

January 13, 2021

**ATTENTION  
 DATA REPORTING PERSONNEL**

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: 2021 Data Call

Annually, the North Carolina Rate Bureau, the North Carolina Reinsurance Facility and the North Carolina Insurance Guaranty Association collect the statutory Property and Casualty Annual Statement and Insurance Expense Exhibits. The Rate Bureau also collects Automobile, Homeowners, Mobile Homeowners, Dwelling and Private Flood Expense Experience and Installment Premium Payment Charge data through special data calls. These data are used for preparation of rate filings, apportionment of expenses and assessments. Attached you will find the 2021 Data Call Package. The package includes the following:

- **Call Reporting Schedule**

Annual Calls	Due Dates
P & C Annual Statement	March 1, 2021
Insurance Expense Exhibit	April 1, 2021
Automobile Expense Experience	April 21, 2021
Installment Premium Charges	May 5, 2021
Homeowners/Mobile Home Expense Experience	June 1, 2021
Dwelling Expense Experience	June 1, 2021
Private Flood Expense Experience	June 1, 2021

All member companies are required to use the Industry Data Collection (IDC) web application to submit the various data calls. The IDC web application is located on the secure Member Services Portal of the NCRB website [www.ncrb.org](http://www.ncrb.org).

- **Financial Call Contact Form**

The completion of this form will ensure that the Bureau has up-to-date information and will provide contact information should questions arise concerning your data submissions. The [Financial Call Contact](#) Form is available on the NCRB website at [www.ncrb.org](http://www.ncrb.org) under Private Passenger Automobile or Residential Property Data Reporting tabs. Please complete the form and email to [updatecontactinfo@ncrb.org](mailto:updatecontactinfo@ncrb.org) by February 22, 2021.

- **IDC Web User Notes**

The IDC application was developed to specifically take advantage of features available within **Internet Explorer 11.0**. Other browsers, such as Microsoft Edge, Chrome, FireFox, Opera and Netscape, are not supported at this time.

The IDC application uses **session cookies** to remember important information as you move from page to page within the application. These session cookies reside in your browser's memory only as long as your browser session is active. **If you have multiple web user accounts for multiple companies you need to close the web browser after each company's submission or the previous company's data will still show up.**

In other words, when you close your web browser after using IDC, the session cookie is destroyed, thus protecting any data you entered while using IDC.

Unlike some web applications, IDC does not write any data to your hard drive using cookies.

- **IDC Reporting Guidebook**

The IDC Reporting Guidebook provides an overview of the data submission process, an overview of the edit process and provides detail for the data elements contained in each call. The Data Reporting Guidebook is also located under Private Passenger Automobile or Residential Property Data Reporting tabs.

- **NCRB Fine Procedures**

To encourage timely submission of the data, the Governing Committee has approved the implementation of a penalty fine for the late submission of annual data calls. A penalty fine of \$100 per day will be imposed for all late submissions. The \$100 per day fine is imposed for each of the requested data calls. Member companies are urged to meet the requested due dates to avoid late penalty (submission) fines.

The following documents are located under the Data Reporting tabs of the respective lines of business which are designed to assist the data call submission process:

- [IDC User Guide](#)
- [IDC Getting Started Guide](#)
- [IDC Reporting Guidebook](#)

Please share this information with personnel responsible for reporting data to NCRB. If you have any questions, you may contact NCRB Information Center at 919-582-1056 or [support@ncrb.org](mailto:support@ncrb.org).

Sincerely,

Andy Montano  
Director, Personal Lines

AM:ko  
G-21-1  
Attachments



## NORTH CAROLINA RATE BUREAU 2021 DATA CALL SCHEDULE

Annual Calls	Due Dates
P & C Annual Statement	March 1, 2021
Insurance Expense Exhibit	April 1, 2021
Automobile Expense Experience	April 21, 2021
Installment Premium Charges	May 5, 2021
Homeowners/Mobile Home Expense Experience	June 1, 2021
Dwelling Expense Experience	June 1, 2021
Private Flood Expense Experience	June 1, 2021



## North Carolina Rate Bureau Financial Call Contact Form

This form is being completed to update the contact information for the North Carolina Rate Bureau's Financial Calls. Should questions arise concerning the data submitted, NCRB will use the contact listed below.

**COMPLETE THIS FORM ONLY IF CONTACTS HAVE CHANGED SINCE PRIOR YEAR.**

### Company Profile

NAIC Group	NAIC Group Name
NAIC Code	NAIC Company Name

### Financial Contact Information

Name			
Title			
Department			
Address Line 1			
Address Line 2			
City	State		Zip Code
Phone Number			
Email Address			

Financial Contact Responsible for:

Automobile Expense Experience	Y or N
Installment Premium Charges	Y or N
Property Expense Experience	Y or N
Annual Statement	Y or N

### Financial Contact Information

Name			
Title			
Department			
Address Line 1			
Address Line 2			
City	State		Zip Code
Phone Number			
Email Address			

Financial Contact Responsible for:

Automobile Expense Experience	Y or N
Installment Premium Charges	Y or N
Property Expense Experience	Y or N
Annual Statement	Y or N

By signing this Financial Call Contact Form, the signer certifies that he/she has the authority to act on behalf of the named companies.

\_\_\_\_\_  
Print Name

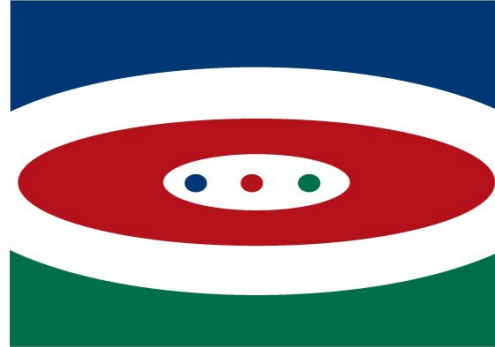
\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Email Address

\_\_\_\_\_  
Date

NCRB-NCRF-NCIGA



north carolina

RATE BUREAU

REINSURANCE FACILITY

INSURANCE GUARANTY ASSOCIATION

# IDC Reporting Guidebook

If at any time during these procedures you need assistance, you may contact the NCRB, NCRF and NCIGA Information Center at: 919-582-1056 or [support@ncrb.org](mailto:support@ncrb.org)

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## Part 1- Industry Data Collection Reporting Guidebook Overview

Each year, North Carolina Rate Bureau (NCRB) member companies are required to submit their NAIC Annual Statement, Installment Premium charges, and Automobile and Property Expense Experience data. Members of the North Carolina Insurance Guaranty Association (NCIGA) are required to submit their NAIC Annual Statement data for assessment purposes only. NCRB only accepts data call information electronically. The Industry Data Collection (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.

In addition to the IDC Guidebook, there is also an IDC User Guide and an IDC Getting Started Guide to help with the submission of the annual data calls.

## A. Data Call Reporting Chart

Annual Call	Required Reporting	Not Required	Notes
Annual Statement	You are required to upload an electronic version of your Annual Statement if you are <b>licensed</b> to write business in NC and you are a member of the NCRB and/or the NCIGA. The files are required to conform to the NAIC Electronic Filing Specifications.		Reporting Exception: If a County Farm Mutual Company does not have the capability to submit an electronic version; a hard copy will be accepted. <b>(This applies to County Farm Mutual Companies ONLY)</b> NCGS 58-36-50
Insurance Expense Exhibit (IEE)	You are required to upload an electronic version of your IEE if you are <b>licensed</b> to write business in NC and you are a member of the NCRB. The files are required to conform to the NAIC Electronic Filing Specifications.	You are not required to upload an IEE: 1) If in NC you are a member of the NCRB and licensed to write Workers Compensation Insurance only 2) If your company has no premium, no losses, and no expenses for NC on lines 1, 2.1, 4, 19.1, 19.2, 19.3, 19.4 & 21.1.	
Auto Expense Experience Forms A1, A2 & A3	If you write NC auto business on Annual Statement Lines 19.1 (Form A1), 19.2 (Form A1), 19.3 (Form A3), 19.4 (Form A3) or 21.1 (Form A2) NCGS 58-7-15(12)(13)(14)(19)		For Auto, if a company has zero writings across the NC Annual Statement page for lines 19.1, 19.2, 19.3, 19.4 & 21.1 the form will be submitted as a zero report by the IDC application.
Installment Premium Charges Form IP1	You are required to report Installment Premium Charges if you are <b>licensed</b> to write auto and/or property business in NC.		
Home/Mobile Home Owners Form H1	If you write NC Homeowners or Mobile Home business on Annual Statement Line 4, Line 21.1, or Line 34 NCGS 58-7-15 (4)(5)(6)(7)(8)(9)(12)(13)(14)(20)		For Homeowners, if a company has zero writings across the NC Annual Statement page for lines 4, 21.1 and 34 the form will be submitted as a zero report by the IDC application.



