Florida Office of Insurance Regulation

Regulatory Electronic Filing System (REFS)

Adobe LiveCycle Forms Versions Supported

Adobe Reader 7.0.5 or higher
Adobe Acrobat Standard/Professional 7.0.5 or higher
Versions 7.0.5, 7.0.7, 7.0.8, and 7.0.9 supported. Sometimes the Adobe Download Manager will not apply the updates correctly. Check the version from the Help->About Adobe Reader/Standard/Professional 7 menu. If you are not at least version 7.0.5, apply the following updates in this specific order:

- 7.0.1
- 7.0.2
- 7.0.3
- 7.0.5
- 7.0.7 (optional)
- 7.0.8 (optional)
- 7.0.9 (optional)

Adobe Reader 8.0.0 and 8.1.x
Adobe Acrobat Standard/Professional 8.0.0 and 8.1.x
Versions 8.0.0 and 8.1 are supported. An update must be applied to version 8.0.0 to get to version 8.1.0.

Adobe Reader 9.0.0
Adobe Acrobat Standard/Professional 9.0.0
Version 9.0.0 is supported.

Adobe Download Links
Click **here** to go to the Adobe Reader download site
Click **here** to go to the Adobe Professional/Standard download site

The next two sections in this document will describe the detailed steps to fill out a form using:

- Adobe Reader 7.x/8.x/9.x and
- Adobe Standard/Professional 7.x/8.x/9.x

The remaining sections talk about the form behavior differences between 7.x, 8.x and 9.x and the authentication failure error message and how to resolve it.

Using Adobe Reader 7.x/8.x/9.x to fill out REFS financial reports

NOTE: This is the preferred method. If you absolutely have to use Adobe standard/professional, then see the next section for steps to follow when filling out forms using Adobe Standard/Professional.

Follow the same steps to access the filing component list in REFS and download the PDF form.

The following screen will appear when downloading the PDF form:

Click the link indicated by the red arrow to download the PDF. You can either Open or Save the PDF form.

Click Open to open the PDF form in Reader. Fill out the form as you normally would.

To save your data, please use the Save button on the last page of the PDF form. If you save the PDF file to your PC, this will not save the changes to the REFS system. You risk losing data if you do not use the Save button on last page of the form (especially when the session expires).

When you click Save or Submit, typically the first time this is done you will be presented with a window that looks like the following:


NOTE: It is important that you check the "Remember my action for this site" and you click the Allow button. This gives the local Adobe Reader application permission to send the form data to our REFS server.

For Adobe 9.x Only
When saving or submitting data, you will receive the following progress indicator in the lower right corner as shown below. **NOTE: DO NOT click the red X to abort the transmission.**

