please share the NAIC’s overall timeline, including phases beyond Mobilization and Pilot, to which the project should adhere. Will the selected partner have input on this timeline?

   **Response:** The NAIC strongly desires to have this phase completed in under 12 months.

3. NAIC has referenced that a fixed price for the SERFF Modernization Pilot is preferred. Is there any flexibility for a different pricing model to be proposed, such as Time and Materials, etc.? Is the NAIC willing to consider a subscription service pricing option?

   **Response:** While the Selection Committee is open to considering different structures, fixed-fee contracts have been viewed more favorably historically. However, the Committee will consider different structures and will incorporate any differences into the selection process. The Committee will make a selection based upon what is in the best interest of the organization.

4. Regarding pricing, can you confirm it is to be purely based on the period of performance for the Mobilization and Pilot phase? Please clarify if the proposal costs should include only the cost for services and expenses related to conducting the Mobilization and Pilot Phase.

   **Response:** The NAIC prefers a fixed price for the Mobilization and Pilot Phase. The NAIC is open to receiving pricing information for future waves should a bidder wish to provide it, but that is not required or expected.

5. Is the intent to award the solution to one single supplier or to find best-of-breed suppliers for a solution of this scale and reach? Per the RFP, NAIC would prefer to keep its partners limited, so is the association wanting to work with a general contractor/SI to oversee, design, implement, and manage the entire program or is the association open to provide multiple awards for vendors/firms that are proven in their specific areas of contribution towards the overall SERFF
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application (ex. an award for an Enterprise Content Management provider and another award for a Low Code App Platform provider)?

Response: As stated in the RFP, and for purposes of the portion of the project scoped in the RFP, the NAIC would prefer to limit partners. To that end, the NAIC would entertain a proposal to include a general contractor but is not looking to manage multiple vendors. We understand that the vendor selected may integrate products from multiple vendors as is appropriate to meet the customers’ needs. Should a vendor take this approach, any additional sub-contractors should be named in the proposal and will need to be managed by the vendor.

6. Our team leverages an ecosystem of certified service partners to assist with both the evaluation and implementation of our platform. We leverage this co-delivery model to ensure quality project execution. Is the NAIC willing to accept both a proposal from our organization, regarding platform capabilities, in addition to a proposal of license and implementation cost from a certified implementation partner?

Response: NAIC does not intend to manage multiple vendor proposals in the Mobilization and Pilot phase; however, this does not preclude a single vendor from managing multiple partners in this phase. Should a vendor take this approach, any additional sub-contractors should be named in the proposal and will need to be managed by the vendor.

7. Can you please share the weighting process, if any, for the selection criteria?

Response: According to NAIC policy, the weights for RFP selection criteria are determined before the proposals are reviewed, so that each proposal can be evaluated fairly. The weights themselves are confidential.

8. It’s highlighted that knowledge of state-based regulation is an evaluation factor in the selection process – can NAIC share how it plans on using this knowledge? Is it fair to say that NAIC does not have resources (or a SME) to provide such information today?

Response: The NAIC included “knowledge of state-based regulation” as an evaluation factor due to the uniqueness of the state-based regulation of insurance. The ability for the bidder to demonstrate its knowledge of state-based regulation and its unique challenges will be considered as part of the selection criteria and given a weight accordingly. As noted above, the weights themselves are confidential. This factor will include the experience and knowledge of the vendor in working in the state-based regulation of insurance. The goal is not to have the vendor provide this knowledge but to ensure the selected vendor can partner effectively with the NAIC based on the vendor’s understanding of the challenges and opportunities of state-based regulation.

9. Does NAIC have any goals for this project for Minority and/or Women Owned Enterprises?
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Response: The NAIC does not discriminate in any of its purchasing decisions and welcomes all potential qualified vendors. The main focus of NAIC’s procurement procedures is to get the best value for the association and to ensure all potential and current vendors are treated equitably.

10. At what point will you decide to move forward with the initial vendor [selected for the Mobilization and Pilot Phase] or take to RFP for Wave 1, 2, and 3? Understanding the RFP response is geared toward the Mobilization and Pilot Phase of the program, how does NAIC plan to award required software and services to support future phases of the program (ex. Task/Work Orders or RFP)?

Response: Regular checkpoints with NAIC will be established, depending on the proposed schedule for the Mobilization and Pilot phase. Effort will be made to time the selection process for subsequent phases to minimize delays between project phase. Upon determination by the NAIC, the selected partner in the Mobilization and Pilot phase could continue subsequent phases of the project through NAIC-issued work orders or through the issuance of another RFP.