<p>Dwelling Form D1</p>	<p>If you write NC business on Annual Statement Line 1 or Line 2.1 NCGS 58-7-15(4)(5)(6)</p>		<p>For Dwelling, if a company has zero writings across the NC Annual Statement page for lines 1 and 2.1 the form will be submitted as a zero report by the IDC application.</p>
<p>Private Flood Form F1</p>	<p>If you write business on Annual Statement Line 2.5 NCGS 58-7-15(5)(6)</p>		<p>For Private Flood, if a company has zero writings across the NC Annual Statement page for line 2.5 the form will be submitted as a zero report by the IDC application.</p>

## Part 2- Data Call Schedule

### A. Annual Calls and Due Dates

<b>Annual Calls</b>	<b>Due Dates</b>
P & C Annual Statement	March 1, 2021
Insurance Expense Exhibit	April 1, 2021
Automobile Expense Experience	April 21, 2021
Installment Premium Charges	May 5, 2021
Homeowners/Mobile Home Expense Experience	June 1, 2021
Dwelling Expense Experience	June 1, 2021
Private Flood Expense Experience	June 1, 2021

## Part 3- Personal Lines Reporting Workflow

Based on the annual call due dates, the data is required to be submitted in this order:

- Annual Statement
- Insurance Expense Exhibit
- Auto Expense Experience
  - Edits
- Installment Premium Charges
- Homeowners/Mobile Home Expense Experience
  - Edits
- Dwelling Expense Experience
  - Edits
- Private Flood Expense Experience
  - Edits

The Expense Experience calls are submitted after the NAIC Annual Statement and the Insurance Expense Exhibit because they require, in some instances, data to be reconciled back to specific items that are included in the NAIC Annual Statement and the Insurance Expense Exhibit (IEE).

## Part 4- NAIC Annual Statement and Insurance Expense Exhibit Data Submission

The first step in submitting coverage data to NCRB is to upload the required NAIC Annual Statement and Insurance Expense Exhibit (IEE) data files. The files are required to conform to the NAIC Electronic Filing Specifications. There are many files generated by each carrier for their submission to the NAIC. NCRB is specifically looking for the carrier's March and April data files.

These files have the following naming convention:

Ccccc\_vc\_s\_yyyy\_f\_d\_vv\_sa\_ss\_fb.txt

Symbol	Description
Ccccc	NAIC Code
vc	Vendor code
s	Statement Type Code – this should equal "p"
yyyy	Four-digit filing year
f	Submission filing type code. Valid codes are: O – Original, R – Refiling or A - Amended
d	Submission group type code. This should equal "M" for the Annual Statement file and "A" for the IEE file.
vv	One or two digit filing version number
sa	One or two digit separate account id
ss	Two character state supplement code
fb	Filing By Line Of Business (BLOB) type code

## Part 5- Company Information & Allocations

The Company Information tab requires responses to questions about your company data. A company's expenses may be collected specifically for North Carolina or countrywide expenses may be allocated to North Carolina. When a company allocates expenses to North Carolina, the allocation questions request more detail on the method of allocation.

If expenses are allocated to North Carolina, answer yes to the allocation questions and further identify the basis of the allocation.

The allocation choices are:

- Direct country-wide expenses to direct country-wide written premium
- Direct country-wide expenses to direct country-wide earned premium
- Direct country-wide expenses to direct country-wide incurred losses
- Other (for example, loss reserves)

If expenses are collected specifically for North Carolina, you must answer no. The expenses submitted on the Expense Experience forms must be the actual incurred expenses for North Carolina.

***IDC Web Application Note:*** The IDC application will use your responses to the allocation questions to determine IEE edits for each line of business. For example, if you allocate "Other Acquisition" expenses based on written premium, the ratio of direct countrywide "Other Acquisition" expenses to direct countrywide written premium should be comparable to North Carolina only reported "other Acquisition" expenses to North Carolina written premium.

The Homeowners Allocation tab has a few additional questions regarding Mobile Home business. The answers to these questions will enable/disable functionality on the Homeowners Expense form.

***IDC Web Application Note:*** After you have entered your Homeowners form data, revisions to the Mobile Home answers on the Allocations tab will result in your Homeowners data being cleared from the system. The web application will validate whether you want to change your answers. If you select OK, the Homeowners data will have to be re-entered.

Screen shots of each allocation tab of questions are shown in the detail below.

## A. Company Information Questions

### Company Information & Allocations

Please answer the following questions for your **General Company** data:

- Select the name of your company's statistical agent:  
 PCI  ISO  NISS  OTHER
- Select the type of agency force used by your company:  
 INDEPENDENT  OTHER
- The company whose data is being submitted is a:  
 STOCK  MUTUAL  OTHER
- The parent company of the company whose data is being submitted is a:  
 STOCK  MUTUAL  OTHER

## B. Automobile Allocations

### Company Information & Allocations

Please answer the following questions for your **AUTOMOBILE** data:

- This data call requires the company to report North Carolina other acquisition expenses. If the company allocates these expenses from a countrywide or other base, select "yes". If available, the company should report actual expenses for North Carolina and select "no".  Yes  No  
 If Yes, how do you allocate?  
 Direct country-wide expenses to direct country-wide Written Premium  
 Direct country-wide expenses to direct country-wide Earned Premium  
 Other
- This data call requires the company to report North Carolina general expenses. If the company allocates these expenses from a countrywide or other base, select "yes". If available, the company should report actual expenses for North Carolina and select "no".  Yes  No  
 If Yes, how do you allocate?  
 Direct country-wide expenses to direct country-wide Written Premium  
 Direct country-wide expenses to direct country-wide Earned Premium  
 Other
- This data call requires the company to report North Carolina adjusting and other expenses. If the company allocates these expenses from a countrywide or other base, select "yes". If available, the company should report actual expenses for North Carolina and select "no".  Yes  No  
 If Yes, how do you allocate?  
 Direct country-wide expenses to direct country-wide Written Premium  
 Direct country-wide expenses to direct country-wide Earned Premium  
 Direct country-wide expenses to direct country-wide Incurred Losses  
 Other
- Did you report automobile refund?  Yes  No

## C. Homeowners Allocations

### Company Information & Allocations

Save Cancel Return to Search Results

Company Information Automobile Allocations Homeowners Allocations Dwelling Allocations Flood Allocations

Please answer the following questions for your **HOMEOWNERS** data:

1. This data call requires the company to report North Carolina other acquisition expenses. If the company allocates these expenses from a countrywide or other base, select "yes". If available, the company should report actual expenses for North Carolina and select "no".  Yes  No

If Yes, how do you allocate?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Other

2. This data call requires the company to report North Carolina general expenses. If the company allocates these expenses from a countrywide or other base, select "yes". If available, the company should report actual expenses for North Carolina and select "no".  Yes  No

If Yes, how do you allocate?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Other

3. This data call requires the company to report North Carolina adjusting and other expenses. If the company allocates these expenses from a countrywide or other base, select "yes". If available, the company should report actual expenses for North Carolina and select "no".  Yes  No

If Yes, how do you allocate?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Direct country-wide expenses to direct country-wide Incurred Losses
- Other

4. Does this Company write Mobile Home business?  Yes  No

What Mobile Home policy program does your Company write?

- Mobile Home Fire
- Mobile Home Casualty
- Both MHF and MHC

What line on Statutory Page 14 is the MH(F) premium reported?

What line on Statutory Page 14 is the MH(C) premium reported?

## D. Dwelling Allocations

### Company Information & Allocations

Save Cancel Return to Search Results

Company Information Automobile Allocations Homeowners Allocations Dwelling Allocations Flood Allocations

Please answer the following questions for your **DWELLING** data:

1. This data call requires the company to report North Carolina other acquisition expenses. If the company allocates these expenses from a countrywide or other base, select "yes". If available, the company should report actual expenses for North Carolina and select "no".  Yes  No

If Yes, how do you allocate?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Other

2. This data call requires the company to report North Carolina general expenses. If the company allocates these expenses from a countrywide or other base, select "yes". If available, the company should report actual expenses for North Carolina and select "no".  Yes  No

If Yes, how do you allocate?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Other

3. This data call requires the company to report North Carolina adjusting and other expenses. If the company allocates these expenses from a countrywide or other base, select "yes". If available, the company should report actual expenses for North Carolina and select "no".  Yes  No

If Yes, how do you allocate?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Direct country-wide expenses to direct country-wide Incurred Losses
- Other

## E. Flood Allocations

### Company Information & Allocations

Save Cancel Return to Search Results

Company Information Automobile Allocations Homeowners Allocations Dwelling Allocations Flood Allocations

Please answer the following questions for your **FLOOD** data:

1. This data call requires the company to report North Carolina general expenses. If the company allocates these expenses from a countrywide or other base, select "yes". If available, the company should report actual expenses for North Carolina and select "no".  Yes  No

If Yes, how do you allocate?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Other

2. This data call requires the company to report North Carolina general expenses. If the company allocates these expenses from a countrywide or other base, select "yes". If available, the company should report actual expenses for North Carolina and select "no".  Yes  No

If Yes, how do you allocate?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Other

3. This data call requires the company to report North Carolina general expenses. If the company allocates these expenses from a countrywide or other base, select "yes". If available, the company should report actual expenses for North Carolina and select "no".  Yes  No

If Yes, how do you allocate?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Direct country-wide expenses to direct country-wide Incurred Losses
- Other



The Company Information tab requires responses to questions about your company data. A company's expenses may be collected specifically for North Carolina or countrywide expenses may be allocated to North Carolina. When a company allocates expenses to North Carolina. The allocation questions request more detail on the method of allocation.