After the data is successfully saved or submitted to the REFS server, a new Internet Explorer window will appear containing the REFS confirmation screen. Please make sure the confirmation reads that is was successful. If the original browser window containing the Session Key Assignment screen is still open in a separate window, then immediately close the Electronic Form Submission (confirmation) browser window.
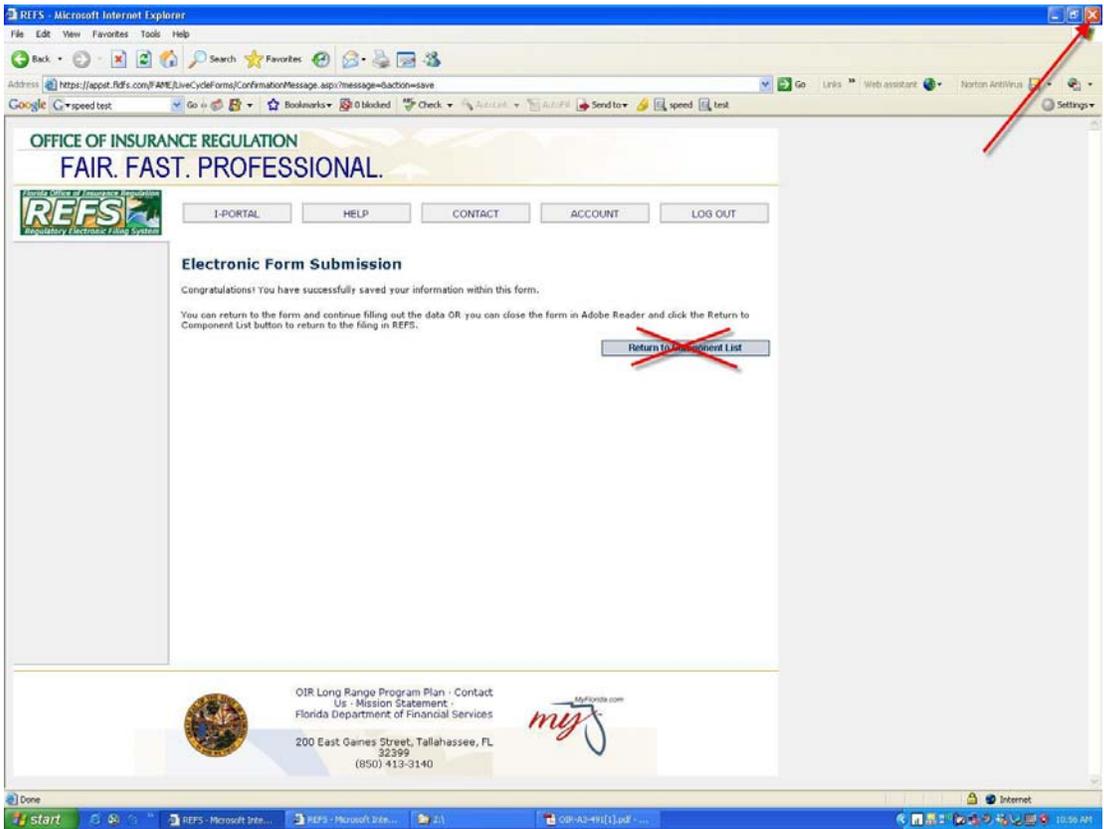
At this point, you should still have the PDF form open in the Adobe Reader and the original browser window containing the Session Key Assignment screen (which contains the *Click here to download PDF form* link).

You can continue filling out the PDF form open in Adobe Reader and save as many times as you like prior to the Session Expiration Date. If you are finished filling out the form, make sure you save the form (using the button on the last page of the form) and then close the PDF form in Adobe Reader.

When you first downloaded the PDF form from REFS you did this from the Session Key Assignment screen in your internet browser window (shown below). Well that window should still be open on your desktop. The window is shown in the next illustration:

NOTE: **DO NOT CLICK** to download the form from this screen after saving/submitting the PDF form from Adobe Reader. It will download the previous version of the PDF that you started with NOT the latest version you just saved/submitted.

To download the latest version of the form, **ALWAYS** return to the component list and select the form to download from there. This will ensure that you are getting the latest version of the form.

Using Adobe Standard/Professional 7.x/8.x/9.x to fill out REFS financial reports

NOTE: Important! The behavior is quite different than using Reader.

Follow the same steps to access the filing component list in REFS and download the PDF form.

The following screen will appear when downloading the PDF form:

Click the link indicated by the red arrow to download the PDF. You can either Open or Save the PDF form. We recommend that you Open the PDF, not Save to your PC.

NOTE: If you save the PDF to your PC, make sure you do not attempt to fill out this form after the Session Expiration Date passes (which is 11:30:00 PM EST of the day you downloaded the form). If the session expiration date expires, please delete all local copies of the PDF and download it again from the REFS website.

After downloading the form and opening it in Standard/Professional, fill out the form as you normally would.

To save your data, please use the Save button on the last page of the PDF form. If you save the PDF file to your PC, this will not save the changes to the REFS system. You risk losing data if you do not use the Save button on last page of the form (especially when the session expires).

When you click Save or Submit, typically the first time this is done you will be presented with a window that looks like the following:

NOTE: It is important that you check the "Remember my action for this site" and you click the Allow button. This gives the local Adobe Standard/Professional application permission to send the form data to our REFS server.