11. Our firm values our clients’ privacy and their time, but is willing to broker reference calls and introductions with them when needed – is NAIC willing to accept a proposal without a reference’s contact information, understanding that an introduction to said referenced client can be brokered when it’s necessary? Consider this being a warm introduction to the referenced client rather than you cold-calling them.

Response: The NAIC requires bidders to provide a list of references in the proposal. However, we will not contact any of the references without notifying the bidder ahead of time.

12. Can you please provide the third-party assessment via email to the bidders?

Response: The assessment was sent upon receipt of the intent-to-bid notification due by noon on Nov. 24, 2020, and subsequent execution of a Non-Disclosure Agreement.

13. Is NAIC willing to review and sign a vendor’s Mutual Non-Disclosure Agreement in place of its own?

Response: For a potential bidder to receive the third party’s assessment report, the NAIC required an intent-to-bid notification and execution of a Non-Disclosure Agreement that has been developed specifically for the report.

In the event a bidder submits proprietary or confidential information within its proposal, the NAIC requests the bidder mark such information accordingly. NAIC policy prohibits the disclosure of Proprietary information which may include formulae, processes, and methods used by a company; a company’s business and marketing plans; salary structure; customer lists; contracts; and details of its computer systems and software programs.
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14. Will the Q&A responses be sent to all the interested bidders?

Response: This response document will be posted on the NAIC website, as indicated in the RFP, by close of business on Dec. 11, 2020.

15. What is the anticipated format and agenda of the vendor interviews?

Response: The NAIC will provide an agenda prior to the interview with selected vendors, indicating the attendees and their roles within the state insurance departments or the NAIC. The agenda typically allows for a brief introduction by both parties, followed by an opportunity for the vendor to give a concise overview of its firm and the salient points of its proposal. A list of questions to be asked by the Selection Committee will be provided to the vendor a few days prior to the interview and will be tailored to the vendor’s proposal; however, we reserve the right to ask additional questions during the interview.

16. The RFP indicates on page 12 in Section 8: “Point of contact who will facilitate this project, their biography, experience, and contact information.” Please clarify if this point of contact is to be the account executive responsible for the engagement, or the manager of the project. What is NAIC’s expectation of this role?

Response: This point of contact should be the person who will manage the project.

17. Will SERFF training be available during the proposal period? Will access be given to view current functionality, or demonstrations or walk-throughs be available during the proposal period?

Response: The SERFF user manuals and on-demand “Getting Started” tutorials can be made available upon request to kchance@naic.org.

18. Is there a preferred response format such as Word, PDF, etc.?

Response: The NAIC does not have a preference on the formatting of the proposal.

19. Regarding the pilot use cases in Appendix A, are these expected to be demonstrated during the Vendor Interviews or to be captured and demonstrated during the Mobilization and Pilot phase period of performance?

Response: These pilot use cases are to be demonstrated/addressed during the Mobilization and Pilot phase, not in the vendor interviews. Vendors are welcome to demonstrate any use case-related functionality they have available during the interview process, but this is not required.

20. Some of the pilot use cases in Appendix A may be hard to prove in conjunction with SERFF as that would require extensive integration effort. Would NAIC be open to amending this requirement through mutual agreement after the awarded supplier has had an opportunity to conduct due diligence?
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Response: Pilot use cases do not have to be integrated with SERFF in this phase of the project, so long as the capabilities can be demonstrated with the selected tool(s) and the vendor can provide adequate information about how the integration would work.

Current SERFF Functionality

1. Does the NAIC have all the functional requirements and business logic fully documented? Does current state process documentation exist? If so, can you share example?

Response: The detailed functional requirements are not fully documented other than in the legacy code. We do not have process documentation for state workflows, which vary by state.

2. How many different reports/filings are currently supported?

Response: The SERFF system currently supports “filings” and “binders.” The filing module includes Property/Casualty, Life/Annuity, and Health filings along with filings to the Interstate Insurance Compact. Some states use this module for additional types of filings. There are some differences between these filings but they currently all have the same general structure and workflow. Binders are collections of health insurance plans filed under the Affordable Care Act.

The reporting function of SERFF includes data export capabilities along with canned reports. There are four canned reports for industry and seven for states. One new report for states is under development.