If expenses are allocated to North Carolina, answer yes to the allocation questions and further identify the basis of the allocation.

The allocation choices are:

- Direct country-wide expenses to direct country-wide written premium
- Direct country-wide expenses to direct country-wide earned premium
- Direct country-wide expenses to direct country-wide incurred losses
- Other (for example, loss reserves)

If expenses are collected specifically for North Carolina, you must answer no. The expenses submitted on the Expense Experience forms must be the actual incurred expenses for North Carolina.

***IDC Web Application Note:*** The IDC application will use your responses to the allocation questions to determine IEE edits for each line of business. For example, if you allocate "Other Acquisition" expenses based on written premium, the ratio of direct countrywide "Other Acquisition" expenses to direct countrywide written premium should be comparable to North Carolina only reported "other Acquisition" expenses to North Carolina written premium.

The Homeowners Allocation tab has a few additional questions regarding Mobile Home business. The answers to these questions will enable/disable functionality on the Homeowners Expense form.

***IDC Web Application Note:*** After you have entered your Homeowners form data, revisions to the Mobile Home answers on the Allocations tab will result in your Homeowners data being cleared from the system. The web application will validate whether you want to change your answers. If you select OK, the Homeowners data will have to be re-entered.

## Part 6- Expense Experience Data

### A. Automobile Expense Experience Data

The three forms used to collect automobile expense experience are:

Form A1- Non-Fleet Private Passenger Automobile Liability Coverage

Form A2- Non-Fleet Private Passenger Automobile Physical Damage Coverage

Form A3- Commercial Automobile Liability Coverage

a. Form A1- Non-Fleet Private Passenger Automobile Liability Coverage

Items	Voluntary Private Passenger Automobile Liability Coverage (a)		Ceded Private Passenger Automobile Liability Coverage (c)	Voluntary Motorcycle Liability Coverage (d)	Ceded Motorcycle Liability Coverage (e)	Other than Automobile and Motorcycle Liability (f)	Total of all columns	Automobile Liability from Statutory Page 14 of Annual Statement
	C1	C2	C3	C4	C5	C6	C7	C1 + C3 + C4 + C6 + C7
1. Direct Written Premium								
a. Actual (g)	0		0	0	0	0	0	0
b. Adjusted to Manual (h)								
2. Direct Earned Premium								
a. Actual (g)	0		0	0	0	0	0	0
b. Adjusted to Manual (h)								
3. Direct Commissions & Brokerage (g)	0			0		0	0	0
4. Direct Other Acquisition, Field Supervision & Collection								
a. Branch Office - NC's Share	0			0				
b. Home Office - NC's Share	0			0				
5. Direct General Expenses Incurred:								
a. General Expenses Incurred	0			0				
b. Interest Paid								
6. Direct Taxes, Licenses, Fees Incurred (g)	0			0		0	0	784
	Bodily Injury	Property Damage						
7. Direct Losses Incurred (g)	0	0		0		0	0	0
8. Direct Loss Adjustment Expenses								
a. Defense & Cost Containment Incurred (g)	0	0		0		0	0	0
b. Adjusting & Other Expense Payments	0	0		0				

Footnotes:

- (a) Premium should include only private passenger non-fleet business retained on a voluntary basis and should include bodily injury, property damage, medical payments, uninsured motorists, underinsured motorists and auto death and disability. Report all expenses for Private Passenger Non-Fleet, including both business retained on a voluntary basis and business ceded to the North Carolina Reinsurance Facility. Do not include motorcycle premium or expenses in this column.
- (b) Refunds not applicable.
- (c) Premium should include only private passenger non-fleet business ceded to the North Carolina Reinsurance Facility and should include bodily injury, property damage, medical payments, uninsured motorists, underinsured motorists and auto death and disability. See footnote (a) for treatment of expenses.
- (d) Premium should include motorcycle business retained on a voluntary basis only. Report all expenses for Motorcycle, including both business retained on voluntary basis and business ceded to the North Carolina Reinsurance Facility.
- (e) Premium should include motorcycle business ceded to the North Carolina Reinsurance Facility. See footnote (d) for treatment of expenses.
- (f) Figures reported in this column represent "other than private passenger auto and motorcycle liability" that has been included on lines 19.1 and 19.2 of the Statutory Page 14 of the Annual Statement.
- (g) Total of this row should agree with lines 19.1 and 19.2 of the Statutory Page 14 of the Annual Statement.
- (h) Premiums adjusted to manual level eliminating the effect of deviations.

**IDC Web Application Note:** The figures shown in the last column are the totals of the items from Line 19.1 Private Passenger Auto No-Fault and Line 19.2 Other Private Passenger Auto Liability on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

## A. Columns

### **Private Passenger Automobile Liability Coverage – Voluntary and Ceded**

These columns should include Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist, and Underinsured Motorist related to non-fleet Private Passenger Automobiles.

### **Motorcycle Liability Coverage – Voluntary and Ceded**

These columns should include Bodily Injury and Property Damage including Medical Payments, Uninsured Motorists, and Underinsured Motorists for motorcycles and mopeds.

### **Other than Automobile Liability and Motorcycle Liability**

Report in this column any business that has not been reported in the previous columns and that the company reported on Line 19.1 Private Passenger Auto No-Fault and Line 19.2 Other Private Passenger Auto Liability of Statutory Page 14 of the NAIC Annual Statement.

The following types of items should be reported in the "Other Than" column:

- Private Passenger Automobiles which are rated as part of a Fleet
- North Carolina Reinsurance Facility recoupment (if reported as premium)
- Terrorism
- Optional Program Enhancements, as defined in NCGS §58-36-43
- Accidental Death and Dismemberment (AD&D)
- Motor Homes

### **Total of all columns**

The figures displayed in this column are the sums of each row of the previous columns. The figures in this column must agree with the figures shown in the column labeled "Automobile Liability from Statutory Page 14 of the NAIC Annual Statement." Otherwise, the form will not be accepted by the Rate Bureau.

## B. Items

### 1. Direct Written Premiums

- a. **Actual-** Report the amount of direct written premiums. The total direct written premiums for all columns must agree with the total of direct premiums written shown on Line 19.1 Private Passenger Auto No-Fault and Line 19.2 Other Private Passenger Auto Liability on Statutory Page 14 of the NAIC Annual Statement for North Carolina. The amounts reported for this item should include the premiums for Medical Payments, Uninsured Motorists, and Underinsured Motorists.
- b. **Adjusted to Manual-** If your company had an approved deviation in North Carolina for non-fleet private passenger automobile liability insurance coverages, you must report adjusted to manual written premium.

### 2. Direct Earned Premiums

- a. **Actual-** Report the amount of direct earned premiums. The total direct earned premiums for all columns must agree with the total of direct premiums earned shown on Line 19.1 Private Passenger Auto No-Fault and Line 19.2 Other Private Passenger Auto Liability on Statutory Page 14 of the NAIC Annual Statement for North Carolina. The amounts reported for this item should include the premiums for Medical Payments, Uninsured Motorists, and Underinsured Motorists.
- b. **Adjusted to Manual-** If your company had an approved deviation in North Carolina for non-fleet private passenger automobile insurance coverages, you must report adjusted to manual earned premium.

### 3. Direct Commissions & Brokerage

Report the amount of commissions and brokerage expenses incurred. The total direct commission and brokerage expenses incurred for all columns must agree with the total direct commission and brokerage shown on Line 19.1 Private Passenger Auto No-Fault and Line 19.2 Other Private Passenger Auto Liability on Statutory Page 14 of the NAIC Annual Statement for North Carolina. Report any agent compensation or commission on North Carolina Reinsurance Facility recoupments in the "Other Than" column.

#### 4. Direct Other Acquisition, Field Supervision & Collection Expenses

Report all costs, other than commission and brokerage fees, associated with the acquisition of business. Report separate expenses for Branch Office and Home Office.

- a. **Branch Office- NC's Share-** Report actual expenses if the company maintains an office within North Carolina that processed only this State's business. If you maintain a regional branch office in North Carolina or any other state that processed North Carolina business along with business of other states, determine the North Carolina portion of the actual branch office expenses and report the North Carolina portion.
- b. **Home Office- NC's Share-** Determine the North Carolina portion of actual home office expenses and report the North Carolina portion.

#### 5. Direct General Expenses Incurred

Report all operational and administrative expenses (other than investment expenses) not specifically defined elsewhere in this section.