For Adobe 7.x/8.x Only
The next screen that will appear is the download screen as shown below:
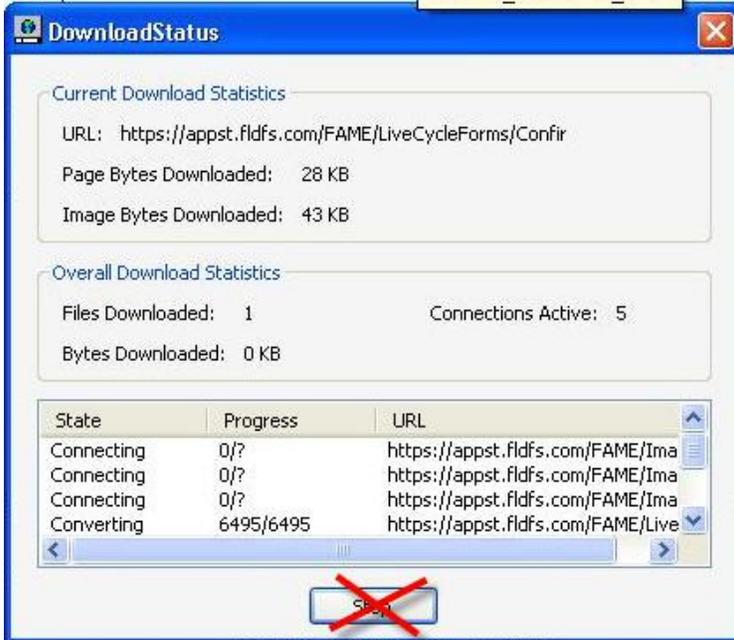
This screen simply shows that the data from the form is being transferred to our REFS server.
NOTE: Do not click the Stop button at any time as this will disrupt the data transfer.

For Adobe 9.x Only
When saving or submitting data, you will receive the following progress indicator in the lower right corner as shown below.

NOTE: Do not click the red X at any time as this will disrupt the data transfer.
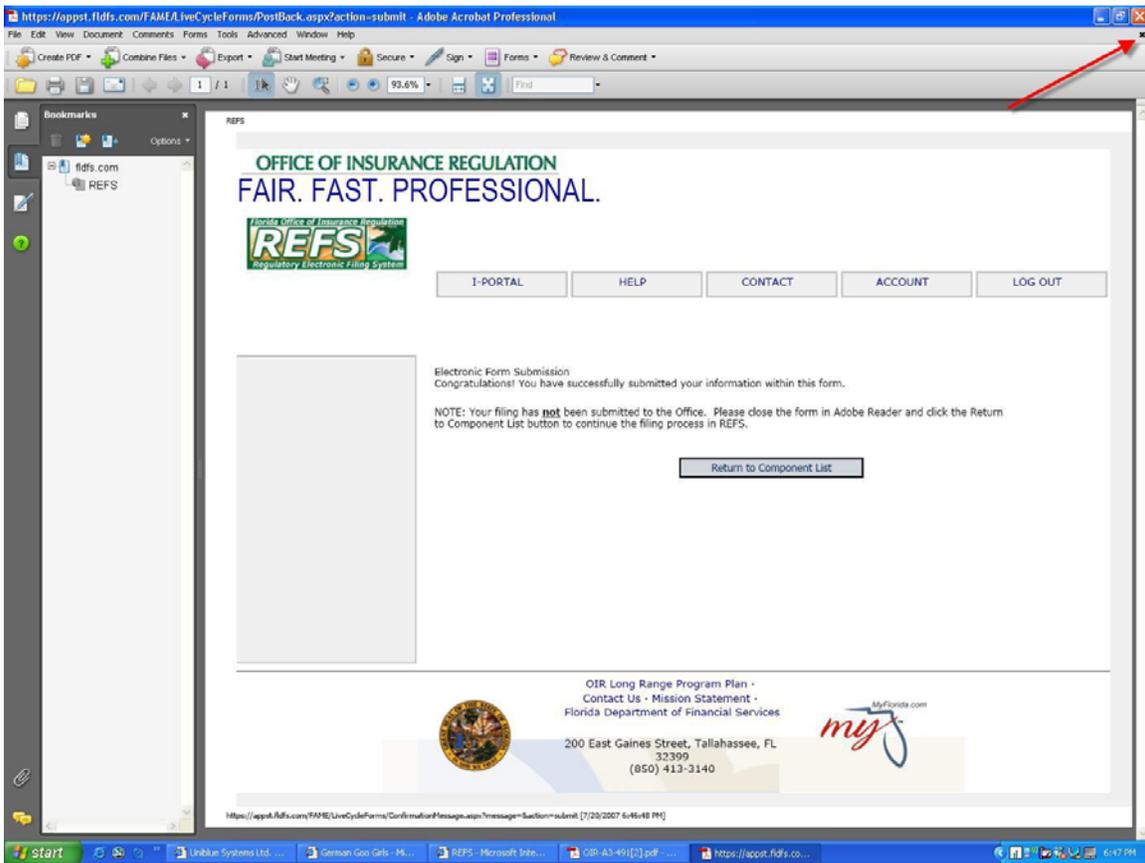