3. What is the peak user load experienced? Is it seasonal? Is the number of concurrent users available as part of SERFF metrics?

Response: For the most part, cyclical events have little to no impact on SERFF. There is definitely a season for Plan Management as each plan year CMS (Centers for Medicare & Medicaid Services) releases a schedule for submission of health plans intended for use on an insurance Exchange as part of the Affordable Care Act. The submission window usually begins in March but this varies based on the timeline provided by CMS. There is increased usage for the SERFF web interface during this time as well as for the web service that validates template data. Then, later in the summer, web services related to the transfer of plans from SERFF to CMS are busy as state users transfer reviewed plans to the Exchanges.

Occasionally, a TRIA (Terrorism Risk Insurance Act) extension will cause an increase in SERFF web interface usage but it is slight.

The average number of concurrent users during core business hours is approximately 1,500. During a recent seven-day period, the peak load was 1,648 users.
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4. How often does the ERP component send data to the Health Exchanges? How long does that process take currently?

**Response:** The ERP component polls a work queue every five minutes for pending validations and transfers. In 2020, 37,342 transactions were sent to either CMS or a state-based exchange; 24,744 of these were to validate data in templates and 12,598 were to transfer plans. The peak season for ERP usage is May to September and 93% of the volume in 2020 occurred during that period.

The response times are dependent on many factors, including the complexity of the data being sent and the types of validation being done by the recipient exchange.

5. What is the bidirectional functionality requested for SPI?

**Response:** Essentially, all functionality required to submit a filing and respond to a state regarding a filing is required for SPI. Currently, SPI does not support filings to the Compact (IIPRC) or plan binders for Plan Management; however, bidirectional services for these two areas will be included in the build out phases of the SERFF Modernization project.

6. Are there sample filings examples for one state or multistate submissions?

**Response:** Production filings can be reviewed through SERFF Filing Access (SFA) (https://www.serff.com/serff_filing_access.htm). SFA is a portal through which interested parties can view filings marked as publicly available by the states.

7. Is there a specification requirement for back-end jobs? Adjusting the processing/schema could affect or replace the back-end jobs. What is the main functionality of the back-end jobs (in reference to statement: Back-end jobs that are expected to remain on premises (and run on Automic)?

**Response:** There is no specification for back-end jobs nor are they expected to remain on premises as part of a long-term strategy. The current jobs will move to AWS before the cloud migration project is complete. Back-end jobs are responsible for processing such things as reports, billing, scheduled public access, and data retention policies. For purposes of the use cases in Appendix A, vendors should assume all required back-end jobs will run in the Cloud.

8. Please provide the approximate current number of business rules for the "common functions" (validating payment of filing fees, assigning and routing filings, and managing progress, status indicators).

**Response:** SERFF contains hundreds of business rules for many of the common functions within the application. Additionally, there are state-specific business rules that the system does not currently support in an automated fashion.
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9. Do other departments get involved with customer cases (e.g. IT, service desk, finance, etc.)? If so, how does work get assigned within each department?

Response: The NAIC is providing SERFF as a software service to insurance companies and state insurance departments. The IT service desk and the software development and product implementation teams provide support to users related to system issues, questions, and requests. Generally, these requests originate with a first-tier service desk and are escalated as needed.

In the context of the rate and form filings as a “case,” the work is handled by the state insurance departments and the workflow and assignment strategy varies by state.

10. How is information “shared” with users such as industry filers? Are user-generated custom emails sent or messages left for other users, or is it system-generated notifications based on the workflow stages? What are the channels through which insurers and regulators communicate back and forth? (i.e. Phone, chat, email etc.)?

Response: There are several mechanisms to facilitate communication between insurers and regulators. For a specific filing, the system has a Correspondence module that is used to communicate activity on the filing, including changes necessary for compliance. There are several types of correspondence, each of which supports the inclusion of text and attachments. The system also generates messages to a Message Center to alert users about activity on their filings. State departments of insurance can also trigger a broad notification to users that have subscribed to their state and the NAIC support team can send communication to users through an Alerts module. The system does not currently send emails or allow users to send customized messages to the Message Center.

11. In your current system, what visibility do agents and leadership have to track KPIs, metrics, and reporting?

Response: There is a lot of information being captured and there are a few reports that leaders can use to evaluate and assign workload. Users can export data to CSV file format to create their own reports. More flexible reporting is a goal for the SERFF Modernization project.