- a. **General Expenses Incurred-** Report the North Carolina portion of general expenses incurred. Include expenses for payroll audit, inspection, boards, and bureaus. Do not include North Carolina Insurance Guaranty Association assessments and North Carolina Reinsurance Facility assessments, which are subject to recoupment.
- b. **Interest Paid-** If available, report any amounts of interest paid as a result of rate case premium refunds.

#### 6. Taxes, Licenses and Fees Incurred

Report the amount of taxes, licenses and fees incurred. The total taxes, licenses and fees incurred for all columns must agree with the total of taxes, licenses and fees incurred shown on Line 19.1 Private Passenger Auto No-Fault and Line 19.2 Other Private Passenger Auto Liability on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

## 7. Direct Losses Incurred

Report the amount of direct losses incurred for North Carolina. The total direct losses incurred for all columns must agree with the total of direct losses incurred shown on Line 19.1 Private Passenger Auto No-Fault and Line 19.2 Other Private Passenger Auto Liability on Statutory Page 14 of NAIC Annual Statement for North Carolina.

## 8. Direct Loss Adjustment Expenses

- a. **Defense & Cost Containment Incurred-** The total defense and cost containment for all columns must agree with the total of defense and cost containment expenses incurred shown on Line 19.1 Private Passenger Auto No-Fault and Line 19.2 Other Private Passenger Auto Liability on Statutory Page 14 of the NAIC Annual Statement for North Carolina.
- b. **Adjusting & Other Expense-** If actual North Carolina adjusting and other expense amounts are available, enter the amount. If actual North Carolina adjusting & other expense amounts are not available, determine the appropriate North Carolina allocation.

b. Form A2- Non-Fleet Private Passenger Automobile Physical Damage Coverage

Items	Private Passenger Physical Damage		Motorcycle Physical Damage Coverage	Other than Automobile Physical Damage (d)	Total of all columns C1 + C2 + C4 + C5	Physical Damage from Statutory Page 14 of Annual Statement
	Deviated (Standard) (a)	Consent to Rate (Non-Standard) (b)				
	C1	C2	C4	C5	C1 + C2 + C4 + C5	
1. Direct Written Premium						
a. Actual (e)	0	0	0	0	0	0
b. Adjusted to Manual (f)		0				
2. Direct Earned Premium						
a. Actual (e)	0	0	0	0	0	0
b. Adjusted to Manual (f)		0				
3. Direct Commissions & Brokerage (e)	0	0	0	0	0	0
4. Direct Other Acquisition, Field Supervision & Collection						
a. Branch Office - NC's Share	0	0	0			
b. Home Office - NC's Share	0	0	0			
5. Direct General Expenses Incurred:						
a. General Expenses Incurred	0	0	0			
b. Interest Paid						
6. Direct Taxes, Licenses, Fees Incurred (e)	0	0	0	0	0	526
7. Direct Losses Incurred (e)	0	0	0	0	0	0
8. Direct Loss Adjustment Expenses						
a. Defense & Cost Containment Incurred (e)	0	0	0	0	0	0
b. Adjusting & Other Expense Payments	0	0	0	0		

Footnotes:

- (a) Policies written at or below Rate Bureau level and associated expenses.
- (b) Policies written on consent-to-rate basis and associated expenses.
- (c) Refunds are not applicable for this data collection year.
- (d) Figures reported in this column represent other than private passenger auto and motorcycle physical damage that has been included on line 21.1 of the Statutory Page 14 of the Annual Statement.
- (e) Total of this row should agree with line 21.1 of the Statutory Page 14 of the Annual Statement.
- (f) Premiums adjusted to manual level eliminating the effect of deviations and/or consent-to-rate.

**IDC Web Application Note:** The figures shown in the last column are the totals of the items from Line 21.1 Private Passenger Auto Physical Damage on Statutory Page 14 of the NAIC Annual Statement for North Carolina.



## A. Columns

### **Private Passenger Automobile Physical Damage Coverage – Deviated and Consent to Rate**

Report in the Deviated column all policies written at or below the Rate Bureau manual rate level.

Report in the Consent to Rate column all policies written above the Rate Bureau manual rate level through the use of the Consent to Rate Program.

These columns should include collision and other than collision.

### **Motorcycle Physical Damage Coverage**

Report all motorcycle and moped physical damage.

### **Other than Automobile Physical Damage Coverage**

Report in this column any business that has not been reported in the previous columns and that the company reported on Line 21.1 Private Passenger Auto Physical Damage of Statutory Page 14 of the NAIC Annual Statement.

The following types of items should be reported in the "Other Than" column:

- Private Passenger Automobiles which are rated as part of a Fleet
- Motor Homes/Toterhome
- Manufactured Home/Mobile Home (Note: This type of business must also be reported on the H1- Home/Mobile)

### **Total of all columns**

The figures displayed in this column are the sums of each row of the previous columns. The figures in this column must agree with the figures shown in the column labeled "Automobile Physical Damage from Statutory Page 14 of the NAIC Annual Statement." Otherwise, the form will not be accepted by the Rate Bureau.

## B. Items

### 1. Direct Written Premiums

- a. **Actual-** Report the amount of direct written premiums. The total direct written premiums for all columns must agree with the total of direct premiums written shown on Line 21.1 Private Passenger Auto Physical Damage on Statutory Page 14 of the NAIC Annual Statement for North Carolina.
- b. **Adjusted to Manual-** If your company had in effect during the previous calendar year an approved deviation or "consent to rate" in North Carolina for non-fleet private passenger automobile insurance coverages, you must report adjusted to manual written premium.

### 2. Direct Earned Premiums

- a. **Actual-** Report the amount of direct earned premiums. The total direct earned premiums for all columns must agree with the total of direct premiums earned shown on Line 21.1 Private Passenger Auto Physical Damage on Statutory Page 14 of the NAIC Annual Statement for North Carolina.
- b. **Adjusted to Manual-** If your company had an approved deviation or "consent to rate" in North Carolina for non-fleet private passenger automobile insurance coverages, you must report adjusted to manual earned premium.

### 3. Direct Commissions & Brokerage

Report the amount of commissions and brokerage expenses incurred. The total direct commission and brokerage expenses incurred for all columns must agree with the total direct commission and brokerage shown on Line 21.1 Private Passenger Auto Physical Damage on Statutory Page 14 of the NAIC Annual Statement for North Carolina. Report any agent compensation or commission on North Carolina Reinsurance Facility recoupments in the "Other Than" column.

### 4. Direct Other Acquisition, Field Supervision & Collection Expenses

Report all costs, other than commission and brokerage fees, associated with the acquisition of business. Report separate expenses for Branch Office and Home Office.

- a. **Branch Office- NC's Share-** Report actual expenses if the company maintains an office within North Carolina that processed only this State's business. If you maintain a regional branch office in North Carolina or any other state that processed North Carolina business along with business of other states, determine the North Carolina portion of the actual branch office expenses and report the North Carolina portion.
- b. **Home Office- NC's Share-** Determine the North Carolina portion of actual home office expenses and report the North Carolina portion.

## 5. Direct General Expenses Incurred

Report all operational and administrative expenses (other than investment expenses) not specifically defined elsewhere in this section.

- a. **General Expenses Incurred-** Report the North Carolina portion of general expenses incurred. Include expenses for payroll audit, inspection, boards, and bureaus. Do not include North Carolina Insurance Guaranty Association assessments and North Carolina Reinsurance Facility assessments, which are subject to recoupment.
- b. **Interest Paid-** If available, report any amounts of interest paid as a result of rate case premium refunds.

## 6. Taxes, Licenses and Fees Incurred

Report the amount of taxes, licenses and fees incurred. The total taxes, licenses and fees incurred for all columns must agree with the total of taxes, licenses and fees incurred shown on Line 21.1 Private Passenger Auto Physical Damage on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

## 7. Direct Losses Incurred

Report the amount of direct losses incurred for North Carolina. The total direct

losses incurred for all columns must agree with the total of direct losses incurred shown on Line 21.1 Private Passenger Auto Physical Damage on Statutory Page 14 of NAIC Annual Statement for North Carolina.

## 8. Direct Loss Adjustment Expenses

- a. **Defense & Cost Containment Incurred-** The total defense and cost containment for all columns must agree with the total of defense and cost containment expenses incurred shown on Line 21.1 Private Passenger Auto Physical Damage on Statutory Page 14 of the NAIC Annual Statement for North Carolina.
- b. **Adjusting & Other Expense-** If actual North Carolina adjusting and other expense amounts are available, enter the amount. If actual North Carolina adjusting & other expense amounts are not available, determine the appropriate North Carolina allocation.

c. Form A3- Commercial Automobile Liability Coverage

Items	Commercial Automobile Liability Coverage		Other Than Commercial Liability Coverage	Total of all columns C1 + C2 + C3	Automobile Liability from Statutory Page 14 of Annual Statement
	Bodily Injury	Property Damage			
	C1	C2	C3		
1. Direct Written Premium (a)	0	0	0	0	0
2. Direct Earned Premium (a)	0	0	0	0	0
3. Direct Commissions & Brokerage (a)	0	0	0	0	0
4. Direct Other Acquisition, Field Supervision & Collection					
a. Branch Office - NC's Share	0	0			
b. Home Office - NC's Share	0	0			
5. Direct General Expenses Incurred:	0	0			
6. Direct Taxes, Licenses, Fees Incurred (a)	0	0	0	0	42
7. Direct Losses Incurred (a)	0	0	0	0	0
8. Direct Loss Adjustment Expenses					
a. Defense & Cost Containment Incurred (a)	0	0	0	0	0
b. Adjusting & Other Expense Payments	0	0			

Footnotes:

(a) Total of this row should agree with lines 19.3 and 19.4 of Statutory Page 14 of the Annual Statement.