After the data is successfully saved/submitted to the REFS server, a new window will appear in Adobe Standard/Professional. This window is the REFS confirmation screen and will be either of the two screens shown below:
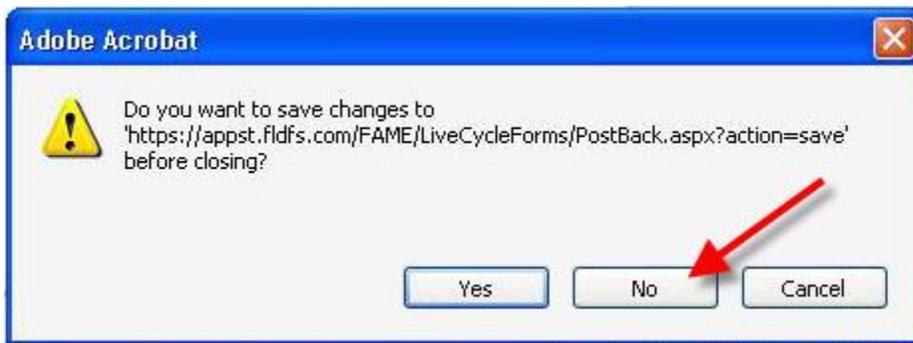
When Clicking the **Save** button:
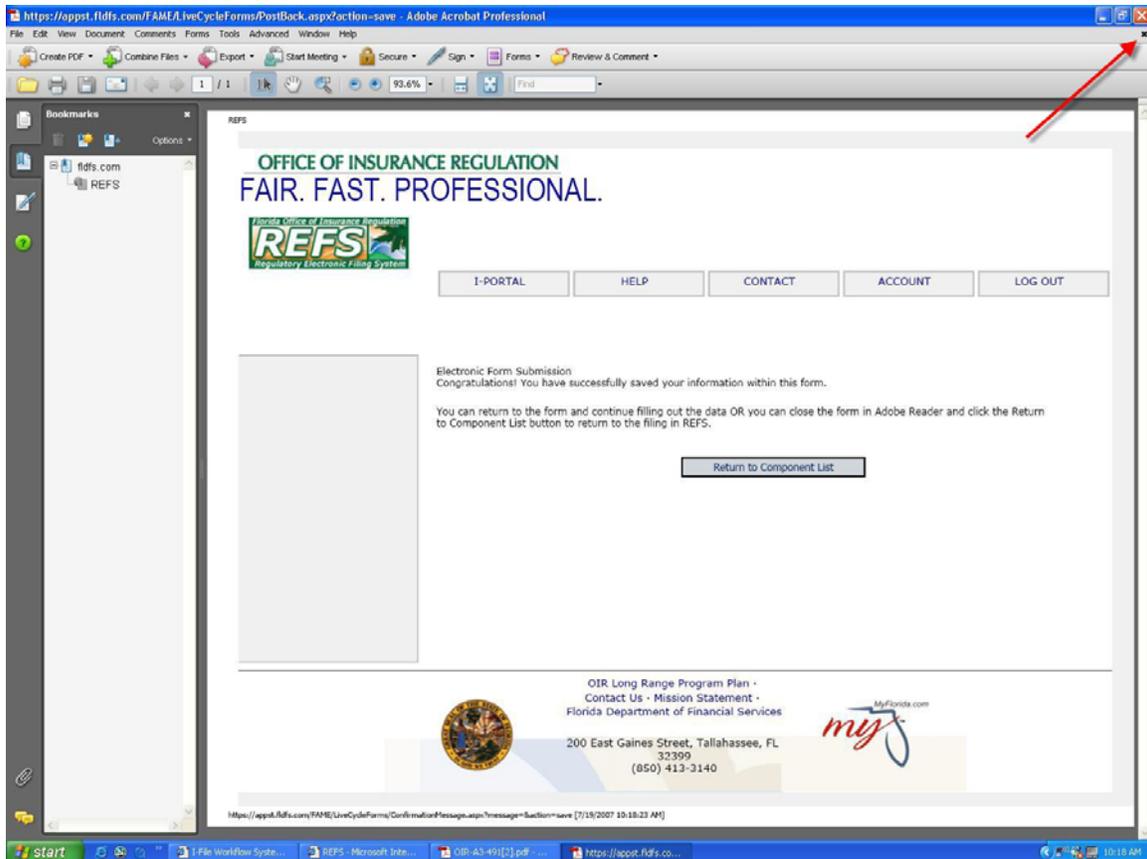
When clicking the **Submit** button:

Please do not do anything with this confirmation screen, simply close this window. To close the window, click the black **X** in the upper right corner of the screen as indicated by the red arrow. Then click No to close the window

You can now return back to the PDF form currently open in Adobe Standard/Professional and continue filling out the form.

When you first downloaded the PDF form from REFS you did this from the Session Key Assignment screen in your internet browser window (shown below). Well that window should still be open on your desktop. The window is shown in the next illustration:

NOTE: **DO NOT CLICK** to download the form from this screen after saving/submitting the PDF form from Adobe Standard/Professional. It will download the original PDF that you started with NOT the latest version you just saved/submitted.

To download the latest version of the form, **ALWAYS** return to the component list and select the form to download from there. This will ensure that you are getting the latest version of the form.

And if you are saving the PDF locally, please make sure you delete all saved copies before downloading the latest form from REFS.

Once you have saved/submitted the form and you are finished working on the form, simply close the PDF form currently open in Adobe Standard/Professional. You do not need to save the PDF here, the form data was saved to the REFS server during the save/submit.
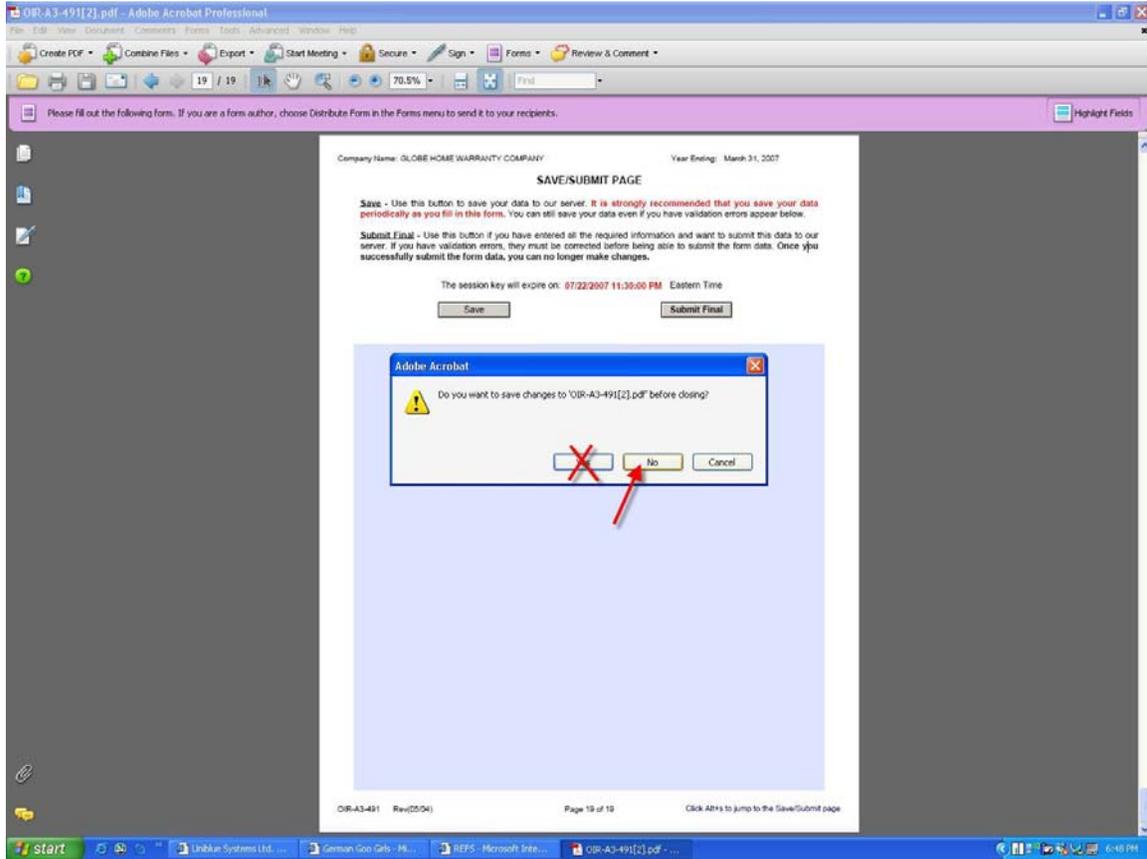
Form Behavior Differences in Adobe 8.x/9.x

The only difference observed when testing the forms in Adobe 8.x/9.x had to do with tabbing and read-only fields. In Adobe 7.x, when the user tabs from field to field, the read-only fields (i.e. totals, etc) were skipped when tabbing. Also, you could not highlight the field.