Current SERFF Technology

1. Do you have a vendor that handled the last major build / revision of SERFF in 2006 and/or any subsequent revisions? If so, does that vendor still provide support?

Response: The 2006 rewrite of SERFF and all subsequent revisions have been managed directly by the NAIC. In some cases, consultants were contracted to assist with the work as staff augmentation. No significant consulting has been contracted since the 2006 rewrite.
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2. What is the total data size of the database for SERFF, excluding attachments? A breakdown by table would be preferred. Also specify if history is included.

Response: Excluding attachments, the SERFF database is about 100 Gb with filing data accounting for nearly 60 percent of the total. History is tracked for most activity in the system.

3. Are there WSDL files for all current SOAP interfaces and equivalent for REST API documentation like Swagger?

Response: Yes, WSDL files exist for the SOAP interfaces as do Swagger documents for the REST services.

4. Are there any ERD, schema, or data-specific diagrams specific to SERFF and the services it interacts with?

Response: We do not have any data-specific diagrams for SERFF or the services it interacts with currently, but NAIC staff will work with the selected vendor to complete the diagrams or other artifacts as needed.

5. Is the current data model identity/uniqueness based upon natural keys or surrogate keys?

Response: SERFF uses surrogate keys provided by database sequences.

6. What is the deployment/update methodology, and what versioning system is in place?

Response: SERFF currently uses GitLab for code versioning. Our current ITIL processes do not allow for automated delivery but our organization is moving toward CI/CD. The SERFF team currently averages 6-8 weeks between releases.

7. What is the typical CPU % utilization, what size machine(s) does it run on, and on how many systems?

Response: Our physical servers each host multiple JBoss application containers. These physical devices contain eight CPU cores and 64 GB of memory. The SERFF application suite utilizes eight JBoss container instances. Four JBoss instances host the UI applications and four host the API applications. For the UI applications, average memory consumption per container is approximately 9 GB while the API web services containers average about 8 GB. The UI application instances average 2% CPU utilization with spikes as high as 21% during heavy garbage collection (GC) activity. The web services instances average less than 1% with spikes as high as 3% during heavy GC activity.

8. Why hadn’t the Struts framework been upgraded since 2006 (version 1.2.9)?
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Response: The application code has not undergone any major changes in tooling since its redesign in 2006.

9. Is there an architecture diagram with the components/modules and the data flow?

Response: We do not have any architecture diagrams or data flow diagrams, but NAIC staff would work with selected partner to complete these diagrams or other artifacts as needed.

10. Please provide additional details on the connectivity of the Oracle cloud database to the on-premise loads and data transfer over the network.

Response: Metrics for the connectivity to on-premise loads will not be provided as that is not part of the long-term strategy for NAIC workloads.

Mobilization and Pilot Project Procedures and Requirements

1. Please describe restrictions, if any, associated with selected partner’s onshore/offshore model to support the SERFF modernization initiative.

Response: The NAIC does not have any legal restrictions regarding offshore resources utilized by the vendor. However, the NAIC requests that any interactions between the NAIC and offshore resources occur during NAIC Central Office business hours.

2. What is the expected NAIC resource allocation to this project? Which/how many NAIC resources will be included on the project to integrate with the vendor team? Knowing this will help validate the overall timeline and level of effort required in the proposal.

Response: The NAIC expects to allocate the following staff resources: 1 Enterprise/Solutions Architect- 80%, 1 Business Owner-80%, 1 Business Analyst-80%, 1 Project Owner-60%, 1 Program Manager-40%, and 1 Technology Sponsor-10%.

3. Are there any inflight projects that have dependencies and impact the timelines for the proposed project?

Response: We do not currently anticipate any inflight projects that will cause dependencies for the Mobilization and Pilot phase. The cloud migration should not impact this project as we do not intend to incorporate code into the production legacy version of SERFF in this phase.

4. Do you have a timeframe in which you would like the results of this project demonstrated?

Response: The NAIC strongly desires to have this phase completed in under 12 months. See General Section, Question 2.
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5. Regarding the Pilot part of the phase, is the expectation that this be a prototype of what’s been discovered during the Mobilization part? Or is the deliverable to be production-ready and used by NAIC users/contributors?

Response: The pilot is not expected to be production-ready; however, use cases should be integrated with other tools proposed by the vendor in a non-production environment.

6. NAIC references in Section 2, they want to leverage “out-of-the-box products and services.” Does NAIC plan to enterprise-license these products or leverage the proposing vendor to license products in alignment to their proposed solution?