**IDC Web Application Note:** The figures shown in the last column are the totals of the items from Line 19.3 Commercial Auto No-Fault and Line 19.4 Other Commercial Auto Liability on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

## A. Columns

### Commercial Automobile Liability Coverage

These columns should include Bodily Injury and Property Damage Liability. Please include Medical Payments, Uninsured Motorist, Underinsured Motorist, and Personal Injury Protection (PIP) in the Bodily Injury column.

For policies written on Combined Single Limit (CSL) Policy, report the Bodily Injury and Property Damage separately if premium, loss and expense data can be separated in the Bodily Injury and Property Damage components. If any portion of the data cannot be separated into Bodily Injury and Property Damage components, report all data for the Combines Single Limit policy under Bodily Injury.

Also, report in either Bodily Injury or Property Damage any of the following: Garage Auto Liability, Hired Auto Liability, Non-Owned Liability, Limo Program, AUS Trucking, Freight Forwarders, Intermodal, Charter Bus Program, Motor Sports Program, Commercial Tags, Pollution surcharge for hauling, Increased Limits, and Additional Insured Lessor. The above items should **not** be reported in the Other than Commercial Liability columns.

### Other than Commercial Liability

Report in this column any business that has not been reported in the previous columns and that the company reported on Line 19.3 Commercial Auto No-Fault and Line 19.4 Other Commercial Auto Liability of Statutory Page 14 of the NAIC Annual Statement.

The following types of items should be reported in the "Other Than" column:

- Any North Carolina Reinsurance Facility recoupment reported on line 19.3 and 19.4
- Accidental Death and Dismemberment (AD&D)

### Total of all columns

The figures displayed in this column are the sums of each row of the previous columns. The figures in this column must agree with the figures shown in the column labeled "Automobile Liability from Statutory Page 14 of the NAIC Annual Statement." Otherwise, the form will not be accepted by the Rate Bureau.

## B. Items

### 1. Direct Written Premiums

Report the amount of direct written premiums. The total direct written premiums for all columns must agree with the total of direct premiums written shown on Line 19.3 Commercial Auto No-Fault and Line 19.4 Other Commercial Auto Liability on Statutory Page 14 of the NAIC Annual Statement for North Carolina. The amounts reported for this item should include the premiums for Medical Payments, Uninsured Motorists and Underinsured Motorists.

### 2. Direct Earned Premiums

Report the amount of direct earned premiums. The total direct earned premiums for all columns must agree with the total of direct premiums written shown on Line 19.3 Commercial Auto No-Fault and Line 19.4 Other Commercial Auto Liability on Statutory Page 14 of the NAIC Annual Statement for North Carolina. The amounts reported for this item should include the premiums for Medical Payments, Uninsured Motorists and Underinsured Motorists.

### 3. Direct Commissions & Brokerage

Report the amount of commissions and brokerage expenses incurred. The total direct commission and brokerage expenses incurred for all columns must agree with the total direct commission and brokerage shown on Line 19.3 Commercial Auto No-Fault and Line 19.4 Other Commercial Auto Liability on Statutory Page 14 of the NAIC Annual Statement for North Carolina. Report any agent compensation or commission on North Carolina Reinsurance Facility recoupments in the "Other Than" column.

### 4. Direct Other Acquisition, Field Supervision & Collection Expenses

Report all costs, other than commission and brokerage fees, associated with the acquisition of business. Report separate expenses for Branch Office and Home Office.

- a. **Branch Office- NC's Share-** Report actual expenses if the company maintains an office within North Carolina that processed only this State's business. If you

maintain a regional branch office in North Carolina or any other state that processed North Carolina business along with business of other states, determine the North Carolina portion of the actual branch office expenses and report the North Carolina portion.

- b. **Home Office- NC's Share-** Determine the North Carolina portion of actual home office expenses and report the North Carolina portion.

## 5. Direct General Expenses Incurred

Report all operational and administrative expenses (other than investment expenses) not specifically defined elsewhere in this section.

Report the North Carolina portion of general expenses incurred. Include expenses for payroll audit, inspection, boards, and bureaus. Do not include North Carolina Insurance Guaranty Association assessments.

## 6. Taxes, Licenses and Fees Incurred

Report the amount of taxes, licenses and fees incurred. The total taxes, licenses and fees incurred for all columns must agree with the total of taxes, licenses and fees incurred shown on Line 19.3 Commercial Auto No-Fault and Line 19.4 Other Commercial Auto Liability on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

## 7. Direct Losses Incurred

Report the amount of direct losses incurred for North Carolina. The total direct losses incurred for all columns must agree with the total of direct losses incurred shown on Line 19.3 Commercial Auto No-Fault and Line 19.4 Other Commercial Auto Liability on Statutory Page 14 of NAIC Annual Statement for North Carolina.

## 8. Direct Loss Adjustment Expenses

- a. **Defense & Cost Containment Incurred-** The total defense and cost



containment for all columns must agree with the total of defense and cost containment expenses incurred shown on Line 19.3 Commercial Auto No-Fault and Line 19.4 Other Commercial Auto Liability on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

- b. **Adjusting & Other Expense-** If actual North Carolina adjusting and other expense amounts are available, enter the amount. If actual North Carolina adjusting & other expense amounts are not available, determine the appropriate North Carolina allocation.

B. Form H1- Home/Mobile Homeowners

Items	Homeowners(Excluding Mobile Home)		MH(F)		MH(C)		Other than Home/mobile Home Owners (c)	Total of all columns C1 + C2 + C3 + C4 + C7	Homeowners from Statutory Page 14 of Annual Statement
	Deviated (Standard) (a)	Consent to Rate (Non-Standard) (b)	Deviated (Standard) (a)	Consent to Rate (Non-Standard) (b)	Deviated (Standard) (a)	Consent to Rate (Non-Standard) (b)			
	C1	C2	C3	C4	C5	C6			
1. Direct Written Premium									
a. Actual (d)	0	0	0	0	0	0	0	0	0
b. Adjusted to Manual (e)		0		0		0			
2. Direct Earned Premium									
a. Actual (d)	0	0	0	0	0	0	0	0	0
b. Adjusted to Manual (e)		0		0		0			
3. Direct Commissions & Brokerage (d)	0	0	0	0	0	0	0	0	0
4. Direct Other Acquisition, Field Supervision & Collection									
a. Branch Office - NC's Share	0	0	0	0	0	0			
b. Home Office - NC's Share	0	0	0	0	0	0			
5. Direct General Expenses Incurred	0	0	0	0	0	0			
6. Direct Taxes, Licenses, Fees Incurred (d)	0	0	0	0	0	0	0	0	792
7. Direct Losses Incurred (d)	0	0	0	0	0	0	0	0	0
8. Direct Loss Adjustment Expenses									
a. Defense & Cost Containment Incurred (d)	0	0	0	0	0	0	0	0	0
b. Adjusting & Other Expense Payments	0	0	0	0	0	0			

Footnotes:

- (a) Policies written at or below Rate Bureau level and associated expenses.
- (b) Policies written on a consent-to-rate basis and associated expenses.
- (c) Figures reported in this column represent other than home/mobile home owner that has been included on line 4 of the Statutory Page 14 of the Annual Statement.
- (d) Total of this row should agree with line 4 of the Statutory Page 14 of the Annual Statement.
- (e) Premiums adjusted to manual level eliminating the effect of deviations and/or consent-to-rate.

**IDC Web Application Note:** The figures shown in the last column are the totals for the items from Line 4.0 Homeowners on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

## A. Columns

### **Homeowners (Excluding Mobile Home) – Deviated and Consent to Rate**

These columns should include only the Homeowners line of business reported on Line 4.0 Homeowners of the Statutory Page 14. Do not include Mobile Home in these fields.

Report in the Deviated column all policies written at or below the Rate Bureau manual rate level. Report in the Consent to Rate column all policies written above the Rate Bureau manual rate level through the use of the Consent to Rate Program. When a policy excludes wind, the manual rate level for the policy should be the premium at manual level excluding wind.

### **Mobile Home MH(F) and MH(C) – Deviated and Consent to Rate**

These columns should include only the Mobile Homeowners line of business reported on the Statutory Page 14 whether in line 4 Homeowners, line 21.1 Private Passenger Auto Physical Damage or elsewhere. Do not include Homeowner policies in these fields.

