

The Industry Data Collection (IDC) Getting Started Guide will give you a quick introduction on how to use the IDC system. For a more detailed explanation on how to use the system, please visit the IDC User Guide located at <https://www.ncrb.org/idc/idcuserguide.pdf>

Each year, North Carolina Rate Bureau (NCRB) member companies are required to submit their annual statement, installment premium charges, automobile and property expense experience data. Members of the North Carolina Insurance Guaranty Association (NCIGA) are required to submit their annual statement data for assessment purposes only. The IDC web application provides a data entry tool for the data submission and allows NCRB administrators to audit the expense experience data through a series of edits to ensure the data is accurate. This data is then compiled for use in NCRB rate filings.

The NCRB issues six data calls each year for the following submissions:

- Annual Statement
- Insurance Expense Exhibits
- Automobile Expense Experience
- Homeowners/Mobile Home Expense Experience
- Dwelling Expense Experience
- Installment Premium Charges

You can access the NCRB Secure Members Portal by navigating to [www.ncrb.org](http://www.ncrb.org). Click the NCRB menu option, and then Personal Lines. On the Personal Lines Services page, click the Member Services Portal link.

If you do not see the Personal Lines or IDC menu choices, please contact your company's Group Administrator to obtain access. If you do not know who your Group Administrator is, you can find out by contacting NCRB's Information Center at 919-582-1056.

### Introduction to the IDC Company Home Page

The Company Home page is the central link to all of the areas of the IDC system. At the top of your home page is a carrier and year dropdown list. These dropdowns allow you to quickly switch between different carriers and years to view data. The carriers listed are based on your web security account. If you do not see all of the carrier names you think should appear, please contact your Group Administrator to gain access to the additional companies in your group.

The grid on the Home page presents an overview of the submission. The columns are defined as follows:

- Data Call—The specific data you are required to submit.

- **Call Due Date**—The deadline for submission. **Fines will be imposed upon a carrier for every day a data call is overdue. If multiple data calls are overdue, a fine will accumulate for each data call, so it is important to complete your submission by each indicated due date.** There is a separate due date for each of the data calls:
  - Annual Statement
  - IEE
  - Automobile
  - Home/Mobile Home Owners & Dwelling
  - Installment Premium Charges
- **Status**—The current status of the submission. The statuses are N/A, Outstanding, and Complete.
- **Edits**—If variances are found in the data, a link to an edits page that explains the variance will be displayed here.
- **Edit Status**—The current status of the Edit. The statuses are N/A, Outstanding, Pending NCRB Review, and Complete.

An informational banner appears near the top of the Home page, displaying information about the current status of the submission. As requirements are met, the information is updated. You can use this information to determine which parts of the submission have not been completed.

## Uploading Annual Statement and IEE Data Files

The first step in submitting coverage data to NCRB is to upload the required Annual Statement and Insurance Expense Exhibit (IEE) data files.

On the Company Home page, select the carrier and year you want to submit data for, then click the **Annual Statement** link or the **Insurance Expense Exhibit** link. Use the **Browse** button to select your Annual Statement file or Insurance Expense Exhibit file, as appropriate, and click Submit to upload the data to the IDC application. After the file is uploaded, you will see a message indicating the data was saved successfully or receive an error and explanation why your submission was not accepted.

The NCRB requires the submitted files to conform to NAIC's Electronic Filing Specifications.

Examples of files are 00000\_32\_p\_2007\_o\_m\_01\_0\_na\_s.txt & 00000\_32\_p\_2007\_o\_a\_01\_0\_na\_s.txt

For a more detailed explanation of required files, please reference the Upload Annual Statement and IEE Data Files section in the IDC User Guide. After you have uploaded both files, on the Home page, the status of the Annual Statement data call and the Insurance Expense Exhibit data call will be changed from Outstanding to Complete.

## Entering Company Information and Allocations

Next you must enter company information, and define allocations for automobile coverage, homeowners coverage and dwelling coverage.

On the Company Home page, select the carrier and year you want to submit data for, then click the **Company Information** link, the **Automobile Allocations** link, the **Homeowners Allocations** link, or the **Dwelling Allocations** link. On the page that appears, for each item, select a radio button to indicate your response to the questions, then click **Save**.

The status of the Company Information data call and each of the allocations data calls will be changed from Outstanding to Complete, on the Home page, after you have saved this data,

NOTE: The allocation links and tabs are enabled based upon your licensing status for that particular line of business. If NCRB's records indicate you are not licensed for one of the lines of business, the links and tabs will be disabled.

## Entering Expense Experience Data

Next you must enter your expense experience data for automobile coverage (including PP Liability, Physical Damage, and Commercial Liability coverage), homeowners coverage, and dwelling coverage, as described below.

Perform these steps for each of the five coverage types, as applicable. You are only required to submit data for the lines of business your company is licensed to write. If NCRB's records indicate your company isn't licensed to write a particular line of business, those links and pages will be disabled.