Response: The original intent is to enterprise-license selected products but the NAIC would consider other licensing options for tools/products that do not have enterprise-wide appeal for the NAIC.

7. To better understand NAIC’s goal to leverage “out-of-the-box products and services,” can NAIC provide a list of products or tools that they have demoed within their scoping of this solicitation?

Response: The NAIC has not scrutinized potential tools. The intent is to do that work in this phase of the project.

8. Regarding the project objectives re the use of "out-of-the-box systems (such as) document management, workflow, rules engines, and application programming interface (API) management capabilities.” Does NAIC have existing standards for these (and other relevant) systems? If not, please describe NAIC expectations for scope of this project to identify, evaluate, and select out-of-the-box systems to address these needs as part of the SERFF modernization.

Response: The NAIC does not currently have enterprise standards for any of these processes. We are shifting our technology perspective that has generally embraced “build over buy” so document management, workflow, rules engines, and an API platform are not established. We are open to the implementation of these tools for the SERFF project and will evaluate their role within the organization.

9. Does the NAIC have any short-listed cloud-based vendors for capabilities such as ECM, Workflow, business-rule engines?

Response: The general direction is to consider AWS and AWS-compatible services first. Beyond AWS, no other products/services related to ECM, workflow, or rules engines have been evaluated.

10. Does the RFP scope include providing for training programs, material, or help sessions to the end-user community? Are self-help web pages with API guidelines acceptable, or does NAIC expect more hands-on support (e.g. - employing or training live customer support personnel)?
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Response: Because the pilot is not intended to immediately go into production for the end-user community, the RFP scope does not include end-user training or documentation.

Mobilization and Pilot Project Functionality and Technology

1. We understand SERFF was originally developed in the late ‘90s and you have three (3) Java in-house developers now. We also understand the server side is Java/Struts. Is your team open to moving away from Java if it means a better end-product? Do you have any standards for server-side language (i.e. Spring, JEE, Other) and implementation? Are there technologies, frameworks, and/or architectural approaches that are completely off the table for this Pilot? Is there a specific technology stack that you wish this work to be done in?

Response: We would consider moving away from our current development stack, but it would have to be a compelling argument as we are heavily trained in Java. We do use Spring in some applications, so our developers are familiar with it. We would have to consider the cost/time to retrain staff to move away from Java as well as the impact a departure from NAIC standards would have on our organization as a whole. Moving away from Java also implies a complete re-write of the application, so we would not want to delay our ability to deliver value incrementally.

2. Is NAIC comfortable with using AWS-native tools that can lock NAIC into the AWS environment? Recommendations of new third-party tools (to the extent solutions are not available in AWS) may require a separate procurement process to be undertaken by NAIC, which can potentially delay the implementation of the overall project. For now, this is just a call-out as we do not know which tools would be ideally suited for this project.

Response: Yes, while we understand the concern of some to retain a vendor-agnostic posture as it relates to the Cloud, we encourage the use of AWS-native tools and would be resistant to, for example, Azure or Google solutions unless the benefits were very compelling.

3. The RFP states that the NAIC wants to host the new SERFF system on AWS. Our organization has datacenters around the globe with a full disaster recovery and business continuity plan. We work with hundreds of customers in highly regulated industries, such as insurance, and adhere to stringent infrastructure security and policies. We will be glad to provide more information on our security policies. Will the NAIC committee be willing to consider this option for hosting instead of utilizing AWS?

Response: While we would not want to close any doors at this time, we have invested several years in AWS and plan to have nearly all of our workloads running on similar infrastructure so it would need to be a compelling story for us to embrace taking a different path with this product. A SaaS platform, fully managed solution, or a low-code/no-code solution that minimizes our support and maintenance of a non-AWS infrastructure would be considered.
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4. With the new application, will the audience be predominantly accessing the application via desktop / laptop? Or will there be an increasing mobile audience? Is the pilot phase focused on the “web” portal only, and not mobile form factors? Does NAIC plan to use other user experience layer / user interfaces for the SERFF system – native apps for Mobile devices, etc.?

Response: SERFF is a complex application. The main user experience ranges from small laptop to large monitors. Our strategy is to use analytics data and customer feedback to determine if any features will be needed for targeted workflows on mobile and tablet devices in the future.