Report in the Deviated column all policies written at or below the Rate Bureau manual rate level. Report in the Consent to Rate column all policies written above the Rate Bureau manual rate level through the use of the Consent to Rate Program.

### **Other than Home/Mobile Homeowners**

Report in the column any business that has not been reported in the previous columns and that the company reported on Line 4.0 Homeowners of the Statutory Page 14.

## B. Items

### 1. Direct Written Premiums

- a. **Actual-** Report the amount of direct written premiums. The total direct written premiums for all columns must agree with the total of direct premiums written shown on Line 4.0 Homeowners on Statutory Page 14 of the NAIC Annual Statement for North Carolina.
- b. **Adjusted to Manual-** If your company had in effect during the previous calendar year an approved deviation or "consent to rate" in North Carolina for homeowners or mobile home insurance coverages, you must report adjusted to manual written premium.

### 2. Direct Earned Premiums

- c. **Actual-** Report the amount of direct earned premiums. The total direct earned premiums for all columns must agree with the total of direct premiums earned shown on Line 4.0 Homeowners on Statutory Page 14 of the NAIC Annual Statement for North Carolina.
- d. **Adjusted to Manual-** If your company had in effect during the previous calendar year an approved deviation or "consent to rate" in North Carolina for homeowners or mobile home insurance coverages, you must report adjusted to manual earned premium.

### 3. Direct Commissions & Brokerage

Report the amount of commissions and brokerage expenses incurred. The total direct commission and brokerage expenses incurred for all columns must agree with the total direct commission and brokerage shown on Line 4.0 Homeowners on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

### 4. Direct Other Acquisition, Field Supervision & Collection Expenses

Report all costs, other than commission and brokerage fees, associated with the acquisition of business. Report separate expenses for Branch Office and Home Office.

- a. **Branch Office- NC's Share-** Report actual expenses if the company maintains an office within North Carolina that processed only this State's business. If you maintain a regional branch office in North Carolina or any other state that processed North Carolina business along with business of other states, determine the North Carolina portion.
- b. **Home Office- NC's Share-** Determine the North Carolina portion of actual home office expenses and report the North Carolina portion.

## 5. Direct General Expenses Incurred

Report all operational and administrative expenses (other than investment expenses) not specifically defined elsewhere in this section.

Report the North Carolina portion of general expenses incurred. Include expenses for payroll audit, inspection, boards, and bureaus. Do not include North Carolina Insurance Guaranty Association assessments.

## 6. Taxes, Licenses and Fees Incurred

Report the amount of taxes, licenses and fees incurred. The total taxes, licenses and fees incurred for all columns must agree with the total of taxes, licenses and fees incurred shown on Line 4.0 Homeowners on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

## 7. Direct Losses Incurred

Report the amount of direct losses incurred for North Carolina. The total direct losses incurred for all columns must agree with the total of direct losses incurred shown on Line 4.0 Homeowners on Statutory Page 14 of NAIC Annual Statement for North Carolina.

## 8. Direct Loss Adjustment Expenses

- a. **Defense & Cost Containment Incurred-** The total defense and cost

containment for all columns must agree with the total of defense and cost containment expenses incurred shown on Line 4.0 Homeowners on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

- b. **Adjusting & Other Expense-** If actual North Carolina adjusting and other expense amounts are available, enter the amount. If actual North Carolina adjusting & other expense amounts are not available, determine the appropriate North Carolina allocation.

C. Form D1- Dwelling

Items	Residential Fire			Total of Fire Columns C1 + C2 + C3	Fire from Statutory Page 14 Line 1	Residential Extended Coverage (c)		Other than Residential Extended Coverage (c) C6	Total of Extended Coverage Columns C4 + C5 + C6	Extended Coverage from Statutory Page 14 Line 2.1
	Deviated (Standard) (a)	Consent to Rate (Non-Standard)(b)	Other than Residential Fire (c)			Deviated (Standard) (a)	Consent to Rate (Non-Standard Rate) (b)			
	C1	C2	C3			C4	C5			
1. Direct Written Premium										
a. Actual (d)	0	0	0	0	0	0	0	0	0	0
b. Adjusted to Manual (e)		0					0			
2. Direct Earned Premium										
a. Actual (d)	0	0	0	0	0	0	0	0	0	0
b. Adjusted to Manual (e)		0					0			
3. Direct Commissions & Brokerage (d)	0	0	0	0	0	0	0	0	0	0
4. Direct Other Acquisition, Field Supervision & Collection										
a. Branch Office - NC's Share	0	0				0	0			
b. Home Office - NC's Share	0	0				0	0			
5. Direct General Expenses Incurred	0	0				0	0			
6. Direct Taxes, Licenses, Fees Incurred (d)	0	0	0	0	2	0	0	0	0	2
7. Direct Losses Incurred	0	0	0	0	0	0	0	0	0	0
8. Direct Loss Adjustment Expenses										
a. Defense & Cost Containment Incurred (d)	0	0	0	0	0	0	0	0	0	0
b. Adjusting & Other Expense Payments	0	0				0	0			

Footnotes:  
 (a) Policies written at or below Rate Bureau level and associated expenses.  
 (b) Policies written on a consent to rate basis and associated expenses.  
 (c) Figures reported in these columns represent other than residential fire/extended coverage that has been included on line 1 and 2.1 of the Statutory Page 14 of the Annual Statement. All commercial business should be reported in these columns.  
 (d) Total of this row should agree with line 1 and 2.1 of the Statutory Page 14 of the Annual Statement.  
 (e) Premiums adjusted to manual level eliminating the effect of deviations and/or consent-to-rate.

**IDC Web Application Note:** The figures shown in the last column are the totals of the items from Line 1.0 Fire and Line 2.1 Allied Lines on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

## A. Columns

### **Residential Fire and Residential Extended Coverage – Deviated & Consent to Rate**

These columns should include only the Residential Fire and Residential Extended coverage lines of business reported on Lines 1.0 Fire and Line 2.1 Allied Lines of the Statutory Page 14. Do not include commercial property in these fields. Include residential business that is written on Rate Bureau policy forms only.

Report in the Deviated column all policies written at or below the Rate Bureau manual rate level. Report in the Consent to Rate column all policies written above the Rate Bureau manual rate level through the use of the Consent to Rate Program.

### **Other than Residential Fire and Other than Residential Extended Coverage**

Report in these columns any business, including commercial and lender placed business, that has not been reported in the previous columns and that the company reported on Line 1.0 Fire and Line 2.1 Allied Lines of Statutory Page 14 of the Annual Statement.



## B. Items

### 1. Direct Written Premiums

- a. **Actual-** Report the amount of direct written premiums. The total direct written premiums for all columns must agree with the total of direct premiums written shown on Line 1.0 Fire and/or Line 2.1 Allied Lines on Statutory Page 14 of the NAIC Annual Statement for North Carolina.
- b. **Adjusted to Manual-** If your company had in effect during the previous calendar year an approved deviation or "consent to rate" in North Carolina for Residential Fire and/or Residential Extended Coverage insurance, you must report adjusted to manual written premium.

### 2. Direct Earned Premiums

- a. **Actual-** Report the amount of direct earned premiums. The total direct earned premiums for all columns must agree with the total of direct premiums earned shown on Line 1.0 Fire and/or Line 2.1 Allied Lines on Statutory Page 14 of the NAIC Annual Statement for North Carolina.
- b. **Adjusted to Manual-** If your company had in effect during the previous calendar year an approved deviation or "consent to rate" in North Carolina for Residential Fire and/or Residential Extended Coverage insurance, you must report adjusted to manual earned premium.

### 3. Direct Commissions & Brokerage

Report the amount of commissions and brokerage expenses incurred. The total direct commission and brokerage expenses incurred for all columns must agree with the total direct commission and brokerage shown on Line 1.0 Fire and/or 2.1 Allied Lines on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

### 4. Direct Other Acquisition, Field Supervision & Collection Expenses

Report all costs, other than commission and brokerage fees, associated with the acquisition of business. Report separate expenses for Branch Office and Home Office.

- a. **Branch Office- NC's Share-** Report actual expenses if the company maintains an office within North Carolina that processed only this State's business. If you maintain a regional branch office in North Carolina or any other state that processed North Carolina business along with business of other states, determine the North Carolina portion.
- b. **Home Office- NC's Share-** Determine the North Carolina portion of actual home office expenses and report the North Carolina portion.

## 5. Direct General Expenses Incurred

Report all operational and administrative expenses (other than investment expenses) not specifically defined elsewhere in this section.

Report the North Carolina portion of general expenses incurred. Include expenses for payroll audit, inspection, boards, and bureaus. Do not include North Carolina Insurance Guaranty Association assessments.

## 6. Taxes, Licenses and Fees Incurred

Report the amount of taxes, licenses and fees incurred. The total taxes, licenses and fees incurred for all columns must agree with the total of taxes, licenses and fees incurred shown on Line 1.0 Fire and/or Line 2.1 Allied Lines on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

## 7. Direct Losses Incurred

Report the amount of direct losses incurred for North Carolina. The total direct losses incurred for all columns must agree with the total of direct losses incurred shown on Line 1.0 Fire and/or Line 2.1 Allied Lines on Statutory Page 14 of NAIC Annual Statement for North Carolina.