With Adobe 8.x/9.x, when the user tabs from field to field, the read-only fields are tabbed into and highlighted but they cannot be changed.

a.	Property		$1,000
b.	Other		$2,000
18.	Other Expenses		$3,000
19.	Amortization		$4,000
20.	Depreciation		$1,000
21.	TOTAL EXPENSES		$120,000
22.	EXCESS / (DEFICIT)		14000

Receiving an Authentication Failure when saving/submitting

NOTE: This section is for your local administrator to read.

If you receive an authentication failure error when saving or submitting the PDF form it is most likely a proxy server issue.

A proxy server allows a user within a company to gain internet access to the outside world. Typically, users within that company have to authenticate in order to gain access to the internet. Internet browsers (like Internet Explorer) can be configured for proxy servers but PDF forms opened outside of the browser cannot.

When data is saved or submitted from the PDF form, XML data is being sent via HTTP to our REFS server.

So when a user attempts to submit form data to the REFS server outside of a browser, they cannot authenticate to the proxy server, hence they receive the authentication failure error.

To resolve the issue, we recommend either of the following:

1. Have the users open the PDF files from within the browser. This will perform the needed authentication to the proxy server and thus allow form data transmission to the REFS server. Although this will work in most cases, it won't totally resolve the issue because Adobe Acrobat and Reader can be configured (thru the Properties screen) to display outside the browser and that is controlled by the client, not OIR.

If this is not an option, then try to

2. Create a rule from within proxy services to allow unrestricted access to the following server: **apps.fldfs.com**. This will bypass the proxy security and allow the form data to be sent to our REFS server.