5. Can you provide any additional details on the NAIC Enterprise Architecture, Enterprise Data Program, and Cloud Transformation program with respect to conceptual future state architecture and timeline for managing potential dependencies between these programs and SERFF Modernization project? It seems these will have a major impact on the Pilot and its direction. Can you please share additional detail from the NAIC Enterprise Architecture, Enterprise Data program and Cloud Transformation program, with respect to conceptual future state architecture and timeline for managing potential dependencies between these programs and SERFF Modernization project?

Response: Unless a selected partner recommends moving away from AWS, the impact of the Cloud Transformation to the pilot should be minimal. The Enterprise Data Program has a basic framework established so pilot recommendations related to data transformation should be shared with that team to ensure SERFF’s data can be handled within the data platform. We do not expect these initiatives to hold up the SERFF Modernization project; however, we must communicate with these project teams as recommendations come together in this initial phase.

6. Can we assume the SOAP services will be rewritten into an API using a RESTFUL technology? Is it reasonable to assume integration partners could adapt to that change within six to 12 months? Is there a need to maintain both the legacy and new technology until all partners can adapt?

Response: The current direction is to rewrite the SOAP services using REST but other approaches will be considered (e.g. GraphQL). Some integration partners will be able to make that shift within 6-12 months. It might be more difficult for a handful of states that are more heavily integrated to shift within 12 months; if that occurs, there will be a need to maintain both legacy and new until all the states have moved over.

7. Do any of the referenced requested “User Managed Customizations” include the ability to “add” custom data elements to the schema, or is it more simply customizing the views of existing data elements?

Response: The project should consider both adding custom data elements and customizing the view of existing data. Currently each state has a set of State Specific Fields that they can use to collect information that may be different from other state needs. But there is little validation on those fields and the level of customization is equally limited.
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8. Many of the pilot use cases listed in Appendix A appear to be incremental improvements on the existing application (especially the UX items). In what fashion are they expected to be delivered as branches developed against the current codebase or as a totally new codebase?

Response: The NAIC hopes to provide improvements to the current system incrementally while ultimately replacing most or all the legacy application with new tools and updated and improved features. The approach considers use of a services-based model (envisioned by the “strangler pattern”) whereby new and updated application components function alongside the remaining legacy functions. At the appropriate point in the project, we will move to the new application and complete the build out from there. Pilot code does not have to be developed against the current codebase.

9. Many of the pilot use cases listed in Appendix A appear to be a post-modernization feature roadmap. Can you explain how these items are intended to be handled in the context of an architectural modernization? By architectural modernization we mean re-platforming on AWS, database refactoring, addressing monolithic architecture, potential updates to the UI (client vs. server rendering), etc.

Response: The use cases provided are examples of capabilities that the NAIC wishes to deliver as part of the modernization project, alongside and in conjunction with the re-platforming. During the Mobilization and Pilot phase, the selected vendor would work with NAIC—and system users, where appropriate—to determine how to deliver both the new features as well as the new architecture.

10. In the Initiatives table in Section 2’s Profile of the SERFF Modernization Project, the Transform Data and Analytics Landscape item lists the following: Build key foundational data capabilities to collect, connect, and manage data (e.g., connect rules, rates, and form filings across a carrier. Could you provide examples of such integrations? We assume that the actual implementation will involve a broader scoping of such integrations at a state level. Is that assumption correct?

Response: One example would be that states want to see a full picture of an insurance product’s compliance history. What is submitted via SERFF is often updates or changes that are part of a product that may have been filed, initially, many years prior. State regulators want to see key data that pulls together this history of a product, which might include data from many associated filing submissions. A second example is the need for states to gather information across products, perhaps to determine the products in a state that contain a particular provision. Additional scoping will certainly be required.

11. The RFP specifies under workload management that it “is important for departments of insurance and insurance companies to be able to maximize resources and efficiently manage SERFF workloads. The system should make it easy for users to triage incoming work, set and follow work prioritization strategies, and provide visibility to managers on status of work queues and outcomes.” It is not clear what SERFF workloads are being referenced here. Could you provide an illustration?
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Response: The workloads referenced are the rate and form filings and other submissions made by insurance companies through SERFF. Each state has its own strategy for assigning these for review. The reviewers must track multiple filings assigned to them and hit internal goals for completing the review and disposition of the filings. State management must be able to view workloads and identify issues to be addressed.