## 8. Direct Loss Adjustment Expenses

- a. **Defense & Cost Containment Incurred-** The total defense and cost

containment for all columns must agree with the total of defense and cost containment expenses incurred shown on Line 1.0 Fire and/or Line 2.1 Allied Lines on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

- b. **Adjusting & Other Expense-** If actual North Carolina adjusting and other expense amounts are available, enter the amount. If actual North Carolina adjusting & other expense amounts are not available, determine the appropriate North Carolina allocation.

## D. Form F1- Private Flood

Items	Residential Flood		Other than Residential Flood (c)	Total of all columns C1 + C2 + C3	Private Flood from Statutory Page 14 of Annual Statement
	Deviated (Standard) (a)	Consent to Rate (Non-Standard) (b)			
	C1	C2			
1. Direct Written Premium					
a. Actual (d)	0	0	0	0	0
b. Adjusted to Manual (e)					
2. Direct Earned Premium					
a. Actual (d)	0	0	0	0	0
b. Adjusted to Manual (e)					
3. Direct Commissions & Brokerage (d)	0	0	0	0	0
4. Direct Other Acquisition, Field Supervision & Collection					
a. Branch Office - NC's Share	0	0	0		
b. Home Office - NC's Share	0	0	0		
5. Direct General Expenses Incurred	0	0	0		
6. Direct Taxes, Licenses, Fees Incurred (d)	0	0	0	0	0
7. Direct Losses Incurred (d)	0	0	0	0	0
8. Direct Loss Adjustment Expenses					
a. Defense & Cost Containment Incurred (d)	0	0	0	0	0
b. Adjusting & Other Expense Payments	0	0	0		

## Footnotes:

- (a) Policies written at or below Rate Bureau level and associated expenses.  
(b) Policies written on a consent-to-rate basis and associated expenses.  
(c) Figures reported in this column represent other than residential flood that has been included on line 2.5 of the Statutory Page 14 of the Annual Statement.  
(d) Total of this row should agree with line 2.5 of the Statutory Page 14 of the Annual Statement.  
(e) Premiums adjusted to manual level eliminating the effect of deviations and/or consent-to-rate.

**IDC Web Application Note:** The figures shown in the last column are the totals for the items from Line 2.5 Private Flood on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

## A. Columns

### **Residential Flood – Deviated and Consent to Rate**

These columns should include only Residential Flood reported on Line 2.5 Private Flood of the Statutory Page 14. Do not include commercial flood, excess flood, or flood endorsements attached to Homeowners policies in these fields. Include residential business that is written on Rate Bureau policy forms only.

Report in the Deviated column all policies written at or below the Rate Bureau manual rate level. Report in the Consent to Rate column all policies written above the Rate Bureau manual rate level through the use of the Consent to Rate Program.

### **Other than Residential Flood**

Report in Other Than column any commercial or excess business that was not reported in the previous columns and that the company reported on Annual Statement Line 2.5 Private Flood of the Statutory Page 14.

## B. Items

### 1. Direct Written Premiums

- a. **Actual-** Report the amount of direct written premiums. The total direct written premiums for all columns must agree with the total of direct premiums written shown on Line 2.5 Private Flood on Statutory Page 14 of the NAIC Annual Statement for North Carolina.
- b. **Adjusted to Manual-** If your company had in effect during the previous calendar year an approved deviation or "consent to rate" in North Carolina for Residential Flood insurance, you must report adjusted to manual written premium.

### 2. Direct Earned Premiums

- a. **Actual-** Report the amount of direct earned premiums. The total direct earned premiums for all columns must agree with the total of direct premiums earned shown on Line 2.5 Private Flood on Statutory Page 14 of the NAIC Annual Statement for North Carolina.
- b. **Adjusted to Manual-** If your company had in effect during the previous calendar year an approved deviation or "consent to rate" in North Carolina for Residential Flood, you must report adjusted to manual earned premium.

### 3. Direct Commissions & Brokerage

Report the amount of commissions and brokerage expenses incurred. The total direct commission and brokerage expenses incurred for all columns must agree with the total direct commission and brokerage shown on Line 2.5 Private Flood on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

### 4. Direct Other Acquisition, Field Supervision & Collection Expenses

Report all costs, other than commission and brokerage fees, associated with the acquisition of business. Report separate expenses for Branch Office and Home Office.

- a. **Branch Office- NC's Share-** Report actual expenses if the company maintains an office within North Carolina that processed only this State's business. If you maintain a regional branch office in North Carolina or any other state that processed North Carolina business along with business of other states, determine the North Carolina portion.
- b. **Home Office- NC's Share-** Determine the North Carolina portion of actual home office expenses and report the North Carolina portion.

## 5. Direct General Expenses Incurred

Report all operational and administrative expenses (other than investment expenses) not specifically defined elsewhere in this section.

Report the North Carolina portion of general expenses incurred. Include expenses for payroll audit, inspection, boards, and bureaus. Do not include North Carolina Insurance Guaranty Association assessments.

## 6. Taxes, Licenses and Fees Incurred

Report the amount of taxes, licenses and fees incurred. The total taxes, licenses and fees incurred for all columns must agree with the total of taxes, licenses and fees incurred shown on Line 2.5 Private Flood on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

## 7. Direct Losses Incurred

Report the amount of direct losses incurred for North Carolina. The total direct losses incurred for all columns must agree with the total of direct losses incurred shown on Line 2.5 Private Flood on Statutory Page 14 of NAIC Annual Statement for North Carolina.

## 8. Direct Loss Adjustment Expenses

- a. **Defense & Cost Containment Incurred-** The total defense and cost

containment for all columns must agree with the total of defense and cost containment expenses incurred shown on Line 2.5 Private Flood on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

- b. **Adjusting & Other Expense-** If actual North Carolina adjusting and other expense amounts are available, enter the amount. If actual North Carolina adjusting & other expense amounts are not available, determine the appropriate North Carolina allocation.



## E. Form IP1- Installment Premium Payment Charges

### Form IP1 - Installment Premium Payment Charges

Enter your company's data in the fields provided below. When you are finished, click the **Save** button. When your entries are complete, click the **Submit IP1 Data to NCRB** button.

Enter your receipts from Installment Premium Payment Charges

1. Private Passenger Auto Liability and Physical Damage	<input type="text" value="0"/>
2. Commercial Auto Liability	<input type="text" value="0"/>
3. Motorcycle Liability	<input type="text" value="0"/>
4. Homeowners	<input type="text" value="0"/>
5. Dwelling Fire & E.C. (Residential Only)	<input type="text" value="0"/>
6. Mobile Homes	<input type="text" value="0"/>
7. Private Flood (Residential Only)	<input type="text" value="0"/>

8. In reporting 2018 charges for installment payments of premiums, this company credited:

Premiums Written

Are the dollar amounts:

Included in the respective line items on the Statutory Page 14 data of your Company's 2018 Annual Statement filed with the North Carolina Department of Insurance.

Included elsewhere in the Statutory Page 14 data.

Another Income Account

Name of account:

Are the expenses associated with collecting the charges included in your company's 'other acquisition' and/or 'general expenses' reported to the North Carolina Rate Bureau pursuant to its special calls for 2018 North Carolina expense experience?

Yes  No

Expense Account

Name of account:

Are the credits reflected as reductions in your company's 'other acquisition' and/or 'general expenses' reported to the North Carolina Rate Bureau pursuant to its special calls for 2018 North Carolina expense experience?