- Step 1.** On the Company Home page, select the carrier and year you want to submit data for.
- Step 2.** Click the one of the five coverage data links, A1 PP Liability Coverage, A2 Physical Damage Coverage, A3 Commercial Liability Coverage, H1 Home/Mobile Home Owners Coverage, or D1 Dwelling Coverage.
- Step 3.** The selected page appears.

NOTE: The **Adjusted to Manual** fields for standard/voluntary business are only enabled for companies that are approved for deviations by the NC Department of Insurance. If your company deviates and these fields are not enabled for you, please contact the NCRB Information Center at 919-582-1056 so that we can correct your company's deviation status to enable these fields. The **Adjusted to Manual** fields for non-standard business are enabled for all companies that write non-standard business.

- Step 4.** Enter your company's data in the fields provided.

In each row, the sum of the numbers you enter will appear under **Total of all columns**. This total must match the value in the adjacent column, which displays the Statutory Page 14 data that was submitted in your Annual Statement file.

As you enter the data, any text in red can't be submitted to NCRB. You must resolve all red text before submitting your data to NCRB. To see the description of the red text, hold your mouse icon over the cell and a description will appear.

- Step 5.** You can click **Save** to save the data you have entered. The data will be saved, but it will not be submitted to NCRB.
- Step 6.** When you are sure the data is correct, click the **Submit [A1, A2, A3, H1, D1] Data to NCRB** button. An affidavit asking you to verify the accuracy of the data is displayed. Your submission will not be considered complete unless you answer OK to the affidavit question.

If the submittal was accepted, the status of the data call is changed from Outstanding to Complete.

If your current data compared to previous data does not fall within our threshold an Edit will be generated. Immediately after the submission, a message will appear indicating that an Edit was created, giving you the option to view the Edit.

If Edits exist, you can resolve them by submitting an acceptable explanation of the variances, or by resubmitting data that corrects the variances. For more information, refer to “Resolving Edits.”

## Resolving Edits

If there are questionable variances in the data you submitted, an Edit will be generated. Immediately after submitting the data, if an Edit is generated a message will appear indicating there is an Edit and will give you the option to view the Edit. There are two other ways to access an Edit:

- Click the link in the Edits column on the Home page
- Click the “Edits” button (the **A1 Edits** button, for example) on the data form page.

You can resolve an Edit by submitting an explanation of the variances, or by resubmitting data that corrects the variances.

The IDC system compares the ratio for the current year and compares it to an average of the ratios from prior years to determine if the amount of variance in the ratio is reasonable. To see more detailed data regarding the edit, you can expand the categories by clicking the plus (+) icon displayed to the left of each row. This will show you the numbers the system used to calculate the edits.

After you have selected an Edit, perform the following steps:

- Step 1.** You can resolve an Edit by submitting an explanation of the variances, or by resubmitting data that corrects the variances.

If you want to resubmit the data, click the **Edit Data** button. The corresponding data form screen appears. Resubmit the data, with the corrected values, as described in “Entering Expense Experience Data.” If the new data does not resolve the variance, the Edit will be regenerated.

If you want to resolve the Edit by submitting an explanation of the variance, proceed to the next step.

- Step 2.** Click the “**Submit Response**” link in the Review Notes column. A pop-up will display for the selected edit. On the pop-up, enter the explanation in the **Comments** field and click the **Add Comments** button to save the information

and then click the **Close** button to return to the Edits page. **NOTE: One comment must be submitted for EACH variance on EACH tab.** For example, if you are viewing the A1 Edits and you see an Automobile tab and a Motorcycle tab has a red X icon, a comment must be entered for each variance on the Automobile tab as well as for each variance on the Motorcycle tab. When all variances have a response entered, the status of the edit form will automatically switch to Pending NCRB Review.

If the explanation you entered is acceptable, NCRB will accept the submission and the status of the Edit will change from Pending NCRB Review to Complete.

If the explanation is not acceptable, NCRB will enter questions in the comments area requesting additional information. NCRB will send an email to the carrier requesting the additional information. The status of the Edit will change from Pending NCRB Review to Outstanding.

## Entering Installment Premium Payment Charges

You must also enter details about the carrier's installment premium payment charges, as follows:

- Step 1.** On the Company Home page, click the **IP1 Installment Premium Payment Charges** link in the Data Call column. The Form IP1 - Installment Premium Payment Charges page appears.
- Step 2.** Enter your receipts from Installment Premium Payment Charges.
- Step 3.** If any of your receipts were greater than zero, specify how the carrier credited installment payments of premiums.
- Step 4.** Click **Save** to save the information you entered.
- Step 5.** When you are sure the data is correct, click the **Submit IP1 Data to NCRB** button. An affidavit asking you to verify the accuracy of the data is displayed. Your submission will not be considered complete unless you answer OK to the affidavit question.
- Step 6.** The status of the IP1 Installment Premium Payment Charges data call is changed from Outstanding to Complete and the data is locked.