12. Our pricing model is based on number of users as well as the roles these users have within the organization. For example, some users are requesting information and opening cases, while other users are participating in the review and approval processes. What types of users will be accessing this system for NAIC? Would the NAIC team be willing to have a call with us to understand these user groups further?

Response: There are three main user categories in SERFF – state regulators, insurance company staff, and NAIC support staff. Within each group, the usage varies. Some users access the system daily while others may only use it occasionally. Likewise, the activities performed vary greatly. Within each of the three main user categories, there are 4-8 different roles. Each role would have one-to-many workflows available to them. The Admin roles used by support staff also have multiple permissions available to them. The majority of users are directly involved with the submission and review of filings, but others may be managing those users or performing research activities. The NAIC will assist the selected vendor with customer segmentation during the Mobilization and Pilot phase.

13. Please describe analysis performed on current and forecasted end users of SERFF in the prior phase assessment that included survey(s) and interviews. What outputs are available from the assessment? At what granularity have these users been identified? Document speaks of “state regulators, insurance carriers, and consumers” – is there any further granularity of user types available?

Response: The current system contains a significant amount of data about the current user base and their usage of the system. The user base itself is not expected to grow or change significantly. The outputs from the assessment project were provided to vendors who submitted an intent to bid and completed a Non-Disclosure Agreement. Survey results were not provided to bidders but will be available for the selected partner. Additional customer profiling and analysis can be done during the Mobilization and Pilot Phase.

14. Within Section 6, on page 10, the RFP states: “This phase is intended to set the architectural roadmap for the overall project, as described in Section 5 of this document, and to outline a delivery plan for completing the modernization.” Please clarify section being referenced by “Section 5”?

Response: The reference to Section 5 is an error. The architectural and business goals of the overall project are described in Sections 2 and 4.
15. Is the presentation layer going to be built upon and /or augmenting the existing frontend frameworks? Or does the RFP scope include evaluating low-code/no-code or other portal platform solutions?

**Response:** The current front-end framework has reached end-of-life and must be replaced. We believe low-code/no-code and relevant portal solutions should be evaluated to determine if they provide value to the SERFF modernization efforts.

16. Current system capabilities reference existing modules with business rules, existing filings, wizards, custom configurations, etc. Does the project scope include extracting these rules, logic, etc. from the current SERFF system? Does current state process documentation exist? Will this information be made available to the selected partner?

**Response:** The scope of the Mobilization and Pilot phase does not include extracting these items from the current system, but rather focuses on identification of a tool or tools that will provide enhanced support for these capabilities in the future. Each state process is different, and documentation does not currently exist. The state user manual provides an overview of how the state workflow currently works in generic context. NAIC staff will work with regulators and the selected partner to document AS IS and TO BE workflows as needed.

17. In addition to the visual representation of high-level SERFF functionality in the RFP, does NAIC have a more detailed inventory of capabilities and/or features and requirements that the modernized system must deliver? If not, is the selected partner to manage and deliver this as part of the initial Pilot?

**Response:** The selected vendor for this phase is not required to manage and deliver features and requirements. The focus for this project phase is the use case list in Appendix A.

18. With Operational Efficiency as a project driver, could you describe NAIC expectations for future state processes and workflow?

**Response:** Future state processes and workflows should provide the states with enough flexibility within the application to achieve operational efficiencies in their review processes. In general, this will require the application to provide states with customization and configuration options for things like data collection and workflow.

19. It is stated that the following platforms should be evaluated to determine if a system will improve SERFF: Content Management, Decision Rules/Engine, and API Management. Please describe NAIC expectations on these platforms and evaluation to be performed as part of scope of this project. If these are required, what are NAIC expectations from the selected partner to help procure the solution? Did NAIC evaluate and have experience with the packaged solutions for Content Management, Workflow, Rules Engine software? Are there any cost limitations for acquiring commercial packaged software? Would usage of Open Source Software usage in the modern system build needs approval from Design Authority or any other approval procedures?
Questions - NAIC RFP #2071 – SERFF Modernization Mobilization and Pilot Phase

**Response:** The selected partner is expected to review existing and planned functionality for SERFF and provide recommendations to whether the NAIC should build or buy solutions to deliver desired features. If the recommendation is buy, the NAIC expects the partner to recommend products for the solution. The NAIC can negotiate on its own but would consider going through a selected partner if it is advantageous. No evaluation of these product categories has been undertaken at this point. No cost limitations have been established. Open Source software is in use at NAIC and would be considered.