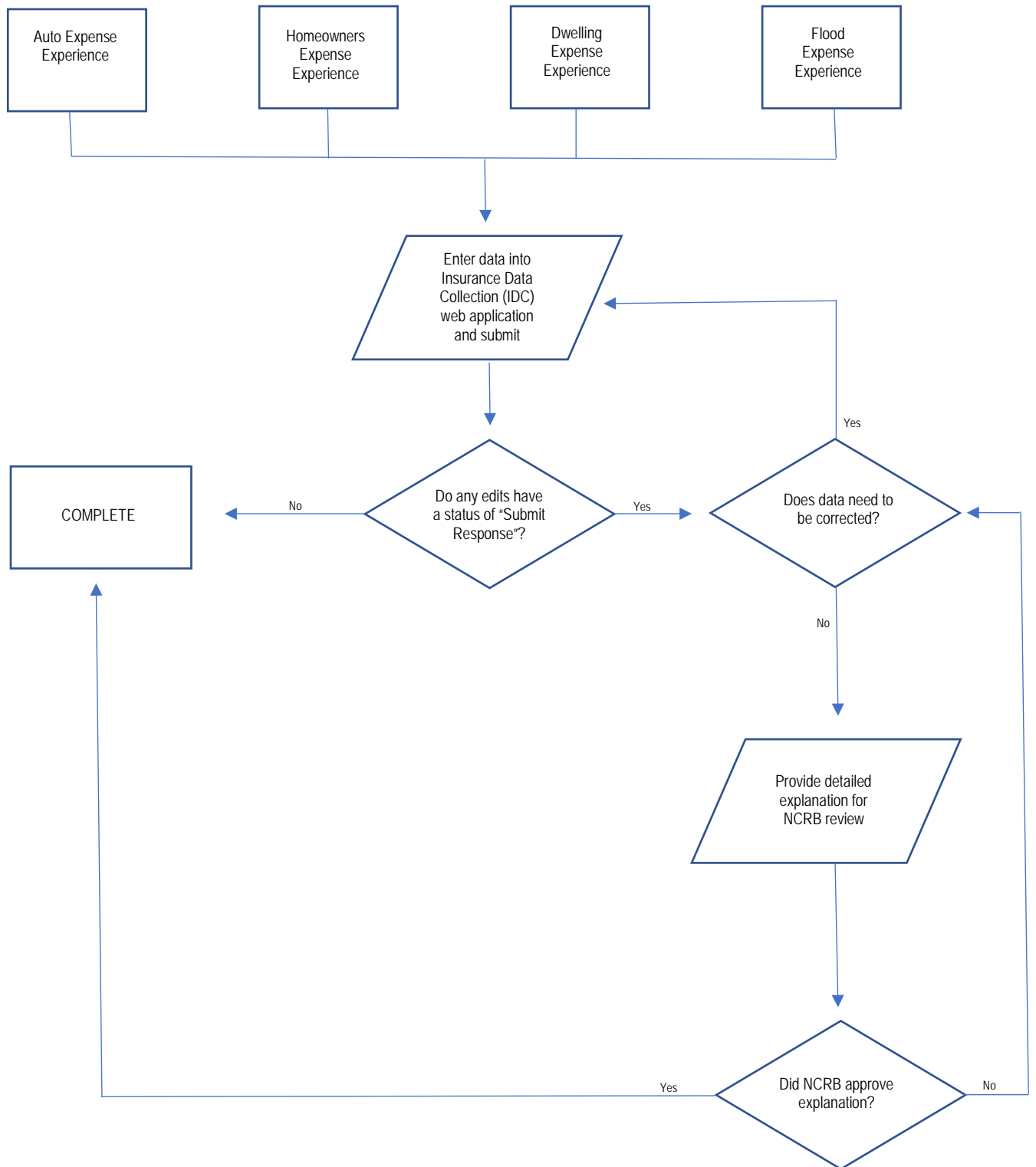
Yes  No

The Installment Premium Payment Charges Call is for information in connection with North Carolina installment premium payment charges made under the North Carolina Installment Payment Rules in the Personal Auto Manual, the Homeowners Manual, the Dwelling Manual, the Flood Manual, the Mobile Home Owner Policy MH(C) Program and the Mobile-Homeowners Policy MH(F) Program. Please report only North Carolina installment amounts. This information is reported on Form IP1. In addition, furnish information as to your Company's method of recording these installment premium payment charges.

## Part 7- Edits

Once data has been entered into the system, the system performs a series of data validation tests to help verify the accuracy of the data submitted. These tests are called "edits" by the system, and fall into several categories. When an edit fails, the system displays the details of the calculation for the company to review. The following pages describe the edit process in more detail.

A. Edit Generation and Review Process Diagram:



## B. Edit Tabs Generated:

Edits, which are calculated in a similar manner, are grouped into "tabs". The tabs, by form, are as follows:

### 1. Form A1- Private Passenger Automobile Liability

- a. Automobile
- b. Motorcycle
- c. IEE
- d. Adj. to Manual- Automobile
- e. Adj. to Manual- Motorcycle
- f. Other Than

### 2. Form A2- Automobile Physical Damage

- a. Standard
- b. Non Standard
- c. IEE
- d. Adj. to Manual- Standard
- e. Adj. to Manual- Non Standard
- f. Other Than

### 3. Form A3- Commercial Automobile Liability

- a. Automobile
- b. IEE
- c. Other Than

### 4. Form H1- Homeowners

- a. Homeowners
- b. MH(F)
- c. MH(C)
- d. Adj. to Manual- Standard
- e. Adj. to Manual- Non Standard
- f. Other Than

## 5. Form D1- Dwelling

- a. Residential Fire
- b. Residential Extended Coverage
- c. Adj. to Manual- Standard
- d. Adj. to Manual- Non Standard
- e. Fire- Other Than
- f. EC- Other Than




## 6. Form F1- Private Flood

- a. Residential Flood
- b. Adj. to Manual- Standard
- c. Adj. to Manual- Non Standard
- d. Other Than

On each tab, various types of data are compared to data submitted in prior years. The individual items vary by tab, but generally include the following:

- Adjusting & Other Expense (ULAE)
- Branch & Home Office
- Commission
- Defense
- Earned Premium
- General Expenses
- Taxes
- Written Premium

The Edits are designed to compare the current data submission with prior year data. The system reviews each item and assigns one of the following statuses, as appropriate:

 <b>Company Response Needed</b>	<p>Company Response Needed indicates a variance was found and the carrier needs to review the data for accuracy and, if the data is incorrect, make any necessary changes to the data. If the data is correct, the carrier must submit an explanation for the variance.</p>
 <b>NCRB Reviewing</b>	<p>NCRB Reviewing indicates an explanation for a variance was submitted to NCRB for review but NCRB has not reviewed the explanation.</p>
 <b>Accepted by NCRB</b>	<p>Accepted by NCRB indicates either that no variance in the data was found, or, NCRB has reviewed the explanation submitted for a variance and has accepted the explanation.</p>

When a variance is found, the data must first be reviewed for accuracy. For example, if this year's ratio is 0.000 and prior year ratios have been non-zero, a value may have been omitted from the data call. In this case, the data would need to be corrected.

If data is found to be correct, a **business explanation** of the variance is required. For example, if the commission has increased, an explanation might be that the company has changed their commission structure. Often, the explanations require assistance outside the company's accounting and/or reporting department.

It is not appropriate to respond only that the “data is correct” or that the “data matches the Statutory Annual Statement”.

Once all items are marked as either “Accepted by NCRB” or “NCRB Reviewing”, the company has completed the data call.

Once NCRB reviews the data call submission, they will request additional information of the company on an as needed basis. If no further information is required, NCRB will mark each item as “Accepted by NCRB”.

## Part 8- Fines

To encourage timely submission of the data, the Governing Committee has approved the implementation of a penalty fee for the late submission of annual data calls. A penalty fee of \$100 per day will be imposed for all late submissions. The \$100 per day fee is imposed for each of the requested data calls. Member companies are urged to meet the requested due dates to avoid late penalty charges.



## North Carolina Rate Bureau Fine Procedures

The North Carolina Rate Bureau has established a fining program for data errors or late reporting of Workers Compensation USR data, Workers Compensation Policy data and Personal Lines Annual Data Calls. If a fine is assessed, an invoice is sent to the contact designated by the member company for receipt of fine information. Detailed information for Workers Compensation fines is available via the ManagePolicy/USR web application. Refer to circular [C-15-11](#) for additional information.

### **Requests For Waiver/Appeals:**

- Carriers have 90 days after the receipt of a fine invoice to request a waiver of the fine(s). All requests for waiver must be in writing, must include the item number in question and must set forth all the factors which the carrier wishes to be considered in review of the request for waiver. The request should be sent directly to the Data Services & Systems Support department at [support@ncrb.org](mailto:support@ncrb.org).
- Requests for Waiver will be reviewed by Bureau staff and will be responded to within 30 days of receipt.
- If a company disagrees with Bureau staff's response to a request for waiver, the company may request a management appeal of the fine(s) by sending the appeal request to the Data Services & Systems Support department at [dataservices@ncrb.org](mailto:dataservices@ncrb.org). The results of the appeal review will be communicated to the carrier within 30 days of receipt.
- Member companies wishing to further appeal the decision of Bureau staff may request review of such decision by the Governing Committee of the North Carolina Rate Bureau. The review by the Governing Committee will take place at the next regularly scheduled meeting of the Governing Committee after the appeal.

### **Follow-up for Past Due Fines:**

- Once a month, carriers will receive detailed information regarding all outstanding payments due to NCRB. (Note: Personal Lines Data Call fines are sent out once a year).
- Carriers that have fines 90 days past due will receive a follow-up letter from Bureau staff notifying them of the outstanding balance and requesting prompt remittance of payment. The initial communication will be sent to the company contact responsible for the submission of the data.
- If no response is received as a result of the first letter, a second follow-up letter will be sent 30 days later. The second letter will be sent to the company contact responsible for the submission of the data as well as the President or CEO of the company. If the outstanding balance is in excess of \$10,000, contact is made with the CFO as well.
- If no response is received as a result of the second letter, a third follow-up letter will be sent to the President or CEO of the company. The third letter will provide specific detail of the Bureau's next course of action if the outstanding amount remains unresolved. The course of action may include an appearance before the North Carolina Rate Bureau's Governing Committee or escalation to the North Carolina Department of Insurance.