20. Section 6’s Deliverables for Mobilization and Pilot Phase has the following: “Produce a proof of concept that demonstrates the capabilities of the future-state platform” with sub-bullets “Demonstrate and document how the new platform will accomplish the scenarios outlined in Appendix A” and “Demonstrate a pilot application to selected stakeholders.” Please describe the scope of the proof of concept, in the context of the pilot use cases listed in Appendix A. Does the scope include all sub-bullets under all 7 sections/use-cases?

**Response:** See response to Q21 below in this Section.

21. Please describe the difference, in NAIC terms, between a "proof of concept that demonstrates (future state) capabilities" and a "pilot application to selected stakeholders"?

**Response:** The POC to show future state platform should show integration of proposed products and tools within the platform (ECM, rules engine, workflow, and so forth). The pilot application should show functionality created, using those tools, as outlined in Appendix A, including Section 7 ROBUST SEARCH AND EXPORT. We want to see that the proposed tools can be integrated and set up in an environment, and that the tools can be used to deliver the described use cases in Appendix A.

22. How much flexibility exists to redesign the portal sitemap or information architecture, user flows and experience from the existing system? If so, is the expectation for the vendor to provide UX/UI support for the portal?

**Response:** There is a lot of flexibility to redesign all aspects of the user experience, flows, and the information. UX/UI support for the web interface is not expected.

Mobilization and Pilot Project Data, Security, and Reporting

1. Is the Oracle relational database a requirement or can other relational databases be considered?

**Response:** Consideration of database alternatives is encouraged.

2. What specific industry data standards apply to this project?
Questions - NAIC RFP #2071 – SERFF Modernization Mobilization and Pilot Phase

Response: There is a standard Uniform Product Coding Matrix that is managed by the regulators. Beyond that, the individual state needs have taken precedence over the standardization of data submitted via SERFF.

3. What specific external data integrations are required for this project? What other applications and services will SERFF interface with? We see that the solution will have to connect with carrier systems, industry vendors, and third-party data providers. Please list the essential products/solutions the NAIC utilizes today that will need to be integrated with this platform.

Response: External data integrations are as listed: potential carrier systems (although none of the individual carriers have taken advantage of SERFF’s existing integration services), industry vendors, and, to a lesser extent, potential third-party data providers. SERFF also integrates with federal systems through CMS for the purpose of plan management. In addition to the existing integrations, the future platform will require a small integration with PeopleSoft and may need to closely integrate with other NAIC products and services like SBS and iSite+ should the regulators decide this is important.

4. Has NAIC developed any journey maps in conjunction with identifying the Pilot Use Cases?

Response: Not at this time, but NAIC staff will work with the selected vendor to complete journey maps or other artifacts as needed.

5. For document review, are the documents expected to be analyzed by the system and the findings presented beforehand to the selected reviewer?

Response: That would be a long-term goal for this project. Also, anything that we could do to analyze documents before they are submitted to the state, while the filing is still being prepared on the industry side, would help prevent the industry user from submitting a document(s) that will not meet initial review criteria.

6. Will NAIC be providing the security resources necessary to ensure that the technology solution meets NAIC security policies, or should the vendor anticipate filling the security roles? If the vendor will be expected to fill the security roles, will NAIC provide bidders with a copy of the security policies that must be complied with, and if aligned to a particular framework, please state which, such as NIST?

Response: NAIC will provide security resources to review recommended technology solutions to ensure they meet NAIC policies. If additional security resources are needed throughout the project, the NAIC Security team will contract its own consultants for that work. The NAIC will share security policies with the selected partner.
Questions - NAIC RFP #2071 – SERFF Modernization Mobilization and Pilot Phase

Misc.

1. Can NAIC confirm the company that performed the assessment on the SERFF System and if that company plans to bid on this SERFF Modernization Pilot?

**Response:** The NAIC cannot disclose the company that completed the assessment of SERFF, as that is confidential. The NAIC also cannot disclose which potential vendors will bid, as that is also confidential. Please note: the firm that completed the assessment is not prohibited from submitting a proposal. Should they choose to do so is entirely up to that firm; if they do submit a proposal, it will not receive any preferential treatment.

2. How many suppliers are bidding for this opportunity? Will the names of the bidders be released?

**Response:** NAIC policy prohibits disclosure of the names of potential bidders. On occasion, bidder names may be disclosed after a selection has been made, but in most cases, bids and bidder information are kept confidential.